

Holdings for *The One Ring* 2E

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Purpose

A player is free to elaborate their player-hero's life during Fellowship Phases, and this can include such endeavors as having a business, an estate, a farm, etc. In cases where players and the loremaster may wish to flesh this out farther and provide for some mechanical consequences, including challenges as well as possible profits, these rules are provided, inspired by those in *The Darkening of Mirkwood* but written from scratch.

A Holding can be anything that a player-hero (or several) does during Fellowship Phases that may produce profit or loss. Player-heroes may run the Holding directly, or indirectly (as in the case of a noble whose seneschal administers an estate). The player-heroes should be invested in how it fares; it's more than a source of Treasure, and in fact, making it prosper may require eschewing chances to collect large earnings.

Forming a Holding

At the discretion of the loremaster, one or more player-heroes may come to have a Holding because of their backstory; actions they have taken during Adventure Phases or past Fellowship Phases; or plot elements introduced by the loremaster. A player-hero may also spend 10 Treasure to found a Holding by forming a business or buying property. Holdings generally start with ranking 1, as described below.

When inventing a Holding and describing the nature of the business or property, the loremaster and players should choose a key skill the player-heroes might roll on when maintaining or working on it. In many cases this may be CRAFT, but it doesn't have to be; a traveling peddler might use PERSUADE, a tax collector might use RIDDLE, and a prince might use AWE. In cases where more than one hero is operates a Holding, they may use the same or different skills, if they have different roles in its operation; and any of these heroes (but only one) can make any required or optional roll. When events require a roll, they would normally use the skill thus chosen; but the loremaster may allow (or require) a roll on a different skill, depending on the circumstances.

Holding Rankings

A Holding has a ranking from 1 to 6, like a skill. Examples of Holdings of different rankings include:

- **1:** a family farm, a small shop, a trader's wagon, a simple forge, the Forsaken Inn, a grain mill, a small pub
- **2:** a large shop in town, a big farm, a sawmill, trade dealings with multiple Dwarven merchants, a big inn
- **3:** the Prancing Pony, a handful of farms, a team of wagons, a productive iron mine and steelworks
- **4:** a large village, the manor of a noble, a dock-master for a busy harbor; a team of fifty lumberjacks
- **5:** a prosperous city, a fleet of merchant vessels in the Bay of Belfalas, being the Master of Lake-town
- **6:** a trading empire with dozens of wagons and crews; a port city's taxes; the mining operation of Erebor



If a Holding's ranking ever falls below 1, it is in danger of going out of business, and can only be saved by immediately spending 10 Treasure to revive it, bringing it bank to ranking 1.

When a Holding reaches ranking 3 or higher, *a skill roll is required before doing upkeep* (upkeep is described under **Holding Upkeep** below); this roll is at -1d at ranking 4, -2d at 5, -3d at 6. Failure on this roll makes the upkeep roll Ill-Favoured, representing that, when a Holding becomes large enough, it is demanding of time and energy. For this reason, a player-hero may stop seeking growth in rankings, finding the 'right size' for their Holding. An adventurer whose Holding has grown to more than 3 will be likely to retire from adventuring to focus on the business, though player-heroes are often exceptions even to what is common for adventurers.

HOLDING Upkeep

At the start of every Fellowship Phase, roll a single feat die to determine how the Holding has done for the season. If the loremaster rules that player-heroes have taken actions during the Adventure Phase that will benefit the Holding (for instance, they've established friendly relations with a possible future trading partner), the roll is Favoured; likewise, if events work against the Holding (such as making an enemy that might come to their home to sabotage things), the roll might be Ill-Favoured. Some rolls may also make the following season's roll Favoured or Ill-Favoured. Any combination of Favoured and Ill-Favoured cancels out, resulting in an ordinary roll. Player-heroes should feel free to describe the events as part of their Fellowship Phase.


Roll Outcome

-  **Disaster:** Your Holding has suffered a terrible blow (e.g., a bandit raid, a blight, a mine cave-in, or the destruction of key equipment). The Holding loses one ranking immediately. You must succeed in a skill roll to avoid losing a second ranking.
- 1 **Grievous Loss:** Your Holding has had a very bad season. You must immediately invest an amount of Treasure into the Holding equal to three times its ranking; if you cannot or do not, it loses two rankings.
 - 2 **Misfortune:** Your Holding fares poorly, and loses one ranking.
 - 3 **Minor Loss:** Your Holding has had a bad season. You must immediately spend an amount of Treasure equal to the Holding's ranking, and if you do not, your next upkeep roll will be Ill-Favoured.
 - 4 **Risk:** Your Holding is at risk; your next roll on this table will be Ill-Favoured.
 - 5 **A Small Setback:** Something negative happens, but your Holding can withstand it; no effect.
 - 6 **Business As Usual:** Things are going well, but nothing out of the ordinary; no effect.
 - 7 **Opportunity:** There's a chance to grow; your next roll on this table will be Favoured.
 - 8 **Revenue:** Your Holding is doing well. You gain Treasure in amount equal to its ranking.
 - 9 **Growth:** A new opportunity allows your Holding to expand, and increases its ranking by one. You may choose not to gain a ranking and instead claim Treasure equal to twice the Holding's ranking.
 - 10 **Bumper Crop:** A great season produces Treasure equal to three times your Holding's ranking.
-  **Windfall:** You've had an exceptionally good season (e.g., struck gold, got a new contract with a wealthy buyer, produced an exceptional vintage). Your Holding immediately gains a ranking, and you can optionally make a skill roll, with success granting a second ranking *or* Treasure as in a Bumper Crop (10).

INVESTMENT AND UNDERTAKINGS

During the Yule Fellowship Phase, after upkeep, player-heroes may choose to make a substantial investment of Treasure as a quick way to grow the Holding. This is far more costly than letting it grow naturally (i.e., via the results of the upkeep rolls); it represents a large capital investment to get immediate growth, hoping for returns over many years. Only one Investment may benefit the Holding in a given Yule Fellowship Phase.

The cost for an Investment is equal to ten times the *square* of the current ranking; that is, 10 Treasure to go from ranking 1 to 2, 40 from 2 to 3, 90 from 3 to 4, 160 to go from 4 to 5, and 250 to go from 5 to 6.

Also, during the Yule Fellowship Phase, a player-hero may choose **Develop Your Holding** as their personal undertaking, thus eschewing other undertaking opportunities. Doing so allows a skill roll to be made; a success grows the Holding by one ranking, and  on the roll can be spent to earn profit equivalent to Revenue (8) on the Holding Upkeep table. Only one player-hero can attempt to benefit a Holding in a single Yule Fellowship Phase in this way.