

## **THE MERCHANT CHARACTER CLASS by William.**

Characters in a Blackmoor campaign may choose to play Merchants. As one might expect they know a number of skills suitable for commerce, but they also know their own form of arcane magic, developed specifically to be useful for merchants by dual and multi classed Merchant / Magic Users, who are or have been members of a Merchant's guild. Many Merchants in Blackmoor are members of a guild, and this includes a wide variety of Merchants such as (but not limited to) shop keepers, market stall traders, sailors, black market smugglers, and pirates. Those who are not members of a guild will have to represent themselves when it comes to legal matters, and they will also find it harder to learn Merchant magic unless they are apprenticed.

**Alignment:** Any, but most Merchants are Lawful or Neutral, as a Chaotic alignment does not lend itself well to good business practice

**Prime Attribute:** Charisma, 13+ (+10% experience bonus)

**Hit Dice:** 1D4 per level (gains 1 hp per level after 10th level)

**Combat Table:** If you are using the standard Attack Tables then the Merchant uses the "Magic User, Thief, and Assassin" table. If you are using the Quick Method For Ascending AC Combat then use the Thief "To Hit" bonus

**Armour / Shield Permitted:** Leather and Chainmail Armour; no shield

**Weapons Permitted:** Axe, hand; Club; Dagger; Staff; Sword, short; Arquebus; Bow, short; Crossbow, light; Dart; Sling; and Oil. Magical weapons are limited to Axe, hand; Dagger; Staff; Sword, short; Bow, short; Crossbow, light; Dart; and Sling stones

**Ancestry:** Half Elves and Humans may be Merchants

**Starting Money:** Roll 3D6, add the result on to 6, and multiply by 10. This represents the number of gold pieces (gp) that the Merchant has at the start of the campaign (90-240 gp)

### **Merchant Class Abilities.**

**Saving Throw Bonus:** Merchants gain a +2 bonus on Saving Throws against devices, including traps, magical wands or staffs, and other magical devices.

**Read Normal Languages (3rd level):** Merchants who have reached the 3rd level of experience have gained enough experience in handling valuable books and scrolls from around the world to understand the general meaning of most written languages, and they also have an 80% chance to understand treasure maps and written documents. This ability does not allow them to automatically solve riddles or decipher codes, but it does allow them to work out what a riddle or a code says.

**Establish Guild:** Upon reaching the 9th level of experience a Merchant will be well known enough to form their own small guild of Merchants if the character chooses, and may also opt to set up their own factories and manufacturing facilities. This guild and / or facilities will obviously include lower level Merchants, and it may also include various craftsmen (dependant upon goods being manufactured), Equestrians / Farriers (for the maintenance of the horses who move goods), Fighters (for security), Husbandmen / women (for the maintenance of donkeys or mules who also move goods, but usually through mountainous regions rather than flatlands), Lawyers (for legal representation, obviously), Teamsters / Freighters (for the actual movement of goods), and even Thieves or Assassins (to steal off,

spy on, or assassinate rival Merchants). Very powerful guilds can even branch out into controlling trade routes, though this practice may become violent as there may be stiff competition between different guild factions for control of the trade routes through Blackmoor. Trade wars between different guilds and factories are common, and most established guilds and factories partake in espionage on their rivals.

When Merchants travel from town to town in caravans, selling and buying various goods, they usually use horses, except through mountainous regions where they will usually use donkeys or mules instead. When travelling between locations it is common practice for the Merchants to wear armour for protection, and to also be armed. For every five Merchants there will usually be ten wagons, twenty 1st level Fighters, two Fighters of 2nd or 3rd level, and one Fighter of 5th level. Each wagon will be pulled by one or two horses, donkeys, or mules dependent upon the actual size of the wagon, though the caravan may also include up to twelve extra draught animals for additional support or in case some of them should fall ill or have an accident. It is standard practice for all travelling Fighters to be wearing armour (possibly with a shield), and to be armed with both melee and missile weapons (with crossbows being the most common missile weapon used).

### **Merchant Skills:**

1) **Accounting** - This ability represents the Merchant's skill at handling money and the stock of goods. Whilst at first glance this skill may not seem like it has much use within adventuring, it will be very useful should the merchant decide to transport a large quantity of goods or valuables from one town to another, to set up trade deals involving a large quantity of goods or valuables, or to set up and manage a Merchant's guild.

2) **Appraisal** - The ability to determine the value of goods is one of the most important skills pertinent to the Merchant character class. The Merchant can supplement his or her income with this skill, charging 1 or, to more wealthy customers, 2-3% of the value of the item per level of the Merchant, just for the task of appraising a specific item or collection of stock. It is not standard business practice to charge for the appraisal of goods if the goods are also to be bought, but a Merchant never pays the full price that the goods are worth, so as to be able to make a clear profit when the time comes to sell the goods on to a new owner. No Merchant can appraise goods or valuables which they have never either seen or heard of. Should the unseen goods be within the Merchant's scope of expertise then the best that can be offered is an educated guess, and no Merchant can charge money for any kind of guesswork.

3) **Delicate Tasks** - This skill is used in order to disable small mechanical traps and devices, and it can also be used in order to pick someone's pocket. This skill can also be used to determine if there is a trap located within a certain object or location, and also to determine if it is possible to make an attempt at removing the trap.

4) **Geography** - The Merchant has knowledge of certain geographical regions, especially knowledge of trade routes and settlements, plus any areas that may be frequented by bandits or pillaging monsters. The Merchant begins at 1st level with detailed knowledge of his or her home area and its immediate surrounding environs, and becomes an expert on another area once every 3 levels of experience. This area must have been or must be visited by the Merchant, who will supplement his or her visit with study on the area from books,

maps, paintings, and manuscripts. The Merchant begins with 20% Geography skill at 1st level, and adds 10% per level up to a maximum of 100% at 9th level.

5) **Haggle** - Merchants have bargaining power, and can lower the price of anything on the equipment list by 5%. Merchants who have reached the 5th experience level have gained enough experience in financial dealings to lower the price of goods for themselves even more, and anything on the equipment list can be lowered by 10% in cost when the Merchant makes a purchase.

6) **Persuasion** - With this skill the Merchant is able to persuade someone to buy an item that they otherwise would not be interested in buying. The Merchant can use this skill once per day for every experience level of the merchant, but only one attempt can be made on any individual potential customer per item attempted to be sold, and the customer in question can make a saving throw in order to overcome the persuasion. The customer's saving throw may be modified by their Wisdom ability score.

Wisdom    Saving Throw Modifier

|            |    |
|------------|----|
| 3.....     | -4 |
| 4-5.....   | -2 |
| 6-8.....   | -1 |
| 9-12.....  | 0  |
| 13-15..... | +1 |
| 16-17..... | +2 |
| 18.....    | +4 |

If the customer fails the saving throw he or she believes that they got a good deal, even if the goods are of dubious quality or advertised under false pretences. This belief lasts for 20 hours minus the customer's Wisdom. If the customer succeeds with the saving throw they refuse to buy the item, but their response is left up to the decision of the referee.

A Merchant rarely uses this technique on a regular business route unless the customer in question is just passing through, and this is especially true if the goods are not as they seem, for it will undoubtedly lead to a bad reputation.

**Spell Casting:** Just like Magic Users the Merchants have a system of arcane magic that makes use out of spell books, scrolls, and memorisation. Reading from their books the Merchants force the formula of the spells into their minds, preparing as many spells as their minds can hold for that day. Once the spell has been used it disappears from the Magic Users mind until it is prepared again, but just like Magic Users they can mentally prepare the spell multiple times using multiple spell slots. However, Merchant magic is not as powerful as Magic User magic, and they have a harder time learning Magic User spells than their own. Also, Merchant magic was originally created by dual and multi classed Merchant / Magic Users, and all Magic Users find the easier, less powerful Merchant spells just as easy to learn as their own.

#### **Merchant Advancement Table.**

| Level  | Experience Points Required for Level | Hit Dice (D4) | Saving Throw |
|--------|--------------------------------------|---------------|--------------|
| 1..... | 0.....                               | 1.....        | 15           |
| 2..... | 1,250.....                           | 2.....        | 14           |

| Level   | Experience Points Required for Level | Hit Dice (D4)        | Saving Throw |
|---------|--------------------------------------|----------------------|--------------|
| 3.....  | 2,500.....                           | 3.....               | 13           |
| 4.....  | 5,000.....                           | 4.....               | 12           |
| 5.....  | 10,000.....                          | 5.....               | 11           |
| 6.....  | 20,000.....                          | 6.....               | 10           |
| 7.....  | 40,000.....                          | 7.....               | 9            |
| 8.....  | 60,000.....                          | 8.....               | 8            |
| 9.....  | 90,000.....                          | 9.....               | 7            |
| 10..... | 120,000.....                         | 10.....              | 6            |
| 11..... | 240,000.....                         | 10+1 hp.....         | 5            |
| 12..... | + 130,00 per level.....              | +1 hp per level..... | Remains at 5 |

### Merchant Skills.

| Level   | Accounting        | Appraisal         | Delicate Tasks and Traps | Geography            | Persuasion                     |
|---------|-------------------|-------------------|--------------------------|----------------------|--------------------------------|
| 1.....  | 20%.....          | 20%.....          | 15%.....                 | 1 (20%).....         | 1 per day                      |
| 2.....  | 30%.....          | 30%.....          | 20%.....                 | 1 (30%).....         | 2 per day                      |
| 3.....  | 40%.....          | 40%.....          | 25%.....                 | 2 (40%).....         | 3 per day                      |
| 4.....  | 50%.....          | 50%.....          | 30%.....                 | 2 (50%).....         | 4 per day                      |
| 5.....  | 60%.....          | 60%.....          | 35%.....                 | 2 (60%).....         | 5 per day                      |
| 6.....  | 70%.....          | 70%.....          | 40%.....                 | 3 (70%).....         | 6 per day                      |
| 7.....  | 80%.....          | 80%.....          | 45%.....                 | 3 (80%).....         | 7 per day                      |
| 8.....  | 90%.....          | 90%.....          | 50%.....                 | 3 (90%).....         | 8 per day                      |
| 9.....  | 100%.....         | 100%.....         | 60%.....                 | 4 (100%).....        | 9 per day                      |
| 10..... | 100%.....         | 100%.....         | 70%.....                 | 4 (100%).....        | 10 per day                     |
| 11..... | 100%.....         | 100%.....         | 80%.....                 | 4 (100%).....        | 11 per day                     |
| 12..... | 100%.....         | 100%.....         | 90%.....                 | 5 (100%).....        | 12 per day                     |
| 13..... | 100%.....         | 100%.....         | 100%.....                | 5 (100%).....        | 13 per day                     |
| 14..... | 100%.....         | 100%.....         | 100%.....                | 5 (100%).....        | 14 per day                     |
| 15+.    | remains 100%..... | remains 100%..... | remains 100%.....        | +1 per 3 levels..... | +1 per level<br>(remains 100%) |

### Number of Spells (by level).

The chance for a Merchant to learn a spell is dependent upon his or her Intelligence. The table here is used for Merchant spells, and is not to be used for Magic User spells which, with the exceptions listed below, are not taught amongst Merchants nor within Merchant guilds.

| Intelligence | Max Spell Level | Understand New Spell | Min / Max No. of Spells per Level |
|--------------|-----------------|----------------------|-----------------------------------|
| 3-7.....     | 1.....          | 30%.....             | 2 / 4                             |
| 8.....       | 1.....          | 40%.....             | 3 / 5                             |
| 9.....       | 2.....          | 45%.....             | 3 / 5                             |
| 10-11.....   | 2.....          | 50%.....             | 4 / 6                             |
| 12.....      | 2.....          | 55%.....             | 4 / 6                             |
| 13-14.....   | 3.....          | 65%.....             | 5 / 8                             |
| 15-16.....   | 3.....          | 75%.....             | 6 / 10                            |
| 17.....      | 3.....          | 85%.....             | 7 / All                           |

|              |                 |                      |                                   |
|--------------|-----------------|----------------------|-----------------------------------|
| Intelligence | Max Spell Level | Understand New Spell | Min / Max No. of Spells per Level |
| 18.....      | 3.....          | 95%.....             | 8 / All                           |

In addition to casting spells the Merchant may use any magic item that is not a weapon, and may also cast unknown Merchant spells from off scrolls or books as long as the Merchant casts a Read Magic spell. These spells can also be copied down into the Merchants spell book, but they may not be successfully learned unless the Merchant makes a successful roll on the learn spells table. Note that Merchants cannot learn magic User Spells, except those that are duplicates of certain Magic User spells as listed under the Merchant spell list.

Number of Spells Memorised per Day (by Level).

| Merchant | Spell Level |        |   |
|----------|-------------|--------|---|
| Level    | 1           | 2      | 3 |
| 1        | -           | -      | - |
| 2.....   | 1*          | -      | - |
| 3.....   | 2           | -      | - |
| 4.....   | 3.....      | 1      | - |
| 5.....   | 3.....      | 2      | - |
| 6.....   | 4.....      | 2..... | 1 |
| 7.....   | 4.....      | 2..... | 2 |
| 8.....   | 4.....      | 3..... | 2 |
| 9.....   | 4.....      | 3..... | 3 |
| 10.....  | 4.....      | 4..... | 3 |
| 11.....  | 4.....      | 4..... | 4 |

Maximum spell ability.

\* At 2nd level all Merchants who either belong to a guild or who are an apprentice to a higher level Merchant are usually taught *Read Magic*. This is for the same reason that Magic Users are taught the spell - so that they can continue to efficiently study magic, and in the case of Merchants, so that they can effectively appraise the value of scrolls and books which contain magical writings. They are also usually taught *Detect Magic*. This is so that the Merchant can effectively appraise magical items, and also detect a false magical item that is being sold as part of a scam.

The above table shows the maximum number of spells that the Merchant may memorise within a day. Just like Magic Users the Merchants keep their spells in spell books, and also like Magic Users beginning Merchants know as many 1st level spells as they can possibly know by checking the learn spells columns in the Intelligence table above. They do this when they reach 2nd level though, NOT at 1st level. However, the Merchant, once they have reached 2nd level, will be taught no spells if they are not a member of a guild or apprenticed to a higher level Merchant or, if they are a guild member or apprenticed to a higher level Merchant, two spells - *Read Magic* and *Detect Magic*, plus however many other spells make up their minimum and maximum number of spells as shown on the spell level chart above. To gain additional spells as they rise in level they must either find their own spells over the course of their adventures, or buy further spells from their guild or mentor. This purchase could be made with money, goods, or favours. The usual cost for a spell is 1000 g.p. per level of the spell.

Beginning Merchants who are not either a member of a guild or apprenticed will have to make their own education with magic. They may obviously find spells over the course of an

adventure, or may be taught spells by some benevolent Merchant. This will be within the realm of the referee to decide.