

Merchant

Merchants exist everywhere there is trade, but Merchants as a distinct character class exist only in a few cultures. Thus far only 3 nations of Mystara are known to have successfully married the magical skillset of various spellcasting schools with the best (or worst) traditions of trade, namely Minrothad, Darokin and Ne'er Do Well. By combining the magic of Sea Elves and Wood Elves, as well as the spellcraft of both Alphatian and Thyatian settlers, the merchant houses of these nations have demonstrated a distinct skillset that has allowed them to flourish as the masters of trade over land and sea, and to further explore the possibilities of gaining profit and power by other means.

Merchants cannot match the greatest wizards in for versatility, nor are they as subtle and dangerous as the thieves or assassins of their lands. But they offer a unique combination of skills and abilities, and increasingly they are found furthering their goals off the main trading routes, finding profit and fulfilment in adventuring.

While lacking the guile of thieves or the raw magical potential of magic users, Merchants bring both flair and charisma that complements the abilities of other adventurers. Their capacity to hire a greater number of more loyal retainers, at a lower price, and to trade treasures for more gold, as well as the ability to pick up (at a push) nearly any weapon and to cast a range of spells make them versatile and valuable members of a party.

Prime Requisite: Charisma

Hit Dice: 1d6 per level, plus or minus any constitution modifier, up to level 9. +1hp per level thereafter

Experience and Level: Merchants gain no experience points from combat, they only gain experience from roleplaying, action bonuses, completing goals, and the value of any treasures or coins they gain by adventuring or trade.

Attacks, Combat, Saving Throws: Merchants may use any melee or missile weapon, but may cannot wear armour or use a shield. Merchants attack and save as a thief of the same level, and gain weapon mastery slots at the same rate.

Spells

Merchants learn to cast spells as they advance in level. Their magic is essentially of the same source as that of Magic-Users, with many similarities but with some important differences. Merchants must memorise spells from a spell book every day, in the same way a Magic User does, but unlike a Magic User a Merchant does not have sufficient mastery of magic to create new magic spells. Any Magic User obtaining a Merchants spell book can (by use of *Read Magic*) read and cast Merchant spells, but a Merchant can only comprehend magic user spells that are on their own class list. Likewise, a Magic User can pick up and use any magic item that exploits Merchant magic spells (such as a staff or a wand), but a Merchant cannot use a Magic User spell

containing item unless that spell is also known to Merchants. Simply, Merchant magics are all compatible with the skillset of Magic Users, but all Magic User spells and items are not useable by Merchants.

While the Mercantile guilds have successfully translated many magical spells into forms that Merchants can use, and while work to translate more spells is ongoing, this imposes a limitation on the magics available to a merchant.

Merchants of 4th level or above may cast spells in reverse, as Magic Users, meaning that the spell must first be memorised in reverse.

Skills

Merchants gain a range of bonus general skills and other abilities, depending on their experience level and background, as shown below the experience table. These are in addition to any other general skills known based on their level and intelligence, and these are gained whether or not general skills are otherwise used in the campaign. If the Merchant already has the general skill in question, they may either take another general skill in lieu or gain a +1 bonus to that skill.

Each school of Merchants also has two thief abilities, the abilities varying by school as also shown in the table below.

Level	XP	Level Title - Darokin	Level Title - Minrothad	Level Title - Ne'er Do Well
1	0	Hawker (a)(b)(c)	Docker (a)(b)(d)	Freebooter (a)(b)(e)
2	2000	Peddler	Mariner	Rover
3	4000	Vendor (f)	Purser(g)	Raider (g)
4	8000	Bargainer	Handler	Corsair
5	16000	Seller	Shipper	Renegade
6	32000	Trader (h)	Consigner (h)	Marauder (i)
7	64000	Dealer	Exporter	Picaroon
8	120000	Magnate	Speculator	Buccaneer
9	240000	Merchant Prince (j)	Merchant Commander (j)	Pirate Prince (j)
10	360000			
11	480000			
12	600000	(k)	(k)	(k)
13	720000			
14	840000			
15	960000	(l)	(l)	(l)
16	1080000			
17	1200000			
18	1320000	(m)	(m)	(m)
19	1440000			
20	1560000			

21	1680000	(n)	(n)	(n)
22	1800000			
23	1920000			
24	2040000	(o)	(o)	(o)
25	2160000			
26	2280000			
27	2400000			
28	2520000			
29	2640000			
30	2760000			
31	2880000			
32	3000000			
33	3120000			
34	3240000			
35	3360000			
36	3480000			

Skills/Explanation

- (a) At level 1 all Merchants gain the general skills appraise and bargaining. Merchants may have twice the number of retainers normally permissible for their Charisma score, and all retainers gain a +1 to morale. Note that bargaining skill can be used to reduce the pay that retainers will expect to receive.
- (b) All Merchants have a chance of identifying common magic items. Any item in (or derived from) the magic items table in the Rules Cyclopeda is roughly identifiable by a Merchant, with a 3% cumulative chance per level of experience. A merchant needs to spend a few minutes with the item, studying it, to try to make this determination. Note that while a Merchant can use this ability to identify an item, passwords or other means of use are not revealed by this ability. This does not allow the Merchant to see through curses on items.
- (c) A Darokin Merchant can *Move Silently* and *Hide in Shadows* as a thief of the same level
- (d) A Minrothad Merchant can *Climb Walls* and *Find Traps* as a thief of the same level
- (e) A Ne'er do Well Merchant can *Open Locks* and *Pick Pockets* as a thief of the same level
- (f) At level 3 Darokinian Merchants gain the general skills Animal Handling and Coach Driving
- (g) At level 3 Minrothad and Ne'er do well Merchants gain the general skills Boat Piloting and Ship Piloting
- (h) At level 6 Darokin and Minrothad Merchants gain the skill Persuasion
- (i) At level 6 Ne'er do Well Merchants gain the skill Deception
- (j) At level 9 all Merchants gain an extra bonus Broker Point
- (k) At level 12 the usual limitation on the maximum value of a treasure that can be liquidated in a settlement (1gp per resident, for example to sell a gem of 10,000gp value a character must be in a city of at least 10,000 residents) is doubled (in that example, in a city of 10,000 people the Merchant can now sell individual items for up to 20,000gp)
- (l) At level 15 all Merchants gain a +1 bonus to both Bargaining and Appraisal (which also provides a bonus Broker Point)
- (m) At level 18, Merchants can learn and cast the magic user spell *Teleport Any Object*, but they lack the innate understanding of the spell that magic users of have. They can only teleport *via* prepared teleport circles in their own or related base/guildhouse/havens. While they may teleport to those circles from anywhere, they cannot teleport to other locations.
- (n) At level 21 Merchants can sell items at a maximum value of up to 4x the population of the settlement they are in.
- (o) At level 24 all Merchants gain the ability to cast a single magic user spell that is not on their usual permitted list. This spell can be obtained from a magic user spell scroll or spell book.

High Level Options – Darokin Tradition

A name level Darokinian Merchant may choose to settle and construct or buy a Guildhall. A settled Darokinian Merchant assumes the title of Guildmaster, in addition to Merchant Prince. The building itself may be of any form, from fortified castle or coaching house to a simple shop, but the scale of the building governs the prestige that it is likely to attract. From 1 to 20 apprentice Merchants will seek tutorship and membership of the Guild, based on the reputation and wealth of the Merchant, and indeed on the scale of the dwelling. While it is not mandatory to do so, it may be prudent to contact other Guilds nearby to either delineate clear space for trading specialisation, or to at least announce to competitors and trading partners that there is a new player in the area. Within Darokin establishing a Guildhall doesn't confer rulership or necessitate starting a whole new guild, but with it comes influence. Having a permanent trading building in a town brings with it the advantage of constant contact with other merchants looking to offload or purchase, with checks for the number of traders contacting the Merchant made as if the Merchant had arrived afresh in that settlement each week.

A Darokinian Merchant may instead decide not to settle down. A high level Darokinian Merchant who chooses to travel is referred to as a Caravaneer. A Caravaneer will

typically be made welcome in any Merchant guildhall, unless there is a specific reason that the guild in question is unfriendly to the Caravaneer. The Caravaneer will also attract a number of higher level adventurers to act as guards or hiring on their travels. These hirelings will be of much higher level than typical (minimum 5th level). These hirelings will expect to be given pay and board. A Caravaneer also has a chance (determined by the DM once per week) of discovering treasure maps or leads to high profit opportunities.

High Level Options – Minrothad Tradition

A high level Minrothadan merchant may choose to settle and construct or buy a Port House in any port town or city. A settled Minrothaddan Merchant assumes the title of Port Captain, in addition to Merchant Commander. The building itself may be of any form, from fortified manse or palace to a simple warehouse, but the scale of the building governs the prestige that it is likely to attract. From 1 to 20 apprentice Merchants will seek tutorship and membership of the new concern, based on the reputation and wealth of the Merchant, the scale of the dwelling and the quality and reputation of any ships owned. While it is not mandatory to do so, it may be prudent to contact other Port Houses nearby to either delineate clear space for trading specialisation, or to at least announce to competitors and trading partners that there

is a new player in the area. Within Minrothad establishing a Port House doesn't imply starting a new Guild, but with it comes influence and responsibility within the existing guilds structure. Having a permanent trading building in a town brings with it the advantage of constant contact with other merchants looking to offload or purchase, with checks being made as if the Merchant had arrived afresh in that settlement each week.

A Minrothaddan Merchant may instead decide not to settle down. A high level Minrothaddan Merchant who chooses to travel is referred to as a Captain. A Captain will typically be made welcome in any Port House, unless there is a specific reason that the House in question is unfriendly to the Captain. The Captain will also attract a number of higher level adventurers to act as guards or ship hands on their travels. These hirelings will be of much higher level than typical (minimum 5th level), and will expect to be given pay and board. A Captain also has a chance (determined by the DM once per week) of discovering information about high value shipments or treasures lost at sea.

High Level Options Ne'er Do Well Tradition

A high level Ne'er Do Well merchant may choose to settle and construct or buy a Haven. A settled Ne'er Do Well Merchant assumes the title of Haven Master, in addition to Pirate Prince. The building itself

may be of any form, from a ramshackle collection of captured ships run ashore to a palatial bordello, but the scale of the building governs the prestige that it is likely to attract. From 1 to 20 apprentice Merchants will seek tutorship and membership of the new concern, based on the reputation and wealth of the Merchant, the scale of the dwelling and the fear struck in the hearts of legitimate traders by the Haven Master. While it is not mandatory to do so, the new Haven Master would be well advised to come to terms with other Haven Masters before choosing where and how to settle. Within Ne'er Do Well there is no

Spell Progression

Level	1	2	3	4	5	6	7	8	9
1	1								
2	2								
3	2	1							
4	2	2							
5	2	2	1						
6	2	2	2						
7	3	2	2	1					
8	3	3	2	2					
9	3	3	3	2	1				
10	3	3	3	3	2				
11	4	3	3	3	2	1			
12	4	4	4	3	2	1			
13	4	4	4	3	2	2			
14	4	4	4	4	3	2			
15	5	4	4	4	3	2	1		
16	5	5	5	4	3	2	2		
17	6	5	5	4	4	3	2		
18	6	5	5	4	4	3	2	1	
19	6	5	5	5	4	3	2	2	
20	6	5	5	5	4	4	3	2	
21	6	5	5	5	4	4	3	2	1
22	6	6	5	5	5	4	3	2	2
23	6	6	6	6	5	4	3	3	2
24	7	7	6	6	5	5	4	3	2
25	7	7	6	6	5	5	4	4	3
26	7	7	7	6	6	5	5	4	3
27	7	7	7	6	6	5	5	5	4
28	8	8	7	6	6	6	6	5	4
29	8	8	7	7	7	6	6	5	5
30	8	8	8	7	7	7	6	6	5
31	8	8	8	7	7	7	7	6	6
32	9	8	8	8	8	7	7	7	6
33	9	9	9	8	8	8	7	7	7
34	9	9	9	9	8	8	8	8	7
35	9	9	9	9	9	9	8	8	8
36	9	9	9	9	9	9	9	9	9

formal power structure above 'Might Makes Right', and the new Haven Master may struggle to establish his operation if he forgets that. Having a permanent Haven brings with it the advantage of constant contact with other merchants and pirates looking to offload or purchases or ill-gotten gains, with checks being made as if the Merchant had arrived afresh in that settlement each week.

A Ne'er Do Well Merchant may instead decide not to settle down. A high level Ne'er Do Well Merchant who chooses to travel is referred to as a Pirate Captain. A

Spells

Level 1

Analyze
Bummer
Calm Animals
Charm Person
Clear Sight
Detect Magic
Dimensional Tool
Douse Flame
Faerie Fire
Fumble
Guiding Light
Ignore Road
Light
Oilskin
Orientation
Precipitation
Remove Hangover*
Read Magic
Sea Legs
Shinky Kit*
Tar
Tattoo*
Trust
Truth
Trusty Steed
Warp Wood
Wideawake

Level 2

Barfight
CarenCleaner
Crowd Summoning
Delouse
Dimensional Weapon
Entangle
ESP*
Nightwatch
Predict Weather
Purify Food and Water
Produce Fire
Quicken Pace
Resist Cold
Rot
Savoir Faire
Web

Level 3

Animate Dead Animals
Batsight
Call Lightning
Dispel Fog
Fireball
Flim-Flam
Infravision

Pirate Captain may or may not be made welcome at Havens, depending on whether there is a profit in it for the Master. The Pirate Captain will also attract a number of higher level rogues, scoundrels and miscreants to act as no-goods or ship hands on their travels. These hirelings will be of much higher level than typical (minimum 5th level) and will expect to be given pay and a share of booty. A Pirate Captain also has a chance (determined by the DM once per week) of discovering information about the shipping of high value booty or buried treasure.

Inventory

Lightning Bolt
Pigeon
Raise Merchants
Smuggling
Wall of Thorns
Water Breathing
Watery Form
Air Hose

Level 4

Air Hose
Ball Lighthing
Charm Monster
Clothform
Dimensional Arsenal
Dimension Door
Gaseous Form
Lightning Sands
Protection from Lightning
Speak with Animals
Transmute Water to Ice

Level 5

Chuck You
Conjure Elemental
Control Winds
Dissolve
Firetrap
Scatterbrain
Summon Animals
Summon Weather
Swaps
Telekenesis
Woodform

Level 6

All That Glisters
Calm Water
Calm Wind
Contain
Create Steeds
Ethereality
Lower Water
Move Earth
Stoneform
Weather Control
Wormhole

Level 7

Astral Leap
Charm Plant
Delayed Blast Fireball
Fixer
Ironform
Lore
Magic Door

Planar Reckoning
Summon Object

Level 8

Dance
Dimensional Ally
Force Field
Mass Charm
Mind Barrier
Regeneration*
Steelform
Summon Elemental
Symbol

Level 9

Gate*
Maze
Meteor Swarm
Razzle Dazzle
Survival
Timestop