

World of Adventure

House Rules Guide – DM Version

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Chapter 1

Introduction

1.1 What's Different?

The most important points:

- This is *realistic* high-fantasy. The economy works and magic is used everywhere it makes economic sense to do so.
- House rules have overhauled crafting/profession work, item prices, and the way several spells work.

The setting:

- Magic is widely used where it makes economic sense to do so. It's a skilled profession like any other.
- Magical production of staple foods means that there's a large urban population (instead of 90% of the population farming, only half of it does).
- Urbanization and the shift to a manufacturing economy means there's no longer a feudal system. The default setting is the city-state of Harbourn, governed by a council of guildmasters, with adjacent city-states having their own governing structures (Ville Lumiere having nobility, Dwarven Canada having parliament, and the Orcish Federation being a militocracy).
- Adventuring is handled by guilds, which issue "adventurer licenses" along the same lines as the "hero licenses" from the 2001 "Tick" series. Adventurer guilds work closely with and do contract work for their cities' governments and law enforcement.
- Gunpowder, steam power, and internal combustion don't work. Electricity and magnetism exist but electric motors and generators don't work. Magic, muscle power, wind power, and water power are the main drivers of industry. The only way of getting mechanical power from point A to point B is an aqueduct, and it's usually easier to move the factory to the water source. Moving wood or charcoal to where industrial heat is needed is doable.
- There are lots of still-wild areas to have adventures in. These have strong background magic, which is about as healthy as strong background radiation and which tends to generate wonders and monsters.

Variant rules with important effects:

- There is no teleport magic. There would be enough people able to cast it that physical security would be nearly impossible.
- There is no dimensional magic (Bag of Holding, Portable Hole, Rope Trick, etc). For moving goods, a “freight pallet” version of Floating Disc is used. For camping, people use tents (mundane or conjured).
- The planes as described in the CRB do not exist. The only ones known are the “Material Realm” (the every-day universe) and the “Immaterial Realm” (containing thought, emotion, magic, and the gods). The realms influence each other but physical travel between them is not possible (the Immaterium isn’t even a physical “place” as such).
- Magic items are cheaper (to make them possible to afford at all). There are several options for how *much* cheaper they are, with different consequences.
- We’re using 2d10 instead of 1d20. This makes extreme results much less likely, and a +1 bonus makes a big difference when you’re trying to do something difficult.
- We’re using a variant of the “wounds and vigor” system. You gain vigor points when you level up but not wound points. Some types of damage (like fall damage) go straight to wounds.
- We’re using a variant of the “armour as damage reduction” rules. Most forms of protection give a bonus to “armour rating”, which gets split between AC and DR.

I’d like to thank Anthony Nardelli for his work with the “Düanor” setting, which had similar variant rules and a working economy, directly inspiring this setting.

1.2 Wealth and Resources

- Large purchases tend to be counted in silver pieces. 1 sp is about \$50 USD in 2025 funds. These are large silver coins. Smaller silver coins and bronze coins of various sizes are used for day-to-day transactions. Tokens issued by various vendors are usually tin (sometimes brass).
- Income is a profession or craft check made weekly, with a profession-specific multiplier. The check result is that week’s income in silver pieces. Income rolls also grant experience (half the check result before the profession multiplier).
- Different professions have different multipliers. Unskilled labour is x1/2, skilled trades are x1, and professionals are x2. Hazard pay is typically x2 on top of that. These are commodity rates; someone with skills that can’t easily be found can often get more.
- Living expenses are abstracted as “upkeep”. This can range from 6 sp/week for working-poor to 24 sp/week for upper-middle-class professionals. It affects where you live and what you can buy before having to track purchases explicitly. This is usually deducted monthly to make paperwork easier.
- A worker fresh out of apprenticeship who is not particularly talented can average 15 on a profession roll. Someone with talent and Skill Focus can manage 20 out of apprenticeship. Someone with talent, Skill Focus, good tools, and experience can manage 25. Late-career professionals who invested in equipment and accessories can manage an average roll of 30 (acting solo).

- The default calendar has 5 weeks to the month and 40 working weeks per year. Since lifestyle (and upkeep) tends to scale with income, most people have 50–100 sp/year of disposable income, which tends to get spent during the year on perks (fancy restaurant trips, going to a festival, buying a nice piece of equipment, etc). Dedicated career-types may instead save it to invest in job-related equipment.
- About 1% of the population are wealthy, with ten times the amount of money flowing through their hands. 1% of *that* are extravagantly wealthy, with a hundred times that amount of money. Above that are rulers and oligarchs.

1.3 Industries

The technology level is “fantasy Renaissance”:

- Swords and bows are the dominant weapons of war (no gunpowder).
- Water, animals, and people are the main source of motive power (no engines). If magic is *extremely* cheap, (see below) it takes over as the main source of motive power.
- Baseline food production is magical, via variants of “Create Food and Water” with a number of cantrips used to re-flavour, re-texture, and preserve conjured food. This allowed the transition from an agricultural economy to a manufacturing economy.
- Light sources are magical (typically using the “light” cantrip).
- Freight transport is by carts and wagons drawn by horses that are conjured using variants of the “mount” spell.
- Factories exist, typically driven by water power (and built where water power can be harnessed). Textile mills are a typical example. For situations where less motive power is needed, a factory may use a “prime mover” powered by the “unseen oxen” wheel-turning spell (either cast by wizards or as a device, depending on how cheap magic is). Animal power (such as via the “mount” spell) is sometimes used but needs more space.
- Industries that either do not require or do not benefit from large machinery use machines driven by treadle-power (as with pole lathes and treadle-based sewing machines). These may also, where appropriate, be driven by spells cast by the user (“apprentice’s spinner” or “wizard’s wheel”).
- Alchemy exists, and works much like the modern chemical industry. Many specialized spells are used to augment non-magical tools. This is similar to but explicitly not the same as real-world chemistry, to avoid metagaming based on real-world knowledge.
- Clockwork exists. Screws and bolts exist. Standardization of these is iffy at best, and nonexistent at worst, so if you need repairs or replacement parts you’ll need to get them from the original manufacturer.
- Several types of printing press exist. This is mainly limited by the fact that paper production competes with several other uses for farmland, and the fact that the master engravings (or dies, for typeset print) are hand-made.

- An entertainment industry exists. Spells for public address and for sound manipulation are common and widely used, and illusion magic supplements many live performances. Recording technology exists (using wax cylinders or wax-coated discs), but nobody has managed to invent a good high-fidelity duplication method. First-generation copies from a master recording are expensive, with second-generation copies being less expensive and sounding worse. Recordings wear out quickly with playback.
- The existence of golems (magitek robots) is optional. They are described in their own section.
- There is a well-established medical profession. Treatment costs money, because any given professional can only cast a few spells per day, and they need to make a living at it. There are a large number of specialized spells for healing, treating disease, and treating poison (lower-level than the general-purpose spells for these things).
- A contraception cantrip exists and is widely available and widely used. This is a metagame choice: I wanted a setting with societies that can exist for centuries without having a Malthusian collapse. Without contraception population growth would instead be stabilized by war or famine.