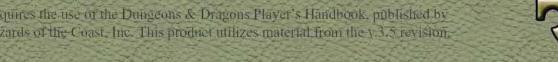
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an.Guid Adventurers' Guild





by Robert Hunter A 420 Gald Sourcebook - Volume 4



Adventurers' Guild

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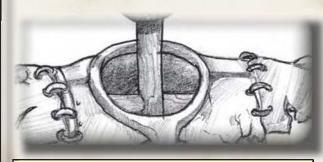
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Chapter I: Guild Overview

Introduction to the Guild

Many role-playing adventures throw players into different encounters and environments, but a common thread of all campaigns is that eventually the player characters (PCs) will head to town for some R&R, reequip and sell treasure. Many of these PCs will inevitably head to the adventurers' guild for information on the area, receive missives and seek out those special supplies.

An adventurers' guild is found in most civilized communities of semi to large size which tailors their services to a specialized clientele: adventurers; those individuals who risk life and limb for a handful of gold, rescuing the downtrodden and fighters of tyranny. Included in the adventurers ilk are the bounty hunters who rid the land of criminals, local militia who tire of defending their land from neighbors and moved on to fighting monsters in the surrounding areas; essentially, anyone who has determined that they make their own destiny and feel it lies beyond the mundane day-to-day jobs.

Each adventurer's guild serves the comings and goings of these adventurers,

providing information and supplies to help survival in their dangerous career. The unspoken motto carried by these guilds is simple, "Keep them alive and keep them coming back." But people ask: How did this invaluable tool come to be? Why do they provide the support for individuals who do not even remain in the community for extended periods of time?

The answer is simple when the guilds probable history is revealed and even opens a gamut of possibilities for services, opportunities for profit and avenues of role-playing to enrich any gaming experience.

History

As communities settle and begin to grow, they garner trade agreements, crops to sell and notation on far away maps as a place to visit and invest in. They will also need to handle situations which they may not be the best suited for, things like clearing the surrounding hills of bandits or smaller monsters, guarding the lumberjacks as they clear timber in a nearby forest, or even ousting residents from a set of ruins for access to quarried stones.

Many of these tasks cannot be handed over to an aspiring farmer or a tailor who, even though they have the willingness to attempt it, sorely lack the necessary skills. They would require a heartier person who relies on wit and brawn, skills and savvy: an adventurer. The drawback to these people is that they need special equipment and devices to do their job well, things you would not normally find at Mortica's House of Horseshoes, the local blacksmith. As such, adventurers, for adventurers, set up a place.

The larger communities developed a level of traffic of adventurers and mercenaries who people with a mind for opportunity and profit sought to capitalize on. As the lands were settled and wars fought over borders and boundaries, the adventurers' guild matured into a commonplace establishment. To save time, and sometimes money, adventurers new to a city would seek out their local guild office and inquire within about work, lodgings and special needs; saving time normally spent wandering the local taverns and merchant stalls.

Credit for the first guild office and its proprietor has never been tied to a single individual or place. It is merely said that when the first adventurer wandered into the field, someone who pointed them in the right direction met them. That was the first office and speculation as to who pointed depends on who you ask, married men claim it was a wife sending the adventurer to chores (and they went the other direction) while others say it was holy calling to seek glory and the pointer was a deity. Regardless of which viewpoint you have, the guild has long roots and is found in almost every civilized (and even some not so civilized) community, tending the needs of warriors and wizards alike.

Membership

To join an Adventurers' guild an individual needs two things: 1) willingness to join and 2) currency. There are no barriers to acceptance in the adventurers' guild for race, occupation, skill set or even religious background, as each will benefit equally from the guilds facilities. That being said, the racial breakdown is unique insofar as there is no measurable means of calculating what race has adventurers in any specific geographical location that makes up the guild.

When the adventurers' guild is joined a simple document is provided to the new member stating their name, date of joining, period of membership (one year, two year, life) and jurisdiction of the membership. Naturally, nations that are at war or in a bitter rivalry may not recognize the guild outside their home nation, or will do so at a premium fee.

Benefits

Members of the adventurers' guild within the issuing community, or one that recognizes the guild, will gain the following advantages:

- Access to 'second time around' adventuring gear from other members (See Appendix 1 for Adventuring Equipment, Appendix 2 for a variety of weapons and finally Appendix 3 for Armor)
- Access to local history
- Information about local landmarks
- Mail service
- Scribe/cartographer services
- Class specific services
- Last rites/will/personal demise procedures



Along with the aforementioned services, there are also some drawbacks to membership with the adventurers' guild.

- As recognized adventurers, you can be called upon by the ruling powers of any community to bolster the military force.
- You will be expected to assist in any situation within the community (fire, flood, earthquake, etc) as someone accustomed to adapting to unique situations.
- During times of political upheaval, the listing of local adventurers can be looked to as possible threats or for assistance to secure positions of power.

Dues

The standard fee for membership varies by region, but the average is 100 gp (or local equivalent) for regular membership. Premium membership costs double the standard rate and entails front of line service and first pick for new supplies, individual runners for messages and missives. The highest level of membership is Associate status which is 10 times the standard rate and carries with it only one real benefit; along with membership payment in full the supplicant will provide 1 finger of their choice. This finger then undergoes a spell prompted change to stone which will be used to perform a resurrection spell should word of the associate's death reach the office. Costs of the spells are additional to the membership fee. Associates need only pay for Standard membership fees each year after the first to maintain their level of care.

The resurrection clause of the membership will be undertaken unless written word is present in the office from the associate to wait a specific period of time when word of their demise reaches the affiliate. This is useful for adventuring comrades who wish to raise their friend from death on their own, perhaps many miles or realms away. This function is viable only once per membership year and so if it has been used once, the additional costs for the spells are added to the standard membership fee for the following year. Payment for the spells mid year will not allow a second attempt at the resurrection clause during the membership year the clause has already been used.

Dues	Duration
100 gp	Annual
200 gp	Annual
000 gp + additional costs for spells.	Lifetime with at least Standard Fee payment each year.
	100 gp 200 gp 000 gp + additional

There is no recognizable form of apprenticeship for the adventurers' guild.

Titles

Adventurers carry no official titles amongst themselves as members of the guild, although those who run the guild within the communities do.

<u>Guild Head</u>: The individual who organizes the functions of the guild with the other guilds in any given community. This includes, but is not limited to:

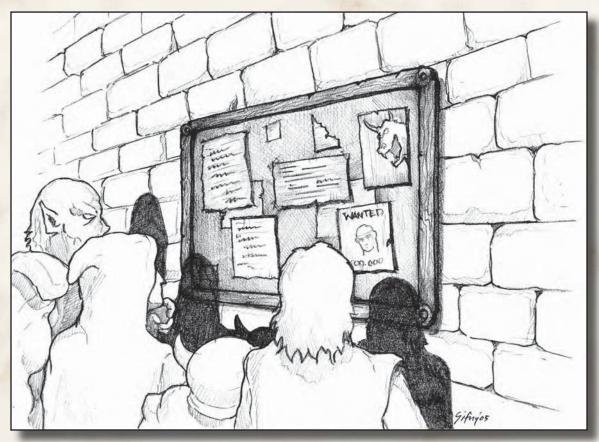
- Working with local temples for Associate members
- Getting updates about local and distant history from the scholars guild
- Providing lists of members to ruling parties in community periodically for disaster plans.

<u>Guild Affiliate</u>: Any individual who, while not a member, works in any capacity within the guild office. They would be the message runners, cartographers working on contract for the guild, explorers assisting in investigating local landmarks and historical settlements.

Services Provided to Members

The following chart details the various services available to the members of the adventurers' guild in most communities. It should be noted that this is a compiled list and not all these services are required to be offered at every guild office. It may be that in some communities only a fraction of the available services can be presented. Guild offices that are in a new town may not have the necessary exposure to be on the routes of messenger birds, or runners from major cities or have had time to compile details of the surrounding areas.

*These charts are representative of offices in communities of at least large size, as GM you can choose which services are present for any campaign you manage.



Equipment

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Services	Details	Cost	Time
Sell	Equipment still in working condition can be sold to the guild office for local currency. Magical items are given x3 more than mundane items	3/4 listed price in PHB or use Appendix 1 of this book	Daily
Swap	Equipment can be exchanged for desired goods currently held in guild stores for items of equal or lesser value	Treat as <i>Sell</i> for value of exchange	Daily
Repair	On behalf of a member request, equipment can be dropped off at office to be repaired. Turn around time is d10 days for service unless item is unique or requiring special tools and/or materials to fix (d6 weeks). Payable in advance or a deposit of at least 20%	#days (or weeks) x10% of price in PHB (so 6 days to fix =6x10% or 60%)	Daily
Upgrade	An upgrade of goods can purchased so long as the item is available within the guild and depending upon the nature of the upgrade. Upgrading snow climbing gear to masterwork in a desert office will have little chance of being successful. DM should use discretion for what is or not available	Treat as +1 bonus (DMG Making Magic Items) for each upgrade in quality	Daily
Identify	This service will provide information about equipment regarding history, uses and local legends. This does <i>not</i> include any magical enhancements, curses or abilities. "While this looks like a smaller version of 'man-catcher' tool, it is actually used to snare animals who wander into small trapping troughs. Barbarians and nomads of the plains use this where their lands join the mountains."	10 gold piece per item identified	Daily
Appraise	Functioning equipment can be appraised by the affiliate at the guild office. For less than 5 items there is no cost to the member.	For 6 or more 1% of total appraised value	Daily

Weapons/Class Gear

	,, ea	inches Chass	Secur
Services	Details	Cost	Time
Sell	Weapons still in working condition can be sold to the guild office for local currency. Magical items are given x3 more than mundane items (add x1 for each enhancement above +1)	3/4 listed price in PHB or use Appendix 2 of this book	Daily
Swap	Weapons can be exchanged for desired goods currently held in guild stores for items of equal or lesser value	Treat as <i>Sell</i> for value of exchange	Daily
Repair	On behalf of a member request, weapons can be dropped off at office to be repaired, sharpened, cleaned and professionally oiled. Turn around time is d10 days for service unless item is unique or requiring special tools/materials to fix (d6 weeks). Payable in advance or a deposit of at least 20%	#days (or weeks) x10% of price in PHB (so 6 days to fix =6x10% or 60%)	Weekly
Upgrade	An upgrade of weapon quality can be purchased so long as the item and the nature of the upgrade is available within the guild. Upgrading a scythe to masterwork quality is difficult in a fishing town where the weapon is little seen or used.	Treat as +1 bonus (DMG making Magic Items) for each upgrade in quality	Daily
Identify	This service will provide information about weapons regarding history, uses and local legends. This does <i>not</i> include any magical enhancements, curses or abilities. "This blade is usually found far to the north, made from the jawbone of a bear that resides there. Very light to carry it unfortunately while it is sharp it is also brittle and tends to break against metal armor."	10 gold pieces per item identified, 20 if exotic.	Daily
Appraise	Weapons can be appraised by the affiliate at the guild office. For 1 or 2 weapons there is no cost to the member.	For 3 or more 1% of total appraised value	Daily



Services	Details	Cost	Time
Sell	Armor that is still in working condition can be sold to the guild office for local currency. Magical items are given 3x more than mundane items (add 1x for each enhancement above +1)	3/4 listed price in PHB or use Appendix 3 of this book	Daily
Swap	Armor can be exchanged for desired goods currently held in guild stores for items of equal or lesser value	Treat as <i>Sell</i> for value of exchange	Daily
Repair	On behalf of a member request armor can be dropped off to be mended, oiled and re-sized. Turn around time is d10 days for service unless item is unique or requiring special tools/materials to fix (d6 weeks). Payable in advance or a deposit of at least 20%	#days (or weeks) x10% of price in PHB (so 6 days to fix =6x10% or 60%)	Weekly
Upgrade	An upgrade of armor quality can be purchased so long as the item and the nature of the upgrade is available within the guild. Upgrading a breastplate to incorporate spikes when the small town deals predominantly in leather armor, or use steel for plows and nails, not spikes.	Treat as +1 bonus (DMG making Magic Items) for each upgrade in quality	Daily
Identify	This service will provide information about armor regarding history, uses, local legends and upgrades. This does not include any information about magical enhancements, curses or abilities. "This is a unique piece of leather pressed between layers of shark skin. Light and pliable this would be ideal for long periods of time spent underwater."	10 gold pieces per item identified, 20 if exotic.	Daily
Appraise	Armor can be appraised by the affiliate at the guild office. For 1 or 2 pieces of armor there is no cost to the member, although a full suit of either plate or leather will count as 4 pieces.	For 3 or more 1% of total appraised value	Daily

Clothing

		Details	Cost	Time
	Sell	Unsoiled or undamaged clothing can be sold to the affiliate at the	3/4 listed price in	Daily
		guild office so long as it does not go against local taboo. Providing	PHB	
		a gem encrusted leather halter for a well endowed female would		
		not be acceptable in a society where females go draped in long		
	C	gowns of silk.	T C II C	D ''
	Swap	Clothes of substantial quality or value can be used to barter for	Treat as Sell for	Daily
	Repair	goods currently available in a guild office. Some offices will be able to forward clothes to a tailor for standard	value of exchange #days (or weeks)	Weekly
	1	repairs and mending of clothes. Alterations and changes to the	x10% of price in	
		clothes are not possible without proper measurements made by	PHB (so 6 days	
		a tailor.	to fix $=6x10\%$ or	
	** 1		60%)	D ''
	Upgrade	Changes to clothes of any type will require the presence of a	10 gold pieces for	Daily
		tailor. Style changes for local custom can be discussed with the	alteration advice	
		affiliate for proper alterations and noted to be used when clothing	and 10% of cost	
		s brought to the tailor.	for new material (if	
	Identify	This service will provide information about clothing style, cultural	required) 10 gold pieces per	Daily
	10011011	taboos, social standing associated with this clothing etc. This	item identified, 20 if	2 uni
		does not include any information about magical enhancements,	exotic.	
		curses or abilities. "A mages cloak, perhaps for a shaman given	•	
		the many holes made by pins and items sewn to the fabric. The		
		large slice up the back would denote that the wearer has a large		
		tail."		
2				

Jewelry

Services	Details	Cost	Time
Sell	Clean or undamaged jewelry can be exchanged with the affiliate at the guild office for an agreed upon price. This will save time and	10% of the appraised value of	Daily
	haggling for members who are unfamiliar with the local market.	item	
Swap	Jewelry of substantial quality or value can be used to barter for goods currently available in a guild office.	Treat as <i>Sell</i> for value of exchange	Daily
Repair	Jewelry can be repaired if left with the guild affiliate. This will be taken to a trusted jeweler. Missing gems will be replaced, so long as the gemstones are available and mountings corrected. Turnaround time of repair is d6 # of days	10 % of the appraised value of item + cost of replaced gems	Weekly
Upgrade	Smaller items can be merged and added to for a larger and better item. This process will take longer than any repair as the original is taken apart and refit into something new. This means any enchantment held by an original will be lost as it is dismantled.	10% of face value of original item + cost of new gemstones.	Weekly
Appraise	Any jewelry shown to the guild affiliate can be appraised for a flat fee; this will also encompass any significance in society or legends.	5 gp per item appraised	Daily

Personal Services

Services	Details	Cost	Time
Donation by Proxy	As adventurers travel across the lands they will not always be graced with the presence of their deity's temple. Donations can be given to the adventurer's guild to donate to either a temple worshipping a similar god or send the donation via promissory note to the temple of their chosen god. Documentation can be sent to religious orders on the member's behalf for receipt if desired. Local temples can have donations daily, sending couriers to other temples will be done on a weekly basis.	Fee of 10% of donation amount	Weekly
Wills/Last Wishes	Members have the ability to make notations in the logs of the Guild Office for their last wishes and what they would like to be done with their remains and possessions. In some cases there will be specific religious rites they wish performed which are also expressed here. The missives, which pass through the guild offices mentioning the death of members, are checked against wills held in the Guild Headquarters. The will is completed with the presence of an affiliate and the guild scribe; consequently, it is by appointment.	A fee of 100 gold for the first year and an additional 10 gold for each change thereafter.	By appt.
Resurrection	Some members can make a request of the Guild Headquarters with their Associate Membership that with word of their demise the guild will conduct a resurrection ceremony. For this to be done a member must sacrifice a portion of their person to complete the spell, usually a finger or toe. This will in turn be preserved via the flesh to stone spell and secreted in the Guild Headquarters. Notations for this are completed in the presence of an affiliate and the guild scribe; consequently, it is by appointment.	Along with the cost of the Associate membership a fee to cover both spells + 1000 gold pieces	By appt.

Information Services

Services	Details	Cost	Time
Merchants	Either the affiliate or the log of various merchants can obtain information regarding various merchants, who has been known to be the best or most expensive. Merchants who are able to handle specific or special tasks, such as repairing or creating magic items will only be available through the guild affiliate. Details about who would be the best bet for information or less known items, such as spell components or raw materials for constructs is another item only available from the guild affiliate.	Varies: perusing merchant log – 1 sp. Info only from affiliate goes from 5 sp to 2 gp.	Daily
Geography	The guild affiliate or other adventurers in house can provide insight into the area surrounding the community, sometimes as far as the next populated area. Details such as local trade routes, trouble spots, and rest stop locations or roads dangerous when weather changes can be easily gleaned.	Usually free.	Daily
Legend/Lore	Insight into the heroes or lost cities of the area requires a more experienced affiliate or consultation of the Legend Log. This is only available by appointment with the affiliate and can only be read within the guild itself. Details of the log can be scribed for a cost.	Viewing the log is a flat fee of 5 sp.	Appt. only
Maps	Maps of the surrounding area and some major populated areas can be viewed in a large swivel stand. Details on the maps are all written in common noting locations of battles, ruins, trade routes and beaches capable of landing sea craft. Some maps will also list varieties of fish found in local waters. Scribed copies of maps can be purchased from the affiliate.	Viewing maps are free.	Daily
Scribes	Records can be scribed for members of the guild by requesting an appointment with the guild scribe. Usually on loan from the local library/scholar in an effort to perfect hand writing and style the scribe will provide cost and duration required for each task. These rates are non-negotiable and only paid in coin/currency and in advance. Maps can be copied, and several guild offices have copies already in house at the guild office. Any partial copies of maps will be special requests and are treated as scribing records, by appointment and paid in advance.	Usual rate by scribe is 1 sp per page, 5 cp for map copies. Exotic languages are 5 sp per page.	
Messages	 The guild has a two fold message service for most communities: Within a community messages can be run from the office to local residences of members. This can be for summons, information regarding equipment, appointments, queries etc. Guild Headquarters are usually connected to a network of the nation's adventurers' guilds allowing for mail and messages to pass from one populace to another. These are usually carried via carrier birds or via horse couriers. *This is the same service used to pass information on the demise of members, break out of war, disasters or royal proclamations. **Missives to out of the way locations carry an individual price and increase dependant on other factors – weather, distance, dangers etc. This service is available by appt only. 		City wide - Daily, network wide - Weekly. Specific task-Appt only.

Job Postings	Information regarding jobs available throughout the community can be found on a large post board in the guild office. Most notations are both written and use symbolism for duties required bypassing language barriers. **See appendix 1 for symbols and their meanings.	5 sp per week.	Daily
Bounty Postings	As data comes through the network of listed in the Messages section, missives regarding dangerous individuals or peoples wanted for crimes will be posted here along with the Jobs Wanted board. The bounty will be paid out by the Guild Head should listed individuals be brought in, and they in turn are paid by those noted on the post. Town guard will be notified and dispatched to retrieve prisoner at the guild office. **Note: There is no association between those who post and the guild.	No charge	Daily
Wanted Postings	Postings for specific individuals or persons with desired skills are broadcast through the Job Posting Board. The missives are either provided to the guild completed or can be scribed by the guild on their behalf. **Note: There is no association between those who post and the guild.	5 sp per week.	Daily

Serving the Community
As previously mentioned in the

As previously mentioned in the Benefits section, a member of the adventurers' guild will be required to assist the town militia in times of crisis. This covers a wide variety of situations where life and economy of the community are in peril. Some of these situations will not require the entire membership to participate and so only a favored few may be called up for assistance.

Examples where the members will be tapped for aid:

- Fire breaks out
- Creatures or enemies attack the community
 - Evacuation of the community is necessary and members needed to lead and organize departing groups of citizens.
 - Riot control
- Curfew and investigation of plague or disease outbreak
- Securing trade lines with neighboring communities.

Reputation
The reputation of members and the

The reputation of members and the guild itself depend on what nation the guild resides in. Some realms will welcome a group of free thinking individuals who are not afraid of walking into the unknown to battle fearsome beasts and foes; meanwhile, there will be some which do not. The reputation of the guild will range from favored and welcome all the way to a merely tolerated congregation of rabble-rousers.

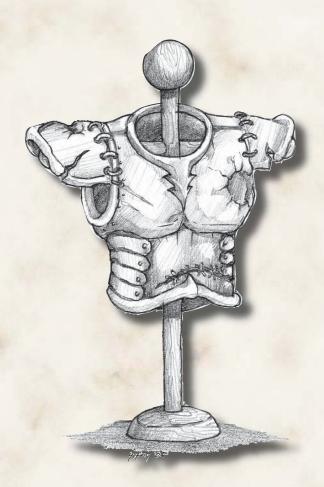
Headquarters

Most adventurer guilds have several offices throughout a large city or a metropolis, normally one near the docks [if present], one in the merchant quarter and one in or around the services quarter (suppliers, tanners, blacksmith, etc). These offices, regardless of how many are present any given community, are coordinated through a main office. This office will be located a short distance from the town militia office (should one exist) or main militia barracks.

The location serves two purposes: firstly, it provides easy communication between the officers of the adventurers' guild and the town guard and secondly, it provides a location where troublesome adventurers can be sent to discuss issues while the town guard will be able to arrive quickly and easily.

The layout of the headquarters is usually simple and organized depending on who oversees that particular community. The usefulness and efficiency of the adventurers' guild is directly dependant on the ability of the Guild Head to multitask the guilds various aspects. They will sometimes surround themselves with individuals who are able to coordinate the information from the smaller offices to the headquarters.

storeroom will contain information on the membership broken into smaller subsections, occupied usually by a scribe. Large amounts of the data will be compiled into leather bound volumes to save on space and record the information from any given year. Additional notations will be made on discoveries or updates to geography in the area and new inventions that have directly impact the community. This book will also contain updates to legends and heroes originating from guild membership; consequently, any member who manages to vanquish a great opponent or clear a legendary dungeon will be recorded.



Chapter II: Guild Secrets

The guild in and of itself is not considered a class nor is it a prestige class; as such it does not have required skills as part of its day-to-day activities. What is does have though is a selection of skills which aid in it participation with any campaign and provide a sense of realism for interaction.

Secrets of the guild can be varied depending on what society the guild was located in; it should be in a conniving city that is rife with political intrigue, there may indeed be factions of the guild who plot and scheme. These will be either members or affiliates who use the assets of the guild to further their own ends and so may attempt to draw any player characters into their folds.

In communities where martial law has been enacted, the guild may enjoy certain latitude due to its assistance to the town guard. This may be beneficial to player characters that take advantage of the leniency for their profit. Many player characters will only use the facilities available by the guild and then move off to complete their quests or missions.

The skills normally found by the guild affiliates and why are listed below:

- Appraise: When working with members who wish to circulate their equipment through the membership, the guild will need an accurate accounting of the value of these wares. While honest, it is sometimes not the value they wish to attribute to the goods. In this case diplomacy and intimidate again play a substantial role.
- **Diplomacy**: When dealing with the various races and cultures that make up the adventurers' guild, it is important to wield words as well as weapons.
- Intimidate: As with Sense Motive and Diplomacy, in some cases a harsher tact may be required for dealing with adventurers.
- Knowledge (arcana): When presented with goods to circulate through the guild an understanding of what the item can do helps appraise and sell the item.
- Knowledge (catalog techniques):
 This skill is useful only to those who dwell in libraries and storehouses. The techniques of proper cataloging and

storage of artifacts, parchments and books ensure that the information can be quickly and efficiently retrieved.

- Knowledge (geography): This skill gives historical significance to landmarks, formations and naturally occurring phenomenon.
- Knowledge (local lore): This will grant access to rumors about the indigenous peoples around and within the community, as well as history surrounding any local areas of interest.
- Knowledge (military lore): History of areas and battle make better sense when they are grouped with an understanding of maneuvers and tactics.
- Knowledge (religion): Many deities surround and overlap the nations of any realm. Knowledge of them and their interaction is beneficial for legends and possible connections with quest items.
- Search: Similar to the Spot skill, this skill is useful for finding information about people and also for recovering information in catalogs or stored data.
- Sense Motive: Not all adventurers are benign and pleasant; it may be necessary to gauge their intent.
- **Spot**: When approached by individuals there will be various aspects of their character which will note where they have been, who they worship and what lands they come from. This information when coupled with the diplomacy skill will be instrumental for proper and profitable dealings.

Feats

Greater Multitask [General]

Prerequisite: Multitask, Combat casting, Int. 13+, Ability to cast 3rd level arcane spells. **Benefit**: As with Multitask except you are able to cast *one* of your spells from level 2. **Special**: Given the low level of the spells available, spells enhanced through metamagic feats can NOT be used with this feat

Multitask [General]

Prerequisite: Combat casting, Int 13+, Ability to cast 3rd level arcane spells.

Benefit: The experience you have had with spells of low level is so extensive you are able to cast them without concentrated thought. As such, by focusing your thoughts you tune all exterior distractions from your mind and cast two separate and distinct spells at the same time. With this feat you are able to organize your thoughts enough to cast two low level spells concurrently if a successful concentration check is made. One spell slot for each spell is used as with normal casting.

Situations where the spells would be detrimental to each other the spells will cancel one another, such as casting *ray of frost* and *burning hands* simultaneously. Only spells that do not require components can be cast together as the introduction of foreign objects, while necessary for one spell will void the casting of the other. Effects gained from spells cast in this manner only take effect once the spell is complete.

Use of this feat is only possible 1/day + 1 for every 4 caster levels, so Kilgore Flamefinger, an 8th level sorcerer could use this feat 3 times daily (1+2). The spells cast come from your allotment of level 0 or level 1 spells. The concentration DC to complete this task is 10+ added total levels for the spells cast; this means if Kilgore were to attempt to cast 2 1st level spells, the DC to succeed would be 10+1+1 or 12. Failing the attempt

both spells are lost and considered miscast.

Normal: Without this feat you would be required to complete one spell before attempting another or find situations where you are able to move faster than normal (as those under a *haste* spell). Even so the spells would be consecutively cast not concurrently.

Special: Given the low level of the spells available, spells enhanced through metamagic feats are NOT able to be used with this feat.

Vivid Memory

Prerequisite: Int 17+, Wis 15+.

Benefit: Due to your high intelligence and wisdom you are able to commit to memory almost every detail you have seen, read or heard; consequently, you lock away bits of information and knowledge for use at a later date. This vast inventory of data means you can use any trained Knowledge check as an untrained attempt.

Normal: Without this feat you would not be able to pull forth from your mind detailed information about specific topics like royalty, the planes or arcane knowledge.



Chapter III: Prestige Class

Information Weaver (Iw)

Located in a luxurious back room at the guild headquarters, a figure sits comfortably in a large chair. Candles and incense burn in the corners filling the room with a cloying, almost too sweet, smell. Small writing tables with a variety of inkwells and quills, charcoal and chalks brace the weaver in a semi circle allowing quick notes to be written, missives to be sent or tidbits of knowledge key in a truce or mission.

Here sits an Information Weaver, a person unique in their ability to seek out information and contacts within a community, overseeing the exchange of knowledge and who partakes of it. It is a rarity to have an Information Weaver in a small community, they usually find such small venues to be boring or not worth their efforts. A large city or metropolis is of a size to allow the Weavers' mind to wander through the streets.

Primarily, the Information Weaver will organize information for the guild headquarters and the guild offices, ensuring that its members are accounted for, details pertinent to requests made are made available

and – in cases of emergency – aids in coordinating efforts.

The time spent in isolation wears on the Information Weaver, reducing the physical stature of the individual to a shambles and creating a unique personality split. As a projection, the image is of physical purity and health usually dressed in finery extroverted in conversations, while they slowly wither away in reality, becoming quite introverted when seen face to face. The disparity between the two states will cause the Weaver to spend more and more time as a projection until such time as their physical form simply gives up.

Use in campaigns: An Information Weaver is an asset for any campaign where there are obstacles to knowledge either the player characters or their contacts require. Interaction with an Information Weaver can be geared towards a faceless puppet master or perhaps lean towards a nosy neighbor, asking questions about things they either should not know about or the player do not know about yet. Given the illusionary nature of the projection physical contact with the Weaver for purposes of intimidation or revenge are all for naught.

Hit Die: d4

Class	Base	Fort	Reflex	Will	Special
Level	Attack Bonus	Save	Save	Save	
1 st	+0	+0	+0	+2	Ethereal Projection 1
2 nd	+0	+1	+1	+3	Gemini Form
$3^{\rm rd}$	+0	+1	+1	+3	Ethereal Projection 2,
4 th	+1	+2	+2	+4	Passage of Written Word
5 th	+1	+2	+2	+5	Ethereal Projection 3
6 th	+2	+3	+3	+5	Gemini Form 2
7^{th}	+2	+3	+3	+6	Ethereal Projection 4
8 th	+3	+4	+4	+7	Passage of Sealed Word
9 th	+3	+4	+4	+7	Ethereal Projection 5
10^{th}	+4	+5	+5	+8	Passage of Object

Requirements: To qualify as an Information Weaver a person must fulfill all the following criteria:

Attributes: Int 14+, Con 13+

Skills: Gather Information: 5 ranks, Sense Motive: 4 ranks, Intimidate: 3 ranks, Concentration: 3 ranks.

Feats: Vivid Memory

Special: Psionic ability (either latent or trained) or ability to cast *ethereal jaunt*. Also the Information Weaver must have been a member (Guild head or Affiliate) in good standing for at least 5 straight years. This is to better understand the network of affiliates and their contacts within the community they live.

Class Skills: The Information Weaver class skills (and the key ability for each skill) are: Appraise (Int), Bluff (Cha), Concentration (Con), Diplomacy (Cha), Gather Information (Cha), Intimidate (Cha), Knowledge [any language] (Int), Listen (Wis), Sense Motive (Wis).

Skill Points at Each Level: 3+ Intelligence modifier.

Class Features

All of the following are class features of the Information Weaver prestige class:

Weapon and Armor Proficiency:

Weavers are proficient in no weapons, armor or shields.

Ethereal
Projection 1 (Ex): The
Information Weaver is able
to send a visual illusion of
themselves up to a distance
of one mile for each Int.
modifier. This phantom
will appear non-corporeal
and outfitted in any way
desired by the Weaver, so
long as they are familiar
with the clothes chosen.

For example, Carthic an Information Weaver cannot choose to appear dressed as a storm giant when he has never encountered one, but a rich merchant or sailor is second nature. The duration of the projection is equal to x2 sum of the Wis. + Int. in rounds and able to pass through solid objects that do not hold magical enchantments, meaning they cannot project through or into warded areas.

Speech is wispy and lacking in any real volume (treat as whisper) thereby subject to any secondary noise that will drown out discussion.

Ethereal Projection 2 (Ex): Similar to Projection 1, although the duration is doubled (4x (Wis. + Int.)) and more alterations can be made such as adding or removing facial hair, changing the length of present hair, height and weight. The volume of the voice is raised to a quiet speech drowned out by loud singing or shouts. The range is increased by ½ their Weaver class level.

Ethereal Projection 3 (Ex): Attaining level 5, the Weaver can now project as with Projection 1, although the duration is tripled (6x (Wis. + Int.)) and more alterations can be made such as adding or removing limbs and changing the height and weight by one size category. Speech can be treated as normal. The range is increased by ½ their Weaver class level.

Ethereal Projection 4 (Ex): Level 7 alters the duration of Projection 4 by 5x longer than Projection 1 (10x (Wis. + Int.)) and speech can be varied from whisper to shouting. The range is increased by ½ their Weaver class level.

Ethereal Projection 5 (Ex): Duration of Projection is raised to 4 hours once level 9 is reached, regardless of previous calculations. The range is increased by ½ their Weaver class level.

Gemini Form 1 (Su): At 2nd level, the Information Weaver can send a duplicate form somewhere within their given range. This additional image can be altered in any way allowable through the Ethereal Projection level attained, but it does draw from the same duration pool. Carthic is able to project two images for a total of 10 rounds, whether it is two images for five rounds each or one image for nine rounds and one image for one round.

Gemini Form 2 (Su): Attaining level 6, the Information Weaver is able to send images totaling their Intelligence modifier. These additional images will also draw on the duration pool of the Ethereal Projection level attained.

Passage of Written Word (Ex): At 4th level, the Weaver is able to scribe a small number of words upon parchment at the projected location. These words will be wispy grey and evaporate in 4 rounds whether committed to memory or not.

Passage of Sealed Word (Ex): By 8th level, the Information Weaver is able to pass a single folded piece of parchment (8x11) from their actual location to a projected location. This cuts the daily allotment of projection time in ½.

Passage of Object (Ex): Upon reaching 10th level, the weaver is able to pass a small object similar to the Sealed

Word. Handing an object through from their actual location to the projected location cuts the daily allotment of projected time by 2/3. The object cannot be magical in any way, greater than 5 lbs in weight or bigger than a single hand span wide/high.



Chapter IV: Magic

Within the guild magic is a useful tool and can be found throughout its offices and procedures. In the various aspects of the guilds duties there are many shortcuts that magic can provide to save time and effort. The overall view of magic by many of the guild affiliates (not necessarily its members) is that magic is a tool to be used for the betterment of their day and position.

Naturally, in societies where magic is shunned or mistrusted the use of it in the guild may be absent or simply very well hidden. It should be noted that in these communities there would still be information recorded about the presence of magic, items of magic, origins or legendary artifacts among the volumes in the headquarters.

Spells

Restore

Transmutation

Level: Bard 7, Sor/Wiz 6
Components: V/S/M
Casting Time: 1 full round

Range: Item touched – 10 pages/lvl

Effect: One item is repaired of environmental damage

Duration: permanent

Saving Throw: Yes – Item (Fort)

Spell Resistance: Yes

By casting *restore* you are able to eliminate any damage done by the environment to non-sentient and non-magical items. As such, a treatise for flora species that has been found submerged and decayed in a swamp will be able to be recovered and returned to pristine condition. Restore does not repair damage to pages such as tears or holes from worms or weapons, nor does it illuminate magically erased or invisible stanzas. When the spell is complete, those invisible symbols will be lost forever.

Sheaves of pages can be stacked together from different sources to the limit of the spell: 10 pages per caster level. Excess pages cannot be held over for a later time if a surplus remains at the end of the casting. Alterations cannot be made to the document, such as changing the language of the writing through the use of the spell as it only affects the paper the information is written upon.

Magic tomes which have restore cast upon them are repaired as mundane texts are, but the spell completion components built into any pages (such as scrolls) are lost. As such, magical texts are allowed a save vs. losing its enchantment similar to disjunction.

Material Component: A sheet of fresh parchment and a strip of leather at least 1/4 parchment size.

Transfer Enchantment

Transmutation

Level: Sor/Wiz 8, Magic 9 Components: V/S/M Casting Time: 1 hour* Range: Item touched

Effect: Enchantment moved from one weapon to a like

weapon

Duration: permanent

Saving Throw: Yes – Item*(Will)

Spell Resistance: No

Occasions arise where you find your weapon of choice is damaged beyond repair or alternatively a weapon of choice does not have the desired enchantment. Through long meditation and arcane manipulation you entice the magical endowments from one weapon to inhabit another weapon of a similar model. The time required to complete such an activity depends on the strength of the enchantment usually equating to 1 hour per +1 bonus (as outlined in the *DMG* – Magic items). Weapons containing sentient enchantments can attempt a Will save to foil the attempt against the casters DC (10 + spell level + Cha mod).

When the spell is complete and if successful, the original weapon becomes brittle and useless while the desired weapon will contain the enchantment. There is a 10% chance that the spell fails (01 - 10%) regardless of the effort and care put into the casting; meanwhile, 80% of the time (11-90) the spell will be cast as expected. There is also a 10% chance that an additional benefit arrives (91 - 100%), to determine what form the additional enchantment takes roll on the Random Magic Weapon chart in the *DMG*.

Material Component: Weapon of choice (masterwork) and weapon containing enchantment.

Unseen Filer

Conjuration (Creation)
Level: Bard 1, Sor/Wiz 1
Components: V/S/M]
Casting Time: 1 action

Range: Close 25+ 5ft/level - See text **Effect:** one shapeless mindless servant

Duration: 1 hour/level **Saving Throw:** None **Spell Resistance:** No

An adaptation of the *unseen servant* spell where the weight limitation has been raised to 50 lbs. and more detailed instructions can be performed. Usually the *unseen filer* will be tasked with organizing a cluttered storeroom by type, style or size. A room cluttered with stacks of leather bound books, various barrels of blueprints and lattice works of scrolls or maps can be sorted and neatly arranged onto existing shelves. A 10-ft. by 10 ft. room will require one hour of uninterrupted work for the unseen filers and an additional one-hour for each 5ft² increment (2 hours for 15ft x 15ft, 3 hours for 20ft x 20ft, and so on).

The *unseen filer* can be designated to a single room or a section of a room when the spell is cast; locking the distance they are able to move around in. Any time the task they undertake requires them to move outside the range of the spell, they will wink out of existence as they attempt to leave the area.

Material Component: A piece of string and a bit of wood shaped like a book.

Magic Items
Chronicle Logs – A pair of large aged books

Chronicle Logs – A pair of large aged books of yellowed parchment bound in leather with spines of bone. Used almost exclusively by dungeon delvers for mapping locations, it has since been adopted by the adventurers' guild for use in communication between communities and only occasionally for its original purpose. Notations and script written in one book will appear in its companion.

Marius Deacon, a dungeon delver of local renown had commissioned the creation of the first set when he married. In an effort to appease his bride, who was concerned over losing her husband, in some dark pit with no way to find him, he would map his location each night while on expedition. If he were to become trapped, prisoner or perhaps lose his life, his wife could arrange for a rescue using the book as a means of tracking him.

After several successful jaunts into the dungeons of the realm, and selling the maps, Marius presented a new set of companion books to the local adventurers' guild for use in similar assignments. In an effort to coordinate a rapidly growing community and organization the books were converted to information brokering as opposed to mapping and tracking.

Over time, several versions of the companions were created and can be found throughout major cities and realms. Since many travelers destinations and communities were within the range of 100-miles of each other, there was never a worry of losing touch with the companion book. Any that do extend beyond the reach of the enchantment will unknowingly lose the ability to have notations appear in the partner log. When the traveler comes back into range any new scripts will again be copied but any verses while out of range must be scribed manually.

Moderate Conjuration, CL X; Craft Wondrous Items, *spell*; Price: 8,350 gp

Dome of Distance – A slim clear gemstone with amber clouds about the size of an open palm, flat on one side and gently curved on the other that seems opaque until held to the eye. Gazing through the curved face of the gemstone the viewer is able to accurately gauge distance to 300 ft. or the natural limit of their vision, whichever is reached first. The distance is revealed with color, a slight aura surrounds the items and objects seen based on

how far it is. The color scheme is as follows: green - 0-15 ft., orange – 16-25 ft., blue – 26-50 ft., yellow -51-100 ft., red – 101-200 ft., purple – 201-300 ft. The lens will only show the viewer colors of items and objects that can normally be seen, while invisible, hidden or out of sight (too far to see) objects will not be revealed. When used as a move equivalent action the information garnered from this device will grant a +2 for your next missile attack (same round as when target viewed). Moderate Divination, CL 8th; Craft Wondrous Item, *locate object*, *locate creature*; Price: 3,000 gp.

Eye of the Beholder – A petrified dragon's eye that would look more at home on a bookshelf of a powerful wizard or above a fireplace mantle of a heroic fighter. In actuality this device is of more use to archeologists and dungeon delvers by capturing and reconstructing a terrain in detail for later observation. By placing the eye on a stake and thrusting it into the ground facing the desired direction and speaking the command phrase, the eye will glow and turn jaundice yellow. For the next ten-day the image of what was viewed will remain contained within the eye. The 180degree image is unleashed by again speaking the command phrase containing all details, even environmental conditions like fog, rain or snow. The 30 ft. diameter image is ghost like and will overlap the eyes current location showing the captured likeness. If the image is not viewed within the ten-day period since it was secured it will be lost and the eye will return to its pearly white color.

Moderate Illusion, CL 4th; Craft Wondrous Item, *Persistent Image*; Price: 2,500 gp

Rose Lockets — When placed together, these small broaches make a collage of roses around a larger one. The main broach or parent when worn can be used to communicate with any of the smaller roses as if using the *message* spell.

By picturing the desired rose and speaking the command phrase conversations can be held between the two parties by speaking aloud and replies can only be heard by each other. There are 5 small lockets in the set, one as a red rose in full bloom, a wilting brown rose, a closed red bud, a white rose and a black rose in mid bloom. Each is set in platinum with colored semi precious stones inlaid to produce the colors. The main broach is a large red crystal rose in full bloom with small stone of various color inset in each of the 5 petals, representing the smaller or child broach.

The smaller broach cannot initiate communication with the main broach, nor does it carry a magical aura on its own. The smaller pieces are worth 150 gp. each and the main rose, if appraised is valued at 1,250 gp. The range on the broaches is 1,000 ft. but the duration of conversation is only 5 minutes at any one time.

Light Transmutation, CL 3rd; Craft Wondrous Item, *message*; Price: 4,000 gp

Gods of the Guild
The adventurers' guild follow any

The adventurers' guild follow any and all gods who assist and bolster those who seek quests and exploits which will leave their names on the lips of generations to come. Deities who bestow grace and favor to those who go up against insurmountable odds and unbeatable foes will always have small tokens of their faith within the offices and headquarters, sometimes in the open or hidden, should the home nation frown upon such heresy.

Regardless of the realm in which your campaign resides, there will always gods of various alignments who wish those who do great things either ill-will or goodfortune. How these interact with your players are entirely up to you, but remember that their presence should enhance the gaming experience.

Magic Items

In campaigns where magic is a well-known and trusted phenomenon, then there may be a selection of weapons and armor available for purchase through the adventurers' guild. It will be up to you as the Game Master to decide what is best suited to your players' level and financial situation. In some cases, you may wish to provide a quest or side plot for the players to obtain said magical item from the adventurers' guild or guild member (example: "There was this orc who bested me in battle and took a family heirloom... I might be inclined to part with this blade for a lesser price or as a trade for the heirloom"). In the end, remember that the inclusion of magic and enchantments are geared to add enjoyment to campaign; consequently, a firm hand and keen eye must patrol that some items do not over balance a party. Quest items or purchased tools should provide a target players can attain but coincide with their career progression (a fighter at level 2 should not, *ever*, be able to pull out their +5 longsword of Devastation before wading into battle) and this planning and preparation falls to your shoulders.

Appendix Is Usual Aquipment Lossi

Adventuring Gear:			
Item	Cost	Lbs	Example Notes on Quality
Backpack (empty)	2 gp	2	Worn buckets, obviously mended.
Barrel (empty)	2 gp	30	N/A
Basket (empty)	4 sp	1	N/A Thin on them normal gyract & yyatan stained
Bedroll	1 sp	5	Thinner than normal, sweat & water stained.
Bell Blanket winter	1 gp	3	Dented, tarnished.
Blanket, winter Block and tackle	5 sp	5	Mended, burnt, torn and stained. Wheels need oil
Bottle, wine glass	5 gp 2 gp		Good quality
Bucket (empty)	5 sp	2	Handle bent, iron rusted
Caltrops	1 gp	2	Several points dulled
Candle	1 cp		½ size
Canvas (sq. yd.)	1 sp	1	Sun bleached and stained.
Case, map or scroll	1 gp	1/2	Case split and mended with copper wire.
Chain (10 ft.)	30 gp	2	Parts are rusted and stressed
Chalk, 1 piece	1 cp	-1196	N/A
Chest (empty)	2 gp	25	Worn and weathered. Corners battered from rough use.
Crowbar	2 gp	5	Bent
Firewood (per day)	1 cp	20	N/A
Fishhook	1 sp	_	Good quality
Fishing net, 25 sq. ft.	4 gp	5	Mended but good quality
Flask (empty)	3 cp	1-1/2	Good quality
Flint and steel	1 gp	_	Average quality
Grappling hook	1 gp	4	Bent prongs
Hammer	5 sp	2	Good quality
Ink (1 oz. vial)	8 gp	_	Average quality
Inkpen	1 sp	_	Fine quality
Jug, clay	3 cp	9	Cracked
Ladder, 10-foot	5 cp	20	Several rungs loose
Lamp, common	1 sp	1	Dented but useable
Lantern, bullseye	12 gp	3	Good quality
Lantern, hooded	7 gp	2	Oil cap loose
Lock	20	1	D1
Very simple	20 gp	1	Broken Good quality
Average Good	40 gp 80 gp	1	Good quality
Amazing	150 gp	1	Average quality
Manacles	15 gp	2	Trick item, don't lock properly
Manacles, masterwork	50 gp	2	Good quality but blood stained
Mirror, small steel	10 gp	1/2	Bent
Mug/Tankard, clay	2 cp	1	OK quality
Oil (1-pint flask)	1 sp	1	Good quality
Paper (sheet)	4 sp		N/A
Parchment (sheet)	2 sp		N/A
Pick miner's	3 gp	10	Average quality
Pitcher clay	2 cp	5	Good quality
Piton	1 sp	1/2	Teeth blunted
Pole 10-foot	2 sp	8	Fine quality
Pot iron	5 sp	10 1/2	Dented but useable
Pouch belt (empty)	l gp	20	Good quality
Ram portable	10 gp	1	1 handle on left side missing/loose N/A
Rations trail (per day) Rope hempen (50 ft.)	5 sp	10	Worn at 37foot mark, will break with 175 lbs.
Rope silk (50 ft.)	1 gp 10 gp	5	Missing last 10 feet.
Sack (empty)	1 sp	1/2	Fist sized hole in bottom.
Sealing wax	1 gp	1	OK
Sewing needle	5 sp	_	OK
Signal whistle	8 sp		Broken
Signet ring	5 gp	_	Good quality
Sledge	l gp	10	Head loose
Soap (per lb.)	5 sp	1	OK
Spade or shovel	2. gn	8	Good quality
Spyglass	1000 gp	1	Fine quality
Tent	10 gp	20	Torn/clawed and mended. Serviceable
Torch	1 cp	1	Several only needing to be soaked in oil/pitch
Vial ink or potion	1 gp	1/10	Several have residue in bottom
Waterskin	1 gp	4	Good quality
Whetstone	2 cp	1	Grooved

an, cook — Akteodores Cook —

Tools and Skill Kits:

Item	Cost	Lbs	Example Notes on Quality
Alchemist's lab	400	30	Missing several potion vials, containers etc
Artisan's tools	4	5	Average quality goods
Artisan's tools, masterwork	50	5	Missing one or two tools
Climber's kit	60	5	Several pitons are dulled, rope is frayed and worn
D: 1.1.	20		Several pitons are dulled, rope is frayed and worn Pigments are drying and pale. Several dyes are empty. (-1 Disguise
Disguise kit	20	6	check when kit used)
Healer's kit	50	1	Average quality
Hourglass	25	1	Roughed up but serviceable
Magnifying glass Musical instrument, common	80		Lens is loose in rim, slight chipping along edge
Musical instrument, common	5	3	Needs tuning
Musical instrument, masterwork	100	3	Average quality
Scale, merchant's	1	1	Doesn't sit level (-1 Appraise check when it is used)
Spell component pouch	3	2	Stained and worn but usable
Spellbook, wizard's (blank)	12	3	Corners are bent, some water damage but usable
Tool, masterwork	50	1	Worn handle, edge still sharp
Water clock	1000	200	Good quality

Clothing:

Item	Cost	Lbs	Example Notes on Quality
Artisan's outfit	1	4	Average quality
Cleric's vestments	3	6	Limited supply of known religions. Good quality
Cold weather outfit	5	7	Obviously mended but average quality
Courtier's outfit	30	6	None available
Entertainer's outfit	1	4	Below average quality
Explorer's outfit	8	8	Stained and repaired, serviceable and sturdy. Average quality
Monk's outfit	5	2	Fine quality
Noble's outfit	70	10	Good quality, older styles
Peasant's outfit	1 sp	2	
Royal outfit	170	15	Good quality, crests have been removed.
Scholar's outfit	3	6	Ink and dirt stained but still average quality
Traveler's outfit	1	5	Average quality

Special Substances and Items:

Item	Cost	Lbs	Example Notes on Quality
Acid (flask)	10	1	
Alchemist's fire (flask)	20	1	
Antitoxin (vial)	50	_	
Everburning torch	110	1	
Smokestick	20	1/2	
Sunrod	2	1	
Tanglefoot bag	50	4	
Thunderstone	30	1	
Tindertwig	1	-	

Appendix II: Usual Weapons Last

Simple Weapons Unarmed Attacks	Cost	Dmg (S)	Dmg (M)	Critical	Range	Lbs	Example Notes
Gauntlet	1 gp	1d2	1d3	x2		1	Dented along back of hand
Light Melee Weapons	r gp	142	143	XZ		1	Defice along back of fiance
0	0	1.12	1.14	19-20/x2	10 ft.	1	Francis and back and counts
Dagger punching	9 sp 1 gp	1d3 1d2	1d4 1d3		10 II.	1	Functional but not ornate Dull and bent
Dagger, punching Gauntlet, spiked	2 gp	1d2	1d3	x3 x2		1	Needs repair
Mace, light	2 gp 4 gp 3 gp	1d4	1d6	x2		4	Average quality
Sickle	3 on	1d4	1d6	x2	_	2	Blade loose
One-Handed Melee Weapons	5 SP	141	140	ALL			Blade 1005e
Mace, heavy	10 gp	1d6	1d8	x2		8	Good
Morningstar	8 gp	1d6	1d8	x2		6	Average
Shortspear	1 gp	1d4	1d6	x2	20 ft.	3	Head loose
Two-Handed Melee Weapons	1 gp	Iu	Tuo	A2	20 11.	3	Tread 100sc
1	2	1.1/	1.10	2		9	C1
Longspear	3 gp 2 gp	1d6 1d6	1d8 1d8	x3 x3	20 ft.	6	Shaft warped
Spear	∠ gp	100	100	XJ	20 II.	O	Fine
Ranged Weapons	40	4.10	4 14 0	10.00/.5	100.0	0	
Crossbow, heavy	40 gp	1d8	1d10	19-20/x2	120 ft.	8	Crank needs oil
Crossbow, light	35 gp	1d6	1d8	19–20/x2	80 ft.	4	Good
Dart	4 sp	1d3	1d4	x2	20 ft.	1/2	Only 4 in set of 5
Javelin	1 gp	1d4	1d6	x2 x2	30 ft.	2	Good
Sling		1d3	1d4		50 ft.		Leather dry
Martial Weapons	Cost	Dmg	Dmg	Critical	Range	Lbs	Example Notes
Light Melee Weapons		(S)	(M)				
Axe, throwing	5 gp	1d4	1d6	x2	10 ft.	2 2 3	Weight off (-1 Att)
Hammer, light	I gp	1d3	1d4	x2	20 ft.	2	Average
Handaxe	4 gp	1d4	1d6	x3			Dull
Kukri	6 gp	1d3	1d4	18–20/x2	_	2	Handle needs work
Pick, light	4 gp	1d3	1d4	x4	_	3	Good
Sap	1 gp	1d4	1d6	x2 19–20/x2	_	2	Leather stained
Sword short	10 gp	1d4	1d6	19-20/X2	_	2	Fine
One Handed Melee Weapons							
Battleaxe	10	1d6	1d8	x3 x2	_	6	Good
Flail	8	1d6	1d8	x2	_	5	Average
Longsword	12	1d6	1d8	19-20/x2	_	4	Needs sharpening
Pick, heavy	8	1d4	1d6	x4	_	6	Average
Rapier	17	1d4	1d6	18-20/x2	_	2	Crosspiece bent
Scimitar	15	1d4	1d6	18–20/x2	10.0	4	Tip missing
Trident	13 12	1d6	1d8	x2	10 ft.	4	Left tong bent
Warhammer	12	1d6	1d8	x3		3	Good
Two-Handed Melee Weapons							
Falchion	70	1d6	2d4	18-20/x2	_	8	Blade warped
Glaive	8	1d8	1d10	x3	_	10	Bottom of shaft splintered.
Greataxe	20	1d10	1d12	x3	_	12	Fine
Greatclub	5	1d8	1d10	x2	_	8	Fine
Flail, heavy	15	1d8	1d10	19-20/x2	_	10	Good
Greatsword	40	1d10	2d6	19–20/x2		8	Crosspiece missing 2 gems
Guisarme	9	1d6	2d4	x3		12	Good
Halberd	10	1d8	1d10	x3		12	Average
Lance	10	1d6	1d8	x3	_	10	Left handed
Ranseur Scythe	10 15	1d6 1d6	2d4 2d4	x3 x4		12	Good Dattom handla lagge
	1)	100	/04	X4		10	Bottom handle loose.

Appendix III: Usual Armor Leist

Armor **, ***	Cost	AC Bonus	Max Dex Bonus	Armor Check Penalty	Spell Failure Chance	Lbs	Example Notes
Light armor	(Gp)			_			-
Padded	5 sp	+1	8	0	5%	10	Sweat stained, mended along torso
Leather	7	+1	5	0	10%	15	Ill fitting, mended badly
Studded leather	20	+3	5	-1	20%	18	Missing studs, straps damaged
Chain shirt	80	+4	4	-2	20%	25	Mended but serviceable.
Medium armor							
Hide	15	+3	4	-3	20%	25	Good quality
Scale mail	35	+4	3	-4	25%	30	Some scales dented but average
Chain mail	140	+5	3 2 3	-5	30%	40	Good quality
Breastplate	170	+5	3	-4	25%	30	Average quality
Heavy armor							C 1 .
Splint mail	150	+6	0	-7	40%	45	Good quality
Banded mail	200	+6	1	-6	35%	35	Average quality
Half-plate	500	+7	0	-7	40%	50	Straps dry/worn
Full plate	1,250	+8	1	-6	35%	50	Dented and scraped but workable
Shields							
Buckler	10	+1	_	-1	5%	5	Average Ouality
Shield, L wood	2	+1		-1	5%	5	Average Quality Wood stained and chipped
Shield, L steel	8	+1	_	-1	5%	6	Bent but useable
Shield, H wood	7	+2	_	-2	15%	10	Good quality
Shield, H steel	20	+2		-2	15%	15	Straps replaced, good quality
Shield, tower	30	+4	2	-10	50%	45	Pristine quality
Extras							
Armor spikes	+40	_	_	_	_	+10	Not all the same style
Gauntlet, locked	5	_	_	*		+5	Faint aroma clings to gauntlet
Shield spikes	+10	_	_	_	_	+5	Enough for buckler
Closed helm	10	_	_	_	_	+2	Missing top plume
Open face helm	10	_	_		_	+2	Missing top plume Tarnished and dented
Skull cap	8	_	_	_	_	+2	Obvious repair to back of helm

^{*} Note: See PHB for details on locked gauntlet.

^{**} Note: Note all types of armor will be available at all times.

^{***} Note: Percentage for availability of Small or Large armor is same as racial make up; therefore, for a community that has 25% small creatures will have Small armor available 25% of the time.

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an.Guid

Banking Guild





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To Could Sourcebook - Volume 1





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There are many gaming books on traditional subjects such as catalogs of monsters, adventures, new campaign settings, magic and so forth. However, there have been few that explored financial forces in fantasy. This book attempts to provide flexible financial systems and offer specific alternatives to the financial systems described in the PHB and the DMG. This book is not designed to accurately reflect real world financial systems nor does it create an entire and functioning system for a fantasy setting. What it does do is provide a variety of details to enrich any system used in your campaign.

Tommon Terms

Bank: A business establishment in which money is kept for saving, business purposes, or is invested, supplied for loans, or exchanged.

Currency: Money in any form when used as a medium of exchange.

Bond: A certificate of debt issued by a government or corporation, guaranteeing payment of the original investment, plus interest by a specified future date.

Deflation: A persistent decrease in the level of consumer prices, or a persistent increase in the purchasing power of money because of a reduction in available currency.

Inflation: A persistent increase in the level of consumer prices, or a persistent decline in the purchasing power of money, caused by an increase in available currency beyond the proportion of available goods and services.

Insurance: Promise of reimbursement in the case of loss paid to people or companies so concerned about hazards that they have made prepayments to an insurance company. Details about will be reimbursed and under what circumstances money will be paid out is established and agreed to at the time of prepayment.

Interest: Payment for the use of borrowed money, this amount is paid on top of the principal amount of the loan.

Principal: An amount of money loaned from one party to another.

Stock: An ownership share or ownership shares in a corporation.

Stock Exchange: A market for buying and selling stocks, bonds, promissory notes and commodities, among other items as well as exchanging currencies.

Chapter I: Guild Overview

The term "banking guild" is something of a misnomer, but in political terms applies to the alliance of three separate services, including true banking, stock exchange (or bourses – another trading house) and insurance. While each of these three provides separate services, they all deal almost exclusively with financial matters and they are therefore grouped together by the laws and controlling forces of the banking guild.

It is also worth noting that in any given campaign world there may be more than one banking guild – with different banking guilds operating in different regions. For example, two nations may each possess a banking guild that regulates and enforces financial matters rules within the borders of its home nation. The rival banking guilds territory overlaps along the borders of these two nations.

Further, vouchers, notes, stocks, bonds, promissory notes and so forth issued by a particular banking guild – or its members – will only be guaranteed by that particular banking guild; consequently, the issued items and so forth may be worthless in the territory of another banking guild.

A banking guild usually has a mark, such as a stamp or particular wax seal, to illustrate which banking guild is backing and responsible for the documents. Governments will place similar marks on vouchers, notes, stocks, bonds, promissory notes, titles and such that it generates and guarantees. Documents without any such stamp, wax seal or mark are unlikely to be backed-up by anyone and are probably not worth the paper they are printed on.

Membership

Membership in the guild is strictly voluntary – people may join and members may leave with out any official retribution or consequences, aside from a loss of contacts and the privileges that go along with it. However, if some guild members are involved in illegal activities and one decides to leave, then the departing member may face danger because the remaining members are attempting to cover up their crime, not because the guild kills or attempts to kill people trying to leave.

Dues

Owing to its position and power, the banking guild often demands much of its members.

Initial Fee: 1,500 gp

Yearly Fee: 250 gp + 1% of profit made through use of the guild.

Note: Members of the banking guild are required to honor the vouchers, notes, stocks, bonds, promissory notes and so forth issued by that banking guild or other members of the same guild. They are not required to honor those documents if they are issued by anyone outside of the guild.

Apprenticeship

The banking guild rarely requires apprenticeships of its members, although some older banks and bourses do require this of employees. More impressive to the guild, other than long training, is the ability to generate wealth as quickly as possible with as little effort and investment as possible – preferably for the guild at the exclusion of others.

Benefits

There are a number of benefits and privileges to being a member of the banking guild. Not all bankers, stockbrokers, insurance agents or money exchangers are members – just most of them.

- The member receives training in Knowledge (finances).
- The member receives training in the Money Shot feat.
- Attempts to Gather Information about financial matters from fellow members receive a bonus of +5.
- The member receives preferential treatment when it comes to getting jobs, such as recovering stolen goods or evicting residents from a foreclosed property or castle.
- Members may purchase goods or services

from other guild members at a 10% discount, so long as they are willing to in turn sell items at a 10% discount.

- Members may legally issue loans, vouchers, stocks and bonds.
- Guaranteed value and acceptance of vouchers, notes, stocks, bonds, promissory notes and so forth issued by the banking guild, or banking guild members, within the guild.

Titles

There are five ranks with-in the banking guild.

Chief Executive Officer: This is the most senior officer in the guild, the director of the guild and one of the most powerful – in financial terms – characters in that particular region.

Executive: These officers report directly to the CEO and each one supervises one of the major financial divisions for the guild; including but not limited to: true banking, stock exchange, insurance and currencies. While executives do not have direct control over people in their division, they try to exert their influence constantly.

Division Manager: A division manager supervises one division — true banking, stock exchange, insurance and currencies — of the guild in a large area, such as a nation or a collection of cities. They are under the executive and over the general manager.

General Manager: A general manager manages one division — true banking, stock exchange, insurance and currencies — of the guild in a single community, such as a city.

Associate: These are people who are members of the guild but do not hold any formal managerial rank.

Serving the Community

The banking guild rarely serves the community directly in any voluntary fashion. Individual members may choose to do

something – pay to build an orphanage, donate funds to veterans or a park, etc. – but this is done individually and is not required by the guild.

Working Relationships

Relationships within and without the banking guild are often strained. The guild can request a specific bank or bourse take a specified action, but it has limited ability to enforce its edicts, particularly with non-members. At most, the guild can penalize those who do not comply by cutting off credit, calling in loans and similar actions; however, this can often anger local governments. The guild is usually willing, but reluctant, to anger governments; furthermore, there is so much competition within the guild that members all too often compromise the banking guilds goals, security and best interest in an effort to out-do each other.

Reputation

Most people who handle finances professionally are thought of as dour and sour people, sometimes even misers, whether or not that is in fact true. Generally, this is because people often feel uncomfortable around those who handle other people's money and who wield the financial leverage to cause prosperity or doom. People known to be members of the banking guild have a -1 reaction modifier from those who owe the guild – or any subsidiary institution – any money. Conversely, those individuals who have benefited from the work of the banking guild are usually grateful to them on masse and will grant a +1 reaction modifier for 6 months after.

Racial Variants

Most civilized races that deal with money and finance have banks in one form or another and they often have bourses and insurance organizations as well. However, these other racial groups organizations function sufficiently similar to the organizations presented in this book that new rules are not required.

True Banking

The basic services a bank provides are deposits, savings accounts, loans to purchase goods and services, and cash management. There are also two kinds of banks: the citizen owned business bank and the government owned and operated central bank.

Business Banks

Business banks offer various services to their customers. These services fall into three major categories: Savings, Deposits and Loans, and Cash Management Services.

Loans

Fantasy banks make two types of loans; general and mortgage loans. General loans are primarily short-term working loans, such as an adventuring loan. This is a loan to be repaid in no more than two years and collects up to 20% interest. Mortgage loans are used to purchase land or buildings, such as houses, farms or castles, or magic items. These are typically long-term loans, ranging from 10 to 40 years. The land, buildings or magic items purchased serve as the collateral for the loan.

Collateral is something equal to the value of the loan, such as a castle or magical item, which the bank will take possession of if the loan is not properly paid.

The formula to determine annual payments on any loan are; the amount of loan / number of years of loan + 5% annual interest.

Example: A wizard wishes to build a shield guardian and takes out a magical mortgage loan, using the golem itself as the collateral. As a 100,000-gp loan, he selects to repay it in 10 years. Each year the wizard must pay the bank 10,500 gp. At the end of the 10 years the wizard will have a shield guardian

and the bank will have been repaid 105,000 gp, 100,000 for the loan and 5,000 for interest.

Cash Management and Other Services:

Although deposits and loans are the basic banking services provided by banks, these institutions provide a wide variety of other services to customers. For customers, these include foreign currency exchange, safety deposit boxes in which consumers can store valuables. As per the DMG, currency exchange rates are 10%.

Banks use vaults with locks both mundane and magical, to protect items. In these vaults are individual safety deposit boxes. Each entire vault has one of three levels of protection. The different levels of protection provided by a bank impose different fees with the most secure generating the largest fees.

If an item is stolen, then the bank will replace it, pay the owner an equivalent value, or have the item recovered. Banks will allow scrolls and potions to be placed in minimally protected vaults, but require magical items to be placed in greater or greatest protection vaults. Artifacts (medium, major or easily recognizable) may only be placed in greatest protection vaults. Special tokens or passwords are required to bypass the magical defense system and keys for the mechanical system. For more on vaults, see Chapter 5.

Example: A party of adventurers was recently paid for their services with a dozen mats and 40 spools of yard (see Chapter 4), or 500 gp worth of exotic currency. They go to a bank and have it converted into standard coins and pay 10% (50 gp) as an exchange fee, leaving the bank with 450 gp.

Table 1-1: Bank Storage

Minimal Protection Greater Protection Greatest Protection Use Cost
5 gp per year
25 gp per year
125 gp per year

Savings Deposits

Banks will accept and store the money of clients and will use this money to back loans and finance bank operation. In exchange, money in the form of interest is paid to the client for the use of the money. This is typically 1% on the amount of the original deposit. The banks also provide vouchers on the account for the client to use instead of traveling the city with a large amount of currency on their person.

Tentral Banking

As the country's financial policymaker, a central bank controls the amount of credit and money available, the level of interest rates, the rate at which one nation's currency can be exchanged for another nation's – nations with a central bank sometimes make it illegal to employ foreign currency. To achieve its monetary policy objectives, central bankers use a combination of policy tools. The central bank may increase or decrease the amount of currency in circulation by buying or selling bonds on the open market.

The central bank could also cause a lowering or rising of interest rates by increasing or decreasing the amount of money banks must legally hold as a reserve against their deposits. By increasing reserves, the central bank forces banks to hold more money in their vaults, which in turn means they can lend less money out. Less money available for loans makes loans harder to get and higher interest rates for those loans, which are accepted.

The central bank keeps the nations store of gold, other precious metals and valuable such as gems, jewelry and tradable magic items. The management of the central bank determines how much new currency may be minted each year. A central bank will keep one-eighth of the nation's wealth in secure vaults that are often located in a demi-plane. Lastly, a central bank will issue charters for adventuring companies and titles for castles, dungeons and the like.

Brief Banking History

In Babylon, temples made loans from their treasuries as early as 2000 BC, while the temples of ancient Greece served as safe-deposit vaults for the valuables of worshipers. Further, coined money was made and a system of credit was developed by the Greeks. A highly developed banking system was employed during the Roman Empire. Imperial bankers accepted deposits of money, made loans and purchased mortgages. However, banking declined in Europe after the fall of Rome.

The revival of banking was prompted by the increase of trade in 13th-century Italy. In the Italian states moneychangers developed facilities for exchanging local and foreign currency. Merchants quickly demanded other services, such as lending money and gradually bank services expanded.

The Bank of Barcelona in Spain was the first bank to offer most of the basic banking functions. Founded by merchants in 1401, it held deposits, exchanged currency and carried out lending operations. It probably introduced the bank check. Three other early banks — each managed by a committee of city officials — were the Bank of Amsterdam (founded 1609), the Bank of Venice (founded 1587) and the Bank of Hamburg (founded 1619).

Community Capital Effects

The presence of a bank in a community will double both the ready cash and the gold piece limit of the community. This additional 100% of currency is generated by loans, vouchers and promissory notes and is called "effective ready cash," while the actual amount of coinage, gems and so forth is called "actual effective cash." A bank will have a minimum of one-eighth and a maximum of 25%, of the community's ready cash – cumulative with "effective ready cash" and "actual effective cash" - in its vaults. Banks are found in communities of varying sizes from small town to metropolis. Communities sized village to thorp do not generate enough funds to make a bank profitable. Additional banks in a community after the first do not increase its ready cash or gp limit but the amount of ready

cash is divided evenly between the banks of community. These bonuses are cumulative with those provided by a stock exchange.

Stock Exchange/Bourses

Stock exchanges are specific locations where trades of goods on paper are completed and most of the world's powerful kingdoms and empires have stock exchanges. A stock exchange also handles currency exchanges, and trade of charters of adventuring companies and titles to castles, dungeons and the like.

Businesses issue new stocks or bonds with the help of bankers. The bank acquires the initial issue of the new stocks or bonds from the business and then makes the items available for investors in an initial offering. Only in this market do the businesses receive the proceeds of these sales. After this the stocks or bonds are

bought and sold in the secondary market and the business is not normally involved in the trading. Stock exchanges function as secondary markets for this kind of trading. When a company issues stock, the company managers

Table 1-2: Community's Economy									
	Minimum Ready	GP Limit	Banks Minimum						
	Cash Bonus	Bonus	Cash Reserve						
Small Town	36,000 gp	800 gp	4,5000 gp						
Large Town	300,000 gp	3,000 gp	37,500 gp						
Small City	3,750,000 gp	15,000 gp	468,750 gp						
Large City	24,000,000 gp	40,000 gp	3,000,000 gp						
Metropolis	125,000,000 gp	100,000 gp	15,625,000 gp						

keep at least 25% of the stock, which often translates into the single largest share of the company and thus the controlling voice in company policy.

For the purposes of this discussion, commodities include titles to raw materials, including but not limited to iron ingots, crop yields and tones of salt.

Stocks

People who buy a business's stock receive a portion of any profits the company earns, depending on how much of the company's stock they possess. If the business experiences losses it will not be able continue payment of dividends; furthermore, if a company is not profitable then stocks can and will be sold at a rate below the purchase price.

For the sake of simplicity, when a fantasy business issues stock – done to raise funds and/or to spreads costs around to multiple investors – it does so in increments of 100, 1,000 and 10,000. The number of stocks being issued effects the price of the stock and how much profit a stockholder is entitled too. A company can only issue stock once.

Example: Dominique and Dominique, a company that controls a mithral mine, issues 1,000 shares of stock. Each stock held by the owner entitles them to a payment of .01% from the company's annual profits. This year D&D made 1,200 gp so the shareholder is paid .01% of 1,200 gp or 12 gp per year. These stocks are sold for an average of 150 gp Then drow come from below, raid the mine, and kill the miners. The companies stock collapses and is traded for 1 ep per share. Some adventurers manage

Table 1-3: Stocks Values			
	Number	of Stocks	Issued
	100	1,000	10,000
% of Profits per stock	1	.01	.001
Average Price per stock	1,500 gp	150 gp	15 gp

to purchase 600 shares of the company for 300 gp. They then go to the mine, wipe out the drow and reopen the facility. With the mine back in production, the company is solvent again and trade of the stock resumes. The adventurers sell their stock for 90,000 gp, or 300 times what they spent, which in turn lets them pay off most of the mortgage on their keep.

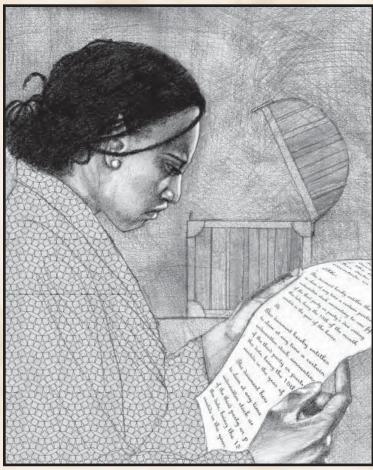
Bonds

A bond is a certificate of indebtedness issued by governments or businesses, in return for loans. It bears a fixed rate of interest and promises to repay the funds borrowed after a certain period. A bearer bond is a bond issued in bearer form rather than being registered in the owner's name, so ownership is simply determined by possession.

Bonds are sold initially for prices of 10 gp, 100 gp, 250 gp, and 500 gp. After they are sold, they accumulate compound interest every year for 10 years. Bonds may be traded before they reach full value (see Table 1-4).

Example: The University of Necromancers — which received a government charter and was struggling for market legitimacy — issuing bearer bonds in an effort to generate funds a decade ago. After killing an evil mage, the player characters discover, rather than gold and jewels, a dozen bonds each of which are now worth 1,300 gp.

Table 1-4: Bond Values										
Bond Age in Years										
	1	2	3	4	5	6	7	8	9	10
10 gp	11 gp	12 gp	13 gp	15 gp	16 gp	18 gp	19 gp	21 gp	23 gp	26 gp
100 gp	110 gp	120 gp	135 gp	145 gp	160 gp	180 gp	195 gp	215 gp	235 gp	260 gp
250 gp	275 gp	300 gp	330 gp	365 gp	400 gp	440 gp	490 gp	535 gp	590 gp	650 gp
500 gp	550 gp	605 gp	665 gp	730 gp	805 gp	890 gp	970 gp	1,070 gp	1,180 gp	1,300 gp



Fromissory Note

This is a written and legally binding promise to pay, or repay, a specified sum in money or in an equivalent value in goods and/ or services at a stated time or on demand. For the purposes of this discussion, promissory notes include:

- Vouchers: Written certificates legally exchangeable for cash or representing a credit against future expenditures.
- **Debenture:** A certificate that legally acknowledging a debt.
- Charters: Documents issued by a sovereign or other authority, creating a public or private corporation, such as a city, adventuring company, or bank and defining its privileges, jurisdictions and purposes.
- Title: A certificate of legal ownership of something, such as land, a castle, dungeon, village and so forth.

The value of a promissory note is usually collected no later than one year from issuance. The game possibilities for promissory notes are too varied for an effective table for them to be drawn up. Consult the price index in the PHB and the DMG.

Example: In an effort to raise money for magical research, a wizard draws up a promissory note promising 2,500 gp in magical services. He then goes to a stock exchange and sells the note, which is purchased by the player characters, who pay the wizard 2,500 gp and thereafter may call upon the wizard to perform magical tasks until he has paid off his debt to them. As the wizard becomes more well known the prices of his services will undoubtedly rise; consequently, the number of magical tasks he will perform to pay off the 2,500 gp debt may decrease.

Community Capital Effects

The presence of a stock exchange will increase both the ready cash and the gold piece limit of the entire nation by 25%, and the city with the actual stock exchange by an additional 25% for a total of 50%. This is additional currency is generated by bonds, promissory notes, and stocks is called "effective ready cash." There is usually only one stock exchange per nation and it is typically found in the capital city or chief trading city of a nation, which must be a large city or a metropolis. These bonuses are cumulative with those provided by the presence of a bank.

Table 1-5: Community Economy				
Minimum Ready GP Limit				
Cash Bonus Bonus				
Large City	12,000,000 gp	20,000		
Metropolis	62,500,000 gp	50,000		

Insurance

Fantasy world insurance falls into two main categories according to what it covers: (1) property and (2) life. The number of times a payment must be made during a year — the full cost for insurance must be paid once a year — is determined by the GM. Once that is done, the insurance company will pay for repairs to the structure or for magical services, such as raise dead.

Property Insurance

Property insurance protects people against damage to things they have acquired, including houses and valuable items such as magic items or jewelry. Common types of property and casualty insurance include (1) private property and (2) business.

The type of building, the location, the history of damage to the building and the reputation of the building's inhabitants all affect the rates for insurance. The "standard" on the table below is for the structure to be located in a community, namely in or within 5 miles of cities sized small town to metropolis. Rural is for the structure to be located in a community, namely in or within 5 miles of cities sized village to thorp, or 5 or more miles from a larger community but not in the wilderness. When a structure possesses a history of suffering damage, then more must be paid for insurance. The same is true when the inhabitants of a structure are considered "notorious" (e.g. when they are evil), because this tends to attract punitive and property damaging attacks by "heroes." These costs are cumulative.

Private Property Insurance
Private Property Insurance
Covers a range of damages to houses,
as well as towers and keeps. It protects
homeowners against losses from such
causes as theft, storms, fires, monster
raids and so forth.

Magical items may be insured for an annual cost equal to one-eighth the cost of the item. Thus, it would cost 250 gp per year to insure a horn of fog. In the case of magic items, the insurance company will simply pay to replace the item.

Example: Some adventurers wish to purchase insurance for the keep they recently acquired. The keep is located in rural setting, and has a history of suffering attacks by monsters. So each year the party has to pay 7,500 gp to purchase insurance. Then some werebuffalos attack and cause 30,000 gp worth of damage before they are stopped. The insurance company pays the full sum to repair the keep but will again review the cost of insurance for the property. With each new claim for payment, the insurance company will validate the rates for the property and its history.

Business Property Insurance

Business Property Insurance covers businesses, such as but not limited too, inns, shops, bakeries and taverns, against a wide variety of liabilities and property damages or losses. Business property policies cover the building occupied by a business; such items as the furniture, fixtures and inventory of a business, income lost by a business due to fire, theft, raiding monsters or adventurers or other damage. Insurance for businesses is higher than that of private property.

For tax purposes, dungeons are legally considered to be business structures. A small dungeon possess no more than 25,000 square-

Table 1-6: Private Property Insurance Rates						
	Structure					
	Mansion Keep Grand Tower					
			House			
Standard	1,000 gp	1,500 gp	50 gp	500 gp		
Rural	2,000 gp	3,000 gp	100 gp	1,000 gp		
Wilderness	3,000 gp	4,500 gp	150 gp	30 gp		
History	3,000 gp	4,500 gp	150 gp	30 gp		
Notoriety	4,000 gp	6,000 gp	200 gp	2,000 gp		

Table 1-7: Business Property Insurance Rates						
e						
nall Large						
geon Dungeon						
00 gp 3,000 gp						
00 gp 6,000 gp						
00 gp 9,000 gp						
9,000 gp						
00 gp 12,000 gp						

feet, a large dungeon has more than 25,000 square-feet.

Example: Some adventurers, after a successful attack on Dungeon of Misery, go to a local insurance office to pay for insurance on their keep. When they get to the office, they discover a powerful minion of Sewovalin the Zombie Lord – who legally owns the Dungeon of Misery – is attempting to collect business insurance. Seeing the characters and recognizing them, he attacks.

Life Insurance

Life insurance provides compensation to specified entities or groups — such as to family members or charities — when the policyholder dies. This is mainly for normal people. Adventurers are not normal people (insofar as their regular day-to-day routine) and do not have normal life insurance.

Adventurers may pay for some kind of magic service to be conducted in the event of their deaths or mangling. These include, but are not limited to *greater contingency*, *reincarnate*,

raise dead, resurrection, true resurrection, regeneration and restoration. Divination spells are used to determine the likelihood that the magical service will be required based on the difficulty of the adventures the characters are facing. If the adventure itself is of a lower level than the character,

then the character pays the lower cost for the service. If the adventure is of a level equal to or greater than that possessed by the character, then the character must pay the greater cost for the service.

Example: A fighter is headed off to a difficult dungeon and purchases a *raise dead* policy. If he is killed, and his corpse is transported to a temple, the priests will cast *raise dead* on him. This costs him 3,600 gp.

Table 1-8: Magical Life Insurance					
Spell Lower Equal or					
	Level	Greater Level			
Greater Contingency	5,500 gp	11,000 gp			
Reincarnate	800 gp	1,600 gp			
Raise Dead	1,800 gp	3,600 gp			
Resurrection	3,000 gp	6,000 gp			
True Resurrection	9,100 gp	18,200 gp			

Brief History of Insurance

Seagoing merchants from Phoenicia used a system of insurance known as bottomry starting about 1200 BC. In this system, backers loaned money to merchants to finance voyages while merchants offered their ships — the hull was known as the ship's 'bottom' — as collateral for such loans. If a trip succeeded, the merchant would pay the trip's backer the original loan and interest. The trip's backer would cancel the merchant's loan if a ship went down on its voyage.

Greek and Roman citizens formed benevolent societies, which were organizations where members paid dues that went toward paying for the burial of members who died. Later, these societies paid for the living expenses of deceased members' families. During the Middle Ages, many guilds — particularly in England and Italy — provided benefits to workers and their families in the event of illness or death.

Chapter II: Guild Secrets

While members of the banking guild find these skills and this feat useful, they are open to other characters as well.

Skills

Below are two skills often possessed by members of the banking guild.

KNOWLEDGE (Finances) (Int; Trained)

Possession of this skill means the character has received training in the handling, use and earning of money. Ranks in knowledge (finances) may be added to the characters attempts to resist intimidate, bluff, sense motive, performance and profession where – and only where – where another entity is attempting to get money out of the character for any reason through use of those skills.

CRAFT (Handle Money) (Wis; Untrained)

Possession of this skill means the character has a knack for handling, keeping and making money. Ranks in craft (handle money) may be added to character rolls in

intimidate, bluff, sense motive, performance and profession where – and only where – the character is attempting to get money for any reason through use of those skills.

Feats

Below is a feat often possessed by members of the banking guild.

MONEY SHOT [General]

The character may throw a coin to intercept a missile attack.

Prerequisite: Ranged Attack Bonus +6; Dex 12+; Must be successfully trained by another guild member to use this feat.

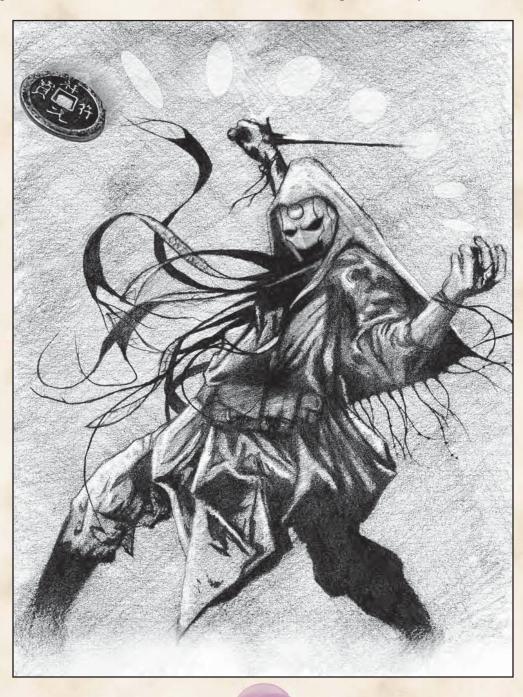
Benefit: With a successful attack roll, the character is able to throw a coin in such a way it intercepts a missile attack – from a longbow arrows or a smaller missile – thus negating the missile attack. To succeed, the character attempting to use money shot must beat the attack roll of the first entity with an attack roll of their own.

For example, Character A attempts to shoot Character B with a crossbow and rolls

a 19 total, counting the basic roll and any and all appropriate bonuses. Character C wishes to use money shot will need to beat a 19, counting the basic roll and all appropriate bonuses or penalties, for the coin they throw to successfully intercept the crossbow bolt. If Character C is successful, then Character A's missile attack on Character B automatically fails.

Special: The character will need to be able to get coins into his or her hands as a free

action if the character is not already holding the coins. A character may attempt to use money shot to protect themselves or anyone or anything else with in range. Attempting to use money shot counts as a full attack, functions as a ranged attack and must be made in the same round the initial ranged attack takes place. Any initiative where the character is holding or delaying their action for the ranged attack may also attempt the Money Shot.



Chapter III: Prestige Classes

Roving Accountant

The roving accountant is a spell caster – who is much feared among embezzlers and rarely settles in one place for long – with some divination ability who focuses on financial matters. They are so focused, the roving accountant becomes very adept at appraising objects – be it a chair or a castle – of its probable resale value, as well as learning about financial situations and dealing with others in matters of money.

Hit Die: d4.

Requirements

To qualify to become a roving accountant, a character must fulfill all the following criteria.

Skills: Knowledge (any two) 10+ ranks in each.

Feats: Any three metamagic or item creation feats, plus Skill Focus (Knowledge [any individual Knowledge skill]).

Spells: Able to cast seven different divination spells, one of which must be 3rd level or higher.

Class Skills

The roving accountant's class skills (and the key ability for each skill) are Appraise (Int), Concentration (Con), Craft (alchemy) (Int), Decipher Script (Int), Gather Information (Cha), Handle Animals (Cha), Heal (Wis), Knowledge (all skills taken individually) (Int), Perform (Cha), Profession (Wis), Speak Language, Spellcraft (Int), and Use Magic Device (Cha).

Skill Points at Each Level: 4 + Int modifier.

Class Features

All of the following are class features of the roving accountant prestige class.

Appraise Bonus: At first level, the roving accountant automatically receives a +5 bonus to all attempts to appraise the values of any object. At fifth level this bonus is +10.

Fast Appraise: At first level, the roving accountant may appraise an object of its value as a full-round action, rather than have to spend a full minute, without penalty.

Table 3-	Table 3-1: Roving Accountant								
Class	Base Attack	Fort.	Ref.	Will	Special	Spells			
Level	Bonus	Save.	Save	Save					
1	+0	+0	+0	+2	appraise bonus; fast appraise	+1 spellcasting level			
2	+1	+0	+0	+3	search bonus	+1 spellcasting level			
3	+1	+1	+1	+3	skill bonus; faster appraise	+1 spellcasting level			
4	+2	+1	+1	+4	gather information bonus	+1 spellcasting level			
5	+2	+1	+1	+4	appraise bonus, fastest appraise	+1 spellcasting level			

Search Bonus: The roving accountant receives a +10 search bonus, but only where and where they are searching through financial matters. For example, the roving accountant would not receive this bonus while searching room for hidden money. However, the roving accountant would get the bonus while going through financial records or searching a pile of coins for a specific coin.

Skill Bonus: At third level, the roving accountant receives a +4 bonus to Knowledge (Finances) or Craft (Handle Money), but not to both. However, the roving accountant may split this bonus up, giving +2 to each skill or +1 to one skill and +3 to the other.

Faster Appraise: At third level the roving accountant may appraise an object of its value as a partial action, rather than have to spend a full minute, without penalty.

Gather Information: The roving accountant receives a +10 gather information bonus, but only where and where they are searching through financial matters. For example, the roving accountant would not receive this bonus while talking to people about a local wizards disposition or conduct in religious matters. However, the roving accountant would get the bonus while talking to people about that same wizards pays – or does not pay – his bills.

Fastest Appraise: At fifth level the roving accountant may appraise an object of its value as a free action, rather than have to spend a full minute, without penalty.

Venture Capitalist

A venture capitalist is usually a fighter who is very adept at securing loans to finance risky efforts to make large sums of money – such as raiding a dungeon or even taking over an entire village. They are seldom honest in personal matters nor particularly scrupulous about how they go about getting money. A venture capitalist is little more than a mercenary, only they are more self aggrandizing and glamorous.

Hit Die: d8.

Requirements

To qualify to become a venture capitalist, a character must fulfill all the following criteria.

Alignment: Must be lawful. Base Attack Bonus: +5.

Skills: Intimidate or Performance (Oratory) 2 ranks; Knowledge (finances) 2 ranks.

Feats: Money Shot, Improved Sunder, Power Attack.

Special: The character must have made peaceful contact with an evil outsider who was summoned by him or someone else.

Class Skills

The venture capitalist class skills (and the key ability for each skill) are Concentration (Con), Craft (Int), Diplomacy (Cha), Forgery (Int), Hide (Dex), Intimidate (Cha), Knowledge (Finances) (Int), Profession (Wis), Performance (Cha) and Ride (Dex).

Table 3-	Table 3-2: Venture Capitalist							
Class	Base Attack	Fort.	Ref.	Will	Special			
Level	Bonus	Save.	Save	Save				
1	+1	+2	0	0	leadership; skill bonus			
2	+2	+3	0	0	cook the books; skill bonus			
3	+3	+3	+1	+1	financial backing; skill bonus			
4	+4	+4	+1	+1	inspire courage or inspire competence; skill bonus			
5	+5	+4	+1	+1	greater financial backing; skill bonus			

Skill Points at Each Level: 2 + Int modifier.

Class Features

All of the following are class features of the venture capitalist prestige class.

Skills Bonus: At every level the venture capitalist gains an additional rank in Knowledge (Finances), Craft (Handle Money), Bluff, Sense Motive, Intimidate, Gather Information or Forgery.

Leadership: Starting at first level the venture capitalist gains the leadership feat for free. If they already possess the leadership, then the character may again add its charisma modifier to his leadership score to boost the score and potentially draw additional followers.

Cook the Books: Starting at second level, the venture capitalist gains a +2 bonus – in addition to any other bonuses they have – to all skills rolls for Knowledge (Finances), Craft (Handle Money), Bluff, Sense Motive, Intimidate, Gather Information or Forgery in an attempt to covers their own financial malfeasance or get out of paying a bill.

Financial Backing: Starting at third level, the venture capitalist may get an unsecured loan (one that does not require collateral) at 0 percent interest due in one year from the date the loan in made. The venture capitalist may take such a loan once every four months and have no more than four such loans standing at any time. The maximum of the loan is $1,000 \times 1000 \times 1000 \times 10000 \times 100000 \times 1000000 \times 100000 \times 100000 \times 100000 \times 1000000 \times 100000 \times 100000 \times 1000000 \times 100000 \times 1000000 \times 100000 \times 100000 \times 100000 \times 100000 \times 100$

1,000 = 10,000 gp) Any failure to repay any loan by any amount of time after the deadline has expired or by any shortfall in the amount due will permanently strip the venture capitalist of this class ability.

Inspire Courage or Inspire Competence: At fourth level, a venture capitalist may chose to take the class ability inspire courage or inspire competence, but they cannot take both.

Inspire Courage: Starting at fourth level, a venture capitalist with 3 or more ranks in a Perform (Oratory) or Intimidate may use encouraging speeches or dire threats to inspire courage in his allies (including himself), bolstering them against fear and improving their combat abilities. To be affected, an ally must be able to hear the venture capitalist speak. The effect lasts for as long as the ally hears the venture capitalist speak and for 5 rounds thereafter. An affected ally receives a +1 morale bonus on saving throws against charm and fear effects and a +1 morale bonus on attack and weapon damage rolls.

Inspire Competence: Starting at fourth level, a venture capitalist with 3 or more ranks in a Perform (Oratory) or Intimidate may use encouraging speeches or dire threats to help an ally succeed at a task. The ally must be within 30 feet and able to see and hear the bard. The bard must also be able to see the ally. The ally gets a +2 competence bonus on skill checks with a particular skill as long as he or she continues to hear the venture capitalist speak. Certain uses of this ability are infeasible. The effect lasts as long as the venture capitalist concentrates, up to a maximum of 2 minutes. A venture capitalist

can't inspire competence in himself. Inspire competence is a mind-affecting ability.

Greater Financial Backing: Starting at fifth level, the venture capitalist may get larger unsecured loans. The maximum of the loan

is 2,500 x total level of the venture capitalist in gold pieces. Thus, a level 5 fighter, level 5 venture capitalist would be able to get a 25,000 gp loan $(5 + 5 = 10 \times 2,500 = 25,000 \text{ gp})$.



Chapter IV: Dagie & A Monster

Spells

Grazy Money

Enchantment (Compulsion)

[Mind-

Affecting]

Level: Cleric 4, Sor/Wiz 4 **Components:** S, V, M.

Casting Time: 1 standard action **Range:** One creature; see text

Target: Individual **Duration:** 1d4 hours

Saving Throw: Will negates

Spell Resistance: Yes

This is a curse that may be placed on money, causing the next person who touches the money to be overcome with an irrational compulsion to spend lots of money quickly.

The curse is placed on some form of money – a number of different coins equal to the casters level – and the next person to handle any of those coins must make a Will save. If they succeed, they suffer no ill effects and the coins loose the curse. If the Will save fails, the person is overcome with a desire to spend all of the money to which they have access to without violating their alignment during the next 1d4

hours.

This spell is available to clerics of evil deities of greed, including but not limited to Mammon.

The material component is the money used to transmit the curse.

Greater Contingency

Evocation

Level: Sor/Wiz 8. Components: S, V, M. Casting Time: 1 action.

Range: Touch

Target: Creature touched

Duration: Special

Saving Throw: None/Will negates.

Spell Resistance: Yes

This spell is functionally identical to regular *contingency*, except it allows the spell to be placed on another individual rather than just the caster. Refer to the spell in the PHB.

Passing Wealth Conjuration

Level: Cleric 6, Sor/Wiz 6

Components: S, V, M.
Casting Time: 1 action
Range: Personal or touch
Target: Personal or greature

Target: Personal or creature

touched

Duration: Special

Saving Throw: None/Will

negates.

Spell Resistance: Yes

This spell, while quite painful, allows a person to create and pass a limited amount of gold coins when they are attempting to relieve themselves.

This spell allows the subject of the spell to produce 1d2+2 (per level of the caster) gold coins. However, this requires 10 minutes per coin produced and causes pain so intense and debilitating that the subject may take no other actions and are considered

prone for the duration. Further, for a 1d8 hour after they spell has ended, the character will still suffer a –3 to all actions and automatically loses initiative, owing to lingering pain. Lastly, the coins generated will be in an unhygienic state and will need to be cleaned. This spell can be used as a touch based attack where if the touched creature fails their Will save, they are subject to the spell the next time they attempt to relieve themselves.

This spell is available to clerics of evil deities of greed, including but not limited to Mammon. The material component is the caster must eat a gold coin.

Monster: Lead Ocze

Lead Ooze

Medium Ooze

Hit Dice: 3d10+15 (31 hp) **Initiative:** -5 (Dex)

Speed: 10 ft. (2 squares)

Armor Class: 5 (-5 Dex) Touch: 5, Flatfooted: 5

Base Attack/Grapple: +2/+3

Attack: Slam +3 melee (1d6+1 plus 1d6 acid)

Full Attack: Slam +3 melee (1d6+1 plus 1d6 acid)

Face/Reach: 5 ft./5 ft.

Special Attacks: Acid, constrict 1d6+1 plus 1d6 acid, improved grab
Special Qualities: Blindsight 60 ft., immunity to cold and fire, ooze

traits, transparent, transformation, gold detection

Saves: Fortitude +6, Reflex -4, Will -4

Abilities: Str 12, Dex 1, Con 21, Int —, Wis 1, Cha 1

Skills: — Feats: —

Environment: Evil planes, vaults with gold, gold mines

Organization: Solitary
Challenge Rating: 2
Treasure: None

Alignment: Always neutral

Advancement: 4–6 HD (Medium); 7–9 HD (Large)

Level Adjustment: -

The lead ooze is a special outsider ooze created by the evil deity Mammon to disrupt commerce and economic systems. It does this by transforming gold into lead. Mammon finds that people who acting is desperation – because they have discovered everything in their vaults now makes better weights for fishing hooks than currency – are more willing to negotiate and accept "bad" terms to deals.

Lead oozes will attack any living creatures it encounters. They lash out with pseudo pods or simply engulf opponents with their bodies, which secrete acids that help them kill.

A lead ooze can grow to a maximum diameter of up to 10 feet and a thickness of about 6 inches. At its largest, a specimen weighs about 700 pounds.

Combat

A lead ooze strikes like a snake, slamming opponents with its body.

Blindsight (Ex): An ooze's entire body is a primitive sensory organ that can ascertain prey by scent and vibration within 60 feet.

Gold Detection (Ex): A lead ooze's can automatically detect gold, and gold alloys, with-in 60-feet of itself and will seek them out to the best of its ability.

Acid (Ex): A lead ooze secretes a digestive acid that quickly dissolves organic material, but not metal or stone. Any melee hit or constrict attack deals acid damage. Clothing dissolves and becomes useless immediately unless it succeeds on a DC 16 Reflex save. A wooden weapon that strikes a lead ooze also dissolves immediately unless it succeeds on a DC 16 Reflex save. The save DCs are Constitution-based. It does not damage metal (aside from its transformation ability, below) or stone.

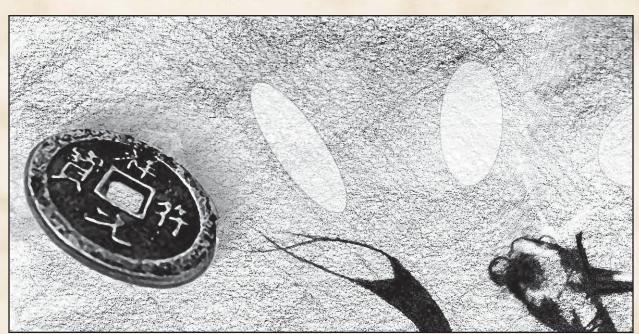
The ooze's acidic touch deals 8 points of damage per round to wooden, leather or cloth objects, but the ooze must remain in contact with the object for 1 full round to deal this damage.

Constrict (Ex): A lead ooze deals automatic slam and acid damage with a successful grapple check. The opponent's clothing and armor take a –4 penalty on Reflex saves against the acid.

Improved Grab (Ex): To use this ability, a lead ooze must hit with its slam attack. It can then attempt to start a grapple as a free action without provoking an attack of opportunity. If it wins the grapple check, it establishes a hold and can constrict.

Transformation (Ex): With a touch, a lead ooze will transform gold, including gold used as an alloy, pure gold and gold ore, into lead. It can transform 1/8 of an ounce of gold into lead per round. A lead ooze draws is sustenance from this process. It will continue transforming gold into lead until there is no more gold it can access, at which time it will go dormant until more gold enters its vicinity, at which point it will reanimate.

Outsider: Lead ooze is both an ooze and an outsider and thus has all the vulnerabilities of each, including but not limited to susceptibility to banishment.



Chapter V: Items

Magic Stem: Bank Vausts

Fantasy bank vaults are magic items, albeit complicated and sophisticated items.

Minimal Protection: Items within the vault are protected by *alarm*, *animate object* (the entire vault), *arcane lock*, *fire trap* (8d4+8) and five locks, each with a DC 20 to pick and lastly a clay golem resides in the vault. Any individual safety deposit box is protected by an alarm and two locks, each with a DC 20 to pick. Failure in a roll attempting to pick the lock means a mechanical trap is triggered.

Greater Protection: Items within the vault are protected by *alarm*, *animate object* (the entire vault), *arcane lock*, *fire trap* (8d4+8), *cloudkill* and six locks, each with a DC 30 to pick and has a stone golem residing inside. A safety deposit box within is protected by an *alarm* and *arcane lock* and three locks, each with a DC 25 to pick. Failure in a roll attempting to pick the lock means a mechanical trap is triggered.

Greatest Protection: Anything within the vault is protected by *alarm*, *animate object* (the entire vault), *arcane lock*, fire trap (8d4+8), *cloudkill*, *black tentacles* and seven locks, each with a DC 40 to pick and an iron golem inside

the vault. A safety deposit box is protected by alarm, arcane lock, obscure object and four locks, each with a DC 30 to pick. Failure in a roll attempting to pick the lock means a mechanical trap is triggered.

Turrency

Different races and cultural groups employ different forms of currency. For example, standard sized coins are too small to be useful for any of the giant races and sea elves live in an environment sufficiently different to use something as currency that others might overlook like shells.

Below are listed 16 of unusual currencies that may be encountered by player characters, along with common exchange rates and a description of the currency.

Exchange Rate

Typically, a special currency will carry twice as much trading value among the people that commonly employ it as it would among others. Therefore, among gnomes, a thimble used for currency will carry a 50 gp trading value but among humans unless exchanged

Table 5-1: C	urrencies				
Other	Different	Normal	Other	Different	Normal
Currency	Race	Race	Currency	Race	Race
Beads	1 gp	2 gp 5 sp	Skulls, elf	5 sp	1 gp
Cowrys	2 gp	4 gp	Skulls, dwarf	1 gp	2 gp 5 sp
Drums	5 gp	12 gp	Skulls, gnome	1 sp	2 sp 5 cp
Electrum	5 sp	5 sp	Skulls, human	1 cp	1 cp
Gongs	5 gp	10 gp	Thimbles	25 gp	50 gp
Insects	1 cp	2 cp	Vodka	2 sp	4 sp
Mats	15 gp	35 gp	Wheels	6 gp	12 gp

beforehand, it will only carry 25 gp trading value. However, exotic currency can be exchanged for standard currency, minus 10% over all value, at a bank or at a stock exchange.

Using documents — vouchers, bonds, promissory notes, etc. — generated by one banking guild in another for money requires the bearer to talk the member of the other guild into accepting the documents. This requires a persuasion roll (DC 18). If the roll fails, the documents are exchanged for no more than half their face value, if the documents are even accepted at all. If the roll is successful, the documents are exchanged with the standard 10% fee.

In table 5-1, the first price listed is the value of the item as currency in general market; the second indicates the items values between that race or people.

Beads: Small, often round pieces of material such as glass, ceramic, or wood, that is pierced for stringing or threading. This price is for a dozen in good condition. Normal currency among barbarian cultures, halflings, sylvan races, gnolls, dryads, centaurs and dragons.

Cowrys: The glossy, often brightly marked shells of any of various tropical marine gastropods. This assumes the shell is intact, no longer contains an animal and weighs anywhere from 1/8 to 1/2 pound. Cowrys are the normal currency for sea elves, many intelligent underwater monsters and dragons.

Drums: A percussion instrument consisting of a hollow cylinder or hemisphere with a membrane stretched tightly over one or

both ends. Drums are the normal currency among dwarves, sylvan races, centaurs, martial and nomadic human cultures and dragons.

An electrum piece is composed of

approximately equal parts silver and gold, and thus normally carries a value halfway between silver and a gold piece. Sometimes a government will mint special electrum pieces that legally, inside the territory of that government, carry the purchasing power of a full gold piece. Many nations will mint the coin with specific marking sometimes commemorating an event or marriage. This typically happens if the government wishes to free up more gold for it to use to pay for something expensive, like a war. It can also prove destabilizing to the economy of a nation doing this since they are increasing the draw on their effective cash value. When this period is over the government may allow the currency resume it normal value. In other nations, an electrum piece will only carry its normal value.

Gongs: A rimmed metal disk that produces a loud, sonorous tone when struck with a padded mallet. This is the normal form of currency in theocratic cultures, naga society and dragons.

Insects: Normally brightly colored or attractive, yet normal, insects that can be living or dead. This is the normal form of currency among goblins and sentient yet less than normally intelligent races.

Mats: These are ornately woven mats, usually three feet long to a side. This is the normal form of currency among halflings, barbarian cultures and dragons.

Pazooza: This is a kind of ceramic coin, made with a significant amount of pitchblende,

and is the normal form of currency among drow, deep dwarves, chromatic dragons and other races of the underdark. Pitchblende is poisonous to most other races, thus even handling it toxic. As such, it possess trading value to the races of the underdark but is literally worth less than nothing to the races of the surface lands because someone will have to pay for its proper disposal.

Skulls, elf: The intact skull, sans jaw, of an elf. This is the normal form of currency for drow.

Skulls, dwarf: The intact skull, sans jaw, of a dwarf. This is the normal form of currency for giants.

Skulls, gnome: The intact skull, sans jaw, of a gnome. This is the normal form of currency for goblins.

Skulls, human: The intact skull, sans jaw, of a human. This is the normal form of currency among numerous races, including gnolls, minotaurs, ogers, orcs, naga, goblins, trolls, hobgoblins, bugbears, drow, lizard folk, troglodytes, treants, nymphs, dryads, giants and dragons.

Thimbles: A hard pitted cup worn for protection on the finger that pushes the needle in sewing. This is the normal form of currency for gnomes — who often write contacts, deeds, charters, bonds, stocks and promissory notes on the inside of the thimble — and dragons.

Vodka: A gallon of alcoholic liquor distilled from fermented wheat mash or from a mash of rye, corn, or potatoes. One unit is equivalent to a gallon of vodka. This is the

normal form of currency among dwarves, humans and dragons.

Wheels: These are also know as giant coins, which is to say giants use them as coins and many other races use them for cart or wagons wheels. This is the price for a single giant coin made of steel. This is the normal form of currency among giants

and dragons.

Zappozats: Decorated axes that are not used for combat weighing about 1 pound and contain small amounts of precious metals. This is the normal form of currency for hobgoblins, martial human cultures and dragons.

Fluctuations

Economies fluctuate over time, depending on events, politics and weather. Adventurers pouring gold into the economy of a small town can create inflation or an increase in prices, and monsters stealing a large portion of a town's gold will create deflation or a decrease in prices. Additionally, bandits or monsters attacking trade caravans and supply routes will raise the price of goods. As these costs rise so could the regular cost of living as others try to recoup the losses by raising their own prices.

A government legally requiring the use of its own currency will cause 25% inflation. In addition, a government issuing money of artificially inflated value – such as an electrum piece floated for a gold piece – will create 25% inflation. A government issuing bonds will create 25% inflation. War in a community will create up to 50% inflation.

An increase or decrease in the ready cash in a community will also create inflation of deflation, if the change is greater than 25% of the value of the ready cash in a community. Inflation and deflation are calculated in 25% increments.

A community's economy will refresh itself after a period of time has passed, allowing

Table 5-2: Inflation/Deflation							
Refresh		Minimum	Minimum				
		Ready Cash	Effect Amount				
Thorp	4d20 weeks	40 g.p.	10 g.p.				
Hamlet	2d20 weeks	400 g.p.	100 g.p.				
Village	1d20 weeks	4,000 g.p.	1,000 g.p.				
Small Town	1d12 weeks	36,000 g.p.	9,000 g.p.				
Large Town	1d10 weeks	300,000 g.p.	75,000 g.p.				
Small City	1d8 weeks	3,750,000 g.p.	937,500 g.p.				
Large City	1d6 weeks	24,000,000 g.p.	6,000,000 g.p.				
Metropolis	1d4 weeks	125,000,000 g.p.	31,250,000 g.p.				

the currency to circulate in the community and to and from other communities. This also represents the minimum of how long inflation or deflation will last in the community. National inflation or deflation will last 6 + 1d6 + 1 month(s) per factor creating the inflation or deflation.

Gold Standard

The gold standard is a monetary system where the economic unit is a fixed weight of gold. When several nations are using such a fixed unit of account then the rates of exchange among national currencies effectively becomes fixed. The financial system employed by the Players Handbook and the Dungeon Master's Guide is a variation of the gold standard.

The early development of paper money was spurred originally by the unreliability of transportation and the dangers of long voyages, as well as by the desire of governments to control or regulate the flow of commerce within their control.

The first metal used as a currency was silver, before 2000 BC, when silver ingots were used in trade, and it was not until 1500 years later that the first coinage of pure gold was introduced. However, long before this time gold had been the basis of trade contracts in Akkadia, and later in Egypt. Silver remained the most common monetary metal used in ordinary transactions through the 19th century.

The Persian Empire collected taxes in gold and, when conquered by Alexander the Great, this gold became the basis for the gold coinage of his empire. The paying of mercenaries and armies in gold solidified its importance: gold became synonymous with paying for military operations, as mentioned by Niccolo Machiavelli in The Prince two thousand years later. The Roman Empire minted two important gold coins: aureus, which was approximately 7 grams of gold alloyed with silver, and the smaller solidus, which weighed 4.4 grams, of which 4.2 was gold. The Roman mints were fantastically active — the Romans minted, and circulated, millions of coins during the course of the Republic and the Empire.

After the collapse of the Western Roman Empire and the exhaustion of the gold mines in Europe, the Byzantine Empire continued to mint successor coins to the solidus called the nomisma or bezant. They were forced to mix more and more base metal with the gold until, by the turn of the millennium, the coinage in circulation was only 25 percent gold by weight. This represented a tremendous drop in real value from the old 95 percent pure Roman coins. Thus, trade was increasingly conducted via the coinage in use in the Arabic world, produced from African gold: the dinar.

Chapter VI: Gods

Members of the banking guild admit to being professionally concerned with just two deities, the deity over theft and the deity over commerce. They are less candid about the influence deities of unabated greed have on the guild. Occasionally guild members will look to any deities who favor fortune or luck in an effort to have them influence their transactions.

Theft

Many fantasy settings and campaign worlds have one of more gods of theft and rogues, these deities may be truly malevolent or they may simply be larcenous. In any event, the banking guild itself and its members do the best they can to placate deities of theft and the rogue, while at the same time wrapping what the guild does in as much security as possible. The banking guild weathers assaults from pious pickpockets and thieves as best it can – and often attempts to kill the perpetrators whenever it can.

Commerce

The banking guild is one of the strongest supporters of any deities of commerce, when are where such gods exist. Commerce and generating wealth – preferably more for

themselves than for others – is what the banking guild is all about; consequently, they will worship any deity that promotes that in an effort to gain divine blessings. The cooperation of a wealthy church is also helpful and often times members of this church are members of the banking guilds and most banking guild houses have a shrine to any campaign appropriate commerce deity available.

Greed

There is an uglier and more insidious side to the guilds relationship with gods, and that is the steadily creeping influence of the infernal power of greed. A desire to earn money is not in and of itself evil – however, when someone is so taken with that desire they sell their own souls to dark powers for a few coins, it has become evil. The principal deity over this kind of cancerous desire for wealth is called Mammon, but may be known by different names in different campaign settings. Officially the banking guild condemns the worship of Mammon because that entity encourages worshipers to violate contracts and to steal from the guild, however, probably 1/8th of the members of the guild are actually active worshipers of Mammon.

Chapter VII: Hooks & Sample Bank

Hooks

There are many ways fantasy finances may be included or used in a campaign. Below are some examples and plot hooks.

Banking

The player characters are hired by a community to rob the bank of another city they are currently at war with. The mercenaries protecting the other city has hired will only be paid in gold; not bonds, stocks, promissory notes or electrum. Therefore, the other city is floating electrum pieces among its citizens and has accumulated twice the usual amount of treasure in its vaults – a full quarter of the actual community's ready cash. If this money were to be stolen, they would be unable to pay mercenaries and so losing their protection. The game master should decide on the size of the communities involved and how much money is in the bank.

More Banking

The same situation as above, except the city knows its bank has been targeted for robbery and hires the characters to prevent this from occurring. Each member of the party is also promised ennoblement for not robbing the bank themselves.

Recover Stolen Artifact

A bank hires the PCs to recover an artifact stolen from its vaults. If the artifact is not recovered, then the bank will have to pay an enormous amount to its owner and so it is cheaper to hire the party. What was stolen, and by whom, is determined by the game master.

Grand Imperial Bank

The building is not so much imposing in appearance as it is unforgiving, with only two entrances – a single heavy iron door with two locks on the back and the front, both with portcullises which can only be opened from the inside – no windows, walls made of gray brick and a slate roof. The gray brick, roof and floor tiles are enchanted making it impossible to teleport, teleport with out error or dimension door into or out of the bank. The inside of the building features walls made of the same gray brick, gray-colored floor tile and a ceiling that is 10 feet high. The furniture is sparse – there

is no seating except for bank personnel – made of hard wood and without cushions. It is only a single-story building, featuring neither an attic nor a full basement.

The bank is located in the commercial district of the community, not far from the market place but also close to a station for the city's watch and/or guard. In the event of a robbery, 1d6+1 city watch and/or guard arrive on the scene 1d10 rounds after an alarm sounds. Thereafter a minimum of 1d6+1 watch and/or guards will continue to arrive on the scene every round until the situation is resolved — e.g. the bank robbers are captured, killed or escape — or until half of the town's watch and/or guards are on the scene.

The bank employs seven guards, 1d4 level warriors each armed with bohemian ear spoons, to protect the facility. They work in shifts. During the day, no less than four attend; at night, two are in the building.

Not including the warriors, the bank has a staff of five;

- Koruna Sargnaegel, human female, LN Expert 1, Adept 1;
- Forint Wanzen, humane female, LN Expert 4, Rogue 3, Roving Accountant 2;
- Baht Sterbemuenzen, human female, LN Expert 3, Adept 3, roving accountant 1; member of the banking guild.
- **Riyal Tympfs**, dwarf female, LE Expert 5, Cleric 4 (Neutral campaign deity of commerce); member of the banking guild.
- Groat Satansmuenze, human male, LE Expert 7, Cleric 6 (Mammon), Venture Capitalist 5, member of the banking guild.

Groat is the manager of the bank and is secretly an avid worshiper of the evil deity Mammon. When and where he can, he subtly attempts to rope people into bad financial situations for the glory of his master.

1. Lobby and Hall: This is the two hallways from the doors, which lead to the

lobby where business is conducted. Wanzen operates the desk in the lobby and manages simple transactions.

- **2. Privy and Storage:** This is a privy and a storage room for general supplies. Nothing of value is kept in this room
- 3. Library: This is a small library, featuring books and texts on the nation's economic, banking laws, exchange rates, and the financial records of the bank.
- **4. Sargnaegel's Office:** She handles currency exchanges.
- **5. Sterbemuenzen's Office:** She handles small loans, such as for adventuring.
- **6. Tympfs' Office:** She handles larger loans, such as mortgages.
- 7. Guards Room: This is the room where the guards rest and sleep. Each morning the guards must open the bank unless broken, the doors and portcullises can only be opened from the inside.
- 8. Satansmuenze's Office: The general manager of the bank. He has the only keys to the vaults.
- 9. Storage and Stairs: This is another general storage area for the bank. The expected cash reserves for the day are placed here in the morning before the bank opens. These steps lead down to a greater protection vault, which is also 10 foot by 10-foot room. In the vault, in addition to safety deposit boxes vault is a portal behind another vault door, which leads to a trans-dimensional vault of greatest protection. Each locks on both vault doors and on the safety deposit boxes are protected by a mechanical alarm and a needle trap, 40-foot pit trap, a spear trap, scythe blade traps or a poison gas trap. There is a stone golem inside the greater protection vault.
- 10. Minimal Protection Vault: Each lock on the vault and on the safety deposit boxes are protected by a mechanical alarm and a needle trap, 20 foot pit trap, a spear trap or scythe blade traps. There is a clay golem in the minimum protection vault.

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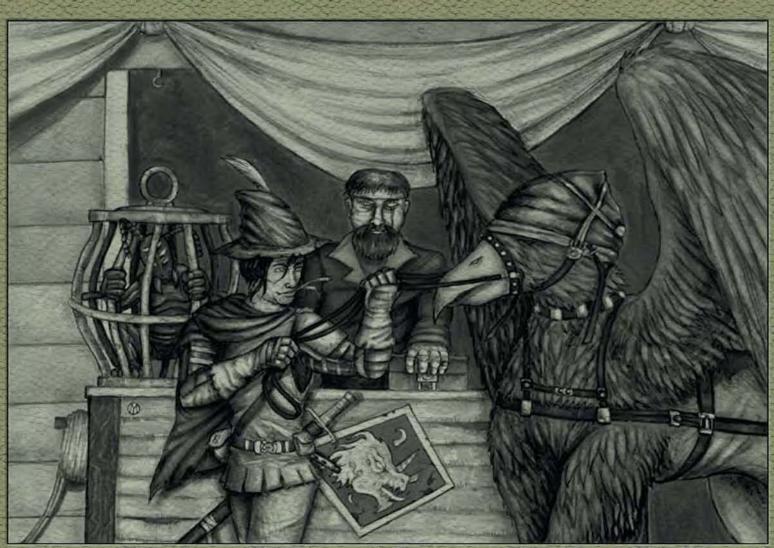
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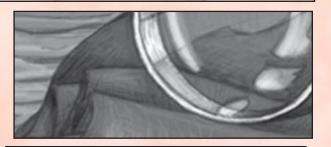


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Chapter I: Guild Overview

Introduction to the Guild

In broadest terms, a guild is a grouping of merchants or brokers in similar good or services that discusses obstacles, benefits for their craft as well as organizing a framework of policies and guidelines to which they agree to adhere.

For example, in such, a community where several bakers gather to combine their buying power from a large mill, attempt to boycott a farmer, or agree on a price of goods, may be called the Bakers Guild.

Many communities find they are better able to organize and orchestrate their survival by building guilds early in their community growth as a method for dealing with citizens concerns and a method of distributing information.

Guilds vary in size and makeup in such a way that they tend to group smaller more unique dealers and goods together. It is unlikely that any community will have a guild for the dealers in the market square who peddle homespun goods, carved items and poultices for burns and itches; meanwhile, there will be a Market Guild who oversees the

spaces rented to sell such goods. By obtaining membership in this guild, the hawkers can be guaranteed that their stalls will be kept free of trash, watched over by the community guards to avoid vandalism or harassment, among other services. An individual will be hard pressed to gain that sort of protection from any established municipality.

Attempting to operate within the community patrolled limits of a community without a proper relationship with a guild frowned upon, a potential betrayal agreements made and not without consequence. Peddling wares which are not regulated by the guild standards, produced with the accepted materials or distributed through proper channels will result in quick retribution by the guild. This confrontation will usually take one (or more) of several forms; a visit by the local guild representative outlining politely but firmly that freelancers are not welcome and acceptance into the guild and its benefits is expected, or perhaps in situations where the guild is more entrenched in the community a visit from the town guard or other civil servant discussing the various taxes and levies which are to be paid by the freelancer.

Naturally, there are going to be some cities or guilds where the discussions between guild and freelancers will not be polite, or even had in the light of day. Results of these can simply be the disappearance of the freelancer and a newly raised apprentice with a fully stocked storefront (and his indebtedness to the guild).

History

As civilizations builds from a small groupings of homes to a larger and more organized metropolis, there is real—but usually unspoken—requirement for an organization to ensure open channels of distribution, warehousing, trade and profitable tariffs etc. This group is usually called a Company of Guild Masters. Each group often gives themselves a more unique name. Consequently, each community will have a governing body identifiable with each community.

The larger the community or more unique the goods traded, the guild-masters begin to hold more and more power over the populace and their finances. Control over the goods which enter and leave the community, how it gets to the people, or more importantly to the local businesses, gives (collectively rather than individually) the Merchant Guild enormous influence.

Most begin as a collection of merchants from varied fields of expertise who combine their efforts to minimize their losses while maximizing their gains. This group, normally an odd number to guarantee votes will be passed one way or the other, decides aspects of business life within the community and advises on commodity treaties with neighboring cities.

Membership

Membership of Merchant Guilds is not necessarily mandatory but most assuredly expected of workers and/or merchant in a majority of the civilized realms. The member pays a monthly or annual fee to the Guild for administration of the group and as a stipend towards unforeseen expenses. These fees invariably find their way up the ladder to the Guild Master, who in some cases invest the coin in beneficial ventures for the betterment of the guild and its members; meanwhile, a larger variety of guild masters use the cash for luxuries and private caches.

The loyalty of members of many guilds borders on the fanatical; reasons for this vary from simply a need to belong to finally finding a situation where they are accepted for who they are.

The number of members will vary with each community and with each guild. Some guilds have a very small membership as their skill set is unique (for example, an apothecary) with an intense knowledge of herbs, their applications and various potencies. In cases such as this many smaller groups will be grouped in together to represent a variety of businesses. Refer to the side bar for examples of Guilds normally found and any smaller guilds, which can be amalgamated into them.

For many larger communities, it is common to have two in five people as a member of a guild. The remaining populace will be made up from the young, the elderly, travelers, unemployed and infirm. Populations that are diverse will follow the same ratio for breakdowns within the guild; so saying, a community with a 10% complement will include 1 in 10 within guild society.

Benefits

Many ask themselves why one would join a guild. You are handing over goods (or profit) to an intangible association, becoming

Most Common Guilds

- Bakers Guild (Bakers, street vendors, cooks, millers)
- Civil Service Guild (Lamp lighters, street cleaners, stable hands, misc. service staff)
- Masons Guild (quarry staff, sculptors, stone workers)
- Farmers Guild (cattle herders, farers shepherds, poultry farmers, trappers)
- Teamsters
- Herbalists Guild (Apothecaries, healers)
- Innkeepers/Tavern Guild
- Thieves Guild/ Assassins Guild
- Magic Users Guild
- Weavers Guild (Seamstresses, tailors, weavers)
- Woodworkers Guild (carpenters, carvers, lumberjacks)
- Metalwork's Guild (Weapon-smiths, armor-smiths, blacksmiths)
- Tanners Guild
- Adventurers Guild
- Potters Guild (glass blowers, potters, corkers)
- Jewelers Guild (jewelers, gem workers, precious metal providers)
- Market Guild (peddlers, seasonal merchants, festival markets)
- Scholars Guild (Cartographers, Scribes, Inkers, Artists, Book Binders etc)
- Fisherman Guild (Dockworkers, Dock masters, sailors)

locked into deals with suppliers who may provide substandard materials, have no control over the price you can charge or even who you are able to sell to. It seems like a large burden for many who undertake entrepreneurship in a community, especially when you are required to work from sun up to sun down — and in many cases longer than that — for a handful of coins. So ask again: Why?

While the list of potential dangers is ominous, membership has its benefits. As a member of a guild, a merchant may expect

that any goods they receive from approved suppliers will meet a certain level of quality as part of a symbiotic relationship with the guild. If the supplier provides substandard goods, they run the risk of being cut off from the members of the guild and lose a *large* portion of their customer base.

The price of your goods is recommended in order to ensure that a standard is maintained for all members of the guild. If "Merchant A" sells good quality shoes and boots for 10 sp while "Merchant B" (who has received the same standard supplies) sells average quality shoes and boots for 10 sp, differentiation of quality is the deciding factor for sales. Customers will learn who sells the best goods and patronize their shop, perhaps asking to get custom orders (allowing "Merchant A" to dictate a special price), more often than "Merchant B." This begins the war on quality where all involved benefit: Clients get better quality goods while all merchants get business.

Occasionally there are situations when something untoward happens to a business such as fire, flood, sickness or injury. In these cases, like a family the guild will pool together what would be necessary to aid the injured party, providing supplies, tools inventory and

the like. This ability to look after each other lends a stable base for many business owners to commit (and become rabidly committed) to a guild.

In some civilizations, there are various controlling powers to a guild, those being whether the guild is ruled by a temple, royalty or the community council. Each faction will garner results differently from the guild as well as dictate policies and guidelines for its members.

Leadership

Temple Run

Guilds that fall under the control of a temple — regardless of religion — can look forward to a large portion of their profits and best quality goods going to the church. While this is usually done for the "good of the flock", it occasionally goes to the pockets of those who are less pious than others are. Some religions are geared towards profit where the more gold you produce or have means you are closer to the divine being you follow. Deities that aim for poverty to harden the soul dictate charity and donations to the poor in whichever community the temple resides. In cases like this, the guild only purchases enough supplies to fulfill their forecasted needs. By having its followers survive on the edge of ruin will instill a sense of joy and appreciation of what they do have.

Naturally, this faith is not found in all the members of the guild. The proper functioning of the guild and its relationship with the temple relies on conscience choices based on fiscal survival, not faith in deities. Faith as a way of life can influence ones choices and direction of a guild it should not be strong enough to become an 'arm' of the temple it collaborates with. As an aside to that notion is the presence of individuals who are not as religious as those around them, using the charity of the guild for their own means. These people will normally be found in lavish surroundings, living a life of decadence but with no real liquid assets or money, only possessions.

For those religions that lean towards the shady side of life, there may be strange tenets passed down through the guild ranks. Privileges and pampering of the guild could be rampant through the community while the members are ground under the heel of the temple. As members rise, they in turn see it as their right to do the same to the lower

members since they had to put in their time. As the religions turn their hand to the guild life, whatever form of scripture they tend to follow will also run down through any enterprise they have members for. Naturally, this also means conflicts the religion partakes in will spill out into the guild and its treaties insofar as to segment the community and customers.

Council Run

Insomesocietiesalargeconglomeration of guilds ban together to more effectively control those events which affect their lives. This amalgamation naturally leadership that ostensibly holds guild ideals and best interest at heart, usually in the form of a council made up of the Guild Masters of the guilds themselves. As with any government (and have no doubt a government it is) in fighting and backstabbing is rampant. The make up of the Guild Council will vary, depending on the overall number of guilds within the community. The larger and more diverse the community, the larger and more diverse the Council will tend to be.

Some guilds may not want to partake of the collaboration, preferring to remain apart (such as the Planar Trade Guild, certain Magic guilds and even in extreme cases the scholars). The country and their views on life will play a major role in deciding who would be open to merging their resources in this way. This is best displayed in a place where the written word and history is revered to almost divine status. Some scholars will view knowledge of all types to be paramount to everything else; consequently, they may disdain to mingle with any outside their social circle.

Ideally, leadership of this Guild Council can only be held by a firm grip while still allowing enough autonomy for the various guilds to express opinions, comments, criticisms and concerns. Depending on the interior make up of the Guild Council, guild

members may find a leader who has enough influence — either through fear or coercion — to control the guild or one who leads through compassion and logic.

Which type of leader rules the coop can often be determined by the state of the community itself. Consequently, where the shops are jovial places to conduct business, no (or little) concerns about supplies, distribution or safety you will find the merchant have faith in their leaders and that their positions in the society are looked after. Conversely, situations where the merchants are looking to push their wares beyond proper etiquette allow or allude to shoddy workmanship of competitors, points to a survival of and loyalty to themselves above any ties to guild.

Dues

Membership within the guild varies from society to society, depending on the easier form of payment. While this seems to be a step away from the norm, it should be remembered that most guilds have one thought in mind insofar as overall philosophy; that is the survival of the business and their members. That being said, the payment of dues can be anything from product, coin, to favors or services. Any mix of the aforementioned payments can be used, so long as at the end of the day everyone does something within their power to assist the Guild. Table 1-1 shows

a list of possible exchanges for membership dues.

Apprenticeship

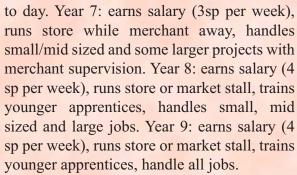
Many merchants in a community require assistance in the day-to-day activities, be they loading or unloading wagons with cargo, production support or just an errand boy. In the end, a merchant is going to need an apprentice, someone who they can eventually leave the business to for short or indefinite periods of time.

The apprenticeship lands upon any young family members or friends from within the community. When these are not available, or business is too fast paced for a single apprentice, the merchant may look to other options. Some enterprising merchants have successfully managed to recruit from streets urchins, who work doing simple tasks in exchange for meals. As they become more familiar with the process of working, and more comfortable with being responsible to someone else, the tasks become more elaborate. Soon the urchin is better fed than before and feeling a loyalty towards the merchant and becoming a member of society. Other merchants have attempted this only to be made a victim as the urchin, already a member of a guild, has the more valuable goods removed from his shop under the dark of night.

Table 1-1: D	ues
Payment	How Payment is Made:
Coin/Legal Tender	Portion of profits (% of take), or a set payment with a fixed schedule (daily, weekly, monthly, annually)
Product	A portion of production is sectioned off for guild warehouse (daily, weekly, monthly, annually) (% of production), or a portion of productions highest quality goods sectioned off (% of production)
Favor	Training of apprentice for members who hold high standard of Guild tenets or special demands placed upon the business take priority over all other business (found mainly in the blacksmiths trade) or discretion for business dealings and locations
Collateral	Signed ownership of property to the guild for a period of time equal to membership fees (signing ownership of warehouse to guild as partner, either short term or long term) or use of personal property for guild business on fair rates for a set period of time (use of a warehouse for guild goods)

Usually the apprenticeship agreement runs as follows:

• Apprentice is taken in from age 7-10 for a period of 6-9 years; Year 1: earns no income, living on premises with merchant. Year 2: earns no income/small stipend at merchants discretion, lives on premises/ with merchant. Year 3: earns small salary (1sp per week) and ½ payment for any tasks for customers. Year 4: earns small salary (2sp per week) and payment of any tasks for customers, responsible for small tasks. Year 5: earns small salary (2sp per week), able to run store front for short periods of time, responsible for smaller tasks day to day. Year 6: earns salary (3sp per week), able to run store for short periods of time, responsible for smaller/ mid sized tasks day



• In the final year of apprenticeship, the apprentice must produce a journeyman item. This is some object with which the apprentice shows they have understood the teachings of the merchant. For an apprentice blacksmith, this would be producing a mid size product from start to finish, to an acceptable level of quality; for apprentice weavers, an article of

clothing or tapestry, a brewer: a batch of acceptable wine or ale and so forth.

- An apprentice with exceptional skills may reduce the tenure by varied amounts by taking on the various tasks required of an older apprentice.
- An apprentice often stays with the merchant and their family or sleep in a loft above the shop. In this way they learn the principles of the business from sun up to sun down and maximizes the time they are able to work. This also guarantees that the apprentice will be to work on time and able to close the shop each night.
- Apprenticeship may be terminated by the merchant at any time with sufficient grounds, such as (but not limited to): theft, vandalism, gross disobedience, matters of extreme disrespect to customers, and numerous sub standard products.



Titles

The ranks throughout the different guilds vary but most follow a hierarchy with multiple levels. Refer to the more specialized books in this series for more details about the guilds outside the usual 'merchant' occupation. A regular merchant guild will adopt a simple system with guidelines, jurisdictions and code of behavior for each. Convoluted patterns only hamper effectiveness and take time, time that many simple merchants don't want to spend away from their shops, stalls or work sites.

The following outline covers a wide majority of guilds or various trades.

Guild Master (1)

- Dictates policy, direction and procedures for guild.
- Finances are ultimately held in the Guild Masters hands although many appoint an administrator for funds, many select someone sympathetic to the Guild Masters needs, wants, desires, etc.
- Most Guild Masters are voted in by the Guild Captains
- All truces must be approved and organized by the Guild Master
- Guild Masters of similar trades will appoint one of their number to the Guild Masters Council (in larger cities) to address their needs/concerns.
- Been with the guild at least 15 years in good standing.

Administrator (1)

- Handles guild finances and is answerable to only the Guild Master.
- Administrator is appointed by Guild Master and can be from either the ranks of Lieutenant or Captain.
- Occasionally, the administrator has been taken from another guild completely, such as the banking guild. This is not without precedent.

Guild Major (Only present if there are more than 10 Guild Captains, 1 for every 5)

- Appointed by vote from Guild Captains
- Handles all duties of Guild Captain but works as liaison with Guild Master on behalf of Guild Captains en masse.
- Been with guild at least 13 years in good standing.

Guild Captain (varies on size of community, normally 1 for every 50 members)

- Controls a section of any community and is responsible for business/profit in that area.
- Handles disputes between members within their jurisdiction
- Arranges distribution of guild funds as outlined by Guild Master for their jurisdiction.
- Grievances raised by lieutenants to Guild Captains are mediated unless deemed important enough to hand off to Guild Master.
- Act as a council if Guild Master is absent or seat is vacant.
- Appoints Guild Lieutenants from members in their jurisdiction.
- Collects dues from Guild Lieutenants for their region
- Enforces penalties and punishments for members in their region.
- Acts as liaison with community guard for their region.
- Been with the guild at least 10 years in good standing.

Guild Lieutenants (varies on size of community, normally 1 for every 25 members)

- Normally controls one or two streets of a community for distribution, storefronts, etc.
- Collects dues from members in their region, in turn passing funds to Guild Captain.
- Handles complaints from Guild Leads in their region.

- Acts as a council if Guild Captain is absent or seat is vacant.
- Appoints Guild Lead from members in their region.
- Been with the Guild at least 7 years in good standing.

Guild Lead (varies on size of community, normally 1 for every 10 members)

- Go to person for members with issues, complaints, ideas.
- Been with the guild at least 5 years in good standing.

Guild Member (varies on size of community)

- Fulfilled apprenticeship and now works either for another guild member or has own business within community limits.
- Pays dues in funds or product.
- Teaches apprentices in the guild methods, policies and procedures.

Guild Apprentices (usually 1 or 2 per member)

- · Work hard
- · Don't talk back
- · Work hard

The Merchant Guild in the Gommunity

Merchant guilds themselves tend to see the populace as necessary (possibly a necessary evil) for their own survival and success. Members mingle with others throughout the community and will lend a helping hand if the situation calls for it.

Fire crews, mob riots and auxiliary guards are all pulled from members of most merchant guilds. The more specialized guilds, such as the Assassins Guild, the Thieves Guild or the Magic Users Guild, naturally do their own part for "good" of the general population.

Many guild members have been born in the community, or moved there, with the express intention of establishing a business and can be relied upon for information about local history, conflicts, legends and who to turn to in times of trouble or prosperity.

Fallen members from the guild will find it difficult to function successfully without a sympathetic shoulder to assist them. Grudges from the 'clan-like' guild run long and deep being repaid only through hardship or extreme sacrifice. Many ex-members choose instead to leave the community and find work in another populace. Attempts made to serve in another guild of similar industry within the same community tend to backfire as word of the excommunication passes through word of mouth. Expulsion of one guild may lead to being ostracized by many secondary and tertiary guilds to avoid harsh backlashes for not standing with the original guilds decision.

Reputation

As outlined in *The Merchant Guild in the Community* many general guilds are made up of the populace of the community in which they reside. As such many essential services are conducted by guild members. While some guilds are renown for their services, like the Blacksmiths Guild or the Thieves Guild, Merchant guilds are accepted and appreciated for their steadfastness in the community.

Members of the guild usually receive little in the way of trouble from the town guard; in return they willingly or with quiet mumbled complaints, curfews or other proclamations necessary from the Town Guard. This level of obedience and cooperation alleviates many problems the town guard deals with when troublesome situations arise.

There are going to be times when being a member of a guild is not beneficial for everyone. Cases where famine begins to

prey on the community and its patience the price of goods begin to rise. Loaves of bread and feed for livestock increasing in price comparable to something comparable to fine art and jewelry affects how people will view the bakers. Ignorance over production techniques and supply demands also taints the outlook of those who have come to expect goods whenever they require them. As bakers have no idea how a jeweler places a gem in a setting, likewise a jeweler has little knowledge on baking a platter of pumpernickel loaves.

It is important to realize that a community has many pressures upon it from outside sources; seasonal concerns (storms, flooding, frost and snow, draught, etc), geographic location (on water, secluded valley, on the plains), political make up (nations at war, monarchy, democracy) or racial issues. Even finding a self-sufficient guild able to produce quality goods for a fair price, providing funds for community works and a good standard of living does not guarantee a long prosperous life. Any of the issues mentioned previously can reduce a guild and community to paupers and rubble respectively.

Racial Makeup

Many merchant guilds are made up primary by human components, although given the wide variety of services represented there are numerous opportunities for other races to participate. Many dwarven blacksmiths or gnome tinkers enjoy membership in a merchant guild within their own community. For general merchant guilds, the racial make up is best taken as duplicating the make up of the community itself.

Headquarters
Most merchant guilds will be centered along their main distribution route in order to ensure that they are "close to the action" and can deal with potential problems if they arise.

Occasions where warehouses on the docks has been converted to a large meeting area and office for the guild to discuss business and conduct deals with the other guilds (like the sailors' guild or teamsters) has been known to happen. Other guilds enjoy the proximity of the dock warehouse guild-house as it lets their respective guilds know of their importance to the merchants. On average, a guild-house will be large and possess many open spaces to allow either product or large numbers of people to congregate. The numerous forms of merchants found in any community will require numerous factions and representatives to assemble for major issues.

In cities where the town guard and the merchant guild are on good terms, the merchant guild-house can and sometimes is used in times of trouble for a secondary command centre. Fire in a town built of wood can be a dire situation and having a command centre away from the rich and affluent parts of the community saves on time and brings a level of efficiency that can save lives and businesses. In exchange for this cooperation, the merchant guild enjoys light duties and tariffs and lax custom officials.



Chapter II: Guild Secrets

Skills

Many guild members carry a variety of skills, depending on the merchandize they peddle or products they create. Using the guild list in the sidebar from History of the Guild, some example skills are listed below:

Adventurers Guild: Knowledge (local History), Diplomacy, Knowledge (geography), Animal Handling, Craft: Guide

Bakers Guild: Knowledge (spices), Knowledge (cooking), Bluff, diplomacy Bankers Guild: (See Banking Guild Book)

Brewers Guild: Knowledge (grapes), Diplomacy, Appraise, Knowledge (barley/ wheat), Alchemy and Craft: Brewer

Civil Service Guild: Animal empathy, Animal handling, Knowledge (weather), Knowledge (etiquette), Diplomacy, Innuendo, Knowledge (accounting)

Farmers Guild: Knowledge (agriculture), Animal Handling, Animal Empathy, Knowledge (Animal Breeding) Craft: Farmer, Craft: Trapper, Wilderness Lore, Heal

Fisherman Guild: Knowledge (Local Geography), Craft: Sailor, Knowledge (Sailing), Knowledge (fishing), Wilderness Lore, Appraise, Bluff, Knowledge (Warehousing) Craft: Shipper/Receiver/Dockworker

Herbalists Guild: Knowledge (herbs), Knowledge (spices), Knowledge (local lore), Heal, Craft: apothecary, Craft: herbalist, Craft: midwife, Knowledge: (poisons), Knowledge (alchemy), Appraise

Innkeepers/Tavern Guild: Bluff, Innuendo, Knowledge (local History), Knowledge (geography), Gather Information, Diplomacy

Jewelers Guild: Appraise, Knowledge (gemstones), Knowledge (precious Metals), Craft: Jeweler, Craft: Silversmith, Craft: Goldsmith, Bluff, Knowledge (gem cutting)

Market Guild: Appraise, Knowledge (local festivals), Knowledge (local history), Gather Information, Craft: Hawker, Knowledge (local Customs)

Masons Guild: Knowledge (engineering),

Craft (Engineer), Knowledge (stonework), Stone-cunning, Craft (sculptor), Knowledge (tools), Knowledge (mining) Metalwork's Guild: Knowledge (Metal), Craft: Weapon smith, Craft: Armor smith, Craft: Blacksmith, Knowledge (forge), Knowledge (weapons), Knowledge (Engineering), Animal Empathy, Animal Handling, Appraise, Bluff, Innuendo, Diplomacy, Knowledge (Weapon History) Potters Guild: Craft: Potter, Knowledge (sculpting), Knowledge (clay), Knowledge (pottery), Diplomacy, Knowledge (local techniques/etiquette), Wilderness Lore, Knowledge (sand/soil/gravel), Knowledge (Glass), Craft: Blower

Scholars Guild: Knowledge (ancient history), Knowledge (local History), Knowledge (languages), Knowledge (art history), Craft: Book binder, Craft: Artist, Appraise, Knowledge (Cartography), Knowledge (geography), Knowledge

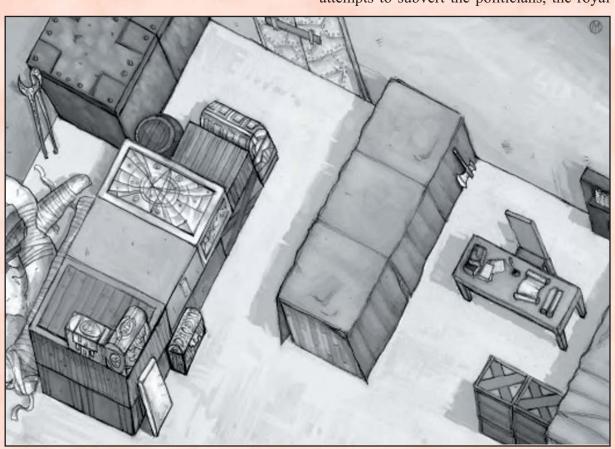
(accounting)

Tanners Guild: Wilderness Lore, Knowledge (animals), Animal Handling, Craft: Trapper, Craft: Tanner, Knowledge (leather), Appraise, Bluff, Diplomacy
Teamsters: Knowledge (geography), Craft: Teamster, Craft: Wagoner
Weavers Guild: Knowledge (Cloth), Craft: weaver, Craft: Seamstress, Craft: Tailor, Knowledge (Wool), Knowledge (leather), Craft: Spinner

Woodworkers Guild: Craft: Carpenter, Craft: Lumberjack, Knowledge (wood), Knowledge (carving tools), Knowledge (engineering), Appraise, Bluff, Diplomacy

Secrets of the Brotherhood

Many guilds conduct their day-to-day business without (or at least with few) attempts to subvert the politicians, the royal



family or to find suitable sacrifices for an evil god. They merely wish to earn a living to support a family, build a life worthy of their ancestors and perhaps make their mark on the trade they enjoy.

This does not mean that all guilds react or strive for the same things; the wide variety guilds have their own motivations and so conduct business differently. Some guild may indeed harbor secrets and associations best not known by the general populace. Some members from the masons' guild may have started second business building tunnels throughout the community without the knowledge of the civil servants or the hierarchy of the Masons themselves. The apothecary guild may provide poisons and potions to the assassin and thieves guild, certainly something that would hurt their day-to-day business. Partnerships, recommendations and relations of this nature will be present anywhere there are more than a handful of people together.

Feats

Uncover Machinations [General]

When dealing with situations where you know all people involved, you are able determine possible scenarios, motivations and outcomes with uncanny accuracy. The web of workings amongst various groups becomes clear and simple when you turn your mind to uncovering them.

Prerequisite: knowledge of individuals involved spanning at least 3 years of current date, Knowledge (Local customs): 5 Ranks, Diplomacy: 3 ranks, achieved Guild Lieutenant Rank.

Benefit: Once per week you are able to concentrate on a specific scenario and foresee the outcome. You success is determined by adding your class level, diplomacy score and Wisdom modifiers together; consequently, this score is treated as your percentage of success.

Example: Guild Lieutenant Corrigan, a level 5 Expert with a WIS modifier of 2 and diplomacy score of 5 would have a (5+2+5) 12% of success in piecing together what is about to transpire when they start discussions with his rivals on a limited truce.

Special: Each rank held above Lieutenant garners an additional +5% to the attempt to a maximum of +10 for Guild Master (+5 Guild Captain, +5 Guild Master)

Visual Speech [General]

When speaking to others your use of words and language are enough to clearly and vividly describe the most convoluted and complex of concepts. Those listening to you speaking find they are better able to understand your stand, views and leaps of logic being made.

Prerequisite: Diplomacy 4 ranks

Benefit: With this feat you gain a +2 bonus to Innuendo and Bluff, as well as improve the hostility of anyone listening one level with a successful diplomacy check.

Special: This feat only works should the people listening actually speak the language. Attempting to shift the hostility level of a marauding band of orcs bent on destroying a village will fail if a common language cannot be found.

Chapter III: Prestige Classes

Exemplary Purveyor of Goods (Epg)

From time to time, you find yourself wandering through the community streets, aimlessly passing equipment shops, weapon smiths, cobblers and vendors in search of something different. Whether it is an item to assist on a quest or aid you in an extracurricular activity (that you would be better of if the town did not know about) you need to find someone who can gather the necessary pieces for you. In cases like this, you would be seeking out the Exemplary Purveyor of Goods, a dealer in rare artifacts and items that many adventurers find useful for information on things they found in the depths of a dungeon or to pick up an interesting trinket.

Awealth of knowledge on local history, this packrat studies ancient lore like a bard, catalogues items like a mage and calculates profit like a rogue. This businessman is motivated twofold: profit of possible sales and knowledge of lost lore. Called upon by mages and lore masters for information and sometimes aid in deciphering histories

the Purveyor of Goods can link items from civilizations long lost with glyphs on broken parchments in the local temple.

Use in campaigns: The Exemplary Purveyor can be found in any urban area that has a steady stream of traffic from outlying areas. Their shop will usually be found around a library, temple of knowledge or observatory. Most scholars in the area will either know or know of the Purveyor within the community; whether the relationship is jovial or now will depend on if the scholar has been shown up at some point in the past.

Purveyors thirst knowledge and rare items above money or prestige and as such are known to assist those who come to them with an item that can be left for a period of time. Proper sketches, research and examination must be made for anything that passes a Purveyors hands, normally taking two weeks for every 500gp of value. As the item gets more an more expensive the related document which must be footnoted or correlated become more rare or guarded (one does not simply footnote a holy text without proper people discussing the impact of the text, wording and where to place it) and the item will be

Table 3-1: Exemplary Purveyor of Goods							
Class	Base	Fort	Ref	Will	Special		
Level	Attack	Save	Save	Save			
	Bonus						
1 st	+0	+0	+0	+2	Bardic Knowledge, Appraise +1		
2 nd	+1	+0	+1	+3	Identify 1/week		
3 rd	+1	+1	+1	+3			
4 th	+2	+1	+2	+4	Decipher Language, Appraise +2		
5 th	+2	+1	+2	+4	Identify 2/week		
6 th	+3	+2	+3	+5	Favored Type, Research 1/2		
7^{th}	+3	+2	+3	+5	Appraise +3		
8 th	+4	+2	+4	+6	Identify 3/week		
9 th	+4	+3	+4	+6	Research 1/3		
10^{th}	+5	+3	+5	+7	Favored Type 2		



viewed by many, many sets of eyes before it have been sufficiently catalogued. Items of historic or religious magnitude can in some instances be very difficult to retrieve from the hands of a zealot. Knowledge which is contrary or outright painful to those who view it may choose to lock it away, for example a book with such knowledge as it taints those with evil who read it, containing recipes of cooking sentient life, torture techniques for evil sacrifices etc.

Hit Die: d6

Requirements: To qualify as an Exemplary Purveyor of Goods a person must fulfill all the following criteria.

Alignment: Any non-chaotic

Skills: Appraise: 2 ranks, Knowledge (Ancient History): 3 ranks, Knowledge (Local History): 3 ranks.

Special: Person will be required to correctly research one items (minimum value of 500 gp) history one their own.

Class Skills

The Exemplary Purveyor of Goods class skills (and the key ability

for each skill) are: Appraise (Int), Bluff (Cha), Craft (Int), Diplomacy (Cha), Gather Information (Cha), Knowledge [any History] (Int), Listen (Wis), Profession (Wis), Sense Motive (Wis).

Skill Points at Each Level: 2 + Intelligence modifier.

Class Features

All of the following are class features of the Exemplary Purveyor of Goods prestige class.

Weapon and Armor Proficiency: Purveyors are proficient in all simple weapons. Exemplary Purveyors of Goods are not proficient with any armor or shields.

Bardic Knowledge: The Exemplary Purveyor of Goods gains the Bardic Knowledge ability like a Bard (*PHB* see chapter 3) of the same level.

Appraise (Ex): An Exemplary Purveyor of Goods starts with a bonus of +1 to their appraise skill. This bonus can surpass the regular limit to ranks by 1 in the Appraise skill only for that level. Every 3 levels the Purveyor increase this bonus by 1 (+2 at fourth, +3 at seventh, +4 at tenth, etc).

Identify (**Sp**): Starting at second level an Exemplary Purveyor of Goods is able to cast *identify* as a bard of the same level. This bonus

goes up by +1 every 3 levels after (+2 at fourth level, +3 at seventh level and so on).

Decipher Language (Su): A purveyor that reaches the fourth level has an ability to comprehend language they have only recently been a witness. Long concentrated study to the exclusion of all else is required for the attempt, normally taking days to glean the information desired. The effort to decipher any language will vary in difficulty dependant on how far removed the language is from the current location of the Purveyor; consequently, it is easier to figure out a version of Elven than it is for an outsider language.

Research (Ex): At sixth level the Exemplary Purveyor of Goods is able to streamline their attempts to research an item in their care. This comes from their intense knowledge and practiced efforts of delving into the realm of the unknown. Any attempt to research items and knowledge can be cut to and when the Purveyor reaches ninth level any attempt is brought to 1/3 the time.

Favored Type (Ex): Upon reaching sixth level the Exemplary Purveyor of Goods has found that they find research in a certain type of item gives more reward for their efforts. This usually comes from childhood games or favorite stories or legends. Those who played with wooden swords as kids, or enjoyed hunting with bow and arrows with

beloved parents may turn their attentions to weapons. Those who spent many summer afternoons reading in the shade of a tree as a youth may enjoy researching ancient tomes. The Exemplary Purveyor of Goods will gain a +1 for all skill checks, saves or ability checks when dealing with that type of item. This bonus stacks upon any other benefits gained from racial or arcane means.

Exemplary Purveyor of Livestock (Epl)

The Exemplary Purveyor of Livestock is someone who has managed to amass experience with dealing with animals of all types. In order to bring a challenge to their lives they have begun to deal in more exotic animals. For those who search for unique breeds of animal, and perhaps even those specimens normally not found in law abiding societies, working with the Exemplary Purveyor to whom they will eventually turn.

The main drive for the Purveyor is the love of animals and the exhilaration of discovering their singular reason for being insofar as predator, prey, pack animal, source of food or even just a freak of nature. In this way, many rangers or druids would sometimes be found discussing various treatises or knowledge they may have about exotic animals. The respect garnered by both parties for their love of nature and animals grows an understanding if not a grudging friendship.

As a salesman, the Purveyor haggles and expounds about the virtues of stock he maintains whether they are for spell components, familiars and companions or just for a mount which attracts the eye. Equipment and gear for the animals can also be found at

Table 3	-2: Exemp	lary Pur	veyor of	Livestoc	ek
Class	Base	Fort	Ref	Will	Special
Level	Attack	Save	Save	Save	
	Bonus				
1 st	+0	+2	+0	+0	Track, Venom Resist 1
2 nd	+1	+3	+1	+0	Animal Telepathy 1/day
3 rd	+1	+3	+1	+1	
4 th	+2	+4	+2	+1	Venom Resist 2
5 th	+2	+4	+2	+1	Animal Telepathy 2/day
6 th	+3	+5	+3	+2	Favored Prey
7^{th}	+3	+5	+3	+2	Venom Resist 3
8 th	+4	+6	+4	+2	Animal Telepathy 3/day
9 th	+4	+6	+4	+3	Unyielding Ride
10 th	+5	+7	+5	+3	Favored Prey 2

the stall of the Purveyor. Their experience from years of travel and exploration make them uniquely qualified to discuss various breeds, feeding habits and other details of animal life.

Use in campaigns: The Exemplary Purveyor can be found in any urban area that has a steady stream of traffic from outlying areas. Due to the importance of continuity of care for their animals in times of drought or flood the first of the businesses to pack up their goods and flee the community are the Purveyors. Cities where the rulers have extravagant tastes even those bordering on decadent the Purveyor is well looked after with large grounds, an army of assistants and scouts in the field seeking the next prize. Conversely, in an area where animals are

revered or hard to come by a purveyor is hard pressed to peddle his wares if he is present at all

Hit Die: d6

Requirements: To qualify as an Exemplary Purveyor of Livestock a person must fulfill all the following criteria.

Alignment: Any non-chaotic

Skills: Appraise: 2 ranks, Handle Animal: 3 ranks, Knowledge (Exotic Animals): 3 ranks, Ride: 2 ranks, Survival: 2 ranks.

Special: Person must have tracked and captured one wild animal of the same size category as himself.

Class Skills

The Exemplary Purveyor of Livestock class skills (and the key ability for each skill)



are: Appraise (Int), Bluff (Cha), Climb (Str), Gather Information (Cha), Handle Animal (Cha), Knowledge [any animal] (Int), Listen (Wis), Ride (Dex), Sense Motive (Wis), Survival (Wis), Use Rope (Dex).

Skill Points at Each Level: 2+ Intelligence modifier.

Class Features

All of the following are class features of the Exemplary Purveyor of Livestock prestige class.

Weapon and Armor Proficiency: Purveyors are proficient in all simple weapons. Exemplary Purveyors of Livestock are not proficient with any armor or shields.

Track: The Exemplary Purveyor of Livestock gains the Track feat for free.

Venom Resist (Su): From long experience and time spent collecting animals and reptiles the Purveyor has had encounters with enough natural venom to build a natural immunity to them. At first level the Exemplary Purveyor gains a +1 to saves when dealing with

naturally generated venoms or poisons. This bonus goes up by +1 every 3 levels after (+2 at 4th level, +3 at seventh level and so on).

Animal Telepathy (Ex): Starting at second level the Purveyor gains insight into the animals' inner mind. Once a day the purveyor is able to communicate with a single animal for a number of rounds equal to Purveyors level + Wis modifier for Cargon, a level 3 Purveyor with a Wisdom modifier of +2, would be able to communicate with a horse for (3+2) = 5 rounds. This ability rises to 2 times a day at level 5 and 3 times a day at level 8. This ability increases +1 per day every 3 level hereafter.

Favored Prey (Ex): At sixth level the Exemplary Purveyor of Livestock gains uncanny insight in tracking, trapping and taming of a specific type of animal. When engaged in capturing a favored animal the Purveyor gains +1 for all skill checks, saves and ability checks for the duration of the pursuit. Every 4 levels after sixth (tenth, 14th etc) the Purveyor is able to choose another animal type.

A merchant guild itself is not geared towards the practice of magic. However, this does not mean that you will not find guild members taking full advantage of the opportunities magic can provide. Many a salesman will store their more valuable goods in a rolled up sac in the corner of their wagon, stuffing far more goods and coins into the sac than it can normally hold. Items of arcane of divine nature may aid a shopkeeper in negotiations with potential clients, ensure that items in their care are safe from flame or just to fend off disease or rot from their vegetables.

Retired adventurers who turn their hand to selling products — instead of rescuing damsels in distress — are usually familiar with magic items, probably having them from their adventuring days. This familiarization with magic and its use in everyday life may lend some to actively seeking out the creation of objects to benefit them in their chosen professions. Look for some of these in the magic items section of this guide.

It must be said the aforementioned standpoint is based on a society where magic is widespread and not feared. However, in

a civilization where magic is treated with distrust or has only rarely been seen the sudden introduction of magic will cause panic, prosecution and most likely exile of the practitioner. Use of it will almost never be from the general populace in these towns.

Arcane Magic

Some members may possess the ability to perform arcane magic and tend to stay with the more specialized guilds, such as the Magic Users Guild. For more information on this, refer to the appropriate guild book.

Divine Magic
Guilds that are run by a temple or religions may require use of divine magic in their ceremonies or high holidays. This could range from a simple blessing at the start of each work day for profit, good health or some other religious doctrine to an extravagant ceremony at a set annual date (such as the harvest moon) or even daily. In cases such as these the ceremony will be built into the routine of the work day, and can be visible by stores closing earlier than the others in the

town, stalls closing for a period of time at noon or sun down, braziers burning outside shops which have spices and herbs placed upon it throughout the day etc.

Magic Items

The focus of magic items for a merchant guild will be varied and geared more for everyday life than that of the day-to-day adventurer. Here you will not find a +3 Great sword of Elemental Slaying nor will you find the *Ring of Nimble Fingers*, but you will find items that help merchants deal with the routine life of selling goods, perhaps giving them an edge over competitors or customers, or simply something to make their children smile.

Broach of the Kinsman

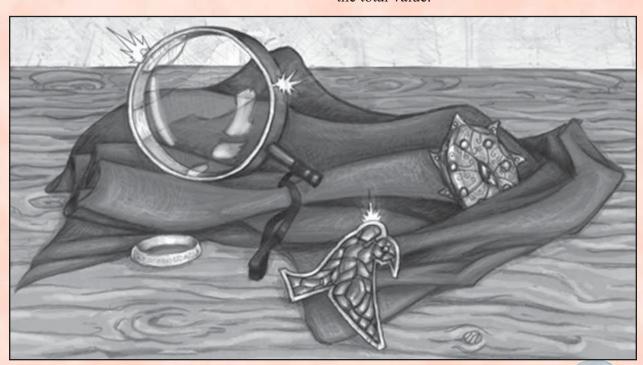
An elaborate gold broach inlaid with a fire opal and 7 surrounding pearls. In actuality, the broach allows the bearer to improve the hostility level of anyone within 10 feet one stage with a conscience thought. This ability can be used only once a day and

only successful against those who fail a Will save (DC of 12). Additionally, all who deal with the wearer of the broach have a sense that they have dealt with them before, a vague sensation of déjà vu. This aids in +2 bonus on all Bluff checks made while conducting business with others. The déjà vu is a charmbased illusion residing with the customer for d4 rounds after business is conducted.

Caster Level: 3rd; Prerequisites: Craft Wondrous Item, Mystical Aura, Charm Person; Market Price: 500 gp

Cloth of Glimmer

A 6-inch-by-6-inch cloth of red velvet, which is made to make items placed upon its surface sparkle and shine. The slight glamour eliminates all tarnish, imperfections and ensures that articles will always catch a favorable light when surveyed. While raising the overall appearance of jewelry, gemstones and like items, it does not alter or change the value of the items in any way. What it does do is raise the Appraise DC to 15 and add 1d6+2 to the miss percentage (3d6+5). In this way, a failed appraise check runs from 80%-230% of the total value.



Faint illusion; Caster Level: 3rd; Prerequisites: Craft Wondrous Item, Prestidigitation; Market Price: 3,000 gp

Eyepiece of Discovery

This simple monocle of crystal, rimmed in platinum with a loop of onyx for a chain, is seemingly plain when first viewed. Placing the lens before your eye, you are able to peer deep into objects held before you, revealing faults, scratches and other defects hard to see with the naked eye. Touching the Eyepiece of Discovery to gemstones before viewing them coordinates the resonance of the two items. Glancing through the Eyepiece at the touched gem will expose faults through different colors (visibly only through the eyepiece). Use of the Eyepiece of Discovery will grant the user a +10 to Appraise skill checks for 1 hour/day. This duration must be taken in one piece, not be broken into segments of any amount.

Moderate Divination; Caster Level: 3rd; Prerequisites: Craft Wondrous Item, True Seeing, Market Price 1,000 gp

Pin of Refinement

Worn upon the chest, this gold pin is decorated with various brown agates in the shape of a hawk. While dressed with the pin the bearer is able to present himself as if he is adept at dealings with any social standing from commoner to royalty. Faux pas situations, which can damage reputation and business dealings, are all but eliminated due to a skill bonus of Knowledge (Etiquette) +5 Divination: Caster Level: 4th; Faint Prerequisites: Craft Wondrous Item, Augury, Market Price 12,000 gp

Ring of Health

A simple band of silver, etching covering the outside in an intricate neverending pathway design. Donning the ring will cause the bearer to seem in good vibrant

health. This glamour will mend damage in clothes; add to overall cleanliness and good nature of the person wearing it. This illusion will also offset the use of the *death watch* spell, showing them to be of full health. A person dealing with others while wearing the Ring of Health receives a bonus of +2 to Diplomacy and Bluff, which is maintained so long as they believe the glamour presented. *Moderate Transmutation; Caster Level:* 3rd; *Prerequisites:* Forge Ring, *change self; Market Price* 9,000 gp

Gods of the Guild

Merchant guilds in many civilized lands will turn their gaze to gods who condone the exchange of coin for services. This would favor deities concentrating on money, fortunes, good favor or business on a pantheon from any race. Merchants who deal in a specific trade (like trafficking in slave labor) may worship singular gods more attuned to their work.

Some more enterprising merchants may have set comments or trade talk ready for the various gods worshiped in the community to appease any potential clients who venture into their shop. Signals from clients about which deity they may follow will trigger these catch phrases (especially holy items or a clans coat of arms upon a shield aid this discovery), for example:

"So finely crafted, it could have been made by [insert gods' name] him/herself."
Or

"Built so strong [insert gods' name] could use it with no fear of failure."

Naturally, in an effort to keep from angering gods most merchants cover their bets by making donations in the name of the gods whose names they borrowed. This may be something as simple as dropping a few coppers in the waiting hands of beggars or the alms box at the local temple.

Appendix: Sample 121PCs

Herbalist Guild Member

Gonair, male human Exp3: CR 2; Size M (5 ft., 10 in. tall); HD 3d6+6; hp 22; Init +4 (+4 Dex); AC 14 (+4 Dex); Spd 30 ft.; Attack +3 melee, or +6 ranged; SV Fort +3, Ref +5, Will +4; AL LG; Str 12, Dex 18, Con 14, Int 17, Wis 12, Cha 7. Languages: Common, Elven, Goblin, Dwarf.

Skills and feats: Alchemy +7, Appraise +9, Decipher script +8, Escape artist +6, Forgery +7, Heal +4, Intimidate -1.5, Intuit direction +7, Knowledge (local history) +4, Knowledge (spices) +5, Knowledge (herbs) +9, Listen +3, Craft: Apothecary +6, Open lock +8, Spot +3, Swim +7, Wilderness Lore -1; Alertness, Point blank shot, Skill focus (Alchemy).

An average fellow overall with slight pot belly and quickly receding hair line. Pockmarked complexion and oily skin tend to start most discussions off on the wrong foot for those meeting Gonair for the first time. Seeking double meaning to most comments made this middle aged man will be quick to anger and prone to sarcastic remarks, either under his breath or with a turned back. Small beady pig like eyes move quickly over all

people present or over whatever substance he is currently working on. He is usually dressed in a pair of well worn leather pants, loose cotton shirt and a worn stained apron with pockets. When out and about in the town Gonair will trade his apron for a 1/3 length leather duster coat.

While seemingly an individual most would wish to avoid, Gonair is in fact a fine herbalist and carries a level of professionalism hard to find anywhere outside a temple. He takes pride in his work and will ensure that any product he manufactures will be the highest possible quality with no or negligble levels of impurities. Gonair will never at any time seek to break the law, bends the rules or use loopholes to conduct business. He agrees to all aspects of a commission upfront usually expecting payment (1/2 upfront, ½ when complete) to be haggle free and handed over with little complaint. He quotes a price based on how complex the job is plus 10% for profit. Unless inspired by divine means Gonair will never forgo his profit margin.

Metalwork Guild Member

Olamgar, male dwarf (mountain) Exp5: CR 4; Size M (4 ft., 2 in. tall); HD 5d6+10; hp 29; Init +2 (+2 Dex); Spd 20 ft.; AC 12 (+2 Dex); Attack +3 melee, or +5 ranged; SV Fort +3, Ref +3, Will +5; AL CG; Str 11, Dex 14, Con 14, Int 14, Wis 13, Cha 11. Languages Spoken: Common, Dwarven, Gnome, Giant. Skills and feats: Appraise +4, Balance +4, Craft +4, Diplomacy +8, Hide +2, Innuendo +2, Intimidate +2.5, Craft: Blacksmith +10, Knowledge (steel) +10, Listen +9, Move silently +2, Search +2.5, Spot +1, Tumble +10, Use magic device +8; Weapon Focus (hammer), Quick draw.

The dwarf Olamgar is an exception to pretty much every rule concerning his race. The talkitive fellow will ramble on about anything which happens to cross his mind, enticing others to do the same. Points of interest he will punctuate with his hammer and tongs while forming the metal he loves, building suspense with gouts of steam when cooling horseshoes and stamping his feet for shock value. This storyteller seems to be more at home on a stage than tucked away in a mountain complex like his kin.

While he blathers on to whoever is in the shop at the time whether customer or apprentice (of which he has only one at any time and several waiting) this powerfully built dwarf will pound and mould steel into works of art. A long scar graces the left side of his face from crown to chin as evidence that there are some who will attempt to steal and use his blades against him, an event which prompted his locking weapons to the table with a long pry bar and padlock. Aside from his impresive build Olamgar sports ebony hair and darkly tanned skin and can normally be found dressed in his work leathers.

The round faced dwarf sports a clean shaven chin and cheeks, again different than his usual breathren. Prompted to remain clear

of facial hair from a close encounter with the forge coals in his younger days. The smell of burnt hair was a traumatic sensation for Olamgar and so he avoids the opportunity of it happening again.

Tanners Guild Member

Corrigan, male half-elf Adp3: CR 2; Size M (4 ft., 10 in. tall); HD 3d6+3; hp 18; Init -1 (-1 Dex); Spd 30 ft.; AC 9 (-1 Dex); Attack +1 melee, or +0 ranged; SV Fort +2, Ref +0, Will +4; AL LN; Str 11, Dex 8, Con 12, Int 12, Wis 13, Cha 9. Languages Spoken: Sylvain, Common, Elven.

Skills and feats: Climb +2, Handle animal +5, Heal +5, Hide -1, Knowledge (leather) +6, Listen +2, Move silently -1, Search +2, Spot +2; Point blank shot, Quick draw. Adept Spells Per Day: 0 level: Mending, Create Water, Light. Level 1: Comprehend Languages, Endure Elements.

Corrigan is a ½ moon elf who has turned his back on adventuring, unlike his twin sister Corrina. She went off on a dungeon crawl and was slain by some demonic creature, abandoned by her comrades. That being said Corrigan has taken a dim view of adventuring and those who enjoy it, treating them as he would those who left his sister to die.

Standing shorter than the usual, this thinly built man turns to his trade with almost rabid dedication, perfecting techniques for preserving different types of leather and even working on techniques for parchment/clothes. He will usually be found working late at his shop, dressed in stained leathers, several days of thin hair growth on his face. A faint aroma of preservitives and cured leather surrounds him and in his vicinity making most townsfolk avoid and ignore him.

Working in his shop Corrigan enjoys a challenging job, such as a skin from an animal which has not passed through his shop before or presenting leather items which come from

far away lands. Secretly, Corrigan is working on contract with various guilds as a tatooist and in one case for treating flesh of creatures (even humanoid) for spell components. This last duty has filled his coffers with wealth; meanwhile, he has seen true evil and ensures he walks the thin fence between good and evil, never striving far in either direction.

Adventurers Guild Member
Leeya, female half-orc Ftr4/Rgr2: CR 6;
Size M (5 ft., 4 in. tall); HD 4d10+4+2d10+2;
hp 54; Init +2 (+2 Dex); Spd 30 ft.; AC 12 (+2 Dex); Attack +9/+4 melee, or +8/+3 ranged;
SV Fort +8, Ref +3, Will +2; AL NG; Str 16, Dex 15, Con 13, Int 10, Wis 12, Cha 10.

Languages Spoken: Common, Orc.

Skills and feats: Concentration +3, Handle animal +5, Hide +2, Innuendo +2.5, Jump +9, Listen +3, Move silently +3, Ride +7, Spot +3; Alertness, Blind-fight, Combat reflexes, Improved unarmed strike, Quick draw, Weapon focus (flail, heavy).

Leeya is a sinewy built ½ Orc who handles most inquiries at the Adventurers Guild, postings for possible work and any missives for passing guild members. Usually dressed in comfortable wool shirt and matching vest, sturdy leather pants and high boots. Never far from her beloved heavy flail, it dangles at her back within reach of her callused hands. Her long auburn hair has been pulled back into a thick braid, cascading down over her right shoulder. Quick to smile and laugh she has found this eases tension for those who have never dealt with a ½ orc before but frowns when others choose to speak a different language in front of her, especially when she makes it clear she speaks common. An angry Leeya is an uncooperative Leeya; consequently, those who know her deal with her fairly. As such they in turn are dealt with fairly and justly.

She had spent many years in te 'field'

travelling across the land and lost many comrades. She now sees her job as ensuring that any who traverse outside the 'civilization' of towns or cities will need to be forewarned of the area and possible hazards. To this end she amasses details of the surrounding areas from passing adventurers and any which should be avoided or clearer out.

Most members of the adventurers guild can look to Leeya for details on potential customers, who they are or their history with dealings with the guild etc. If a client claims they want privacy Leeya will speak nothing of them only outlining the details of the job, compensation and where to go for more details. Most have learned that if Leeya will not speak of the client, then it is either very dangerous, illegal or a trap and so only the daring, desperate or stupid take them.

Leeya ensures that any messages/ letters which pass through her office will have some form of description of those who will be picking them up. This is to maintain a level of accuracy for delivering her messages and to alleviate problems later on if one is handed to the wrong party. Race, physical description and/or a defining feature (limp, scar, physical deformity etc) are usually written on the outside of the letter above the seal of wax.

Individuals who attempt to strong arm Leeya into providing information or letters will find that she can indeed use the heavy flail dangling over her back. She will put down any threat, real or imagined quickly and efficiently so lond as she has a reasonable chance of success

Jewelers Guild Member

Dalina, female halfling (lightfoot) Nob4:
CR 3; Size S (3 ft., 0 in. tall); HD 4d8-4;
hp 16; Init +0; Spd 20 ft.; AC 11 (+1 Size);
Attack +6 melee, or +4 ranged; SV Fort +3,
Ref +2, Will +5; AL NE; Str 14, Dex 11, Con
8, Int 12, Wis 10, Cha 12. Languages Spoken:

Common, Goblin, Halfling.

Skills and feats: Appraise +6, Bluff +4, Gather information +9, Craft: Gemsmith +8, Hide +4, Innuendo +5, Jump +4, Knowledge (Gemstones) +5, Listen +6, Move silently +2, Perform +5, Spot +0; Great fortitude, Skill focus (gather information).

Dalina is a greedy scheming halfling who will cheat her friends for a copper or two. This being said most will avoid dealing with her unless they have thought out every detail and angle. This stalemate will usually result in a fair trade unless Dalina is able to hint that she knows some damaging information about the party or information they can use. When this is added to the mix, Dalina will end up making a profit far above the accepted markup.

The sickly looking female is thinner than others of her race, long greasy hair is tied back and hidden under a bright red scarf. The flamboyant colors she wears only makes her pale complexsion seem more palid and drawn. Long hooked nose and angled chin could almost be attractive if only the small pig like eyes would stop their avarice calculation of wealth. Long flowing silk dresses and cloaks

of various clashing colors encase her figure and hamper her should she stroll in the streets, an event she avoids as the neighborhood kids tend to throw dirt and dung at her. Woe be the youth who gets caught in her grasp for she will deal out swift and brutal punishment there in the street, leaving previous victims bleeding and beaten in the gutter.

Dalina was once a wealthy merchant, attractive and prosperous until she made a deal to purchase some gems from an adventurer who came through town. The gems were stolen from a rich family in the community who thought she was merely a fence for a thieving operation, regardless of the evidence presented by the community guard. The gemstones were returned and the profit from the bargain donated to the local temple in an attempt to appease justice. The community guard were grateful for the cooperation and silently wished that all merchants were so forthcoming when crimes had been commited; meanwhile, the rich victim contracted a local mage to curse the woman who had collaborated with the thieves. Over a period of a month Dalina changed, her voice became shrill like, her form shrank and thinned and her greed grew.

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En.Guid Monster Hunters' Guid





by Aeryn Rudel A 420 Gald Sourcebook - Volume 3



AD. Guiki Monster Hunters' Guiki

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Introduction

Monsters are everywhere, a plague to both peasant and king alike. They battle foes in the forlorn depths of dungeons, the untamed wilderness beyond our fragile bubble of civilization, and, most insidiously, within the very cities that offer us sanctuary. Surcease from this dire threat often comes in the form of doughty adventurers, brave souls who, for want of renown or simply treasure, confront monstrous beasts for the benefit of civilization.

Unfortunately, adventurers are often difficult to find, ill prepared, untimely, or just as likely to end up on a monster's menu as an unskilled commoner. In addition, adventurers come in all flavors of moral direction, and those beseeching aid from a passing band of heroes may end up with a threat more dangerous than the monster itself.

So what are those beleaguered by beasts to do? Where can one find a professional? Where are those well versed in the ecology of monsters? Those who are well studied in the obscure lore of bestial weaknesses, with the resources and skills to find and slay even the most dangerous of creatures?

The answer is, of course, at the local Monster Hunters' guild house.

The Monster Hunters' guild has for centuries dealt with the menace of savage beasts in the most professional and efficient way possible. Comprised of former adventurers and experts specializing in monstrous lore, the success of the Monster Hunters' guild is founded on the vast experience of its members. They can be employed to hunt, capture, and slay all manner of monsters. Their fees are reasonable, given the nature of their work, and they are often seen as an extremely valuable asset to the community in which they belong.

The guild takes contracts on all manner of monsters, from orcs to dragons; although the guild's fees are commensurate to the type of beast they will be hunting. In addition to eradicating troublesome monsters, the guild makes a tidy profit in information brokering. For a fee, freelance adventurers can peruse the guild's extensive library to better arm themselves against the monsters they may face. The guild also sells minor magical items, such as protective scrolls and potions, useful in the hunting and slaying of specific monsters.

Chapter I: Guild Overview

History

The Monster Hunters' Guild has a long and storied history. Its beginnings, as one might expect, lay in the exploits of a powerful adventurer. Altruism, however, was not the motivation for founding member Morga Grymthane; his goal was simply to make copious sums of money at his chosen profession with the least amount of risk. Grymthane learned through adventuring for over twenty-five years that preparation and foreknowledge of an adversary would assure victory more than the most ardent combat prowess or magecraft. Having witnessed the deaths of numerous capable adventurers. Not wanting to be added to that roster, Grymthane, by then advancing in years, conceived of the idea for a Monster Hunters Guild.

The aging adventurer wished to create an organization that could deal with the threat of monstrous beasts in the most efficient (and lucrative) manner possible. Grymthane believed that the key to successfully dealing with monsters was knowledge, knowledge regarding their strengths and weaknesses, their ecology and habits, anything that would

offer a monster hunter a significant advantage over his quarry. Grymthane himself had much experience and had accumulated a fair bit of knowledge on monsters, but he needed a specialist, someone whose expertise was beyond approach in the study of monsters and their kin. His first choice was Harkkannas Drimm, an accomplished wizard and sage that had devoted his life's work to the study of monsters and fabulous beasts. Drimm had amassed a monumental amount of tomes, scrolls, and books on monstrous subjects, in addition to penning no fewer than a dozen lengthy volumes himself. When Grymthane approached him regarding the Monster Hunters' guild, Drimm was more than eager to participate and lend his vast experience and knowledge to the endeavor.

Using the fortune he had accumulated during his days an adventurer, Grymthane bought a sizable keep on the outskirts of a thriving metropolis. Here, he and Drimm established the first Monster Hunters' Guild house, a building that still stands today and serves as the guild's headquarters.

The guild had its founders, but it still needed members, and to swell the ranks of

the guild, Grymthane and Drimm turned to the near endless ranks of adventurers that wandered the land. Invitations were sent out to prominent adventurers, offering a place in the guild and a role in its creation. Although many fighting men, including rangers, and paladins, were invited, word was also sent to the most learned of sages, those specializing in monstrous lore, beseeching them to add their wisdom to the guild's growing membership. These original members were offered a greater share of the fees collected by the guild in addition to rank and title befitting their experience.

Once Grymthane and Drimm had a large enough membership, they sought to sell their creation to the world. All manner of contracts were sought out and accepted, beasts wrangled or slain, all the while adding to the reputation of the Monster Hunters' Guild. The guild annals note that the first beast slain on contract was an owlbear. It is further noted that the deed was done without injury to any guild members and was completed in a mere forty-eight hours.

As the deeds of Grymthane and his guild grew in number and notoriety, contracts became more plentiful, allowing the guild master to accomplish what he had dreamed of. Grymthane now had to do nothing but hand out contracts to underlings and watch the gold pour in, which he did until the day of his death at the venerable age of ninety-eight.

Today, centuries after the death of its founders, the Monster Hunters' Guild still thrives. Guild houses exist in many cities. These are mostly border communities where the guild's services are needed. The guild houses are seen as a vital part of the community in which they belong, adding stability and a very real sense of safety.



Organization

Today, the Monster Hunters' guild has become a dualistic organization; due in large part to the distinct aims of is initial founders. Grymthane was an accomplished warrior; he dealt with situations in a direct fashion, including the hunting of monsters for his guild. Grymthane, and those that followed him, sought nothing more than the eradication of dangerous beasts, usually through the most direct means possible. In contrast, Drimm was a peerless sage and his chosen sphere of study – monsters and their ecology – lent him the approach of an accomplished researcher. Drimm sought to study the monsters the guild came into contact with, learn from them, and ultimately better the guild as a result. Because of these two very different philosophies, there are two branches of the Monster Hunters' guild, both with their own aims and agendas, but both working towards a common goal.

Beast Hunters

The most prominent branch of the guild, and the one the populace is most likely to encounter, are the beast hunters. Beast hunters are those men of action employed by the guild to track down and eradicate dangerous beasts. Their ranks are filled with brave individuals willing to risk life and limb in the field. Their less visceral brothers sometimes derisively call them "beast slayers." This is a moniker earned for their most common method of fulfilling contracts.

Beast Hunters are almost always former adventurers. The ranger is without question the most popular class amongst beast hunters as the class's melee skills, coupled with its wood lore, make for a highly efficient beast hunter. Other warriors, such as fighters and barbarians, are also common, with fighters being the second most plentiful after rangers. Paladins are rare among beast hunters, as the class's high ideals do not often mesh with the mercantile aims of the guild. The guild does employ a small number of rogues, using the stealthy individuals as specialized scouts and infiltrators, especially in urban areas.

Spell-casting beast hunters, although not as common as melee oriented guild members, are a vital part of the success of the Monster Hunters' Guild. Clerics are by far the most common spell-casting beast hunter, making good use of the class's advantageous mix of spell use and combat prowess. These clerics often belong a sect within the guild devoted to the Monster Hunters' patron deity, Morgannan the Warder. Sorcerers, while not as common as clerics, are the next most plentiful spell-caster amongst beast hunters, using their arcane stamina to good benefit. But a token few wizards ply their trade among the beast hunters.

Bards and monks are rare among beast hunters. Their absence is usually due to the freedom loving nature of the former and the esoteric lifestyle of the latter.

The second branch of the Monsters Hunters' Guild, known as the lore keepers, work behind the scenes and in many ways are the key to the guild's success. These studious individuals collect and catalogue the guild's most precious resource - the invaluable lore of monsters and their kin. This knowledge is used to arm their brethren beast hunters with an unequaled advantage over their monstrous quarry.

The majority of the guild's spellcasters may be found amongst the lore keepers, with wizards forming the bulk of lore keeper arcanists. These wizards perform a very important function in the Monster Hunters' Guild, beyond the collection and cataloguing of monstrous lore by creating the much-needed magical items used by the guild and its beast hunters. These items include potions, scrolls, enchanted weapons and armor, and even more powerful items such as bane weapons.

The few clerics found among the lore keepers are most often worshipers of Morgannan, serving the guild's patron deity by providing healing potions, scrolls and other items of divine power.

Although spell-casting lore keepers are vital to the guild's success, it is the guild's highly specialized sages that form the backbone of the lore keeper ranks. Drawn from the expert class, these sagacious individuals have devoted their lives to the study of monstrous ecology, anatomy, and even psychology. The research performed by lore keeper experts is often the deciding factor between failure and success in the fulfillment of guild contracts.

Leadership

The Monster Hunters' Guild's controls all guild operations from its headquarters, that initial guild house established by Grymthane and Harkannas, centuries ago. Here the guild dictates policy for the dozens of guild chapters spread throughout the land, as well as operating as the single largest and best-equipped guild house. Two senior guild masters rule the guild, one representing each branch, which are appointed by a majority vote tallied from all active guild members.

These two senior guild masters are typically drawn from the most accomplished members of their faction, the most skilled beast hunter and the most learned lore keeper. Political maneuvering does, of course, come into play when choosing a new senior guild master for either branch, but the guild has a long-standing tradition of appointing the best man for the job. The twin guild masters do their best to blend the two different branches as seamlessly as possible, working together to ensure that any rivalry between branches stays at a harmless competitive level.

The term of each office is 10 years, however an incumbent may run for reelection as often as they choose. New elections are also held in the event of the death of a senior guild member to fill the vacated position. Guild bylaws prevent undead from holding either position.

The next level of leadership is found at individual guild houses and is of a more traditional sort. A single guild master, representing both beast hunter and lore keeper interests oversees the day-to-day activities of the guild, dictates guild policy, collects guild fees, and lastly reports to headquarters on a monthly basis. Individual guild masters actively cooperate with each other, forming a network of support and information, which is vital to the success of the guild.

Guild Houses found in border

Most often found in border communities, Monster Hunter Guild houses are constructed in the manner of military keeps, featuring high, strong walls, heavy gates, and a defensible position. Guild houses contain living quarters for all local guild members, as well as extensive libraries, laboratories, both magical and mundane, and all the sundry necessities, from cooks to grooms, required for permanent day-to-day operation.

Membership

Membership in the Monster Hunters' guild is voluntary, although gaining entrance requires more than simple ambition. Prospective members are interviewed by one of the local guild masters in order to ascertain if the petitioner has anything to offer the guild. Experience is paramount in the consideration of prospective members, and anyone desiring membership in the guild must demonstrate either some skill in the hunting of monstrous beasts, or a keen intellect paired with some basic knowledge of monsters and their ecology. This sets the guild apart from other guilds in that the Monster Hunters do not accept unskilled petitioners, even at apprentice level. The Monster Hunters' guild turns away almost 90% of petitioners, as most lack either the experience or the knowledge the guild requires of even its lowest ranking members.

Because of the very different nature of each branch of the guild, both beast hunters and lore keepers have their own measuring stick when interviewing petitioners. The beast hunters often require a demonstration of skill from anyone seeking entrance into their branch of the guild. This usually amounts to the petitioner seeking out and slaying a monster. The beast to be hunted is determined by the guild master, and is usually nothing

more dangerous than an ogre or owlbear. The prospective member must bring back a token of his success, typically a body part of the monster he was sent to slay. After successful completion of this task, the petitioner will be offered guild membership, usually at beast hunter level, but less skilled individuals who show promise may be offered one of the guild's rare apprenticeships.

The lore keepers are a bit more subdued in the testing of a petitioner, and often devise a more intellectual approach to determine a prospective members worth. The lore keepers are ever anxious to expand their sphere of knowledge and prospective members are expected to have at least some experience in the study of monsters. Anyone wishing entrance into the monster hunters' guild as a lore keeper will be asked to submit an example of his work to the guild; this will usually be a treatise on a specific monster type to demonstrate the petitioner's knowledge of monstrous lore. If the work meets with the guild master's approval, the sage will be offered membership in the guild as a lore keeper. Experienced wizards or clerics who demonstrate not only knowledge in monstrous lore, but also an impressive track record in the field, may be offered a higher ranking among the lore keepers on acceptance.

Quitting the guild is frowned upon, as those exposed to the Monster Hunters' secrets and training techniques could become quite successful as freelance monster hunters, which in turn could create an economic problem for the guild. The Monster Hunters' Guild will do all it can to persuade an unhappy member to stay, but failing this they will allow members exit from the guild with a few conditions.

The first condition is a severance fee to be paid upon release from the guild. This fee will be commensurate with the exiting guild member's rank; this can range from 100 gp for an apprentice up to 10,000 gp on the catastrophic event of a guild master leaving

the guild. The second condition required of an exiting guild member is to sign an agreement stating that he will not use any of the guild's secrets for his own personal gain. Of course, the guild has few ways of enforcing such an agreement, but will try non-violent means, such as economic pressure, to dissuade exguild members from using guild secrets.

The Monster Hunters' Guild is a small guild in terms of the actual number of its members. Because of the rigorous demands of monster hunting, and the experience the guild requires of potential members, guild houses are relatively small.

Benefits

An adventurer might ask himself the following questions when considering aGMittance. Why should I join the Monster Hunters' Guild when I can make a perfectly reasonable living as a monster hunter on my own? What benefits does the Monster Hunters' Guild offer me beyond that which I can attain for myself? These are valid questions, and since the Monster Hunters' Guild recruits many of its members from the ranks of freelance adventurers, they are questions that the guild answers with authority and sincerity.

The foremost benefit the Monster Hunters' Guild offers its members is safety. There is simply no safer way to hunt monsters than the techniques the guild employs. Although death and injury do occur, the chances of either are greatly reduced when compared with that of freelance adventurers. This benefit applies mostly to beast hunters, as lore keepers are rarely called upon to perform their duties in the field.

The second benefit offered to prospective members is perhaps the nearest and dearest to the adventurer's heart, money. The Monster Hunters' Guild is perhaps one of the wealthiest guilds in the land, and it passes this wealth along to its members. Guild members receive a share of all fees related to guild contracts. In addition, all treasure obtained from a successful hunt is shared amongst participating guild members, including lore keepers that provide advice and information vital to a successful venture. The amount a guild member earns depends on his rank and contribution to the hunt. Even low ranking members can make a very comfortable living, or even grow wealthy, by participating in just a few hunts per year.

Lastly, a Monster Hunters' Guild member can expect to be equipped with the finest gear and information available. Weapons, armor, and even magical items such as potions and scrolls will be supplied to guild members to facilitate the completion of a contract. There is no doubt that a guild member in the field will have all the right tools to complete his job. He will know his foe's strengths and weaknesses, and will have his fellow guild members there to back him up at all costs.

Dues

The guild requires no formal dues of its members, but it does collect 20% of all fees, and 50% of all found treasure, before the spoils are divided amongst the guild members. In addition, the guild claims first pick of all magical items found during the completion of a contract. The guild master for each chapter is responsible for collecting the guild's share and reporting all monies and goods collected on a monthly basis.

Apprenticeship

Apprenticeship is somewhat rare in the Monster Hunters' Guild, as even new members are expected to have a reasonable amount of field experience to join the guild. When apprenticeship is required, the way it is handled depends on which branch of the guild a prospective member wishes to join.

Apprentice beast hunters are first required to learn at least the basics of monstrous lore, and so are assigned not to an experienced beast hunter, but to an established lore keeper. For six months the fledgling beast hunter studies under his lore keeper tutor, learning the basics of monstrous anatomy, ecology and even psychology. This tutelage is by no means as in-depth as what a novice lore keeper might receive, but it does arm a new beast hunter with a bevy of incredibly valuable information.

Once the apprentice hunter has finished his six-month study with his keeper surrogate, he then begins a yearlong apprenticeship with a hunter of at least beast hunter rank. This year is to be spent in the field, and an apprentice beast hunter must participate in six successful hunts before he can petition to become a full-fledged member of the guild.

Lore keeper apprenticeship is very rare, as lore keepers are required to have at least some knowledge of monstrous study before they can even enter the guild. Most enter at the median lore keeper rank; therefore, very little training is actually needed. New lore keepers are, however, required to undergo a month long indoctrination to familiarize them with guild policies and procedures, but are not subjected to a formal apprenticeship.

On the rare occasion that a relatively inexperienced sage is allowed entrance into the guild; it is usually at the request of the lore master or guild master. These green recruits are called novices, and are usually bright young sages or wizards that have caught the eye of a ranking lore keeper. Novices are assigned to an established lore keeper for a period of one year, during which time they are required to assist in day-to-day routine and, most importantly, learn all they can. Study is essential for the novice lore keeper and he will

be expected to spend the majority of his free time in the library. At the end of his yearlong understudy the novice lore keeper will be allowed to petition the guild to become a fullfledged member of the guild.

Titles

The Monster Hunters' Guild uses a number of different titles to delineate rank and experience among its members, with each branch of the guild using their own specific titles. The titles and responsibilities assumed for each rank are listed below.

Lord High Slayer
There is one Lord High Slayer within

the guild, and he acts as the guild's champion. The office is not a sedentary one and the Lord High Slayer travels across the land to aid guild houses in need of his services. He is called upon to hunt and slay the most dangerous of beasts, such as great dragons and powerful outsiders. The Lord High Slayer has been without exception drawn from the ranks of the Beast Slayers of Morgannan, and most of these epic monster hunters have at least ten levels in ranger or fighter in addition to 7-10 levels of Beast Slayer of Morgannan.

The Lord High Slayer holds his office until he is unable to perform his duties, at this time he will be asked to step down, and a new Lord High Slayer will be selected from amongst the most accomplished of Morgannan's chosen. This choosing is in direct accordance with the will of Morgannan, and it is he that names the next Lord High Slayer, forestalling any disagreement amongst guild members. The current Lord High Slayer is a controversial one, but his abilities far outweigh anything his detractors can levy against him. The lizardfolk ranger and beast hunter of Morgannan Skessek'Va Ironspear has served the guild for ten years and has slain dozens of powerful monsters on the guild's behalf.

Guild Master

Each chapter of the guild has one guild master, an office that represents the interests of both lore keepers and beast hunters. The guild master is the public face of the Monster Hunters' Guild and his duties include meeting with prospective clients, hammering out the details of a contract, and securing the trust and respect of the community in which the guild house belongs. In addition, he sets guild policy, enforces discipline, and consults with the hunt master and the lore master in preparation for each contract the guild house accepts.

Ideally a guild master should have experience in both branches of the guild, and many guild masters have spent time as both beast hunters and lore keepers. Multi-class ranger/clerics or ranger/wizards are common for guild masters, as is the Beast Slayer of Morgannan prestige class (discussed in chapter 3).

Lore Keeper Titles Lore Master

The lore master is the second most knowledgeable sage in the guild house and serves the guild primarily as the keeper of the guild house library. He is the direct superior of the lore keepers and dictates their day-today activity. The lore master answers only to the keeper guild master. Lore masters are usually of the expert class, but a fair number of them are wizards, or experts who have multi-classed into wizard. In addition, as their name suggests, there are a few lore masters who belong to the lore master prestige class. A guild house will have one lore master,

although particularly large guilds might have two.

Lore Keeper

The most common rank among keepers is the Lore Keeper. The lore keepers form the backbone of the keeper branch, consisting of sages and other learned individuals who specialize in the study of monstrous lore. They spend their days cataloguing information collected in the field and scribing this lore into volumes for the ever-growing keeper library. In addition, lore keepers assist in the organization of monster hunting parties, providing hunters with the relevant information needed to track down and slay their quarry. Lore keepers are typically drawn from the expert class, and will be versed in at least four areas of monstrous lore. A standard guild house will have anywhere from a dozen to two dozen lore keepers.

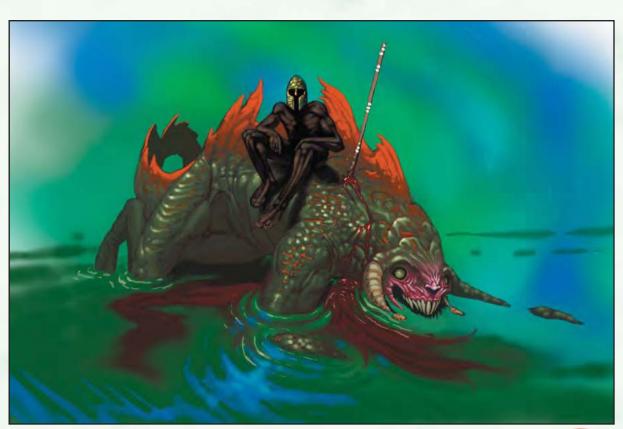
Novice

The lowest rank among the keepers is the novice. A novice will be assigned to an established lore keeper, assisting the sage in his day-to-day routine, and gleaning all the knowledge he can. Novices are expected to spend a great deal of time in study, gathering the necessary acumen to make the transition to lore keeper. Novices are usually young experts or occasionally wizards. A typical guild house will include two to four novices.

Beast Hunter Titles

Hunt Master

The hunt master is a highly skilled beast hunter who has participated in hundreds of successful hunts. The hunt master is responsible for organizing all hunting parties, although he will only personally lead hunts for powerful monsters, using his vast experience



to aid in the completion of these difficult contracts.

The hunt master is the de facto leader of the beast hunters in a given guild house, answering only to the guild master. Hunt masters are often rangers with at least ten years of experience with the guild. They are all individuals who have proven their bravery and skill many times over, standing head and shoulders above their brethren. There will be one hunt master per guild house.

Hunt Captain
The hunt captain is an experienced beast hunter who has belonged to the guild for at least five years. Capable and battle tested, the hunt captain also possesses strong leadership skills, commanding the respect of his fellow hunters. Hunt captains lead beast hunter hunting parties, organizing their efforts in the field, and ensuring that a party conducts itself in the safest and most efficient manner possible. There are usually between four and six hunt captains in a given chapter of the guild. Like standard beast hunters, hunt captains are members of action oriented character classes, with ranger being the most common for this rank in the guild.

Beast Hunter

The vast majority of Monster Hunters' Guild members are beast hunters, using the skill and experience to track down monsters and fulfill guild contracts. Since the beast hunters are culled from the ranks of former adventurers, prospective members often have enough experience to enter as full-fledged beast hunters, making the lowest rank, the apprentice hunter, somewhat rare. Once again the ranger class makes up the majority of active beast hunters, although a fair number of fighters and barbarians round out the ranks. A typical guild will have as many as two to three dozen experienced beast hunters.

Apprentice Hunter

The apprentice hunter is rare among the beast hunters, although not as rare as the novice among the lore keepers. Like his lore keeper counter part, the apprentice hunter is required to learn all he can, first through a lore keeper tutor, and then in the field under the watchful gaze of an experience beast hunter. Most apprentices are young rangers or fighters, although the occasional aristocrat or expert have been accepted in the past. A standard guild house will have apprentice hunters numbering around half the number of full-fledged beast hunters.

Serving the Community

The Monster Hunters' guild has one primary function in the communities to which it belongs, the hunting and eradication of dangerous monsters. The guild accepts contracts from city government as well as private citizens to track down and destroy threatening beasts. In addition to its primary function, the guild offers advice, information, and even magical assistance to freelance adventurers for a reasonable fee. The standard services performed by the Monster Hunters' guild, and the fees that accompany them, can be found below.

Beast Hunting

The Monster Hunters' guild accepts contracts on any and all monsters rampaging in an area not to exceed 75 miles from its guild house. Exceptions to this rule can be made, but fees can increase up to 20% depending on how far the guild must travel. The standard beast hunting fees are listed on table 1-1 and are modified by challenge rating and the type of beast being hunted.

All fees are per monster slain, so four ogres (giant, CR 3) are worth 200 gp each

Table 1-1: Hunting Fee											
				Hunting Fee (in gold pieces)							
Monster Type	CR 1	CR 2	CR 3	CR 4	CR 5	CR 6	CR 7	CR 8	CR 9	CR 10	
Animal, Humanoid or Vermin	45	100	125	165	215	280	360	470	600	800	
Giant, Magical Beast or Monstrous Humanoid	72	160	200	264	344	448	576	752	960	1280	
Fey, Plant or Undead	90	200	250	330	430	560	720	940	1200	1600	
Aberration, Construct, or Ooze	135	300	375	495	645	840	1080	1410	1800	2400	
Dragon, Elemental, or Outsider	180	400	500	660	860	1120	1440	1880	2400	3200	

for a total of 800 gp in fees for the guild. In addition to these fees, the monster hunters' guild is entitled to all treasure found in a monster's lair or upon its person.

For monsters beyond CR 10, special arrangements must be made, and there are no flat fees. Often times a guild house may require assistance from a more a powerful chapter to complete such a contract. Monsters with extraordinary abilities resulting from such things as templates or character levels also incur additional costs.

Advice and Information

The Monster Hunters' Guild does allow the public to peruse its libraries and consult with its lore keepers for a fee. Library use is charged at a flat hourly rate, while the price of The game benefits gained by a lore keeper consultation, beyond the obvious utility of knowing some of a monster's strengths and weaknesses, should generally be left up to the GM, but here are a few suggestions.

- +1 circumstance bonus to saving throws versus a specific special ability used by the monster (breath weapon, gaze attack, etc.)
- +1 bonus to hit *or* damage against the monster in question.
- +1 to AC against physical attacks made by the monster in question.

The length of time a character has access to such a bonus is best left to the DM, although permanent minor bonuses against specific creatures, such as those listed above, should have little effect on overall game balance.

Table 1-2: Consultation Fee															
		Consultation Fee (in gold pieces)													
Monster Type	CR 1	CR 2	CR 3	CR 4	CR 5	CR 6	CR 7	CR 8	CR 9	CR 10	CR 11	CR 12	CR 13	CR 14	CR 15
Animal, Humanoid or Vermin	5	10	15	20	25	30	35	45	60	80	105	135	175	225	295
Giant, Magical Beast or Monstrous Humanoid	10	20	25	35	45	60	75	95	120	160	210	270	350	450	590
Fey, Plant or Undead	15	30	40	50	65	85	110	140	180	240	315	405	525	675	885
Aberration, Construct, or Ooze	20	40	50	65	85	115	145	190	240	320	420	540	700	900	1180
Dragon, Elemental, or Outsider	25	50	65	85	110	140	180	235	300	400	525	675	875	1125	1475

consultation with lore keepers depends on the type of monster one is inquiring about (table 1-2).

—Library Use: 25 gp/hour —Scribe: 50 gp/hour

The cost of a lore keeper consultation depends on the challenge rating and type of beast being inquired about. A typical guild house can advise an adventurer or other curious party on monsters up to CR 15, beyond that special arrangements must be made and thus the cost has no set amount.

Equipment

The Monster Hunter's guild offers freelance adventurers a wide array of equipment, both magical and mundane, useful in hunting monsters. Mundane equipment such as weapons and armor is sold at standard *PH* prices, but magical items are sold at a 5% mark up from prices listed in the *DMG*. The guild only offers minor items to the public, usually potions and scrolls, reserving more powerful items for its own members.

Reputation

Seen as a much-needed buffer between the dangerous creatures of the wilds and sprawling civilization, the Monster Hunters' Guild has always been held in high regard by the public. The Monster Hunters' Guild provides a real sense of safety to the community in which it belongs, demonstrating on a regular basis that it can, and will, deal with the threat of rampaging monsters. The guild's good reputation is well deserved, for the guild has slain thousands of dangerous creatures in its long tenure, saving countless lives in the process.

The only real bad press the Monster Hunters' Guild receives is from freelance adventuring parties. These detractors rarely have anything tangible to accuse the guild of, as their concerns are voiced mainly out of economic jealousy. There is no doubt that the Monster Hunters' Guild is seen as a preferable alternative to hiring unreliable adventurers, but the guild does try to maintain good relations with the adventuring groups, probably in the hopes that they will someday join the guild themselves. In addition, the Monster Hunters' Guild maintains a cordial, if competitive, relationship with the Adventurers' Guild, occasionally working with them to destroy particularly powerful or dangerous monsters.

The guild has come a long way since its inception, and the mercantile ways instilled by guild founder Grymthane have taken a backseat to a more altruistic approach. This shift in attitude is due in large part to the adoption of Morgannan as the guild's patron deity. The god's protective benevolence has spread throughout the guild, and most of its members are of a similar moral bent. The Monster Hunters' Guild still pulls in large sums of money for its endeavors, but does hunt monsters free of charge for poorer communities, seeing that, in some instances, the eradication of evil monsters as a more important objective than the collection of wealth.

Racial Variants

The Monster Hunters' guild welcomes racial diversity, understanding that each race brings its own unique experience to the guild.

Humans

Humans form the backbone of the Monster Hunters' guild and are without doubt the most common race to be found in the guild ranks. Humans utilize their extreme adaptability to fill almost every role in the guild, from guild master to apprentice.

Elves.

The small number of elves that belong to the guild can usually be found amongst the lore keepers, although a handful of skilled elven rangers ply their trade among the beast hunters. Magical aptitude and the experience gleaned from the elves' long lives make them perfect lore keepers, and a guild lucky enough to have an elf as lore master or lore keeper guild master is a blessed one indeed.

Dwarves

There are a fair number of dwarves to be found in the Monster Hunters' Guild, usually serving as specialist underground beast hunters. The dwarf's skill beneath the earth can be invaluable to a guild house situated near a subterranean dungeon or extensive cave system.

Gnomes

Gnome Monster Hunters, like their dwarven cousins, bring to the guild their knowledge of the subterranean world. But, unlike dwarves, gnomes will most often serve the guild as lore keepers, using their unique ability to speak with burrowing mammals to gain monstrous lore inaccessible to other sages.

Halflings are rare in the Monster Hunter Guild, as they possess neither the studious nature of elves and gnomes, nor the brawn of dwarves and half-orcs. The few halflings who do join the guild usually serve as elite scouts, using their natural talents in stealth and athletics to great effect.

Half-elves, like humans, are extremely adaptable, and therefore able to fill many roles within the Monster Hunters' Guild. Next to humans, they are the most plentiful and may be found from the highest rank to the lowest in both branches of the guild.

After half-elves, half-orcs are the most plentiful non-human race in the Monster Hunters' Guild. Their great strength and unique perspective into the lives of monsters, namely orcs and other goblinoids, makes them a great asset to the guild. The unique brotherhood found amongst guild members is appealing to the oft-maligned half-orc, as the guild judges him by his accomplishments rather than his heritage.

Other

Although rare, membership in the Monster Hunters' Guild does include a smattering of monstrous races. They are found almost exclusively among the beast hunters, with orc, hobgoblin, gnoll and giants being the most common specimens. All have turned away from the rapacious nature of their people and embraced the protective doctrines of the guild, providing invaluable insight into the mind of the guild's foes. The most famous example of a monstrous beast hunter is the current Lord High Slayer, a lizardfolk warrior chosen by Morgannan himself. Reactions to these savage guild members varies from guild house to guild house, but overall they are judged on their individual merits rather than the evil history of their people.

Chapter II: Secrets of the Guild

Skills

Guild members draw upon a wide range of skills useful in the hunting of monsters. Beast hunters tend to focus on skills that aid in the tracking and capturing of monsters, finding Listen, Spot, Search and Survival to be paramount for a beast hunter's success in the field. Lore keepers on the other hand focus on less visceral skills such as the various Knowledge and Profession skills, while spell-casting lore keepers take ranks in Concentration and Spellcraft to improve their arcane abilities.

New Skill

Lore Keepers take each subtype of monster as a separate skill, representing the in depth study of that particular kind of beast. This level of understanding goes beyond the information offered by other, more general Knowledge skills and in most cases can only be learned from the lore keepers of the Monster Hunters' Guild.

Knowledge (monstrous) (Int, Trained Only)

The Knowledge (monstrous) skill is actually a number of related skills, each pertaining to a specific type of monster. The skill is broken into the following categories: aberrations, constructs, dragons, elementals, fey, giants, humanoids, magical beasts, monstrous humanoids, oozes, outsiders, plants, undead, and vermin.

Check: Like other Knowledge skills, such as Knowledge (dungeoneering) and Knowledge (nature), Knowledge (monstrous) allows a sage to learn specific information about a monster, but offers more in-depth answers than the aforementioned Knowledge skills. The type of information gained by a particular roll is detailed on table 2-1 and is drawn directly from the monster's stat block.

Obviously, a GM may choose whether to give exact information from the stat block or to translate in a way more conducive to his type of game. For example, instead of giving a gorgon's exact armor class the GM should say the monster's hide is as hard as iron and will turn aside all but the most powerful blows. Or, if the player inquires about saving

Table 2-1: Kı	nowledge Checks
Knowledge	Information Gained
DC	
5 + HD	General Information: Description, speed (type of movement only), size, environment, and organization
10 + HD	Detailed Information: All of the above plus AC, attack modes, abilities, treasure, alignment, and commonly known special attacks or qualities (e.g. a medusa's petrifaction ability or a fire giant's immunity to fire).
15 + HD	In-depth Information: All of the above plus saves, common skills, common feats, challenge rating, and all but the most obscure special attacks and abilities.
20+ HD	Authoritive Information: Sages with this level of knowledge will have access to all information included in a monster's basic stat block.

throws, the GM could say that the gorgon has a stout constitution but is neither particularly agile nor strong willed.

Synergy: Expertise in standard Knowledge skills can improve a sage's understanding of a particular type of monster. Synergies for the various Knowledge (monstrous) skills are listed on table 2-2.

Table 2-2: Skill Synerg	ies						
5 or more ranks in	Gives a +2 bonus on						
Knowledge (arcane)	Knowledge (constructs),						
	Knowledge (dragons),						
	Knowledge (magical beasts)						
	checks						
Knowledge	Knowledge (aberrations) and						
(dungeoneering)	Knowledge (oozes) checks						
Knowledge (nature)	Knowledge (animals),						
	Knowledge(fey), Knowledge						
	(giants), Knowledge						
	(monstrous humanoids), and						
	Knowledge (plants) checks						
Knowledge (religion)	Knowledge (undead) checks						
Knowledge	Knowledge (outsiders)						
(the planes)	checks						

Feats

Common feats found among Monster

Hunter Guild members vary within each branch of the guild. Beast Hunters favor feats that increase their effectiveness in combat or help them track down their quarry. Lore keepers find utility in feats that aid in spell-casting or in the collection and maintenance of monstrous lore.

New Feats

ABIDING PUNCTURE [General]

You are skilled at lodging your piercing weapon in the body of your opponent.

Prerequisites: Str 15, Power Attack, Weapon Focus (any piercing weapon)

Benefits: Anytime you score a critical hit with a piercing weapon, you may choose to leave your weapon in your opponent's body, inflicting an additional maximum of 1d4 points of damage per round the weapon remains in the victim's flesh. The impaled target can remove the weapon himself with a successful Strength check at DC 20, or have the weapon removed by an ally, a feat that requires a Strength check at DC 15. The damage may not exceed the damage caused by the weapon normally.

Special: Fighters may choose Abiding Puncture as one of their bonus feats.

BRING DOWN THE BEAST [General]

You are skilled at taking down large animals and monsters, using their size as a weapon against them.

Prerequisites: Int 13, Combat Expertise, Improved Trip

Benefit: You are considered one size category large for the purpose of opposed rolls made for trip attacks. In addition, anytime you successfully trip a Large or larger sized



creature, you inflict crushing damage on it according to the table below.

Large: 1d6 Huge: 1d8

Gargantuan: 2d6 Colossal: 3d6

Special: Fighters may choose Bring Down

the Beast as one of their bonus feats.

SCENTLESS [General]

Your body gives off no natural odor.

Benefit: Creatures with the scent special ability cannot locate you with their sense of smell.

Special: This feat must be taken at 1st level.

<u>Techniques</u>

The Monster Hunters' Guild is famous for its incredibly detailed and skillful approach to accomplishing its charter and fulfilling guild contracts. Their professionalism and efficiency are simply unrivaled, and are directly

attributable to high levels of organization and specialized techniques, both in the hunting of dangerous monsters and the collection of vital lore. Each branch of the guild has its own techniques for accomplishing their individual duties detailed below.

Beast Hunters

The success of the beast hunters relies upon the organization and strength of monster hunting parties. Each contract is studied in depth by the master hunter, who then constructs the hunting party by choosing beast hunters with the most experience hunting the type of beast detailed in the contract. Rangers with a favored enemy of the same type as the monster to be hunted are, of course, high on this list.

Beyond choosing the right men for the job the hunt master will outfit a hunting party with the right equipment. This includes healing potions, protective scrolls, wands charged with useful spells, and specialty items such as bane weapons if the contract warrants it.

Hunting parties are configured based on the challenge rating of the monster they will be hunting. These parties differ from standard adventuring groups in that they will be constructed to give the beats hunters involved the best chance of success with the least amount of danger. This means that a typical beast hunter party will be more powerful than the creature they are hunting, usually one to two levels above the encounter level to be faced. Listed below are examples of typical beast hunter parties designed for three specific challenge ratings. A description of the type of equipment that might be found in each party is included.

CR 5

- 1 beast hunter ranger, fighter or barbarian of 6th level
- 2 beast hunter rangers, fighters, or barbarians of 4th level
- 1 beast hunter cleric of 3rd level

A minor contract such as this would not warrant a hunt captain, and would be conducted by a veteran beast hunter. Each member of the party would be equipped with standard weapons and armor along with a potion of cure moderate wounds. The cleric might be given a *wand of cure light wounds* if the monster in question was capable of serious physical damage.

CR 10

- 1 hunt captain ranger, fighter or barbarian of 10th level
- 2 beast hunter rangers, fighters, or barbarians of 7th level
- 1 beast hunter cleric of 5th level
- 1 beast hunter sorcerer of 6th level

This is the most dangerous contract a typical guild house is likely to handle. The

guild's highest ranking hunt captain or even the hunt master might be called upon to lead this party, depending on the size of the guild. Magic weapons and armor, if available will be issued to this group, as well as two potions of cure moderate wounds, and a potion of bull's strength for each melee oriented party member. It is likely that the hunt captain will be equipped with a bane weapon for the monster type being hunted if it is available, or an energy enhanced weapon (flaming, frost, etc.) if it is not. The cleric will be equipped with a wand of cure moderate wounds, as well as 2 or three scrolls scribed with protective spells. The sorcerer will have a wand charged with a direct damage spell, such as fireball or lightning bolt, and will likely have a number of protective scrolls as well.

CR 15

- 1 hunt master ranger, fighter, barbarian or beast slayer of Morgannan of 15th level
- 2 hunt captain rangers, fighters, or barbarians of 12th level
- 3 beast hunter rangers, fighters, or barbarians of 10th level
- 1 beast hunter cleric of 10th level
- 1 beast hunter sorcerer or ward thief of 10th level

This type of contract would require the cooperation of a number of individual guild houses, and because of the dire nature of the monster being hunted, only the best and brightest the guild has to offer would be chosen. Magical weapons and armor of at least +2 enchantment would be the norm, with the hunt master laying claim to equipment of up to +4. Each member of the party would be equipped with at least two cure serious wound potions, as well as protective potions appropriate to the type of monster being hunted. Minor magical items such as *rings of protection* or cloaks of resistance would also

be provided to each party member.

The party's cleric will have a wand of cure serious wounds and a wand of bull's strength, in addition to three to five scrolls scribed with protective and ability boosting spells. The sorcerer will have a wand, or possibly two wands, charged with a direct damage spells chosen with a mind towards the monster's specific resistances and immunities. Specific powerful items will be in evidence, including bane weapons or arrows of slaying; these items will be carried by the hunt master and possibly by the two hunt captains.

collection and cataloguing of monstrous lore. The way this information is collected varies, but will usually be handled in one of three ways.

Magic

Since many lore keepers do not belong to an adventuring class or have very little experience in the field, they are not prepared to study monsters in the wild. To alleviate this liability, lore keepers turn to magical means to study monsters in their natural habitat.

Magical spells offer the easiest method of studying monsters from a safe distance, with clairaudience/clairvoyance being the most widely used incantation. The spell is additionally useful because it is has a long enough duration to allow detailed study. The scrying spell is another useful tool for lore keepers, especially since it is available to practitioners of both arcane and divine magic.

To optimize the use of the above mentioned divination spells, beast hunters will locate a monster to be studied without engaging it, noting its whereabouts, and if possible getting close enough to obtain a useful description, or even a physical sample,

such as a scale or tuft of fur. These measures ensure that a lore keeper using divination spells will have the best chance of successfully observing his subject.

Gapture

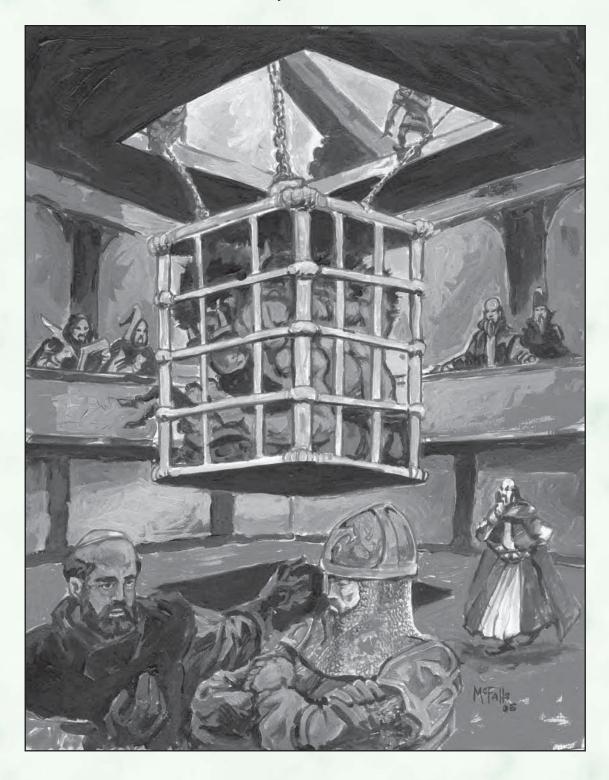
Lore keepers will occasionally ask that a monster be captured alive to allow for in-depth study. This is only requested for relatively weak monsters, as the capture of powerful beasts such as giants or dragons is next to impossible without increased risk for the beast hunters involved. Captured monsters will be brought back to the guild house and secured in cages or pens, with specific consideration given to the beast's special abilities, e.g., a medusa would be kept hooded. Evil monsters will be humanely executed after study, while beasts that are not evil, but still pose a threat to the nearby populace, may be kept indefinitely or even released back into a wilderness far from populated areas.

Fieldwork

Beast hunters collect the majority of data in the field, recording their encounters with monsters and relaying it to the lore keepers once a contract has been fulfilled. This information is a valuable resource, and even though it is second hand the validity of the information is without question, as beast hunters have been trained to take detailed notes in the field.

On rare occasions lore keepers will be employed in the field, under heavy escort, to study a monster up close and personal. Only lore keepers with significant ability, i.e., levels in an adventuring class, will be asked to perform such dangerous work. Lore keepers called on for such duty will typically be wizards or clerics, and will observe rather than participate in the hunt. This is not the preferred method for lore keepers to collect data, as the beast in question will most

certainly be killed, and all study will be done upon its corpse. This kind of fieldwork will typically be used only upon monsters that are somehow resistant to other methods of study.



Chapter III: Prestige Classes

The Ward Thief

The ward thief is a prestige class unique to the Monster Hunters' Guild, and is the fruition of many years of study concerning the defenses of monstrous beasts. The ward thief has the ability to level the playing field and potentially gain an advantage over his foes by turning opponents' strengths into assailable weaknesses. Sometimes called "immunists," ward thieves can steal an opponent's innate resistances and make them his own, or even grant them to his allies.

Ward thieves use their abilities to aid their fellow monster hunters, weakening the defenses of the monsters the guild hunts, thereby making difficult encounters more manageable. They are prized by the Monster Hunters' Guild and are usually reserved to deal with the direct of monstrous threats.

Wizards and sorcerers are the most common class to take up the path of the ward thief, although the occasional bard has made use of the prestige class's unique abilities. All other classes are exceedingly rare, either lacking the necessary arcane abilities or the desire to associate with the Monster Hunters' Guild.

Hit Die: d4

Requirements

To become a ward thief a character must fulfill all of the following criteria.

Spells: Able to cast 3rd level arcane spells

Feats: Great Fortitude or Iron Will

Skills: 8 ranks in two Knowledge (monstrous)

skills, Survival 3 ranks

Special: Must be a member of the Monster

Hunters' guild

Class Skills

The Ward thief's class skills (and the key ability for each) are Concentration (Con), Craft (Int), Knowledge (arcana) (Int), Knowledge (monstrous) (Int), Profession (Wis), Search (Int), and Spellcraft (Int).

Skill points at each level: 2 + Int modifier

Class Features

All of the following are class features of the Ward thief prestige class.

Weapon and Armor Proficiency: The Ward thief gains no additional proficiency in weapon and armor.

Spells per Day: When a new ward thief level is gained, the character gains new spells per day as if he had also gained a level in a spellcasting class he belonged to before adding the prestige class. He does not, however, gain any other benefit a character of that class would have gained, except for an increased effective level of spellcasting. If a character had more than one spellcasting class before becoming a ward thief, he must decide to which class he adds the new level for purposes of determining spells per day.

Steal Resistance (Su): The core ability of the ward thief prestige class is the theft of an opponent's defensive capabilities. The ward thief accomplishes this by making a special melee touch attack against his target. If successful he negates his target's resistance and gains it himself. The target receives no saving throw to avoid this effect. The ward thief retains a stolen resistance for a period of time dependent on his ward thief level, while his target loses the resistance for the same amount of time. The type of resistance that can be stolen, as well as how often the ability can be used, is also dependent on the ward thief's level, and is detailed below. Resistances stolen must be permanent and innate to the target; the ward thief cannot steal resistances granted by spells or spell-like abilities.

Steal Resistance 1: At first level the ward thief may steal a target's energy resistance. If

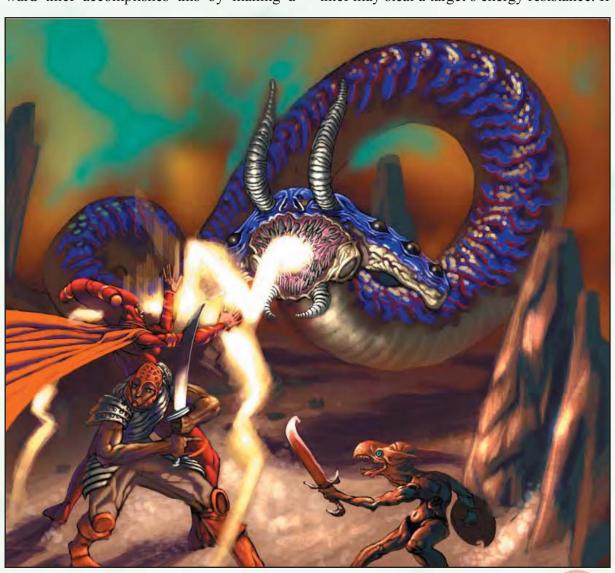


Table	Table 3-1: The Ward Thief												
	Base Attack Bonus	Fort Save	Ref Save	Will Save	Special	Spells per Day							
1st	+0	+0	+0	+2	Steal Resistance 1	+1 level of existing class							
2nd	+1	+0	+0	+3	<u>- 1-1</u>	+1 level of existing class							
3rd	+1	+1	+1	+3		+1 level of existing class							
4th	+2	+1	+1	+4	Steal Resistance 2	+1 level of existing class							
5th	+2	+1	+1	+4	Bestow Resistance 1	+1 level of existing class							
6th	+3	+2	+2	+5		+1 level of existing class							
7th	+3	+2	+2	+5	Steal Resistance 3	+1 level of existing class							
8th	+4	+2	+2	+6		+1 level of existing class							
9th	+4	+3	+3	+6	Bestow Resistance 2	+1 level of existing class							
10th	+5	+3	+3	+7	Steal Immunity	+1 level of existing class							

the monster has multiple energy resistances the ward thief may steal only one, which must be determined beforehand. At this level, the ward thief retains his stolen resistance for 1 round per ward thief level and may use the steal resistance ability 2/per day. The ward thief cannot steal immunity to an energy type with this ability.

Steal Resistance 2: At 4th level the ward thief gains the ability to steal a targets spell resistance. He may steal up to triple his ward thief level in spell resistance. At this level all stolen resistances remain for 1 minute per ward thief level, and the steal resistance ability can be used 3/day.

Steal Resistance 3: At 7th level the ward thief gains the ability to steal a targets damage reduction. He may steal half of the numerical value given before the slash, along with the weapon type that negates the damage reduction after the slash. For example: if a ward thief steals the damage reduction of a grick (DR 10/magic), he would gain damage reduction 5/magic, while the grick would have its damage reduction reduced to 5/magic. At this final stage of the steal resistance ability stolen resistances last for 10 minutes per ward thief level and the ability can be used up to 4/day.

Bestow Resistance (Su): The second key ability in the ward thief repertoire is the power to bestow his stolen resistances upon his comrades. The ward thief can bestow a stolen

resistance at half of its numerical value. For example: if a ward thief steals the 10-point cold resistance of an ice devil, he could then bestow 5 points of cold resistance on an ally. Bestowing a resistance does not reduce the numerical value of a stolen resistance for the ward thief himself.

Bestow Resistance 1: At 5th level a ward thief can bestow a stolen resistance to a single ally. This is accomplished with a touch and is considered a standard action that incurs an attack of opportunity. The bestowed resistance has duration of 1 minute per level of the ward thief. This ability can be used once per day.

Bestow Resistance 2: At 9th level the ward thief can bestow a stolen resistance to a group of his allies. He can bestow resistance to a number of allies within 30 feet as a standard action; the ward thief does not need to touch his comrades to accomplish this. The ward thief can bestow resistance on a number of allies equal to his Intelligence bonus. Resistances bestowed remain for 1 minute per ward thief level. This ability can be used once per day.

Steal Immunity (Su): The final ability learned by a ward thief allows him to steal immunity from a target creature. This works in the same way as the steal resistance ability, requiring a melee touch attack, which if successful, negates the immunity for the target creature while granting it to the ward thief. Immunities must be permanent and innate to the target, and cannot be the result of a spell or spell-like

T	Table 3-2: Beast Slayer of Morgannan											
	Base		Fort	Ref	Will		Spells per Day					
I	Level	Attack Bonus	Save	Save	Save	Special	1st	2nd	3rd	4th		
	1st	+1	+2	+0	+0	Morgannan's Boon	0	-	-	-		
	2nd	+2	+3	+0	+0	Bane spear 1/day	1	-	-	-		
	3rd	+3	+3	+1	+1	Smite Beast 1/day	1	0	-	-		
	4th	+4	+4	+1	+1		1	1	-	-		
	5th	+5	+4	+1	+1	Morgannan's Boon	1	1	0	-		
	6th	+6	+5	+2	+2	Smite Beast 2/day	1	1	1	-		
	7th	+7	+5	+2	+2	Bane Spear 2/day	2	1	1	0		
	8th	+8	+6	+2	+2	Morgannan's Boon	2	1	1	1		
	9th	+9	+6	+3	+3		2	2	1	1		
	10th	+10	+7	+3	+3	Spear of Slaying	2	2	2	1		

ability. Stolen immunities have duration of 1 minute per ward thief level. This ability can be used once per day.

Beast Slayer of Morgannan

The holy warriors of the god Morgannan, beast slayers are staunch defenders of the innocent and a determined foe of evil monsters. The work tirelessly to improve the safety of civilized communities bordering on wild, monster infested lands by seeking out and eradicating dangerous beasts.

Nearly all beast layers of Morgannan are members of the Monster Hunters' guild, as their god endorses the actions of the guild and instructs his faithful to assist them in their endeavors. Beast slayers will often be found in leadership roles in the Monster Hunters' guild, providing the wisdom and strength of Morgannan to their fellow members.

Most beast slayers of Morgannan were rangers, but a fair number of them were fighters or even barbarians. Clerics of Morgannan sometimes make the transition to beast slayer as well, adding a potent magical punch to the beast slayer's already formidable abilities.

Hit Die: d8

Requirements

To become a beast slayer of Morgannan a character must fulfill all of the following criteria.

Alignment: Neutral Good Base Attack Bonus: +6

Skills: 5 ranks in two Knowledge (monstrous)

skills

Feats: Track, Weapon Focus (spear, any)

Patron: Morgannan

Class Skills

The beast slayer of Morgannan's class skills (and the key ability for each) are Climb (Str), Concentration (Con), Hide (Dex), Jump (Str), Knowledge (monstrous) (Int), Knowledge (religion) (Int), Listen (Wis), Move Silently (Dex), Search (Int), Spot (Wis) and Survival (Wis), Swim (Str).

Skill points at each level: 2 + Int modifier

Class Features

All of the following are class features of the beast slayer of Morgannan prestige class. **Weapon and Armor Proficiency:** Beast slayers of Morgannan are proficient with all simple and martial weapons, with light and medium armors, and all types of shields.

Morgannan's Boon (Su): At 1st level and then at 4th and 9th level, Morgannan bestows upon his faithful warriors a special

boon, represented by a permanent minor magical power or ability. The beast slayer of Morgannan can choose from the following list of boons, and can choose a given boon only once.

- Darkvision 30 ft.
- Low-light vision
- +10 ft to base speed
- +1 to hit and damage with all spears (stacks with Weapon Focus, or Weapon Specialization)
- +2 to Fortitude saves against poison
- +2 to Will saves against mind affecting spells and effects
- Bonus Feat
- +1 to one ability score

Bane Spear (Su): 1/day, as a free action, the beast slayer of Morgannan can imbue his spear with the bane special weapon ability. He chooses the type of monster affected at the time of imbuing, but must choose from he following list: aberration, animal, giant, humanoid (all except own race), magical beast, monstrous humanoid, and vermin. The effect lasts for 1 round per beast slayer class level. The beast slayer of Morgannan can call upon this ability an additional time per day at 7th level.

Smite Beast (Su): Calling upon the might of his deity, the beast slayer of Morgannan can smite monsters with Morgannan's wrath. Once per day a 3rd level beast slayer may make a single melee attack with a +4 attack bonus and a damage bonus equal to his beast slayer level. The smite beast ability is effective on monsters of the following type: aberration, animal, giant, humanoid (all except own race), magical beast, monstrous humanoid, and vermin. A smite used on a monster not of the types listed above has no effect, but still counts as a use of the ability. The beast slayer of Morgannan can smite an additional time per day at 6th level.

Spear of Slaying (Su): 1/day at 10th level, the beast slayer of Morgannan can, as a standard

action, imbue his spear with deadly energy. This ability functions like an arrow of slaying except that the beast slayer may only choose from the following list of monsters to affect: aberration, animal, giant, humanoid (all except own race), magical beast, monstrous humanoid, and vermin. The beast hunter chooses what type of creature the spear of slaying will affect at the time of imbuing. If the beast hunter strikes the designated creature or type of creature with his spear of slaying it must immediately make a Fortitude saving throw at DC 20 or die. The spear remains imbued with its slaying property until it successfully strikes its designated foe, or 24 hours have passed.

Spells per Day: The beast slayer of Morgannan has the ability to cast a small number of divine spells. To cast a spell a beast slayer must have a Wisdom score of at least 10 + the spell's level, so a beast slayer with a Wisdom of 10 or lower cannot cast these spells. Beast slayer bonus spells are based on his Wisdom score, and saving throws against these spells have a DC of 10 + spell level + the beast slayer's Wisdom modifier. When the beast slayer gets 0 spell of a given level such as 0 1st level spells at 1st level, he gets only bonus spells. The beast slayer's spell list appears below. A beast slayer prepares and casts spells just as a cleric does.

Beast slayer Spell List: Beast slayers of Morgannan choose their spells from the following list.

1st – cure light wounds, divine favor, endure elements, magic weapon, protection from evil, sanctuary, and shield of faith.

2nd – bear's endurance, bull's strength, cure moderate wounds, delay poison, lesser restoration, remove paralysis, resist energy.
3rd – crushing net of Morgannan, cure serious wounds, magic circle against evil, magic vestment, prayer, protection from energy, remove disease, water walk.

4th – air walk, cure critical wounds, divine power, freedom of movement, greater magic weapon, neutralize poison, restoration.



Chapter IV: Magic

Magic is an integral part of the Monster Hunters' guild success, without it both beast hunters and lore keepers would be severely hindered in their chosen fields. The guild employs both arcane and divine spell-casters, utilizing their diverse talents in a wide array of applications.

Magic is used to support hunting parties, not only with useful magical items, but also with direct spell support from clerics, wizards and sorcerers in the field. These spell-casters add a distinct edge to a hunting party, offering extra offensive and defensive options as well as access to a quick retreat if the going gets too rough.

Lore keepers use magic to gather more information to add to the guilds ever-growing store of monstrous knowledge. Scrying and other divinations allow lore keepers to learn about dangerous monsters at a safe distance, while simple utility spells such as *mending*, *erase*, and others, ease the burden of cataloguing and storing information.

Arcane Magic

Practitioners of arcane magic are normally found amongst the lore keepers, often in the form of wizards. Wizards are scarce among the beast hunters, but sorcerers often find the beast hunter's path an exciting and lucrative place to ply their trade.

Divine Magic

Practitioners of divine magic within the Monster Hunters' Guild are usually clerics of Morgannan, the guild's patron deity. These hardy clerics are often found amongst the beast hunters, using their god's blessings to aid in the eradication of monstrous beasts.

New Spells

Guild spell-casters have devised the following spell to keep beast hunters from getting literally chewed to bits.

Foul Flesh

<u>Transmutation</u> **Level:** Sor/Wiz 1

Components: V, S, F

Casting Time: 1 standard action

Range: Touch

Target: Creature touched **Duration:** 1 minute/level

Saving Throw: Fortitude negates

Spell Resistance: No

The caster imbues his flesh with a foul taste, dissuading animals and monsters from biting him. Anytime a creature with a bite attack successfully bites a target under the effects of *foul flesh*, it must make a successful Fortitude saving throw or refuse to bite the target again. A creature that fails its saving throw can still use other attack modes against the caster. This spell only functions on animals and monsters with Intelligence score of 3 or less.

Focus: A piece of spoiled meat

Trip

<u>Transmutation</u>

Level: Clr 0, Sor/Wiz 0 Components: V, S

Casting Time: 1 standard action

Range: Touch

Target: Creature touched Duration: Instantaneous Saving Throw: None Spell Resistance: Yes

With a simple touch the caster can cause an opponent's feet to become tangled, effectively tripping him. The caster must succeed at a melee touch attack against his target, and if successful can make an immediate trip attack against his opponent, which does not draw an attack of opportunity. The caster does not use his own Strength score for the opposed roll, instead using a Strength score of 12 supplied by the magic of the spell. The spell is considered a medium size creature

for the purpose of opposed rolls. This spell is effective only on bipedal creatures.

Grushing Net of Morgannan

Conjuration
Level: Clr 3

Components: V, S, M, DF Casting Time: 1 standard action Range: Close (25 ft. + 5 ft./2 levels) Target: 1 creature of up to large size

Duration: 1 round/level

Saving Throw: Reflex negates, see text

Spell Resistance: Yes

This spells conjures a net of magical force that can be cast upon an opponent of up to large size. Like a mundane net, a ranged touch attack is required, but the net launches towards its target at great speed, and therefore has a greatly increased range. If the net strikes its target, the target is entangled and takes a –2 penalty on attack rolls and a –4 penalty on Dexterity, can move at only half speed, and cannot charge or run. If the entangled creature attempts to cast a spell, it must make a DC 15 Concentration check or be unable to cast the spell.

After the net has entangled a target it begins to tighten and constrict, inflicting 1d8 points of crushing damage every round to the entangled creature. A successful Reflex throw reduces this crushing damage by half, and must be made every round the target is entangled.

An entangled creature can escape the *crushing net of Morgannan* with a DC 25 Escape Artist check (a full-round action). The net has 10 hit points and can be burst with a DC 30 Strength check (also a full-round action).

Material Component: A small piece of rope tied in a knot.

Magic Items

The Monster Hunter's guild relies heavily on magical items, and each guild house is likely to have quite a store of them. Guild spell-casters create a large portion of the minor magical items used by the guild, such as potions and scrolls, while the majority of more powerful objects are gleaned from the treasure hoards of monsters the guild has slain. Of course, the guild often comes to possess items that they have no need for, and is more than willing to sell these items to adventurers, or trade for something the guild needs.

The most common magical items used by the guild can be found below.

Armor

Beast hunters, especially armors that confer resistances to monstrous attacks, prize enchanted armor. Light and medium armor is preferred over heavy, as the majority of beast hunters are drawn from the ranger class and prize stealth and quick movement over thick armor. The most sought after armor enchantments are those that confer some type of energy resistance, any type of fortification, and enchantments that augment stealth.

The guild does create one specific type of armor for veteran beast hunters, usually given to honor some great accomplishment.

The Warder's Wrap: This +3 studded leather is created by the clerics of Morgannan. In addition to its protective properties, the armor bestows upon its wearer resistance to cold 5 and fire 5. In addition the wearer may use freedom of movement as the spell 1/per day. Moderate Abjuration; CL 11th; Craft Magical Arms and Armor; energy resistance, freedom of movement; Price 37,255 gp; Cost 18,627 gp + 1,490 XP.

Weapons

Magic weapons are widely used by beast hunters to gain an advantage over the monsters they hunt. Nearly all types of weapons can be found, from daggers to great axes, with enhancements running the gamut from negligible to overpowering. Bane weapons are, of course, high on the list of weapon special abilities sought by beast hunters, but generally any enhancement that increases damage potential is looked upon with great favor.

Spell-casters at the Monster Hunters' Guild have cooked up a way to add a little punch to their beast hunter's weapons. The lesser bane weapon special ability allows beast hunters to carry a potent, although limited, weapon at relatively little cost to the guild. A guild house will typically have at least one +1 lesser bane weapon for each type of monster common to the area. These weapons are often loaned out to beast hunters but remain the property of the guild.

Lesser Bane: Lesser bane weapons confer special bonuses against certain types or subtypes of monsters. Against its designated foe, a lesser bane weapon confers an additional +1 enhancement bonus to the weapon and deals extra 1d6 points of damage. Bows, crossbows and slings bestow the bane bonus upon their ammunition.

Faint conjuration; CL 5th; Craft Magic Arms and Armor; *summon monster I*; Price + 1,500 gp.

Potions

Potions see more use by the Monster Hunter's guild than all other magical items combined. They are relatively cheap to produce and offer a wide array of benefits to both beast hunter and lore keeper alike. Healing potions are the most common, while bull's strength, cat's grace, and other ability boosting potions run a close second.

Rings

Magic rings often find their way into the Monster Hunters' Guild by way of a monster's seized treasure hoard. Because they are somewhat expensive to produce, magic rings are infrequently created by guild spell-casters. The most common ring found amongst guild members is the humble ring of protection, as both beast hunters and lore keepers can always do with a little extra protection. Beast hunters prize the ring of chameleon, ring of jumping, ring of climbing, and even the much-maligned ring of sustenance. Spell-casting lore keepers covet those rings that enhance arcane power such as rings of wizardry or rings of spell storing.

In its earlier days, the Monster Hunter Guild did arm some of its hunters with a specific ring. The creation of guild co-founder Drimm, the bane ring was a powerful boon to those first hunters. Today only a few bane rings remain in the guild's possession, all of which are held by powerful guild members.

Bane Ring: This ring confers the bane special weapon ability upon any weapon wielded by the ring's wearer. Like bane weapons, bane rings are specifically created to combat a certain type or subtype of monster.

Strong conjuration; CL 10th; Forge Ring; summon monster III; Price 30,000 gp

Acds
Like rings, rods used by the Monster Hunters' guild are most often the spoils of war, finding their way into guild member hands directly from a slain monster's treasure hoard. Metamagic rods are prized as are any that increase the combat prowess of a hunting party.

Scrolls

Nest to potions, scrolls are the most widely utilized magical item in the Monster Hunters' Guild. Both arcane and divine scrolls are supplied to spell-casting beast hunters, adding a deeper spell reservoir to call upon when filling a guild contract. Typically spell of 1st to 3rd level will be found on scrolls carried by guild members. Scrolls containing healing spells, ability boosting spells, and protective spells are the most common.

Staffs

Staffs, like wands, can hold a wide array of magical spells and therefore serve their owners in myriad of different ways. The Monster Hunters' Guild creates staffs on occasion, loaning them out to spell-casting guild members to bolster their magical abilities in the field. Staffs such as the staff of healing, staff of frost, and the staff of fire are favorites, and are the ones most likely to be found within the guild.

A special staff, called the staff of subduing, is sometimes found within guild houses with a strong lore keeper influence. The staff allows beast hunters to subdue a monster rather than killing it outright, thereby allowing it to be studied in depth.

Staff of Subduing: This sturdy looking staff is made from oak and features inlaid steel bands and a scrolling spider web pattern carved along its entire length. It allows use of the following spells:

- Daze (1 charge)
- Sleep (1 charge)
- Hold person (1 charge)
- Deep slumber (2 charges)
- Hold Monster (2 charges)

The staff may be used as a weapon acting as a +1 merciful quarterstaff.

Strong enchantment; CL 11th; Craft Staff; daze, sleep, hold person, deep slumber, hold monster; 75,000 gp.

Wands

Wands are common in the Monster Hunters' Guild, as they allow spell-casters to greatly increase their spell reservoirs. Wands containing a variety of useful spells are produced by guild wizards and clerics, and then loaned out to spell-casters operating in the field. Wands are commonly charged with healing spells and those that boost ability scores.

Wondrous Items

The guild utilizes a vast array of wondrous items, either creating them for guild use or gleaning them from the possessions of slain monsters. Minor items such as *amulets of natural armor, boots* and *cloaks of elvenkind*,

cloaks of resistance, and bracers of armor are the most common, and are the ones most likely to be created by guild spell-casters. More powerful items are usually found in treasure hoards but may be created on occasion if the guild has a great need of a certain item.

Artifacts

The guild does lay claim to one very unique set of items, so rare and prized that only the most senior members of the guild are allowed to see, let alone utilize them. Blackdyrge, the infamous and enigmatic sage of monsters penned a number of magical bestiaries, each detailing a number of powerful beasts, their lairs, habits, and even treasure. Monster hunters have sought these volumes for centuries for the powerful boons they bestow upon their readers. The Monster Hunters' guild currently owns six volumes of *Blackdyrge's Bestiary*, and is very interested



in obtaining more of them.

Little is known about Blackdyrge himself, and he is assumed to be long dead as most of the bestiaries are hundreds of years old. The sage's intentions are also unclear, for

the writing in the bestiaries carry an almost mocking undertone, as if Blackdyrge were simply attempting to lure adventurers to their doom, a feat the bestiaries have accomplished in excess, whether intentional or not.

Blackdyrge's Bestiaries: These plain, black leather bound volumes detail anywhere from five to 10 specific monsters, featuring lengthy dissertations regarding their strengths, weaknesses, lairs, and general habits. The magical nature of these tomes bestows a number of tangible benefits upon their readers relating specifically to the type of monsters found in each bestiary. The monsters described in Blackdyrge's Bestiary are specific individuals, usually more powerful than standard creatures of their kind, but the bonuses gleaned from reading a bestiary apply to all monsters of that type. For example: a Blackdyrge's Bestiary may include a description of a powerful behir, but readers of that tome would gain special bonuses applicable to all behirs, not just the one found in the bestiary. The benefits from reading a Blackdyrge's Bestiary are detailed below.

- +4 circumstance bonus to hit and damage against bestiary monsters
- +4 circumstance bonus on saves against spells, spell-like abilities, special attacks, and special qualities of bestiary monsters
- +4 insight bonus to AC when fighting bestiary monsters
- Complete immunity to one special attack or quality of each monster described within the bestiary (petrifying gaze, breath weapon, etc...)

These benefits take effect immediately after reading a *Blackdyrge's Bestiary* and remain for 48 hours. The magic of each bestiary is non-depleting, allowing its owner to reread a volume and gain the above benefits again.

Strong Abjuration; CL 20

Gods of the Monster Hunters' Guild

The Monster Hunters' guild pays lip service to a number of gods, usually those that include protection and hunting in their portfolios. But, the guild's true divine allegiance lies with Morgannan the Warder, a relatively minor god but one whose goals and teachings mesh well with the guild's aims. Most clerics encountered in the Monster Hunters' guild will be followers of Morgannan, and a fair number of his holy warriors, the Beast Slayers of Morgannan, enact their god's will as premier beast hunters.

Morgannan

The Warder, The Beast Slayer

Demigod

Symbol: A spear crossed over a plain shield

Alignment: Neutral Good

Portfolio: The eradication of evil monsters,

hunting, the Monster Hunters' guild

Worshipers: Monster Hunter guild members, adventurers

Cleric Alignment: CG, NG, LG

Domains: Knowledge, Protection, War

Favored Weapon: Spear

Morgannan the beast slayer has long been the patron deity of the Monster Hunters' guild. His reputation for hunting and slaying all manner of powerful beasts is well earned, both as a mortal adventurer, and then as a deity. He appears as a robust man in his early forties with graying hair armored in supple leathers and carrying a round shield and spear.

Dogma

Defend the innocent from the predations of evil monsters, hunt them down and wipe them from the face of the earth, this is the abiding doctrine of Morgannan. Although the god has a strong martial bent he also teaches that one must learn all he can about his foe. Morgannan instructs his faithful to study the dangerous beasts of the world, learning their weaknesses so that they may be easily defeated.

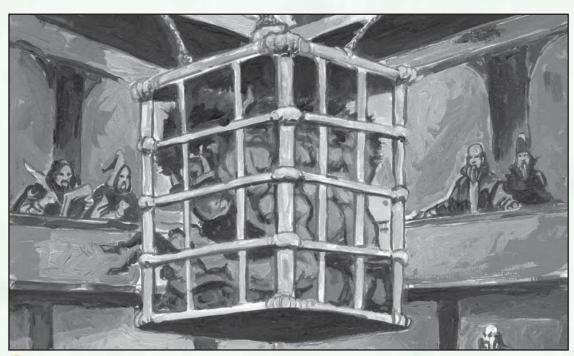
Clergy and Temples

Clerics of Morgannan tend to be stout and steadfast individuals with a mind towards martial prowess and industrious study. They favor light simple garb of greens and browns, and tend towards light or medium armors when preparing for battle. Most clerics of Morgannan are accomplished with spear and shield, the chosen instruments of their god. They use their divine abilities to aid their comrades in arms, and to strike directly at rampaging monsters.

Clerics of Morgannan can be found in adventuring parties with similar goals, but the majority of the faithful belong to the Monster Hunters' guild. Being a cleric of Morgannan is perhaps one of the easiest ways to enter the guild, as the god has publicly supported the guild for decades. This divine stamp of approval has aided the guild immensely, and every guild house will have at least a shrine, if not a full-blown temple devoted to the Beast Slayer.

In addition to clerics, Morgannan has a group of dedicated holy warriors known as Beast Slayers. These fighting men and women are the god's first and foremost offensive weapon against evil monsters. Beast slayers are almost uniformly members of the Monster Hunters' Guild, and serve as shining examples of Morgannan's dedicated aggression towards dangerous and wicked beasts.

Temples of Morgannan are rare outside the Monster Hunters' guild, but can occasionally be found in border communities without a Monster Hunter guild house. Temples tend to be simple, yet sturdy structures, featuring stout walls and a defensible position.



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A.D. Guid Thieses Guid





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71 420 Guild Sourcebook - Volume 6







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Chapter 1: Guild Overview

Introduction to the Guild

It all started as a joke.

Calling the group of cutthroats and cutpurses, bruisers and burglars, leg breakers and loan sharks a "guild" started as a joke somewhere back in the day. It was a flippant comment by someone whose name has long been forgotten, a sarcastic comment comparing the house of rogues to a legitimate establishment like the merchants' guild or the messengers' guild. The comment managed to insult both, the thieves and the businessmen.

Somehow, the name stuck and now organized groups of thieves are inevitably called thieves' guilds.

Manythieves' guilds have been described in broad strokes, and they are all too often described like Fagin's band of little thieves from *Oliver Twist*. This book takes a different approach and is more inspired by movies like *Road to Perdition* and *The Godfather*.

Common Tarms

Bat Crappers: A derogatory slang for wizards, sorcerers and other arcane spellcasters. It is a reference to the spellcasters use of spell components. Arcane spellcasters consider the term offensive.

Blackmail: Any payment extorted by intimidation, as by threats of revelation. Most often this takes the form of someone knowing or having proof of some dangerous secret on part of an individual, and getting something by threatening to release this information.

Capo: The leader of one of the five families and a term of respect. Proper etiquette is to use Capo when using a leaders surname and Don (another term of respect) when using the individual's given name. Thus when speaking to Heinrich Priest, it would be "Capo Priest" or "Don Heinrich."

Confidence Game: Any swindle technique in which the swindler, gaining the confidence of the victim, robs them by cheating. It is illegal is most areas.

Cutpurse: A slang term for thieves who make most of their living by picking people's pockets.

'Din: A derogatory slang for a Paladin. Members of a thieves' guild dislike 'dins more than they do members of a rival thieves' guild. Paladins consider the term offensive.

Dog: A derogatory slang for a human

 they are hairy, have no manners, will eat anything and smell bad much of the time.
 Humans consider the term offensive.

Executioner: A slang term for a killer for hire – i.e. an individual who kills people for money. This individual may or may not possess levels in the prestige class assassin.

Extortion: To force money, information, goods or services from a person by intimidation or abuse of authority. It is illegal is most areas.

Fencing: Receiving and disposing of stolen goods. This is a vital service provided by thieves' guilds that allows them to make a profit off of stolen items that are otherwise difficult to trade or sell.

Five Families: One of five groups that are largely but not exclusively composed of individuals related to each other in some fashion, that collectively dominate most of the individual thieves guilds in existence.

Fortune-Hunter: A slang term for a rogue who make most of their living working with adventurers who raid tombs, dungeons, etc. for treasure.

Gambling: To play at a game of chance or stakes. Most often this takes the form of games of dice, cards, races, prize fighting, magical contests, etc. In those regions where it is illegal, it is normally handled by a thieves' guild.

Gopher: A derogatory slang for a dwarf – they are hairy and spend a great deal of time underground. Dwarves consider the term offensive.

Half-Dog: A derogatory slang for a human half-breed, such as a half-orc or a half-elf. Half-orcs and half-elfs consider the term offensive. Equally offensive are half-pig and half-squirrel.

Kidnapping: To abduct a person by force or fraud, especially for ransom. Most often this takes the form of someone forcibly taken by a thieves' guild and/or one of the five families, with a ransom demanded for the victim's return.

Legerdemain: A slang term for anything involving sleight of hand that is often used when referring to picking people's pockets.

Loan-Sharking: The act of granting an illicit loan to someone and ensuring its return, with interest, using physical violence.

Monster Bait: The act of giving someone to a monster race, such as kobold, sahuagin, etc.

Mouse: A derogatory slang for a halfling – they are small, quick and eat food that does not belong to them. Halflings consider the term offensive.

Mugger: A slang term for thieves who make most of their living by physically attacking people, overwhelming them and stealing their possessions.

Paper Phony: A slang term for thieves who make most of their living by handling paperwork, such as forging papers, embezzling and similar activities.

Pig: A derogatory slang for orcs – they will eat anything, wallow in filth and are fit only to be killed. Orcs consider the term offensive.

Pious Swindler: A derogatory slang for clerics and divine spellcasters. It refers to the fact most clerics encourage people to place faith in something intangible. Divine spellcasters consider the term offensive.

Press-Gangs: The act of capturing people and forcing them into labor, such as forcing people to serve as sailors or participate

in a military action. This is illegal even in areas where slavery is legal – people forced to serve a press gang are not considered property and may legally attempt to escape.

Prize Fighting: Any of a series of fights, such as dog fighting, rooster fighting, fighting between sentient races, etc., for the purposes of gambling. This activity is legal in some areas and illegal in others.

Prostitution: The act of engaging in a sexual act for money. Most often this takes the form of women or men who provide this service and who then turn at least part of the money they recieved over to a supervisor. This activity is legal in some areas and illegal in others.

Rabbit: A derogatory slang for a gnome – they are small, hairy, like to be outdoors, and flee before larger creatures. Gnomes consider ithe term offensive

Second Story Man: A slang term for thieves who make most of their living by burglarizing a building, such as a residence.

Slave Trade: The act of moving, selling, and acquiring slaves. This activity is legal in some areas and illegal in others.

Smuggling: To import or export goods secretly, especially without paying customs duties or when handling illegal goods.

Squirrel: A derogatory slang for an elf – they spend all their time hanging around in trees and chattering away. Elves consider the term offensive.

Stoned: The act of someone being turned into stone via magic, such as a spell, spell-like effect or gaze attack.

Swag: A term used for treasure or goods appropriated from another person or persons

Theft: The act or crime of stealing. This is the bread and butter of the life of a rogue, the thieves' guilds, and the five families.

Thieves Guild: An illicit and dangerous organization that dominates all manner of illegal activities in a region or community. Most individual thieves' guilds are dominated by one of the five families.

Vandalism: To destroy or damage willfully. Most often this takes the form of individual destroying another persons property for failing to pay protection money (see "extortion," above) or because he was paid to do so by a third party.

Wagon Jacking: The act of attacking someone on a wagon, taking the wagon and the contents of the wagon from the victim by force – and possibly killing the victim. This is illegal everywhere.



Thieves Guild Ranks

Rank	Take	Guild Dues	Marching Orders	Years	Benefits
Rookie	30%	50 gp, favors	70%	1	Intimidate +1, Gather Info +1, shelter
Thug	25%	40 gp, favors	60%	4	Intimidate +2, Gather Info +2, favors
Tough Guy	20%	30 gp, favors	50%	8	Intimidate +3, Gather Info +3, cover up
Button Man	15%	20 gp, favors	40%	12	Intimidate +4, Gather Info +4
Wise Guy	10%	10 gp, favors	30%	16	Intimidate +5, Gather Info +5
Made Man	5%	Favors	20%	20	Intimidate +6, Gather Info +6
Untouchable	0%	None	10%	24	Intimidate +7, Gather Info +7

Rank: There are seven ranks within most thieves' guilds. These include; rookie, thug, tough guy, button man, wise guy, made man, and untouchable. The highest-ranking member of a thieves' guild will always be in charge of that guild. The rank of untouchable is not the same thing as Capo of a family.

Take of the Haul: A thieves' guild or family will always get a cut of the haul from any action. This includes the cost, rounded up, of the total value of the items and coins for fencing stolen goods and/or contraband. The guild does not get a take of the haul of treasure a rogue gets while adventuring outside of its territory (such as a crime done in another city, or taken while plundering a tomb) unless that treasure must be fenced.

Marching Orders: This is the percent chance, every month, that a member of the guild of this rank will receive orders from a superior in the guild. These orders instruct a member to perform in some task for the benefit of the guild – usually assisting other members commit a crime. Only roll for members of the guild that are inside the guild's territory. The chances to receive order do not accumulate while the member is outside of guild territory. These orders will reflect the alignment of the individual issuing the orders and the alignment of the individual receiving the orders will not be taken into consideration. A character will rarely be ordered to do something they know will result in their death, but this being a thieves' guild there is always a considerable chance for mayhem.

Guild Dues: This is how much a member of this rank must may the guild or family they are member of every year. This cost is in addition to fencing costs. Members are obligated to perform favors for higherranking members. Members may perform favors for lower ranking members, but are not obligated to do so.

Years: This is the amount of time an individual must be a member of a guild in good standing, or a member of the controlling family, must work for and with the organization to reach this level.

Benefits: There are cumulative benefits for members of each level to the skills Intimidate and Gather Information and this bonus stacks with any other bonuses and ranks the character already possesses in those skills. The cumulative benefit to the skill Gather Information results from contacts the thief has through the guild. As soon as an individual becomes a member of a thieves' guild, the guild will provide them shelter in the event of a crisis the member faces that will not jeopardize the guild or family. This shelter lasts for days equal to x20 the rank of the member. Furthermore, the thief may request favors of lower ranked members. Lastly, at the rank of tough guy the guild or family will assist the member in covering up crimes that the member has committed.

Introduction to Crime

Few members of a guild, aside from members of the actual family, are brought in

and "formally" trained – that is to say, given an apprenticeship. If a youth is provided with in an apprenticeship it is because an individual thief took it upon himself or herself to see that the youth was properly trained – there is no inherent requirement on member to train anyone in anything. Generally a thief joins a guild as a adult, after having learned the skills of a thief on their own.

Moving Among the Guilds

There is a fair amount of movement by thieves of all ranks between one guild and another. This can happen for a number of reasons, from simply having "itchy feet" to becoming too notorious a thief in one community and having to move to another. This may be done without any officially sanctioned retribution from the guild or family, so long as the thief stays within the same family. However, individual thieves may be offended when another thief makes such as move and seek to stop it or pursue revenge.

There is also a fair amount of movement between guilds controlled by different families by thieves of ranks rookie and thug. Thieves of these ranks have the least invested in any particular guild or family, and vice versa. They are also privy to the least amount of secrets of any particular guild. This movement is generally tolerated during times of peace between the guilds and families. During times of war, such movement is punished with death.

Whenever a thief enters the territory of a new guild to which they want to belong they do one of two things: (1) Seek out a contact, informant or member they know about, or (2) Seek out a neighborhood or location likely to frequented by members of the local thieves guild and attempt to make contact.

However, even in times of peace, a member of a guild belonging to one family joining a guild of another will be viewed with suspicion. They will never be able to rise above the rank of tough guy in the new guild and may be required to perform some special task to demonstrate their loyalty to the new

guild.

Marching Orders

An individual guild will often issue orders to individual members that they must obey, or risk punishment.

Members of a thieves' guild are expected to relate to the guild any important information they learn, such as shipments of valuables, where a rich person keeps their swag, work by law enforcement against the guild and so forth.

Members of a thieves' guild are also required to ask permission of the guild before performing major crimes. This does mean there is a chance that a more senior member of the guild will take over the operation and either cut the initiating member out entirely, or at least dramatically reduce their take. The alternative is to perform the operation without guild permission and risk the wrath of the guild.

A player character that is a member of a thieves' guild should periodically receive orders of some sort from the guild. These can include helping the guild perform a robbery, providing assistance to another member in concealing a crime, hiding a fugitive, providing protection to a senior member of the guild, etc.

Omerta Code

The "code of silence" of the Cosa Nostra is not codified or written down. It makes a good code for a thieves' guild or other criminal organization. One interpretation is as follows. This is a modified version of the Omerta code from Unearthed Arcana:

- * Do what you are told by your superiors in the family/guild.
- * Do not allow members of another family/guild to operate in the territory of your family/guild.
- * Always keep an eye for ways to make money for the family/guild.
- * Do not hide or hold back money or items or information from the family/

guild.

- * Respect your elders in the family and in the organization in general.
 - * Never let a debt go unpaid.
 - * Never be late in paying your debts.
 - * Do not get caught.
- * If you do get caught do whatever it takes to keep your mouth shut including taking your own life.
- * Never let a fellow family/guild member remain alive in enemy hands.
- * You have no real friends outside of the family/guild

Punishments

Members of a local guild will be instructed as to places, individuals and institutions that are not to be targeted. These include secret members, facilities used by the guild, and allies. The flip side is that one way a member (or members) of a guild may try to set up another member (or members) to take a fall is by feeding them false information about who and what is a legitimate target.

How an individual thieves' guild will respond to someone who violates its interpretation of the Omerta Code, along with any edicts it has issued, will depend on who runs that particular guild. A guild controlled by the Uigur family will simply attempt to kill the rogue, while the Kaukis family would attempt to bring the rogue in line with guild policy.

That being said, most guilds and all of the families are always quick to resort to extreme physical violence and outright murder to enforce order and mete out punishments. Favored methods of punishment include stoning or making monster bait of the offending party.

The guild usually arranges for the destruction of corpses of deceased members, particularly those who have been killed as punishment. There are too many ways a corpse of a former member may be, through magic, used against the guild.

Den of Theres

On average, one percent of the residential population (as compared to itinerant population) of a community will be a thief and thus a likely member of a thieves' guild. In terms of ranks within a guild there have to be twice as many members of one level to support the next level. Thus, there will need to be at least two tough guys to permit the existence of one button man. The population of a thieves' guild usually tops out at around 125 members. There are usually two to three times as many individuals actively collaborating, for any number of reasons, with the guild, as there are members.

Max. Number
64
32
16
8
4
2
1

The size of a community limits the number of thieves present, and thus limits the size of the community's thieves' guild and the highest possible rank of the resident crooks. A higher-ranking member may be found in a community too small to support a member of that rank, but they are there for some special reason, such as to retrieve a special item, on vacation, or just avoiding public scrutiny.

Town Size
Thorp
Hamlet
Village
Small Town
Large Town
Small City
Large City

The size of a community might also prevent the existence of a guild, as well as permitting the existence of multiple guilds

within one city at one time. Thorps are normally too small to have a rogue as a member of the resident population, while communities the size of a village or smaller usually do not have enough thieves to support a thieves' guild. Large cities may have two guilds, while a metropolis may have as many as five. Multiple guilds within a single community will inevitably be rivals.

Town Size	Rogues	# of Guilds
Thorp	-	-
Hamlet	1-3	-
Village	4-8	-
Small Town	9-20	1
Large Town	21-50	1
Small City	51-120	1
Large City	121-250	2
Metropolis	250+	5

The Five Families

Approximately 75 percent of the thieves' guilds are controlled by one of the five families, though the individual guilds often deny this or go by a different name. The remaining 25 percent of the thieves' guilds are independent and/or controlled by an evil cult or monster. Each of the families controls about an equal amount of thieves' guilds. The families each fall along racial lines, the real power is always held by members of the family and then by unrelated members of the same race, but other races will be admitted into that guild. However, the families, as well as most guilds are racist.

Uigur

Race: Half-Orc

Nickname: Orc-néas, brutes

Illegal Activities: Theft, fencing stolen goods, extortion, kidnapping, vandalism for hire, press-gangs, loan-sharking, horse theft, cattle rustling, wagon jacking, prize fighting and ambushing travelers.

Legal Activities: Mercenaries, bodyguards, adventurers, construction and laborers.

Religion: Some of the Uigur family are

worshippers of the orcish gods of theft and deception.

Dark Secret: The Uigur family is the only one of the five families that actually engages in murder for hire, moving into assassin guild territory. After a Uiger thief commits a murder for hire, they move to another community to avoid assassin guild scrutiny.

Movie Inspiration: Boys in the 'Hood

Poor and dangerous communities with a significant half-orc population are often fiefdoms for the Uigur family. They rarely do anything to improve the condition of the community, or the lives of others, choosing to raise themselves high on a pile of the bodies of others.

Violent crime of all sorts seems to be favored by the Uiger. Their reputation for cruelty and savagery generally exceeds the truth, but not by much. The leadership of the family seems to enjoy wallowing in a bad reputation. Where and when the Uigers make use of criminal tattoos, they are extremely bold placing them on sections of the anatomy readily apparent, such as the face and hands.

The Uigur Capo is Ord "Skanky Tusks" Uigur (male, Half-Orc, CE, Fighter 4/Rogue 4/Hooligan 4/Barbarian 4) a smart and savage (and reputed cannibalistic) half-orc who rules a ghetto of a large city as his own kingdom.

Svartalfar

Race: Half-Elf

Nickname: Trow, wise guys

Illegal Activities: Theft, fencing stolen goods, extortion, slave trade, illicit trade in illegal magic items, the use of illegal magical spells, illegal prostitution, prize fighting, blackmail and smuggling.

Legal Activities: Bankers, mages for hire, merchants and adventurers.

Religion: Some of the Svartalfar family are worshippers of the elvish gods of theft and deception.

Dark Secret: The Svartalfar family has some deep deals and connections with the

drow, among other races of the underworld.

Movie Inspiration: Godfather I

The Svartalfar family leads organized crime in elven and half-elven communities. They are highly adept at reading people, assessing a situation and planning on the fly for dealing with it. They also make organized crime look classy, if not good.

They handle a great deal of the crime between humans and elves. They are also highly hypocritical, going to greater lengths than the other families in an attempt to hide their illicit activities and maintain an appearance of decency. Where and when members of the family use criminal tattoos, it is only in a section of the anatomy not readily apparent such as the middle of the back. They are as capable as any others of getting down and dirty – they just lie about it.

Jhoff Svartalfar (female, half-elf, NE, Rogue 6/Assassin 6/Bard 5) is the Svartalfar Capo. She only reluctantly assumed control of the family after the murder of her older brother (the designated family heir) and the death, by natural causes, of her father (the former Capo). However, she is both ruthless and effective.

Kaukis

Race: Gnome

Nickname: Ghobs, little friends

Illegal Activities: Theft, crime for hire, fencing stolen goods, blackmail, theft, drug smuggling, illicit trade in illegal magic items, the use of illegal magical spells, gem and valuables smuggling.

Legal Activities: Gem cutters, jewelers, illusionists for hire and adventurers.

Religion: Some of the Kaukis family are worshippers of the gnomish gods of theft and deception.

Dark Secret: The Kaukis family has some deep deals and connections with notoriously evil cults, evil nations and evil secret societies.

Movie Inspiration: Reservoir Dogs

The Kaukis family usually works crimes with a light touch, preferring to avoid violence but knowing how to use it. The Kaukis family has a presence more pervasive, but less assertive than some of the other families – they may operate in Priest or Svartalfar territory without the hoods or trow knowing about it.

They are mercenary even by rogue standards. Rather than have a single force based in a city to perpetrate crimes, leaders of Kauris family usually hire various criminals who they believe will perform the job the best – even if the individual to be hired has to travel to perform the job. Kaukis guilds have highly itinerant population.

The Kaukis Capo is Piett Kaukis (male, gnome, NE, Rogue 10/Assassin 4/Sorcerer 2). He is a retired adventurer who is known to be a criminal, but groups associated with law enforcement have not been able to stop him. He treats crime like any other business – only with more killing.

Härdmandle

Race: Dwarf

Nickname: Hill-men, strong men.

Illegal Activities: Theft, fencing stolen goods, extortion, weapons smuggling, forgery, slave trade, drug smuggling, arson, horse theft, cattle rustling, wagon jacking, illegal gambling and prize fighting.

Legal Activities: Weapon smiths, blacksmiths, metal traders and adventurers.

Religion: Some of the Härdmandle family are worshippers of the dwarvish gods of theft and deception.

Dark Secret: The Härdmandle family has some deep deals and connections with the derro, among other races of the underworld.

Movie Inspiration: Road to Perdition

If something illegal is going on in a dwarf community, then the Härdmandle family is probably involved on some level. They operate mostly in communities that are exclusively, or at least predominantly, dwarven. They appear in other communities mostly to collect favors gained by protecting

dwarves from the other thieves' guilds.

In a typical dwarven tradition the Härdmandle family goes about all the leg breaking, horse stealing, and so forth with a dour attitude and a strong work ethic. They are relatively slow to react, but once they get moving they are relentless. They are also extremely loyal to family members — actual Härdmandles rather than just associated thieves — even when the family member is not worth the loyalty.

The Härdmandle Capo is Gregor Härdmandle (male, dwarf, LE, Fighter 2/Rogue 10/Hooligan 5) who is ruthlessly pragmatic and not given to whims of vengeance or territorialism. He is cold and dour even by dwarf standards and a stern, but not sadistic, leader and disciplinarian.

Priest

Race: Human

Nickname: Hoodlums, hoods

Illegal Activities: Theft, fencing stolen goods, extortion, drug smuggling, slave trade, illicit trade in illegal magic items, use of illegal magical spells, illegal prostitution, blackmail, arson, horse theft, cattle rustling, wagon jacking, illegal gambling and prize fighting.

Legal Activities: Merchants, clergy members, noble class members, bankers and adventurers.

Religion: Many of the Priests family are sincere worshippers of the most violent and dangerous gods of theft and deception.

Dark Secret: The Priest family was banished from its homeland about 80 years ago and it plots both revenge and a return in force.

Movie Inspiration: Every gangster and mafia movie ever made.

The only entirely human family of the "Five Families," the Priests run every gamut from embezzlers to leg breakers. Members of the family can be found in nearly any city where there is a significant human population, even if it is a city ruled by a different race.

However, they only truly dominate the scene in a double-handful of human cities.

They combine the propensity for violence of the Uigur with the strategic and tactical ability of the Svartalfar – something that alarms the forces of law and goodness, as well as the other families, wherever the Priests may feel a need to make their presence known.

The current Capo of the Priest family, Heinrich Priest (male, human, NE, Rogue 9/Assassin 3/Wizard 5), is known to have killed his first two children because they both in one way or another disappointed him in behavior that most others would have found forgivable in employees, not to mention their own offspring.



Working Raltionships

People in all aspects of government and law enforcement for a community are especially targeted for control by organized crime via bribes, threats, or a combination thereof. This cooperation is most commonly achieved through bribery, blackmail and the establishment of "mutually beneficial" relationships with legitimate businesses. Once working with the guild, they help the guild get away with illegal actions. Criminal organizations also benefit if there is social

distrust of the government or the police.

Supernatural Deals

Most thieves' guilds avoid long-term deals with anything not in the family that controls the guild, but they are amenable to short term arrangements. In particular the guilds usually avoid making long-term arrangements with monsters and supernatural agencies, such as demons, devils beholders and so forth. This is because the leadership of the families has learned, through painful experience, that these deals are unstable, the monsters treacherous and long-term deals often cost the guild more than they provide. So these deals are kept short, and thus more manageable.

Other Legitimate Guilds

Thieves' guilds try to maintain a predatory relationship with other guilds, striving to maintain enough control to profit off of the labors of others. When and where they can, leaders of the thieves' guild and the families will also try to manipulate other guilds and control them. The effectiveness of this varies greatly, depending upon the competence of the guild leaders involved.

There are two exceptions; the adventurers' guild and the assassins' guild. More than any other guild, the adventures guild (an organization of ill-tempered, itching for a fight, mercenaries) and the assassins guild (an organization of ill-tempered, itching for bloodshed, murderers for hire) can and do pose a real threat to thieves' guilds. As such, the guilds attempt to maintain a weary truce with the assassins', and avoid the attention of the adventurers' guild.

Other Immoral Guilds

Different thieves' guilds located in a single populated area are inevitably going to be rivals. When more than one guild has a presence in the same community, they are at war as often as they are at peace. However, this war is usually a secret affair, conducted by murders, sabotages, back-ally scheduled

brawls, etc. All the participants try – often unsuccessfully – to make certain these feuds stay between the thieves' guilds, and do not target or involve civilians or law officers. If the war expands, it draws unwanted attention to all the guilds involved. That said, when different guilds are at war, all the members are expected to contribute and participate.

Relationships inside the Guild

Members of a thieves' guild do not actually spend all of their social time with each other. For one thing, the members do not all like each other. For another, it is too conspicuous to have groups of criminals together constantly.

A thieves' guild, by its nature, is filled with unsavory types. This is a "group" of individuals who are NE, LE and CE who are always willing to double cross each other and are often actively betraying each other. They lie to each other, rob each other, and might even set each other up to take a fall for crimes the victim did not commit. They also steal credit for well executed jobs.

Most thieves' guilds function as pressure-cookers of survival of the fittest. The leadership of a guild rarely intervenes in a conflict between members, or a conflict between a member and anyone from outside of the guild. This changes if a vested interest of the thieves' guild is somehow at stake in the conflict, in which case the leadership will order an intervention; consequently, the aim of wily members is to make certain they represent the vested interest.

Generally speaking, fortune-hunters are more feared than liked. They are in the guild the least, but throw around more wealth, items and power than do the cutpurses, muggers and paper phonies that work the city and are part of the guild on a day-to-day basis.

Criminal organizations sometimes arise in closely-knit immigrant groups who do not trust and are not trusted by the law enforcement. As an immigrant group begins to integrate into the wider society, the organized crime group is generally weakened.

Everything Not Nailed Down

A thieves guild is, by definition, full of people who are thieves, and thieves, by definition, will at least try to steal everything that is not nailed down – and come back later with a crowbar for the things that are nailed down.

If the PC rogue wishes to rob a random person or random residence, use one of the two systems below to determine what the rogue discovers and is able to steal. However if the game master has something specific (a person to encounter or a McGuffin to steal) in mind, then they should prepare for that ahead of time.

Things People Keep in their Pockets

To determine the amount of treasure an individual is carrying, determine the amount of gold pieces* they would have based upon the encounter level they represent and according to Table 3-3 in the Core Rulebook II. Then divide that amount by 32. The rest of the wealth is tied in other possessions, such as clothing, tools, land, buildings furniture and so forth.

Then roll on Table 3-5 in the Core Rulebook II for the appropriate encounter level twice, the first time to determine if the individual possesses any goods, and the second time to determine if the individual possesses any magic items. When multiple goods or magic items are available, take the minimum available. Determine the value of items possessed by the target according to Table 3-4 in the Core Rulebook II.

Things People Keep in Closets

The rules for determining how much an individual keeps in their place of residence are similar to those for determining how much an individual carries with him.

To determine the amount of treasure an individual possesses, determine the amount of gold pieces* they would have based upon the encounter level they represent and according to Table 3-3 in the Core Rulebook II. Then divide that amount by 2. The rest of

the wealth is tied in other possessions such as clothing, land, buildings, furniture, and so forth – generally things that are more trouble than they are worth to try to steal.

Then roll on Table 3-5 in the Core Rulebook II for the appropriate encounter level twice, the first to determine if the individual possesses any goods and the second time to determine if the individual possesses any magic items. Determine the value of items possessed by a target according to Table 3-4 for the Core Rulebook II.

* Or an equal value in items such as bonds, stocks, promissory notes, titles, and so forth. For more information see the Banking Guild.

Examples

Dorobo the Rogue (male, human, CN, Rogue 9) is a fortune-hunter and relative small-timer in the local guild, holding the rank of thug. He works in town about half the time and goes out burglarizing tombs and dungeons the rest of the time.

Not a Member

Dorobo the Rogue is instructed to help the guild deal with a thief operating in the guilds territory without the permission. He has to use his skills in gather information, as well as hiding and moving silently, to catch this other thief. When caught, Dorobo and all the members of the guild are required to watch as the other thief is buried alive.

Executing a Crime Solo

After spending several days scoping out a house, Dorobo burgles the place. He is able to steal 300 gp in value in coins and bonds, as well as three gems, each worth 275 gp for a value of 825 gp. The total value of property easily stolen from this residence is 1125 gp. Dorobo must pay the guild 281 gp, or 25 percent, its take of what he stole, and keeps 843 gp

Participating in a Crime

The guild informs Dorobo (he receives

marching orders from a more senior member of the guild) that he must assist in a kidnapping with four other members. He temporarily leaves his adventuring party and goes to meet with a button man. The expected take for the crime is a total of 5,000 gp in ransom, and Dorobo expects to earn about 531 gp. For his part, Dorobo must make use his Contacts (the feat, which grants him a +10 circumstance bonus to all attempts at Bluff, Diplomacy, Forgery, Gather, Information, Intimidate, Perform and Sense Motive with eight 1st level individuals who are contacts) to help perpetuate the kidnapping, as well as providing assistance in the actual act. However, in a fit of pique one of the other criminals kills the kidnapped victim. As a result, Dorobo must use his Contacts to help his fellow members of the guild get away with crime, but earns no money for all of his efforts.

Executing a Crime with Accomplices

Dorobo hears about a shipment of some valuable commodity coming through the city where he resides. He uses his Influence (+2 bonus to gather information, +2 bonus to intimidate) to learn when and where the shipment is arriving. Dorobo informs his superiors in the guild about the shipment, and requests permission to attempt to steal the goods. This permission is granted and so Dorobo uses his influence to have two rookies (invoking favors to issue marching orders) assist him in the attempt to steal the shipment. The three thieves are successful in their attempt to steal the shipment, bolts of silk cloth worth 2,500 gp. After paying the guild its cut of 25 percent, or 625 gp, Dorobo has 1,875 gp. He must also pay off his accomplices. The usual rate of payment is: the leader of the operation will receive 50 percent of what is left after the guild gets its cut, and the rest is divided up among the other conspirators. In this case Dorobo gets 937 gp, while each of his accomplices receive 468 gp.

Participating in Another Crime

The guild informs Dorobo he must

extract protection money from a local merchant. He goes to the merchant and must use his Influence as a member of the thieves' guild (intimidate +2) to get the money. If he fails to do so, it will reflect poorly on him and will result in punitive action taken against the merchant.

Participating in a Mystery

Dorobo is given a package, such as a small box that is closed and locked, and instructed to deliver it safe and unopened to a particular individual somewhere else inside the city. While attempting to deliver the item, he is attacked twice by individuals attempting to steal the box.

Participating in Yet Another Crime

The guild informs Dorobo that it knows one of his associates in the party has a valuable magic item a guild leader wants. Dorobo is instructed to steal the item and turn it over to the guild. Failure to do so will mean he faces punishment – up to and including death – and that the guild would then simply send someone else to get the item.



Chapter 2: Guild Secrets

While members of the thieves' guild find these skills and feats useful, they are open to other characters as well.

Skills

Below are skills often possessed by members of the thieves' guild.

Performance - Cons

Cons – as in confidence scams – is one of the specialties for the skill performance.

Action: Below are three typical cons ranging from the minor to major.

Three Card Monte (Minor Con): The trickster shows three playing cards to the audience, one of which is the *lady*, then places the cards face-down, shuffles them around, and invites the audience to bet on which one is the *lady*. This is all a gambling deception often assisted by Silent Image surreptitiously cast on the cards. Minimum Time: 10 minutes. Target DC: (without magic) 17 or (with magic) 15. Money Taken: +1 sp per excess of target. For example, if the target DC is 13 and the roll 18, then the conman gets 5 sp.

Pig-In-A-Poke (Intermediate Con): The con entails a sale of a "suckling pig" (or similar animal) in a "poke" (bag). The bag ostensibly containing a live healthy little pig actually contains a cat. Frequently the animal is disguised through use of minor magic such

as *Disguise Other*. Variations include selling faux magic items disguised with *Magic Aura*. Minimum Time: 1 hour. Target DC: (without magic) 22 or (with magic) 20. Money Taken: Standard cost for the supposed item (as per the PH or DMG) +2 gp per excess of target. For example, if the con man is selling a "sheep" (2 gp) the target DC is 20 the roll 28, then the conman gets 18 gp. for selling a disguised rat.

The Foreign Prisoner (Major Con): The basic come-on involves entreating the mark to secretly or possibly even illegally aid in retrieving some stolen money from its hiding place. Anyone trying this has already fallen for the essential con by believing that the money is there to steal. This can be aided by Hypnotism. Minimum Time: 1 day. Target DC: (without magic) 27 or (with magic) 25. Money Taken: Excess of target x25 in gp. For example, the target DC is 25 the roll is 32, the conman gets 175 gp.

Retries: Using performance to try and pull cons does not allow for retries – failures usually result in the arrest of the perpetrator or physical attacks by the intended targets.

Bluff - "Thieves' Cant"

Bluff can be used to deliver secret messages. When it is used for this purpose by members of the Five Families and/or a

member of a thieves' guild, this is called Thieves' Cant. Specifically, Thieves' Cant is a particular means of communication employed by Thieves' Guilds and as such it is a skill picked up by many rogues and bards. Most commonly, it is a series of gestures, combined with posture, facial expressions and a very few words, designed not to appear to be an attempt to relay information. Thieves' Cant does not allow for a great deal of poetic expression and is spartan in the terms it uses. Although different Thieves' Guilds and the each of the five families may employ a written code to convey information, Thieves' Cant does not have a written version. It is a class skill for rogues, bards and assassins and a cross-class skill for all other classes and prestige classes, unless other wise noted.

Delivering a Secret Message: The individual may attempt to use Bluff to get a message across to another character without others understanding it. The DC is 15 for simple messages, or 20 for complex messages, especially those that rely on getting new information across. This DC is -2 if the individuals (the individual attempting to use Thieves Cant and the intended target) are members of the same guild and/or family. The DC is +2 if the individuals (the individual attempting to use Thieves Cant and the intended target) are members of different guilds and/or families.

Failure by 4 or less means the individual can not get the message across. Failure by 5 or more means that some false information has been implied or inferred. Anyone listening to the exchange can make a Sense Motive check opposed by the Bluff check you made to transmit in order to intercept your message (see Sense Motive).

Frais

Below are feats often possessed by members of the thieves' guild.

Criminal Tattoo [General]

The rogue bears a tattoo testifying to their membership in a thieves' guild or one of the five families, granting them privileges within that thief's guild or the family. The rank of the individual within the guild or family determines the nature of the tattoo and the reception of the individual within the guild.

Prerequisite: rogue level 3, membership (with rank of at least thug) in a thieves' guild.

Benefit: The individual with the criminal tattoo enjoys a special luck bonus to all charisma based skill rolls within the guild or family of which they are a member, as well as among contacts, followers and allies of the guild. The bonuses are +1 for Thug, +1 for Tough Guy, +2 for Button Man, +2 for Wise Guy, +3 for Made Man and +3 for Untouchable.

Special: If the criminal tattoo of an individual is revealed to a member of a rival guild, as well as among contacts, followers and allies of the guild, or a lawful character (who knows what the tattoo means), the individual may not be arrested or attacked but will suffer a negative reaction to all charisma based skill rolls which increases depending on the rank of the member. This penalty is -1 for Tough Guy, -1 for Button Man, -2 for Wise Guy, -2 for Made Man and -3 for Untouchable.

Family Member [General]

The thief is an actual member of one of the five families, and as such is awarded special privileges in Thieves' Guilds controlled by that family. However, this also means this individual is marked by enemies of that guild and family, such as law enforcement and members of other families.

Prerequisite: This feat may only be taken at first level, with the permission of the game master and the race of the character must be appropriate for the family in question.

Benefit: The individual who is possesses this feat is considered to be two ranks higher in the Thieves' Guild than they would be otherwise for purposes of determining favorable conditions in the guild.

Special: Note that enemies of the guild or family, such as law enforcement or members of other Thieves' Guilds or families,

will have a negative reaction modifier exactly opposite that of the benefit the character enjoys. The individual who possesses this feat is considered to be two ranks higher in the Thieves' Guild than they would be otherwise for purposes of determining penalties among enemies of that guild or family. Furthermore, members of a family are always the first to be targeted by enemies of the guild or family.

Resist Magical Detection [General]

This feat allows the rogue to have a Will saving throw for divinations spells that do not normally permit saving throws.

Prerequisite: Rogue level 5 or bard level 8.

Benefit: The rogue may have a Will save (DC determined by the level of the individual casting the divination spell) for any divination spell of up to 3rd level that would determine something about the character.

Special: Spells for which this feat permits a saving throw include, but are not limited to; *Comprehend Languages*, *Detect Evil/Good/Law/Chaos*, *Detect Thoughts*, *See Invisibility*, *Arcane Sight* and *Clairaudience/Clairvoyance*.

Contacts [General]

The criminal has a secret contact with people in the government, law enforcement, or legitimate society in one form or another, who are ostensibly dedicated to upholding social decency. This is similar to the Leadership feat.

Benefits: The criminal is able to work with contacts that are bribed, blackmailed or simply corrupt and will assist the criminal to the best of their abilities in successfully violating the laws and accepted traditions of the realm. The number of contacts depends on the characters Leadership score.

Leadership Modifiers: Several factors can affect a character's Leadership score causing it to vary from the base score (character level + Cha modifier). A character's reputation (from the point of view of the contact) raises or lowers his Leadership score.

Leadership Score: A character's base Leadership score equals his level, plus any Charisma modifier. In order to take into account negative Charisma modifiers, this table allows for very low Leadership scores but the character must still be 6th level or higher in order to gain the Leadership feat. Outside factors can affect a character's Leadership score as detailed above.

Leader's Reputation	Modifier
Caused the death of contact(s) who betrayed character	+1
Illegally assisted the contact(s) with a problem	+1
Illegally provided the contact(s) with financial assistance	+1
Special powers	+1
Proof the contact(s) have committed a crime	+2
Great renown	+2
Cruelty	+2
Has a stronghold base of operations - guild house or the like	+2
Fairness and generosity	-1
Failure	-1
Aloofness	-1
Moves around a lot	-1
Caused the death of contact(s) who were loyal to the character	-1

	Number of Contacts per Level							
Leadership Score	1st	2nd	3rd	4th	5th	6th	7th	8th
1 or lower	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
9	5	-	-	-	-	-	-	-
10	6	-	-	-	-	-	-	-
11	8	-	-	-	-	-	-	-
12	10	1	-	-	-	-	-	-
13	15	1	-	-	-	-	-	-
14	20	2	1	-	-	-	-	-
15	25	2	1	-	-	-	-	-
16	30	3	1	1	-	-	-	-
17	35	3	1	1	-	-	-	-
18	40	4	2	1	1	-	-	-
19	50	5	3	2	1	-	-	-
20	60	6	3	2	1	1	-	-
21	75	7	4	2	2	1	-	-
22	90	9	5	3	2	1	1	-
23	110	11	6	3	2	1	1	-
24	115	12	7	4	3	1	1	1
25 and higher	120	14	8	5	4	2	1	1

Number of Contacts by Level: The character can lead up to the indicated number of characters of each level. Because they are generally ten or more levels behind the character they follow they are rarely effective in combat.

At least 2/3rds of the contacts must be in the local government, law enforcement or merchants. This includes but is not limited to city guards, soldiers, judges, members of the city bureaucracy, members of the community nobility, members of the community clergy, members of the merchant and banking guilds, etc. The remainder are simply members of the community.

If the character possesses a total of nine or less character levels, they enjoy a +10 circumstance bonus to all attempts to use Bluff, Diplomacy, Forgery, Gather Information, Intimidate, Perform and Sense

Motive on a contact. If the character possesses 10 to 19 total character levels, they enjoy a +15 circumstance bonus to these skills on their contacts. If the character possesses 20 or more total character levels, they enjoy a +20 circumstance bonus to these skills on their contacts.

The character may use this bonus in an attempt to elicit the behavior they want from the contact, as they see fit.

Contacts do not earn experience and thus do not gain levels. However when a character with the feat Contacts attains a new level, the player consults the table above to determine if she has acquired more contacts, some of which may be higher level than existing contacts.

Chapter 3: Prestige Classes

Below are two prestige classes suitable for use in a thieves' guild and the five families. The first, hooligan, works best as a combination of fighter and rogue while the second, councilor, works best as a combination of spellcaster and rogue.

500ligan

Among thieves' guilds and the five families, hooligans are the heavy muscle – they are the skull crackers, leg breakers, and bodyguards for the important people. They are capable of making dangerous unarmed attacks and taking a beating. While not the mental leaders of a guild or family it is a mistake to assume they are stupid. Furthermore, they are usually very determined.

Hit Die: d10.

Requirements

To qualify to become a hooligan a character must fulfill all the following

criteria.

Alignment: Any chaotic. Base Attack Bonus: +7.

Feats: Dodge

Special: Sneak Attack.

Class Skills

The hooligan's class skills (and the key ability for each skill) are Intimidate (Cha), Hide (Dex), Listen (Wis), Move Silently (Dex), Sense Motive (Wis), and Spot (Wis).

Skill Points at Each Level: 2 + Int modifier.

Class Features

The following are class featrues for the hooligan.

Weapon and Armor Proficiency: The hooligan gains no new weapon and shield proficiencies, but his armor proficiency increases by one. So if he had proficiency in Light Armors, he now gains proficiency

The Hooligan

THE	Hoongan				
Class Level	Base Attack Bonus	Fort Save	Ref Save	Will Save	Special
1st	+1	+2	+0	+0	Unarmed Damage (1d6)
2nd	+2	+3	+0	+0	Criminal Tattoo, Endurance
3rd	+3	+3	+1	+1	Unarmed Damage (1d6+1), Self-Sufficient
4th	+4	+4	+1	+1	Intimidate Bonus, Diehard
5th	+5	+4	+1	+1	Unarmed Damage (1d6+2), Great Fortitude

in Medium Armor, and if he had proficency in Medium Armor he can now wear Heavy Armor as if proficient.

Unarmed Damage: The hooligan gains the ability to inflict additional unarmed damage. At 1st level they inflict 1d6 unarmed damage, at 3rd level they inflict 1d6+1 unarmed damage, at 5th level they inflict 1d6+2 unarmed damage. This damage may be stacked with a strength bonus and used in sneak attacks.

Criminal Tattoo: At 2nd level, the hooligan gains the feat Criminal Tattoo for free.

Endurance: At 2nd level, the hooligan gains the feat Endurance for free.

Self-Sufficient: At 3rd level, the hooligan gains the feat Self-Sufficient for free.

Intimidate Bonus: At 4th level, the hooligan gains a +5 bonus to the skill intimidate for free.

Diehard: At 4th level, the hooligan gains the feat Diehard for free.

Great Fortitude: At 5th level, the hooligan gains the feat Great Fortitude for free.

Connellor

A councilor is an individual that engages in "legitimate" criminal activity, such as forgery and embezzling. Further, a councilor often acts as a legal protector for members of the thieves' guild and/or the five families. They are well versed in the local situation, the political atmosphere and laws that may be used to the advantage of the guild and/or family. They often serve as advisors for more

senior members to the advantage of the guild and/or family.

Hit Die: d4

Requirements

To qualify to become a councilor a character must fulfill all the following criteria.

Skills: Knowledge (any two) 5 ranks in each, Knowledge (laws) 5 ranks, Knowledge (local) 5 ranks.

Feats: Skill Focus (Knowledge [any individual Knowledge skill]).

Spells: Able to cast two different divination spells, one of which must be 2nd level or higher.

Class Skills

The councilor's class skills (and the key ability for each skill) are Appraise (Int), Concentration (Con), Craft (alchemy) (Int), Decipher Script (Int), Gather Information (Cha), Handle Animals (Cha), Heal (Wis), Knowledge (all skills taken individually) (Int), Perform (Cha), Profession (Wis), Speak Language (Int), Spellcraft (Int), and Use Magic Device (Cha).

Skill Points at Each Level: 4 + Int modifier.

Class Features

All of the following are class features for the councilor.

Weapon and Armor Proficiency: The councilor gains no new weapon or armor proficiencies.

Spell Casting: The councilor gains an additional spell casting level every other level starting at first level; 1st level, 3rd level, and

The Councilor

Class Level	Base Attack Bonus	Fort Save	Ref Save	Will Save	Special	Spells per Day
1st	+0	+0	+2	+2	Lore, Investigator	+1 level of existing spellcasting class
2nd	+1	+0	+3	+3	Contacts, Negotiator	
3rd	+1	+1	+3	+3	Lore, deceitful	+1 level of existing spellcasting class
4th	+2	+1	+4	+4	Knowledge (Law) Bonus	
5th	+2	+1	+4	+4	Lore, Skill Focus	+1 level of existing spellcasting class

5th level.

Lore: At 1st level, a councilor gains the ability to know legends or information regarding various topics just as a bard can with bardic knowledge. The character adds their councilor level and their Intelligence modifier to the lore check, which functions otherwise exactly like a bardic knowledge check. The councilor receives an additional bonus to this of +1 at 3rd level and +2 and 5th level.

Investigator: At 1st level, the councilor gains the feat Investigator for free.

Contacts: At 2nd level, the councilor gains the feat Contacts for free.

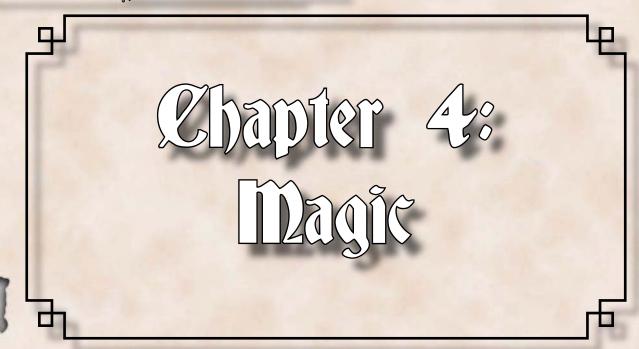
Negotiator: At 2nd level, the councilor gains the feat Negotiator for free.

Deceitful: At 3rd level, the councilor gains the feat Deceitful for free.

Knowledge - Law Bonus: At 4th level, the council gains a +2 bonus to the skill Knowledge (law) for free.

Skill Focus: At 5th level the councilor gains the feat Skill Focus for free. The player chooses which skill is the subject of the feat.





Magie Use

All the guilds and the five families – in particular the Svartalfar and Priest families – make use of magic. However, they are well aware magic is like double edged swords that can too easily be turned against them and so they do not rely upon it.

Some of the lower ranking members of the guild - the thugs, leg breakers and hooligans – can have a prejudice about magic users. They are the ones who coined the terms "pious swindler" and "bat crappers." However, so long as the spellcasters keep themselves useful and not allow their magic use to compromise the guild, the caster will not get into trouble for simply using magic. That said, thugs, leg breakers and hooligans have been known to set up, or even simply murder, spellcasters they do not like. As with most other such intra-guild conflicts, the management is usually content to allow these fights work themselves out on their own, unless the guild is at stake.

Spells

Disguise Other

Illusion (Glamer)

Level: Brd 2, Sor/Wiz 2, Trickery 2

Components: V, S

Casting Time: 1 standard action

Range: Touch

Target: Creature Touched **Duration:** 10 min./level (D)

Saving Throw: Will negates (harmless)
Spell Resistance: Yes (harmless)

This spell is functionally identical to the spell disguise self, however this more potent spell allows the caster to disguise the appearance of another humanoid creature. This spell may not alter the appearance of any creature by more than a single size category.

Snake Oil

Illusion (Glamer)

Level: Brd 2, Magic 2, Sor/Wiz 2

Components: V S F

Casting Time: 1 standard action

Range: Touch

Target: One touched object weighing up to 5

lb./level

Duration: One day/level (D)
Saving Throw: None; see text

Spell Resistance: No

Through use of this spell, the caster alters the aura of a fluid so that it registers to detect spells (and spells with similar capabilities) as though it were either a non-magical item or a magic item or the subject of a spell the caster specifies. Furthermore, anyone who drinks the fluid will believe it to be the substance suggested by the spell.

If the fluid bearing magic aura has *identify* cast on it, is similarly examined, or is drunk, the drinker or examiner recognizes that the aura is false and detects the object's actual qualities if he succeeds on a Will save. Otherwise, they believe the aura and no amount of testing reveals what the true magic is. They will continue to believe the aura, until the supposed magical effect fails to take place. Thus someone who drinks a potion of jump will believe it to be a potion of *jump* until the potion fails to allow them to make the magic jump.

Focus: A small square of silk that must be passed over the object that receives the aura.

Disarm Mechanism

Transmutation

Level: Sor/Wiz 1 Bard 1 Components: S F

Casting Time: 1 standard action

Range: Touch

Target: Creature touched **Duration:** 1 min. per level

Saving Throw: Will negates (harmless)

Spell Resistance: Yes

The subject of the spell gets a +10 enhancement bonus to Open Lock and Disable Device checks. The enhancement bonus increases to +20 at caster level 5th and +30 (the maximum) at caster level 9th. The subject must know there is such a mechanism in place to gain the benefit offered by this spell.

Material Focus: The tools the rogue uses to pick the locks and/or disarm the traps.

Magical Items

Lesser Hand of Glory: This is a mummified human hand, cut from a rogue executed for criminal activities that has been prepared as a candle. If a finger is lit after the members of a household are asleep, they will not awaken unless the flame on the hand is extinguished. Furthermore, the individual using the hand will be able to Open Locks and

Disable Traps with a +10 bonus. Each finger and the thumb will burn for a maximum of 1d4+1 hours and the spell effects continue so long as the flame burns. The candle may be used 50 times. Lastly, only the individual who lit the grisly candle or someone dousing the candle with milk will be able to extinguish the flame. Possession of lesser hand of glory is illegal in most lawful regions.

Faint transmutation; CL 2nd; Craft Wondrous Item, *Sleep*, *Disarm Mechanism*; Price 2,000 gp; Weight 2 lb.

Ring of Lies: This simple appearing silver ring allows its wearer to become particularly skilled in lying, granting a +5 competence bonus to Bluffing, Intimidation and Performance checks. Possession of this ring is illegal in most lawful regions.

Faint transmutation; CL 7th; Forge Ring, creator must possess at least 6 ranks in Bluff, Intimidate, and Perform; Price 7,500 gp.

Sneaky Jacket: This is a charcoal-colored full-length leather jacket, which in addition to providing a +2 enchantment armor class bonus to the wearer, also provides a +5 competence bonus to Move Silently and Hide in Shadows, and a +2 competence bonus to Open Lock and Disable Device. Possession of this jacket is illegal in most lawful regions. The jacket does not impose any penalties to dexterity.

Faint transmutation; CL 7th; Craft Magic Arms and Armor, creator must possess at least 6 ranks in Move Silently and Hide in Shadows, and at least 3 ranks in Open Lock and Disable Device; Price 9,800 gp

Chapter 5: Gods & the Guild

Thieves are often two-faced when it comes to religion, worshipping gods of theft and deception at the guild and worshipping a more "noble and good" deity in public. Occasionally thieves' guild members will look to any deities who favor fortune or luck in an effort to have them influence their criminal activities.

Approximately, 25% of the thieves' guilds meeting places contain a shrine to a god of theft or deception. If an individual thieves' guild is ruled by a cleric, then the largest and most secret facility it controls will also function as a temple.

Theil & Deception

Most fantasy settings include one or more deities of theft. These deities may be truly malevolent or they may simply be larcenous – however, these gods are never good in alignment. In any event, individual thieves usually have deities of theft as the one god or goddess they worship the most.

For the purpose of this discussion, deities of deception include gods of illusion, trickery and similar activities. Such deities are also a favored object of worship by thieves, thieves' guilds, and families. Thieves who are not "hard core" often worship these deities, that is not say ones who are not evil in alignment.

Most thieves' guilds include a shrine to a deity of theft or deception and the larger guilds also include members with levels of cleric and are dedicated to these deities. Some guilds – those dominated by the Priest family in particular – border on a cult devoted to a sinister deity of theft and/or deception.



The nature of the deities will vary from campaign setting to campaign setting; consequently, the thieves, thieves' guilds and families that worship a god will mimic his or her nature. Thus, a thieves' guild that worships a capricious deity of deception will be chaotic in nature, while a thieves' guild with a shrine to a ruthless deity of theft will be a dangerous place.

Members of the guild often make a sacrifice to the deity before attempting a job; whether for superstition or for faith, only the thief in question can comment.

Decency

Many members of thieves' guilds and families maintain two lives, a front of respectability and their secret thieving ways. On the front of respectability, they appear to worship some deity of light, justice, law, goodness and so forth. This is an insincere act and not an expression of piety. However, the members of thieves' guilds and families use the social activities associated with worshipping the decent deity to work for the guild by making new contacts and exploiting old contacts.

Appendix 1: Safe Houses

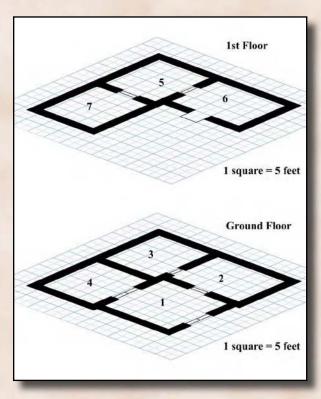
While the organization is called a thieves' guild, they do not have actual guildhalls. They do, however, have any number of meeting locations and safe houses. These facilities provide a place where the thieves can meet, practice their skills, discuss work, issue and receive orders, as well as places for members on the run to hide.

These locations are inevitably hidden places. Sometimes they are entirely secret, such as catacombs beneath a city. At other times they are in backrooms of known buildings and businesses – the public aspect is simply a front of legitimacy, covering up the nefarious dealings of the members of the guild.

Deib's Blacksmith Shop

This is a sample thieves' guild house. It has not been tied to any of the families, nor has the size of the guild been established, so the game master may tailor it to suit the campaign. However, it should come as a surprise that the place is used by the local thieves' guild.

This is a thieves' guild meeting place and safe house that hides behind a front as blacksmith shop, owned and operated by Deib Schmied (male Fighter 6/Rogue 2/Hooligan 4). However, Deib is simply heavy muscle for the guild, which is ruled by Verbrechen Lord (male Rogue 13), with the assistance of Stadtrat Bose (female Sorcerer 4/Rogue 4/Councilor 3). These meeting usually take place at night, after Deib has closed the shop. Any new rogues, who are not known to be members of rival guilds or families, will be instructed to make an introduction to Verbrechen at the shop.





First Floor

- 1. This is an open-air walled-in courtyard. Several people who offended the guild were buried (alive) under the flagstones of the courtyard. The walls are smooth (climb DC 30) and topped by broken glass (climb DC 30 to cross without injury, 1d4 if failed). The courtyard is entered via a metal gate, which is kept closed and locked (open lock DC 30) and trapped (fusillade of darts: CR 1; mechanical; location trigger; manual reset; Atk +10 ranged (1d4+1, dart); multiple targets (fires 1d4 darts at each target in two adjacent 5-ft. squares); Search DC 14; Disable Device DC 20) when the shop is closed.
- 2. The sales room of the blacksmith shop, where tools and items Deib has crafted, are on display. Most metal items detailed in the PH may be found here for standard prices. The doors all have locks (open lock DC 30).
- 3. This is the workshop where Deib does the actual blacksmithing. The forge dominates the lower right side of the room and stairs to the upper floor are in the upper left side. When blacksmith work is going on, the room is hot. Fireproof contraband is usually hidden at the bottom of the forge, under the coals (search DC 30). All the doors have locks (open lock DC 30).

This room also contains the well, where

Deib gets his water for personal use and for use in the forge. Waterproof contraband is usually hidden at the bottom of the well, under the water (search DC 30). There is a metal grating over the top of the well, with a lock (open lock DC 30). There is a secret door in the wall to the right of the well leading outside of the blacksmith shop. It is locked (open lock DC 30) and trapped (hail of needles: CR 3; mechanical; location trigger; manual reset; Atk +20 ranged (2d4); Search DC 22; Disable Device DC 22). Halfway between the top of the well and the surface of the water is a secret door, set into the side of the well shaft (search or spot DC 35 to find the door). The secret door opens into a tunnel that leads elsewhere.

4. The stable, where horses are brought in so Deib may shoe them. The double doors to the courtyard have locks (open lock DC 30).

Second Floor

5. The stairs running between the workshop and the second floor go to this room. At night, the upper portion of the stairs is trapped (razor-wire across hallway: CR 1; mechanical; location trigger; no reset; Atk +10 melee (2d6, wire); multiple targets (first target in each of two adjacent 5-ft. squares); Search DC 22; Disable Device DC 15. Market Price:

400 gp.). There is a door at the top of the stairs that is locked (open lock DC 30) and trapped (poison needle trap: CR 2; mechanical; touch trigger; repair reset; lock bypass (Open Lock DC 30); Atk +17 melee (1 plus poison, needle); poison (blue whinnis, DC 14 Fortitude save resists (poison only), 1 Con/unconsciousness); Search DC 22; Disable Device DC 17).

This is the living area of Deib's home, including a dinning and cooking area. The cook pit connects to the chimney from the forge on the level below.

- 6. This is the bedroom Deib uses. There is a secret door in the floor leading to well room directly above the well itself. The door is locked (open lock DC 30) and trapped (hail of needles: CR 3; mechanical; location trigger; manual reset; Atk +20 ranged (2d4); Search DC 22; Disable Device DC 22).
- 7. The room has a table and several chairs. Meetings of the thieves' guild usually take place here, presided over by Verbrechen with Stadtrat and Deib in attendance. Members of the guild who are in hiding may stay here as well. Contraband is hidden under lose floorboards (search DC 30).

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