

41 Merchant (Ver 1.0)

Since adventurers are highly talented individuals who often risk their lives, and a person is usually compensated for the value of the work they do, the player characters will fare better than most economically. A merchant character, blessed with the ability to earn even more Silver Pennies, has the best of all worlds. Their business acumen enables them to command a stiff price for those goods they vend, and to acquire that which they covet at bargain rates. The merchant is not often fooled in monetary matters, for they can be an expert in evaluating the worth of rare and costly goods.

The economies of most DragonQuest worlds do not promote the growth of capitalism. Basically, the nobility has a vested interest in all rural lands, which comprise the vast majority of human-settled areas. An ambitious, dynamic merchant could perhaps own the entirety of a large town, but it is quite likely that a jealous duke or prince would twist justice to break the merchant's power. Therefore, it behooves a merchant to cultivate powerful allies when their holdings burgeon.

41.1 Restrictions

A merchant must be able to read and write in at least three languages at Rank 6 in order to use their assaying ability.

41.2 Benefits

The merchant's ability to buy and sell a particular item is dependent upon its type.

Any item will be classified as one of three types: common, uncommon, and rare or costly. Items listed in the Players' Handbook are of the common type. Jewellery set with semi-precious stones, spices from another continent, and fine paintings are examples of the uncommon type. Rare and costly items include magic-invested objects, diamonds, roc's eggs, giant slaves, etc. The GM must classify each item with which a merchant wishes to deal.

A merchant can purchase items at a cost cheaper than the asking price.

Item Type	Discount to Merchant
Common	$[5 \times \text{Rank}] \%$
Uncommon	$[2 \times \text{Rank}] \%$
Costly or Rare	$[1 \times \text{Rank}] \%$

If the GM is actively playing the role of the seller, or another player is the seller, the merchant must do their own haggling. There will also be those items which the vendor cannot afford to sell at the usual discount to the merchant. The GM should use their discretion here.

A merchant may mark up the price of an uncommon or rare item.

A merchant can gain $(1.5 \times \text{Rank})\%$ above the value of an uncommon item they are selling. They can gain $(0.5 \times \text{Rank})\%$ above the value of a costly or rare item they are selling.

A merchant can assay an item to determine its exact worth.

The player characters will generally receive a fair quote on the price of basic goods, but must accept the word of the being with whom they are dealing when conducting a transaction involving uncommon, rare or costly items. The odds of the player characters being bilked increase as they venture forth from their native land(s). However, if a merchant is amongst them, they can assay the value of any item after $(11 - \text{Rank})$ minutes.

The success percentage for assaying a common item is equal to the merchant's $(\text{Perception} + 12 \times \text{Rank})\%$, to assay an uncommon item equal to $(\text{Perception} + 9 \times \text{Rank})\%$, and to assay a rare or costly item equal to $(\text{Perception} + 6 \times \text{Rank})\%$. If the GM's roll is equal to or less than the success percentages, the merchant character is told the exact value of the item in question. If the roll is greater than the

success percentage, the GM's quote increasingly diverges from reality as the result approaches 100. If the result is odd, the quote is below the actual asking price; if even, it is above.

A merchant character may use their skill to affect transactions involving up to $(250 + 50 \times \text{Rank Squared})$ Silver Pennies per month, or a single transaction of any amount.

The merchant must buy and sell at the asking price for any transactions over their monthly limit.

A merchant can specialise in a specific category of item assayed every time they achieve a positive Rank divisible by three.

The merchant chooses their speciality from the following list (and any the GM should add):

1. Ancient Writings
2. Antiques
3. Archaeological Finds
4. Art
5. Books
6. Gems
7. Jewellery
8. Land
9. Magic Items
10. Monster and Animal Products (e.g. furs, eggs)
11. Precious Metals
12. Slaves

When a merchant assays an item of a category in which they specialise, they add $(2 \times \text{Rank})\%$ to their success percentages. It is possible for a merchant to attain a 100% chance of accurately pricing a speciality item (exception to $90\% + \text{Rank}$ limit).

If a merchant wishes to add a new speciality after attaining Rank 10, they must expend 1500 Experience Points per speciality.