

Merchant

Banker, Factory Owner, Caravan Master, Import/Exporter, Smuggler, Entrepreneur, Investor, Stock Broker

Exports and the New World:

The New World is home to a wealth of rare, exotic, and never before seen treasures, including herbs of new medicinal value, minerals and ores that make complex feats of alchemy and engineering a possibility, not to mention valuable and beautiful stones, fibers, and, of course, raw and precious gems.

Most of this wealth is trapped in the New World. As difficult as the trip from Talus to the New Continent is, the return trip is even harder. Still the brave or those with little to lose sometimes sign on to attempt the return trip, hoping to earn a small fortune on their return. The result is that the space in the holds of reliable veteran freight ships is nearly as valuable and coveted as the cargo it is meant to hold.

The Lasai-Acrian Union and the Loreanic have developed a guild system that grants membership to the most reliable traders, those who tend to be the most skilled at spotting items that will fetch a high price in Talus and those who are willing to offer the freighters the biggest cut of the profits. The systems they have built have been deliberately confused and shoehorned into law as addenda to the old quarantine laws and treaties established in the early days of New World exploration. Due to the ULA and Loreanic control almost all intercontinental freight, and threats to this system are perhaps the only thing that can force the two groups to work together towards a common goal.

Individuals can still participate in this intercontinental trade at low levels by finding *licensed exporters*, those that the ULA and the Loreanic have designated as reliable and consistently profitable sources of valuable goods. According to the law these individuals have been trained to spot potential vectors for New World infections that would survive the passage and afflict Talus. Players who find valuables to sell back to Talus may be able to sell their wares to these exporters, or if they pursue the merchant profession they may even be able to obtain such licenses and become exporters themselves.

Basic Concepts:

Buying and selling goods:

Most merchants function primarily by buying items from NPC controlled trade institutions between games using profession points and queens. They then bring them into game and sell or trade them to other PCs. If a merchant pays attention to the needs of players in game, they can bring in items

which will sell for more than they paid for them. This allows them to turn a profit and use the money they earn to get supplies of their own.

Personal trade network:

Merchants begin game with access to only very common items to sell. This includes tea and conventional trade supplies which can be found just about anywhere. People always need these sorts of things, but they're never in short supply, so while a merchant can make a living selling them, they're unlikely to make a fortune.

In order to improve their businesses beyond this, merchants build up formal and informal networks and avenues of trade with factories, warehouses, and other merchants who allow them to access better and more specialized items, or else allow them to deal in bulk in order to save money and undercut their competition on price. The merchant profession allows players to spend PP to get 'trade network improvements,' and then allow them to buy new types of items, or buy items in great quantities for less money. These connections are permanent (unless plot somehow affects them or a merchant accrues too much bad debt), so merchants do not need to buy them more than once.

Item tiers:

Items merchants can buy are all separated into tiers based on their commonality and value.

- BASIC tier items are ones every merchant, no matter how inexperienced, have access to, they include only the most rudimentary items that people use everywhere. Simple things like tea, bullets, bandages and so forth.
- COMMON tier items are still seen often, but would not necessarily be found at any general stores. They include basic building supplies, simple mechanical components, chemicals with common applications, and commonly used medicinal herbs.
- UNCOMMON tier items are those used primarily by specialists and experts. They include unusual chemicals, complex machine parts, and herbs which are harder to come by.
- RARE tier items are usually expensive and hard to find. They're often powerful, but only to people who know what to do with them, and those people may be few and far between.
- SPECIALIZED tier items are one step beyond rare. These items are so unusual and so rarely used that markets for them are difficult to find, but that only drives their value up when someone does need them.

Item Types:

Different types of items are traded by different groups of people. When a merchant establishes a contact at a trade network they must specify what kind of products that contact has, and they must already know someone who supplies that type of product in lower volume or lower quality. For

example a merchant who wants to find a supplier for uncommon herbs must already have a supplier for common herbs, and a merchant who wants bulk uncommon chemicals must already know a supplier for uncommon chemicals.

The item types are:

- Artisan Item: Building Supplies, Metal, Gems, Glass, Wood, Stone, and Textiles for making weapons, armor, personal effects, household items, etc.
- Chemist Item: Chemically active elements and reagents used to make explosives, oils, fuels, and useful compounds.
- Apothecary Items: Primarily plants, but also the occasional fungus, insect, or animal product used to make liquor, tea, various medicines, and dyes.
- Engineering Items: Primarily moving parts for guns as well as pistons, joints, lenses, etc. used to construct smaller mechanical devices (such as those that can be worn or carried), also includes materials to make bullets, oil and petrol.
- Finished Goods: Items which are already assembled and ready for use, usually disposable ones such as bullets, armor repair kits, tonics, teas, beer and liquor, etc. but also various simple tools and simple firearms, armor and melee weapons of the sort which are common enough to be potentially mass produced and sold to normal people.

Loans:

Many merchants will take loans in order to get money. A loan is straightforward, players get a sum of money based on their rank in merchant (and some other factors detailed later) which can ONLY be spent during BGS (it doesn't get you coins that you can bring into game, ordinarily).

This money comes from a reputable bank that recognizes you as an established merchant and is willing to risk giving you some money in exchange for more money back at a later time. Loans get interest applied to them, and must be paid off at regular intervals. Missing payments will have dire consequences for players, anything from lowering the size of future loans, and causing you to be sued by your lender to your personal network shutting down and refusing to sell to you (temporary loss of PP). In extreme cases where merchants incur extreme debts and flee from their obligations outright, financial institutions may have them arrested, or may resort to sell debts to loan sharks who have no compunctions about inflicting serious bodily harm on deadbeats. Whatever the case, staff will make sure that it will be bad for you if you take out loans and don't pay them back.

Item Lists:

In-game events including war, famine, weather, the change of seasons, and the behavior of the market on the whole can affect the availability and price of items. Merchants may periodically receive updated price lists reflecting what items they have access to and at what prices. Clever merchants may even be able to affect the prices through in-game action.

Rare and specialty level merchant items are extremely likely to change from game to game. In general, staff will provide lists of new costs at or before each game when prices or availability of items change.

Merchant Skills:

Apprentice: (Rank 1-10)

Access: Basic Supplier (Free)

All merchants enter game with a short list of items which they can buy consistently for a fixed rate. They may spend 1 pp and queens equal to the items listed price to bring one of these basic items into game.

Buy Basic Items (Free): 1 pp allows you to bring in 1 of any basic item for its listed trade price from the “basic” merchant list.

Buy Common Items (Free to purchase once Access: Common supplier is purchased): 1 pp allows you to bring in one of any common item for its listed trade price from the “common” merchant list.

Prerequisite: Access: Common Supplier

Sell Items (free): 1 pp allows you to sell up to 3 of the same kind of basic item between games for half of their listed trade price from the basic merchant list. You will receive a 50% bonus if you have access to a supplier for this item type.

Bulk Basic Order: (5 pp): When you order 10 or more of a single type of item from the basic list you may spend 1 profession point per 3 of an item you order.

Volume Discount: Basic Item: (10pp): You may spend 1 profession point to reduce the cost of all of any specific basic item you are ordering by 25% for a BGS cycle. You may spend this up to twice, for a maximum discount of 50%.

Access: Common Supplier: (5 pp + 2 pp cumulative for every common supplier previously purchased): You receive a list of items that you can order from your network of suppliers between games. Specify Apothecary, Chemist, Engineer, or Artisan suppliers. This skill can be purchased up to 5 times.

Journeyman: (Rank 11-20)

Buy Uncommon Items (Free to purchase once Access: Uncommon supplier is purchased): 2 pp allows you to bring in one of any uncommon item for its listed trade price from the “uncommon” merchant list.

Access: Uncommon Supplier: (10pp +3 pp cumulative for every uncommon supplier previously purchased): You receive a list of items that you can order from your network of suppliers between games. Specify Apothecary, Chemist, Engineer, or Artisan suppliers. This skill can be purchased up to 5 times.

Prerequisite: Corresponding Common Supplier

Bulk Common Items: (5pp + 2 pp cumulative each time this is purchased): Choose a common supplier (engineer, chemist, apothecary or artisan) that you already have access to. When you order 10 or more of a single type of item from the basic list you may spend 1 profession point per 2 of an item you order.

Prerequisite: Corresponding Common Supplier

Improved Safe: (10pp) You may store double the normal amount of goods or double the normal amount of queens in their safe (either at any time, but not both at the same time).

Volume Discount: Common Item: (10pp +2 pp cumulative each time this is purchased): Choose a common supplier (engineer, chemist, apothecary, or artisan) that you already have access to. When you order from them you may spend 1 profession point to reduce the cost of all of any specific common item you are ordering by 20% for a BGS cycle. You may spend this up to 2 times, for a maximum discount of 40% off.

Prerequisite: Corresponding Common Supplier

Gem Exporter: (5 pp)

Sell gems for 50% higher than normal list price. Spend 5 pp to sell **all** gems in any given BGS cycle.

See gem exporter description below

Line of Credit: (5pp)

Spend 1-5 pp to take out a loan.

See “line of credit” description below.

Master: (Rank 21-30)

Buy Rare Items (Free to purchase once Access: Rare supplier is purchased): 4 pp allows you to bring in one of any rare item for its listed trade price from the “rare” merchant list.

Access: Rare Supplier: (15pp +5 pp for every rare supplier previously purchase): You receive a list of items that you can order from your network of suppliers between games. This list may

change slightly between games based on the availability of certain items in the game world. Specify Apothecary, Chemist, Engineer, or Artisan suppliers. This skill can be purchased up to 5 times.

Prerequisite: Corresponding Uncommon Supplier

Bulk Uncommon Items: (10pp + 2 pp each time this is purchased): Choose an uncommon supplier (engineer, chemist, apothecary or artisan) that you already have access to. When you order 5 or more of a single type of item from the basic list you may spend 1 profession points per item you order.

Prerequisite: Corresponding Uncommon Supplier

Volume Discount: Uncommon Item: (15pp +3 pp each time this is purchased): Choose an uncommon supplier (engineer, chemist, apothecary or artisan) that you already have access to. When you order from them you may spend 1 profession point to reduce the cost of all of any specific common item you are ordering by 15% for a BGS cycle. You may spend this up to 2 times, for a maximum discount of 30% off.

Prerequisite: Corresponding Uncommon Supplier

Bank Agent: (15 pp)

Make loans or collect certificates of deposit.

See bank agent description

Stock Broker: (5 pp)

Buy and sell stocks and commodities.

See stock broker description

Standing Order: (10 pp)

Greater savings of PP and queens for a recurring order which is penalized if you don't pay it.

See standing order description

Investment: (5 pp)

Permanent bonus to a specific type of good in exchange for initial investment, as well as bonuses when other players buy this type of item.

See investment description

Grandmaster: (Rank 31+)

Buy Specialty Items (Free to purchase once Access: Specialty supplier is purchased): 10 pp allows you to bring in one of any specialty item for its listed trade price from the "specialty" merchant list.

Access: specialty Supplier: (10pp): You make contact with a supplier of specialty goods relevant to apothecaries, chemists, engineers, or artisans. Every game you will be supplied with a list of goods available to purchase from this specialty supplier.

Bulk Rare Items: (10pp + 2 pp each time this is purchased): Choose a rare supplier (engineer, chemist, apothecary, or artisan) that you already have access to. When you order 5 or more of a single type of item from the basic list you may spend 2 profession points per item you order. Note that some items on your rare items list may be available in limited quantities.

Prerequisite: Corresponding Rare Supplier

Volume Discount: Rare Item: (15pp +3 pp each time this is purchased): Choose a rare supplier (engineer, chemist, apothecary or artisan) that you already have access to. When you order from them you may spend 1 profession point to reduce the cost of all of any specific common item you are ordering by 10% for a BGS cycle. You may spend this up to 2 times, for a maximum discount of 20% off.

Prerequisite: Corresponding Rare Supplier

Factory: (20 pp)

Reflects a stake in a factory.

See Factory Description

Bank Head: (20 pp)

Even better access to loans and CDs

See Bank Head Description

Genius: (Rank 35+)

Opus: You may spend build, XP and profession points to accomplish mercantile feats not otherwise permitted by the merchant system. Doing so requires staff approval for the particular undertaking, staff will also set the price in both XP and build. Expect to spend 5-10 build per "Opus" created, which cannot be done more than once per season. Accomplishing your opus may require an in-game component- your character might need to secure certain resources or alliances to achieve their goal.

A merchant's opus can be a new trading institution or bank, a monopolistic buyout or even the discovery of a new manufacturing process allowing you to introduce a new good to the market.

In-Game Abilities:

At the start of each game players receive in game Merchant PP equal to their rank in Merchant. These profession points do NOT refresh during resets, and may be spent throughout the course of the weekend.

Knowledge: Appraisal:

Minimum Rank: 1

Cost: 0 to read tags, variable based on cost listed on tags

You gain the "Knowledge: Appraisal skill exactly as listed in the rulebook.

Appraise:

Minimum Rank: 1

Cost: Variable

You may appraise items by using the 'common weights and measures' book in the library and looking items up based on the codes on their item tags (or the item name, if no code is present). Note that this appraisal has a variable profession point cost listed in the 'common weights and measures' book's index. This skill can also be used between games.

Safe:

Minimum Rank: 1

Cost: 1 pp per visit to safe.

Put things into or take things out of a secure location. Cannot be used to store yellow tagged items.

Basic Retailer Contact:

Minimum Rank: 1

Cost: 1 pp, queen cost varies

Buy 1 basic item at double the base cost during game.

Improved Retailer Contact:

Minimum Rank: 11

Cost: 2 pp, queen cost varies

Buy 1 common item you have access to at double the listed cost during game.

Warehouse Contact:

Minimum Rank: 21

Cost: N/A

Retailer Contacts now cost one and a half times more instead of the normal amount.

Trading Houses:

Merchants who pursue finished goods to sell often do so by association with various major trading companies of Orlund and Talus. These large companies usually deal with merchants via agents and catalogs, each offering different sorts of items for sale. Merchants can pursue alliances with them in-game as well as by spending profession points to purchase contacts within these organizations. Most carry a regular complement of useful finished goods as well as a few specialty items that differentiate them from one another. The following is a list of the major known trading companies working with merchants in the New World:

- **Bosswink, Bosswink and Bosswink Trading Co.:** Known for low priced disposable and novelty goods, as well as mid-range housewares and luxury goods. Common suppliers of general stores.
- **Hoffmaster Factory Catalog:** Higher end durable goods and luxury goods- Hoffmaster primary supplies large factory components and machine parts to industry but their secondary catalog sells housewares and finery meant for the wealthy factory owners who make purchases from their primary catalog.
- **Capes Fisheries Coalition:** The CFC is the trade organization that works with the capes to the Southeast of Prosperity. They sell salts, fished and farmed goods as well as the simple but functional tools made by locals on the peninsula.
- **Forge Cask Catalog:** A Talusian vineyard which has expanded into intercontinental trade. They own numerous vineyards and sell wines, fresh fruit, cheeses and kitchen/dining supplies.
- **ULA Merchant Fleet Academies Company:** A partially ULA owned venture focused on selling 'tools of exploration' – everything from cleverly constructed pocketknives and waterskins to complex navigational devices.
- **Gandalou Cartel:** Opulent luxury items, snuff and a selection of non-xingsol 'medicines' of varying legality in varying regions. Known to be fences and smugglers, formerly associated with the Jhandihari government and now operating independently.
- **New World Trading Company:** A much maligned company operating in the new world and working primarily with new world substances and factories. Many unique and unproven items of all different sorts, so let the buyer beware. They are known to offer generous loans to interested buyers, contracts for which include a frequently invoked indentured servitude clause for repeated non-payment.
- **Loreanic Company:** The so called "Loreanic company" – chief importers of weapons of weapons, armor, ammunition and other tools of warfare to the new world. Their weapons are of high quality but are neither as powerful nor as cheap as what a local gunsmith can put together given the heavy cost of import to Orlund.

Banker/Credit Path:

Line of Credit → Bank Agent → Bank Head

→ Stock Broker → Commodities Agent

Line of Credit:

Because of your reputation and established local connections there are people and institutions that are willing to extend you credit, either in goods or currency. When you use this ability you may make a between game purchase using a loan. The loan must be issued in an increment divisible by 10 queens, and cannot be higher than 10 times your rank in merchant.

At the time you take on the loan you must then also state a term of repayment, between 1 and 8 games. The value of your loan will then become equal to the amount of money you took as a loan + 10% x the number of games until you have repaid it, and at the end of each game you must pay an equal portion of your loan (if you have a 2 game loan worth 120 you must pay back 60 queens each game, if you have an 8 game loan worth 160 you must pay back 20 queens per game). If you fail to pay back a loan for a game the amount may increase by an additional 10%, and if you fail to pay the loan back for more than one game in a row you may face potentially severe in-game consequences. If you are not up to date on all of your credit you may not take additional loans and you may never have loans whose value exceeds 20 x your rank in merchant.

Taking out a loan requires that you spend 1 profession point per 20% of your maximum possible loan in order to take out the loan.

You may not use a line of credit until your second BGS cycle as a player.

Bank Agent:

Your credit is good and you are trusted by a merchant house or bank to act as a loan officer, as well as take deposits. Players must acquire prior approval from staff in order to become bank agents and may be turned down for in-game reasons (bad reputation with debt) or for out of game reasons (inconsistent attendance, this requires that you keep up with loans every game).

Making Loans to Non-Merchants: Bank agents can take out loans of a total value of up to 20x their rank in merchant in queens. This cash has the same interest terms as a line of credit, calculated in exactly the same way. Bank agents are expected to make loans at a higher than 10% rate of interest in order to make money from these loans.

Bank agents who run into trouble with bad loans can spend profession points to call in assistance from their bank (lawyers, bank officers, or thugs with clubs as the situation warrants and depending on the bank) and can spend profession points to cover bad loans - essentially selling the

bad credit to loan sharks, debt collectors or the bank itself to lower their losses. Either of these scenarios mitigates the loss of money from making a bad loan, but if a banker makes too many loans that end in these ways their credit may become more limited. Conversely, if they rarely or never need to take such measures and are found to make loans reliably their terms (interest rates or total credit limit) may increase.

Making Loans to those with a line of credit: When a bank agent makes a loan to another merchant with a line of credit they pay an interest rate of 5% and the amount loaned counts for half against their maximum loan amount.

Certificate of Deposit: A bank agent can write certificates of deposit for any player with money at a cost of 1 profession point per certificate with value up to 100 queens, and 1 profession point per 100 queens thereafter. The certificate lists a number of games (between 1 and 8), and a list of signers, which cannot be changed once the deposit is made. A certificate collects interest at a rate of (half the number of games the certificate lists rounded down * 5% per game - though this percentage may vary depending on the market. So an 8 game loan would yield 20%, compounded every game). Each CD that a bank agent collects increases the total amount of loans he can make by 10% of the original value of the CD while the CD is active.

Bank Head:

You are more than just an agent of a bank, but one of the local leaders and coordinators of your chosen banking organization. When you take this the pool from which you draw loans doubles, and you are able to loan 25% of CDs you collect, as opposed to the usual 10%.

Stock Broker:

In Orlund and Talus many people make their fortunes by buying and selling shares of major companies, as in the real world. Stock brokers have special access and qualifications that allow them to purchase and sell stocks on behalf of themselves and other interested investors. Some stocks may pay dividends, others simply fluctuate with the market. Stock brokers can purchase or sell up to 5 stocks certificates from a given company by spending 1 profession point.

Captain of Industry Path: (Requires Line of Credit)

Standing Order → investment → Factory Owner

Standing Order:

You establish a specific relationship with a merchant or producer and commit to an order which will recur in order to get a deep discount on both the logistical and financial investment in bringing in certain goods.

To make a standing order, place an order that costs 10pp or as normal and spend a profession point to make this action a standing order and indicate how many games you would like the standing order to continue.

For every game that your standing order continues you get a discount on the order in queens of 5% times the number of games that the order continues (maximum of 25%). The profession point cost to place the order again is the normal profession point cost divided by the length of the standing order (maximum of 5).

If you **fail** to follow up on your standing order, however, you are still responsible for 25% of the cost of the order (before the special order discount is calculated) in queens- and failing to pay immediately ends the standing order.

Investment: (requires Line of Credit)

You invest directly in the industry that produces a certain type of trade good, not only ensuring a permanent discount and ease of access, but giving you a bit of money back whenever others purchase the good you've invested in.

To invest spend 10pp for a common or uncommon product you have access to and spend ten times the cost of ordering that item. From now on you receive a 10% discount whenever you purchase items of that type, and you receive 1 free bonus profession point per game which can only be spent to order that item (or invest further).

At the end of every BGS cycle you receive 10% of the queens that all other merchants in game spent on the item you have invested in.

Factory Owner: (requires standing order or investment)

Some merchants who deal heavily in specific goods realize that they can simply make more money by controlling the source of their products itself. Then rather than investing or placing orders they simply purchase some or all of a producer- be it a farm, factory, mine or laboratory.

Becoming a factory owner costs 20 profession points and 8 times the cost of producing whatever goods the factory is expected to produce each game (so, if coal costs 1 queen per unit and you want a factory which produces 10 units of coal per game it would cost 50 queens to start the factory). This number does NOT represent the complete cost of starting a factory, but rather the outlay that the merchant himself must put in in addition to bank financing, other outside investors, etc. In addition, in the above example the 10 units of coal per game does not represent the coal mine/factory's total monthly output, only the amount that the merchant can safely claim for free as part of the surplus/profit belonging to the factory.

The output of the factory provides the baseline of free items that the merchant receives every game for free from the moment they found the factory and on – the factory can also provide up to double that amount at half of the normal price at a cost of 1 pp for basic items, 2 pp for common items or 3 pp for uncommon items regardless of the quantity in question (no other bonuses apply).

Naturally, being a factory owner has various other in-game/plot implications and merchants who own factories may have the opportunity to improve the output of their factories through in-game actions... though they may risk some of that output if they're not careful.

Gem Exporter:

Gem export is a major business in Orlund, where precious materials are common but difficult to transport back to Talus. Gem exporters have useful contacts on the ULA or Loreanic ships that transport gems directly back to the new world and as such can sell gems at a better rate than those who don't have these useful contracts.

The gem exporter license works automatically when a person sells gems with two caveats. The sell price for gems is 50% higher than normal with this skill- and a merchant with this skill can liquidate **all** of their gems for 5 profession points during a BGS cycle, regardless of the total number they intend to sell.