

WRAITH WRIGHT'S

COMPREHENSIVE WEALTH MANUAL

WRAITH WRIGHT PRODUCTIONS

DUNGEON MASTER TOOLS

Send your players into adventure with an exciting and useful balance of treasure for the world's greatest roleplaying game



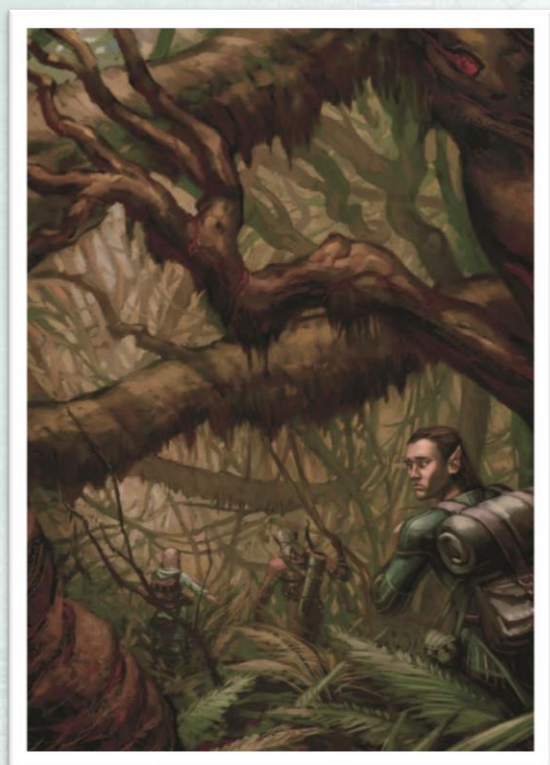
WRAITH WRIGHT'S COMPREHENSIVE WEALTH MANUAL

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CHAPTER ZERO

INTRODUCTION

"Money is like muck—not good unless it be spread."

- Francis Bacon

MUCH CAN BE SAID ABOUT THE USE to which adventurer's put their treasures. In editions past, the majority of a party's coins were spent on magic items, a direct conversion of found wealth to enhanced power. In the 5th Edition, the purchase of magic items falls outside the standard setting (and the standard mechanics), leaving players to wonder what other uses gold may be put to.

The *Comprehensive Wealth Manual* answers these important questions. This product contains myriad guidelines for the ways that players can use their wealth. It talks about wealth and assets in their various forms, including systems for balancing the starting wealth of characters made beyond 1st level and the rates at which treasure may be safely distributed during a campaign. It presents closed-loop systems allowing players to have some input on their magic item selection while maintaining the party's balance of magic power. And its later chapters describe the investment of wealth in crafts and businesses, land and property, and armies.

COMPREHENSIVE MANUALS

You are looking at one of Wraith Wright Production's interrelated products addressing the acquisition and use of wealth, equipment, and magic items.

The first book, the *Comprehensive Equipment Manual*, presents a vast quantity of additional armor, weapons, adventuring gear, and other equipment, as well as new rules related to the use and customization of equipment.

The other books, including this one, the *Animal Handler's Handbook*, and the *Expanded Special Feature Manual*, were once a part of that book. With the continued swelling in size of the original *Equipment Manual*, these books were pulled out of it and presented in separate sets of Dungeon Master and player tools.

If you previously purchased the *Comprehensive Equipment Manual*, you will find both the *Wealth Manual* and *Special Feature Manual* included as bonus PDFs in that now-slimmer product.

TRUST

Wraith Wright's Comprehensive Manuals contain unofficial rules! The very idea can chill even the most adventurous Dungeon Master. If you've played with unofficial rules in the past, perhaps some of the Unearthed Arcana offerings, chances are you've regretted it at least once.

Making "balanced" publications is a deliberate process. It requires mastery of the game's systems, extensive practice creating custom mechanics that reign in advantage-seeking players, and careful playtesting directed by quality assurance professionals.

This is how we ensure that our rules aren't overpowering. We work hard to make our

unofficial rules balanced because we want to keep your trust.

WHAT'S IN THIS PRODUCT?

This product includes six chapters, their contents summarized below.

Chapter 0: Introduction. This foreword acquaints you with the book's content and design philosophies. You are currently reading the introduction.

Chapter 1: Assets. The types and forms of assets, from tangible wealth like coins and trade goods, to intangible assets like rights, favors, and renown. This chapter also addresses the liquidation of assets of various kinds.

Chapter 2: Wealth. A chapter entirely dedicated to helping the Dungeon Master moderate and manipulate the party's treasure income, including more-nuanced mechanisms for equipping characters created beyond 1st level. The exact magic item prices in this chapter help to facilitate this effort.

Chapter 3: Enchantment. This chapter is only for campaigns that allow players to influence or alter the magic items the party has access to. It presents character tools to create magic items or alter existing ones.

Chapter 4: Investment. Alternate and expanded rules for mundane crafting, plus expanded systems relating to business investments and their returns.

Chapter 5: Construction. Additional rules for the acquisition of property, plus the creation, expansion, and maintenance of features on the land.

Chapter 6: Recruiting. An examination of the true costs of using gold to raise armies and the methods that can overcome these prohibitive costs. Additionally, this chapter contains a system to help measure the outcomes of large-scale battles.

USING THIS PRODUCT

This product is aimed at a narrower use than its sister publication, the *Comprehensive Equipment Manual*.

DUNGEON MASTER'S USE

This product is intended for Dungeon Masters. While players may enjoy understanding the many potentials provided in these pages, these systems are the sole province of the Dungeon Master, who alters and administers them to suit the campaign.



CHAPTER ONE

ASSETS



HIS CHAPTER TALKS ABOUT ASSETS OF all kinds. It begins with material assets, discussing coins, gems, trade bars, and trade goods of various sorts; these items are the foundation of commerce and enrichment, concepts very dear to adventurers. The second half addresses assets of the type that players don't often consider, those nonmaterial things of great worth like rights and power. This chapter also explores the sale of assets, particularly high-value items.

The material assets portion of this chapter is duplicated from Wraith Wright's *Comprehensive Equipment Manual*, for those who do not also use that product.

MATERIAL ASSETS

Material assets are immediately useful, tradable for an adventurer's present needs of goods and services, or for expenses like bridge tolls and taxation.

In contrast to nonmaterial assets, material assets are less portable but much more spendable. Material assets are an important form of wealth because they can be easily stored, carried, exchanged, or simply reserved for future needs.

CURRENCIES

Currencies in fantasy worlds typically take the form of conveniently-sized bits of rare metals, each with distinct weights, sizes, purities or other factors that make them fungible.

COINS

Coins are minted in various denominations, their worth rated by the value of their metals. The "gold standard" in DUNGEONS & DRAGONS is, unironically, the gold piece.

Because these coins are valued by the metal of their compositions, their worth is almost universally consistent, regardless of origin. Although rare, various markets might devalue foreign currency based on the current political climate; the coins of one realm might be worthless in the neighboring realm due to ongoing warfare, or they might require exchanging for local money with a certain percentage removed as a service fee.

The common coins are the gold piece, the silver piece, and the copper piece. Uncommon coins include the platinum piece and the electrum piece. The adamantine piece, mithral piece, and iron piece are rare coins.

Iron coins are rarely seen outside poor societies with very weak economies. Adamantine and mithral are only used in closed societies where these materials are relatively accessible, such as dwarven citadels.

COINS AND EXCHANGE RATES

Coin	sp	gp	pp
Iron (ip)	1/50	1/500	1/5,000
Copper (cp)	1/10	1/100	1/1,000
Silver (sp)	1	1/10	1/100
Electrum (ep)	5	½	1/20
Gold (gp)	10	1	1/10
Mithral (mp)	20	2	1/5
Adamantine (ap)	50	5	1/2
Platinum (pp)	100	10	1

GEMSTONES

Gems can appear in any size and quality (any gp value), but some cuts are standardized. Gems of standard weights and cuts have value transcending cultural and political borders. They are sometimes used in place of coins, particularly by the very wealthy.

Halve the value of a “small” version of any gem and double the value of a “large” version. A “giant” version will fetch ten times the listed value. If a standard-weight gem is raw (uncut, not polished or otherwise treated to enhance its luster) halve its value.

Loose gemstones should not have appreciable weight unless carried in bulk. When it does matter, weights can be difficult to calculate; the *Dungeon Master's Guide* does not provide official weights for the gems it lists, nor would a standard gemstone of one type normally be equivalent in weight to another type. As an abstract system, simply assume that 200 “standard” gemstones weigh 1 pound, as do 100 “large” versions or 20 “giant” versions.

TRADE BARS

These bars are bricks of precious metals. They appear in standardized weights, usually in a one-pound form.

Unlike other coins, trade bars tend to be readily accepted across vast political and geographical expanses, at least among merchants. Trade bars are important to regular high-level commerce because they exist without the political implications carried by minting; there are usually no marks of origin to offend the peoples of one nation or another. A merchant who deals in trade bars typically keeps a merchant's scale on hand to test the weight of exchanged trade bars.

GEMSTONES

Value	Goods
10 gp	Azurite, banded agate, blue quartz, eye agate, hematite, lapis lazuli, malachite, moss agate, obsidian, rhodochrosite, tiger eye, turquoise
50 gp	Bloodstone, carnelian, chalcedony, chrysoprase, citrine, jasper, moonstone, onyx, quartz, sardonyx, star rose quartz, zircon
100 gp	Amber, amethyst, chrysoberyl, coral, garnet, jade, jet, pearl, spinel, tourmaline
500 gp	Alexandrite, aquamarine, black pearl, blue spinel, peridot, topaz
1,000 gp	Black opal, blue sapphire, emerald, fire opal, opal, star ruby, star sapphire, yellow sapphire
5,000 gp	Black sapphire, diamond, jacinth, ruby

TRADE BARS (1-LB.)

Value	Goods	Value	Goods
1 sp	Iron	50 gp	Gold
5 sp	Copper	100 gp	Mithral
5 gp	Silver	250 gp	Adamantine
25 gp	Electrum	500 gp	Platinum

TRADE GOODS

Money is only used by those of middling wealth. The very poor and the very rich exchange trade goods instead. When there is no coin to be had, or when barter is simply more convenient, people commit commerce by exchanging items with static, widely-accepted and understood values.

For an urchin on the street, trade goods might consist of captured rats or collected scrap iron, the key to acquiring a hot bowl of soup. For a poor farmer, this might mean trading wheat and livestock for a few luxury items. On the other end of the spectrum, a

guild-sanctioned master merchant's trade goods might include huge shipments of raw textiles exchanged for platinum trade bars. For the nobility, trading hunting birds or exotic beasts is a matter of fashion as well as expedience.

SLAVES AS TRADE GOODS

Many evil races and societies, like the drow of the Underdark, trade in slaves. Most slavers prefer to own members of their own race, but some trade in a variety of races that are less civilized or less technologically-developed.

Slaves are used for labor, status, consumption, ritual sacrifices, and other, viler purposes. Their values vary widely by race, health, age, training, innate capabilities, and the slaver society's exact proclivities. It is difficult to create a baseline value for slaves due to these many variables.

For this reason, and because the commercial aspect of slavery is rarely a fun focus for a roleplaying game, this product does not include values for using sapient beings as trade goods. For games that include such dark subject matter, it is better to keep these values abstract.

CREATURES

Of all the trade goods, beasts have the greatest variance in value. From the common and domestic, to the wild and exotic, the market for animals varies greatly based on the accepted purpose of each creature and its geographical rarity.

Animals on this table are assumed to be young enough to train. For beasts that have common uses as trained specimens, halve the value of an older specimen that is beyond its functional training age or useful lifespan. Otherwise the price is consistent, regardless

CREATURES

Value	Goods
1 cp	Frog, rat, or spider
2 cp	Cat or chicken
5 cp	Lizard, quipper, or turtle
1 sp	Bat, crab, or octopus
5 sp	Raven or scorpion
1 gp	Goat, owl, songbird, or weasel
2 gp	Hyena, jackal, poisonous snake, or sheep
3 gp	Baboon, common dog, giant crab, giant rat, pig, or deer
4 gp	Badger, giant fire beetle, giant sea horse, untrained donkey, or untrained mule
5 gp	Ape, boar, giant frog, small parrot, vulture, or wolf
10 gp	Constrictor snake, cow, elk, giant centipede, giant goat, giant weasel, or giant wolf spider
12 gp	Crocodile, eagle, or untrained mastiff
15 gp	Axe beak, giant badger, giant bat, giant spider, hawk, ox, untrained pony, or yak
20 gp	Black bear or giant wasp
25 gp	Giant poisonous snake, untrained camel, or untrained draft horse
35 gp	Blood hawk, brown bear, large parrot, or untrained riding horse
50 gp	Almiraj, giant hyena, giant toad, panther, or untrained riding horse
75 gp	Dire wolf, giant eagle, giant octopus, giant owl, giant vulture, lion, reef shark, or tiger
100 gp	Giant constrictor snake, flying monkey, giant elk, untrained elephant, or untrained giant lizard
125 gp	Untrained flying snake
150 gp	Untrained giant seahorse
200 gp	Giant boar, hunter shark, polar bear, or saber-toothed tiger
250 gp	Giant scorpion, killer whale, or rhinoceros
500 gp	Giant ape, giant crocodile, giant shark, or mammoth
800 gp	Hulking crab

of age. Despite being beasts, vermin (snakes, insects, and arachnids) tend not to be used as

trade goods except in less-civilized societies or foreign regions like the Underdark.

Some of these animals are described in the *Monster Manual*, but some have no official game statistics.

For any animal valued based on edibility, like a crab or a hulking crab, dead versions are valued equally to live versions, so long as they are fresh.

DRY GOODS

These common household items are in demand everywhere; moving large quantities of them is what keeps many merchants in business.

DRY GOODS

Value	Goods
1 cp	1 lb. of wheat
2 cp	1 lb. of beans, cheese, flour, potatoes, or turnips; per board ft. of unusual lumber
5 cp	1 lb. of coffee, salt, or sugar
1 sp	1 sq. yd. of canvas or per board ft. of rare lumber
5 sp	1 lb. of cooking herbs or tobacco or 1 sq. yd. of cotton cloth
1 gp	1 lb. of cooking spices, ginger, or honey
2 gp	1 lb. of cinnamon, pepper, wool, or per board ft. of exotic lumber, or 1 common pelt (beaver or wolf)
3 gp	1 lb. of cloves or 1 uncommon pelt (fox or mink)
5 gp	1 sq. yd. of linen or 1 rare pelt (ermine or seal)
10 gp	1 sq. yd. of silk
15 gp	1 lb. of chocolate or saffron

OPTIONS FOR COINAGE

The particularities of money create a frequent reminder to players that the game world is not generic; that nations of your setting have their own ways of doing things and their own unique modes of commerce.

Not every society will make use of each of the eight denominations of coin listed above. Electrum, for example, is rarely used anywhere. In addition to omitting certain coins, your markets can come to life if you make the coins interesting and specific to your setting.

RARE METAL COINS

The adamantine and mithral coin values here are extrapolations of the value of those metals when used as portions of magic armor. (See the *Dungeon Master's Guide*.) If you prefer the higher implied value of prior editions, feel free to adjust these numbers. However, doing so can alter the stated costs of other adamantine and mithral appearances in the *Comprehensive Equipment Manual*. If you want to enhance the rarity of these two metals, it might be enough to simply say they aren't available as coins, or that the coin versions are made with alloys or unrefined material.

ALTERNATE CURRENCIES

Some game worlds use different basic currencies, things other than coins. Perhaps valuable metals are hard to acquire. Maybe some other convenient things have been used since the beginning of time and no one ever thought to use coins. Or maybe the gods have dictated what works as currency and none can gainsay them.

As examples, certain rare seashells might be used in an undersea kingdom that has no mining traditions. A society ruled by necromancers might trade glass beads to which souls are bound; all merchants are trained to identify the power of the souls, which corresponds to various denominations. On a harsh desert world, wizards may have learned how to convert water into small,

gelatinous blobs of standardized sizes, which can later be turned back into water.

Whatever the case, the new currency should be portable, identifiable as roughly equivalent to other alike pieces (interchangeable) and should probably have an innate value based either on material rarity or a value based on a useful function of the item other than commerce.

REPRESENTATIVE CURRENCIES

Not all nations or societies use coins made of inherently-valuable metals. Some use coins made of common materials or no coins at all. These societies use currencies that represent a portion of the national treasury or that otherwise have value based on the economy. For ease of translation, currency holds equivalent value to standard coins, unless the DM determines that fluctuating currency value is a part of the story.

Representative currency tends to be minted from common metals that are not themselves of significant value. If metals are rare in the game world, alternate materials like ceramic can be used for minting. If the campaign's available level of tinkering has advanced to the point of printing presses, money might be issued in the form of printed paper.

Societies that use representative currency go to great lengths to avoid forgery. Minting and printing often include subtle or complex anticounterfeiting techniques. Detecting fake money could be a matter of skilled (or even magical) examination performed by merchants. Because the survival of the whole economy relies upon the currency's value, along with the survival of the nation and its subjects, societies that use representative currency punish counterfeiting with death.

NAMING CURRENCY

Even though *players* almost universally refer to money by its material composition, i.e., a

“gold piece” or “silver piece,” *characters* should not. Issuers of coins, be they nations, temples, or other institutions, have their own names for coins of each denomination.

It is a good idea to research the coins of a historical nation to find a set of consistent coin names. To make your set unique, switch around a few coins to name them after important rulers or the gods. As an example, pages 20-21 of the *Dungeon Master's Guide* give a full description of coins for the Forgotten Realms campaign setting.

Following are some of our favorite example coin names from real-world locations and times. These are available to borrow, or you can make up your own!

Aureus, argenteus, dahekan, dong, daric, denarius, dinar, drachma, dram, dupondius, elymais, escudo, farthing, florin, franc, guilder, karteiz, groat, lira, mark, metica, penny, peseta, peso, potin, prutah, qiran, rial, rigsdaler, ruble, rupee, ryo, scudo, sestarius, sheqel, shilling, sigloi, stater, sucre, tael, talent, tetradrachma, tremissis, zaire, zuz.

NONMATERIAL ASSETS

Nonmaterial assets are not physical things, yet they can still be extremely valuable. The *Dungeon Master's Guide* calls these “marks of prestige.” These assets are explained and expanded upon as follows.

LETTERS OF RECOMMENDATION

An influential person or organization will often show its favor by granting a letter of introduction (or letter of recommendation). This finely-calligraphed letter is probably offered in an ornate scroll case or leather folio. It is marked with a signature, seal, or coded message that confirms its authenticity.

A letter is typically only valuable in a way that reflects the importance of the person who wrote it; a noble's favor probably has no

value in a neighboring kingdom. If a letter is used frivolously, used too often, or otherwise used to the writer's detriment, a messenger might come to revoke it.

A letter of recommendation usually names the intended bearer(s) and provides a brief description of the bearer to prevent the letter from being transferred or stolen. Selling or trading such an item constitutes a fraud, typically with dire results. Likewise, forging such a letter is a risky prospect; while potentially profitable, the use of letters of recommendation is usually noted with formal observation or record-keeping, and they will be investigated if suspicious.

Here are some common letters and their effects.

DECLARATION OF AUTHORITY

This letter typically conveys the authority of an important person, instructing and allowing the bearer to act as the issuer's agent in a limited capacity. For example, the bearer might be empowered to negotiate a certain border dispute on behalf of the duke. Such letters typically come with a mandate to act as well as the authority to do so. They are distinguished from similar letters in that they are very narrow in scope.

A particularly gruesome form of this letter, sometimes called a death warrant, comes from a ruler and obliges the bearer to hunt and kill a named person, perhaps a political enemy or a spy in the court. This letter might come from a ruler who wants the target killed or be granted as a favor to a bearer who wants to kill the target. Such letters are expected to be shown only if the bearer is caught and has no other option.

HOSPITALITY

A letter of hospitality allows the bearer to command room and board at any public inn or eatery within the affected region. The

owner may record these expenses and pass them along to the letter's issuer to receive repayment, but often the cost is not worth the effort. Ingratiating business owners may find it commercially useful to host a famous or well-regarded patron. Repayment is more commonly sought if the bearer is requiring several days of support, and the establishment's owner may well follow up with a complaint to the issuer if the bearer imposes herself for much longer.

INDULGENCE

This letter is granted by a religious authority and can be used to demand forgiveness for a religious or moral crime, typically the "victimless" sort, or to demand a favor from a member of the faithful. The letter might specify the exact crime, or it might be open ended. Such letters typically have no influence on civil authorities but carry great weight to the followers of that religion.

An indulgence is often used to preemptively protect the faithful from the moral weight of certain duties. When sought out sincerely and issued with the proper authority, such a letter can act as preemptive forgiveness or divine intercession for a cleric or paladin. For example, a paladin who breaks an important oath to go undercover and rescue a group of innocents may seek out an indulgence from the master of her order to salve her conscience and prevent her being an "oathbreaker" in a mystical sense. A cleric may have to make a bargain with the clergy of an opposing faith for the good of his congregation, and an indulgence would grant him the confidence of knowing that a higher authority within the religion approved of the act; any divine retribution is likely to fall upon the issuer, rather than the bearer of the indulgence.

LETTER OF MARQUE

This letter grants license to the bearer, a private citizen, to act as a military agent of the issuer. The bearer may enter enemy territory, attack military and commercial interests, and personally profit thereby. If captured, the law of nations probably requires that the bearer be treated as a prisoner of war rather than a brigand or pirate. A letter of marque can only be given by a person who governs an area and has the authority to make war. It is only useful during a time of war.

NOBLE'S FAVOR

This letter explains that the bearer holds the favor of the undersigned noble. The bearer, and any companions, might receive preferential treatment by showing the letter. It can open doors and grant access to parties and people who would otherwise only associate with the nobility. It can also be used to clear "misunderstandings" with local authorities who would normally not take the bearer at her word. The value of this letter depends on the importance of the noble who granted it. Some people may react poorly to a letter from a noble based on politics or past grudges; showing a noble's favor can occasionally get the opposite of the desired reaction!

TRADE OPTION

Granted by a trading conglomerate or merchant's guild, this letter allows the bearer to buy and sell goods at *standard* rates at the conglomerate's many shops and trade houses, even when these rates might otherwise be unfavorable due to regional shortages, fluctuations in the market, or the presumed foreignness of the bearer.

WARRANT

A ruler so well trusts the bearer as to grant her broad investigative and policing powers. A warrant is proof against retribution or

prosecution for any offense given or minor crimes committed in the course of the bearer's investigations. It requires all citizens to cooperate with the bearer's inquiries, under penalty of law for failure to do so. The bearer of a warrant may also carry weapons in places where normally disallowed, like in the presence of the issuing monarch or in a city or district where weapons are forbidden.

This is an appropriate reward for characters who have repeatedly aided a kingdom by foiling criminal enterprises or intrigues.

A "lesser warrant" is a weaker version of this letter that grants only the right to bear weapons where they are otherwise forbidden.

MEDALS

Typically fashioned in intricate forms using precious materials, medals are symbols of favor or accomplishment granted by a ruler. They are meant to be worn prominently.

A medal can provide the wearer with a certain measure of respect. Members of the realm to which the medal applies are likely to recognize the medal and its meaning.

Under the right circumstances, a medal can give social benefits. For example, a member of the royal army who recognizes a military medal may approach the wearer with a better starting attitude in a social interaction. (See page 244-245 of the *Dungeon Master's Guide*.)

A medal sometimes comes with a degree of military, religious, or civil authority. A medal in such cases can act as a letter of recommendation, after a fashion. For example, a medal in the shape of a star or shield is commonly associated with the bearer of a warrant, signaling that authority to everyone around without the wearer having to present the paperwork. A special pin indicating a lesser warrant could serve to

notify the city watch that the wearer has the right to carry weapons in public.

A medal can typically be bought or sold for 10 to 50 gp, at least for its material value, but this is a dubious prospect. Wearing an unearned medal is often a crime.

TITLES

Rulers can dispense titles, as can many nobles or lesser authorities within a government. A title usually comes with a grant of land, if it is a noble title in a feudal system, but it can instead convey the mere status and authority of a political or military position.

Political and military positions often grant the same benefits as a letter of recommendation, but without having to show the paper. This is because the character's identity becomes widely known as a function of office.

Noble titles come with grants of authority, nobility, lands, strongholds, or royal stipends. They typically come packaged with these and other rights but are subject to removal at the whim of the sovereign.

A character can hold multiple titles. Some titles can be inherited by the holder's heirs. Some titles come with actual duties. Failure to attend to such duties or acting in a manner not befitting such a title, can result in it being revoked, along with any authority, benefits, or lands that go with it.

RIGHTS

Rights are typically granted by the maker of the right, or its previous holder, often in written form. A right is indicated by a letter of recommendation, an awarded medal, a possessory interest in certain land, or a title.

Rights typically flow from a ruler, but they might simply be granted by the owner of the thing over which the right is granted. For example, a deed is normally the written

expression of a right to possess and use land, given by the sovereign. Such writings can describe other rights; a lease is a secondary right to possess and use land, given by a deed-holder. A license is a right to possess and use items, or to operate as a franchise or under the banner of a known entity.

Mercantile rights can be very important, often acquired as part of a business investment. These might let the bearer move inventory along shipping lanes, trade in select markets, or buy and sell assets regulated by the crown. These rights typically have upkeep costs in the form of annual taxation or dues owed to a trading guild.

Feudal rights often come with titles. They allow the grantee to build a stronghold on selected land, raise armies, and tax the peasants living in the bearer's territory. These rights require payment of taxes to higher-ranked nobles or royals whose larger lands include the character's smaller property. For example, a duchy contains many counties, and each count pays taxes to the duke. Most require the right-holder to keep knights or soldiers employed that can be called upon for service by those nobles or royals.

Rights can also come in the form of allowances, perhaps to break certain laws or even to worship certain gods. They are often very campaign-specific.

FAVORS

Favors are less spendable than rights and are harder to evaluate the worth of. Characters themselves often owe favors to others, debts which can be called in at unexpected times or in unanticipated ways.

Players should keep track of favors (due and owed) along two axes: who owes (or is owed) the favor, and what it is owed for.

The more important the person who owes the favor, the more valuable it is, but the more mercurial a result you can expect. Very important people often fail to grasp the true value of money and land, their daily attentions being drawn to matters of state or religion. Nobles often return favors in ways that they themselves appreciate, such as the lauding of praises and acknowledgement, grants of privileges related to political power, or bestowal of lofty-sounding titles that otherwise have no associated benefits. While these will not fill an adventurer's pockets, they might help her renown.

Favors held against skilled persons can be very valuable for adventurers. Particularly when such persons cannot afford a monetary repayment, they might craft items for the character (if provided materials), train the characters in skill or weapon proficiencies (given sufficient time), or otherwise use their time on the characters' behalf without compensation.

Also important is the nature of the favor. If the king owes you for saving his life in heroic fashion, that is worth quite a bit. If he owes you for returning his fifth-favorite horse, which you found running wild near the castle, that is worth much less. Of course, demanding that the king return ("cash out") a favor of any magnitude is a politically-risky tactic.

RENOWN

Interconnected with rights and favors is the concept of renown. This is a system that abstracts the standing of a character (or an adventuring party) with certain organizations. It works equally well with national governments, religious organizations, and similar institutions.

Renown often plays a role in the value of favors as they are cashed in. Having greater renown than someone you owe can provide

the social leverage needed to reclaim favors in unusual or inequitable ways.

Renown is also a ready prerequisite for rights or letters of recommendation. The granter of a right is associating with the receiver of the right, and few important people want to associate with people who have bad reputations. Conversely, having a high applicable renown makes it easy for a right to be granted, such as the right to build a stronghold.

The optional rules for renown are found on pages 22-23 of the *Dungeon Master's Guide*. Renown is not a necessary system, and not required in the contemplation of rights and favors. The DM can abstract it to determine how effectively rights and favors can be leveraged with various groups.

TIME AS TREASURE

Free time is a nonmaterial asset dissimilar to the marks of prestige described above. It means valuable breathing room for the characters, a few days to pursue their own downtime activities rather than having to chase the story. Along with gold and magic items, an award of "days off" functions like other treasure, except that players get to customize the benefit to suit themselves.

Time is usually awarded in downtime days. It can be provided between adventures, or during lulls within adventures. Each downtime day represents a potential wealth amount that characters can earn from crafts or professions.

DOWNTIME INCOME

For characters who spend the day Practicing a Profession (*Player's Handbook* page 187), the income varies. The innate "cost" of other downtime activities, like training a new proficiency or researching a new spell, is relative to what a character could earn with the Practicing a Profession activity.

For this activity, unskilled labor is worth 1 gp per day. Members of an organization that provides gainful employment, like a temple or guild, instead earn 2 gp per day. Finally, characters proficient with the Performance skill can earn 4 gp per day.

DOWNTIME EXPENSES

Downtime activities must be balanced against a character's lifestyle expenses, paid out over the same period, changing net income.

The *Player's Handbook* assumes that characters will elect to enjoy a modest lifestyle. For most characters, this will reduce to 0 the net income for the Practicing a Profession activity. In this way, players who don't want to manage downtime can simply ignore it, breaking even on any downtime days awarded by the Dungeon Master.

In search of greater efficiency, a player will often try to earn the maximum income from this activity and pay only for the cheapest tolerable lifestyle. There is nothing other than unfortunate story events (fostered by the Dungeon Master) to prevent characters from living rough and keeping their entire incomes. But few players want to think of their characters as sleeping in alleys and drinking from ditches or horse troughs. Some lifestyle expense, even a minor expense, is typical.

AWARDING DOWNTIME

There is no official guideline for how many downtime days a Dungeon Master should award, despite the inherent value of time. Too many downtime days will allow the characters to generate excessive wealth, while too few will prevent them from crafting or accessing various other options available only in downtime. Often, the pacing of the story will control whether characters get any downtime or how many days they get when they do.

THE VALUE OF TIME

Most player characters can turn days of downtime into wealth and equipment at a value rate somewhere between 0 and 5 gp per day, depending on their activities, proficiencies, and expenses.

When calculating the gp value of a downtime day for treasure distribution purposes, this product suggests abstracting it to a value of **3 gp**. Some players will make better use of this time while others will earn less, but this degree of variance is acceptable unless you are awarding an exceptional number of downtime days.

Even when downtime might be available, some players will have no interest in downtime activities. Downtime rules call for lifestyle expenses and other bookkeeping that players might not want to deal with. On the other hand, some players might be very interested in downtime. It is up to the Dungeon Master to make sure it's available in reasonable quantities when the players want it, or to dispose of it entirely when they don't.

HIRING MINIONS

For campaigns that have little interest in downtime, or little room for it, particularly those that require frenetic activity, travel, and racing against a clock, the Dungeon Master should suggest that players use wealth to hire minions for some of their important downtime activities. For example, if the players need something researched but don't have the time, a trained hireling could do the work and write a report that will catch up to the party later.

As this notion shows, downtime is truly a treasure like any other, one that can be converted to gold, and vice versa.

RIVALS AND COMPLICATIONS

If using the rules for rivals and complications from *Xanathar's Guide to Everything*, be aware of their effect on the value of the downtime days you award. Value is reduced if the player characters cannot use downtime activities for fear of interference or attack. This reduction can only be calculated ad hoc, but it should consider the number of rivals, as well as the magnitude of those rivals' assets and activities. For example, if you think the characters can only get value for about half their downtime days, consider the value of days awarded to be halved.

SELLING ASSETS

When players acquire things of value, they usually want to liquidate them as soon as possible, turning them into spendable coin.

This section limits itself to the sale of material assets. Nonmaterial assets can be traded, but their values vary wildly, and are often based on the holder's imagination and skill at ingratiation. Where possible, the mechanisms to liquidate nonmaterial assets are given in their descriptions. More often, a nonmaterial asset is exchanged for another nonmaterial asset, a process that does not lend itself to easy quantification.

SALE VALUES

Selling treasure is an abstract process in the 5th Edition of DUNGEONS & DRAGONS. The *Player's Handbook* now provides four easy categories of sale value.

MONSTER ARMAMENTS (VALUE x 0)

Weapons and armor pieces used by monsters are rarely good enough to sell. This prevents parties from "scraping," looting absolutely everything not nailed down, regardless of how small its value. It also relieves the DM from having to contemplate mundane monster equipment values when building

encounters and balancing treasure. Monster equipment has no resale value.

STANDARD EQUIPMENT (VALUE x 1/2)

Undamaged weapons, armor, and other equipment fetch half their sale prices when sold at market. DMs balancing treasure can consider mundane items, particularly found in bulk, as "loot" valued at half the items' standard cost. This applies to equipment the players have previously purchased, as well as good-quality gear taken from civilized foes.

INHERENT-VALUE GOODS (VALUE x 1)

Art objects, jewelry, and trade goods are fungible, they sell for their full noted values. Such items are already listed at their salable (or tradable) values. So static are the prices for these items that they are often used in the place of currency.

MAGIC ITEMS (VALUE x ?)

Magic items are very valuable assets. Although the *Player's Handbook* maintains that their value is "far beyond simple gold," the guidelines of the *Dungeon Master's Guide* suggest that they are readily ratable in gold pieces, and that some of them are relatively cheap.

Magic items normally sell for half their purchase costs. (The standard rules for finding a buyer suggest that this value may fluctuate, going as high as one and one-half times the value, or as low as one-tenth of the value.) Alternately, because they are the type of things that interest the very wealthy or important in society, magic items can sometimes be traded for rights or favors, or they can be gifted to organizations in the hopes of gaining renown.

If using the standardized item prices in the next chapter, the Dungeon Master may prefer to make magic items sell for their full listed values.

HAGGLING

Players love to haggle when buying and selling. They see it as a chance to earn additional treasure, one with the exciting element of gambling. However, there are several reasons that Dungeon Masters should be wary of allowing it.

First, treasure values have their best impact when revealed as the treasure is acquired. This temporal connection between finding the treasure and knowing its value strongly reinforces feelings of success in whatever process resulted in the finding. If the results of haggling later increase or decrease that value, nearly nothing is added to the game in terms of your players' feelings about achieving rewards.

Second, once you allow characters to haggle, particularly if you predicate results upon die rolls like Charisma checks, your players will want to haggle over everything they buy or sell, regardless of its significance. If you tell the player of a Charisma-based character that "better prices" are a feature of that character, the player will want to implement the feature in every exchange of goods. Allowing rolls rather than using standard pricing will drag your game into a mire of boring negotiations every time the party passes a market.

Third, there are no standard mechanisms for varying prices due to haggling. Unfortunately, to make player efforts feel rewarding, Dungeon Masters are too willing to fill this void with significant price fluctuations based on die rolls. These are typically too generous. In addition to being unrealistic, the additional wealth quickly adds up until it is impacting the Dungeon Master's intended rate of treasure distribution.

WHEN TO HAGGLE

As a counterpoint, a rare scene of haggling can be interesting to your game. Keep these scenes rare and make clear to your players that this is not normally how for-coin exchanges work.

To distinguish such scenes, only provide them when the players are attempting to buy or sell something that defies easy or standardized pricing. This particularly applies in the case of something worth more than its material composition, a value that greatly transcends the materials and labor used to create it.

For example, selling the duke's signet on the black market may be good fodder for a haggling scene since the value is unrelated to the metal or craftsmanship of the item. That which is haggled over is the potential to cause mayhem once the ring is acquired, not the inherent value of a normal signet ring.

APPRAISING

Like haggling, appraising is a process that can vary the value of treasure. Page 178 of the *Player's Handbook* provides a standard mechanism for characters to "estimate the value of a precious item." This requires an Intelligence check unrelated to any skill.

Unlike haggling, the value-randomization of appraisal checks almost never goes in the players' favor. An adventurer who underestimates the value of an item will not sell it for its true worth. Conversely, even if the character overestimates the value, merchants are usually more careful at their pre-purchase investigations, particularly when buying loot off of adventurers. At best, an appraiser can only hope to find an item's true value and hold out for a merchant who will pay it.

Although the rules provide standard mechanisms for appraisal, such rolls should not be used with any frequency. For the same

reasons that haggling should be minimal, appraisal should be limited to scenes where an item's value is truly obscure, and the story will benefit from the price's uncertainty. Pedestrian treasure like gemstones and objects of art should particularly not be subject to price variance through appraisal.

FINDING BUYERS

The only obstacle the 5th Edition provides for selling treasure is the availability of a buyer. The *Player's Handbook* repeatedly emphasizes this need but gives no guidance on the process.

AUTOMATIC BUYERS

For ease of play, assume that buyers can be found automatically in communities of certain sizes. This system is a particularly-good option for campaigns that don't use downtime actions or where downtime rarely applies.

The Buying Power by Population table suggests the maximum value of any single item that can be sold or traded in variously-sized population centers. This table does not distinguish the type of item sold, only its ultimate value.

BUYING POWER BY POPULATION

Type	Population	Max Value
Small village	Up to 300	150 gp
Village	Up to 1,000	500 gp
Town	Up to 6,000	3,000 gp
Large town	Up to 12,000	6,000 gp
City	Up to 25,000	12,500 gp
Major city	Beyond 25,000	Any value

While some sales might be possible in smaller locations, they might wipe out the buyer's life savings. This type of exchange can be harmful; if the buyer manages to resell the goods at a great profit, the local economy may become unhinged by the influx of wealth.

SEEKING BUYERS

This system relies upon the concept of downtime, making it unsuitable for games that don't regularly make use of the downtime rules. Its official version comes from page 129 of the *Dungeon Master's Guide* and is titled "Selling Magic Items," but it has greater potential when applied more broadly, when used for selling other valuable assets like exotic poisons or deeds to land.

This process treats downtime days as a commodity; someone seeking a buyer must "pay" varied amounts of days for each search conducted. This can get cumbersome, but it is rare that players need to find a buyer for something so valuable as a magic ring or a certificate granting the right to take lumber in the king's woods.

SELLING A PRECIOUS ITEM

Sale Total	Buyer Result
20 or lower	1/10 of the base price
21–40	1/4 of the base price (or a shady buyer offering 1/2)
41–80	1/2 the base price (or a shady buyer offering full price)
81–90	Full base price
91 or higher	A shady buyer offering 1½ the base price, no questions asked

Step One. For each item to be sold, the seeker attempts a DC 20 Intelligence (Investigation) check. If another seeker is assisting, also spending the same number of downtime days, apply advantage to the check.

Buyers for multiple items can be sought at the same time, their search times running concurrently with no additional cost in downtime days. Roll for each search separately, and track the times spent separately but concurrently. This might require you to reference a calendar to keep track of the expenditures.

Failure on a check indicates that no buyer is found and that 10 days are used up in the search. Success indicates that a buyer is found, and a variable number of days were used in the search. The number of days is 1d4 for a common magic item, 1d6 for an uncommon, 1d8 for a rare, and 1d10 days for a very rare magic item. For the sale of things that are not magic items, approximate their values to magic items to determine how long a successful search takes.

Step Two. If a buyer is found, the next step is to set the price. Generate a sale total and compare it to the table. A sale total is the sum of three values. These include a Charisma (Persuasion) check result, a percentile dice roll, and an item rarity modifier. Item rarity modifiers are +10 for common items, +0 for uncommon items, -10 for rare items, -20 for very rare items, and -30 for legendary items. Again, if the thing being sold is not a magic item, approximate its rarity and value to determine an item rarity modifier.

ADVICE: USE WITH CARE

This mechanism from the *Dungeon Master's Guide* has some problems, particularly when the players don't know how much downtime will be available to them.

What if the duke returns in eight days and demands the return of his signet ring? A successful sale will happen before the duke returns, but a failed sale will require a number of downtime days that the selling character is unable to spend based on unforeseen circumstances.

Moreover, as explained previously in this chapter, variable prices for treasure are rarely good for your game. These drawbacks can be mitigated by limiting this system to truly-unique and important items. Try to use this system sparingly; if you can't articulate why you're rolling for a buyer, switch to the automatic buyer system described above or

simply let the players sell the item without interference.

FINDING SELLERS

Sometimes players need to find a seller instead of a buyer. Maybe they are looking for a magic item or an illegal poison.

To find a seller, use the same system described above for finding a buyer of magic items. If the item is illegal, the Intelligence (Investigation) check suffers disadvantage unless the seeker speaks thieves' cant. The DM can remove this disadvantage under other miscellaneous circumstances; perhaps if the seeker has the Criminal Contact background feature or if the player has accrued sufficient renown with a criminal organization.

Again, this system should not be allowed unless the DM is fully comfortable letting the sought item into her campaign. It is also perfectly reasonable for the DM to limit this application to various rarities, perhaps only to uncommon magic items, cheap poisons, and the like.

BUYING A MAGIC ITEM

Buy Total	Buyer Result
20 or lower	10 times the base price
21–40	4 times the base price (or a shady seller offering 2 times)
41–80	2 times the base price (or a shady seller offering normal price)
81–90	Normal base price
91 or higher	A shady seller offering 3/4 of base price, no questions asked

FLAVOR: MAGIC SELLING PARTIES

These rules provide flavor and expansion for the additional magic-finding options in *Xanathar's Guide to Everything*. You can alter the nature of these events or simply ignore this option altogether.

USE WITH CARE

This system is not intended to allow players access to anything they want; instead, the DM should specifically decide if a particular item is available before allowing its seller to be sought out.

As a general rule, applicable to any part of this section, do not make a magic item available if the rarity would exceed what the party should get access to according to its characters' levels.

A magic selling party is an event where a collection of magic items is for sale by one or more wealthy owners. Magic items are so expensive that these opportunities to buy must be found by ingratiating oneself into the upper crust of society in a place no smaller than a large town. Because these items are held by wealthy socialites, bargains are not subject to as much risk as those made with dealers of less repute.

This search requires setting a schedule of important high-society events to attend, requiring 5 downtime days and 100 gp of expenditures. This cost includes a wealthy lifestyle for the affected time. For every additional 5 downtime days and 100 gp spent to enhance and lengthen the seeker's social calendar, a +1 bonus will apply on the following roll, to a maximum of +10 following a 55-day schedule.

Once the seeker has networked with enough high-society types (at the end of this social schedule) she can make her bid to get invited to a magic market. The seeker rolls

Charisma (Persuasion). In a high-magic campaign, add a +10 bonus to this roll. In a low-magic campaign, instead apply a -10 penalty. If the result is 1 or higher, the character is invited to a private social event where magic items are for sale. The higher the roll, the better the party and the rarer the magic items available.

MAGIC PARTY ITEMS

Check	Available to Buy
1–5	1d6 rolls, Magic Item Table A
6–10	1d4 rolls, Magic Item Table B
11–15	1d4 rolls, Magic Item Table C
16–20	1d4 rolls, Magic Item Table D
21–25	1d4 rolls, Magic Item Table E
26–30	1d4 rolls, Magic Item Table F
31–35	1d4 rolls, Magic Item Table G
36–40	1d4 rolls, Magic Item Table H
41+	1d4 rolls, Magic Item Table I

The referred-to Magic Item Tables are found on pages 144 to 149 of the *Dungeon Master's Guide*. The Dungeon Master should roll secretly and adjust the results prior to revealing what is for sale.

A very influential character, one that makes waves in wealthy social circles, can try to arrange for the owner of a specific magic item to be at a party, and be willing to sell the item. If the Dungeon Master determines that the item sought is suitable to the campaign, it will be available if the check result meets the item's rarity: 10+ for common, 15+ for uncommon, 20+ for rare, 25+ for very rare, and 30+ for legendary.



CHAPTER TWO

WEALTH



HIS CHAPTER DESCRIBES THE relationship between character levels and their expected degrees of wealth, doing so in the context of the power that wealth and treasure provide. It is divided into two sections, one addressing wealth for characters made at levels beyond 1st, and one addressing safe (yet rewarding) rates at which treasure can be distributed during the adventure.

STARTING WEALTH

This section addresses starting wealth for characters made higher than 1st level. Poling data indicates that more than half of campaigns start at higher level. Although most such campaigns begin in the range of 2nd to 3rd level, there is still a significant number that start even higher.

Naturally, the question of starting equipment is important in such cases. Likewise, when a new player joins an existing campaign, or an old player makes a new character, a rational system of starting wealth is required if these new characters come in at a level higher than 1st.

EXISTING SYSTEMS

Prior editions had robust systems and uniform charts for starting wealth by level. From this wealth, magic items could be purchased. The 5th Edition takes a different approach. The *Dungeon Master's Guide* envisions four “tiers” of character power and, for new characters above 1st level, it provides a table that separates wealth and magic items.

Because this additional wealth cannot be spent on more magic items, readers are left wondering what else a starting character could buy with such gold. The starting equipment systems in the *Player's Handbook* already tend to ensure that characters have enough equipment to get by.

The table on page 38 of the *Dungeon Master's Guide* has problems, but those can be ignored if your whole campaign (every player character) is beginning at the same level. Your characters will be relatively balanced against one another and, if they are too weak to face the challenges of the game, the Dungeon Master can reduce those challenges to suit.

Unfortunately, the table fails utterly where new characters enter an existing campaign. Existing characters will likely have wealth and magic items (at least) conforming with the guidelines on page 37. Those treasures will significantly exceed what is held by new characters made with the table on page 38. A new character with this system can feel unfairly down-powered, and it can be a detriment to the party if not suitably-equipped to face the same challenges.

Moreover, the breaks at each tier are problematic. Imagine a situation where a new character is made at level 10 (+525-750 gp and no magic items). Another player joins the game only one level later and makes his new character at level 11 (+5,250-7,500 gp and 2 uncommon magic items). By coming in one level later, the character is many times as wealthy as the early one. The table makes

abrupt jumps at each of the tiers, lacking a smooth and useful level-by-level progression.

For the above reasons, this product does not recommend that DMs use the table on page 38 of the *Dungeon Master's Guide*. Instead, this section provides a more-nuanced table for new characters above 1st level. Large jumps still exist between each tier, but these are mitigated somewhat by distributing wealth more evenly across each tier.

WEALTH BEYOND 1ST LEVEL

The following table provides wealth for characters made higher than 1st level. A newly-made character adds the gold listed in the table's Wealth column and may buy mundane or magical equipment with it, limited by the Major Magic column.

STARTING TREASURE BY LEVEL		
Level	Wealth	Major Magic
1st (Tier 1)	0 gp	—
2nd	15 gp	—
3rd	45 gp	—
4th	135 gp	1 UN
5th (Tier 2)	325 gp	1 UN
6th	1,265 gp	1 UN
7th	2,390 gp	2 UN
8th	3,765 gp	2 UN
9th	5,515 gp	2 UN
10th	7,765 gp	2 UN, 1 RA
11th (Tier 3)	10,390 gp	2 UN, 1 RA
12th	16,015 gp	2 UN, 1 RA
13th	23,515 gp	2 UN, 1 RA
14th	31,015 gp	2 UN, 1 RA, 1 VR
15th	40,390 gp	2 UN, 1 RA, 1 VR
16th	51,640 gp	2 UN, 1 RA, 1 VR
17th (Tier 4)	62,890 gp	2 UN, 1 RA, 1 VR
18th	162,890 gp	2 UN, 1 RA, 1 VR, 1 LE
19th	262,890 gp	2 UN, 1 RA, 1 VR, 1 LE
20th	387,890 gp	2 UN, 1 RA, 1 VR, 1 LE

Magic items can be purchased using the pricing scale found later in this chapter. The

Major Magic column shows the maximum number of major magic items by rarity that a character may purchase. This column functionally limits the maximum number of such items that a character may start with.

A character may purchase an item of lower rarity than indicated. For example, a 10th level character is allowed up to 2 uncommon items and 1 rare item but may instead elect to purchase 3 uncommon items.

Minor magic items are not affected by this table and may be purchased without restriction. Minor magic items include all consumables and a handful of permanent items. The latter includes all common-rated magic items and any uncommon items found on Magic Item Tables A through E. (See the *Dungeon Master's Guide*, pages 144-145.)

RESTRICTIONS TO MAGIC ITEMS

If one of the character's table-given magic items has an additional value based on material or special features, as explained in the next chapter, wealth from this table must be used to cover that added value.

Additionally, certain items are not available to starting characters without explicit Dungeon Master approval. These magic items are described in the sidebar below.

OPTIONS: FEATURE-DEPENDENT GEAR

Some class features require great wealth expenditures to fully realize their potential, particularly wizards and any character proficient with medium or heavy armor.

Spellbooks. To effectuate the intended versatility of a wizard's spellbook, allow it to include 3 spells per spell level that the character can prepare, instead of the class's default of 2. This simulates the wizard's having had an adventuring career.

Additional spells can be purchased as *spell scrolls*, automatically and freely transcribed into the spellbook.

SUGGESTED MAGIC ITEM RESTRICTIONS

When players get to select their own magic items, problematic combinations often crop up, particularly with any items that provide exploitable numerical bonuses. This is a separate consideration from the “power of selection,” described in the Enchantment chapter.

Exploitation in this sense means gaining an unfair advantage during character creation or stacking bonuses to break out of the balanced ranges intended by the game. Certain nonsensical arrangements result when building a character from the ground up with knowledge of what magic items it will have. Such arrangements should not be allowed.

Each of the following limitations can be overcome with explicit permission of the Dungeon Master, who can moderate whether any individual item or combination of items is unbalancing in the context of the character being created.

- Characters may not start with an *amulet of health*, *belt of giant strength*, *gauntlets of ogre power*, *headband of intellect*, or any similar ability-setting items. These are too potent when combined with character-creation decisions because they replace ability scores. A player can create a character with an important ability as a (low-rated) “dump stat,” distributing markedly-higher scores into other abilities with the knowledge that the dump stat’s rating will be replaced by a magic item.
- Neither may characters start with more than one item that gives a magical bonus to Armor Class or to all saving throws, unless such bonuses are incompatible. The 5th Edition of DUNGEONS & DRAGONS utilizes a “bounded” system to balance the chances of success in combat, and too many of these bonuses place characters too far beyond the range the game relies upon.
- For spellcasters, items that overcome the game’s inherent spell-balancing mechanisms are also restricted. Characters may not start with more than one item that stores spells or spell slots, or that restores or provides additional spell slots to the user. A spellcaster’s daily slots are intended to balance casting between cantrips and higher-level spells within the span of various rest periods. Selecting multiple items of this type negates, rather than mitigates, the intended balance.
- Likewise, spellcasters cannot start with a *mizzium apparatus* if you allow the Multiclassing optional rule. The spell list of a multiclass spellcaster is broader than that of a single-class spellcaster, balanced by the fact that it does not contain the highest-level spells a single-class caster can achieve. The *mizzium apparatus* allows characters to ignore this limitation.

Expensive Armor. To allow classes that need expensive armor to realize the potential of their armor proficiency class features, a character may select a mundane suit of armor from the normal Armor table. (See page 145 of the *Player’s Handbook* or refer to the *Comprehensive Equipment Manual*.)

This typically means a breastplate or a suit of splint or plate armor. Gaining this suit replaces the character’s ability to purchase a single uncommon magic item, so it should not be given below 4th level. However, it does not reduce the character’s starting wealth. (Wealth can be used for ornamentation or

masterwork features, if the suit is to be enhanced by mundane means.)

At the Dungeon Master's discretion, this suit might be mechanically identical to a normal suit of armor but come with restrictions. It could be old, battered, or otherwise shabby in appearance such that the character will never cut an imposing figure. It might also be ill-kept armor taken from an armor-using monster. Armor of these types has a lesser value when sold.

Alternately, the armor comes with strings attached, like association with a demanding noble patron or membership in a knightly order that imposes strict behavioral standards. The armor might even bear heraldry or religious markings that can cause trouble in some parts of town.

These limitations can be overcome by later purchasing a suit with found treasure, allowing the battered or borrowed armor to be discarded or returned.

OPTION: WHOLE PARTY TREASURE

When a completely new campaign begins, with all characters starting together at a level higher than 1st, the Dungeon Master might choose to forego normal starting treasure in favor of this option.

The Dungeon Master in this scenario pools all the wealth and starting magic items for all the characters and makes one list of it. The players or their characters then select from the list in turn, or through some other fair system, to divide the pile of treasure.

This option is particularly suitable for certain kinds of campaigns. For example, the characters begin as professional gladiators until, one fateful day, they are ordered to go on an important mission in service to the city. The lord mayor escorts the characters to a treasure room where they may outfit themselves as desired before embarking.

This sort of system avoids many of the pitfalls that come with players choosing their own equipment and magic items for their new high-level characters.

OPTION: LARGE SHARED ITEMS

New campaigns often begin with a unifying factor for the player characters and often this takes the form of some shared thing that might otherwise cost a lot of wealth to obtain.

For example, the characters lead a band of merry men in the king's forest, stealing from the rich to give to the poor. They already have a small band of military hirelings, fully financed, along with some safehouses and a fortification deep in the forest. Similarly, the characters might own a ship from which they operate their privateering enterprise and employ a trained crew. Perhaps the characters begin as powerful merchants and their allies, and they begin the campaign with a large merchant inventory for various story reasons.

Whatever the nature of the shared item or items, the Dungeon Master can simply award ownership of it to the group without any cost or can reduce each character's starting gold to compensate. The method used should probably depend on the nature of the item; the merry men or the privateers have set goals that require them to make use of the items in question. These should not call for starting wealth reductions. On the other hand, with a bit of work, the powerful merchants could fully liquidate their inventory and directly bolster their own wealth. In this case, a shared reduction of starting wealth is appropriate.

DISTRIBUTION RATES

This section asks the question, how much gold should players get as treasure as the campaign progresses? How many magic items? Regardless of edition, these difficulties

have long-haunted even experienced Dungeon Masters. Major “errors” in distribution can have far-reaching effects on a campaign, something this section attempts to steer DMs away from.

WHY USE DISTRIBUTION RATES?

Having an established rate of distribution can guide Dungeon Masters in the allocation of treasure and rewards. A peek behind the curtain reveals why this can be important.

ARE RATES IMPORTANT?

The rate of treasure distribution in your campaign is only important under certain conditions, when the amount becomes far too high or far too low. The 5th Edition of the DUNGEONS & DRAGONS Roleplaying Game reduces the importance of treasure relative to prior editions, revising what “too high” and “too low” mean in this context.

The official rules provide very little to buy with mundane wealth, such that a few thousand gold pieces is enough for an adventurer to retire on. Gold is no longer a route to power since the ability to purchase magic items is discouraged and hindered by the official rules. Moreover, magic items themselves are greatly reduced in potency, equip-able quantities are reduced, and fewer monsters are required magical weapons to harm. This set of new features creates an environment where a much greater range of treasure distribution is “safe.” Characters can only be said to have too little treasure or too much treasure when they are at the extremes of this broad range.

Unfortunately, it is still quite easy for a party to reach one of these extremes. Dungeon Masters are prone to pay more attention to the progression of the story rather than the characters. They may become surprised deep into a campaign to discover that the party’s treasure ill-suits its character

levels. Either the party is too poor to afford equipment and services appropriate to the challenges it faces, or the party easily overwhelms its foes with wealth and magic items. When the party has too much wealth, it also ceases to find motivational value in reasonable offers of pay or treasure, requiring the DM to tune up such rewards in a dangerously-rising spiral of wealth.

Somewhere between these extremes, there is a happy medium. Finding that balance can be harder than it initially appears. The rates of distribution in this section aim to help DMs premeditate their distributions and maintain a healthy balance of party wealth.

IS THERE AN OFFICIAL RATE?

The official 5th Edition rules have a prescribed rate of treasure distribution, both for mundane wealth and for magic items. The official rate is broad, based on the random results of the tables where it is hidden, and official adventures mostly ignore it.

Previously, to approximate the official rate, a Dungeon Master would need to perform a rigorous analysis of the three data points in the *Dungeon Master’s Guide*. These points are (1) the random outcomes of rolling the prescribed number of times on the Treasure Hoard tables, (2) the indefinite references to magic items in the Tiers of Play, and (3) the Starting Equipment table for higher-level play. The official rate exists within the range where all three data points overlap.

The later release of *Xanathar’s Guide to Everything* provided much more certainty in the realm of magic items. It confirmed the standard rate, although it did so by tier rather than character level. It also officially recognized the difference between “minor” (usually consumable) magic items and “major” (permanent) magic items.

Ostensibly, the exposure of the official rate in *Xanathar’s Guide to Everything* was first

motivated by a desire to guide adventure-designers in the placement of treasure. However, the official published adventures greatly exceed these numbers. An in-depth analysis of all 5th Edition adventures published to-date shows a wealth and magic item distribution rate more consistent with prior editions, *assuming players are diligent and collecting most of it*. Not only are treasure rates doubled or tripled, but characters often get access to magic items of a too-high rarity either one or two whole tiers early.

A Dungeon Master concerned that the party is hovering too close to the upper range of what is safe and balanced in terms of magic items should closely-regulate the official adventure books. Once players accept such treasure rates as the norm, rather than expecting the numbers in the *Dungeon Master's Guide* and *Xanathar's Guide to Everything*, they will be disappointed if the normal rate is later adhered to.

STORY TREASURES

Sometimes you want the party to acquire something costly but story-related. This might be a sailing vessel, a plot of land with a stronghold on it, or a legendary magic item that will drive the characters into the quest of a lifetime. Story treasures of these types typically fall outside of the regular rates of distribution. With the right approach, providing access to such items should not be a concern.

PARTY FEATURE VS. PLAYER POWER

A story treasure should not be the type that magnifies an individual character's power; it should instead unlock new modes of play or allow access to otherwise-unreachable story features.

Where there is crossover, perhaps an intelligent artifact that is also a useful weapon in combat, you can attempt to value-rate just

the features that enhance a party member's personal power. Alternately, you can restrict the item's features. Perhaps an intelligent artifact weapon only allows its powers to be used when the item so desires, or the item activates its features at inopportune moments. Curses or cultural restrictions can help balance these treasures as well.

Finally, make sure that such items have a limited duration of ownership by the party; if the players stop making use of the item for story purposes or try to sell it for additional wealth, have a plan in place to remove the item or mitigate how the sale impacts the party's treasure rate. Perhaps the item was on loan or only rented to the party; when the players are done or want to move on to other things, the true owner can return for it. Perhaps the intelligent artifact turns against the party for failing to pursue its goals or the queen recalls her grant of title to land.

ACQUISITION

Obtaining story treasures can be as simple as finding a magic item. However, for some acquisitions, official ownership is important to establish. For example, acquiring a stronghold or a pirate ship may require a deed or provenance of some sort.

For buildings and ships described in the Constructions chapter of this product, the *Dungeon Master's Guide* suggests that characters come into such ownership after 11th level, in the Masters of the Realm character tier. Some groups would instead prefer to acquire these items sooner, and there is no reason to use the party's lack of wealth to prevent such a thing. Indeed, many parties in the Masters of the Realm tier still can't afford a stronghold.

Where a purchase is desirable, and the item also is a story device desired by the Dungeon Master, prices can be adjusted to suit the party's current level of saved wealth. Perhaps

there is a problem; the castle is haunted, the ship needs a full refit, or some other problem exists that reduces the cost. Just make sure that the item is immediately usable, even if at a lower degree of functionality. The balancing factor should not effectively negate the fact of the item's purchase!

Another mechanism is to use loans or investment to bridge the gap between the party's current wealth and the item's purchase price. Having a mortgage can be a powerful, though banal, motivator for players to adventure and acquire new wealth. Alternately, the gap could be paid by a backer or investor who expects a percentage of the party's treasure going forward.

Finally, an item might be granted by a governmental authority, like a king. Such grants typically come with strings, like the expectation that the party will swear fealty, direct the productive use of the surrounding land, collect taxes for the crown, and maintain soldiers to help protect the realm. Moreover, a grant of this nature typically reverts to the crown if the party abandons it or dies. It cannot be sold because the crown remains the true owner. In this way, the value of the property is not a true gift to the party and does not offend the expected rate of treasure distribution.

TREASURE BUNDLES

Treasure bundles are discrete collections of wealth and magic items designed to be given to the party one or two at a time. The Dungeon Master pre-calculates the party's anticipated treasure for each level of the party's characters and divides that into bundles for ease of distribution.

This system can be an enormously helpful guideline, so long as the Dungeon Master does not feel constrained by its contents and knows how to raise or lower treasure values

to reward or penalize the party's actions. Clever and heroic deeds call for greater rewards, while significant bungling means the party overlooks opportunities to find treasure. Tips for flexible implementation are given later in this section.

Perhaps the most beneficial result of premeditating the party's treasure awards is the ability for the Dungeon Master to fully flesh out the treasure, to give rich descriptions to objects of art, vary the type of coins found, carefully integrate special features for magic items, or otherwise make the treasure interesting and unique.

INSPIRATION

The new system in this product is inspired by one used in a prior edition of DUNGEONS & DRAGONS, but it is designed to overcome some of the important criticisms that system bore. It mitigates the lack of flexibility and the overserving of players' magic item expectations that the prior edition suffered from.

CALCULATING TREASURE

The treasure bundle system is designed for DMs that want a solid baseline for treasure distribution—it may not suit the play style of all DMs or groups. It borrows from prior editions to ensure wealth consistency with flexibility, fairness, and game balance.

A treasure bundle is a collection of treasure designed to be found or earned by the player characters all at once. It is designed ahead of time so that the DM doesn't have to spend game time rolling on tables or imagining forms of treasure while the players wait to hear what they've found.

Dividing treasure into bundles also helps the DM calculate treasure values and distribute it with ease. Bundles aren't divided by encounter; most monsters have no treasure whatsoever, while other encounters might provide pieces of a single bundle or

multiple bundles at once. Bundles might be found in a monster's layer or be given by a noble as a reward for rescuing his grandson, while other challenges do not receive such rewards.

Over the course of each character level, the party should find 4 to 7 wealth-related bundles and might find a couple of magic items. The standard number of bundles is 5 per level, but characters, through poor or exceptional play, should earn fewer or more bundles. For each party level, the Dungeon Master should have 5 bundles written out ahead of time, and perhaps a couple of spare bundles in case of exceptional player results.

WEALTH CALCULATIONS

A character that saved every gp in its share for levels 1 through 19 (an impossible task) would have almost 776,000 gp upon achieving level 20. This figure is based on average results of the hoard rolls in the *Dungeon Master's Guide* (pages 136-139).

Each table has an anticipated number of times a party will roll on it (page 133). The average wealth roll for each table was multiplied by its anticipated number of rolls and divided by four, the number of party members that were probably contemplated in those rules.

The result for each tier was distributed across each level within it, using a ratio to match each level's XP requirement, rounding off to whole-gp figures. The ratio of gp to XP earned is 2:20 in the first tier, 5:20 in the second tier, 15:20 in the third tier, and 100:20 in the fourth tier.

The value of treasure bundles in this product was determined by splitting the standard per-level wealth gain for each tier by five, the average number of treasure bundles earned at each level.

WEALTH BUNDLES

To get the true wealth value of each bundle, multiply the gp number in the wealth column by the number of party members (the number of characters that will get an ostensibly-fair split of the treasure).

For example, five 11th level characters should collect treasure valued at about 11,250 gp in each bundle, doing so about five times before reaching 12th level (a party total of 56,250 gp).

If characters in the party are different levels, use the average of their levels for this calculation, rounding up.

TREASURE VALUES

Party Level	Bundle	Magic Items
1st (Tier 1)	6 gp	¼ UN
2nd	12 gp	—
3rd	36 gp	¼ UN
4th	76 gp	—
5th (Tier 2)	375 gp	¼ UN
6th	450 gp	¼ RA
7th	550 gp	¼ UN
8th	700 gp	¼ RA
9th	900 gp	¼ UN
10th	1,050 gp	¼ RA
11th (Tier 3)	2,250 gp	¼ UN, ¼ VR
12th	3,000 gp	¼ RA
13th	3,000 gp	¼ UN, ¼ VR
14th	3,750 gp	¼ RA
15th	4,500 gp	¼ UN, ¼ VR
16th	4,500 gp	¼ RA, ¼ LE
17th (Tier 4)	40,000 gp	¼ UN, ¼ VR
18th	40,000 gp	¼ RA, ¼ LE
19th	50,000 gp	¼ UN, ¼ VR
20th (per 30,000 XP)	30,000 gp	¼ UN, ¼ LE

MAGIC ITEMS

In addition to five wealth bundles, a magic item or two might also be among the treasure. Multiply any ¼ magic item value indicated at a level by the number of party members (the number of characters that will get an

ostensibly-fair split of the treasure). At the level where that value reaches a whole number, one magic item of the indicated rarity will also be among the treasure for that level. Carry forward any remainder values.

For example, six 1st level characters should reach a total uncommon magic item value of $1\frac{1}{2}$ during 1st level, meaning one uncommon magic item is among their treasure. The remaining $\frac{1}{2}$ uncommon value carries forward. Nothing is added during 2nd level. At 3rd level, the six characters accrue another $1\frac{1}{2}$ uncommon magic item value, for a total of 2 with their prior remainder. The party finds two uncommon magic items during their 3rd level and has no remainder value to carry forward.

LEVEL 20 TREASURE

Characters at 20th level continue to earn treasure. The party finds a level's worth of bundles for every 30,000 experience points they earn above 355,000.

The party also calculates additional magic items at those intervals. When the party reaches at least 1 legendary item per member, exchange future-indicated LE fractions (and any remainder) for VR fractions. When the party reaches at least 1 legendary and 2 very rare items per member, exchange future-indicated VR fractions (and any remainder) for R fractions.

STOCKING THE TREASURE CHART

For ideal results, the Dungeon Master can make a "treasure chart" of each character level at the start of the campaign, each level having five "bundle" lines, a couple of "magic item" lines, and maybe a couple of spare bundles charted in case of exceptional play. (Keep these latter bundles separate from the others.) Charting bundles just a few levels ahead of time is probably a more reliable system, since it allows the DM to consider

recent events and treasure when making calculations. The DM should make sure not to fall behind in the charting process, lest treasure awards be forgotten.

On each bundle line, the DM should write in treasure with a wealth value based on the chart and the number of players. If one bundle goes a bit over, remove the excess value from one of the coin bundles. Likewise, if a bundle is a bit under-valued, add the difference to one of the coin bundles.

On the magic item lines, the DM should write in any magic items that will be discovered within that level. These results are again based on the chart and the number of players.

For a balance of items, consider using (2) coin bundles, (1) simple magic bundle, (1) objects of art bundle, and (1) mundane object bundle.

Bundles should probably be themed to make their treasure seem like a logical collection of items based on the setting and their owners.

COINS

fill two bundles with "money," like coins, gemstones, trade bars, and other lightweight fungible assets. These should be easy for the party to carry and readily spendable.

Coins should be described colorfully where possible. "Loose" coins usually come in purses (tiny pouches with no weight or value beyond their contents). Alternately, they may be tied together with strings running through the coins' center holes or kept together by some other simple method. The coins themselves should indicate where and when they were minted, sometimes providing a bit of history to the treasure. Most coins should be local in origin, but you can mix things up by making some coins foreign or ancient in origin. Where the source of the coins doesn't matter, mix in some trade bars.

Letters of credit are also good coin alternatives. Their value may depend on what banking house or financial account they are drawn upon. Letters of credit are worth a fraction of their face values unless redeemed at the appropriate financial institutions. Some letters could be for accounts that are overdrawn, or they could be expired, reducing their worth or making them entirely worthless. A truly ancient letter of credit will have no value except to historians. When placing such objects, use their true values to fill a wealth bundle, not the amount written on these letters. If their value is situational, perhaps requiring the party to travel to redeem them, calculate the value after considering the party's cost in time and effort.

SIMPLE MAGIC

Fill one bundle with potions, scrolls, magical ammunition, or any other magic item that is useable once (or a limited number of times) before being completely and permanently expended. This includes limited-use magic items like a *necklace of fireballs*. It also includes wands if your campaign uses the rule variant: Wands That Don't Recharge. In addition, you may occasionally include common-rated permanent ("minor") magic items in this bundle.

The minor category also includes all non-consumable common-rated magic items, such as those that only have special properties, as well as the following uncommon magic items:

Alchemy jug, bag of devouring, bag of holding, cap of water breathing, chime of opening, cloak of the manta ray, decanter of endless water, driftglobe, eyes of minute seeing, folding boat, goggles of night, helm of comprehend languages, Heward's handy haversack, horseshoes of speed, immovable rod, lantern of revealing, mariner's armor, periapt of health, portable hole, ring of swimming, robe of useful items, rope of climbing, saddle of the

cavalier, sending stones, wand of magic detection, wand of secrets

Permanent magic items in this category should be dispensed rarely but should not interfere with the distribution rate for normal ("major") magic items.

Be mindful of party levels when selecting item rarity. Do not place magic items that are rare until the party reaches level 5, or very rare until the party reaches level 11, or legendary until the party reaches level 17.

Be particularly careful not to exceed the one-bundle value of minor magic items if you use the *essentia* rules found in the Enchantment chapter. Each character should find, on average, 20 simple magic items in the course of leveling from 1st level to 20th level.

Additionally, if your party has a wizard, consider placing one or two wizard spell scrolls, at least one at the highest spell level the wizard can prepare. Without these occasional spellbook additions, the intended versatility of that class feature suffers. Finding another wizard's spellbook is a great alternative to scrolls and is usually enough to satisfy a wizard for several character levels.

OBJECTS OF ART

Place objects of art in one bundle. This category covers an endless variety of objects, from sculptures and paintings with values based only on the talent and popularity of the artist, to jewelry and other objects manufactured from inherently-precious materials.

Some art objects, like jewelry, are easy to carry. Others, like a set of gilded antique chairs, are harder to move. Provide a range of items with variable portability; don't always make these too easy or too hard to carry home and cash in.

A list of example objects of art from the *Dungeon Master's Guide* is provided below.

You can use these items directly or take inspiration from them to create your own. These are provided here so you don't have to pick up another reference book when making treasure bundles. Each example object of art is grouped alphabetically with items of like value.

25 gp. Black velvet mask stitched with silver thread, carved bone statuette, cloth-of-gold vestments, copper chalice with silver filigree, embroidered silk handkerchief, gold locket with painted portrait inside, pair of engraved bone dice, silver ewer, small gold bracelet, small mirror set in a painted wooden frame

250 gp. Box of turquoise animal figures, brass mug with jade inlay, bronze crown, carved ivory statuette, gold bird cage with electrum filigree, gold ring set with bloodstones, large gold bracelet, large well-made tapestry, silk robe with gold embroidery, silver necklace with a gemstone pendant

750 gp. Bottle stopper cork embossed with gold leaf and set with amethysts, carved harp of exotic wood with ivory inlay and zircon gems, ceremonial electrum dagger with a black pearl in the pommel, gold dragon comb set with red garnets as eyes, obsidian statuette with gold fittings and inlay, silver and gold brooch, painted gold war mask, silver chalice set with moonstones, silver-plated steel longsword with jet set in hilt, small gold idol

2,500 gp. A necklace string of small pink pearls, embroidered glove set with jewel chips, embroidered silk and velvet mantle set with numerous moonstones, eye patch with a mock eye set in blue sapphire and moonstone, fine gold chain set with a fire opal, gold circlet set with four aquamarines, gold music box, jeweled anklet, old

masterpiece painting, platinum bracelet set with a sapphire

7,500 gp. Bejeweled ivory drinking horn with gold filigree, gold cup set with emeralds, gold jewelry box with platinum filigree, jade game board with solid gold playing pieces, jeweled gold crown, jeweled platinum ring, painted gold child's sarcophagus, small gold statuette set with rubies

In addition to these examples, the ornamentation rules in the *Comprehensive Equipment Manual* can be used to turn a variety of useful armaments and equipment into objects of art.

MUNDANE OBJECTS

Place mundane items into this final one bundle. Armor, weapons, tools, and various non-precious trade goods make up the content, so long as they're worth hauling home to sell. *Remember that most mundane objects sell for half cost, so build this bundle up to double its normal value in mundane goods.* Remember to treat masterwork or ornamented components as trade goods, worth full value.

Mundane objects should be relatively portable; eight bleating goats, a 200-pound cask of oil, and a troubadour's wardrobe of colorful costumes are valuable things, but they might leave your players wondering why they still play in your campaign.

Characters proficient with medium and heavy armor will not achieve the full potential of these class features without obtaining expensive suits of armor (breastplate, half plate, plate, or splint). Considering placing such suits when the party is between 4th and 6th level, even if their values would take up multiple bundles or would displace future levels' bundles.

Alternately, to match values, count a good suit of expensive armor as the equivalent of an uncommon magic item. If replacing a

magic item with an expensive suit of mundane armor, make the armor special with ornamentation or a masterwork feature.

If the players are wholly bent toward commercial endeavors, like running a large mercantile business or collecting taxes as important landholders, these treasure bundles can be awarded in very different forms. Instead of dividing treasure among coins, art objects, and the like, you can award it as rising bank balances, notes of debt, and accounts receivable.

MAGIC ITEMS

Half the magic items you place for your party should be generically-applicable, at least somewhat useful to more than one member of the party. The other half should be tailored to specific characters, either usable only by that character, or to a better effect by that character. This is not hard to do; an attentive DM knows what items would be useful to each character in the game.

The previous edition suggested that Dungeon Masters poll their players to find out what magic items they wanted to find. This approach (and “tailoring” in general) got a poor reception. Players like to think they’re earning their magic items through adventure, discovery, and good fortune, not having them handed out in exactly the form desired. Therefore, direct player inquiries should be avoided when using the bundles distribution method lest the players acquire a sense of inevitability to the magic items they find. To avoid that appearance, make sure that most tailored items are not *exactly* to the specifications that a character might wish. A dwarf that favors a battle axe might get along just as well with a new magical warhammer.

About every eighth or tenth magic item that a party encounters should have a curse or some sort of serious quirk or drawback to it. Without tracking this, it is easy to go through

an entire campaign and not remember to include such staples of DUNGEONS & DRAGONS as a *sword of vengeance* or the old *bag of devouring*!

Except for cursed items, the Dungeon Master should take care to avoid placing magic items that have little or no use to the party, unless there is a specific, story-driven reason. After all, if you give an item that no one can use, have you really given a magic item at all? Or is it just an expensive paperweight?

SAMPLE TREASURE CHART (PARTIAL)

This sample chart is for a 1st-level party of five characters.

Level One (30 gp per bundle):

- **Coins (34):** A sack of 18 gp, a stack of 6 ep, a string of 27 sp, a purse of 30 cp, one azurite (10 gp)
- **Coins (15):** Three silver trade bars (5 gp each)
- **Magic (50):** A *potion of healing*
- **Art (25):** A gold locket with painted portrait inside (25 gp)
- **Mundane (26):** Calligrapher’s tools (5 gp) and three additional vials of bright purple ink (5 gp each) within a velvet-lined box (5 sp), thirty sheets of clean paper (1 sp each) in a scroll box (25 sp)
- **Uncommon:** A *+1 morning star*, with ¼ UN remainder

AWARDING TREASURE

This segment talks about the circumstances that can change the distribution of treasure. Running the bundle system is quite simple; only managing the vital deviations requires the DM’s careful attention.

WEALTH BUNDLES AND MAGIC ITEMS

If the DM already knows the number and nature of the encounters a party will face, she can determine how the party will acquire each bundle. Otherwise, the DM may consult her campaign's treasure chart and select bundles (or parts of bundles) and magic items ad-hoc as players search monster layers, execute heists, or get rewards from the king.

Characters often meet their experience or milestone requirements after dramatically changing plans or otherwise foiling the DM's attempt to give out some treasure in a timely, measured manner. The nature of bundles allows the DM to easily catch up if she forgets or is unable to dispense bundles within the applicable level, adding remaining bundles onto those awarded at later levels. (In such instances, the wealth bundle system is invaluable for reminding the DM to keep the party on track for their rewards.) Characters don't have to get everything on the treasure chart before they go to the next level.

The suggested number of treasure bundles per character level is 5 (a "baseline"), but *the party should earn up to 1 less or 2 more in any given level, based on their own actions*. For particularly-notable deeds or failures, the DM can also adjust the number or nature of magic items discovered.

TREASURE GAINS

Sometimes the characters acquire additional bits of treasure, often things not planned by the Dungeon Master and not on the five bundles of the treasure chart.

Allowing a gain to exceed what is on the chart encourages the utilized treasure-collecting method. Likewise, not rewarding an attempted gain will instead discourage that specific behavior.

All gains made within a level should be recorded by the DM to ensure that total

values are no higher than twice the wealth value of that level's treasure bundles.

Here are the primary ways treasure gains occur, and the recommended ways to handle them, whether you wish to encourage them or not.

Earned Reward. Earned rewards should be the most common deviations from the treasure chart. They occur when characters go above and beyond what is expected, using bravery, cunning, or just excellent dice-rolling, to earn rewards the DM would not normally have provided. Earned rewards (and earned deficits, described in the next section) are critical for tying treasure to player deservedness. Without these, treasure rewards will feel too automatic or predestined; they won't satisfy the players' sense of earned rewards.

Investment income is one example of earned rewards. Successful business ventures should earn rewards that exceed the treasure chart. Otherwise, why would anyone bother? The various degrees of deviation are discussed more in a later chapter. At the same time, investments should not be allowed to exceed the chart by so much as to unbalance the game. After that point, it's likely that the focus of the game has shifted into whatever activity is causing the additional gains. For example, if the characters' investments are so lucrative as to exceed the suggested limitation for bundle gains, the characters have probably stopped adventuring to focus on banking. The DM should therefore strike future rewards from the treasure chart to balance; the characters start getting normal game rewards, doing so by investment instead of adventure.

Whatever their form, earned rewards should flow from competence and diligence, heroism and risk. But they should not become commonplace. Even if the players are

constantly playing well, you should only reward the very best instances of play.

Scraping. Scraping is any distracting activity that intends to scrape every ounce of “treasure” out of the game. When players spend all their time thoroughly searching every corner of every room in the dungeon or stopping to collect every fallen enemy’s weapons and armor to drag back to town for sale, the focus of the game shifts from fast-paced adventure to slow-paced logistics and unnecessary dice rolls. (To reduce scraping, the *Players Handbook* provides that “weapons and armor used by monsters are rarely in good enough condition to sell.”)

Some games encourage scraping. Historically, published DUNGEONS & DRAGONS adventures hid important treasures in places characters would not normally think to look. This created the tradition of rolling checks to search every nook and cranny, every deep ravine or icy riverbed, despite there being no rational basis for treasure to be there. If your players truly enjoy scraping, you can decide when and where to lay additional treasure and what means are needed to collect it or carry it back to town. (You can often recognize a scraping party by the mules or wagons they bring to the dungeon, intending to haul away even the cheap, goblin-made furniture.)

If you wish to discourage scraping, do not reward searching *random* locations at all, let alone provide gains from the treasure chart. (And make sure that local merchants have no desire to buy things like battered equipment, used furniture, or chunks of wolf meat.) Conversely, where a thorough search is a rational activity, perhaps in response to clues, feel free to reward the characters with something valuable. As a quick guide, a find of incidental treasure should be no more valuable than the level-appropriate Wealth

rating on the Treasure Bundles table, above.

This deviation from the treasure chart rewards successful rolling and proper interpretation of environmental signals. But it should not be successful very often. (Nor should permanent magic items be awarded so ficklely.)

Stealing. Like scraping, stealing is an activity traditionally encouraged through the various editions of DUNGEONS & DRAGONS. But unless the game’s focus is something like membership in a thieves’ guild, it is also one that distracts from the game and defies the Dungeon Master’s usual plan for treasure.

Stealing often takes the form of pickpocketing. A random person’s incidental possessions should rarely include more than a few silver pieces in a “purse” (a tiny pouch with no weight or value of its own). Purses should also include random tidbits like a handful of ammunition pieces, a few small mundane items, personal letters, or anything else likely to be found in pockets. Roll on the trinket tables in the *Player’s Handbook* or the *Comprehensive Equipment Manual* for additional inspirations. (Picking every pocket in the market is another form of scraping.)

Stealing becomes problematic when the plunder is an important magic item. Sometimes a powerful NPC ally will possess a legendary magic item, one you did not intend the characters to possess. Or perhaps an important temple houses some powerful religious relic in its halls, the pride of the whole city. However, against all odds, through a series of clever, lucky, or brutal maneuvers, the characters manage to take the magic item. If the item can be kept by the party without being too disruptive or unbalancing, the DM should strike a magic item of the same rarity from a later position on the treasure chart. If it is unbalancing or maybe just because it is of a rarity for which the characters are not high

enough level, it can be removed from the party's grasp using the methods described in the Treasure Losses section. Alternately, the magic item's powers can be diminished or negated by various quirks or requirements that the party cannot (yet) fulfil. Possessing the item might also attract additional danger comparable to what would be involved with finding such an item in the normal way.

If the DM wishes to encourage or reward stealing from NPCs, the DM should feel free to apply no penalties or additional risks due to the players' daring or ingenuity and let them have their ill-gotten loot as an addition beyond the treasure chart. A good DM will recognize when such an acquisition was a significant and fun part of the story, to be rewarded rather than diminished.

Story Treasure. Treasure that the party acquires that is dictated by important story events can sometimes be disruptive to the game. This often happens when utilizing pre-made adventures. For example, *Curse of Strad* provides your party with legendary magic items (albeit weak ones) while they are still within the first two tiers of character power. Some such items are necessary for the advancement of the story, but the characters might be left over-powered if they play those same characters beyond the end of the adventure.

As with stolen magic items, if the item is of a rarity for which the characters are not high enough level, it can be removed from the party's grasp using the methods described later or the magic item's powers can be diminished or negated when its story-need has concluded. If the item is not too disruptive or unbalancing for the party to keep, the DM should simply strike a magic item of the same rarity from a later position on the treasure chart. In this way, certain unique magic items, particularly weapons,

can become "signature" items for characters, carried the rest of their careers.

When the story treasure is a massive amount of wealth, perhaps because the characters recovered the king's stolen treasure but then kept it for themselves, it is best to use a couple of the treasure loss techniques described below before eventually striking enough of the treasure chart's lower wealth bundles to get the characters' treasure back toward the baseline. Of course, if some imbalance was particularly earned due to clever play, feel free to allow the characters to keep a greater measure of it. Whatever the case, wealth reductions toward the baseline should be spread out over time, perhaps several levels, so as not to create the impression of "balancing" or invalidating the party's victories.

TREASURE LOSSES

Sometimes the characters get too much treasure; for whatever reason, they end up with a great surplus of wealth or magic items. This section talks about simple, organic ways to diminish a too-potent advantage on the treasure front. It also talks about reducing baseline treasure rewards based on party failures.

The first question the DM must ask is whether the excess treasure should be removed or left in place. The game is designed so that a surplus of magic items will not break it. (The balance will not break down within a certain range of magic item distribution.) This resilience allows the 5th Edition to boast that a DM can fairly apply her own rate of magic item distribution, although that claim fails when the rate goes above or below certain points.

Likewise, having essentially nothing to spend excess wealth on in the core rules means that character power is not disrupted by too much treasure. (Even when magic

items can be purchased, the costs and item availability are explicitly DM-controlled.)

Moreover, the problem of magic items isn't always too many, it's often the wrong combination. Certain of the game's balancing points can be thrown off with the wrong equipment. (Some of these the DM will not notice until the characters already have the wrong combination in-hand, thus these rules address diminishing previously-given rewards.)

Particularly treacherous terrain includes any items that give numerical bonuses. Armor Class ratings, to-hit bonuses, saving throw modifiers, and DCs for all types of rolls are carefully balanced within this edition. Most vulnerable to disruptive unbalancing is the bounded Armor Class of the 5th Edition. A character wearing *armor +3* (legendary) and using a *shield +3* (very rare) can have an Armor Class as high as 26. Throw on a *ring of protection* (rare) and a *cloak of protection* (uncommon), and the value jumps to 28. This doesn't count additional character-specific features like the Defense Fighting Style or a *shield of faith* spell.

If the Dungeon Master allowed the party to get these items, perhaps believing that the players would spread out the wealth instead of putting everything on their "tank-like" fighter, this might be a time to employ some treasure loss mechanisms to restore the balance of the bounded accuracy system. However, if different characters each wore only one of the items, the effect of too many items (or too-powerful items) might not be unbalancing and might not call for any magic item removal. These analyses tend to be fact-specific and cannot all be avoided by DM foresight.

When deciding whether existing treasure should be reduced, one of the most important questions to ask is whether it has made other

treasures worthless. Having the legendary sword means the fighter no longer cares about most other magic items. If she has 17 more levels of advancement ahead of her in the campaign, that can be disincentivizing. Likewise, having a vault of endless gold means that characters lose all sense of material worth, putting them out of touch with how the rest of the world operates and approaches problems. These issues rob the DM of important character motivators, the enticement of future gains and the satisfaction that comes with achieving them.

Earned Deficits. The other techniques in this list are used to remove treasure that was improvidently rewarded. But this technique is different. It exists because of the notion that *treasure bundles and magic item finds are not guaranteed rewards*. The treasure chart exists so the DM doesn't have to continually calculate the balance of existing treasure in the party each time she goes to distribute new treasure. (Doing that would also discount the times where players earned the right to have less or more treasure than expected.) Nothing says the characters must accrue everything on the chart. When the characters operate particularly poorly, miss multiple or obvious clues, or simply refuse to correctly perform the tasks that would otherwise be rewarded, the DM should feel free to reduce the value of a bundle, or to strike off a whole bundle or magic item instead of distributing it.

For example, the characters agree to bust a ring of bandits operating out of the nearby forest. They discover that the mayor has been in on the operation the whole time, tipping off the bandits and collecting half of their take. Fearing political reprisal, the characters decide not to confront the mayor, despite their good alignments. The town is safe again (and experience points or milestones thus

earned) but the party does not get the cut of ill-gotten plunder that the mayor stored in his basement. The DM strikes a whole bundle of gold coins from the treasure chart for that level.

Foregoing treasure can often come with other rewards. Sometimes a gain of reputation or influence might occur instead of treasure bundles. If the bandit-busting party reported the mayor to the religious authorities and left them the simple task of bringing the mayor to justice (and collecting his ill-gotten gains), the characters might find themselves in the favor of that temple despite being poorer than the DM expected. If the party did nothing about the mayor, the mayor may see them as potential allies who are owed an important favor. See the Nonmaterial Assets section of chapter 1 for more ideas about the value of such rewards.

Importantly, poor results on Wisdom (Perception) check or Dexterity check using thieves' tools, the failure to decipher a treasure map, or other disasters of the dice might also lead to the reduction of a treasure bundle. It is important to enforce that the characters' own successes and failures are what drives their rewards, and to let players know that such rolls are not meaningless. However, luck-based results (poor rolling) should not be used too frequently or to reduce treasure too much. It is usually better to reward good rolls than punish bad ones. This reduction is best restricted to the mundane value of wealth bundles—the extreme step of striking off a permanent magic item should be based on player decisions rather than a few die rolls.

Chart Balance. The easiest way to balance having given out excess treasure, whether intentional or unintentional, is to simply mark off an equal value of gains for later levels from your treasure chart. Did the

players get an extra magic item because they let an NPC ally die in battle, hoping to get his enchanted armor off him? Simply mark off the next magic item the party would have found of the equivalent rarity. In this way, keeping a treasure chart is an incredibly useful system, not just to distribute treasure in a balanced way, but to cure imbalances that naturally occur. Without a point of reference, a DM will find that it is nearly impossible to keep track and accordingly reduce a treasure award as it is being crafted later. This is particularly easy to do with wealth bundles, since the amount of gold given at each level in the higher tiers is much greater than what is found in the previous tiers. The wealth-to-earned-XP ratio is 50 times higher in the 4th tier than it is in the first!

Chart balancing is a great way to use published adventure modules designed by others. Instead of changing where magic items are found, or changing the treasure these adventures award, the DM can maintain balance by simply crossing off equivalent wealth and magic items from the treasure chart. Only when the chart is being fully depleted at its levels will the DM need to reign in what the published adventure is providing. Likewise, an adventure that gives too little treasure will be evident by the remaining wealth and magic items on the treasure chart. If this is the case, the DM can easily add in some or all the leftovers from the chart to keep things fair, particularly if the party is playing well.

This technique is also appropriate if a player character dies, leaving her equipment to the party. Either the replacement character should come in with no equipment, trusting the new party to equip her, or it should come in fully-equipped and the old character's gear should be divided up, its value offset by striking equivalent treasure from later in the

chart. This prevents a series of new characters from being an endless source of additional wealth and magic items for the party.

Chart balancing, striking later rewards off the treasure chart, only works if excess treasure has not yet become a problem. A reduction later is often enough to take care of a similar increase now, but sometimes the DM must take more immediate balancing actions. This is particularly true when a glut of treasure is demotivating the players.

Diminished Magic. A quick-and-easy way to reduce the excess of magic items or the power of magic items held by characters of too low levels, is to reduce the power of the item.

For example, the party destroys Count Strahd von Zarovich and escapes Barovia (see the *Curse of Strahd* adventure book). Now they have a handful of legendary items, which rarity they should not be using for another 7 to 10 levels. The DM can reduce the power of these items to bring them in line with rare magic items (they're already very close, much lower in power than standard legendary items), saying that their legendary powers were tied to the realm they were found in. This works for almost all legendary magic items (and artifacts) that are story-provided, and it also works for items acquired in other ways.

Incompatibility is another way to reduce magic item power, particularly items that give numerical bonuses. If the party in our Armor Class-stacking example above surprised the DM by putting all the magic items on one character, it is a simple matter to rule that the bonuses provided by these items (or all magic items) are not cumulative. "Incompatibility" can also apply between an item and a certain character who wants to use it. Perhaps an NPC's artifact only works for members of her

bloodline, thus foiling the characters' dastardly intentions for it.

Adding new power to an item seems counter-productive to this goal, but it can work. If the new magic necklace turns out to be sentient, and it won't let its powers function under many circumstances, the DM is positioned to allow or prevent overpowered effects on a case-by-case basis. Similarly, a character might discover that certain powers or numeric plus-ratings of a magic item will only function for characters of a specific power level, reputation, religious rank, or other mutable restricting factor. This can bring the item back into balance and allow the item to grow in power as the character grows to be worthy of it.

If the question is one of too many magic items, hidden curses or side-effects (like the Possessive special feature), can work to diminish the owning character's inventory of other magic items. Perhaps one item demands the periodic consumption of *essentia* or the sacrifice of other magical items and will lose its power if the owner does not comply.

The Tax. Taxation, guild dues, upkeep costs for fortifications and similar properties, the cost of diamonds to raise trusted retainers from the dead, and other unexpected expenses can serve to diminish unintended excesses of party wealth.

Such direct methods should be used carefully. Players will notice if these costs come due exactly when they get their excess treasure. It is usually better to have a debt growing or simmering in the background just in case of such an error, a debt that can keep getting put off until the characters find themselves with too much wealth. Then, having heard of their amazing good fortune, the debt holder suddenly decides to press her claim and pressure the characters to settle

the debt now, even in part. Perhaps the bank calls in the mortgage on a beloved ally's farm, and the characters decide to pay the loan. Or perhaps they loan the ally enough to pay the bank, letting the ally yearly pay the party small portions of the loan. By holding such a debt, the characters theoretically still own an asset of the stated amount, but the DM now controls the rate at which the players can access it.

Another form of the tax is when the rightful owner of the treasure (or anyone who disputes ownership) comes to collect. If an item was stolen from an NPC (or taken from an allied NPC's corpse after a battle), the item's true owner or the NPC's heirs might come looking for it, and they might enlist the aid of local authorities to enforce their claim. If the party found great wealth in the bandit camp, the clergy might press them to distribute a certain amount back to the local peasants from which it was originally stolen, and failure to do so might earn a reputation as just another band of thieves, hunted or hassled by the authorities.

When reducing wealth this way, never make the taxed amount the same as the treasure the party just found; doing that makes it look like they never actually found anything, and it degrades the sense of agency and reward that most players desire.

The Trade. With this option, the characters participate in their own reduction of treasure. Once the characters accrue too much wealth, or a valuable magic item, a commercial opportunity shows itself that wasn't previously available.

Too much gold? Well, that ship the party wanted as a home base just happened to go on sale. It's a once-in-a-lifetime opportunity, and the characters can convert their wealth into something that isn't overpowering them and doesn't diminish their desire for future

treasure. In fact, the ship might need additional repairs and upkeep, motivating additional adventuring!

When converting wealth to magic items or vice versa, the opportunity that presents itself often comes at a steep price. The wizard that can cast the *enchant magic item* spell, described in the Enchantment chapter, wants a steep fee in addition to the material costs. It's a small price to pay since he's the only one who knows how to make this special magic item. This might mean double or triple the standard price for an equivalent magic item.

Likewise, the young noblewoman willing to pay good money for that unbalancing magic item, despite its now-evident flaws, only wants to put the item in a museum. She's not worried about the item's curse, but she's not going to pay the full price because of it. She knows no one else wants to buy.

The simplest form of the trade is exchanging an item for cold, hard cash. You can reduce the value of an item at its sale point by limiting the number of people willing to pay full price. An object of art that has no use except for its sale value might only get offers for half its worth, or even less. The players are left to decide if they want cash or if they want to hold on to it, waiting for a better buyer. And while they're holding the item, its value is not disrupting the economy of your game.

DM Confession. This method of treasure removal is a common one. Most players will understand if the DM admits that the treasure award had a negative impact on the game and informs the players that some changes will be made. Many players will have already noticed they are receiving an unfair advantage if their characters have something too potent. Most players prefer a balanced game (although some will not).

After a DM confession, the Dungeon Master can simply remove the item from play with no in-game explanation, or she can employ one of the other techniques described on this list, using the DM confession to reduce any sense of arbitrary punishment the players might feel because of the loss.

A DM confession is not a necessary tool. But it is a useful one, particularly for new DMs with understanding players. Even if a DM uses a removal technique with no explanation, preferring to keep it “organic,” she can later employ a DM confession if the players complain that the loss was orchestrated to depower the party.

MAGIC ITEM VALUATION

A great deal of an adventuring party’s wealth lies in its magic items. Keeping close track of wealth means keeping close track of magic item values. For this task, a more-precise system of valuing magic item is needed.

This section assigns specific prices to each magic item that comes from official 5th Edition game materials to-date. This information helps you, the Dungeon Master, value treasure for safe distribution rates. If your campaign allows such things, exact pricing helps you manage the sale and purchase of magic items, as well as trades or closed-loop systems like those described in the next chapter.

VALUE RANGES

Each magic item fits into a broad valuation category. The table below combines two tables found in the *Dungeon Master’s Guide*, providing the general power level, costs, and restrictions on items of each type. The bracketed values are inferred from other pages of that book.

Artifacts are an exception; no prices are assigned here or in the official materials. Artifacts should enter the game for story reasons and have a limited function outside of story-based applications. They should also spend limited time in players’ hands.

ADDITIONAL COSTS

A magic item’s price does not normally fluctuate. The fact that price ranges are used allows you to set the price of items and to differentiate them within the same rarity. When using the set prices here, you can use static adjustments to modify those prices for various value factors.

PHYSICAL FORM

To keep things simple, ignore the mundane value of an item that bears an enchantment if its mundane value is 50 gp or less. If the mundane value is higher, add it to the magic item’s total value.

Rarity, Value, and Power			Maximum	Maximum	Minimum
Rarity	Rating	Value Range	Bonus	Spell Level	Character
Common (CO)	Minor	[1] – 100 gp	–	1st level	1st level
Uncommon (UN)	Major or minor	101 – 500 gp	+1	3rd level	1st level
Rare (RA)	Major or minor	501 – 5,000 gp	+2	6th level	5th level
Very Rare (VR)	Major or minor	5,001 – 50,000 gp	+3	8th level	11th level
Legendary (LE)	Major or minor	50,001 – [500,000] gp	+4	9th level	17th level
Artifact (AR)	Major	N/A	+4	9th level	N/A

POWER AND VALUATION, A TALE OF TWO SYSTEMS

The 5th Edition of DUNGEONS & DRAGONS has two systems for rating magic items' power and value.

Item Rarity. The first system is found in the Magic Item Rarity Table on page 135 of the *Dungeon Master's Guide*. The rarities are "common," "uncommon," "rare," "very rare," and "legendary," with "artifact" items falling outside the scale. These ratings are accompanied by suggested value ranges that increase with rarity.

As the *Dungeon Master's Guide* notes, rarity provides only "a rough measure of an item's power relative to other magic items." This acknowledges that some items' ratings are inharmonious with their power levels. Sometimes, this seems to happen accidentally, like the *flame tongue* and *frost brand* swords which, based on their relative power, seem to have swapped their applicable rarity categories. At other times, rarity distinguishes variations of a single item, despite each variant lacking mechanics-related justification to fit it into multiple rarity categories. Examples here include *horns of Valhalla* and *potions of giant strength*, the varieties of each of which are close in power to one another.

Another example of "rough" measuring in this system, the *DMG* also provides that single-use items should be priced at half of what a permanent version would cost. A *belt of storm giant strength*, which will affect every battle for the rest of the campaign, is valued the same as two *potions of storm giant strength*, which will probably affect only two encounters.

Table Rank. The second system is hidden in the stratification of the nine Magic Item Tables on pages 144-149 of the *Dungeon Master's Guide*. Magic item power is ranked alphabetically across these nine tables, and it is divided into "minor" and "major" categories.

"Minor" magic items are those found on the first five Magic Item Tables (A – E). In essence, they are consumable magic items of any rarity rating, plus all permanent common-rated items and a handful of uncommon-rated items of very low power. "Major" magic items are found on the last four Magic Item Tables (F – I). These are permanent items rated uncommon or rarer.

Table ranks show magic item potency in a progressive spread. Each table contains similarly-powerful items, despite many of those items having different rarity ratings. This reminds us that power and rarity are not exactly equivalent. For example, a suit of *+1 leather* armor and a suit of *+1 plate* armor have the same rarity, but their different table rank denotes a difference in value.

For major magic items, the table rank system only provides four tables, and thus four rankings of relative power, a system that does not lend itself to nuance in pricing.

Using Both. The prices in this product's tables were established by a complex feature-rating mechanism that uses both systems. It rates items' values relative to one another, like a more-nuanced version of the table ranking system. It is this nuance that allows individualized item prices to have meaning. These tables further incorporate the item rarity system by using its suggested price ranges as a baseline for the value scale. Only a handful of items fall outside the suggested price range based on their rarities, as explained on the next page.

If the prices on this chapter's tables seem low to you, it is probably because you abandoned the wealth scale in the *Dungeon Master's Guide* in favor of something like the previous editions, and you should therefore adjust costs to match what is normal in your campaign.

VALUE RANGE DEVIATIONS, FURTHER EXPLANATIONS

Deviations in price-to-rarity occur because these values track primarily to the usefulness of items relative to one another. There is no way to make such prices fall within their suggested value ranges in every single case.

For example, some items have identical or near-identical effects. The *horn of Valhalla* comes in three rarities. All versions summon berserkers (CR 2 creatures) but in slightly different quantities. Each progressively-more potent horn simply summons, on average, three more berserkers at a time. Because the effects are so similar, these items have similar costs, despite being spread across the rare, very rare, and legendary item categories.

The range-deviation problem particularly applies to legendary magic items. Although most come close, very few of these incredibly-scarce items have powers sufficient to justify costing over 50,000 gp. Many are comparable in power only to rare or very rare items. For example, the legendary *ring of invisibility* only duplicates a 2nd-level spell, despite being usable by non-spellcasters and having an unlimited number of (self-applicable) uses per day. Based on all factors, the ring is in the legendary item category but priced at only 1,100 gp, not 50,000+ gp.

In the opposite direction, some items' powers are too potent to fit the value of their rarity categories. For example, uncommon magic items typically provide only a small (+1 or +2) numerical advantage to one or two types of rolls. However, the uncommon *gauntlets of ogre power* can far-exceed this, situationally granting up to +6 or higher, and doing so for every roll that includes Strength, not just attacks. Such items must rationally exceed the suggested value ranges set by their rarity categories.

The *ring of invisibility* illustrates how spell-duplication, a common function of magic items, frequently fosters price deviation from the suggested value for each rarity rating. Items that duplicate spell effects, or allow the user to cast spells, are costed based on the level of the spell, the number of times the effect is usable per day, any restrictions on who can use it, any enhancement or reduction of the effect compared to the standard spell, whether there is a particularly-high saving throw DC, and several other factors. These factors are applied consistently across all items to give uniform costs relative to actual spell value, meaning that spell-duplicating items have deviated costs more often than other items, although there are still relatively few instances of price deviations overall.

Where price falls outside the suggested ranges of their rarity ratings, rarity still functions in its literal sense, to make some items rarer than others. The legendary *iron horn of Valhalla* remains much rarer than the uncommon *silver horn of Valhalla*, and it shouldn't normally be accessible to the player characters until they reach 17th level. (If you are using the treasure hoard mechanisms of the *Dungeon Master's Guide*, you don't need to make any adjustments to random treasure.)

Rarity ratings (and their level restrictions) continue to play an important role in power balance. Look at the *cloak of protection* and the *ring of protection*, which fall into different rarity categories. Even though the items have similar effects, the fact that one object is rarer than the other serves to keep the party from acquiring and combining both items until they can access the higher-level rarity category. In another example, a character may acquire a +1 *shield* before a suit of +1 *armor*, preventing these cumulative pluses from applying at 1st level.

SPECIAL FEATURES

Most special features are so useful or potent as to be worth an increase in cost. If a magic item has additional powers or benefits that are not represented in these rules, the Dungeon Master should feel free to modify the overall value of the magic item to suit.

An otherwise-mundane item that has only special features is a common-rated magic item. It keeps this rating, even if it has multiple minor properties that would bring its value over 100 gp.

A *non-consumable* magic item that has only special features has a minimum value of 50 gp, even if its balance of quirks would reduce its value below that point.

Specific Costs. The tables of minor properties and quirks in Wraith Wrights' *Expanded Special Features Manual* itemize the value of such special features. If you do not use that manual, the following paragraphs suggest price variances for the smaller set of features found in the *Dungeon Master's Guide*.

For minor properties, try adding **50 gp** for beacon, compass, delver, gleaming, hidden message, song craft, strange material, temperate, waterborne, and war leader, or **100 gp** for harmonious, guardian, illusion, language, sentinel, and unbreakable.

For quirks, subtract **50 gp** for covetous, hungry, frail, loud, metamorphic, muttering, and slothful, or **100 gp** for blissful or possessive.

SENTIENCE

Sentience alone does not increase the value of a magic item; although having an extra set of "eyes" (or other senses) to keep watch at night can be valuable, the potential for conflicts more than makes up for the added value. However, if the sentience has some additional power that can be brought to the

wielder's aid, the Dungeon Master should feel free to modify the item's value accordingly.

SCROLLS

For *spell scroll* costs, add the value of any costly material components that the spell needs, whether consumable or otherwise. These components are "baked in" to the scroll at creation so that the spellcaster does not need them on hand to use the scroll.

MAGIC ITEM TABLES

The tables below set base prices for each standard magic item, to be modified as described above. Each table, sometimes split across multiple pages, addresses one rarity.

OFFICIAL PRICE EXAMPLES

Some 5th Edition adventures have examples of exact values for certain magic items. However, these are not meant to be "true" values; they are examples for use in specific contexts. We can say this for certain because these examples conflict with one another, with the values in the *Dungeon Master's Guide*, and even with values used in Adventure League games, where league rules are set by officials with inside knowledge of the system. As a result, it is best not to rely on price examples from adventures.

Instead, the following prices are pegged to functionality and work within the original ranges given in the *Dungeon Master's Guide*.

CLOSED-LOOP PRICING

These costs are internally consistent with one another. Therefore, when using a closed-loop system for magic items, their costs remain reasonable regardless of the amount of gold a party has. (See the next chapter for details on a closed-loop magic item system.)

KEY

In the following tables, letter notations refer to source books as follows:

Curse of Strahd [CoS], *Guildmaster's Guide to Ravnica* [GGR], *Hoard of the Dragon Queen* [HDQ], *Lost Mines of Phandelver* [LMP], *Mordenkainen's Tome of Foes* [MTF], *Out of the Abyss* [OotA], *Prince of the Apocalypse* [PotA], *The Rise of Tiamat* [TRT], *Tales of the Yawning Portal* [TYP], *Tomb of Annihilation* [ToA], *Volo's Guide to Monsters* [VGM], *Waterdeep Dragon Heist* [WDH], *Waterdeep*

Dungeon of the Mad Mage [DMM], *Wayfinder's Guide to Eberron* [WGE], *Xanathar's Guide to Everything* [XGE].

An item without a listed source comes from the *Dungeon Master's Guide*.

Consumable items are minor-rated. If a non-consumable magic item is noted with an asterisk (*), it is also a minor-rated item.

CONSUMABLE MAGIC ITEMS (PART 1)

Item	Value	Item	Value
<u>Common</u>		<i>Storm boomerang</i> ^{PotA}	65 gp
<i>Ammunition of walloping</i> ^{XGE}	15 gp	<u>Rare</u>	
<i>Bead of nourishment</i> ^{XGE}	6 gp	<i>Ammunition, +2</i>	250 gp
<i>Bead of refreshment</i> ^{XGE}	2 gp	<i>Bead of force</i>	500 gp
<i>Candle of the deep</i> ^{XGE}	1 gp	<i>Elixir of health</i>	150 gp
<i>Moodmark paint</i> ^{GGR}	5 gp	<i>Necklace of fireballs</i>	270 gp per bead
<i>Perfume of bewitching</i> ^{XGE}	50 gp	<i>Oil of etherealness</i>	1,500 gp
<i>Pot of awakening</i> ^{XGE}	25 gp	<i>Potion of clairvoyance</i>	150 gp
<i>Spell scroll, cantrip</i>	10+ gp	<i>Potion of diminution</i>	100 gp
<i>Spell scroll, 1st-level</i>	25+ gp	<i>Potion of giant strength, fire</i>	500 gp
<i>Unbreakable ammunition</i> ^{XGE}	5 gp	<i>Potion of giant strength, frost</i>	200 gp
<u>Uncommon</u>		<i>Potion of giant strength, stone</i>	200 gp
<i>Ammunition, +1</i>	25 gp	<i>Potion of gaseous form</i>	150 gp
<i>Bottled breath</i> ^{PotA}	160 gp	<i>Potion of heroism</i>	200 gp
<i>Dust of disappearance</i>	30 gp per use	<i>Potion of invulnerability</i>	1,500 gp
<i>Dust of dryness</i>	75 gp per use	<i>Potion of mind control, beast</i> ^{TYP}	640 gp
<i>Dust of sneezing and choking</i>	110 gp per use	<i>Potion of mind control, humanoid</i> ^{TYP}	1,000 gp
<i>Keoghtom's ointment</i>	200 gp per use	<i>Potion of mind reading</i>	100 gp
<i>Oil of slipperiness</i>	150 gp	<i>Potion of superior healing</i>	500 gp
<i>Philter of love</i>	75 gp	<i>Quaal's feather token, anchor</i>	200 gp
<i>Potion of animal friendship</i>	75 gp	<i>Quaal's feather token, bird</i>	270 gp
<i>Potion of fire breath</i>	100 gp	<i>Quaal's feather token, fan</i>	110 gp
<i>Potion of greater healing</i>	150 gp	<i>Quaal's feather token, swan boat</i>	165 gp
<i>Potion of giant strength, hill</i>	150 gp	<i>Quaal's feather token, tree</i>	75 gp
<i>Potion of growth</i>	100 gp	<i>Quaal's feather token, whip</i>	110 gp
<i>Potion of poison</i>	150 gp	<i>Scroll of protection, any</i>	250 gp
<i>Potion of resistance</i>	150 gp	<i>Spell scroll, 4th-level</i>	320+ gp
<i>Potion of water breathing</i>	150 gp	<i>Spell scroll, 5th-level</i>	500+ gp
<i>Seeker dart</i>	55 gp	<u>Very Rare</u>	
<i>Smokepowder</i> ^{WDH}	1 gp per charge	<i>Ammunition, +3</i>	2,500 gp
<i>Spell scroll, 2nd-level</i>	55+ gp	<i>Arrow of slaying, any</i>	7,505 gp
<i>Spell scroll, 3rd-level</i>	135+ gp	<i>Candle of invocation</i>	550 gp

CONSUMABLE MAGIC ITEMS (PART 2)

Item	Value	Item	Value
<i>Nolzur's marvelous pigments</i>	525 gp	<i>Spell scroll, 6th-level</i>	1,800+ gp
<i>Oil of sharpness</i>	2,600 gp	<i>Spell scroll, 7th-level</i>	2,100+ gp
<i>Potion of flying</i>	1350 gp	<i>Spell scroll, 8th-level</i>	3,600+ gp
<i>Potion of giant strength, cloud</i>	550 gp	Legendary	
<i>Potion of invisibility</i>	210 gp	<i>Potion of giant size</i> ^{SKT}	7,600 gp
<i>Potion of longevity</i>	4,800 gp	<i>Potion of giant strength, storm</i>	950 gp
<i>Potion of mind control, monster</i> ^{TYP}	7,200 gp	<i>Sovereign glue</i>	1,000 gp
<i>Potion of speed</i>	370 gp	<i>Spell scroll, 9th-level</i>	8,100+ gp
<i>Potion of supreme healing</i>	950 gp	<i>Universal solvent</i>	1,000 gp
<i>Potion of vitality</i>	1,100 gp		

COMMON MAGIC ITEMS

Item	Value	Item	Value
<i>Arcane focus, imbued wood</i> ^{WGE}	50 gp	<i>Lock of trickery</i> ^{XGE}	30 gp
<i>Armblade</i> ^{WGE}	25 gp	<i>Moontouched sword</i> ^{XGE}	20 gp
<i>Armor of gleaming</i> ^{XGE}	15 gp	<i>Mystery key</i> ^{XGE}	20 gp
<i>Band of loyalty</i> ^{WGE}	100 gp	<i>Orb of direction</i> ^{XGE}	15 gp
<i>Boots of false tracks</i> ^{XGE}	50 gp	<i>Orb of gonging</i> ^{DMM}	25 gp
<i>Cast-off armor</i> ^{XGE}	100 gp	<i>Orb of shielding</i> ^{WGE}	100 gp
<i>Charlatan's die</i> ^{XGE}	75 gp	<i>Orb of time</i> ^{XGE}	10 gp
<i>Chest of preserving</i> ^{DMM}	45 gp	<i>Pipe of smoke monsters</i> ^{XGE}	35 gp
<i>Cleansing stone</i> ^{WGE}	25 gp	<i>Pole of angling</i> ^{XGE}	35 gp
<i>Cloak of billowing</i> ^{XGE}	25 gp	<i>Pole of collapsing</i> ^{XGE}	50 gp
<i>Cloak of many fashions</i> ^{XGE}	15 gp	<i>Rope of mending</i> ^{XGE}	55 gp
<i>Clockwork amulet</i> ^{XGE}	100 gp	<i>Ruby of the war mage</i> ^{XGE}	100 gp
<i>Clothes of mending</i> ^{XGE}	15 gp	<i>Scribe's pen</i> ^{WGE}	15 gp
<i>Dark shard amulet</i> ^{XGE}	75 gp	<i>Shield of expression</i> ^{XGE}	15 gp
<i>Dread helm</i> ^{XGE}	15 gp	<i>Shiftweave</i> ^{WGE}	25 gp
<i>Ear horn of hearing</i> ^{XGE}	50 gp	<i>Smoldering armor</i> ^{XGE}	15 gp
<i>Enduring spellbook</i> ^{XGE}	35 gp	<i>Spellshard</i> ^{WGE}	1 gp per "page"
<i>Ersatz eye</i> ^{XGE}	25 gp	<i>Staff of adornment</i> ^{XGE}	35 gp
<i>Everbright lantern</i> ^{WGE}	50 gp	<i>Staff of birdcalls</i> ^{XGE}	50 gp
<i>Feather token</i> ^{WGE}	15 gp	<i>Staff of flowers</i> ^{XGE}	35 gp
<i>Glameweave</i> ^{WGE}	25 gp	<i>Talking doll</i> ^{XGE}	70 gp
<i>Hat of vermin</i> ^{XGE}	35 gp	<i>Tankard of sobriety</i> ^{XGE}	25 gp
<i>Hat of wizardry</i> ^{XGE}	75 gp	<i>Veteran's cane</i> ^{XGE}	55 gp
<i>Heward's handy spice pouch</i> ^{XGE}	20 gp	<i>Wand of conducting</i> ^{XGE}	75 gp
<i>Horn of silent alarm</i> ^{XGE}	40 gp	<i>Wand of pyrotechnics</i> ^{XGE}	25 gp
<i>Instrument of illusions</i> ^{XGE}	65 gp	<i>Wand of scowls</i> ^{XGE}	50 gp
<i>Instrument of scribing</i> ^{XGE}	55 gp	<i>Wand of smiles</i> ^{XGE}	50 gp
<i>Keycharm</i> ^{WGE}	15 gp	<i>Wand sheath</i> ^{WGE}	25 gp

UNCOMMON MAGIC ITEMS

Item	Value	Item	Value
<i>Adamantine armor</i>	300 gp	<i>Immovable rod*</i>	175 gp
<i>Alchemy jug*</i>	125 gp	<i>Inquisitive's goggle's</i> ^{WGE}	310 gp
<i>Amulet of proof against detection and location</i>	350 gp	<i>Insignia of claws</i> ^{HDQ}	400 gp
<i>Bag of bounty</i> ^{WGE}	275 gp	<i>Instrument of the bard</i>	
<i>Bag of holding*</i>	400 gp	<i>Doss lute</i>	900 gp
<i>Bag of tricks</i>	425 gp	<i>Fochlucan bandore</i>	570 gp
<i>Balance of harmony</i> ^{TYP}	100 gp	<i>Mac-Fuirmidh cittern</i>	560 gp
<i>Balloon pack</i> ^{PotA}	30 gp	<i>Javelin of lightning</i>	160 gp
<i>Blood spear</i> ^{CoS}	410 gp	<i>Lantern of revealing*</i>	220 gp
<i>Boots of elvenkind</i>	115 gp	<i>Lightbringer</i> ^{LMP}	500 gp
<i>Boots of striding and springing</i>	105 gp	<i>Mariner's armor*</i>	150 gp
<i>Boots of the winterlands</i>	750 gp	<i>Mask of the beast</i> ^{ToA}	60 gp
<i>Bracers of archery</i>	400 gp	<i>Medallion of thoughts</i>	165 gp
<i>Brooch of shielding</i>	200 gp	<i>Mind carapace armor</i> ^{VGM}	1,605 gp
<i>Broom of flying</i>	1,350 gp	<i>Mithral armor</i>	270 gp
<i>Cap of water breathing*</i>	250 gp	<i>Mizzium apparatus</i>	500 gp
<i>Circlet of blasting</i>	110 gp	(22,500 gp if Multiclassing optional rules are available)	
<i>Circlet of human perfection</i> ^{DMM}	275 gp	<i>Pyroconverger</i> ^{GGR}	150 gp
<i>Cloak of elvenkind</i>	165 gp	<i>Shield, +1</i>	225 gp
<i>Cloak of protection</i>	1,300 gp	<i>Skyblinder staff</i> ^{GGR}	490 gp
<i>Cloak of the manta ray*</i>	950 gp	<i>Slippers of spider climbing</i>	115 gp
<i>Decanter of endless water*</i>	435 gp	<i>Spell gem, obsidian</i> ^{OotA}	50 gp
<i>Deck of illusions</i>	7 gp per card	<i>Spell gem, lazuli</i> ^{OotA}	100 gp
<i>Driftglobe*</i>	215 gp	<i>Speaking stone</i> ^{WGE}	150 gp
<i>Elemental gem</i>	1,000 gp	<i>Spies' murmer</i> ^{GGR}	475 gp
<i>Eversmoking bottle</i>	250 gp	<i>Staff of the adder</i>	350 gp
<i>Eyes of charming</i>	60 gp	<i>Staff of the python</i>	250 gp
<i>Eyes of minute seeing*</i>	100 gp	<i>Stone of good luck (luckstone)</i>	1,500 gp
<i>Eyes of the eagle</i>	150 gp	<i>Wheel of wind and water</i> ^{WGE}	250 gp
<i>Figurine of wondrous power, silver raven</i>	55 gp	<i>Stone of ill luck</i> ^{TYP}	50 gp
<i>Gauntlets of ogre power</i>	1,500 gp	<i>Sword of vengeance</i>	450 gp
<i>Gem of brightness</i>	300 gp	<i>Trident of fish command</i>	530 gp
<i>Gloves of missile snaring</i>	250 gp	<i>Wand of entangle</i> ^{TYP}	225 gp
<i>Gloves of swimming and climbing</i>	150 gp	<i>Wand of magic detection*</i>	115 gp
<i>Gloves of thievery</i>	100 gp	<i>Wand of magic missiles</i>	175 gp
<i>Goggles of night*</i>	220 gp	<i>Wand of secrets*</i>	115 gp
<i>Guild keyrune, Rakdos</i> ^{GGR}	500 gp	<i>Wand of the war mage, +1</i>	350 gp
<i>Guild signet</i> ^{GGR}	60 gp	<i>Wand of web</i>	225 gp
<i>Hat of disguise</i>	200 gp	<i>Weapon, +1</i>	250 gp
<i>Headband of intellect</i>	1,500 gp	<i>Weapon of warning</i>	275 gp
<i>Helm of comprehending languages*</i>	200 gp	<i>Wind fan</i>	110 gp
<i>Helm of telepathy</i>	1,210 gp	<i>Winged boots</i>	400 gp
<i>Hew</i> ^{LMP}	500 gp	<i>Wingwear</i> ^{PotA}	135 gp

RARE MAGIC ITEMS (PART 1)

Item	Value
<i>Amulet of health</i>	1,500 gp
<i>Amulet of protection from turning</i> ^{TYP}	4,600 gp
<i>Armor, +1</i>	525 gp
<i>Armor of resistance</i>	600 gp
<i>Armor of vulnerability</i>	4,500 gp
<i>Arrow-catching shield</i>	1,575 gp
<i>Badge of the Watch</i> ^{WDH}	3,500 gp
<i>Bag of beans</i>	505 gp
<i>Banner of the krig rune</i> ^{SKT}	4,500 gp
<i>Belt of dwarvenkind</i>	3,545 gp
<i>Belt of giant strength, hill giant</i>	5,000 gp
<i>Berserker axe</i>	1,325 gp
<i>Blod stone</i> ^{SKT}	2,200 gp (+5,000 gp gem)
<i>Boots of levitation</i>	200 gp
<i>Boots of speed</i>	550 gp
<i>Bowl of commanding water elementals</i>	1,000 gp
<i>Bracers of defense</i>	5,000 gp
<i>Bracers of flying daggers</i> ^{WDH}	1,250 gp
<i>Brazier of commanding fire elementals</i>	1,000 gp
<i>Cape of the mountebank</i>	640 gp
<i>Censer of controlling air elementals</i>	1,000 gp
<i>Chime of opening*</i>	550 gp
<i>Claws of the umber hulk</i> ^{PotA}	3,200 gp
<i>Claw of the wyrm rune</i> ^{SKT}	4,200 gp
<i>Cloak of displacement</i>	3,300 gp
<i>Cloak of the bat</i>	3,120 gp
<i>Cube of force</i>	4,200 gp
<i>Daern's instant fortress</i>	4,100 gp
<i>Dagger of blindsight</i> ^{DMM}	3,200 gp
<i>Dagger of venom</i>	525 gp
<i>Dimensional shackles</i>	2,000 gp
<i>Docent</i> ^{WGE}	3,100 gp
<i>Dodecahedron of doom</i> ^{DMM}	225 gp
<i>Dragon slayer</i>	1,250 gp
<i>Dragonguard</i> ^{LMP}	675 gp
<i>Dragontooth dagger</i> ^{TRT}	5,675 gp
<i>Eagle whistle</i> ^{TYP}	1,350 gp
<i>Elven chain</i>	625 gp
<i>Daern's instant fortress</i>	4,100 gp
<i>Feather of diatryma summoning</i> ^{WDH}	185 gp

Item	Value
<i>Figurine of wondrous power</i>	
Bronze griffon	905 gp
Ebony fly	605 gp
Golden lion	1,510 gp
Ivory goats	3,000 gp
Marble elephant	905 gp
Onyx dog	505 gp
Serpentine owl	505 gp
<i>Flame tongue</i>	4,525 gp
<i>Folding boat*</i>	840 gp
<i>Gavel of the venn rune</i> ^{SKT}	950 gp
<i>Gem of seeing</i>	1,080 gp
<i>Ghost lantern</i> ^{ToA}	1,200 gp
<i>Giant slayer</i>	750 gp
<i>Glamoured studded leather</i>	725 gp
<i>Guild Keyrune</i>	
Azorious ^{GGR}	3,020 gp
Boros ^{GGR}	4,290 gp
Gruul ^{GGR}	2,725 gp
Izzet ^{GGR}	1,500 gp
Orzhov ^{GGR}	650 gp
Selesnya ^{GGR}	1,650 gp
<i>Gulthias staff</i> ^{CoS}	560 gp
<i>Hell hound cloak</i> ^{TYP}	3,250 gp
<i>Helm of teleportation</i>	3,150 gp
<i>Heward's handy haversack*</i>	350 gp
<i>Horn of blasting</i>	540 gp
<i>Horn of Valhalla, brass</i>	2,700 gp
<i>Horn of Valhalla, silver</i>	1,890 gp
<i>Horseshoes of speed*</i>	550 gp
<i>Instrument of the bard</i>	
Canaiith mandolin	1,094 gp
Cli lyre	2,010 gp
<i>Ioun stone</i>	
Awareness	750 gp
Protection	850 gp
Reserve	1,000 gp
Sustenance	200 gp
<i>Iron bands of Bilarro</i>	3,300 gp
<i>Knave's Eye Patch</i> ^{WDH}	525 gp

RARE MAGIC ITEMS (PART 2)

Item	Value
<i>Loadstone</i> ^{TYP}	50 gp (+150 gp gem)
<i>Mace of disruption</i>	800 gp
<i>Mace of smiting</i>	825 gp
<i>Mace of terror</i>	860 gp
<i>Mantle of spell resistance</i>	2,500 gp
<i>Mind blade</i> ^{VGM}	4,550 gp
<i>Mind lash</i> ^{VGM}	4,500 gp
<i>Mirror of the past</i> ^{TYP}	3,800 gp
<i>Mizzium armor</i> ^{GGR}	1,300 gp
<i>Mizzium mortar</i> ^{GGR}	315 gp
<i>Necklace of prayer beads</i>	0 gp (+beads)
Bless bead (per bead)	+20 gp
Curing bead (per bead)	+110 gp
Favor bead (per bead)	+1,000 gp
Smiting bead (per bead)	+110 gp
Summons bead (per bead)	+2,600 gp
Wind walking bead (per bead)	+2,600 gp
<i>Opal of the ild rune</i> ^{SKT}	2,720 gp
<i>Orb of the stein rune</i> ^{SKT}	1,070 gp
<i>Pariah's shield</i> ^{GGR}	2,700 gp
<i>Periapt of proof against poison</i>	2,400 gp
<i>Piwafwi of fire resistance</i> ^{OotA}	705 gp
<i>Portable hole</i> *	3,000 gp
<i>Professor orb</i> ^{DMM}	1,350 gp
<i>Ring of animal influence</i>	950 gp
<i>Ring of evasion</i>	2,700 gp
<i>Ring of feather falling</i>	75 gp
<i>Ring of free action</i>	3,200 gp
<i>Ring of protection</i>	1,300 gp
<i>Ring of resistance</i>	600 gp
<i>Ring of spell storing</i>	5,000 gp
<i>Ring of the ram</i>	810 gp
<i>Ring of x-ray vision</i>	2,400 gp
<i>Robe of eyes</i>	1,480 gp
<i>Robe of summer</i> ^{TYP}	750 gp
<i>Rod of rulership</i>	600 gp
<i>Rod of the pact keeper, +2</i>	3,000 gp
<i>Rod of the Vonindod</i> ^{SKT}	550 gp

Item	Value
<i>Rope of entanglement</i>	2,200 gp
<i>Saint Markovia's thighbone</i> ^{CoS}	650 gp
<i>Scorpion armor</i> ^{ToA}	850 gp (+1,500 gp plate)
<i>Shield, +2</i>	2,250 gp
<i>Shield of far sight</i> ^{VGM}	12,200 gp
<i>Shield of missile attraction</i>	2,200 gp
<i>Spell gem</i>	
<i>Bloodstone</i> ^{OotA}	1,350 gp
<i>Quartz</i> ^{OotA}	550 gp
<i>Spider staff</i> ^{LMP}	715 gp
<i>Staff of charming</i>	1,200 gp
<i>Staff of defense</i> ^{LMP}	1,100 gp
<i>Staff of healing</i>	1,800 gp
<i>Staff of swarming insects</i>	1,890 gp
<i>Staff of the woodlands</i>	5,000 gp
<i>Staff of withering</i>	110 gp
<i>Stone of controlling earth elementals</i>	1,000 gp
<i>Stonespeaker crystal</i> ^{OotA}	550 gp
<i>Sun blade</i>	4,500 gp
<i>Sunforger</i> ^{GGR}	2,770 gp
<i>Sword of life stealing</i>	1,050 gp
<i>Sword of wounding</i>	1,450 gp
<i>Tentacle rod</i>	1,100 gp
<i>Vicious weapon</i>	275 gp
<i>Wand of binding</i>	1,550 gp
<i>Wand of enemy detection</i>	770 gp
<i>Wand of fear</i>	950 gp
<i>Wand of fireballs</i>	1,490 gp
<i>Wand of lightning bolts</i>	1,490 gp
<i>Wand of paralysis</i>	5,000 gp
<i>Wand of the war mage, +2</i>	2,600 gp
<i>Wand of viscid globes</i> ^{OotA}	3,300 gp
<i>Wand of winter</i> ^{HDQ}	940 gp
<i>Wand of wonder</i>	810 gp
<i>Weapon, +2</i>	2,500 gp
<i>Weird tank</i> ^{PotA}	1,600 gp
<i>Wings of flying</i>	2,450 gp

VERY RARE MAGIC ITEMS

Item	Value
<i>Amulet of the black skull</i> ^{ToA}	7,200 gp
<i>Amulet of the planes</i>	42,000 gp
<i>Animated shield</i>	5,250 gp
<i>Armor, +2</i>	5,250 gp
<i>Bag of devouring*</i>	150 gp
<i>Belt of giant strength</i>	
Fire giant	25,000 gp
Frost giant	10,000 gp
Stone giant	10,000 gp
<i>Blast scepter</i> ^{DMM}	6,225 gp
<i>Bracelet of rock magic</i> ^{TYP}	9,560 gp
<i>Carpet of flying</i>	5,500 gp
<i>Cloak of arachnida</i>	2,400 gp
<i>Conch of teleportation</i> ^{SKT}	36,000 gp
<i>Crystal ball (basic)</i>	10,000 gp
<i>Dancing sword</i>	5,300 gp
<i>Demon armor</i>	325 gp
<i>Devastation orb</i> ^{PotA}	7,200 gp
<i>Dragon scale mail</i>	5,275 gp
<i>Dwarven plate</i>	5,400 gp
<i>Dwarven thrower</i>	27,950 gp
<i>Efreeti bottle</i>	16,660 gp
<i>Figurine of wondrous power, obsidian steed</i>	1,280 gp
<i>Frost brand</i>	5,150 gp
<i>Guild keyrune, Dimir</i> ^{GGR}	3,550 gp
<i>Guild keyrune, Golgari</i> ^{GGR}	5,290 gp
<i>Helm of brilliance</i>	5,250 gp
Diamond (per gem)	+6,300 gp
Fire opal (per gem)	+405 gp
Opal (per gem)	+405 gp
Ruby (per gem)	+906 gp
<i>Horned ring</i> ^{DMM}	5,000 gp
<i>Horn of Valhalla, bronze</i>	3,780 gp
<i>Horseshoes of a zephyr</i>	6,000 gp
<i>Illusionist's bracers</i> ^{GGR}	24,000 gp
<i>Ingot of the skold rune</i> ^{SKT}	1,150 gp
<i>Instrument of the bard, Anstruth harp</i>	12,300 gp
<i>Ioun stone</i>	
Absorption	8,000 gp
Agility	5,600 gp
Fortitude	5,600 gp
Insight	5,600 gp
Intellect	5,600 gp
Leadership	5,600 gp
Strength	5,600 gp

Item	Value
<i>Lord's ensemble</i> ^{WDH}	5,750 gp
<i>Manual of bodily health</i>	48,000 gp
<i>Manual of gainful exercise</i>	48,000 gp
<i>Manual of golems</i>	6,000 gp
<i>Manual of quickness of action</i>	48,000 gp
<i>Mirror of life trapping</i>	50,000 gp
<i>Navigation orb</i> ^{SKT}	35,000 gp
<i>Nine lives stealer</i>	38,950 gp
<i>Oathbow</i>	8,730 gp
<i>Pennant of the vind rune</i> ^{SKT}	610 gp
<i>Peregrine mask</i> ^{GGR}	32,600 gp
<i>Ring of regeneration</i>	12,000 gp
<i>Ring of shooting stars</i>	1,260 gp
<i>Ring of telekinesis</i>	10,000 gp
<i>Robe of scintillating colors</i>	5,100 gp
<i>Robe of stars</i>	20,140 gp
<i>Rod of absorption</i>	22,000 gp
<i>Rod of alertness</i>	14,900 gp
<i>Rod of security</i>	21,000 gp
<i>Rod of the pact keeper, +3</i>	30,000 gp
<i>Scimitar of speed</i>	7,750 gp
<i>Shard of the ise rune</i> ^{SKT}	1,890 gp
<i>Shield, +3</i>	22,500 gp
<i>Shield of the uven rune</i> ^{DMM}	3,170 gp
<i>Spear of backbiting</i> ^{TYP}	5,250 gp
<i>Spell gem</i>	
Amber ^{OotA}	3,200 gp
Jade ^{OotA}	5,000 gp
Topaz ^{OotA}	18,000 gp
<i>Spellguard shield</i>	7,000 gp
<i>Staff of fire</i>	5,040 gp
<i>Staff of frost</i>	13,430 gp
<i>Staff of power</i>	49,850 gp
<i>Staff of striking</i>	26,500 gp
<i>Staff of thunder and lightning</i>	3,650 gp
<i>Sword of sharpness</i>	1,675 gp
<i>Sword of Paruns</i> ^{GGR}	3,500 gp
<i>Tearulai</i> ^{DMM}	2,215 gp
<i>Tome of clear thought</i>	48,000 gp
<i>Tome of leadership and influence</i>	48,000 gp
<i>Tome of understanding</i>	48,000 gp
<i>Voyager staff</i> ^{GGR}	2,700 gp
<i>Wand of polymorph</i>	2,160 gp
<i>Wand of the war mage, +3</i>	25,100 gp
<i>Weapon, +3</i>	25,000 gp

LEGENDARY MAGIC ITEMS

Item	Value	Item	Value
<i>Apparatus of Kwalish</i>	55,000 gp	<i>Iron flask</i>	60,500 gp
<i>Armor, +3</i>	52,500 gp	<i>Korolnor scepter</i> ^{SKT}	34,060 gp
<i>Armor of invulnerability</i>	11,600 gp	<i>Lost crown of Besilmer</i> ^{PotA}	4,400 gp
<i>Azuredge</i> ^{WDH}	26,650 gp	<i>Luck blade</i>	50,050 gp
<i>Belt of giant strength, cloud giant</i>	55,000 gp	<i>Mabaran resonator</i> ^{WGE}	450,000 gp
<i>Belt of giant strength, storm giant</i>	95,000 gp	<i>Master's call</i> ^{WGE}	425,000 gp
<i>Black crystal tablet</i> ^{DMM}	9,500 gp	<i>Moonblade</i>	Varies based on effects
<i>Blackrazor</i>	225,000 gp	<i>Orcsplitter</i> ^{PotA}	5,300 gp
<i>Blackstaff</i> ^{WDH}	55,950 gp	<i>Plate armor of etherealness</i>	52,000 gp
<i>Bookmark</i> ^{ToA}	26,430 gp	<i>Rakdos riteknife</i> ^{GGR}	27,000 gp
<i>Cloak of invisibility</i>	6,400 gp	<i>Ring of djinni summoning</i>	28,800 gp
<i>Crystal ball</i>		<i>Ring of elemental command</i>	
+Mind reading	12,200 gp	Air	9,570 gp
+Telepathy	12,500 gp	Earth	8,450 gp
+True-seeing	17,200 gp	Fire	5,570 gp
<i>Cubic gate</i>	61,200 gp	Water	10,780 gp
<i>Dawnbringer</i> ^{OotA}	4,750 gp	<i>Ring of invisibility</i>	1,100 gp
<i>Deck of many things</i>	100,000 gp	<i>Ring of spell turning</i>	4,500 gp
<i>Defender</i>	51,250 gp	<i>Ring of three wishes</i>	48,600 gp
<i>Dimensional seal</i> ^{WGE}	100,000 gp	<i>Robe of the archmagi</i>	70,000 gp
<i>Dragon mask</i>		<i>Rod of lordly might</i>	31,295 gp
Black ^{HDQ}	16,850 gp	<i>Rod of resurrection</i>	25,200 gp
Blue, green, red, or white ^{TRT}	16,700 gp	<i>Silver sword, greater</i> ^{MTF}	28,750 gp
<i>Dragonstaff of Ahghairon</i> ^{WDH}	14,500 gp	<i>Scarab of protection</i>	7,900 gp
<i>Efreeti chain</i>	76,600 gp	<i>Spell gem</i>	
<i>Elemental weapons</i>		Diamond ^{OotA}	81,000 gp
Drown ^{PotA}	7,750 gp	Ruby ^{OotA}	36,000 gp
Ironfang ^{PotA}	10,900 gp	Star ruby ^{OotA}	21,000 gp
Tinderstrike ^{PotA}	12,900 gp	<i>Spell sink</i> ^{WGE}	125,000 gp
Windvane ^{PotA}	10,850 gp	<i>Sphere of annihilation</i>	75,000 gp
<i>Gurt's greataxe</i> ^{PotA}	810 gp	<i>Staff of the magi</i>	109,950 gp
<i>Hammer of thunderbolts</i>	89,550 gp	<i>Storm spire</i> ^{WGE}	145,000 gp
<i>Hazirawn</i> ^{HDQ}	27,500 gp	<i>Sunsword</i> ^{CoS}	4,700 gp
<i>Helm of the Scavenger</i> ^{DMM}	275,000 gp	<i>Sword of answering</i>	55,000 gp
<i>Holy avenger</i>	101,500 gp	<i>Talisman of pure good</i>	177,850 gp
<i>Holy symbol of ravenkind</i> ^{CoS}	17,200 gp	<i>Talisman of the sphere</i>	15,000 gp
<i>Horn of Valhalla, iron</i>	4,590 gp	<i>Talisman of ultimate evil</i>	169,750 gp
<i>Icon of Ravenloft</i> ^{CoS}	4,590 gp	<i>Tome of the stilled tongue</i>	2,500 gp
<i>Infernal Tack</i> ^{MTF}	15,000 gp	<i>Vorpal sword</i>	65,500 gp
<i>Instrument of the bard, Ollamh harp</i>	12,540 gp	<i>Wave</i>	64,000 gp
<i>Ioun stone</i>		<i>Waythe</i> ^{TYP}	1,495 gp
Greater absorption	30,000 gp	<i>Well of many worlds</i>	200,000 gp
Mastery	10,000 gp	<i>Whelm</i>	52,500 gp
Regeneration	2,640 gp		



CHAPTER THREE

ENCHANTMENT



IN THIS CHAPTER, WE ATTEMPT TO RESOLVE several important, common scenarios that Dungeon Masters face regarding the party's acquisition of magic items. Particularly, when players want specific magic items for their characters, they begin to ask how they can use their wealth to buy or craft magic items, or even modify existing magic items to suit their needs.

The 5th Edition's answers to these questions are not particularly robust. The *Dungeon Master's Guide* "assumes that the secrets of creating the most powerful items [were] lost as a result of wars, cataclysms, and mishaps." That book further states, "even uncommon items can't be easily created." To this end, the *DMG* suggests that only common-rated magic items be purchasable, and even then, acquired in exchange for services rather than gold. This is poor fare; there are just a few common-rated magic items in the entirety of the core rules. These include only *potions of healing* and *climbing*, and *spell scrolls* containing cantrips or 1st-level spells. The default inability to craft anything else means that eventually every other consumable in the world will get used up and be unreplaceable.

Mechanically, the lack of marketability for magic items is reinforced by the pricing mechanism. The *DMG* assigns price ranges to magic item ratings rather than pricing each item individually. Not only are items grouped by broad categories, those categories don't well-correspond to power in many cases, and they don't provide guidelines to distinguish between items within the same category.

As for crafting items, the *Dungeon Master's Guide* provides only half a page of text under downtime activities. Its chart costs are wholly-divorced from the wealth a party can expect to acquire using the game's standard rates of treasure distribution. Only with the Dungeon Master's intervention can enough treasure be found to facilitate such a creation. Moreover, the creation of a magic item of any rating beyond uncommon takes time the length of which is typically beyond the scope of a campaign. This has every look of a system that is not meant to be used; it simply exists to illustrate why crafting magic items is beyond the ability of player characters. The much-diminished alternative presented in *Xanathar's Guide to Everything* readily concedes this point, but it still has problems.

It is these, and other issues, that we address in the sections below.

THE POWER OF SELECTION

One of the important notions that comes from the Craft a Magic Item downtime activity is the idea that creating a magic item requires up to ten times as much gold as the item might be worth. This acknowledges a maxim of pricing that Dungeon Masters have known about for a long time, the power of selection.

A magic item is more powerful if it is selected by the player. Given the chance, the player will invariably select something that synergizes maximally with the character sheet, resulting in a potent combination of class features and magic items. The same item in the hands of a random character may

provide a much-diminished benefit, so it will be worth much less.

To balance the power of selection, player-chosen magic items should come at a premium in terms of their various costs, and the Dungeon Master should act to reserve too-potent combinations of items, keeping them out of the hands of players altogether.

CLOSED-LOOP SYSTEMS

In practical terms, magic items rated uncommon or rarer are not makeable or marketable under the standard rules. This creates a dual-track system of treasure distribution, one for mundane wealth and one for magic items.

Closed systems allow the party's sum of magic items to expand at a controlled rate. New-found magic items go into it, but value from the mundane wealth track cannot be easily-injected into the magic item track.

In a closed system, magic items can be interchanged. A closed system is not necessarily stagnant. It simply assumes that magic items can only be acquired at the cost of other magic items, thereby limiting their movement to a loop.

Because the magic item track is closed, its prices can also exist in any scale, without real reference to the amount of mundane wealth a party earns. A party might be magic item-rich and gold-poor, for example, or vice versa.

Following are two samples of closed-loop systems. The Trading Magic Items method is the simple version, while the *Essentia* and *Seeds* method gives players and Dungeon Masters more options for customizability.

TRADING MAGIC ITEMS

The simplest form of a closed loop for magic items is trading. If you decide that magic items are available, particularly a magic item that a player is looking for, set the price in reference to the player's current magic items

rather than gold. The Finding a Seller system described in an earlier chapter provides excellent ideas for facilitating such trades.

This version of a closed loop gives players a chance to be more selective about the magic items they possess but it also limits their items to what the Dungeon Master decides are available. Moreover, because the DM's offers call out specific magic items that the party owns, it is a chance for the group to voluntarily relinquish items that may have proved troublesome for the game.

ESSENTIA AND SEEDS

This closed system allows transmutations of magic items into others within limits set by the Dungeon Master. These limits take the form of *essentia* and *seeds*.

Essentia is a magical substance created by destroying magic items, a concept influenced heavily by several prior editions.

Seeds are exotic components that shape the power of *essentia* into the form of specific magical items. They are simply a flavorful, tangible expression of existing options in the current edition.

ESSENTIA IN EBERRON

In Eberron, *essentia* comes from one of the three types of dragonshards, crystals imbued with magical energy. In their raw form, the crystal shards are rosy hued with deep, crimson swirls. These "Eberron crystals" can present another means by which adventurers can acquire raw *essentia*. When processed, the substance becomes a glowing dust rather than taking on *essentia's* normal form.

ESSENTIA

Essentia is created by destroying magic items using methods like the *disenchant magic item* spell. It is the marrow of magic items, the vital

life force required for their creation and continued function. The techniques for creating raw *essentia* in other ways were lost long ago, matching the restrictive flavor of the *Dungeon Master's Guide*.

Essentia is a dark brown mass of pulpy fibers that cling together in physics-defying ways. This material resembles wet wood pulp but is dry to the touch. For safe storage, spellcasters diffuse the fibers into a container of water. *Essentia* is typically carried in one-pound flasks, each holding up to 1,000 gp in *essentia* value. The material can be easily identified by its unique smell, like ozone.

Wealthy spellcasters sometimes trade *essentia* with one another in exchange for important favors, but they almost never sell it. The substance remains incredibly difficult to acquire without destroying a magic item; it is found rarely, and only then in very valuable treasure hoards. *Essentia* can be detected by such spells as *detect magic*, and its exact gp value is apparent in that viewing, but *essentia* shows no specific school of magic.

MINOR MAGIC AND *ESSENTIA*

The *Dungeon Master's Guide* states that the techniques for creating common magic items are still known. However, it makes no provision for the creation of consumable items with other rarity ratings; all potions in the world, other than *potions of healing* and *climbing*, will eventually get used up and be unreplaced.

The default rules should have allowed the creation of *minor-category* magic items, not *common-rated* magic items. This would allow new spell scrolls, potions, and magical trinkets to be introduced into the world. In deference to what should have been, this system applies no *essentia* cost to the creation of minor magic items. All other restrictions apply.

Essentia has several functions. First and most importantly, it is an ingredient to the creation of magical items. A magic item crafter must incorporate an amount of *essentia* into the process, the value of which equals the full value, or half the value, of the item being built, depending on techniques and outcomes. Details for this process are described below.

Second, *essentia* can be used in the place of costly spell components that are expended when casting spells. For example, a *raise dead* spell requires a diamond worth at least 500 gp, which the spell consumes. The spellcaster could expend *essentia* in place of the diamond or to make up the difference in value if only a smaller diamond is available. For example, a cleric needing to raise someone from the dead right away, but having no diamonds nearby, might choose to disenchant a magic item to make use of its *essentia*. This function of *essentia* works for any spell with costly, consumed components. It does not work for spells whose costly components are not consumed.

Essentia in the right amounts can also be mixed with ink to duplicate the effects of "rare ink," the substance needed to create *spell scrolls* or to scribe spells into a wizard's spellbook. The amount of *essentia* within the ink must be worth at least 50 gp per level of the spell to be inscribed.

Because *essentia* is detectable as magic, there are many other uses to which it can be put. An amount mixed with lacquer and coating a wooden box might foil a *detect magic* spell, masking the magic of contained items, so long as the *essentia* used was costlier than the value of any single item within. A trail of *essentia* could be left through a forest, sprinkled too lightly to notice with the naked eye, but clear to someone using

detect magic. Additional uses, and their exact parameters, are left to the Dungeon Master.

SEEDS

The *Dungeon Master's Guide* instructs that a magic item may require special materials or locations for crafting. Just as a spell might need a material component (a mundane item whose essential nature helps a spellcaster conjure and shape the magic of a spell), so too does a *seed* help an artificer conjure and shape the magic for her creation. However, unlike most spell components, which are purchased in a comprehensive pouch, *seeds* are more difficult to acquire.

Every magic item requires a *seed* to create, except for *spell scrolls* and certain potions. When acquired, a *seed* had some tangible physical form, or it is held representationally in some sort of container, or it is a location where all enchantment must take place to infuse certain properties.

Once the *seed's* power is transferred into an object to create a magical item, the *seed* becomes a formless essence attached to the magic item, the “spirit” that defines the item’s power and direction. (Its physical form remains, but it is unable to be used as a seed in future creation.) A *seed* is also the foundation for a sentient item’s temperament or the personality behind an item’s minor properties and quirks. The nature of such items reflects the pieces from which they were fashioned. For example, a *seed* that required evil deeds to harvest gives the resulting item an evil mien or alignment.

Seeds take many forms. Usually, they are not “magical” and cannot be distinguish by *detect magic* spells. What they have in common is the need to overcome some sort of challenge for acquisition. The rarer the item to be crafted, the harder it will be to get the *seed*. (*Seeds* gathered from evil deeds or sources tend to be a little easier to acquire.)

When characters wish to create magic items, the DM decides the nature of the *seed* required. This information is contained in a formula. (See below.) Sometimes an outlay of gold is all that is needed to buy such a *seed*. Sometimes a journey to the neighboring city, handled in downtime, is the only requirement. But more often, the crafter will need to go somewhere distant and do something dangerous to get a *seed*. As with finding a magic item by delving into a monster’s layer, crafting a magic item probably requires a similar level of risk-to-reward. The DM should also allow the character to seek out one of several *seed* options for the same item. This is particularly important when describing esoteric or non-concrete items to collect. The *seed* used has deep implications for the flavor or special features of the new magic item, so the player should have some choice in the matter.

The exact form of a *seed* must match key parameters of the item; not just the magical effect, but also its shape. Such conformity is determined by the Dungeon Master. This requirement explains why some magic items are limited to certain forms. A different form would be possible with a different *seed*, but only a few *seeds* are known among arcanists. A character intending to craft a magic item can automatically determine what *seeds* would be suitable if the creation is a standard magic item or if the creator possesses a formula. (See below, or page 141 of the *Dungeon Master's Guide*.)

For example, an *oathbow* is always a longbow (*Dungeon Master's Guide*, page 183). It is never any other type of bow. If someone wanted to make a shortbow into a version of this magic item, a different *seed* would be required, one not commonly known to magic item crafters. Discovering the right *seed* might require a significant amount of exploration, research, or invention.

SAMPLE MAGIC ITEM SEEDS

Rarity	Example
Common	An uncommon type of fur, as from a wolf; sweat from the artificer's brow, collected while working in a garden; moss taken from a temple roof
Uncommon	Rainwater collected in a silver basin on the night of the full moon; oak leaves from a tree that grows over a grave; the signet ring of some minor-ranked noble; a laboratory or library where great learning takes place
Rare	The ashes of a very valuable painting; mushrooms from a faerie ring; a bone from your distant ancestor; the site of a recent ritual sacrifice of a sentient being
Very Rare	The blood of a hanged person who was sentenced and executed but innocent of the crime; a flower that grows only in the distant and treacherous fire swamp; the teeth of a powerful beholder; a platform built of rare materials high above sea level and etched with runes
Legendary	The petals of a rare cactus that flowers only once in a decade; roots of a rhyme tree which grows only in the haunted forest from which no one returns; ore from the heart of a volcano; the forge of a primordial creature located in a deep fissure in the ocean floor
Artifact (for illustrative purposes)	The tears of an ancient dragon; the brain of a creature that will become extinct when you kill it; the severed voice of a powerful emperor

A Dungeon Master who does not wish to regulate what magic items the party turns its *essentia* into can make *seeds* for standard magic items available from local spellcasters for a nominal price, or otherwise make *seeds* easy to acquire. This still allows the DM to impose special *seed* requirements if a character wishes to create a magic item that varies from the standard options in official source books.

If the *seed* requires defeating a monster, the challenge rating of the creature should adhere to this range: CR 1-3 (common item), CR 4-7 (uncommon item), CR 8-13 (rare item), CR 14-19 (very rare item), CR 20+ (legendary item).

FORMULAS

The very first requirement for crafting a magic item is acquiring a formula. Spellcasters do not automatically intuit the complex methodology of stuffing magical power into mundane items and producing specific results. Limiting formulas is another way the Dungeon Master can control what magic items the party has access to.

A formula imparts the various techniques needed for a specific magic item. A formula is a cross between ritual directions and the notes for a science experiment. It is usually written in a book or on a loose sheet of parchment, often accompanied by complex diagrams. When not in a book, formulas are typically kept safe in protective scroll cases.

Importantly, a formula describes at least one, but typically several, *seed* options. Two formulas for the same item can have a great deal of variance in the methods and materials used; just like *seeds*, the nature of the formula, or the deeds needed to follow its instructions, can have an impact on the flavor and special features of the resulting magic item.

A formula, particularly one not created from scratch, may or may not include minor

properties or quirks. This is determined by the Dungeon Master and may affect the value of the formula.

Alternately, the Dungeon Master may allow that minor properties and quirks themselves have their own distinct formulas, a combination of these with a normal formula allows the spellcaster to customize the craft of a magic item. (Purposefully adding quirks to an item is useful because these reduce the amount of *essentia* needed for an item's creation.) An item with only minor properties or quirks is a common-rated magic item.

Depending on the rarity of magic items in your game world, formulas can be purchased from certain sellers, experts in their fields, or they can be found as treasure. A formula typically has *double* the gold piece value of the magic item it provides directions for crafting. While not magical itself, the formula can be used to combine *essentia* and *seeds* to make the magic item in question, doing so as often as time and resources allow.

A formula might be discovered in a hoard in the place of a magic item. Or it could be pieced together from multiple discoveries using downtime activity for research. Sometimes these notes or activities simply give the ability to craft the sought formula with calligrapher's tools, using the normal crafting rules.

The copying or creation of formulas might be beyond the ability of player characters, particularly legendary formulas. Remember that the default setting makes these techniques rare, essentially nonexistent.

NEW SPELLS FOR MAGIC ITEMS

The following 1st-level spells make use of the *seeds* and *essentia* system to manipulate magic items. They are particularly useful in campaigns that do not provide years of downtime so cannot use the optional magic

item crafting rules in the *Dungeon Master's Guide* or *Xanathar's Guide to Everything*.

These spells can be learned or prepared by any spellcaster, but not automatically. They represent one set of methodologies for creating and manipulating magic items. At the Dungeon Master's option, these spell effects can be produced (as if they were not spells) by spellcasters with the ritual casting feature.

To keep these systems rare or mysterious, the Dungeon Master may restrict them to non-player characters. Alternately, the Dungeon Master might only allow access to the *Brew Healing Potion* or *Scribe Spell Scroll* spells, designating them as using different, more-common techniques.

Another approach to limit these spells is to prevent them from ever being learned or known by a caster, while distributing a limited number of them on *spell scrolls*, the same number of distributions as the number of magic items the Dungeon Master desires to add into the game. In this case, whichever classes the Dungeon Master wants can cast the spells as though they were available on that caster's class spell list.

BREW HEALING POTION

1st-level transmutation (ritual)

Casting Time: 4 hours

Range: Touch

Components: M (rare herbs valued at up to 5 gp, which the spell consumes)

Duration: Instantaneous

You cast this spell to infuse healing power into the contents of a small container, a liquid or salve that will take on curative properties and become a *potion of healing*.

You must have proficiency with an herbalism kit and construct the target substance out of the material components. Alternately, you must have a spell that heals hit points, either known or prepared, during

your casting of this spell on its target item. In this latter case, you do not need any proficiency to get the material components to mix sufficiently for the item.

After the first casting of this spell, the material components are subsumed into the object, which is then detectable as magic. Often the potion has no curative benefits after just one casting. To finish the magic item, this spell must be cast repeatedly until the total value of the rare herbs expended equals *half* the market value of the healing potion. Each individual spellcaster can only cast this spell on the same item once per day, but multiple casters can contribute to speed up the process. Additional casters must have proficiency with herbalism kits or have a spell that heals hit points known or prepared while casting.

With a spell slot of sufficient level (see below), this spell can add rare herbs to enhance an existing healing potion, turning it into a more potent version. Use the same process of enchantment described above but subtract the item's existing value from the total value of the rare herbs required for the item's new rating. The resulting healing potion must be of a type that the spell slot's level can affect.

At Higher Levels. When you cast this spell using a spell slot of 3rd level or higher, you can spend up to 25 gp worth of rare herbs with each casting and you can create a *potion of healing* or *greater healing*. When you use a spell slot of 6th level or higher, you can spend up to 100 gp worth of rare herbs with each casting and can create *potions of healing*, *greater healing*, and *superior healing*. When you use a 9th level spell slot, you can spend up to 1,000 gp worth of rare herbs with each casting and can create *potions of healing*, *greater healing*, *superior healing*, and *supreme healing*.

When you use spell slots of higher levels, you can split the rare herbs of this spell into multiple targets with each casting. This allows you to brew multiple potions at a time, and potions of various potencies.

OPTION: MORE MUNDANE HEALING

According to the *Player's Handbook*, a character can already create basic *potions of healing* just like any mundane craft. This requires an herbalism kit and proficiency with it, the right amount of ingredients, and no magic whatsoever.

Because *Xanathar's Guide to Everything* suggests simpler methodologies for creating healing potions; the Dungeon Master may allow healing potions of any rarity to be crafted with this same mundane method. This allows a direct transfer of wealth to magic items; it would potentially spoil the separation of the party's two treasure tracks, were healing potions not so innocuous.

Regardless of how it is implemented, the choice is left to the DM.

DISENCHANT MAGIC ITEM

1st-level transmutation (ritual)

Casting Time: 10 minutes

Range: Touch

Components: V, S

Duration: Instantaneous

You maintain contact with the target uncommon magic item for the duration of the spell's casting, at the end of which its magic is destroyed, along with its *seed*, turning it into a quantity of *essentia* equal to half the magic item's value. The pulpy, magical substance appears on the ground at your feet or in one or more indicated containers on your person at the spell's completion. The physical form of the item remains unharmed but is now completely non-magical.

When calculating *essentia*, do not count an item's additional value based on its physical form, like the cost of plate armor or the gold value of a magical crown. Only the base magic item value, plus the value added by special features or other magic effects, impacts the resulting amount of *essentia*.

This spell cannot recover *essentia* from any magic item that did not use *essentia* in its crafting. This typically applies to minor magic items and some artifacts.

If this spell is used on a sentient magic item, the magic item has the option to cause the spell to fail, depending on its own interests or whims.

This spell will not work on an item that has a mystical connection with a creature, whether by attunement, the bond of a warlock's pact weapon, the magic of an active curse, or some similar effect. The connection must be severed before the spell can have any effect.

At Higher Levels. When you cast this spell using a spell slot of 3rd level or higher, you can affect a rare magic item. When you use a spell slot of 6th level or higher, you can affect a very rare magic item. When you use a 9th level spell slot, you can affect a legendary magic item.

ENCHANT MAGIC ITEM

1st-level transmutation (ritual)

Casting Time: 4 hours

Range: Touch

Components: V, S, M (*essentia* worth up to 5 gp, which the spell consumes)

Duration: Instantaneous

You cast this spell to infuse power into a mundane object with the intent of creating a common or uncommon magical item. You must begin with an appropriate mundane object, and you must have the right formula and *seed* to define the resulting magic. These

parameters are determined by the Dungeon Master on a case-by-case basis.

After the first casting of this spell, the *seed* and any material components are subsumed into the object, which is then detectable as magic. Usually, such an item has no magical capabilities or effects after one casting. To finish the magic item, this spell must be cast repeatedly until the total value of the *essentia* expended equals the value of the magic item. A spellcaster can only cast this spell on the same item once per day, but multiple casters can target the item with this spell to speed up the process. When calculating a magic item's value, do not count an item's additional value based on its physical form, like the cost of plate armor or the gold value of a magical crown. Only the base magic item value, plus the value added by special features or effects, determines the required amount of *essentia*.

This spell does not normally give a magic item any magical special features or sentience. However, at the Dungeon Master's discretion, a specific formula or particularly rare *seed* may allow a magic item to gain one or more useful special features or sentience. If these have associated values, the total amount of *essentia* required for the enchantment is modified.

If the mundane item this spell targets is being crafted from raw components (perhaps using the crafting downtime rules), this spell can be cast on the materials even before the mundane object is fully constructed, so long as the *seed* is present at the first casting. Simultaneous crafting and enchanting is a revered method for creating magic items, particularly among artisanal races like dwarves.

Items that produce spells (or that create effects essentially identical to spells) have a special requirement. You must have any such "item spells" known or prepared at the same time you cast this spell. If the item spells have

material components, these must be used in the first casting of this spell as well. If the item has the charge-capacity or the natural ability to use the spell more than once per day, multiply any necessary costly consumed components by the number of possible daily uses, or 10, whichever is lower. If an item is consumed after only one use, you need only use enough costly consumed components for a single casting. These components are additional to that of the *enchant magic item* spell.

With a spell slot of sufficient level (see below), this spell can instead be used to increase the power of an existing magic item. The item must be one that has a variable numerical bonus, with a current rating less than +3. Use the same process of enchantment described above but subtract the item's existing value from the total value of the *essentia* required for the item's new rating. The resulting rarity must be one that the spell slot's level can affect.

At Higher Levels. When you cast this spell using a spell slot of 3rd level or higher, you can spend up to 25 gp worth of *essentia* with each casting and you can create or affect a rare magic item.

When you use a spell slot of 6th level or higher, you can spend up to 250 gp worth of *essentia* with each casting and you can create or affect a very rare magic item.

When you use a 9th level spell slot, you can spend up to 2,500 gp worth of *essentia* with each casting and you can create or affect a legendary magic item.

REPAIR ENCHANTMENT

1st-level transmutation (ritual)

Casting Time: 4 hours

Range: Touch

Components: V, S, M (*essentia* worth up to 10 gp, which the spell consumes)

Duration: Instantaneous

You can use this spell to repair the enchantment of a common or uncommon magic item whose magic has been destroyed. The item's physical form must have survived or been repaired, and the Dungeon Master must determine that the item's *seed* was not destroyed, as happens with the *disenchant magic item* spell. This spell has no effect on items designed to be destroyed after use, like a potion that was consumed or a wand that died after its last charge was spent.

After a single casting of this spell, the object is once more detectable as magic, but a single casting is usually not enough to allow any of the item's magical effects to work yet. To finish the repair, this spell must be cast repeatedly until the total value of the *essentia* expended equals *half* the value of the magic item. This cost applies even if the target is a minor magic item, one that was initially crafted without the need for *essentia*. A spellcaster can only cast this spell on the same item once per day, but multiple casters can cast the spell to speed up the process.

For this calculation, do not count an item's additional value based on its physical form, like the cost of plate armor or the gold value of a magical crown. Only the base magic item value, plus the value added by special features or other magical effects, impacts the required amount of *essentia*.

Alternately, this spell can repair (remove) one or more quirks from a common or uncommon item, so long as the Dungeon Master does not rule that the quirk is essential to the item's function. The cost in *essentia* is 10 times the value reduction for the quirk. (See the previous chapter.)

At Higher Levels. When you cast this spell using a spell slot of 3rd level or higher, you can spend up to 50 gp worth of *essentia* with each casting and you can repair a rare magic item or remove its quirks.

When you use a spell slot of 6th level or higher, you can spend up to 500 gp worth of *essentia* with each casting and you can repair a very rare magic item or remove its quirks.

When you use a 9th level spell slot, you can spend up to 5,000 gp worth of *essentia* with each casting and you can repair a legendary magic item or remove its quirks.

SCRIBE SPELL SCROLL

1st-level transmutation (ritual)

Casting Time: 4 hours

Range: Touch

Components: V, M (*essentia* valued at up to 5 gp, infused in ink, which the spell consumes)

Duration: Instantaneous

You cast this spell to create a *spell scroll* of a cantrip or 1st-level spell. *Spell scrolls* are not made in typical fashion; their method of creation is completely divorced from that of other magic items. Instead, they are spells partially-cast and hung in time with mystic rites, bound to a physical object. A spellcaster with the potential to cast the hung spell may read the written symbols of unbinding to unleash the stored magic.

You must have proficiency with the Arcana skill and target a single sheet of parchment, using a pen to write mystic symbols with the rare ink component. You must also know (or have prepared) the scribed spell when you cast this spell, and the scribed spell's material components are added to the casting of this spell.

After the first casting of this spell, the rare ink is absorbed into the parchment, which is then detectable as magic. Often the *spell scroll* is not complete in one casting. To finish it, this spell must be cast repeatedly until the total value of the expended *essentia* infused in the ink equals *half* the market value of the *spell scroll*, not counting increases for costly

material components. If a costly material component is normally consumed in casting the scribed spell, you need only expend it during the first casting of this when creating a single *spell scroll*.

Unlike other items, a *spell scroll* cannot be collaborated on to hasten its creation process.

At Higher Levels. When you cast this spell with a higher-level spell slot, you can create a *spell scroll* scribing a spell of the same level as the slot expended. Alternately, you can create a lower-level *spell scroll* more quickly because higher-level slots allow you to infuse more *essentia* per casting.

By casting this spell with a spell slot higher than 1st level, you can spend up to the indicated value of *essentia* infused in ink: 2nd-level (10 gp), 3rd-level (25 gp), 4th-level (40 gp), 5th-level (65 gp), 6th-level (180 gp), 7th-level (210 gp), 8th-level (360 gp), 9th-level (675 gp).

When you use spell slots of higher levels, you can also split the writing to cover multiple parchments with each casting. A high-enough level of spell slot thereby allows you to scribe multiple *spell scrolls* in a single casting. Any costly material components that would have been expended in the casting of a scroll's spell must be expended when creating each such *spell scroll*.

OPTION: GOLD FOR SPELL SCROLLS

Xanathar's Guide to Everything suggests simpler methods for *spell scrolls* than the normal item creation techniques, a system that allows the direct transfer of gold to magic items. At the Dungeon Master's option, the *essentia*-infused ink used for *spell scrolls* can be replaced with normal rare ink, the type that can be purchased from shops. If doing so, consider using the higher costs per *spell scrolls* given in *Xanathar's Guide to Everything*.

TRANSFER ENCHANTMENT

1st-level transmutation (ritual)

Casting Time: 1 hour

Range: Touch

Components: V, S, M (*essentia* worth 25 gp, which the spell consumes)

Duration: Instantaneous

For the duration of the spell's casting, you maintain contact with an uncommon magic item. You also maintain contact with a mundane item into which you wish to transfer the magic item's power and *seed*. At the end of the spell, the magic is transferred, making the target item magical and leaving the previously-magical item non-magical but otherwise physically intact.

Because of the peculiarities of *seeds*, the physical form of the new item is somewhat restricted. It must be one that matches the original if the name or the magic item's description. For example, the magic of a shabby old *cloak of protection* could be transferred into the exquisitely-made cape or mantle that is your symbol of office, but it could not be transferred into a belt. Magic item effects that are flexible allow for more differences in the new item. For example, the description of *armor of resistance* says it can apply to any kind of armor, so you could shift its enchantment from a suit of studded leather to a suit of half plate with no difficulty.

In rare instances, the Dungeon Master may allow you to transfer an enchantment to a wholly different (or otherwise disallowed) physical form. Doing this requires the discovery and use of a new *seed*, one previously unknown to magical artificers.

If using the Rare Material Armor variant rule from the *Comprehensive Equipment Manual*, *adamantine armor* and *mithral armor* derive their effects from mundane material and are thus unaffected by this spell.

If used on an item that has special features, this spell transfers each effect that is attributable to magical power, but not the portions of special features that simply describe the magic item's original physical form or history.

If this spell is used on a sentient magic item, the magic item has the option to cause the spell to fail, depending on its own interests or whims.

This spell will not work on an item that has a mystical connection to a creature, whether by attunement, the bond of a warlock's pact weapon, or some similar effect. The connection must be severed before the spell can have any effect.

At Higher Levels. When you cast this spell using a spell slot of 3rd level or higher, you can transfer the enchantment of a rare magic item. The material component for this rarity is *essentia* worth 125 gp.

When you use a spell slot of 6th level or higher, you can transfer the enchantment of a very rare magic item. The material component for this rarity is *essentia* worth 1,250 gp.

When you use a 9th level spell slot, you can transfer the enchantment of a legendary magic item. The material component for this rarity is *essentia* worth 12,500 gp.

PHYSICAL ALTERATIONS

You found a magical bronze shield carved with the face of a leering demon. You want to use the magic item, but the appearance doesn't suit your goodly clerical demeanor, nor is there room to properly emboss the emblem of your holy symbol upon it! Can you just... grind the demon face flat? How much alteration or damage to a magic item will destroy its power?

RANDOM RAMBLINGS: REASONABLE COSTS AND PLAYER AGENCY IN ITEM SELECTION

When players voice a strong interest in a magic item, the Dungeon Master is presented with the opportunity to fulfil those desires, hopefully by creating opportunities to acquire them rather than granting the items via illogical windfalls.

The previous edition of DUNGEONS & DRAGONS suggested that DMs solicit magic item suggestions from the players, then stock their treasure charts with those items. While players were able to get what they wanted, this approach robbed the game of the wonder and discovery associated with finding magic items. It was a bit like buying and wrapping your own birthday presents. That said, players should have some (limited) ability to decide or alter the magic items that their characters possess, so long as that method doesn't ruin the "magic" of those magic items.

Previous editions addressed this by letting players purchase magic items. And while the 5th edition initially discouraged that practice, it did include some bare rules for selling and creating magic items. Only years later in the product line, with *Xanathar's Guide to Everything*, did the 5th Edition get explicit, liberal guidelines for buying and creating magic items. Unfortunately, these systems are complex, nonsensical, and seemed to price such crafting out of the player's reach.

For example, *Xanathar's Guide to Everything* suggests that creating a one-use *spell scroll* of *mass heal* (level 9) might require **a quarter-million gold pieces** and 240 days of work. That's five times the *Dungeon Master's Guide's* cost for crafting a permanent legendary-rated magic item. That's half what it cost to build the emperor's palace! That's a third of the amount of gold a character should see across her entire 20 levels of adventuring! For that cost, there is no need to get the scroll—you could pay a handful of high-level clerics to follow you your whole career and cast that spell at your every whim. This sort of astronomical pricing is the result of a system where gold distribution is not explicitly defined. Because the levels of a party's wealth (and free time) are unknowable to the rules-designer, being effectively unlimited, these two costs are set very high, up in the stratosphere of mere imagination.

As far as time goes, that system is a vast improvement over the *Dungeon Master's Guide*, which suggests a whopping 10,000 days (27 years) to craft such a scroll. This is beyond the adventuring lifespan of most characters. These systems create an illusion of player-made magic items but set costs that are typically-insurmountable. While common or uncommon items can be made within the suggested spans, rare is the campaign that allows enough downtime for a rare magic item, and almost no campaigns provide enough time for a very rare or legendary creation.

A closed system addresses this problem succinctly. It keeps the party's two treasure metrics (wealth and magic items) in separate tracks, as the game strongly suggest. Astronomical costs are no longer required for balance, even if the mundane wealth track is potentially infinite, because there is no effective crossover of wealth into magic items. Particularly with the *Essentia* and *Seeds* method, the Dungeon Master can allow players to pursue their own magic item wants, and simultaneously adhere to the original magic item value ranges in the *Dungeon Master's Guide* (or the more-precise costs in this supplement) without fear that the party will buy 10 of everything. Particularly when using the measured treasure bundles of the previous chapter, this separation insulates the campaign from unexpected windfalls or errors in wealth calculations.

Most magical items will allow some minor alterations. The two changeable factors to consider are shape and veneer. Alterations on either scale might be limited by the nature of the magic item's *seed*, or simply by the physical integrity of the item itself. These restrictions are determined by the Dungeon Master or by the magic item's own limitations to form, found in its description.

SHAPE

Shape is the general form of a magic item. An item's shape must generally remain unaltered, though it can be resized or have small modifications. A belt must remain a belt, not a bracer. A breastplate must remain a breastplate, not incorporated into a larger suit of plate armor. So long as the item remains generally intact, and most of its major components remain, the magic should remain unharmed.

For example, if it doesn't already resize itself magically, a suit of magical armor made for a dwarf might have the interior padding replaced, the straps altered, or other adjustments made to fit a gnome. (See the Variant: Equipment Sizes sidebar in the *Player's Handbook* for suggested costs for such an enterprise.)

Loose magical gemstones are particularly adaptable and can usually be set into jewelry or made to adorn armor or weapons without damage. Despite a great alteration in overall shape, the luster and gravitas of a gemstone sets it noticeably apart from the combined item. At the DM's discretion, certain other magic items might likewise be adaptable to significant changes in overall shape.

veneer

These alterations are done by painting, engraving, embossing, gem-encrusting, spike-attaching, and the like, or by removing such decorations. Alterations to veneer almost

never disrupt the magic of an item, unless the item's veneer has a specific purpose intertwined with its magic, or the veneer is somehow dependent on the limitations of the *seed* itself.

For example, an evil item might be built so that decorating it with good-affiliated holy symbols will interfere with its power. Likewise, a sentient magic item might reject a new coloration as a defiance of its identity and cease allowing its powers to function.

VARIANT: RARE-MATERIAL ARMOR

In prior editions, *adamantine armor* and *mithral armor* were mundane items with special properties derived from the rare metals of which they were constructed.

With this rule, *adamantine armor* and *mithral armor* are treated as magical only for dispensing them as treasure. They are otherwise completely mundane and will not indicate to the *detect magic* spell unless they have other enchantments on them (something now allowed by this variant).

Under this option, *adamantine armor* and *mithral armor* do not require magic techniques to craft. They require only their rare metal components, valued according to the terms given in the *Comprehensive Equipment Manual*. Due to rarity, some crafters may have to pay several times this value to acquire the metals.

Just as *essentia* requirements prevent the simple exchange of gold for magic items, so too should the inaccessibility of these rare metals prevent the ready exchange of gold for mithral or adamantine from which to make weapons or armor. The Dungeon Master may relax this requirement in places where these materials are commonplace.

ASSESSING LIMITATIONS

A DC 15 Intelligence (Arcana) check, made after examining the item for an hour, is usually sufficient to determine the limits of alteration that a magic item will bear. The DM should make this roll in secret; a failure will

yield a false result as to the degree of alteration permitted. Because of the importance and rarity of magic items, a wise owner might try to get several second opinions from other skilled arcanists before making any sort of change.

VARIANT: BLACK ARROW

In Tolkien lore, Bard of Laketown owned an excellent (perhaps magical) arrow, forged by Thrór, son of Dáin, King under the Mountain. Despite many uses, Bard never lost this arrow, and it served him faithfully, even against a dragon.

These rules follow a similar concept; magical ammunition, instead of becoming nonmagical after being fired, remains magical. Contrary to the terms of the ammunition weapon property, all these ammunition pieces can be found and reused after the battle.

When using this rule, double the value of affected magic ammunition because it is no longer a “consumable” item.

Such ammunition should be found singly, not in batches like consumable ammunition often is. The Dungeon Master may apply this permanence selectively to some ammunition and withhold it from others. It should not be combined with effects that require the ammunition to be destroyed upon use, like the cruel weapon property. The difference between consumable and non-consumable ammunition is apparent when the item is identified.



CHAPTER FOUR

INVESTMENT



HIS CHAPTER'S TOPIC IS THE USE OF wealth to create more wealth, also known as investing. It first addresses how players can use their artisan's tools in different ways. The rest of the chapter talks about investing wealth into businesses or similar money-making enterprises.

CRAFTING

Official crafting rules are found in the *Player's Handbook* (page 187) and expanded upon in *Xanathar's Guide to Everything* (page 128).

To summarize, a character proficient with (and possessing) the appropriate tools may craft items with them. The material cost is half the total value of the item, and the project requires a number of eight-hour crafting work days equal to one-fifth of the item's standard gp value. (Items cheaper than 5 gp can be manufactured in less than a day.) Multiple proficient crafters can contribute to a project, reducing the time requirement proportionally. While crafting, a character maintains a modest lifestyle at no cost or a comfortable lifestyle at a cost of 1 gp daily.

The following optional rules allow Dungeon Masters to add variety and alternatives to the crafting process.

ALTERNATE HOURS

The creation system assumes that a character uses exactly 8 hours a day for crafting. The following options add flexibility, allowing characters to spend more time or less time on their daily craft projects.

VARIANT: LIGHT WORK

A character can perform light work, crafting for 4 hours and completing only 2.5 gp worth of effort toward a project in that day. This allows crafters to split effort between two projects in a work day or to work fewer than 8 full hours in a day.

Light work is well-suited for characters who are travelling or adventuring. Normal travel assumes 8 hours of movement and 8 hours of sleeping, eating, and other personal maintenance. This leaves 8 hours for standing watch, sharpening blades, grazing the horses, greasing wagon wheels, and other activities that adventurers perform daily. Within this non-traveling, non-sleeping time, a character with the right tools and materials can carve out 4 hours to craft with.

To perform light work while out on the trail, a character must carry with her the appropriate artisan's tools and materials. Even before it is complete, the item being created has the same weight as a complete version, making some projects impractical outside of a workshop. While adventuring (not in downtime) it is easier to track "work days" by counting long rests. This is one type of uptime activity. (See the sidebar below.)

For example, a dwarven fighter wants to craft a glaive during her upcoming adventure. She buys the raw materials needed, spending 10 gp (half the market value of a glaive). These materials already weigh 6 pounds, the full weight of a glaive. In addition, she must carry her smith's tools with her, requiring another 8 pounds in her pack. Because the market value of a glaive is 20 gp, and each

light work day of crafting contributes 2.5 gp toward that total, completion requires 8 long rests (workdays of light work).

Advice. *Xanathar's Guide to Everything* provides an optional rule for Dungeon Masters to allow small craft projects to occur during adventures. The book suggests that a single dose of acid, alchemist's fire, antitoxin, oil, perfume, or soap could be crated with alchemist's tools as part of a long rest. Likewise, a character proficient with weaver's tools can craft a whole outfit within a single long rest, and a character proficient with woodcarver's tools can craft 5 or 20 arrows in a short or long rest, respectively.

The timing suggested for such small crafts is completely divorced from the cost of the product, totally upending the crafting system. Use that alternative (with the suggested artisan tool proficiencies) only if you favor abstracting the crafting mechanics selectively. Just be aware that players who have selected unaffected artisan tool proficiencies may want to reduce their crafting times as well.

VARIANT: PURE FOCUS

Providing that 8 hours are used for sleeping, eating, and other personal maintenance, a character still has 8 available hours after a day otherwise filled with crafting. A character that has nothing else to do can choose to craft during this period too, working almost every waking hour. Using pure focus allows a character to complete 10 gp worth of effort toward the completion of the project in a day. However, this intense activity can be fatiguing, mentally and physically.

A character that utilizes pure focus gains one level of exhaustion. This exhaustion cannot be removed by non-magical means until the character goes at least one day without using the pure focus crafting option.

VARIANT: UPTIME ACTIVITY

The uptime activity variant allows access to the downtime rules, even while adventuring. Downtime is an important part of the 5th Edition of DUNGEONS & DRAGONS, but when stories are too fast-paced for such breaks, players otherwise have no access to these opportunities.

Instead of spending downtime days, characters use this system to pursue "uptime" activities. After traveling and adventuring, sleeping and eating, and performing miscellaneous related duties, characters typically have a few hours available during a day, about half the time needed for a normal downtime activity.

Uptime activities are therefore half as time-efficient as downtime activities. For every day of uptime activity, the character accrues only half a day's worth of downtime results. (The light activity variant rule provides an example related to crafting.) The character must have paid all associated costs and have all necessary tools, materials, research books, trainers, or similar resources with her while attempting uptime.

This system applies only to activities that could be performed while on the road, like crafting, researching, training, and gathering craft components, and only so long as conditions are appropriate.

Record uptime activities at the same time the party takes a long rest. This is the usual time players record healing, mark off rations, and resolve other incidental bookkeeping. If the party can't take a long rest on a specific day, it is probably because the characters are too busy, and such distractions tend to get in the way of uptime activity as well.

CRAFTING CRAFT COMPONENTS

Every crafting project requires raw materials that cost half the item's market value. Sometimes, these craft components themselves can be crafted from raw ingredients, requiring no wealth outlays for the entire project. Creating these craft components requires time and a ready source of ingredients.

ACCESS

Accessing ingredients typically requires tools. For example, harvesting wood for a carpentry project requires carpenter's tools (and proficiency with them). But some activities, like gathering plants for herbal brews, require nothing in the way of tools or processing equipment, simply a location where the right ingredients grow.

Similarly, these ingredients are usually non-portable. A stand of good timber or a patch of potent wildflowers requires the character to stay nearby to harvest. Creating craft components is not an activity that mixes well with uptime actions when the party is travelling. It might also require the character to first find an appropriate source location.

Craft components can only be used to make a particular item, determined before the gathering and shaping of components begins. At the DM's discretion, very similar items of equal or lesser value could also be made from them; a blade blank for a one-handed sword can be fashioned into almost any type of one-handed sword.

PROGRESS

To create craft components for an item, a character must spend 2 days of work per 5 gp of the finished product's market value. This effectively triples the time it takes to craft an item when doing so from scratch.

For example, our dwarven fighter wishes to craft a glaive but she does not wish to pay for

the processed lumber for the haft or the blade blank to make the head. Instead, she mines and smelts ore in her ancestral halls below the mountain, shaping the materials to prepare for the "crafting" portion of the project. For this, she uses a miner's pick, smith's tools (with which she is proficient), and her grandfather's forge. Next, she collects lumber with a saw and shapes it with woodcarver's tools to build the haft. (Because woodcarver's tools are artisan's tools, our dwarf fighter must also be proficient with them.) With a market value of 20 gp for a glaive, this pre-crafting collection process takes 8 days. At the end of this period, the character has a haft suitable for making a glaive, and a blade blank of the right size for its head, ready to be shaped, attached, and sharpened. Unfortunately, needing to collect and process the raw materials from specific places and needing to use non-portable tools means that this example of gathering cannot be performed on the road. However, once these materials are in-hand they become portable; converting them into a glaive can be done in downtime or uptime.

The necessary tools and sources of materials for gathering craft components are left to the Dungeon Master.

PARTIAL CRAFT COMPONENTS

A Dungeon Master can also rule that a character is only able to manufacture some portion of the materials and must pay the gp cost to acquire the rest. These percentages are also determined by the DM.

For example, a woodworker wants to craft 400 arrows as a gift for his liege lord's soldiers, products with a 20 gp total market value. The craft components would normally cost half the market value (10 gp), but the woodcarver wants to process them himself. The DM rules that the woodworker must still pay for half of the craft components because

he lacks the skill, tools, and raw materials needed to craft metal arrowheads. The woodcarver spends 4 days cutting the right tree limbs for the arrow shafts, pays 5 gp to a local smith to get the arrowheads, then spends 4 more days crafting the finished arrows.

VALUE

Most craft components can be sold for half their value (one-quarter of the market value for the finished product). If the craft component requires no specialized equipment or tool proficiency to gather, and if the raw materials are readily accessible to anyone, the DM can adjust this price downward to half again (one-eighth of the market value for the finished product).

COMMERCIAL MANUFACTURE

Characters often want to have items manufactured by others, typically when something is needed in a customized form.

COMMISSIONS

Commissioning crafts means paying skilled hirelings, costing an additional 2 gp each per day of the crafting process, above and beyond the cost of the materials. (This assumes the availability of skilled hirelings trained in the right artisan's tools.) Commissioning might also require that the character provide tools and a workspace for the hireling, depending on the circumstances.

For example, our dwarven fighter wishes to commission a glaive. She stops at a small town where the local smith owns the town forge and has his own tools. For four days' hire (8 gp) and the cost of materials (10 gp), this skilled artisan is willing to make the product to order. After a four-day wait, the dwarf has her new glaive. By waiting around, the glaive cost her only 90% of the market

value and is shaped particularly to her instructions.

MULTIPLE ARTISANS

Usually, up to two people can use the same set of artisan's tools at the same time if working on the same project. This allows for skilled characters to employ a skilled hireling to assist and speed up the crafting process.

For example, the dwarf wishing to commission a glaive is also proficient with smith's tools. She stops at the local town and gets the smith to agree that they will both work in his forge to make the item. The dwarf needs only to linger long enough for two days' hire (4 gp) and provide the cost of materials (10 gp), getting her a new glaive for 70% of the market value.

A DIFFERENT SORT OF GAME

DUNGEONS & DRAGONS combines a number of possible play types that interest different players to different degrees.

Pursuing mass manufacturing will tend to dominate a campaign, but only in a way that interests the type of player who also likes math and resource-gathering games.

An operation like this can turn into an enjoyable campaign. The party might grow a small operation into a larger interest. Adventures might find material sources, defeat brigands that impede shipping, and strangle the competition (literally or figuratively). Profits will turn upon successful negotiations over percentages.

For groups not interested in these details, such an operation is better handled with the business investment rules, below.

MASS MANUFACTURING

Under ideal circumstances, characters should be able to use adventuring profits to employ multiple artisans for mass-manufacturing.

A player who carefully tracks all the costs and percentages of mass manufacturing will find that such an operation profits 15 sp per day per artisan employed, after payroll and ingredient costs. This means a basic profit of 30%. Unfortunately, a lot of initial investment goes into this setup, and a lot of factors will reduce that profit.

Local Logistics. To pay artisans half cost for being “long term” (by providing room and board), sufficient barracks and cafeteria space for the workers must be provided. Additionally, these hirelings need enough sets of artisan’s tools to work with. Hiring is often more complex than just paying an outlay; finding so many skilled artisans to hire can be a challenge in and of itself, along with bringing them all together under one roof.

Adventures relating to this element could include buying or leasing the right property, recruiting skilled or famous artisans, and making deals to get ahold of a large quantity of second-hand tools.

Materials. Raw materials must be found to supply the operation. On a single-character scale, finding craft components is a simple matter of paying some gold. But in mass manufacturing, local supplies will be quickly exhausted. This can create its own logistical challenges depending on the size of the operation.

Adventures relating to this element could include finding a vast source of raw materials to set up near, after which the party must probably find a way to legally inhabit the space. If the party already has a facility, a business arrangement might instead be made with a materials-importer of some kind.

Markets. Items sold off the back of a wagon do not garner a profit; customers will value them as used goods and only pay half their market value. To sell items at full price, those items must be placed into official, customer-

trusted markets. Customers will pay full price at established shops. Unfortunately, unless the party also owns those shops, the shops will demand their own profits, keeping about half of the basic 30% profit for themselves.

Adventures relating to this element can be as simple as negotiating the percentage, but they might also require “convincing” shop owners to abandoned contracts of exclusivity with the competition, or to make such contracts with the party.

Shipping. Materials have to come into the crafting facility and finished goods have to go out. Few markets can handle the number of products contemplated by such an operation, so shipping must disperse goods between multiple towns and cities. The presence of rivers and well-kept roads can help to facilitate the additional overhead of getting goods to market. However, shippers need to be paid and import taxes may also apply.

Adventures relating to this element might include clearing threats or obstructions to land, protecting a bridge-building crew working in dangerous environs, or winning rights to import goods without local taxation.

BUSINESS INVESTMENTS

This section includes an expansion of the normal rules for investing wealth, along with a tune-up of those rules designed to simplify running their use.

STRUCTURAL SYSTEMS

Many business operations are tied to land and structures. Each of the properties on the Buildings and Maintenance Costs table can form the basis of a business.

While a property is typically directed by a steward or castellan, allowing the owning character to go out adventuring, the profits and losses are better managed if the character sticks around to direct things.

BUILDING AND MAINTENANCE COSTS

Property Type	Construction Cost	Construction Time	Maintenance Cost / Month	Garrison Strength	Skilled Hirelings	Untrained Hirelings
Abbey	50,000 gp	400 days	600 gp	—	5	25
Cottage	50 gp	10 days	2 gp	—	—	—
Factory, large	3,500 gp	65 days	275 gp	—	2	—
Factory, small	1,000 gp	40 days	100 gp	8	10	—
Farm	100 gp	30 days	15 gp	—	1	2
Guildhall, town or city	5,000 gp	60 days	150 gp	—	5	3
Inn, rural roadside	400 gp	30 days	300 gp	4	5	10
Inn, town or city	800 gp	40 days	150 gp	—	1	5
Keep or small castle	50,000 gp	400 days	3,000 gp	45	50	50
Lodge, hunting	500 gp	20 days	15 gp	—	1	—
Noble estate with manor	25,000 gp	150 days	300 gp	2	3	15
Outpost or fort	15,000 gp	100 days	1,500 gp	18	20	40
Palace or large castle	500,000 gp	1,200 days	12,000 gp	180	200	100
Shack	10 gp	3 days	0 gp	—	—	—
Shop	2,000 gp	25 days	60 gp	—	1	—
Temple, large	50,000 gp	400 days	750 gp	4	10	10
Temple, small	1,000 gp	25 days	30 gp	—	2	—
Tower, fortified	15,000 gp	100 days	750 gp	8	2	—
Trading post	5,000 gp	60 days	300 gp	—	4	2

Where a structure includes or implies additional buildings, like the area around a palace or the boarding house for a shop's workers, these are included in the building's construction and maintenance cost.

Note that the Building and Maintenance Costs table has two columns, Garrison Strength and Skilled Hirelings, that are referenced in a later chapter.

BUSINESS COSTS

Private land to build on can be purchased for 100 gp to 5,000 gp, or even higher. Once land is acquired, a property needs significant wealth and time to build. Construction may continue without direct oversight by the owner, but each "day" of construction with the owner absent requires the passage of 4 actual days.

If the opportunity presents itself, an available property can be purchased for an amount equal to its construction cost. If a

property is in a run-down state, the Dungeon Master will assign a percentage of ruin, usually 25%, 50%, or 75%. Repairing the property requires the equivalent percentage of the property's construction cost and construction time. A property purchased in a run-down state will have its price reduced by the same percentage to compensate.

Each property is staffed by a number of hirelings, including a steward who can take charge of almost everything, freeing up the owner to go adventuring. Hirelings' wages are included in the property's maintenance cost. Garrison members are skilled hirelings trained and equipped to fight; they use the guard statistics in the *Monster Manual*. For every full 10 members of a garrison, replace one guard with a veteran.

FEUDAL ENTERPRISES

Sometimes property is acquired as part of a feudal system. Likely examples include a

noble estate, fortified tower, outpost, fort, keep, small castle, large castle, or palace. While these enterprises can be built privately, they more often represent a grant of land and title from a powerful sovereign.

Grants of this nature typically come with a noble title. Sometimes the grant is for land and permission to build on it, but more often it includes lordship over an existing estate or fortification. In the latter case, no construction costs or times are required for the owner to take up residence, but some spring cleaning might be in order. Sometimes a sovereign will assign title to a property that has been overrun by orcs or trolls, on condition that the new lord or lady of the land can secure it successfully.

Although these properties use the standard rules for businesses, they are non-commercial in nature. They earn income in the form of taxes collected from the surrounding peasantry and merchant class. They pay expenses in the form of upkeep for soldiers, maintenance and security for the surrounding land, and taxes tendered to higher-ranked nobles or royalty.

In the case of a failed “business” for unpaid debts in the feudal system, where there has been no up-front purchase of the property by the “owner,” the whole enterprise simply reverts to the possession of the sovereign. The original grantor will pay the outstanding debts and then assign a worthier trustee to manage things in the future. If the owner has invested construction costs, these might be lost or reimbursed on the whim of the sovereign, or other things of value might be given instead. Losing a business like this almost always means the character is stripped of any accompanying noble title.

MONTHLY BOOKKEEPING

Every month, a business checks for losses or profits and pays its expenses, referring to the

two tables in this section. To check for losses and profits, roll d100 and add the number of downtime days the owning character or characters have contributed to the hands-on running of the business (maximum of 30 days total among all contributors). Compare this result to the Losses and Profits table.

LOSSES AND PROFITS

d100 days	Result
01-20	You must pay one and a half times the business’ maintenance cost for the month.
21-30	You must pay the business’ full maintenance cost for the month.
31-40	You must pay half the business’ maintenance cost for the month. Profits cover the other half.
41-60	The business covers its own maintenance cost for the month.
61-80	The business covers its own maintenance cost for the month. It earns a profit of one-quarter the maintenance cost.
81-90	The business covers its own maintenance cost for the month. It earns a profit of one-half the maintenance cost.
91+	The business covers its own maintenance cost for the month. It earns a profit of three-quarters the maintenance cost.

If the roll result generates a maintenance cost (half, full, or one-and-a-half), this must be paid out of the owners’ pocket. Failure to pay immediately creates a “debt” for the unpaid portion. Debts not paid right away can sometimes be wiped out or reduced by exchanging favors or services to whatever source or supplier owns the debt, perhaps as part of an adventure.

Each debt still existing at the time of the next month’s losses and profits roll imposes a

–10 penalty to the roll. Failure to pay off a specific debt within 12 months typically ends the business; properties and inventories are seized and sold at auction (at half the value of the original investment), debts are paid from that amount, and the remainder reverts to the owner.

If the roll generates a profit, this accrues immediately to the owner(s), although characters would be wise to keep enough of the profits on hand to cover losses made in future months.

CALENDARING TIME

The investment systems in this chapter assumes a 30-day month and a 12-month year. If your campaign uses a calendar of a different scale, you may want to adjust these figures accordingly.

TREASURE BUNDLES

If the Dungeon Master employs the wealth bundles system from elsewhere in this book, any business profits or losses made within a character level should be limited to about + or – 1 level-appropriate bundle, give or take a bit, calculated as an addition or subtraction from the treasure chart.

If the Dungeon Master wishes to further simplify things, she can peg the property's maintenance cost to half the value of a level-appropriate bundle for the party. As the characters grow, the business grows and expands, thus the losses and profits automatically adjust accordingly. This is an excellent way to abstract the process of developing and diversifying an existing business. A fortified tower might grow into a keep and then into a large castle. A small temple might become a large one, and eventually grow into the regional hub for administrators and pilgrims of that religion. A roadside inn might grow in popularity, with a

small town springing up around it, becoming a town inn.

Pegging maintenance to wealth bundle values also lets the Dungeon Master keep profits and losses reasonable if the characters somehow acquire a property that is not level-appropriate. A party of 4th-level characters might normally have no business trying to run a small castle, for which the losses and profits would otherwise seem staggering to them.

DESCRIPTIONS

Buildings and fortifications are described below.

Abbey. This building complex houses members of a religious order. It typically exists in a remote setting and has barracks, gardens, and other facilities sufficient to support several dozen monks, mystics, or other residents.

Cottage. This building resembles a large family dwelling. It has two floors and about seven separate rooms. It can house a family of up to 10, or some other close-knit group of people, so long as bedrooms are shared.

Farm. A farm includes a farmhouse, like a cottage, and several fields to cultivate. It also has a barn, warehouse, or grain silo for housing livestock or storing crops.

Guildhall, Town or City. This nice building is several stories tall. It contains offices, operational facilities (like an adjacent warehouse or workhouse), accounting facilities, a secure vault for wealth and business records, small-but-comfortable rooms for visiting guildmembers, and a variety of other things. The ornamentation of a guildhall particularly reflects the success and prosperity of the guild.

Inn, Rural Roadside. A roadside inn is an all-encompassing stop-off point for travelers. It includes a stable for horses, a bevy of cheap rooms, a small but functional kitchen, and a

small assortment of drinks available at the bar.

Inn, Town or City. This inn serves a higher fare than a roadside inn. It offers no stabling but does provide a wide array of food and beverage qualities, as well as rooms in various qualities. Services and accommodations are more expensive not just for their quality, but also because of their proximity to a population center.

Keep or Castle. This stone building or set of buildings is constructed for security and to project military power over the surrounding countryside. It is probably built on a high point, perhaps with natural barriers protecting it, and commonly boasts a high curtain wall capable of repelling a siege.

Lodge, Hunting. This building is strategically located in useful hunting grounds. It has bare accommodations for a half-dozen hunters, including living facilities. It also provides the tools and room necessary to butcher and preserve meat, process hides, and perform other tasks common to hunting.

Noble Estate with Manor. A noble estate serves much of the same function as a keep or castle, but without the military fortification. In unsettled, frontier lands, a noble estate is likely to have some soldiers.

Outpost or Fort. This construction resembles a primitive castle, built mostly of wood with walls made of log palisades. It otherwise includes military lodgings and other logistical facilities to serve the same functions. A fort or outpost is often a precursor to a castle, built to be operational while a real castle is constructed nearby, or simply upgraded bit-by-bit until it turns into a castle.

Palace or Large Castle. This is a larger version of a normal keep or castle. The term “palace” generally denotes a lower level of military security, as a place situated deep in

the heart of a kingdom or empire, but a great deal more luxury.

Shack. The simplest of buildings, this wooden one-room construction provides bare shelter from the elements, a few sticks of furniture, and a single fireplace or cookstove.

Shop. This facility is an attractive building arranged to welcome customers, display wares, and store excess inventory. Most shops have a small living facility above them or in the back.

Temple, Large. A large temple is suited to the size of a congregation one might find in a large city. There are offices for clergy, a large worshiping room or hall, nooks and alcoves for quiet meditation, and decorations appropriate to the deity or pantheons patronized.

Temple, Small. A smaller version of the temple, this building usually has living facilities for a single priest and a congregating area for a couple of dozen worshipers at most.

Tower, Fortified. This tower is a small facility, often used to project military might into distant areas like mountain passes, places where conflicts are unlikely, but a military force or set of watchful eyes are important. Fortified towers are also a favorite with reclusive wizards and the like.

Trading Post. A trading post is a collection of shops, usually of basic construction, often erected near frontier areas. These facilities usually have some measure of security like a log palisade. Trading at these posts is usually lucrative, often exchanging basic goods for valuable frontier resources, including rare furs or minerals.

OUTSIDE INVESTMENT

A simple form of investment requires no purchases, relying upon intermediaries to handle set-up and maintenance. The investing

character simply provides an amount of wealth to assist in the initial enterprise or repays a portion of the set-up costs, gaining access to the profits.

The Dungeon Master can track outside investments abstractly or can make rolls using the structural investment systems above. In the latter case, the DM should apply a consistent bonus somewhere between 1 and 20 to the profits and losses roll. This should reflect the strength of the investment opportunity and it replaces any bonus from the participation of the “owner.” Profits are usually paid out at the end of the year, dispersing percentages of the net gain across all 12 of the prior months.

A character that owns a share of a business receives a percentage of the net profits equal to the percentage of the initial set-up costs that were provided. This ownership share, or “investment percentage,” is a valuable commodity that can be traded or sold in the future.

Savvy investors often buy shares with associated terms. Depending on the exact terms of investment, a character (or coalition of characters) holding shares valued at a certain percentage of the set-up costs (often 51% or more), often have a say in how the business operates, wresting absolute control away from the founder. Such maneuvers can add intrigue to certain types of campaigns.

NON-PROFIT INVESTMENT

Not all monetary outlays are made intending to gain a profit. Sometimes characters give gifts or attempt to influence others with donations. (This section does not describe bribing officials for commercial gain—that is considered a normal expense for a business.)

BUYING RENOWN

Renown with an organization is typically gained or lost based on great deeds. But

characters can also gain renown with purposeful strategies designed to raise their profile within the organization. The *Dungeon Master's Guide* suggests that incremental gains are possible during downtime activity, when a character “undertakes minor tasks for the organization and socializes with its members.” However, organizations almost universally value strategic donations just as well as donated time.

A character (or party) wishing to gain renown may donate wealth in various forms. Temples may notice the giving of alms on a large scale. A small town may appreciate infrastructural investments that will not need to be paid back. And any organization that has the potential for corruption may appreciate bribes given directly to its members. (At least those members will likely appreciate it!)

The amount of wealth needed to gain renown within an organization depends on the giver's current rating. Typically, the cost is 50 gp multiplied by the current renown rating. The Dungeon Master may adjust this requirement up or down, depending on the size of the organization. A small organization with few assets is easier to influence, whereas a large group with plentiful resources might be less impressed by monetary gifts. Moreover, some organizations are particularly resistant to the influence of outside money, depending on political or moral philosophies.

While renown does not grant direct monetary rewards, it is sometimes just as good. The perks at low rank often include such things as access to reliable adventure leads, a safe house, or a trader willing to offer a discount on adventuring gear. At mid-rank, adventurers might gain a follower, access to consumable magic items, or military backup for a dangerous mission. At the highest ranks, a renowned party might be able to call upon a

small army, take temporary custody of a rare magic item, gain access to high-level spellcasting, or be able to use lower-ranked members as agents to which tasks may be assigned.

BUYING FAVORS

Favors are more abstract than renown and they can be owed or owned by individuals or groups alike. Exchanging wealth for favors requires a more strategic approach than buying generalized renown. Because the entire renown system constitutes optional rules, a Dungeon Master who does not use them might consider favors to be an easier, more-abstract alternative.

Using wealth to get a favor is a tricky endeavor. Randomly gifting wealth usually improves the receiver's attitude toward the giver and may create a generalized sense of obligation corresponding to the gift's value. But the sense of obligation is easily cured by a gift of equal measure or simply repaying the gift. The trick to turning wealth into favors is

capitalizing on opportunities where an existing need for money plays upon the receiver's emotions, honor, or even the receiver's life.

For example, a young baronet has just inherited his father's lands and titles. He quickly discovers that taxes on the familial estate weren't paid for the last five years. At stake is the young man's noble title and the dignity of his house. A strategic gift here is a good way to be owed a favor because more than just wealth is at stake. When that favor is called in, the baronet remembers that the payment saved his very identity; he doesn't just remember the number of gold pieces that were handed to him in a sack.

The Dungeon Master must determine ad hoc what degree of favor results from a gift of this nature, performing a case-by-case calculus to weigh the impact of the specific opportunity and the wealth expended.

An additional discussion of favors can be found earlier in this book under Nonmaterial Assets.



CHAPTER FIVE

CONSTRUCTION



ONSTRUCTION IDEAS IN THIS chapter refer to the acquisition of land; the creation, alteration, and maintenance of structures; and the building of ships and their components.

OWNING LAND

Industrious characters may acquire enough wealth to buy and maintain land, structures, or even sea vessels. These major investments can be handled with very little detail, or they can become the entire focus of a campaign.

This section provides details and costs for managing construction. The Dungeon Master can use as much or as little of this information as needed, whatever suits the level of detail desired for the campaign.

The *Dungeon Masters Guide* suggests that player characters might acquire land and fortresses at 11th level or beyond, while in the “Master of the Realm” character tier. Being landholders helps the characters make their mark on the world, which is an underlying theme to this character tier.

Land ownership particularly reflects class features of earlier editions of DUNGEONS & DRAGONS. For example, prior to the 2nd Edition, warrior-type classes would acquire title, land, and a following of soldiers upon reaching certain character levels. However, owning property should not be inherent to warrior classes or character levels, nor should every property be a fortress or military outpost of that type.

THIRD-PARTY PRODUCT COMPATIBILITY:

STRONGHOLDS & FOLLOWERS

If you are using Matt Colville’s *Strongholds & Followers*, by MCDM Productions, you will notice that the prices and stronghold “types” in that book do not align with the standard scale, that which is found in the *Dungeon Master’s Guide* and in this product.

The standard costs assume that players may become landowners at around 11th level, as suggested by the *Dungeon Master’s Guide*. Mr. Colville’s product, by putting strongholds foremost in the player’s minds, anticipates land ownership at around 7th level, thus the reduction in pricing to match what is affordable at that level.

Neither pricing mechanism is superior. Both assume that land acquisition will reflect what characters can afford when it becomes a factor in the campaign. The Dungeon Master is in charge of both factors here, the price of any given property as well as the amount of wealth the party has access to in order to pay for it. (See the Wealth chapter for details.)

To keep the figures straight, if your players want a stronghold before the Masters of the Realm tier, we suggest adjusting the “buying power” lever rather than lowering the value of strongholds to match Mr. Colville’s product. Alternately, use a costless (or lower-cost) gain method, as described below.

PROPERTY ADVANTAGES

The advantages of having a party-owned property are multiple and the benefits are useful at any level. As the characters develop the location and build its facilities or capabilities, the construction becomes something like a character in its own right, one that is shared among all the players. It can serve as a unifying factor for party members that might otherwise have little reason to stick together, particularly after their early quests or storylines have resolved. Having a shared home means characters are less likely to go their own way. The location can also serve as a ready source of replacement player characters if a party member is lost, killed, or a player simply wants to try something new; the NPCs employed in (or associated with) the fortification might share common interests with the party and some may be suitable to begin their own adventuring careers.

USING CONSTRUCTIONS

Unlike the earlier section that describes abstract rules for fortifications as investments, this section drills down to the minutiae of construction projects.

If these rules are to be used, they should apply only to one location in a campaign, a single place to which the party frequently returns and spends their time, perhaps using it as a headquarters. It constitutes too much bookkeeping to be used on any larger scale. It might also fail to capture the interests of the players; a DM should poll the players to see if land ownership suits them, or perhaps introduce one of the starter kits to the characters in the course of play and see if they have any interest in using it and growing it into something better.

STARTER KITS

Starter kits are fleshed-out “introductions” to property ownership, a description of land and how it is acquired. Often, the most difficult hurdle for players to explore this aspect of the game is finding a starting point and determining the nature of initial investments. A starter kit pre-defines three factors to make things easier on the players:

1. The Gain
2. The Land
3. The Fixtures

The Dungeon Master determines the nature of each component in a kit using the following guidelines.

THE GAIN

This component determines how the players get ownership or use-rights to property. These are just examples; the DM is free to make up other versions of how the characters might acquire ownership.

Grant. To begin a property-owning endeavor, the *Dungeon Master's Guide* proposes that land might be deeded to the party by a local ruler. This is a classic “medieval fantasy” method to gain property. It usually comes with a knighthood or some noble titles, depending on its value.

A grant is appropriate for characters that have performed great deeds and gained recognition from noble or royal benefactors. Significant grants are appropriate for characters in the Masters of the Realm character tier (11th-16th level). Locations given to such characters tend to have strategic significance, the buildings tend to be fortified for military use, and the political nature of the grant tends to embroil the new owners in warfare and court intrigue. These are factors probably not suitable to lower-level campaigns or characters.

Inheritance. An inheritance requires no initiation on the part of the player characters. It simply happens to one of the party members; the agent of a banking house, small town, or local lord finds the affected character and presents her with a deed to the property. An inheritance is a good way to move a party to a new area, making them travel to investigate the property and giving them a base to operate from once they arrive. It is also a fine way to start a new campaign.

Inheritance is appropriate for any property or character level. A low-level character might inherit a farm or an inn that the party can work in downtime. For a higher-level character, the land might include a noble estate and a title to go with it. Inheritance is also useful in that characters can usually walk away from it if it does not suit the players' goals or ambitions for the game. There is rarely a strong sense of obligation involved.

Seizure. Depending on the nature of local government, or if there is none, land can sometimes be owned by those who move in and build on it. Perhaps free land is being offered to anyone who is willing to settle the wild frontier in the eastern reaches of the kingdom. In some territories, like the Underdark, possession of land is down to pure conquest, but this ownership "right" does not include any protection from others conquering the same territory in return.

Taking by right of possession usually means the land is undeveloped. Wilderness must be cleared and tamed for its intended use and construction must begin from scratch. Alternately, ancient ruins may provide a basis for construction. In some cases, hostile natives resent the idea of having new neighbors and work against the party.

Purchase. The simplest way to acquire land is to purchase it. Most deeds can be bought for as little as 100 gp or as much as 1,000 gp,

depending on the location of the property. A very large property might be bought for 5,000 gp or more, if it can be bought at all. This contemplates open land; the presence of buildings or other fixtures will increase a deed's cost dramatically.

In feudal societies, all land is truly owned by the crown. Land "owners" simply have a right to use the land for their lifetimes, a right which passes down to their heirs. This persists until the sovereign revokes that right or an owner dies without heir. In addition, the crown allows temples and political orders to hold large tracts in various locations suitable for their important works. In such societies, characters may lease property from a landholder such as this if they have no opportunity to earn a grant from the sovereign. Leases are cheaper than deeds; a 20-year right to use land will usually cost only half the value of purchasing it.

BUYING POWER

Much commotion is sometimes made over the cost to purchase expensive properties, but the prices in this (and other third-party books about properties) simply cannot reflect the most important factor: *The Dungeon Master explicitly controls the party's buying power.* Listed prices are immaterial because the Dungeon Master can easily increase the amount of wealth a party has when the players express an earnest interest in land ownership. In addition to subtly reducing a price, players may be able to call in favors to defray costs. Taking custody of a stronghold might even be free, except that a wise Dungeon Master carefully considers every chance to drain extraneous or excessive wealth from the party's coffers...

THE LAND

The next kit component is the nature and location of the land, including any existing occupants. To define this component, the Dungeon Master should compose a brief description after contemplating the following factors.

Size. The first thing to determine is the size of the property. This basically breaks down into one of two categories, personal parcels and landholder parcels. The nature of this division can have a significant impact on how the property interacts with the campaign.

Personal parcels are suitable for building a single house, fortified tower, shop, temple, or the like. They often include enough land to support the operation of a small business, whether that's access to a roadway for an inn, proximity to the king's forest for a leatherworker that has a hunting right there, or a few hills rich in minerals for a mining operation. Personal parcels are often found amid neighboring small parcels, near or within a town, city, or other population center. For logistical reasons, a personal parcel is unlikely to be found in a remote region.

In some cases, personal parcels can be expanded to the size of landholder parcels. This growth potential suits the future growth of the characters. It allows them to start with a small piece of land and graduate to a larger piece if they are successful in managing it.

Landholder parcels are large enough to allow subordinate residents, members of a town, farming community, or similar enterprise. Landholder parcels are typically the type given to noble title-holders. In a feudal system, nobles may tax the income of peasants living on their land but are obliged to see to the peasants' protection and just rulership, and further obliged to give taxes to the crown and maintain soldiers for the

security of the realm. Landholder parcels can also apply to cases of private ownership, perhaps in a wilderness land conquered by new owners and opened for friendly settlement.

Landholder parcels take a lot of work and authority to hold. They are usually acquired by a grant but can be taken by right of conquest or similar gain. Holding these properties (or growing a personal property into this size) is something best reserved for characters of 11th level or higher. The "Masters of the Realm" tier is when characters are expected to make their mark on the world and receive recognition for their great deeds. See page 37 of the *Dungeon Master's Guide*.

Location. Perhaps the most important factor for a piece of land is its position relative to other important locations. Is the land in the capital city, thus in high demand and with high value? Is it far from any major roads or trade routes, thus low in value but high in positional security? Land particularly rises in value as it approaches population centers, which include the sources of government, commerce, and learning.

Unless there is a reason for some other type of property, a kit intended for the player characters to build on should have convenient positioning, if not a valuable location.

Accessibility. Similar to the question of location is the question of accessibility. While this has something to do with location, it is more dependent on the presence of roadways, navigable rivers, and passable terrain around the property. A riverside or seaside property is quite high in accessibility, particularly land with its own harbor.

A poorly-accessible property is good for an owner that values security and solitude. However, it detracts from the owner's ability

to engage in commerce or attract wanted neighbors (or supportive peasants for a feudal property). The land's natural resources lose value since getting them to market is costly.

Natural Resources. This factor indicates the presence of timber, minerals, arable land, fishable rivers or oceanside, or other resources that can be relied upon to aid subsistence or trade. Natural resources are the main source of "profits" from a land investment. A range of craggy mountains above the tree line, with no significant mineral resources, is a desolate and valueless place indeed.

Most natural resources are beyond the means for a party alone to access. The skills, tools, and free time needed to harvest lumber, mine minerals, farm the land, or fish the sea are best employed by subordinate occupants. In some cases, this might mean importing hirelings. If the surrounding region is also rich in the same resources, such skilled hirelings are likely to be more available. In feudal societies, a large landowner can rely on peasants to render the property's resources.

The presence of natural resources on the land almost always comes with the right to harvest them. Even a leaseholder can typically take timber or game from the forest. Particularly when appropriate fixtures are already present on the land, such rights are contemplated as part of the property's gain. The king would not grant land including a hunting lodge without including the right to hunt deer in the nearby forest.

Residents. Existing residents generally come in one of two categories, hostile or friendly.

Hostile residents can be roving monsters, unwelcoming squatters, or the newly-conquered citizens of a rival kingdom. In

most gain scenarios, the new owners are expected to clear out or pacify any hostile residents. But it is possible that certain unintelligent monsters could be safely avoided by the new owners who stay behind their high walls, the monsters kept around to discourage trespassing. Smart landowners find a way to turn hostile residents into friendly ones, or at least ones they can coexist with.

Friendly residents include families or whole villages that are obliging and useful to the new owners, helping them move in and serving as sources of security and support. These might be intelligent races who can coexist on the land, like fey that hide in the forests or lizardfolk that inhabit the otherwise-unusable swamps. Friendly residents can sometimes become hostile, based on the characters' interactions with them or with the land and its resources. Felling the whole forest or draining the swamp might not be appreciated by those who live there.

In a feudal grant, friendly residents are usually the landholder's subjects, the people who will work the land and provide taxes. These peasants are the source of the landholder's strength; they are the people that produce taxable farming and crafting, and from whom new soldiers are trained. The number and prosperity of a feudal parcel's peasantry directly correlates to the landholder's wealth and power.

Degradations. This refers to any problems with the land. Are the cliffsides eroding into the sea? Does the swamp deepen each year, eating away at the arable land? Have wildfires burnt away all the forests? Is the harbor too shallow for significant use?

In most cases, degradations simply operate to decrease the value and usefulness of the land and have no other effect. But they can

also be opportunities to improve the value of the property. This allows the land to “level up” as the player characters do. Usually, time or effort may remove a degradation; the forests may regrow to harvestable levels, the swamp can be drained, the harbor can be dredged, or the crumbling cliffside can be reinforced with engineering works.

THE FIXTURES

In terms of property, a “fixture” usually refers to a building on the property, but could also include such constructions as a dam, watchtower, bridge, wharf, crop fields, or something similar. Pre-existing fixtures go a long way toward defining the character of the land and giving clues as to its best uses.

Ideally, for a personal parcel, a fixture is a generic building or the intact foundation of a ruin, upon which the player characters can impose their own designs for growth and fortification. A fixture like the remains of a saw mill on the river could suggest a relatively successful use for the land.

For landholder parcels, existing fixtures often follow the military and administrative needs of the sovereign. A fortification is usually central, where the landholder will reside. Bridges might have guard houses for the collection of the queen’s tax on travelers. A dam might manage the flow of waterways and need protection and maintenance. While a landholder can ask the sovereign for assistance or can improve these out of her own pockets or profits, they must not be neglected.

The Dungeon Master should include any fixtures in the description of the land after contemplating the following factors. It is entirely possible that a piece of land has absolutely no fixtures, allowing the DM to ignore these things initially. Depending on the nature of the grant, the characters might be obligated to construct or rebuild some

fixtures, either from their own resources or using a stipend from the sovereign.

The Homestead. Every parcel must, at its outset or after some construction, have a place to house the characters (or from which to run the land’s operations if the characters live elsewhere). This is the parcel’s defining structure. A tall castle defines the parcel as one ruled by a noble, a tyrant, or some other military leader. A farmhouse means the parcel is a farmstead.

The Dungeon Master should take some care to make any existing homestead building one that can be modified or expanded to suit the characters’ tastes. This piece is one of the most personal land features for the party and they should be given reign to remodel as desired. It is also the building to which various “property components” will apply. (See the following section for details.)

Rights-Fixtures. To prevent land-use rights from becoming too complex, these features, if already existing, include the right to their use. Their costs or the required royal declarations are assumed to be included in the gain. Depending on the nature of the gain, these features might also *require* use (and maintenance) on behalf of the true landholder.

A dam on the river means the property owner has the right to take some significant measure of water from the river, despite the complaints of farmers on the arid land downstream.

A bridge, ferry dock, or tollhouse contemplates the right of the landholder to collect taxes from travelers, probably remitting a portion to the sovereign.

Warehouses near the waterfront or an inn within the city walls means the landholder has the right to operate those respective business; any mandatory guild dues or

operational taxes are included in the cost of maintenance.

A saw mill on the river carries with it the right to take timber from nearby land, process it, and sell it. Depending on the grant, a sovereign may demand the right of first purchase for such goods, getting the option to buy the lumber before it is offered for sale elsewhere.

A fortified structure like a tower or keep means the landholder has the right (and the duty, if in a feudal setting) to house and equip soldiers.

Common Lodging. For landholder parcels, those with subordinate residents, “common lodging” is the housing already available. The existence or expansion of housing is critical to maintaining a viable, happy population.

Simple forms of common lodging might be as little as a tent camp suitable for the early operation of a mine, which will eventually become a mining town with permanent structures. At the other end of the scale is the vast and interconnected network of buildings within a century-old city, well developed and thickly occupied.

Security Features. Security-oriented fixtures include walls that surround a property, watchtowers, fortified military outposts, and similar constructions. They might also include “negative features” that are not buildings at all but are designed to aid security, like the dredging of a deep border river to create a strategic barrier.

Security features typically require some effort to garrison and maintain; they are rarely found on properties owned by only an individual or a single adventuring party.

MODIFYING PROPERTY

Once the nature of the property is determined, and the characters decide they want to keep (and invest in) that parcel of

land, these rules allow the players to modify their home environment to suit their tastes and budget.

Every homestead should come furnished with enough rooms and accommodations to allow the party, and perhaps a few additional characters, to live there without having to expand or build new features.

This section is only for characters that want to personalize the homestead (or the surrounding buildings on a landowner parcel), typically gaining specific game-related benefits. If an existing building does not seem to have enough free area to add or modify a room, the building can usually be expanded to make space.

Many of these components have no effect on the mechanics of the game; they are provided simply to allow characters to fill out their parcel if that suits their interests. In many ways, a land parcel is like an additional character that the players share; the more details it has, the more alive and compelling it will be as a part of the game.

COMPONENTS

Most components are available as either a room in a structure, or as free-standing structures, often with different associated mechanics. A component that can appear as both a room or a structure will list both a Room Cost and a Structure Cost. Components not available in both types will list only one of these costs.

Ancillary buildings, like a stable or coach house, can be built on a personal parcel, but most are suitable only for a landholder parcel. Some properties, particularly city-based land parcels, have no room for expansion, preventing the party from adding structure-only components.

The costs given here are for “simple” or “frontier” versions of components, those built

with processed lumber, some stone and mortar, and various construction techniques that are somewhere between “crude” and “semi-refined.” For a higher quality building, add 50 gp to improve foundations, renovate existing edifices, allow precise stonework, and build with the smooth lines of expert construction.

ARMORY

This room holds a wealth of extra simple weapons and light armor. It allows non-garrison hirelings, up to the number of contained armament sets, to deploy as semi-competent soldiers when necessary. For these non-martial hirelings, use the cultist statistics from the *Monster Manual* (minus the Dark Devotion feature).

Room Cost. 50 gp + 10 gp per set

Structure Cost. A freestanding armory is situated to arm a number of non-martial residents living in various portions of the parcel. Such a building costs 100 gp + 10 additional gp per set of armaments.

BARRACKS

This small, simple room contains ten bunks, cots, or hammocks, and space for ten personal trunks or chests. Armor stands and weapon racks are typical features as well. A barracks is typically used to house additional soldiers, but player characters used to “living rough” might enjoy making use of barracks too.

A barracks adds 10 to the number of soldiers that can comfortably reside in the building. These additional soldiers are not included in the maintenance cost for the property, nor does this room increase a structure’s garrison rating.

Room Cost. 25 gp

Structure Cost. A “barracks hall” is designed to house a larger number of soldiers. The cost is 50 gp for the first ten

soldiers, and 25 gp per additional ten soldiers it can house. A typical barracks hall will house about a hundred.

COACH HOUSE

A simple building for housing vehicles, suitable for keeping wagons and coaches out of the elements when not in use. A similar construction adjacent to a waterway can create a shelter to cover small watercraft.

Structure Cost. 15 gp

ENTERTAINMENT

This building typically takes the form of a feast hall or drinking establishment. More “refined” versions may include a performance theater, a gallery to display crafts, or a museum of art.

Structure Cost. 80 gp

GARDENS

Gardens are typically housed in a courtyard, rooftop, or along the perimeter of a building or property. They can be used to grow food or other plants. For adventurers, they are most often used to grow the exotic herbs that are the necessary components of herbalism. A cultivated garden is useful when arable land is not freely available on the land parcel.

A garden is particularly useful if the characters find a rare plant that the Dungeon Master determines to be the necessary component for a certain herbal brew. (For further inspiration, see the rules for Concoctions in the *Comprehensive Equipment Manual*.) Cultivating the plant allows the characters to harvest periodically and craft the brew, though they must return home to the garden each time they do so. The Dungeon Master will dictate the amount of ingredients available in a garden at any given time. At the Dungeon Master’s discretion, maintaining an herb garden may reduce the cost for ingredients to craft a variety of herbal brews.

Room Cost. 10 gp

GOOD BYWAYS

This represents good roads, small bridges, docks, or other improvements that allow access throughout the parcel, as well as to and from it. Each instance of good byways supports an area that has up to 50 residents.

Structure Cost. 25 gp

HOLDING CELLS

Cells are made with iron bars, which have 19 Armor Class, 6 hardness, and 27 hit points. They are each made to house four medium creatures or one large creature. Because they are constructed to resist intentional breakage by their contained creatures, cell bars and walls are typically immune to damage from natural and unarmed attacks. Additional information on the health of objects can be found at page 246 of the *Dungeon Master's Guide*. The cell's door comes with a lock, for which a single key is provided. Without the key, a creature can pick this lock with a successful DC 15 Dexterity check using thieves' tools.

Room Cost. 100 gp per cell

Structure Cost. A freestanding "jailhouse" can be built for 100 gp plus another 100 gp per contained cell. This building has stout doors and thick walls, and other security features suitable for maintaining prisoners.

HOUSING

Happy residents need reliable housing. These expenditures represent a set of common buildings suitable for multiple families, or a collection of cottages. Families need more living space than soldiers and cannot be happy for long if crammed in ear-to-ear somewhere like a simple barracks.

Structure Cost. 25 gp per family of five

INDUSTRIAL COMPLEX

This developed area and its attending buildings are suited to the advancement of a single industry, like mining and smelting ore, logging and processing lumber, or fishing and packing fish. A setup of this type is usually needed to extract natural resources from a parcel. Each such construction supports the efforts of up to 50 workers.

Structure Cost. 1,250 gp

LIBRARY

This room is dedicated to the safe and efficient storage of books. A mere collection of books does not make a library in this sense; a library is a coordinated collection designed to cover a range of topics important to adventurers.

A character that researches in the library has advantage on any Intelligence check to discover lore within the range of the arcana, history, nature, or religion skills. If the question of lore does not relate to any specific skill, or it relates to a skill the researcher is not proficient with, the library allows the user to benefit from half her proficiency modifier, rounded down. Advantage does not apply if the DC for the check is higher than 15; higher DCs indicate information that is too rare or esoteric to be found in most reference books.

A library can be stocked or expanded to encompass additional, more-specific topics. Examples of such topics include specific trades or skills, a particular deity or religion, plants of a curative variety, the history of a single kingdom, or necromantic lore. The covered topic is typically a small slice of what would otherwise be covered by the arcana, history, nature, or religion skill. While researching a question of lore within an expansion topic, advantage applies to the Intelligence check for a DC as high as 20. A book or set of books that constitutes an expansion might be found while adventuring

or purchased during a trip to a large city. The Dungeon Master should make sure to track any expansion topics added to the library.

A short research attempt, about 10 minutes, tends to answer only simple questions, like whether the plant your cattle ate is poisonous or whose noble house that red-and-gold pennant belongs to. More complex questions require about eight hours (or one day of downtime), as the researcher references multiple sources and draws conclusions by cross-referencing. Using a personal library to research in downtime is simpler than doing so in a city, but the questions of lore that might be answered tend to be more limited.

Up to two characters can use a library to research at the same time, so long as they are not researching the same question of lore.

Room Cost. 250 gp + 50 gp per additional topic

Structure Cost. A “library building” costs an additional 100 gp at the outset, above what a room version would require. This is about twice what a normal freestanding building would cost; preservation of books requires excellent insulation and environmental control. Up to six characters can use a library building to research at the same time, so long as none of them are researching the same question of lore.

MARKET

This construction encompasses multiple shop buildings or an array of stalls in the case of an open-air market. This much infrastructure supports a populace of up to 200 residents, contributing to their convenience and happiness. A market rarely brings in the type of goods or services that player characters are interested in purchasing.

Structure Cost. 60 gp

SECRET DOOR OR PASSAGE

A room can be concealed behind a secret door with some additional expense. Detecting and opening secret doors is something discussed on pages 103-104 of the *Dungeon Master's Guide*. The DC for this door is 15. Alternately, the DC can be raised to 20 for double the construction price, or 25 for four times the construction price. Secret doors are often used to hide questionable areas like a necromantic laboratory or a hidden holding cell.

A secret passage requires a door at both ends, though only one of them needs to be secret. If both are secret, simply pay the cost for two secret doors. (Passages themselves are too incidental to cost anything under this system.) If the doors at both ends are secret, they need not be of the same quality. Secret passages are sometimes used to create a clandestine entrance to the building, to link rooms, or to provide a hidden escape tunnel that exits a stone's throw away from the building.

Room Cost. 110 gp

SECURITY FEATURES

This expensive upgrade adds a surrounding wall, watchtowers, warning bells, strategic moats, and other security features. This expense is suitable for a parcel containing no more than 25 residents. For every additional 50 residents, or part thereof, you must pay this upgrade cost again or find that there are significant holes in the security.

To increase the level of security, perhaps replacing the wooden palisades with stone walls and building the watchtowers with extra height, double the cost of each upgrade.

Structure Cost. 200 gp

SHRINE

A shrine is a small room with ritual trappings and iconography dedicated to a specific deity,

alliance of deities, or pantheon. It has room for a character to worship privately. At double the cost, a shrine can be large enough for religious services to be held involving a dozen participants.

Room Cost. 35 gp

Structure Cost. A “temple” costs 150 gp to construct properly; the interior and exterior must be sufficiently decorated to honor the deity to whom it is dedicated. The true cost of a temple can be far more extravagant. Depending on the wealth and piety of the builder, a temple might be built and decorated using many thousands of gold pieces.

A temple includes room for about 100 worshipers, plus several offices for clergy to operate out of and several utility rooms.

STABLES

This structure is large enough to house a dozen horses, mules, or similar creatures. Alternately, this building may be constructed for different types of animals, like a rookery or a goat run.

Structure Cost. 30 gp

TRAPS

Players may wish to construct traps in their residence. This is a bad idea on several levels; intelligent creatures rarely put traps anywhere they regularly frequent. The chance of accidents is just too high. But the particularly paranoid may throw in a false door with a trap or put extra security around a vault.

Example traps are discussed on pages 120-123 of the *Dungeon Master's Guide* and on pages 113-123 of *Xanathar's Guide to Everything*.

Room Cost. Because traps are so varied in size and functionality, the Dungeon Master must determine the cost for each individually. As a *very loose* guide, traps that can be reset

(reused without repairs) cost about 30 gp per die of damage they inflict. Traps that must be rebuilt or repaired each time have a per-damage-die cost of 20 gp to install and 10 gp to repair. Traps that do no damage count as having 1 damage die for cost purposes. Traps that use poison require doses of the substance to be purchased separately. (For expanded poison rules, see the *Comprehensive Equipment Manual*, particularly the rules for long-lasting Viscids.)

Magical traps do not follow these guidelines.

WORKROOM

This room is designed for crafting in. A workroom is made specifically for the type of crafting to be done within; there is one version for each type of artisan's tools and certain miscellaneous tools. Crafting in a workroom of the appropriate type allows a character to work on significant projects that are too large to carry around. Up to three crafters can use a workroom at the same time.

Room Cost. Alchemy Laboratory (300 gp), Brewery (240 gp), Calligraphy Table (220 gp), Carpentry Shop (216 gp), Cartography Studio (230 gp), Cobblery (210 gp), Expanded Pantry (202 gp), Glassblowing Chamber (260 gp), Jeweler's Vault (250 gp), Leatherworking Shop (210 gp), Mason's Yard (220 gp), Painting Atelier (220 gp), Pottery Hall (220 gp), Smithy (240 gp), Tattoo Parlor (230 gp), Tinkering Laboratory (300 gp), Weaver's Shop (204 gp), Woodcarving Shop (202 gp), Forgery Den (230 gp), Herbalism Laboratory (210 gp), Poisoner's Retreat (300 gp)

Structure Cost. For a separate building dedicated to a craft, a workshop with the same name as the room, increase the cost by 200 gp. Up to ten crafters can make use of a freestanding workshop at a time.

At the Dungeon Master's discretion, a workshop also provides the benefits of masterwork tools for one user at a time, something described in the *Comprehensive Equipment Manual*.

VAULT

A vault is an armored room about the size of a 10-foot cube. It is surrounded by hardened metal, like steel. Steel walls of this thickness have a 19 Armor Class, 54 hit points in each 10-foot surface area, and 12 hardness. Vaults are often hidden behind secret doors and locked with multiple locks.

Room Cost. 550 gp

Structure Cost. A "bank" or "freestanding vault" costs 850 gp to construct. The storage area is four times the size of a vault room.

GROWING PARCELS

A parcel can grow in both size and population, depending on the investments of time and wealth provided by the owners. A personal parcel can eventually become a landholder's parcel. A landholder's parcel can grow to swallow neighboring territory.

Most growth occurs organically over time. Residents have families, outsiders are drawn to the presence of industry and available work, and the potential residents feel that their interests are safe in the care of the land's owners. Unless the players are actively trying to grow their land, taking substantial steps in that direction, the Dungeon Master should simply have growth occur at whatever pace serves the game's story.

Some forms of growth require additional adjudication, particularly if the land parcel abuts another claimed parcel. This is common in cities, where buildings are built closely to one another. Sometimes neighboring land must be purchased. In a feudal system, two barons might have a land war (or feud) to

resettle a boundary line or petition the sovereign to make such a change official.

SHIPS

Ships share many of the features of other constructions. They can easily serve as headquarters for a band of intrepid adventurers. They can be large or small, in size or in capability. They can be armed with siege weapons and garrisoned with soldiers, or they can be simple mercantile vessels.

Ship statistics and costs can be found in the *Player's Handbook* and the *Dungeon Master's Guide*, or in this product's sister publication, the *Comprehensive Equipment Manual*.

SHIP REQUIREMENTS

Ships are built and maintained mostly with the same materials and methods as one another, just on differing scales.

OPERATION

During a naval engagement, all crew members are required to operate the ship. Otherwise, the crew can deploy as a semi-professional fighting force of sailors (bandits). These can be skilled or unskilled hirelings. A military ship may also be garrisoned by marines (guards) equal to its passengers rating. For every full 10 marines, replace one with a veteran. As all soldiers, marines are skilled hirelings. Statistics for these warrior types can be found in the *Monster Manual*.

COSTS

Construction time for a ship is 1 day per 150 gp of its construction cost. Similarly, ship upgrades and modifications are pegged to percentage values of the vessel they effect. A ship's maintenance cost is 1% of its construction cost.

Creation of anything larger than a keelboat must be done by a skilled team, *not*

individuals employing the downtime crafting rules. Improvements to a ship (added ship components) must be planned, built, and installed by a group of skilled shipwrights.

SHIP COMPONENTS

Not all ships are created equal. Players looking for a ship that is faster, tougher, or more agile might consider adding modifications to their vessels. Consider the following ship improvements.

ADDITIONAL CREW QUARTERS

This translates into more space for a ship's sailors to sleep and eat. The ship may support more passengers than its base rating, but its cargo capacity is decreased. For each ton of cargo capacity removed, add 2 to the ship's passenger rating

Cost. 5% of base ship cost

ARMOR PLATING

By attaching metal plates to the ship, the vessel's DT increases by 5. For every 10 hp of the vessel, remove any combination of 2 from its passenger rating or 1 from its cargo rating. If there is insufficient capacity, this modification cannot be added. Armor plating slows the ship by ½ mph.

Cost. 30% of base ship cost

BROAD RUDDER

A wide rudder makes a ship nimbler, granting advantage to some maneuvers.

Cost: 3% of the base ship cost

CORVUS

A ramp or set of ramps that can be lowered from a ship to facilitate boarding. A corvus has hooks on its end to secure it fast over the other ship's rail. The ramp has its own handrails, so sailors can safely rush into a boarding action. These bulky devices reduce a ship's cargo capacity by 15 tons. If there is

insufficient cargo capacity, this modification cannot be added.

Cost. 3% of the base ship cost

CONCEALED WEAPON PORTS

Concealed weapon ports are carefully crafted and disguised; they can only be recognized on a successful Wisdom (Perception) check made within 1,000 feet.

Cost. 5% of the base ship cost to conceal all ports

EXTENDED KEEL

The ship's keel is longer than usual for a vessel of its type. The ship's measurements from bow to stern are 10% longer than normal, though cargo capacity is not appreciably affected. The ship is more stable and, at the Dungeon Master's discretion, provides advantage to certain maneuvers or ability checks that call upon water vehicles proficiency. This improvement must be installed at the time of the ship's construction and cannot be added later.

Cost. 10% of base ship cost

FIGUREHEAD

Some ships sport fanciful carvings on their bowsprits. This modification is strictly cosmetic. Players are encouraged to design their own custom figureheads such as dolphins, mermaids, and other creatures of myth. A proud figurehead adds 1 to crew loyalty while they are aboard (or within sight of) the ship. See the NPC loyalty rules in the *Dungeon Master's Guide*.

Cost. 3% of the base ship cost

GLASS BOTTOM

The bottom of the ship is inset with a metal lattice supporting an array of windows. These permit the crew to gaze into the water below and around the vessel. The glass is thick enough and the individual panes small enough, that they don't affect durability or

performance. In a world with monstrous and magical perils, these windows help the crew see threats that come from below or identify terrain features immediately under the vessel. The limitation of these windows is the range of the crew's vision into the water, which is often dark.

Cost. 25% of base ship cost

IMPROVED SAILS

The ship's rigging undergoes wholesale changes. Rigging configuration and careful engineering enable the sails to function more reliably. The ship's captain or operator can attempt an Intelligence (water vehicles) check against a DC of 15 to prevent a non-combat mishap related to losing sails or rigging.

Cost. 6% of base ship cost

INCREASED CARGO CAPACITY

The ship undergoes an efficient remodeling of its layout to provide more room for the ship's stores. For every 2 persons that are removed from passenger capacity, add 1 ton to the cargo rating.

Cost. 5% of base ship cost

MOVABLE DECK

The features of the ship's decks are designed to be moved to disguise the ship as an altogether-different vessel. After pulling up dozens of bracing pins, the crew can slide the stern castle forward on hidden rails, rearrange the position of the masts, extend the gunwales, lower the poop deck, transfer the ship's wheel, and make other cosmetic changes such as a new figurehead and different-colored sails. The process takes about one hour. Identifying the ship at a distance based on its profile or appearance is impossible when the configuration is modified. A ship not currently in its natural formation reduces its speed by 1/2 mph.

Cost. 40% of base ship cost

NARROW HULL

The ship has been intentionally designed with a slenderer hull, enabling it to slip through smaller spaces. The ship applies a +2 bonus on all opposed checks made for a chase on almost any scale, be those ability checks for navigator's tools or for water vehicles proficiency. The ship's beam (width) is decreased by 20%. Because of the reduced space needed, remove any combination of 2 from its passenger rating or 1 from its cargo rating for every 10 hp of the vessel. If there is insufficient capacity, this modification cannot be applied. This improvement must be installed at the time of the ship's construction; it cannot be added later.

Cost. 15% of base ship cost

RAMMING

To ram, a ship must move at a rate fast enough to move into its target. It must have a base speed no less than 2 mph and cannot have a speed less than half of the target ship's current speed. The Dungeon Master determines when or if the conditions are right for a ramming attempt.

A ramming attempt requires an opposed Intelligence (water vehicles) check made by the operators of both ships. If the ramming operator's check is higher than the target operator's, the ram succeeds.

A successful ram inflicts damage to the target vessel equal to double the ramming ship's DT, but damage is no higher than the ramming ship's hit points. A failed ramming attempt still causes an impact, but the damage inflicted is halved and both ships suffer this damage.

The damage inflicted by ramming is not reduced by either ship's DT. A successful ramming attempt will lock the ships together as though grappled.

RAM

The ship bears a standard ram, usually sheathed in bronze or iron, mounted on its bow, usually at the waterline. With this upgrade, double the ship's DT for determining its ramming damage. (See the ramming rules in the sidebar.)

Cost. 5% of base ship cost

SKIRTING

For protection during naval maneuvers, this ship has a raised "bumper" rail running down the length of its keel and around the front and sides of the hull just above the waterline. When resisting a ramming action, the operator of this vessel has advantage on the Intelligence (water vehicles) check. The vessel may apply its DT to reduce damage from being rammed by another ship or when striking hazards like icebergs. This feature cannot be added to a ship with a ram.

Cost. 20% of base ship cost

SMUGGLING COMPARTMENTS

The ship is modified so that gaps in its construction can serve as hidden cargo areas. This does not change a ship's cargo capacity. A smuggling compartment can hold anything that fits within a 5-foot cubic space. A difficulty 20 Wisdom (Perception) check is required to locate smuggling compartments in a search of the ship.

Cost. 2% of base ship cost

STURDY HULL

The ship's body has had additional supports and layers of wood added to it, making it thicker and more resilient. The ship's base hit points are increased by 10%, but the ship's speed is reduced by 1/2 mph.

Cost. 10% of base ship cost

SIEGE ENGINES

These massive engines of war are designed to protect or assail heavy targets, fortifications

or large groups of enemy soldiers. They are included in this chapter to help arm and fortify ships and structures.

Siege engines are moved under the power of groups of soldiers or minders, or they are pulled by teams of animals or domesticated monsters. As part of the variant rule below, each siege engine is also noted with a crew requirement to operate it.

VARIANT: CREW ACTIONS

Each siege engine requires a number of workers to fire and reload it, noted in its crew entry. When an engine says it requires an action to do something, it requires the actions of all crew operators.

Under this rule, an engine can be operated with fewer crew members, but the total number of actions contributed to each activity must equal or exceed the product of the required number of crew members, multiplied by the required number of rounds (loading, aiming, and firing).

This rate of firing also assumes that the operators are siege engineers (trained hirelings devoted to this skill). If any of the engine's crew are not skilled in siege craft, these crew members contribute only half an action to the required totals each round.

A siege weapon can be prepared for instantaneous use by accruing the actions of all three phases (the number of rounds for loading, aiming, and firing). It can thereafter be fired by a lone crew member, skilled or unskilled, using that individual's single action.

STANDARD ENGINES

Each siege engine's description includes its size, Armor Class, and hit points, as well as an outline of its functions and attack capabilities.

Every siege engine is immune to poison and psychic damage.

BALLISTA

Large object

Armor Class: 15

Hit Points: 50

Crew: 4

Cost: 1,000 gp

A ballista is a massive crossbow that fires heavy bolts. Before it can be fired, it must be loaded and aimed. It requires one action to load the weapon, one action to aim it, and one action to fire it.

Bolt. *Ranged Weapon Attack:* +6 to hit, range 120/480 ft., one target. *Hit:* 16 (3d10) piercing damage.

BALLISTA, HEAVY

Huge object

Armor Class: 15

Hit Points: 100

Crew: 6

Cost: 1,750 gp

A larger, slower version of the ballista that fires an even more massive crossbow bolt. Before it can be fired, it must be loaded and aimed. It requires two actions to load the weapon, two actions to aim it, and one action to fire it.

Heavy Bolt. *Ranged Weapon Attack:* +6 to hit, range 150/600 ft., one target. *Hit:* 22 (4d10) piercing damage.

CATAPULT

Large object

Armor Class: 15

Hit Points: 75

Crew: 3

Cost: 500 gp

A catapult hurls a heavy projectile in a fast, forward arc. Before the catapult can be fired, it must be loaded and aimed. It takes two actions to load the weapon, two actions to aim it, and one action to fire it.

A catapult typically hurls a heavy stone, although it can hurl other kinds of projectiles, with different effects.

Catapult Stone. *Ranged Weapon Attack:* +5 to hit, range 175/750 ft., one target. *Hit:* 27 (5d10) bludgeoning damage.

CATAPULT, MANGONEL

Large object

Armor Class: 15

Hit Points: 100

Crew: 3

Cost: 1,125 gp

A mangonel is a type of catapult that hurls heavy projectiles in a high arc. This payload can hit targets behind cover. Before the mangonel can be fired, it must be loaded and aimed. It takes two actions to load the weapon, two actions to aim it, and one action to fire it.

A mangonel typically hurls a heavy stone, although it can hurl other kinds of projectiles, with different effects.

Mangonel Stone. *Ranged Weapon Attack:* +5 to hit, range 200/800 ft. (can't hit targets within 60 feet of it), one target. *Hit:* 27 (5d10) bludgeoning damage.

CATAPULT, ONAGER

Large object

Armor Class: 15

Hit Points: 50

Crew: 2

Cost: 200 gp

An onager is a smaller, short-armed catapult that hurls a heavy projectile in a fast, forward arc at the level of infantry. Before the onager can be fired, it must be loaded and aimed. It takes two actions to load the weapon, one action to aim it, and one action to fire it.

An onager is small enough to be carried on the back of a wagon.

An onager typically hurls a heavy stone, although it can hurl other kinds of projectiles, with different effects.

Onager Stone. *Ranged Weapon Attack:* +5 to hit, range 120/480 ft., one target. *Hit:* 16 (3d10) bludgeoning damage.

CATAPULT, TREBUCHET

Huge object

Armor Class: 15

Hit Points: 150

Crew: 5

Cost: 2,500 gp

A trebuchet is a powerful catapult that uses a complex mechanism to throw its payload in a high arc, allowing it to hit targets behind cover. Before the trebuchet can be fired, it must be loaded and aimed. It takes two actions to load the weapon, two actions to aim it, and one action to fire it.

A trebuchet typically hurls a heavy stone. However, it can launch other kinds of projectiles, such as barrels of oil or sewage, with different effects.

Trebuchet Stone. *Ranged Weapon Attack:* +5 to hit, range 300/1,200 ft. (can't hit targets within 60 feet of it), one target. *Hit:* 44 (8d10) bludgeoning damage.

CAULDRON, SUSPENDED

Large object

Armor Class: 19

Hit Points: 20

Crew: 2

Cost: 50 gp

A cauldron is an iron pot that is suspended so that it can be tipped easily, spilling its contents. Once emptied, a cauldron must be refilled—and its contents must usually be reheated—before it can be used again. It takes three actions to fill a cauldron and one action to tip it.

Cauldrons can be filled with other liquids, such as acid or green slime, with different effects.

Boiling Oil. The cauldron pours boiling oil onto a 10-foot square area directly below it. Any creature in the area must make a DC 15 Dexterity saving throw, taking 10 (3d6) fire damage on a failed save, or half as much damage on a successful one.

FLAME CANNON

Large object

Armor Class: 15

Hit Points: 50

Crew: 5

Cost: 4,500 gp

This bulky mechanical contraption hurls casks of alchemist's fire that shatter on impact, lighting the target on fire.

Cask of Alchemist's Fire. *Ranged Weapon Attack:* +4 to hit, range 60/240 ft., one target. *Hit:* 3 (1d6) bludgeoning damage plus 17 (5d6) fire damage, and the target catches fire. While on fire, the target takes 3 (1d6) fire damage at the start of each of its turns. A burning creature can end this burning state by immersing itself in water or by using an action to make a DC 10 Dexterity check to extinguish itself. Each cask of alchemist's fire costs 200 gp.

GREAT CLAW

Gargantuan object

Armor Class: 15

Hit Points: 200

Crew: 8

Cost: 2,750 gp

This weapon operates from a fixed point, it's long, crane-like arm extending up to a hundred feet to end in several chain flails or a chain with a large claw. The weapon is generally mounted on a curtain wall. It is used to overturn covered rams, misalign

approaching siege towers, or rake away the sails and rigging of ships on adjacent rivers. It can also be swept through the enemy ranks to disrupt approaching formations.

A great claw that inflicts cumulative damage on a siege tower or covered ram equal to half its total hit points pulls the engine apart or tips it over, making it useless. The same damage to a ship destroys enough sail and rigging to halve the vessel's wind-powered speed, but the great claw's damage to sails and rigging can be repaired at half the normal cost.

Claw Arm. *Melee Weapon Attack:* +8 to hit, reach 100 ft., one object. *Hit:* 16 (3d10) bludgeoning.

RAM

Large object

Armor Class: 15

Hit Points: 20

Crew: 8

Cost: 100 gp

A ram is an iron-shod log with handles, used to batter through doors and barricades. The operators of a ram lack the fortifying gallery of a covered siege ram and are fully exposed when they approach and attack.

Ram. *Melee Weapon Attack:* +7 to hit, reach 5 ft., one object. *Hit:* 16 (3d10) bludgeoning damage.

RAM, COVERED

Large object

Armor Class: 15

Hit Points: 100

Crew: 4

Cost: 750 gp

A covered ram consists of a movable gallery equipped with a heavy log suspended from two roof beams by chains. The log is shod in iron and used to batter through doors and barricades.

It takes fewer creatures to operate a covered ram because the operators have a supporting gallery to suspend the weight from. Because of the gallery roof, ram operators have total cover against attacks from above.

Covered Ram. *Melee Weapon Attack:* +8 to hit, reach 5 ft., one object. *Hit:* 16 (3d10) bludgeoning damage.

SIEGE TOWER

Gargantuan object

Armor Class: 15

Hit Points: 200

Crew: Varies

Cost: 2,000 gp

A siege tower is a mobile wooden structure with a beam frame and slats in its walls. Medium or smaller creatures can use the siege tower to reach the top of walls up to 40 feet high. A creature in the tower has total cover from attacks outside the tower.

Large wooden wheels or rollers allow the tower to be pushed or pulled by soldiers or beasts of burden. A total combined Strength rating of 100 or more is required to move the tower while empty. Triple that number if the tower is full of soldiers as it advances.

SIEGE TOWER, MASSIVE

Gargantuan object

Armor Class: 15

Hit Points: 350

Crew: Varies

Cost: 3,500 gp

A massive siege tower is a larger wooden structure with a beam frame and slats in its walls. Medium or smaller creatures can use the siege tower to reach the top of walls up to 65 feet high. A creature in the tower has total cover from attacks outside the tower.

The massive siege tower is too large for wheels and can only be propelled on rollers.

The monstrosity is pushed or pulled by a great many soldiers or beasts of burden. A total combined Strength rating of 200 or more is required to move the massive tower while empty. Triple that number if the massive tower is full of soldiers as it advances.

SIPHON

Large object

Armor Class: 15

Hit Points: 30

Crew: 4

Cost: 3,500 gp

This device is designed to pump oil in a high-velocity stream at an enemy. The oil is lit as it leaves the siphon, creating a flaming stream that can ignite flammable objects.

Flaming Oil. The siphon projects flaming oil onto a 10-foot square area at a point within 60 feet of it. Any creature in the area must make a DC 15 Dexterity saving throw, taking 10 (3d6) fire damage on a failed save, or half as much damage on a successful one. Wooden structures and vessels in the area are likely to catch on fire. Each shot of oil consumes about 80 pints, a quantity that costs 8 gp.

SIEGE GUNS

This section separates siege guns from other siege engines. Siege guns are not normally available unless the Dungeon Master has added a Firearms limited lists to the campaign, per the rules in the *Comprehensive Equipment Manual*.

Like all siege equipment, siege guns are immune to poison and psychic damage.

The ammunition required to fire a siege gun costs 5 sp per pound of the shot's weight, which includes the cost of gunpowder.

MOUNTING

Siege guns are divided into two types based on their mounting.

Field guns typically move with an army. Each is mounted on a mobile platform that includes two large wheels and a tail-like support leg. Each is typically towed by a team of two or four horses.

Ship's guns are less mobile, mounted on a ship or a fortification. Their mountings are squat, heavy frames, typically equipped with small, sturdy carriage wheels suitable for absorbing recoil.

This distinction is mostly traditional since the weapons from either type, with some mounting modifications, can be used in either capacity. Any siege gun can be purchased as a field gun or a ship's gun. Changing the mounting later requires carpentry work valued at 1% of the weapon's standard cost.

RATE OF FIRE

Unless using the Slow Loading variant rule, a siege gun requires one action to load, one action to aim, and one action to fire, just as with many siege weapons.

VARIANT: SLOW FIRING

Using this variant, firing times depend on gun teams working in unison to operate their weapons. This is particularly suited to ponderous siege warfare or ship battles in the age of sail, when minutes would pass between each cannon shot.

With this rule, before a siege gun can be fired, it must first be run back, swabbed clean, loaded with powder and shot, packed, run out, and aimed. Siege guns therefore require 250 rounds of labor to prepare and fire. The work can be split among as many as 5 gunners, allowing the gun to fire at a rate of once every 5 minutes (every 50 rounds).

This rate contemplates unseasoned crew members performing the operation.

Professional, trained gun crews (skilled hirelings) each provide double the labor output. This means a siege gun fully crewed by trained gunners will fire, at fastest, once every 2½ minutes (25 rounds).

A siege gun previously prepared can be fired by a lone gunner using a single action.

CARRONADE

Large object, ship's gun

Armor Class: 19

Hit Points: 75

Crew: 5

Cost: 6,500 gp

This massive gun is designed to fire a murderous weight of shot over a short distance. At its longest range, the barrel requires a significant upward tilt and the shot flies in a pronounced arc.

A carronade can use indirect fire at targets within its long range increment, shooting over intervening obstacles like other ships. Indirect fire prevents the use of many types of cover.

32 lb. Cannonball. *Ranged Weapon Attack:* +5 to hit, range 300/1,200 ft., one target. *Hit:* 55 (10d10) bludgeoning damage.

CANNON

Large object, ship's gun

Armor Class: 19

Hit Points: 75

Crew: 5

Cost: 3,500 gp

This heavy weapon is typical of cannon craftsmanship.

24 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 600/2,400 ft., one target. *Hit:* 44 (8d10) bludgeoning damage.

CULVERIN

Small object, ship's gun

Armor Class: 15

Hit Points: 15

Crew: 1

Cost: 600 gp

This small ship's gun has no mounting frame. It is attached to a swiveling pintle that rests in any number of prepared positions along the gunwales or on platforms among the masts. A single strong crew member can lift the weapon out of its position and carry it to a new one.

If using the variant Slow Firing rule, a culverin requires only 50 crew actions to load and fire, but its small size and fixed position make it impossible for more than a single crew member to operate thusly.

4 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 50/200 ft., one target. *Hit:* 11 (2d10) bludgeoning damage.

DEMI-CANNON

Large object, field gun

Armor Class: 19

Hit Points: 60

Crew: 5

Cost: 2,000 gp

The most common field piece, this mid-level weapon fires a reliable load using a relatively low quantity of gunpowder.

12 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 350/1,400 ft., one target. *Hit:* 27 (5d10) bludgeoning damage.

HOWITZER

Large object, field gun

Armor Class: 19

Hit Points: 50

Crew: 5

Cost: 3,000 gp

Larger than a demi-cannon, this field gun throws a much heavier ball.

18 lb. Cannonball. *Ranged Weapon Attack:* +6 to hit, range 500/2,000 ft., one target. *Hit:* 38 (7d10) bludgeoning damage.

LONG NINE

Large object, ship's gun

Armor Class: 19

Hit Points: 50

Crew: 5

Cost: 3,000 gp

This gun is longer and fires a lighter load than weapons of similar weight. The additional range makes long nines well-suited for chase work, mounted at the fore or aft of a ship.

9 lb. Cannonball. *Ranged Weapon Attack:* +7 to hit, range 750/3,000 ft., one target. *Hit:* 22 (4d10) bludgeoning damage.

MORTAR

Huge object, field gun

Armor Class: 19

Hit Points: 125

Crew: 5

Cost: 6,000 gp

Unlike other field guns, a mortar is mounted on a heavy frame, much like a ship's gun. Tiny carriage wheels allow the weapon to be oriented. A mortar is typically transported via wagon.

A mortar can use indirect fire, shooting over obstacles like hills and castle walls. Indirect fire prevents the use of many types of cover.

42 lb. Cannonball. *Ranged Weapon Attack:* +5 to hit, range 800/3,200 ft., one target. *Hit:* 66 (12d10) bludgeoning damage.

ORDINANCE RIFLE

Medium object, field gun

Armor Class: 17

Hit Points: 25

Crew: 5

Cost: 1,250 gp

This lightweight weapon can be pulled by a single horse. It is highly accurate, with exceptional range, though less powerful than other field guns.

6 lb. Cannonball. *Ranged Weapon Attack:* +7 to hit, range 75/300 ft., one target. *Hit:* 16 (3d10) bludgeoning damage.



CHAPTER SIX

RECRUITING



HIS CHAPTER COVERS THE SYSTEM BY which players gain control over large military forces. It covers several aspects of recruitment, including the methods and costs to hire and maintain military forces, rules for leading armies, and a lightweight game system to determine outcomes when pitting military forces against one another.

GAINING MILITARY MIGHT

Although the maintenance costs of a property include the financing of a number of soldiers, these troops alone are not sufficiently numerous to be considered armies.

Gaining and maintaining true military forces, not mere garrisons, represent the pinnacle of outlays; only truly-wealthy and successful adventurers will be able to convert their treasure into standing armies.

For the purpose of this chapter, an army has at least a hundred members; these rules do not pertain to smaller groups of warriors, the personal following of a competent warrior like Robin Hood's band of Merry Men, nor do these rules address followers and important lieutenants as non-player characters.

COSTS (AND DEFRAYMENT)

To acquire an army, characters with sufficient wealth can simply hire soldiers (long-term skilled hirelings), purchase equipment for each, and pay their food and lodging. A tiny army of 1,000 soldiers would require an initial outlay of 60,000 gp to equip. This initial cost is staggering. On top of this, expect to pay

an additional 2,000 gp each day to maintain that size of a fighting force.

Of course, this assumes a ready source of soldiers in the area to recruit. And this just contemplates infantry; it doesn't include the weapons, armor, and horses of more specialized soldiers, nor the siege equipment, transportation methods, or supply train needed to maximize the army's usefulness.

Building and supporting an army on nothing but gold is therefore an impractical proposition. Successful armies usually take advantage of certain factors to defray these costs.

FORTIFICATIONS

By providing food and lodging, the daily cost of skilled hirelings is cut in half. Economies of scale allow that billeting and provisioning an army are cheaper than paying them to find their own food and lodging, but this requires a place to put the army.

Lodging is relatively simple if the recruiter owns a sufficiently-large fortification. So long as the army has a base of operations to return to, lodging is not a concern while it is on campaign. Such a landowner needs only find food for her army, which might be managed by the hirelings included with the property. A fortification can, with cramped conditions, house an army equal to 20 times its Garrison Strength rating. If an army encamps around a fortification, instead of just dwelling within it, the infrastructure can support 100 times its Garrison Strength rating for a period of about a month.

The Building and Maintenance Costs table in the Investment chapter has a Garrison Strength column indicating how many of the people employed under the Skilled Hirelings column might be soldiers. (These soldiers are not *additional* to the skilled hirelings housed.)

CHEAPER RECRUITS

By finding the right recruits, like the members of fierce warrior cultures or the veterans of a recently-ended war, the would-be war leader's soldiers will already own a fair bit of armaments. Such soldiers require only half the normal cost to equip. In rare cases, some soldiers come fully-equipped.

Costs can also be reduced by hiring less-skilled soldiers, a peasant army or a force of raw recruits. This halves the maintenance costs for the army (or that portion of it), but using untrained hirelings has obvious drawbacks when it comes to fighting.

PAY OPPORTUNITIES

Soldiers are typically paid only periodically. Sometimes they are paid a signing amount up front and the remainder at the end of the campaign or various periods within the campaign. An army that captures a wealthy objective might suddenly have more money to pay the troops. And if the army is active, the soldiers that die represent outlays that do not have to be paid. (In some societies, fallen soldiers' wages are paid anyway, going to the families or designated heirs.)

PLUNDER

Some armies are founded on the notion of pure plunder. Such soldiers receive no pay (see cultural acquisition, below), but expect to loot the wealth of their enemies if successful in battle. In this way, the army leaders pay little or nothing to maintain the soldiers, but the soldiers might get greater rewards anyway.

This sort of method generally prevents the army from any policies that prohibit pillaging or mistreating civilians, which will very much color the reputation of the army and those involved with it.

CULTURE-BASED ACQUISITION

Culture-based acquisitions occur when members of the army are not motivated by pay. Sometimes this is the result of social pressures, cultural expectations, laws of conscription, slavery, or other methods. Whatever the case, the cost to maintain these soldiers is halved. If the army's leaders provide the food and lodging, there is no payroll expense for such soldiers. In any culture-based acquisition, the Dungeon Master must determine ad hoc the number of soldiers that can be acquired. It is difficult to mix culturally-acquired soldiers with soldiers of regular pay; altruism is fine until someone else starts getting paid for the work you are doing free.

Conscription is the tool of civilized societies. When threatened, civilians are legally pressed into the army for a set term of service or the length of a war. Such civilians count as unskilled hirelings. They almost never have their own equipment, but some might bring farm implements or the leftover weapons from their grandparents' time at war.

In war-like or raiding societies, healthy adults are expected to fight to maintain the society's way of life. To organize an army, the leader must have a certain reputation and a specific goal. Tribes of martial barbarians or goblin-kin might rally to the banner of a strong leader, seeking to take territory from rivals or plunder a nearby city. These soldiers typically come with their own equipment; maintaining gear for war is an expected part of adulthood in warrior societies.

Slavery is another approach that armies use to get cheap troops. Unless a society raises their warrior slaves from a young age using exceptional techniques for their control and conditioning, the slave portion of an army is little better than fodder. Slaves must be provided with gear suitable for the campaign, although they usually have the cheapest weapons and armor, denoting their station. Resorting to slave armies creates an historic stain upon any lasting gains its leaders accomplish. Civilized societies consider these efforts unchivalrous and illegitimate.

Reputation also serves a role in gaining soldiers. Characters with martial capabilities, and who have accomplished heroic deeds (those around 11th level), often acquire the service of itinerant soldiers. These warriors recognize the cunning or accomplishments of like-minded persons and seek to be a part of their enterprises. Such soldiers fight for honor. They do not require pay nor stipends for equipment, but their leaders must have ways to feed and house them.

Characters in feudal systems with high noble titles can, if they have subordinate nobles underneath them, call upon the soldiers their subordinate nobles maintain. There is no cost to employ, equip, or maintain these soldiers; that duty falls to the nobles to whom they belong. For example, in addition to her own warriors, a countess going to war may call upon the militaries maintained by each of the barons within her county. In the same way, the duke may call upon the countess' armies, along with those of the other counts in the duchy, as well as all their barons' armies.

ANCILLARY COSTS

The previous costs only contemplate the investment of simple soldiers. More

specialized warriors require significant additional funds to equip initially.

Infantry and archers both cost about the same amount to equip, about 60 gp each. Infantry have cheaper weapons than archers but make up for it with heavier armor and shields.

Elite soldiers cost about 250 gp each to equip. These typically wear more-protective chainmail or splint armor. They use professional weaponry like polearms and often have more than one back-up weapon.

True knights cost 2,000 gp each to equip. They wear plate armor, carry shields, and ride powerful warhorses. Each is also accompanied by a squire or servant, usually with an additional cost. Despite the heavy investment cost, knights typically fight for causes, not gold, so they can be maintained simply by paying room and board.

Another consideration for a would-be war leader is the cost of ancillary equipment. Catapults, siege towers, wagons for the supply trains, professional logisticians to chart and track army movement and supplies, and other costs may also apply. Refer to the earlier sections in this product for the costs of siege engines, ships, wagons, and other vehicles.

RESTRICTIONS TO ARMING

In many circumstances, characters will not be allowed to raise armies freely. Local leaders get nervous about growing military forces that are not under their own control.

The exact point at which a military force becomes too large to tolerate is determined by the Dungeon Master. Of course, what the leader is doing with her army also plays into how tolerant a ruler will be toward it.

In addition to local rulers, the nature of the army plays some role in how large it may grow before other forces seek to interfere. A

character raising a force of orcs and goblins near to civilized lands may find that their presence alone is enough for neighboring armies to march against it, or adventurers to come and assassinate the leader or otherwise thwart the army's assumed intentions.

Even when militaries are generally approved of, there are often set limitations. If two barons have frequent feuds, the countess is not likely to allow one of them to begin recruiting a massive army, fearing instability in the county.

LEADING TROOPS

The *Dungeon Master's Guide* presents an optional loyalty mechanic on page 93. This mechanic is intended for individual nonplayer characters, but with some adaptation, it works just as well for a whole army, sub-groups within an army, or the officers that control portions of an army.

Army loyalty can be roleplayed, or it can be controlled by this rule. Using this system, troops that are poorly-paid, are ill-equipped, or are made to suffer terrible conditions and humiliating losses, are more likely to abandon their service. Troops that are treated well and paid well are more likely to fight to the death for their cause.

LOYALTY SCORE

The loyalty score of an army (or any sub-division of an army, if the Dungeon Master wishes to distinguish them) is measured on a scale from 0 to 20. Scores can never exceed this range. The maximum effective score is equal to the Charisma score of the leader and its starting loyalty score is half the leader's Charisma score. If leadership of the army changes hands, adjust the loyalty score accordingly.

If the Dungeon Master tracks the army with sub-divisions and gives a leadership score to

the officers in charge of those divisions instead of the divisions themselves, those divisions will instead have a loyalty score applicable to their officers. This can create scenarios where a harsh and overbearing officer tries to follow the army leader's orders but the soldiers in that sub-division revolt.

TRACKING LOYALTY

The Dungeon Master should track army loyalty scores secretly so that players won't be fully conscious of the exact score. However, an army's morale is usually notable to astute officers, meaning the leader might have some general notion of the loyalty rating, perhaps within a few points.

Increase an army's loyalty score by 1d4 points each time the leader successfully achieves results favorable to the army. This typically means each success in battle, whether to gain plunder or to defend their homeland. But do not apply this bonus if the army's casualties were greater than 30%.

Decrease an army's loyalty score by 1d4 points each time the leader fails to meet the army's expectations. This means each month of failure to pay wages after the point when they are owed, failures in battle, or forcing the army into poor conditions like a grueling desert march or camping in rotting swampland. Decrease the loyalty score by 2d4 if the army has reason to suspect that their hardships are the result of the leader's selfish desires for personal gain.

EFFECTS OF LOYALTY

An army with a loyalty score rated higher than 10 will fight to the death for its leader, fighting through terrible odds to achieve the leader's goals.

An army whose score is within the range of 1-10 is only tenuously loyal and might be willing to leave service and enter another

leader's army (though typically not a rival's army) or might resist undertaking extreme activities.

If the army's score drops to 0, it is no longer loyal and will soon abandon the leader. Its members might even take service in a rival or hostile leader's forces. If the army was treated badly enough, it might actively sabotage the leader's efforts, leaving service as the enemy's army is forming up to charge.

CLASHING ARMIES

This section presents a method for resolving the clash of armies.

HISTORICAL OVERVIEW

Despite its roots in wargaming, mass-combat systems don't play well to a DUNGEONS & DRAGONS audience. The game's history is littered with the corpses of failed or little-used army-fighting sub-games. In today's environment of third-party publications and homebrews, that boneyard has become much bigger.

EARLY SYSTEMS

The original Battlesystem game (republished for Second Edition) used modifications of normal character-scale rules. It was implemented with figurines and built as an introduction to true wargaming.

Battlesystem was a full, standalone game that received great reviews (by its owners and creators) but suffered a mixed reception from the public. The game never really caught on as a game to play on its own or as a system to use in combination with DUNGEONS & DRAGONS. It has been discontinued for several decades.

CONTEMPORARY SYSTEMS

Later mass-combat rules have tried to be lighter, simpler, and more abstract. They moved away from full-scale miniatures and

wargaming, seeking only to address clashes of armies as a "side-game" or "mini-game" within a DUNGEONS & DRAGONS campaign.

These "wargame" offerings take a fairly-standardized form. They have units of various sizes with a handful of ratings dissimilar from normal game statistics. Dungeon Masters control their clashes with new roll types, incorporating various modifiers for terrain, tactics, and other factors. To keep things interesting, these systems invariably incorporate (1) random outcomes based on die rolling, and (2) altered outcomes based on player character activities. The drawbacks of these systems are twofold.

First, these additional rules are tedious and will swallow whole game sessions to implement. Only the Dungeon Master will bother to learn any of these rules, and rare will be the player interested in watching the DM play a sub-game by herself.

Second, as the size of clashing forces increases toward the scale of true armies, the idea of player characters having efficacy becomes increasingly unbelievable.

A RATIONAL APPROACH

The storied scene where a single hero turns the tide of a battle simply lacks credibility and it can rob the conflict of the important sense of scale that clashing armies should bring. This is not to say that player characters should play no leadership role in a battle, or that they cannot have heroic encounters within the space of clashing armies, just that these scenes should not be relied upon to determine the outcomes of battles between armies. When warring kingdoms take to the field, the entire fabric of the campaign shifts in ways that should be controlled by the Dungeon Master, not by the presence of a few individuals or the caprice of a few die rolls.

For a rational approach, the Dungeon Master should refer to the following factors to determine the outcomes of the battle. These results are best decided at the outset, perhaps during pre-game preparation, so that the story does not pause while the DM figures things out. (Keep the war as a backdrop for your campaign while the game's focus remains on the player characters.)

The important things to decide in a battle are: who wins, which troops are lost by each side, what impact the clash has on the story, and what roles the players get to play in the conflict.

DECIDE LOSERS AND LOSSES

In any clash of armies, the certain winner will usually be obvious. Two forces meet, one with vastly superior numbers and position. The lesser of these two forces will lose, leaving only the question of how badly.

Officially deciding the winner is the first thing for the Dungeon Master to do. This is the opposite approach of most mass-combat systems, those that want you to decide winners only following a long series of awkward rolls. While rolling for winners makes for a touch more drama, it more often produces improbable results and takes the focus away from the players.

When determining the winner, the DM should consider the numbers on both sides, their training, equipment, quality of tactics, leadership, morale, presence of disease in the camp, use of special warfare equipment, access to combat magic and healing magic, and any other factor that may play a role in the outcome. Particularly note interactions where one side is heavily favored, such as archers showering a slowly-approaching army without response; particularly in heroic literature, these can defy the simple calculus of equal attrition.

ONE OR MORE CLASHES

A clash of armies is typically a whole battle, from start to finish. It takes place within a single day. If a battle proves indecisive, an additional clash may take place on the following day or the next, with additional clashes continuing until the outcome is certain. The Dungeon Master can decide that a battle of multiple clashes has different winners on different days. This can supply additional nuance to determined outcomes.

The winning side of the conflict obtains its nominal goals. It forces the enemy to retreat, takes control of the contested village, or isolates the other army from its reinforcements. Usually a parlay and peace are worked out following the clash, depending on the larger context of the battle. Whatever the circumstances, the Dungeon Master should decide the nature of the victory including any shift in army composition, territorial positioning, or political upheaval that results.

CASUALTIES

Each clash produces casualty numbers, as described below. The Dungeon Master can impose these calculations or just decide losses based on what makes the most sense.

FIELD LOSSES

Both sides suffer casualties in war. These losses are based on two calculations.

First, the losing side suffers 20% casualties. From a historical perspective on medieval warfare, this is a staggering percentage. Second, the winning side suffers half of the loser's number of casualties, to a maximum of half its own army size.

For example, two armies clash, one with 100 soldiers and one with 250 soldiers. If the larger force loses, it suffers 50 casualties (20% of its fighters). The winning force suffers half that number (25 casualties).

Had the smaller force lost, it would have suffered only 20 casualties (20% of its fighters) before things turned so decisively against it as to require a surrender or retreat. The larger force would have lost only 10 casualties.

An army composed of multiple troop types applies their loss percentage proportionally to each type. For example, a losing army of 300 veterans and 1,700 raw recruits will suffer 20% casualties, meaning 60 veterans and 340 recruits cease to be viable in battle.

The Dungeon Master may apply loss percentages unevenly based on tactics; perhaps the veterans used the recruits as simple fodder to protect their positions, shifting many of the veterans' expected losses onto the recruits.

SIEGE LOSSES

Sieges are more drawn out than normal army clashes. In a siege, the defenders are greatly advantaged by their fortifications. Rarely will besiegers clash, preferring to wait out their enemies. Sieges typically resolve when the defenders surrender because of starvation or when allied reinforcements scare off the besieging force.

In a siege assault against fortified walls, the besiegers will lose each day's clash until the Dungeon Master determines that a significant event removes the effectiveness of the fortifications. This might be the failure of a wall after weeks of trebuchet attacks, sapping, or magical weakening. It could be a band of traitors within the fortification opening the gates to the attackers. Or it could simply be that the number of defenders drops to a level below what is necessary to prevent besiegers from climbing over the walls.

In losing a clash, the force assaulting the walls suffers 30% casualties, to a maximum of 1 fighter per active defender. (Most civilians within a fortification are not counted as part

of the army.) The defenders will suffer 1% casualties, to a minimum of 1 per 50 attackers. For fortifications weaker than a full castle with curtain walls, or with run-down defenses, the Dungeon Master can adjust the defenders' casualties to as high as 5%.

For example, a besieging force of 3,000 assaults the walls of a well-fortified stronghold defended by only 300. The assaulters suffer 300 casualties that day. They could have lost up to 900 (30%), but their losses were reduced to not exceed the size of the defending force.

The defenders lose 6 casualties. Normally the loss would have only been 3 (1%), but the minimum loss is one-fiftieth of the attacking number. Had the Dungeon Master determined that the walls were not very high or were in severe disrepair, she could have set the defenders' loss percentage as high as 5%, in which case the defending force would have suffered 15 casualties.

Absent an intervening event like the collapse of a curtain wall or betrayal from within, the besiegers will eventually win with brute-force assaults. This occurs at the point when the Dungeon Master determines there are not enough defenders to effectively guard the walls and the attackers still have sufficient numbers to mount significant assaults.

Use field loss rules instead of siege loss rules if a fortification is completely ineffective, as in the case of the entire attacking force being able to fly over the walls unhindered.

EXCEPTIONAL ATTACKS

In a fantasy setting, armies may include spellcasters or ferocious monsters with amazing and decisive capabilities. Often, these factors will play into the Dungeon Master's determination of who wins the conflict. Particularly, large-scale spellcasting

can be decisive when the other force lacks the ability to counter that magic or respond in kind.

Exceptional attacks also apply a modifier to the enemy's casualty count, doubling, tripling, or quadrupling it at the Dungeon Master's whim, reflecting the nature of those attacks. If both sides possess such means, a single clash can be devastating to both armies.

RECOVER CASUALTIES

Half of casualty numbers are "final" casualties, representing deaths in the army or injuries that prevent those soldiers from returning to battle. The remainder are "simple" casualties. Simple casualties will recover and be able to fight again in about seven days.

At the Dungeon Master's discretion, the armor or other protections used by an army will modify its casualty numbers. Those with "inferior armor" (AC 12 or lower) double their applied casualty percentages. Those with "good armor" (AC 16 through 19) halve their applied casualty percentages. Those with "superior armor" (AC 20 or higher) halve the applied casualty percentages and convert half the final casualties into simple casualties.

MAGICAL RECOVERY

An army with significant magical healing resources can convert half of its daily simple casualties back into viable soldiers, ready to fight the next day.

In very unusual circumstances, powerful magics or deific intervention can bring dead casualties back to life or, more disturbingly, raise them as undead, ready to fight the next day.

PLAYERS' ROLES, PRE-BATTLE

While player characters essentially never turn the tide of large battles while within

them, there are certain activities they can do ahead of time to tip the scales.

In a close scenario, any one (or multiple) of the following events may be decisive. The scenarios here are just examples; the Dungeon Master should alter these or make up new encounters to suit. Remember, these events will only change the outcome of a clash of armies if the odds are already very close.

ASSASSINATE THE GENERAL

This scenario probably plays out at night. The player characters sneak into the enemy camp and assassinate a war leader whose tactical cunning might otherwise be decisive to the battle.

This conflict emphasizes stealth; if the characters remain hidden, they escape easily. If they are discovered, before or after the assassination, they must fight their way out or otherwise escape.

Alternative versions include stealing a war banner or other important icon to affect morale, burning siege engines or poisoning wells during a siege scenario, or sabotaging important works like a floating bridge.

DEVELOP A PLAN

Smart, tactical characters might be able to turn the tide by coming up with an impressive plan to win the battle. The strategy might include deceptive feints or timely maneuvers that contemplate the peculiarities of the terrain. The Dungeon Master can determine the effectiveness of these plans with an Intelligence (History) check against a DC that reflects the difficulty of the upcoming fight. Alternately, the check might be opposed by the same roll from the enemy commander.

If the players come up with an actual plan, one that is impressive from a tactical or dramatic standpoint, the DM may forego any

rolls and simply decide how effective the plan is for the army.

IMPASSIONED SPEECH

The historic significance of inspiring speeches ahead of battle is dubious. A war leader's words cannot carry to more than a small force of the army. However, boosting morale this way is a time-honored dramatic device that enhances the story and keeps the focus of the game where it should be, on the players. Therefore, the Dungeon Master may give one character the opportunity to make an impassioned speech before each day's clash. If multiple characters are leading multiple groups of soldiers, each such character can attempt to affect its own troops' morale.

The speaking player should take some effort to roleplay the speech, or at least to provide an outline of what is said. The content of the speech is important to the drama of the scene. This event should not be reduced to mere die-rolls, although dice do have a say in it.

An impassioned speech is typically followed by a Charisma (Persuasion) check. Under certain rare circumstances, the Deception or Intimidation skills might substitute. There is no DC for this check; the Dungeon Master determines its general effectiveness for morale based on the height of the result and the details of the speech provided by the player.

Certain characteristics can give the speaking character advantage on this roll, reflecting training in oration or leadership. A character may gain advantage by spending a Bardic Inspiration die or, with the Rally Maneuver, a Combat Superiority die. A character with the Inspiring Leader feat automatically claims advantage on this roll. If the characters are leading their own army, one with an established loyalty score, the Dungeon Master may apply advantage if the

army's loyalty score is above 15 (or disadvantage if its score is below 6). The DM may also choose to apply advantage for other characteristics or active spells.

SCOUT FOR WEAKNESSES

With the right combination of capabilities, the characters may be able to provide crucial intelligence to one of the armies, information about the opponent's numbers, defensive works, general health, or likely strategies. While this might mean sneaking into the enemy camp in the dark of night, it could involve infiltration using magical or mundane disguises, or the use of scrying spells.

Like the "develop a plan" encounter, an intelligent character might be able to determine weaknesses just from latent clues, performing arithmetic to estimate enemy numbers based on its number of camp fires or determining how long a siege can hold out by correctly estimating the supply reserves.

WIN NEW ALLIES

This sort of encounter is typically performed long before the armies meet, when there is still time for additional forces to take the field. It is also the encounter type where player characters are most likely to change the outcome of the war if the original forces are nearly equivalent.

Usually, this encounter requires the characters to treat with some other force, like convincing a neighboring duke to bring his soldiers to their aid. However, this scenario could also be turned on the enemy, attempting to hire away some of their mercenary companies or upsetting vital alliances of enemies. This encounter may require roleplaying like the "impassioned speech" encounter, as well as require complex diplomacy and bribery. Skill-based ability checks using Charisma and Wisdom are often appropriate.

Sometimes getting aid takes effort beyond mere persuasive talk. Perhaps the Queen of the Elves will not be swayed unless the party can find her missing heir or solve the mystery of her murdered consort. This technique allows the characters to have a profound effect on a battle while invoking the real DUNGEONS & DRAGONS rules instead of the cumbersome army mechanics suggested by many mass-combat systems. Play progresses on a character-scale, keeping the focus of the game on the players, where it should be.

PLAYERS' ROLES, MID-BATTLE

Sometimes characters get involved directly in a battle. For better or worse, they must now try to defeat the enemy, achieve military objectives, or just plain survive in their small section of the conflict.

A few mid-battle scenes like these can create a sense that the player characters are doing their part as the conflict unfolds. Two or three such battles will give players the right sense of scale, whether fought during a single clash or across multiple days.

Alternately, turning one of these encounters into a single, larger-scale conflict might capture that feel in a case where allied soldiers fight alongside the player characters. In that case, give all players control of one to three soldiers each (probably using the guard statistics in the *Monster Manual*) in addition to their own characters. The players determine the actions for their assigned soldiers and make their various rolls for them. This method can increase the players' sense of connection with the army, having fought (rolled dice) side by side with them. However, when using this technique, it is best to limit the mid-battle encounters to just one, lest the game bog down.

Following are some example encounters. The Dungeon Master can alter these or make up new encounters to suit.

CAPTURE THE POSITION

The characters seek to capture a small but important thing. The thing is typically a strategic location, but it could be the pennant of an important enemy, a mobile siege weapon, a cage-wagon full of prisoners, or the like.

This event probably gives the characters an opportunity to plan their assault, but they will have to contend with larger forces or overcome the entrenchments and fortifications laid by the enemy.

HOLD THE POSITION

Opposite of "capture the position," the characters oversee the holding of something important while enemy forces try to take it away. The characters probably benefit from various pre-made fortifications to help them control the area.

This is a good event to run consecutively with the "hold the position" event, perhaps a day later, as players take and then try to hold something of importance.

CLOSE THE GATE

The characters must fight off a mass of charging enemies long enough for the defenders to close the main gain. Perhaps the mechanisms have jammed, by sabotage or simple ill-use, and the engineers need a minute to fix it. The enemies keep coming, but the characters cannot retreat until the mechanism is fixed and the gate closes. (The characters should have some way to retreat when this event concludes, like a hoist ready to lift them swiftly to the crenels at the top of the wall.)

Variations of this event include defending an enemy counter-charge as sappers position their petards against the castle wall, guarding

the wizard from an enemy throng until she can finish casting her spells, or holding the dock until the queen's ship can push off and carry its royal cargo to safety.

FIGHTING RETREAT

The player characters are overwhelmed and must fight their way out of a tight spot. Perhaps their position was isolated by the enemy and overrun, and the characters must escape into the nearby forest or across the river. Whatever the case, the characters fight a series of running battles as pockets of enemy forces catch up to them, either on foot or mounted. The characters may have minutes or only a few rounds between waves.

This is an excellent event to emphasize the long, sloggish nature of a war being lost. The Dungeon Master can throw group after group at the party until, regardless of character level, they are very worn down. Just make sure to vary the groups and not overdo things; this repetition should be draining to the characters, not tedious to the players.

STRAIGHT BATTLE

A simple event, the characters go head-to-head with enemy forces for a set period, until the thick of the fighting shifts away from the characters' position, allowing them a respite.

This event lets the characters experience combat with a variety of enemy forces they might not otherwise encounter. Do the foes have manticores? What about organized phalanxes? Whatever unique quality the enemy has, this is a good time to showcase it.

This event is also useful for dramatic clashes between important characters. Does a certain baron on the opposing side have a grudge with the characters? Perhaps the swirl of melee sweeps that baron and his honor guard into direct confrontation with characters, bringing to a head several years of

acrimony and political machinations in one swift, brutal encounter.

AFTER THE FIGHTING

A clash of armies is a significant event. It involves large numbers of individuals, sweeps up the local peasantry, ruins field drainage and crops, affects politics and commerce for decades to come, and it lives in the hearts of the citizenry for generations. A century later, that muddy hillside might still be remembered for the battle that took place there on a cold autumn day long ago.

Effects on the player characters should be significant and meaningful.

BACKGROUND CHANGES

If the characters' side will lose the battle, the Dungeon Master should have a prepared series of ways to demonstrate the importance of the loss. Perhaps allied cities are sacked, their peasants beggared or taken as slaves. Perhaps the borders between kingdoms shift and the new lords impose their culture, religion, or trade practices on their new holdings.

If the characters' side wins, the Dungeon Master should take care to demonstrate how this affects the locals, particularly individual non-player characters that the party is familiar with. In addition to raising national pride, economies are often bolstered by war. The local baker and the innkeeper, both known to the player characters, may have expanded their businesses by preparing food en masse for the army, reaping great profits.

Whatever the case, the clashing forces probably consumed every bit of crops and hunted all the game within range of the army, leaving the poor to starve for a year or two after the conflict. Local adults or older children may have been pressed or hired into military service, and never returned. These

can have a profound effect on the characters' world.

ACCOLADES AND RECOGNITION

Win or lose, if the characters distinguish themselves in war, the rewards can be high. Depending on the power and resources of the side to which the characters were aligned, successful actions in the Pre-War and Mid-War phases can earn certain recognition.

Low-level characters might be granted gentle status, nobility, knighthood or the equivalent. For providing far-reaching assistance, particularly if the characters' side is victorious, higher titles and grants of land may be appropriate.

If the characters were aligned with a region, faction, or government that rates renown, each well-handled encounter in the Pre-Battle and Mid-Battle phases might be worth a whole point of renown.

IGNOMINY AND REBUKE

Similarly, if the characters fare poorly in the events leading up to the clash, even if their side won, the characters might suffer some sort of penalty.

This could be a stripping or reduction of military rank or noble title. More likely, it simply comes with a long-term reputation as incompetent; it will be a long time before the authorities entrust the player characters with future enterprises or resources.

If the characters were aligned with a region, faction, or government that rates renown, each poorly-handled encounter in the Pre-Battle and Mid-Battle phases might cost a whole point of renown.

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USE WEALTH WITH PURPOSE

The 5th Edition of DUNGEONS & DRAGONS gives very few options for characters wondering how to spend their large sums of wealth. This Comprehensive Manual helps Dungeon Masters present an assortment of commercial ventures to their players, providing a wealth of new ideas for using that hard-earned gold.

This book gives helpful insight into managing wealth and nonmaterial assets in D&D. It also talks the Dungeon Master through commercial ventures like making simplified investments, owning land, building structures and ships, and raising armies.

For use with the 5th Edition
Player's Handbook®, *Monster Manual*®,
and *Dungeon Master's Guide*®

Best when also used with
Xanathar's Guide to Everything®

