

# **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 Lumière 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.

## Chapter 2

# Character Generation

### 2.1 Concept

Before starting to build your character, it's important to settle on a *concept*. You'll probably think about several different concepts before picking one, and you'll probably fine-tune it during character generation, but the concept is the starting point for everything else.

- Your character idea should be something that **you find interesting**, so that you have fun playing it.
- Your character idea should be something that **works well with the group**. The other players' character concepts will usually suggest a shared theme or set of shared goals (e.g. police team, pirates on the high seas, etc).

Keep in mind that even with high-fantasy elements such as magic and dragons, characters need to be able to function as real people. That dragon can hold down a job (he runs the banking guild and his daughter is a police officer).

To help refine your concept, here are some questions you might ask about your character:

- What do they want to do, or want to be, down the road?
- How do they plan to get there?
- What do they do for a living now, and what do they do for fun?
- What are a few small things that they like or enjoy?
- What are a few small things that they don't like or try to avoid?
- How did they get to know the other player-characters? (Boring is fine for this.)
- How does joining the group bring them closer to their personal goals?

## 2.2 Pathfinder Classes in a Civilized Setting

In the “World of Adventure” setting, the player characters are probably members of the Adventurers’ Guild. “Adventuring” is what people do when they think a normal job is too boring. This works the same way superhero licenses from the first live-action “Tick” series did (2001).

Normal jobs that each of the Pathfinder Core Rulebook classes typically have are as follows:

- **Barbarian** – Talented but untrained warrior; common among criminals.
- **Bard** – Entertainment industry and media.
- **Cleric** – Medical professionals.
- **Druid** – Forest rangers and rural veterinarians. Also have spells to increase crop yields.
- **Monk** – (Not common; they’d either be performers or adventurers.)
- **Paladin** – Police officer (the good kind).
- **Ranger** – Forest rangers and animal control.
- **Rogue** – Very common among criminals. Police have a few, and a few are adventurers.
- **Sorcerer** – (Not common; usually from living in high magical background.)
- **Wizard** – Alchemy (industrial chemistry), cosmetic illusion industry, other specialists.
- Most people in normal jobs have one of the NPC classes (such as “Expert”) rather than a playable class.

About one person in a thousand decides to pursue an adventuring career; in a city of half a million people, there are a few thousand. The authorities fund and license this because it gives these people something to do instead of causing trouble.

Adventuring activities are normally more-dangerous versions of normal activities:

- Working with the police as a SWAT team.
- Escorting civilians through extremely dangerous wilderness.
- Animal control for very dangerous creatures.
- Self-funded adventuring expeditions (looking for cool/valuable things in dangerous high-background wilderness).



## 2.3 Picking a Race and Generating Ability Scores

Ability scores are bought using the point-buy system from the Pathfinder Core Rulebook (pages 15–16). You get 20 points to spend, and the cost for a given score is as follows:

Score	8 (-1)	10 (–)	12 (+1)	14 (+2)	16 (+3)	18 (+4)
Cost	-2	0	2	5	10	17

(Odd numbers omitted because the bonus or penalty only changes on even values.)

Racial adjustments to ability scores happen after they’re bought.

General guidelines:

- Don’t have any ability lower than 8.
- Don’t have Cha or Con lower than 10.
- Your most important ability score should be at least 16 (after racial adjustment).

Your race will change your ability scores (usually boosting one or two and dropping a third). Races from the Core Rulebook, from other Paizo sources, and from third-party sources may be used with DM permission. Races used in previous “World of Adventure” campaigns are summarized below.

All races age at the same speed as humans (no centuries-old elves).

As races are different species, they cannot normally interbreed (despite lots of college kids trying). This means that half-elves aren’t a thing, and the CRB’s “half-orc” race is retconned to be full orc (using the half-orc racial attributes).

Racial attributes that are not consistent with a civilized setting (such as dwarves having “animosity” towards orcs) are retconned out or replaced.

Weapon and armour familiarity depend on career, not race.

Typical races, from the Pathfinder Core Rulebook (modified), from the Advanced Race Guide (modified), and from previous games are as follows. Feel free to add more:

Race	Stats	Skills	Other
Dwarf	+2 Con +2 Wis -2 Cha	+2 Appraise (metal/gems) +2 Perception (stonework)	+2 save vs poison +2 save vs magic speed 20’ indep. of load
Elf	+2 Dex +2 Int -2 Con	+2 Perception +2 Spellcraft (identifying)	low-light vision +5 save vs sleep +2 save vs enchantment

<b>Race</b>	<b>Stats</b>	<b>Skills</b>	<b>Other</b>
Gnome	+2 Con +2 Cha -2 Str	+2 chosen Craft/Profession +2 Perception	low-light vision small size +2 save vs illusion +1 save DC for own illusion spells innate spells per CRB p23
Goblin	+2 Int -2 Wis	+2 chosen Craft/Profession make a reflex save to escape disastrous skill botches without injury	darkvision small size
Halfling	+2 Dex +2 Cha -2 Str	+2 Acrobatics +2 Climb +2 Perception	small size +2 save vs fear +1 all saves
Human	+2 any	one extra skill point per level	one extra feat at L1
Kobold	+2 Dex -2 Str	+2 chosen Craft/Profession	small size fast (30' base speed) darkvision natural armour 1
Lizardfolk	+2 Str +2 Con -2 Wis	+8 Swim	bite (1d3 P) claws (1d4 S) natural armour 1
Orc	+2 any	+2 Intimidate	darkvision fight one round below 0 hp
Rat-folk	+2 Dex +2 Int -2 Str	+2 Perception +2 Craft (alchemy)	small size low-light vision Scent ability
Tengu	+2 Dex +2 Wis -2 Con	+4 Linguistics +2 Perception +2 Stealth	bite (1d3 P) low-light vision
Wolf-folk	+2 Con	+2 Survival	low-light vision Scent ability

Ogres were an NPC race in at least one “World of Adventure” campaign, but they are difficult to balance as player characters. It was also very challenging to work out the logistics of a setting with size S and size L people using the same buildings.

Goblins are re-imagined as being very much like Kerbals. The NPC versions were “born lucky”, giving them a skewed view of safe workplace practices for things like alchemy.

## 2.4 Finishing Touches

### 2.4.1 Languages

Your character starts knowing the local language (usually named after the region). This replaces the “Common” language in the Core Rules. Depending on background, at the DM’s discretion you may also know one additional language (usually due to racial or cultural background), even if you don’t have the Int bonus normally needed for an additional language.

A character’s Int bonus, as well as ranks put into Linguistics, gives them additional “language points” to spend. These may be spent learning other languages common to the region, or may be spent to “master” languages already known.

Mastery in a language gives a +2 competence bonus to appropriate rolls relating to that language (such as Profession: Writer checks and Diplomacy checks with native speakers) and lets the character speak a second language without an accent (or with a fabricated accent, with a Bluff check).

Each nation typically has a national language. If a nation has a majority population of a given race (such as Ville Lumière being an elven-majority nation), then members of that race in nearby countries are likely to have the first country’s language either as their mother tongue or as a second language (such as the elves in Harbourton speaking Elvish in addition to Harbourtonian).

Some races may also have their own language for practical reasons. In Harbourton, most kobolds know Harbourtonian, but Draconic is much easier for them to pronounce (which means it’s usually what kobolds speak amongst themselves, and it’s usually a kobold’s first language).

### 2.4.2 Alignment

I don’t use alignment as-such; someone truly chaotic would not be able to function in society, and someone truly evil would have to be very good at masking to be able to hide for long.

That said, it’s still important to know where your character stands on moral issues, both for roleplay purposes and to help the DM run the game. Your character will have interacted with many people over the years, and those people will remember you and will remember how you act.

The following questions are good ones to think about:

- Does your character like having a structured environment, or hate being told what to do, or not care?
- Does your character go out of their way to help their friends? What about helping strangers?
- Would your character steal something from someone they know? What about from a stranger? What if that stranger was a jerk or tried to fight them?
- What would it take to get your character angry enough to kill someone? Would your character kill someone without being angry?
- What are your character’s “red lines” - things that they consider important enough to hurt someone over, or to go to war over?

Sharing the answers to this sort of question with the DM and with other players will help a lot.

### 2.4.3 Starting Funds

Your character started earning a living at around age 16 (earlier than in our world), or perhaps 18 if they are in a career that required extensive training. Prior to that (from about age 10 or 12), they were an apprentice training under established professionals, or (for highly trained careers) doing the equivalent of attending university or vocational training for part of that time.

A character at the beginning of their career (in a career with an x1 income multiplier) will start with about 200 sp worth of equipment, representing what they've managed to accumulate while getting established. At the DM's discretion, character background or higher or lower income multipliers may modify this amount.

**FIXME: Sanity check this against revised equipment costs for each class.**

### 2.4.4 Older Characters

Characters working ordinary careers at x1 income who are making an effort to save money to invest in equipment will have an additional 200 sp of equipment per year spent working. Higher or lower income multipliers will raise or lower this amount.

Character level progression from work experience is as follows (skilled NPC average):

Level	1	2	3	4	5	6	7
Age	16	22	30	40	50	65	90

Player-characters are exceptional: They've been picked up by the "Winds of Destiny", growing in skill far faster than most other people (due to adventure XP awards). So, when starting at higher level, the DM might let you start younger than most NPCs of that level would be.