**The One Ring: HomeBrew Marketplace**

The One Ring system abstracts money in a way that encourages players to seek upgrades through adventure, socializing, and discovery, rather than relying on simple purchases. That said, for those who enjoy shopping and acquiring items, this system offers flexibility while staying true to the spirit of the game. Most available items will only provide slight advantages, such as a boost to combat proficiency, a marginal reduction in piercing damage, or a lighter load. These items are useful, but they pale in comparison to the marvelous artifacts that adventurers can find during their travels in the wilds of Middle-earth.

This system also introduces an interesting dynamic among characters. It can breed envy, greed, and the temptation to withhold or hoard treasure when others aren't looking, but it also allows for moments of charity and sharing. How players handle the discovery of treasure can have a significant impact on their relationships with one another, and their decisions may influence the broader story, for better or worse.

**Player Instructions: Wealth, Treasure, and Purchases**

In Middle-earth, wealth and treasure are powerful tools. As you journey through the wilds, your wealth level and your decisions about how to spend it can make a significant impact on your character's abilities and the group’s success. Here's how the **Wealth and Purchase** system works:

**1. Wealth Levels and Load**

Your **standard of living** influences how much wealth you start with, how much you can carry, and what you can afford to buy. **Load** represents the weight of your wealth in gold, or dice 1-2 dice have no load 3 or more begin to have load, goods, and luxurious items, which can affect your ability to travel and adventure.

| **Wealth Level** | **Starting Wealth Dice** | **Load** |
| --- | --- | --- |
| **Frugal (0)** | 6d x 1 | 0 |
| **Common (30)** | 6d x 2 | 0 |
| **Prosperous (90)** | 6d x 3 | 1 |
| **Rich (180)** | 6d x 4 | 2 |
| **Very Rich (300+)** | 6d x 6 | 3 |

* **Load**: The higher your wealth, the more items and treasure you carry, increasing your **load**.
  + **Rich** characters carry **1 load** (affecting movement, inventory space).
  + **Very Rich** characters carry **2 load**.

**2. Spending Coins & Purchasing Items**

When you wish to purchase an item, the price and type of item you want to buy will influence your chance of success. Each **item** has a **target number** (TN) which you need to roll for.

| **Cost Label** | **TN** |
| --- | --- |
| **Free** | 0 |
| **Common** | 15 |
| **Expensive** | 20 |
| **Very Expensive** | 25 |
| **Luxurious** | 40 |

* **Rolling for Success**: You will roll your **wealth dice** (based on your **current wealth level**) against the item’s **Target Number (TN)**.
  + If you roll above the **Target Number** with a success, you **gain the item**.
  + If you fail to reach the TN, you lose a **6d** die (reducing your wealth dice) but may **still acquire** a **lesser version** of the item.

**3. Managing Treasure and Coins from a Horde**

When your party comes across a **treasure horde**, you can **pool** the coins and decide how to distribute or save them. This will affect your group’s wealth and ability to buy items. Each coin can be **exchanged for dice** to increase your wealth.

**Coin to Wealth Conversion:**

* **30 Coins** = **1 6d** (purchase an additional **6d** for your wealth dice pool)
* **Example**: If your party finds a treasure horde worth **150 Coins**, they could use **120 Coins** to upgrade their wealth to **Prosperous (6d x 3)** and still have **30 Coins** left to be divided or saved.

**Distributing Coins:**

* **Option 1**: **Distribute Among the Party**:
  + Split the treasure equally, allowing all players to increase their wealth (or to gain **6d**).
* **Option 2**: **Focus on One Player**:
  + A single player may choose to **take all the treasure**, using it to upgrade their wealth or buy gear. This allows them to **level up** their wealth, but they will be **carrying more load**.
* **Option 3**: **Pool the Treasure**:
  + Pool the treasure for **group-wide benefits**, which can be spent at **Yule** to **upgrade** the party’s standard of living.

**4. Regaining wealth**

* When visiting individual players safe havens they may regain full wealth ie dice pool.

**5. Shadow Points and Risk of Overindulgence**

If a character is on a **hot dice streak** (buying multiple luxurious items or over-spending), they may attract **Shadow points** due to pride, overindulgence, greed etc.

* **Risk of Attention**: Spending too much and attracting the wrong kind of attention (such as from **bandits** or **greedy individuals**) may also trigger a problems or your vendor may become shady and sell you poor equipment but passing it off as luxurious. Haggling or calling out such a vendor will likely get you kicked out of his store or stand.

**6. Example of Treasure Horde Management**

* **Option 1**: Pool the coins for the group and use them at **Yule** to upgrade Standard of Living.
* **Option 2**: Distribute to players to attempt to have wealth again as dice pool. Does not raise you overall standard of living ie when you return to Yule you are at same level and when you return to safe haven that is your ability to regain wealth.
* **Option 3**: Keep it all to upgrade yourself telling no one. Likely to gain **Shadow**.
* **See standard of living wealth level numbers for coins. add**

| **Wealth Level** | **Starting Wealth Dice** | **Load** |
| --- | --- | --- |
| **Frugal (0)** | 6d x 1 | 0 |
| **Common (30)** | 6d x 2 | 0 |
| **Prosperous (90)** | 6d x 3 | 1 |
| **Rich (180)** | 6d x 4 | 2 |
| **Very Rich (300+)** | 6d x 6 | 3 |

**Final Thoughts:**

The **Wealth and Purchase system** gives players flexibility while maintaining balance. Players will need to consider their **load** and **how much wealth they can carry** when making purchases, and managing treasure will become a tactical decision. Whether you are upgrading your wealth with treasure hordes, purchasing **luxurious items**, or saving coins for **Yule**, the **dice rolls** and **strategic choices** will shape your journey.

In Middle-earth, most market towns will primarily offer common items for purchase. However, in places like Tharabad, you might find merchants on the road who try to sell luxurious items that are, in fact, of common quality, often at inflated prices. In contrast, the Elves of Rivendell, Lindon, or Lothlórien are less likely to sell anything to travelers. Instead, they may gift items based on what they believe you deserve or need, reflecting their values and understanding of worth. Dwarves, meanwhile, may sell finely crafted items at steep prices, but these are typically of exceptional quality, sought after by those who understand their true value. For more unique or high-quality items, you may need to seek out rare herbs and potions in areas like the Swanfleet Marshes, where the flora holds magical properties. However, a skilled herbalist may be able to gather such ingredients themselves, should they possess the necessary knowledge. The Shire have markets such as waymeet but mostly sell trinkets there is an off chance you may find armor or a sword that some hobbit will sell for next to nothing as they may see it as unwanted refuse.

Beyond basic purchases, wealth can also be spent on hiring NPCs for a variety of tasks. This could include paying a guide to help you traverse dangerous terrain, hiring mercenaries to bolster your party's strength, or even employing a local to deliver a message or assist with a quest. However, you should always exercise caution when engaging with these individuals—their trustworthiness is not guaranteed. Be wary of possible deception, hidden agendas, or exaggerated claims about their skills or abilities. In some cases, you may choose to be generous, offering to put your party up for the night at an inn or paying local authorities or NPCs to gain favor, information, or access. While such actions can lead to positive outcomes, such as forging alliances or gaining valuable intelligence, they come with their own risks—such as drawing unwanted attention, making enemies, or being swindled. Though money can help influence NPCs, often a good reputation or the ability to barter favors may prove even more powerful.

Examples of Purchases

**Weapons**

Free common status remains the same

Expensive Increase damage rating by 1

Luxurious Increase Injury rating by 1 and damage by 1

**Armor**

Expensive decrease load by 1

Luxurious decrease load by 2