

OUT OF STRIFE, PROSPERITY

chronicle
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NEW WEALTH HOLDINGS FOR THE CHRONICLE SYSTEM





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INTRODUCTION

The following are a selection of new and revamped Holdings, intended to supplement the core rules for Wealth Holdings found in the *Song of Ice & Fire Roleplaying: Game of Thrones Edition* core book, hereafter referred to as *SIFRP*.

ON WEALTH HOLDINGS

The Wealth Holdings system from the *SIFRP* core book, as well as those in this supplement, are a way of reflecting a source of prosperity within a given Domain. The presence of such a Holding reflects that the Domain produces enough of whatever the Holding covers to trade it far and wide. A Holding means there is an operation large enough to influence the Fortunes of the House in question.

Does this mean that a Mines Holding is the only way to have a mine in a given Domain? Not at all. Not having the Holding simply means that the operation isn't big enough

to actually do anything but contribute to the general, baseline prosperity of that Domain. Maybe there aren't enough workers, the mine is almost played out or simply hasn't been explored enough.

Don't allow the existence of these Holdings to limit the details of your Domains. Just because you don't have an Artisan (Smith) doesn't mean there isn't a smith—it's a rare settlement of any discernable size that doesn't have several of those. It just means they aren't skilled enough and don't produce enough work for it to be a significant note in the House's prosperity. Likewise, feel free to decide that your Domain raises horses, without necessarily purchasing the Horse Husbandry Holding; it just means that the operation is small enough to just break even, and most people outside the Domain aren't even really aware of those herds.

Indeed, those kinds of details can help guide the future growth of a House's Holdings in that Domain, and help shape narrative. An ambitious heir of the House may de-

WESTEROSI HOLDINGS

Though the Chronicle System series doesn't delve into the setting of the core game, we would be remiss if we didn't include some notes on how to make the Holdings of *SIFRP* compatible with what we've done here.

- 🛡️ **ARTISAN:** *Personage.* The rules for the Artisan Holding are replaced by the Artisan Personage Holding; see page 19.
- 🛡️ **GODSWOOD:** *Lifestyle.* This Holding's mechanics are unchanged.
- 🛡️ **GUILDS:** The Guilds Holding has been converted into an Improvement under the Artisan Personage Holding.
- 🛡️ **MAESTER:** *Personage.* The cost of a Maester should be reduced to *Investment: 10*. It is assumed to be an Iconic Setting Trait.
- 🛡️ **MARKETPLACE:** *Settlement.* The rules for the Marketplace Holding are replaced by the Marketplace Settlement Holding; see page 30.
- 🛡️ **MINE:** *Estate.* The rules for the Mine Holding are replaced by the Mine Estate Holding; see page 12.
- 🛡️ **PORT:** *Settlement.* The rules for the Port Holding are replaced by the Port Settlement Holding; see page 32.
- 🛡️ **SEPT:** This should be divided into two Holdings: the Septon and Sept Holdings, which are analogous to the Priest Personage and Temple Settlement Holdings, respectively. The "minor clergy and lay priests" of the Temple description include septas for our purposes.

side to focus on his House herds, trying to breed a fine pedigree herd of a size to really bring prosperity and fame to his House for their steeds.

IMPROVEMENTS

Many of the Holdings detailed here include a trait or collection of traits called Improvements. These are ways in

which the holding might be advanced through money and time, increasing the benefits of the holding.

Unless indicated otherwise, a Holding may be improved with only a single Improvement. Improvements that do not count for the purpose of this limit are marked with an asterisk () after their name.*

Each Improvement has a Wealth cost and a Time cost. The Wealth cost is in addition to the cost of the Holding itself, while the Time is how long it takes, once the Improvement has been paid for, before the Improvement is in place. A Holding continues to provide its normal benefits even while Improvements are being established.

MECHANICS

The Holdings in this supplement have consolidated a variety of mechanics. Though some still express themselves in unique ways (the purchase cost reduction of Artisan Personage Holdings, for example), most of the Holdings mechanics use one of five primary rules.

- 🛡️ **HOUSE FORTUNES ROLL:** This is a flat bonus to House Fortunes rolls. These bonuses are not stacked directly, but are subject to the *Stacking Bonuses* rule (see below).
- 🛡️ **RESOURCE GAIN BONUS:** This is an increase in a named House Resource. Whenever that Resource increases due to the effects of a House Fortune roll, increase that gain by the bonus granted by this mechanic. Only those Resources increased through an actual roll of House Fortunes gain this benefit; the +1 Resource gained from avoiding an actual House Fortunes roll does not. These bonuses are not stacked directly, but are subject to the *Stacking Bonuses* rule (see below).
- 🛡️ **RESOURCE LOSS MITIGATION:** This is a reduction in the loss of a named House Resource. Whenever that Resource decreases due to the effects of a House Fortune roll, reduce that loss by the bonus granted by this mechanic; this can reduce losses to 0. These bonuses are not stacked directly, but are subject to the *Stacking Bonuses* rule (see below).
- 🛡️ **RESOURCE-TO-RESOURCE CONVERSION:** With this mechanic, any gains (not just those from a House Fortunes Roll) to a given named Resource can be automatically converted into equal gains to a different, named Resource. This conversion is one way. Addi-

WHICH RESOURCES INCREASE?

When making a House Fortunes roll, it is suggested that the Narrator ask the players to determine which Resource they are attempting to increase with that roll. Such a declaration reflects a House's intention to bolster its financial solvency, the strength of its armies, or its standing in society as part of their month-to-month undertakings. On a roll with a positive result, that Resource increases; a negative result causes that Resource to decrease.

It is also advised that the Narrator retain the right to choose secondary Resources indicated by both positive and negative House Fortune results for herself. These reflect unexpected windfalls or tragic events the House had no real way of foreseeing.

tionally, converting those Resources using the Manage Resources House Action is always performed at a 1:1 rate, even if Rushed.

- ♣ **OTHER HOLDINGS DISCOUNT:** Some Holdings alter the cost of purchase other Wealth Holdings, granting a discount to all such Wealth investments.
- ♣ **UNITS DISCOUNT/BENEFIT:** Some Holdings alter the way military units are purchased. Some grant a discount to all such Power investments, while others may grant a certain benefit to any units of a given type purchased by a House with the Holding described.

- ♣ **RESOURCE-TO-RESOURCE CONVERSION:** *5 Wealth per one-way conversion.*
- ♣ **OTHER HOLDING DISCOUNT:** *5 Wealth per 5 point discount on one Holding, or 2 point discounts on two Holdings.*
- ♣ **UNIT BONUSES:** *5 Wealth per 2 point discount, or per benefit.* These two points are often split up between two unit types.
- ♣ **INTRODUCTION OF NEW ACTIONS OR RULES:** *10-15 Wealth.* Some Holdings grant entirely new mechanics, usually within the context of new House Actions. Actions whose effects are wholly internal to the House usually cost 10 Wealth, while new actions that can affect other Houses generally cost 15 Wealth.

BUILDING NEW HOLDINGS

In order to help a Narrator come up with additional Holdings appropriate to his own setting, we include the following guidelines, which were used to construct the Holdings here.

- ♣ **HOUSE FORTUNES ROLL BONUS:** *5 Wealth per +1 general bonus or +2 specific bonus.* In the case of specific bonuses, this can be a +2 to a single named Resource, or a +1 to two different ones. House Fortunes rolls are most often granted by Estate Wealth Holdings and usually reflect any element that better enables a lord to manage their domain in some way (rather than something that grants increased rewards for doing so).
- ♣ **RESOURCE GAIN BONUS:** *5 Wealth per 2 points of Resource gain bonus.* These two points are often split up between two Resources. Resource Gain Bonuses are most often granted by Settlement Wealth Holdings.
- ♣ **RESOURCE LOSS MITIGATION:** *5 Wealth per 2 points of Resource loss mitigation.* These two points are often split up between two Resources. Resource Loss Mitigation is most often granted by Lifestyle Wealth Holdings.

- ♣ **ICONIC SETTING TRAIT:** *Reduce Wealth cost by 5.* Some Holdings might be considered iconic setting traits: unique elements so important to the feeling of a setting that they are given discounts to emphasize their presence and encourage Houses to purchase such Holdings. (The Maester from *SIFRP* is one such element.)
- ♣ **SEASONAL OR SIMILAR LIMITATIONS:** *Reduce Wealth cost by 5-10.* A Holding that can only be used at certain times of the year is reduced in expense. Those which are not usable for a single season (or are unusable a quarter to half of the time) receive a 5-point discount; those that are only usable during a single season (or are only usable a quarter of the time) receive a 10-point discount.

STACKING BONUSES

With the sheer number of potential bonuses, and the basic increase in buying Wealth buying power this supplement introduces, the issue of stacking bonuses crops up quickly. Rather than an assured static bonus when multiples of a given benefit apply, those bonuses are often transformed

INTRODUCTION

into bonuses determined by dice rolls. The simple vicissitudes of weather, market conditions, and a hundred other circumstances result in ever-shifting possibilities.

As such, when determining the final effects of multiple Holdings on a House Fortunes roll or an increase or decrease of Resources, add the bonuses together to determine the dice roll used. Though the chart below expresses bonuses (“+1”), these numbers apply to mechanics that reduce the loss of Resources or simply apply penalties as well.

STACKING BONUSES

TOTAL BONUS	RANDOM BONUS
+1	+1
+2 — +3	+1d3 (1d6 halved)
+4 — +6	+1d6
+7 — +12	+2d6
+12 — +18	+3d6

LIFESTYLE WEALTH HOLDINGS

HOLDING	REQUIREMENTS	COST	SUMMARY	IMPROVEMENTS
<i>Chapel</i>	Hall or larger Defense Holding	1 Defense, 4 Wealth	House Fortune +1	None
<i>Court</i>	Influence 31+	5 Wealth	Resource Loss Mitigation (Influence +2)	Beautiful People*, Movers & Shakers*
<i>Crypts</i>	Influence 21+	2 Defense, 3 Wealth	Resource Gain Bonus (Influence +2)	
<i>Festivals</i>	None	2-10 Wealth	Varies	Martial Festivals
<i>Gardens</i>	Hall or larger Defense Holding	1 Defense, 4 Wealth	Resource Loss Mitigation (Infl +1, Wealth +1)	Flower Gardens*, Herb Gardens*
<i>Greenhouse</i>	Hall or larger Defense Holding	1 Defense, 3 Wealth	Varies	Diverse Plantings*
<i>Library</i>	Hall or larger Defense Holding	1-5 Defense, 2-12 Wealth	Varies	Scriptorium*, Research Archivists*
<i>Observatory</i>	Hall or larger Defense Holding; or Small Town or larger Community	1 Defense, 4 Wealth	House Fortune +1	Astronomer
<i>Solar</i>	Small Castle or larger Defense Holding	1 Defense, 4 Wealth	House Fortune +1	None
<i>Standard of Living</i>	None	-5 to 15 Wealth	Varies	Entourage
<i>Townhouse</i>	Small Town or larger Community belonging to liege, ally or vassal House	2-4 Wealth	Gain living quarters in allied Community	None
<i>Trophy Room</i>	Hall or larger Defense Holding	5 Wealth	Resource Gain Bonus (Influence +1)	Curator*, Grand Room*

ESTATE WEALTH HOLDINGS

HOLDING	REQUIREMENTS	COST	SUMMARY	IMPROVEMENTS
<i>Animal Husbandry</i>	No Communities larger than a Hamlet	10 Wealth	House Fortune +2	Shambles, Wool/Leatherworks, High Quality Wool/Leatherworks
<i>Apiary</i>	Plains or Hill, with Grasslands or Woods; no Communities larger than a Hamlet	5 Wealth	House Fortune +1	Candleworks, Mead Distillery
<i>Charcoal</i>	Heavy Woods	10 Wealth	House Fortune +1, Artisan Holding Discount (2)	Tar Works, Fuel Processing
<i>Dog Kennels</i>	None	10 Wealth	House Fortune +1, Master of the Hunt Holding Discount (2), Purchase Discount (40%)	Scouting Hounds*, War Hounds*, Guard Dogs*, Rare Bloodline*
<i>Fishery</i>	Coast, Island, River or Lake	5 Wealth	House Fortune +1	Processing*, Whaling, Fishing Fleet
<i>Food Agriculture</i>	Plains or Hills with no Woods; no Communities larger than a Hamlet	5 Wealth	House Fortune +1, Resource Gain Bonus (Pop +1, Pow +1)	Mill*, Granaries, Alcohol Distillery
<i>Fur Trade</i>	No Community	10 Wealth	House Fortune +2	Fur Ranch, Trappers
<i>Herb Fields</i>	Plains or Hills with no Woods; no Communities larger than a Hamlet	5 Wealth	House Fortune +1	Perfumery or Dyeworks, Alcohol Distillery
<i>Horse Husbandry</i>	Plains or Hills with Grassland; no Communities larger than a Hamlet	10 Wealth	House Fortune +1, Resource Gain Bonus (Wealth +1)	Sporting Horse Herds*, War Horse Herds*, Rare Bloodline*
<i>Mine</i>	Hills or Mountains	10-20 Wealth	Varies	Smelter
<i>Quarry</i>	Hills or Mountains	10-15 Wealth	Varies	Stoneworks
<i>Salt Works</i>	Coastal	10 Wealth	House Fortune +1, Resource Gain Bonus (Wealth +1), Resource Loss Mitigation (Pop +1)	None
<i>Textile Agriculture</i>	Plains or Hills with no Woods; no Communities larger than a Hamlet	5 Wealth	House Fortune +1	Weavery, High Quality Weavery
<i>Timber</i>	Woods; no Communities larger than a Hamlet	5 Wealth	House Fortune +1	Lumber Mill, Ship Yards

PERSONAGE WEALTH HOLDINGS

HOLDING	REQUIREMENTS	COST	SUMMARY	IMPROVEMENTS
<i>Artisan Craftsman</i>	Hall or larger Defense Holding; or Small Town or larger Community	10 Wealth	Gain Artisan Craftsman Benefits	Guild
<i>Assassins</i>	None	5 Power, 10 Wealth	Gain Assassins Benefits	Expert Assassin*, Plausible Deniability*
<i>Bailiffs</i>	Hamlet or larger Community	2 Power, 10 Wealth	Gain Bailiffs Benefits	Additional Communities*, Military Training, Investigative Training
<i>Barrister</i>	Law 41+	10 Wealth	Gain Barrister Benefits	None
<i>Criminal Syndicate</i>	Law 29 or lower; Brothel, Gambling Den or Street Gangs Holdings	10 Wealth	Gain Criminal Syndicate Benefits	None
<i>Engineer</i>	None	15 Wealth	Gain Engineer Benefits	Siege Engineer*, Engineer Commander*
<i>Master Artist</i>	Influence 31+	5 Wealth	Resource Gain Bonus (Influence +1)	Magnum Opus
<i>Master of Arms</i>	Power 31+	10 Wealth	Gain Master of Arms Benefits	Field Master*, Prepared for Siege*
<i>Master of the Hunt</i>	Land 31+	10 Wealth	Gain Master of the Hunt Benefits	Great Hunt
<i>Magistrate</i>	Law 11+	5 Wealth	Gain Magistrate Benefits	Trail Judge
<i>Priest</i>	Temple or Chapel Holding	5 Wealth	House Fortune +1, Resource Loss Mitigation (Influence +1)	None
<i>Saboteurs</i>	None	5 Wealth	Gain Saboteurs Benefits	Expert Saboteur*, Plausible Deniability*
<i>Scholar</i>	Influence 21+	5 Wealth	Gain Scholar Benefits	School
<i>Secret Police</i>	Small Town or larger Community	3 Power, 10 Wealth	Gain Secret Police Benefits	Special Detachment*, Reign of Terror*
<i>Spy Network</i>	None	10 Wealth	Gain Spy Network Benefits	Expended Network*, Expert Spies*, Plausible Deniability*
<i>Steward</i>	None	5 Wealth	House Fortune +1	Seneschal*, Skilled Overseer*
<i>Street Gangs</i>	Small Town or larger Community	5 Wealth	Gain Street Gangs Benefits	Eyes Everywhere, Thugs at the Ready
<i>Tournament Master</i>	Power 21+	10 Wealth	Gain Tournament Master Benefits	Herald

SETTLEMENT WEALTH HOLDINGS

HOLDING	REQUIREMENTS	COST	SUMMARY	IMPROVEMENTS
<i>Abbey</i>	None	10 Wealth	House Fortune +1, Resource Gain Bonus (Infl +1, Pop +1)	Warrior Brotherhood, Scriptorium, Mission of Mercy
<i>Black Market</i>	Law 30 or less	10 Wealth	Gain Black Market Benefits	Ear in the Underworld
<i>Brothels</i>	Small Town or larger Community	5 Wealth	Gain Brothels Benefits	Pleasure Houses
<i>Gambling Dens</i>	Large Town or larger Community	5 Wealth	Gain Gambling Dens Benefits	Bloodsports, Houses of Chance
<i>Gaol</i>	None	5 Power, 10 Wealth	Gain Gaol Benefits	Inescapable*, Jailors*
<i>Healing Site</i>	None	10 Wealth	House Fortune +1, Resource Gain Bonus (Pop +1, Wealth +1)	Actual Healing Artifact*, Holy or Warded Grounds*
<i>Marketplace</i>	Small Town or larger Community	10 Wealth	Gain Marketplace Benefits	Specialty Market*, Trade Connections*, Trade Routes*
<i>Military Academy</i>	Power 21+	5 Power, 10 Wealth	Gain Military Academy Benefits	Broad Training*, Core Training*
<i>Minstrel's Seat</i>	Small Castle or larger Defense Holding; or Small Town or larger Community	10 Wealth	Gain Minstrel's Seat Benefits	Bardic College, Mummer's Hall, Speakers & Listeners*
<i>Port</i>	River, Coast or Island; and Small Town or larger Community	10 Wealth	House Fortunes +2	Traders' Warehouses*, Drydocks*
<i>Salvage Operation</i>	Coast, River, Island or Lake	5 Wealth	House Fortunes +1	Wreckers
<i>Sewer</i>	Small Town or larger Community	10 Wealth	Gain Sewers Benefits	Secret Tunnels
<i>Slave Market</i>	Marketplace Holding	10 Wealth	Gain Slave Market Benefits	Skilled Slave Stock*, Penal Slavery*, Soldier Slaves*
<i>Temple</i>	Small Town or larger Community	10 Wealth	House Fortune +1, Resource Gain Bonus (Law +1, Pop +1)	None
<i>Tolls</i>	Road or River	5 Wealth	Resource Gain Bonus (Law +1, Wealth +1)	None
<i>Tournament Field</i>	None	1 Land, 5 Wealth	Gain Tournament Field Benefits	Market Days*, Competition Culture*
<i>Trading Inn</i>	Road or River	10 Wealth	Gain Trading Inn Benefits	Growth

ESTATE WEALTH HOLDINGS

Estate Holdings represent concentrated, organized holdings intended to make the most of a domain's natural resources. These are usually agricultural or husbandry related, although some may involve the harvest of natural resources.

Not all domains where such resources are gathered must have these holdings, however. These holdings represent such operations on a scale large enough to influence the fortunes of the master House, generally producing not just enough for those who dwell there, but a surplus that can be sold.

In either event, any given domain can have only one estate holding at a time.

ANIMAL HUSBANDRY	ESTATE
TIME: 2D6+6 MONTHS (MAY NOT BE BEGUN IN WINTER)	REQUIREMENT: NO COMMUNITIES LARGER THAN A HAMLET.
INVESTMENT: 10 WEALTH	

This holding represents a pastures and farmholds dedicated to the raising of herd animals for their meat and skins. These might be cattle, sheep, goats, pigs and the like. This should be defined when purchased, and should be something appropriate to the terrain and climate.

HOUSE FORTUNE ROLLS: +2

IMPROVEMENTS

The following improvements are available for Animal Husbandry Holdings.

SHAMBLES: +5 Wealth; 1d6 months. This represents the construction of a shambles, or open-air slaughterhouse to provide meat for a fair-sized populace. It is assumed this meat is consumed by any local Communities, or otherwise preserved through salting, smoking, or curing for storage, transportation, and sale. *Resource Loss Mitigation:* Population +2

WOOLWORKS OR LEATHERWORKS: +5 Wealth; 2d6 months. The holding includes a large population of weavers and spinners, sufficient to produce quantities of thread or cloth from wool, or tanners to produce leather from skins. *Resource Gain Bonus:* Wealth +2

HIGH-QUALITY WOOLWORKS OR LEATHERWORKS: +10 Wealth; *Special.* As Woolworks or Leatherworks, above, but the materials produced are of extremely fine quality, with some kind of signature trait (e.g., the weave, the color, etc.)

that makes them well regarded and desired. A High-Quality Woolworks or Leatherworks cannot be purchased outright, save during domain creation—a Woolworks or Leatherworks must operate for at least 5 years before it may be upgraded to a High-Quality Woolworks or Leatherworks (the cost of this Improvement includes the investment necessary to purchase the initial Woolworks or Leatherworks). *Resource Gain Bonus:* Influence +1, Wealth +1.

APIARY	ESTATE
TIME: 3D6+6 MONTHS (MAY NOT BE BEGUN IN AUTUMN OR WINTER)	INVESTMENT: 5 WEALTH
REQUIREMENT: PLAINS OR HILL, WITH GRASSLANDS OR WOODS, AND NO COMMUNITIES LARGER THAN A HAMLET.	

This holding represents an extensive collection of apiaries, or “beeyards” throughout the domain. Such a domain includes not just space for bees, but also extensive fields in which wildflowers are allowed to grow to provide ample pollen-gathering opportunities. This holding represents not just the casual or small-scale beekeeping that many estates do for their own needs, but operations on a scale sufficient to sell the beeswax and honey that results.

HOUSE FORTUNE ROLLS: +1

IMPROVEMENTS

The following improvements are available for Apiary Holdings.

CANDLEWORKS: +5 Wealth; 1d6+6 months. The holding includes facilities for the crafting of candles on a large scale from the wax it produces. *Resource Gain Bonus:* Wealth +2.

MEAD DISTILLERY: +5 Wealth; 1d6+6 months. The holding includes facilities for the fermentation of mead from the honey it produces. *Resource Gain Bonus:* Population +1, Wealth +1.

CHARCOAL	ESTATE
TIME: 2D6+6 MONTHS (LIMITS)	REQUIREMENT: HEAVY WOODS
INVESTMENT: 10 WEALTH	

Considered a pauper lord's industry, this is the art of burning wood to create charcoal, for longer-burning fires in

settlements. This Holding results in a variety of charcoal operations, usually cone-shaped kilns of brick or clay, with coalmen working them, overseen by colliers (professional charcoal burners).

HOUSE FORTUNE ROLLS: +1

OTHER HOLDING DISCOUNT: Reduce cost of Artisan by 2 Wealth. This applies only to Artisans who would rely on easy access to very hot fires, like smiths, glaziers and the like.

IMPROVEMENTS

The following improvements are available for Charcoal Holdings.

TAR WORKS: +5 Wealth; 1d6 months. A charcoal operation may be used to produce the tars that are so highly sought after in the waterproofing of large ships. *Resource Gain Bonus:* Wealth +1. *Unit Bonuses:* Reduce cost of Ships by 1.

FUEL PROCESSING: +5 Wealth; 1d6 months. Charcoal facilities can be focused on the creation of efficient fuel sources through the compacting of charcoal into briquettes (often with sawdust) and producing wood spirits, renowned for the bright light they produce when burned. *Resource Gain Bonus:* Wealth +2

DOG KENNELS	ESTATE
TIME: 6+1D6 MONTHS	REQUIREMENT: NONE
INVESTMENT: 10 WEALTH	

While many houses have a handful of hounds in some cages in the back of the stables, this holding represents a large-scale training operation of dogs operated by highly skilled houndmasters. The products of such training are widely sought by hunters and trackers the region over and the ready availability of hounds will be apparent in many aspects of day-to-day life.

HOUSE FORTUNE ROLLS: +1

OTHER HOLDING DISCOUNT: Reduce cost of Master of the Hunt Personage Holding by 2.

PURCHASE DISCOUNTS: Reduce the purchase price of trained dogs by 40% to members of the House.

IMPROVEMENTS

The following improvements are available for Dog Kennel Holdings.

SCOUTING HOUNDS*: +5 Wealth; 2d6 months. The dog kennels produce not just hunting hounds but also those trained for tracking and defense. *Unit Bonuses:* Scout units controlled by the House gain a +2B bonus to uses of Survival (Tracking). That unit's melee damage is also increased by +1. This damage bonus is not limited by the normal maximums for a unit's damage.

WAR HOUNDS*: +5 Wealth; 2d6 months. The dog kennels produce not just hunting hounds but also those trained for combat and military use. *Unit Bonuses:* Any non-mounted, non-ship unit may be equipped with war hounds for a cost of 2 Wealth, granting a +1B to melee attack rolls and increasing that unit's melee damage by +2. This damage bonus is not limited by the normal maximums for a unit's damage.

GUARD DOGS*: +5 Wealth, 1d6 months. The people of the House's domains have adopted dogs into their everyday lives. Guard dogs are found in nearly every house and business. **NEW RULE:** Attempts by Saboteurs, Spies, or other agents of enemy houses have the difficulty of their Cunning checks increased by +3.

RARE BLOODLINE*: +5 Wealth, 2d6+12 months. The dogs of the House's kennels aren't intended as work animals:



ESTATE WEALTH HOLDINGS

they are beautiful and expensive luxuries available only to the very wealthy. Providing such animals to one's peers is a path to distinction and prosperity. *Resource Gain Bonus:* Wealth +1. *Resource Loss Mitigation:* Influence +1.

FISHERY	ESTATE
TIME: 2D6 MONTHS	REQUIREMENT: COAST, ISLAND, RIVER, OR LAKE
INVESTMENT: 5 WEALTH	

The estate is known for its rich, abundant fishery. The domain is known for its ample and rich waters. The estate's heraldry likely features a fish.

HOUSE FORTUNE ROLLS: +1

IMPROVEMENTS

The following improvements are available for Fishery Holdings.

PROCESSING*: +5 *Wealth*; 1d6 months. The holding includes a facility for salting, smoking, pickling, or otherwise preserving the fish so that they may be stored, transported, and sold. *Resource Gain Bonus:* Population +1. Wealth +1.

WHALING: +5 *Wealth*; *Coast or Island only*; 2d6 months. The fishermen of the holding have learned how to hunt and process whales, giving them access to a steady supply of not just food, but those luxury goods derived from whales. *Resource Gain Bonus:* Influence +1, Wealth +1.

FISHING FLEET: +10 *Wealth*; *Coast only*; 6d6 months. The holding includes numerous boats that are able to bring in ample foodstuffs from the sea. *Resource Gain Bonus:* Population +2. *Resource Loss Mitigation:* Population +1, Wealth +1.

FOOD AGRICULTURE	ESTATE
TIME: 1D6+3 MONTHS (MAY NOT BE BEGUN IN AUTUMN OR WINTER)	REQUIREMENT: PLAINS OR HILLS WITH NO WOODS OR COMMUNITIES LARGER THAN A HAMLET.
INVESTMENT: 5 WEALTH	

This holding represents an extensive selection of fields, orchards or vineyards. Most of the domain is covered with places where foodstuffs are grown. These are, of course, appropriate to the location: grapes and citrus do not grow

in northern climes, and different climates favor different grains.

HOUSE FORTUNE ROLLS: +1

RESOURCE GAIN BONUS: Population +1, Power +1

USE LIMIT: These benefits only apply during Spring, Summer, and Autumn.

IMPROVEMENTS

The following improvements are available for Food Agriculture Holdings.

MILL*: +5 *Wealth*; 1d6 months. The holding includes a mill for the processing of food, generally used to produce flours. A domain with a river or stream likely uses a water mill, while those on hilltops may use windmills. Otherwise, most mills are probably powered by horse or human labor. *Resource Gain Bonus:* Wealth +1.

GRANARIES: +5 *Wealth*; 1d6 months. The holding includes a selection of silos, granaries, or similar food storage means allowing excess food to be stores away for lean times. *Resource Loss Mitigation:* Population +1.

ALCOHOL DISTILLERY: +5 *Wealth*; 1d6+6 months. The holding includes facilities for the fermentation of alcohol from the food it produces, whether a brewery for grains, a winery for vineyards, or a cidery for apple or pear orchards. *Resource Gain Bonus:* Population +1, Wealth +1.

FUR-TRADE	ESTATE
TIME: 2D6 MONTHS.	INVESTMENT: 10 WEALTH
REQUIREMENT: ANY DOMAIN WITH NO COMMUNITY.	

This holding represents an extensive preserve of natural wilderness in which hunters and trappers work to collect skins and furs from its animal population.

HOUSE FORTUNE ROLLS: +2

IMPROVEMENTS

The following improvements are available for Fur Trade Holdings.

FUR RANCH: +5 *Wealth*; 2d6 months. The holding no longer relies solely on hunters and trappers for its furs. The

Holding's crofters have set up small breeding facilities for furbearing animals. *Resource Gain Bonus:* Wealth +2.

TRAPPERS: +5 *Wealth*; 1d6 *months*. The presence of so many trappers who know the House's lands provides excellent recruits for Guerillas units. *Unit Bonus:* Reduce cost of Guerillas unit by 2.

HERB FIELDS

ESTATE

TIME: 2D6 MONTHS.
(MAY NOT BEGUN IN
AUTUMN OR WINTER)

REQUIREMENT: PLAINS OR
HILLS WITH NO WOODS
OR COMMUNITIES LARGER
THAN A HAMLET.

INVESTMENT: 5 WEALTH

This holding represents an extensive selection of fields used to grow herbs, spices, and other herbs for their use in healing, food, perfumery, or dyeing.

HOUSE FORTUNE ROLLS: +1

IMPROVEMENTS

The following improvements are available for Herb Fields Holdings.

PERFUMERY OR DYEWORKS: +5 *Wealth*; 1d6+6 *months*. The holding includes facilities for the fermentation and distilling of essential oils or dyes from the herbs it produces, all highly sought-after commodities by the rich. *Resource Loss Mitigation:* Influence +1, Wealth +1.

ALCOHOL DISTILLERY: +5 *Wealth*; 1d6+6 *months*. The holding includes facilities for the fermentation of alcohol from the herbs it produces. *Resource Gain Bonus:* Population +1, Wealth +1.

HORSE HUSBANDRY

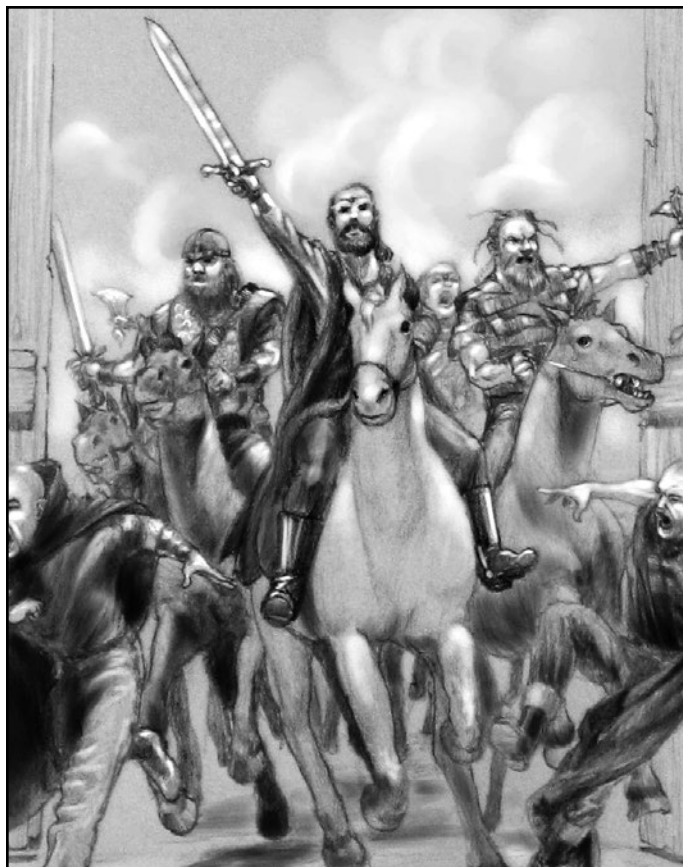
ESTATE

TIME: 2D6+12 MONTHS. **INVESTMENT:** 10 WEALTH

REQUIREMENT: PLAINS OR HILLS, WITH GRASSLAND
AND NO COMMUNITIES LARGER THAN A HAMLET.

This holding represents a domain given over primarily to the breeding and raising of horses. Such domains include extensive fodder pastures, penned-in horsefolds near farmhouses, and meadows where such horses can be trained for work or to accept riders.

HOUSE FORTUNE ROLLS: +1



RESOURCE GAIN BONUS: Wealth +1

PURCHASE DISCOUNTS: One breed of trained horses is available at 40% of normal price to members of the House.

IMPROVEMENTS

The following improvements are available for Horse Husbandry Holdings.

SPORTING HORSE HERDS*: +5 *Wealth*; 2d6 *months*. The horses of this domain are specifically bred for use in events like races, hunting, and tourneys. *Other Holding Discount:* Reduce cost of a Tourney Master Personage Holding by 5.

WAR HORSE HERDS*: +5 *Wealth*; 2d6 *months*. The horses of this domain are specifically bred for use as warhorses. *Unit Bonus:* Reduce cost of Cavalry units by 2.

RARE BLOODLINE*: +5 *Wealth*, 2d6+12 *months*. Through very selective breeding, the horses of the estate are of very high quality, and sell for impressive amounts of money. Providing such animals to one's peers is a path to distinction and prosperity. *Resource Gain Bonus:* Influence +1. *Resource Loss Mitigation:* Wealth +1.

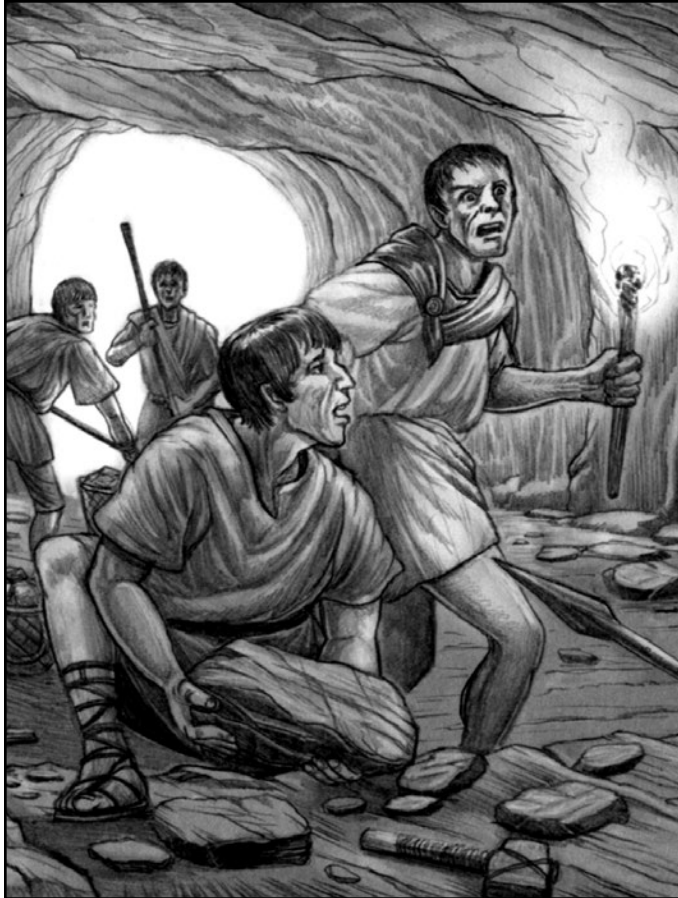
MINE	ESTATE
TIME: 2D6+24 MONTHS	REQUIREMENT: HILLS OR MOUNTAINS
INVESTMENT: 10-20 WEALTH	

The domain is home to an extensive mining operation. A *basic mine* produces metals or stones of a relatively low value, like tin, copper, and coal. A *valuable mine* produces salt, iron, or semiprecious stones and similar products. A *rich mine* produces silver, gold, or gemstones of great value.

BASIC MINE: 10 *Wealth*. A basic mine produces metals or stones of a relatively low value, like tin, copper, and coal. *House Fortune Rolls:* +2

VALUABLE MINE: 15 *Wealth*. A valuable mine produces salt, iron, or semiprecious stones and similar products. *House Fortune Rolls:* +2. *Resource Gain Bonus:* Wealth +2.

RICH MINE: 20 *Wealth*. A rich mine produces silver, gold, or gemstones of great value. *House Fortune Rolls:* +3. *Resource Gain Bonus:* Wealth +2.



IMPROVEMENTS

The following improvements are available for Mine Holdings.

SMELTER: +5 *Wealth*; 1d6 *months*. The mines of the domain produce not only ores laden with stones and metal, but has the smelting technology to extract them from the raw earth they are trapped in, attracting workers both skilled and unskilled to the domain. *Resource Gain Bonus:* Population +1. *Other Holding Discount:* Reduce cost of an appropriate Artisan Personage Holding by 2.

QUARRY	ESTATE
TIME: 2D6+9 MONTHS	REQUIREMENT: HILLS OR MOUNTAIN
INVESTMENT: 10-15 WEALTH	

The domain contains ample stone resources, sufficient to warrant the establishment of a full quarry operations within them. The castles and other fortifications within the domain tend to include a great deal of this fine quality stone.

BASIC QUARRY: 10 *Wealth*. A basic quarry produces standard stone, like granite and limestone. *House Fortune Rolls:* +1. *Resource Gain Bonus:* Defense +1.

VALUABLE QUARRY: 15 *Wealth*. A valuable quarry produces more expensive, high-quality stone, like marble. *House Fortune Rolls:* +2. *Resource Gain Bonus:* Defense +2.

IMPROVEMENTS

The following improvements are available for Quarry Holdings.

STONWORKS: +5 *Wealth*; 1d6 *months*. The quarries of the domain produce not only slabs of hewn stone, but has the facilities and craftsmen to see them shaped into useful and valuable materials. Such facilities attract workers skilled and unskilled to the domain. *Resource Gain Bonus:* Population +1. *Other Holding Discount:* Reduce cost of an appropriate Artisan Personage Holding by 2.

SALT WORKS	ESTATE
TIME: 2D6+6 MONTHS	REQUIREMENT: COASTAL
INVESTMENT: 10 WEALTH	

The domain is home to a coastal saltworks. In warmer areas, pools of salt water are simply permitted to evaporate

under the hot sun. More temperate saltworks often use bronze, brass, or copper tubs heated over a long period of time, allowing tub after tub of salt water to evaporate away until the encrusted salt can be harvested. The presence of salt water is necessary for this kind of salt works; an inland salt source is considered a valuable mine (see Mine Holding). Domains with a Saltworks have ample salt to not only preserve food for long winters, but to sell any excess as well.

HOUSE FORTUNE ROLLS: +1

RESOURCE GAIN BONUS: Wealth +1

RESOURCE LOSS MITIGATION: Population +1

TEXTILE AGRICULTURE	ESTATE
<p>TIME: 1D6+3 MONTHS. (MAY NOT BE BEGUN IN AUTUMN OR WINTER)</p>	<p>REQUIREMENT: PLAINS OR HILLS WITH NO WOODS OR COMMUNITIES LARGER THAN A HAMLET.</p>
<p>INVESTMENT: 5 WEALTH</p>	

This holding represents an extensive selection of fields used to grow the raw materials used in weaving and other clothmaking. This is generally flax (in domains with some kind of water feature like a Pond, Lake, Stream, or River), hemp, or cotton.

HOUSE FORTUNE ROLLS: +1

IMPROVEMENTS

The following improvements are available for Textile Agriculture Holdings.

WEAVERY: +5 *Wealth*; 2d6 *months*. The holding includes a large population of weavers and spinners, sufficient to produce quantities of thread or cloth beyond the community's needs. *Resource Gain Bonus:* Wealth +2.

HIGH-QUALITY WEAVERY: +10 *Wealth*; *Special*. As Weavery, above, but the materials produced are of extremely fine quality, with some kind of signature trait (e.g., the weave,

the color, etc.) that makes them well regarded and desired. A High-Quality Weavery cannot be purchased outright, save during domain creation—a Weavery must operate for at least 5 years before it may be upgraded to a High-Quality Weavery (the cost of this Improvement includes the investment necessary to purchase the initial Weavery). *Resource Gain Bonus:* Influence +1. *Resource Loss Mitigation:* Wealth +1.

TIMBER	ESTATE
<p>TIME: 1D6+6 MONTHS. (MAY NOT BE BEGUN IN WINTER)</p>	<p>REQUIREMENT: WOODS WITH NO COMMUNITY LARGER THAN A HAMLET</p>
<p>INVESTMENT: 5 WEALTH</p>	

This holding represents a forested domain with an established timber cutting industry. Most of the smallfolk who live in the area work in this capacity. It does not presuppose any working of that timber, however, without the purchase of a Lumber Mill Advancement, below.

HOUSE FORTUNE ROLLS: +1.

IMPROVEMENTS

The following improvements are available for Timber Holdings.

LUMBER MILL: +5 *Wealth*; 1d3 *months*. The holding includes a mill for the processing of timber into proper lumber. A domain with a river or stream likely uses a water mill, while those on hilltops may use windmills. Otherwise, most mills are probably powered by horse or human labor. Wealth Resource increases due to a House Fortunes roll are increased by 1.

SHIP YARDS: +5 *Wealth*; 2d6 *months*. A House with access to finely crafted timber may leverage that into the building of fine ships. *Other Holding Discount:* Reduce cost of the Artisan (Shipwright) Personage Holding by 2. *Unit Bonus:* Reduce cost of Ships units by 2. *Use Limit:* House must also possess a Port Settlement Holding and the Lumber Mill Improvement to this Holding.

LIFESTYLE WEALTH HOLDINGS

Lifestyle Wealth Holdings reflect the sorts of luxuries that only the truly wealthy Houses can afford. They often provide improvements to the living conditions in a Community or Defensive Holding. Because these Holdings often build into the main keep or seat, some of them also cost points of Defense—such Holdings can reduce the overall defensibility of a castle, and so resources have to be allocated appropriately to include them.

CHAPEL	LIFESTYLE
TIME: 1D6+6 MONTHS	REQUIREMENT: HALL OR LARGER DEFENSIVE HOLDING.
INVESTMENT: 1 DEFENSE, 4 WEALTH	

Many lords build chapels within their keeps, as a symbol of their adherence to the Faith, as a means of providing a religious setting for their families without the necessity of mixing with commoners, and for many other reasons as well. This Holding is a chapel to the gods located within the grounds of a keep or castle.

HOUSE FORTUNE ROLLS: +1

COURT	LIFESTYLE
TIME: 2D6+6 MONTHS	REQUIREMENT: INFLUENCE 31+
INVESTMENT: 5 WEALTH	

The House includes a number of notable and learned courtiers that add to its reputation. Maintaining these courtiers can be expensive, but their presence speaks well of the nobility of the House.

RESOURCE LOSS MITIGATION: Influence +2

IMPROVEMENTS

The following improvements are available for Court Holdings.

BEAUTIFUL PEOPLE*: +5 *Wealth*; 1d6 *months*. The lord's court is as much an accouterment as it is a gathering of courtiers, and the House adorns itself with only the most attractive of hangers-on. Such a court is likely to be known as a hotbed of romances, assignations, and intrigues. Those who wish access learn that generosity to the House lord is best. *Resource-to-Resource Conversion:* May exchange Influence for Wealth.

MOVERS & SHAKERS*: +5 *Wealth*; 1d6 *months*. The lord's court is a place of serious politics and legal wrangling. With such a gathering, the lord establishes himself as someone of political importance, his House's star waxing significantly. *Resource Gain Bonus:* Influence +1, Law +1

CRYPTS	LIFESTYLE
TIME: 1D6+12 MONTHS	REQUIREMENT: INFLUENCE 21+
INVESTMENT: 2 DEFENSE, 3 WEALTH	

The ancestors of the House are interred in impressive crypts that reflect its majesty and history. They are inevitably decorated with statues and carvings that tell the story of the House's rise to glory.

RESOURCE GAIN BONUS: Influence +2

FESTIVALS	LIFESTYLE
TIME: 6 MONTHS	REQUIREMENT: NONE
INVESTMENT: 2-10 WEALTH	

While most villages and hamlets throw their own festivals each year to celebrate harvests, births, religious holidays and the like, it is a generous and kind lord who helps fund such things himself. With this holding, your House commits a sizeable portion of Wealth to keeping the common folk entertained and happy, ruling through love rather than fear, as happy peasants tend to be productive peasants.

ANNUAL FESTIVALS (2 WEALTH): Your House funds a handful of major festivals each year. **NEW RULE:** Members of your House gain a +1B to Intrigues with your House's subjects.

SEASONAL FESTIVALS (5 WEALTH): Your House throws festivals each season, celebrating the facets of life in the community during that period. *Resource Loss Mitigation:* Population +1. **NEW RULE:** Members of your House gain a +1B to Intrigues with your House's subjects.

MONTHLY FESTIVALS (10 WEALTH): Your House throws monthly festivals each month, for a number of reasons: religious feast days, honoring historical events, celebrating the birthdays of members of the House and the like. *Resource Loss Mitigation:* Population +1. *Resource-to-Resource Conversion:* Influence to Population. **NEW RULE:** Members of your House gain a +2B to Intrigues with your House's subjects.

IMPROVEMENTS

The following improvements are available for Festival Holdings.

MARTIAL FESTIVALS: +5 *Wealth*; 1d6 *months*. The peasants of your lands mix martial contests with their celebrations, instilling a militant culture to their everyday life. *Unit Bonus:* When you raise Peasant Levies they start with a -3 to Discipline.

GARDENS

LIFESTYLE

TIME:

2D6 MONTHS (MAY NOT BE
BEGUN IN WINTER)

REQUIREMENT:

HALL OR LARGER
DEFENSIVE HOLDING

INVESTMENT: 1 DEFENSE, 4 WEALTH

The House's hall includes well-tended gardens that are known throughout the kingdom. A garden is a classic setting for an Intrigue. Purchase of this Holding also assumes a few dedicated servants to tend to the health and well-being of the gardens.

RESOURCE LOSS MITIGATION: Influence +1, Wealth +1

IMPROVEMENTS

The following improvements are available for Gardens Holdings.

FLOWER GARDENS*: +2 *Wealth*; 1d6 *months*. The gardens are known for their extravagant arrangements of fine, fragrant flowers, many of them costly and rare. *Resource Gain Bonus:* +1 *Wealth*.

HERB GARDENS*: +2 *Wealth*; 1d6 *months*. In addition to fine ornamental plants, the garden includes many beneficial, rare herbs. *House Fortune Rolls:* +1, but only in Spring, Summer, and Autumn.

GREENHOUSE

LIFESTYLE

TIME:

2D6+6 MONTHS

REQUIREMENT:

HALL OR LARGER
DEFENSIVE HOLDING

INVESTMENT: 1 DEFENSE, 3 WEALTH

Some rich lords have constructed greenhouses, buildings crafted with large panes of thick glass that allows sunlight in, but keeps the elements out. In such buildings are ex-



tensive beds of soil found. Though many use them to grow food or herbs, in some lavish holdings they are used to grow rare and beautiful flowers.

Choose one kind of crop when the Greenhouse is purchased.

FOOD HOUSE: The greenhouse is used to grow food crops for the use of the keep's populace. *Resource Loss Mitigation:* +1 *Population*

FLOWER HOUSE: The greenhouse is used to grow beautiful and rare blossoms that are the envy of the realm, as well as quite valuable. *Resource Loss Mitigation:* +1 *Wealth*

HERB HOUSE: The greenhouse is used to grow a variety of beneficial herbs for use in preserving and flavoring foods, making herbal remedies, and healing. **NEW RULE:** All Healing (Treat Ailment or Treat Injury) checks in the keep gain a +1B.

IMPROVEMENTS

The following improvements are available for Gardens Holdings.

LIFESTYLE WEALTH HOLDINGS

DIVERSE PLANTINGS*: +1 *Defense*, +1 *Wealth*; 2d6 months. The greenhouse's space is expanded and its products are diversified. Add another category of crop from the list above to the greenhouse's yield. This can be purchased multiple times.

LIBRARY	LIFESTYLE
TIME: 12 + 2D6 MONTHS	REQUIREMENT: HALL OR LARGER DEFENSIVE HOLDING
INVESTMENT: 1-5 DEFENSE, 2-12 WEALTH	

The keep or castle boasts an impressive library. While many keeps may maintain a shelf or two of books that belong to the House, this Holding represents a significant investment in a body of written works notable enough to impact the House's fortunes.

The benefits of a library depends on the size of that collection. Larger libraries require larger base Defensive Holdings, as well.

MODERATE LIBRARY: 1 *Defense*, 2 *Wealth*. The library takes up a fair-sized room of its own, one with excellent lighting and protection for the books from the elements. **NEW**



RULE: Gain a +1B to any Knowledge (Research) check when using the library.

LARGE LIBRARY: *Small Castle Required*; 2 *Defense*, 5 *Wealth*. The library takes up a large-sized room of its own, with sweeping shelves filled with books. It likely also features several desks or tables at which readers might study. Such libraries often attract skilled retainers interesting in using its contents for the House that owns them. **NEW RULE:** Gain a +2B to any Knowledge (Research) check when using the library. *Other Holding Discount:* Reduce cost of the Scholar Holding by 2.

LORDLY LIBRARY: *Castle Required*; 3 *Defense*, 7 *Wealth*. The library is expansive, taking up a long gallery filled with shelves of books along every available wall, and likely several freestanding shelves in the middle of the room as well. It likely also includes a handful of desks or other places of seating, and at least one dedicated literate servant whose sole responsibility is the care of the books and organization of its contents. *Resource Loss Mitigation:* Law +1. **NEW RULE:** Gain a +2B to any Knowledge (Research) check when using the library. *Other Holding Discount:* Reduce cost of the Scholar Holding by 2.

KINGLY LIBRARY: *Superior Castle Required*; 5 *Defense*, 12 *Wealth*. This library is massive, likely taking up its own building within the castle, and probably rising several stories in height. Such edifices inevitably have reputations and even legends about them, and they are the envy of every scholar on the continent. A library of this size may also be divided into sections, with side rooms for scribes, bookbinders, and the servants who help maintain it. *Resource Loss Mitigation:* Influence +1, Law +1, Wealth +1. **NEW RULE:** Gain a +2B to any Knowledge (Research) check when using the library. *Other Holding Discount:* Reduce cost of the Scholar Holding by 2.

IMPROVEMENTS

The following improvements are available for Library Holdings.

SCRIPTORUM*: 5 *Wealth*; 1d6 months; must be Large Library or bigger. The library's facilities include a dedicated set of scribes whose task is to copy the books in the library, and bind the finished copies. The House sells or gifts these treasures on a routine basis. *Resource Gain Bonus:* Influence +1, Wealth +1.

RESEARCH ARCHIVISTS*: *5 Wealth; 1d6 months.* The library includes a small staff of dedicated sages and researchers who can comb the library for answers to any questions the House may have. The number of these retainers is based on the size of the library: a single archivist for a Moderate Library, a trio of them for a Large Library, a team of six for a Lordly Library, and a full dozen busy researchers for a Kingly Library. **NEW RULE:** The archivists are considered to have a Knowledge rating based on the size of the library for the purpose of conducting research. Moderate and Lordly Libraries grant a Knowledge 4, Lordly grants a 5, and Kingly grants a 6. They also use the bonus Research dice granted by the library for any answers. Combining through the books can take time, however: 1d6 days for Moderate and Large Libraries, 2d6 days for Lordly, and 3d6 for Kingly.

OBSERVATORY	LIFESTYLE
TIME: 1D6+3 MONTHS	INVESTMENT: 1 DEFENSE, 4 WEALTH
REQUIREMENT: HALL OR LARGER DEFENSIVE HOLDING OR SMALL TOWN OR LARGER COMMUNITY	

The House's has an observatory for tracking the movements of the stars and planets. The observatory likely includes instruments like a sextant, celestial globe, astrolabe, and maybe even a telescope.

HOUSE FORTUNES ROLL BONUS: +1

IMPROVEMENTS

The following improvements are available for Observatory Holdings.

ASTRONOMER: *+5 Wealth; 1d6+6 months.* The observatory enables the House to recruit a noted astronomer. *Other Holding Discount:* The astronomer is treated as a Scholar Holding.

SOLAR	LIFESTYLE
TIME: 1D6+12 MONTHS	REQUIREMENT: SMALL CASTLE OR LARGER DEFENSIVE HOLDING
INVESTMENT: 1 DEFENSE, 4 WEALTH	

The House's seat includes a room or terrance that is set aside out of the daily flow of the castle's normal traffic of

retainers, servants, visitors, and petitioners. The room is dedicated to the use of the House and its members alone, although trusted retainers and guests may be invited in. Such an invitation suggests a degree of intimacy, unlike the formality of receiving someone in a hall.

HOUSE FORTUNES ROLL BONUS: +1

STANDARD OF LIVING	LIFESTYLE
INVESTMENT: -5 TO 15 WEALTH	REQUIREMENT: NONE
TIME: <i>POOR</i> 6 MONTHS; <i>COMFORTABLE</i> 6 MONTHS; <i>RICH</i> 12+1D6 MONTHS; <i>LAVISH</i> 24+2D6 MONTHS	

Not all noble Houses place the same importance on their quality, with some rich Houses living as paupers to save coin while poor houses spend frivolously to keep up appearances. This holding represents spending more than normal on clothes, furnishings, food, and so on. A House can only have one Standard of Living Holding; all properties in the control of the House are kept up to that standard.

NOTE: The core Chronicle System rules assume that Wealth rating confers a specific style of living based on its rating. This Holding can either replace that assumption, or can simply augment it: a Comfortable Lifestyle for someone with a Wealth of 25 is still nothing compared to someone with a Comfortable Lifestyle who has a Wealth of 55.

- ☛ **POOR (-5 Wealth):** Your House skimps on everything, recycling clothes, eating peasant fare, and the like. **NEW RULE:** You suffer -1 to House Fortune rolls. The Status of members of your House is considered one point lower when determining Intrigue Defense against others of Status 3+.
- ☛ **COMFORTABLE (5 Wealth):** Your House eats, dresses, and decorates a bit better than most nobles. Your fashions are usually up to date. **NEW RULE:** Members of your House gain +1 to Intrigue Defense and +1B to Endurance checks when healing naturally while in your House's holdings. House members can procure most goods worth a dragon or less using House funds, credit, or a stipend without using their personal funds.
- ☛ **Rich (10 Wealth):** Your House is among the most fashionable in the realm and guests are always impressed with your dwellings. *House Fortunes Roll Bonus:* +1. **NEW RULE:** In Intrigues, members of your House

gain a +1 to Intrigue Defense and Disposition Ratings. Those healing naturally in your holdings also gain a +1B to Endurance checks when healing naturally. House members can procure most goods worth five dragons or less using house funds, credit, or a stipend without using their personal funds.

- LAVISH (15 Wealth):** You and your House are the trendsetters and are at the height of fashion. Your parties are the places to be seen. *House Fortunes Roll Bonus: +2.* **NEW RULE:** Members of the House gain a +2 to Intrigue Defense and Disposition Rating, and +2B to Endurance checks when healing naturally while in your House's holdings. House members can procure most goods worth 25 dragons or less using house funds, credit, or a stipend without using their personal funds.

IMPROVEMENT

The following Improvements are available for Standard of Living.

ENTOURAGE: +1-3 *Wealth*; *Comfortable, Rich or Lavish only.* When traveling, members of the House may invest House Wealth in order to maintain their Standard of Living despite being away from their holdings. This is accomplished by maintaining a large retinue of servants and baggage, providing access to the luxuries they are accustomed to. All such travel is assumed to be with a *Heavy Burden* (see *SIFRP*, Table 11-8 for details). Once the travel is over and has returned to the House's holdings, the invested Wealth is freed up again. This cost is 1 Wealth for *Comfortable*, 2 Wealth for *Rich*, and 3 Wealth for *Lavish*.

TOWNHOUSE	LIFESTYLE
TIME: 1D6+12 MONTHS	INVESTMENT: 2 WEALTH (TOWNS) OR 4 WEALTH (CITIES)
REQUIREMENT: SMALL TOWN OR LARGER COMMUNITY BELONGING TO AN LIEGE, ALLIED, OR VASSAL HOUSE	

This Holding constructs or otherwise purchases a grand home in a town or city. The Townhouse need not be purchased in a Community the House controls—indeed, it is

most often constructed in allied or vassal Communities. The cost assumes maintenance of the land, building, and attendant servants.

Though there are no mechanical benefits to the possession of a townhouse, it does provide the House a relatively secure place of its own away from their domain.

If the owner of the Community in which a townhouse is located decides to attack the townhouse, its goods can sold for an amount of Wealth equal to half that invested in acquiring the townhouse (so, 1 Wealth in a town, or 2 Wealth in a city). The owner of the House simply loses that amount of Wealth, although the other half of the Townhouse investment cost is freed up in the owning House's Resources.

TROPHY ROOM	
TIME: 1D6+12 MONTHS	REQUIREMENT: HALL OR LARGER DEFENSIVE HOLDING
INVESTMENT: 5 WEALTH	

The keep includes a Trophy Room of some sort, which includes a great many small, glass-enclosed exhibits of an impressive collection of some sort. The actual contents may vary: some prefer natural wonders, like fossils, rocks, taxidermied or skeletal animals and the like, while others may maintain collections of ancient garments, military arms and armor, torture devices from across the world and so on. Such collections often say much about those who own them.

RESOURCE GAIN BONUS: Influence +1.

IMPROVEMENTS

The following improvements are available for Trophy Room Holdings.

CURATOR*: +5 *Wealth*, 1d6+12 months. A Scholar is recruited to manage and curate the collection for the Trophy Room. Serves as a *Scholar* Holding.

GRAND ROOM*: +5 *Wealth*, 2d6+12 months. An even larger and more elaborate collection and display. *Resource Gain Bonus:* +1 (for a total of +2).

PERSONAGE WEALTH HOLDINGS

Personage Holdings represent either skilled individuals or small gatherings of such individuals. In general, they require the presence of a Community or Defensive Holding. Unlike with other Holdings, there are no limits on the number of Personage Wealth Holdings that may be purchased in a given domain.

ARTISAN CRAFTSMAN PERSONAGE

TIME: 2D6 MONTHS INVESTMENT: 10 WEALTH

REQUIREMENT: HALL OR LARGER DEFENSIVE HOLDING, OR SMALL TOWN OR LARGER COMMUNITY.

The Community or Defensive Holding is home to a craftsman of extraordinary skill whose work is sought after by those outside of the domain. Such individuals include weavers, chandlers, dyers, leatherworkers, brewers, vintners, tailors, cooks and the like. These are not individuals who prepare raw materials (like tanners), but those who use such materials to produce final goods.

HOUSE FORTUNES ROLL BONUS: +1.

RESOURCE GAIN BONUS: Wealth +1.

NEW RULE: Reduce the cost for goods based on that artisan's specialty by 10%.

VARIANT ARTISANS

There are also several Variants on the Artisan, reflecting mechanics specifically appropriate to the type of artisan in question. The mechanics below replace the House Fortune bonus and Wealth Resource gains bonus above.

BOWYER/FLETCHER OR WEAPONSMITH: *Must be in a Hall or larger Defensive Holding.* The artisan is skilled at the production of Castle-forged quality weaponry. *House Fortunes Roll Bonus:* +1. **NEW RULE:** All weapons possessed by House members and their retainers and soldiers are assumed to be of Castle-forged quality. Units gain a +1 bonus to Marksmanship damage (bower) or Fighting damage (weaponsmith).

STONEMASON: The artisan is skilled in the laying of stonework. *House Fortunes Roll:* +1. **NEW RULE:** Reduce the build time for Defensive Holdings by 10%, and the Warfare bonuses for Communities and Defensive Holdings in the House's domains are increased by +1.

SHIPWRIGHT: *Requires a Port Wealth Holding.* The artisan is skilled in the building of large ships. *House Fortunes Roll:* +1. **Unit Bonuses:** Reduce the cost to purchase Warships by 2.

IMPROVEMENTS

The following improvements are available for Artisan Holdings.

GUILD: +5 *Wealth*; 2d6 months; *must be in a Large Town or larger Community.* Skilled craftsmen attract others who wish to learn their trade, and eventually, such craftsmen form trade guilds intended to protect the quality of their craftsman, and ensure one another's prosperity from those outside their organization. Note that the time indicated above assumes that the domain has had an Artisan for at least a generation (15 years); the Guild improvement can only be purchased in such areas. *Resource Gain Bonus:* Wealth +1. **NEW RULE:** Members of the House gain a 10% discount on goods associated with that Artisan type. This is in addition to any other such bonuses granted by the Holding.

ASSASSINS

PERSONAGE

TIME: 6+1D6 MONTHS

REQUIREMENT: NONE

INVESTMENT: 5 POWER, 10 WEALTH

Though it is dangerous to be known as someone who utilizes murder to further one's aims, the House employs a number of individuals who specialize in the craft of secret murder. These individuals infiltrate the domains of an enemy in order to eliminate one or more individuals within that territory. Without a doubt, if one is discovered having deployed an assassin against another, that is a violation of the laws of the land, to say nothing of being a cause for war.

NEW RULE: Your House gains access to the *Assassination Plot* House Action (see the sidebar)

IMPROVEMENTS

The following improvements are available for Assassin Holdings.

EXPERT ASSASSIN*: +5 *Wealth*; 1d6 months. The assassin is well skilled at remaining unseen while causing maximum damage. **NEW RULE:** Add +2B to Cunning tests made to see if the assassin is successful.

ASSASSINATION PLOT (HOUSE ACTION)

REQUIREMENT: ASSASSINS PERSONAGE HOLDING

As a House Action the assassin may be dispatched to another domain to target an individual. This requires a successful Cunning test by the head of the House, or whomever is designated as the master of assassins. Use the chart at right to determine the Difficulty of this assassination attempt.

An assassin may target more than one target in the same domain, but each roll for success is made separately, at a +3 Difficulty, cumulative, for each additional target after the first.

This process takes time, of course—the wise assassin spends time studying his target, infiltrating his environment and setting up the perfect murder. For each 3 points of the Difficulty, this process takes one week. The job may of course be rushed; for each week the task is reduced by, the Difficulty of the attempt increases by +3.

If the roll fails, the target is not murdered, and the assassin is caught or killed, resulting in the loss of 1 Wealth from the House. Even if successful, there is still a chance that the assassin may be caught. Once the first murder is completed, the leader of the forces searching for the assassin must make a Cunning test, with a Difficulty equal to the Cunning test rolled by the assassin’s master. If this roll to search for the assassin is successful, the assassin is discovered before he can escape or kill again.

If the assassin is caught, the identity of his master is revealed, inflicting a loss of 2d6+6 Influence, and whatever repercussions are deemed appropriate by the Narrator based on the setting: facing the judgment of law and declarations of war are appropriate, at the very least.

Assassins are built as Secondary Characters should it become necessary, with Abilities and a single Quality determined by the “style” of Assassin. Scenes involving assassins dispatched to kill Player Characters should always be played through.

CHARACTER TARGETED	DIFFICULTY
Tertiary Character	6
Secondary Character	9
Primary Character	12
OTHER CONDITIONS	MODIFIER
Law 30 or lower in target domain	+0
Per 5 points of Law above 30	+3
Rushed job	+3/week

PLAUSIBLE DENIABILITY*: +5 *Wealth*; 1d6 *months*. Your House has a stable of independent assassins who are hired by third and fourth parties, making it difficult to prove your House was ever involved. **NEW RULE:** If your assassins fail, they never result in Influence loss or exposure of your House’s involvement.

BAILIFFS	PERSONAGE
TIME: 6+1D6 MONTHS	REQUIREMENT: HAMLET OR LARGER COMMUNITY
INVESTMENT: 2 POWER, 10 WEALTH	

Most settlements do not have a standing watch aside from soldiers stationed by the lord, let alone individuals trained in matters of law enforcement. Bailiffs are professional guardsmen who are trained not just to break bones but to keep the peace. They know well the settlements and people they protect.

NEW RULE: Select a single Domain or Community. That area has bailiffs assigned to help keep order to it. The House is considered to have the Connections benefit in the Community or Domain the Bailiffs are assigned to. Law Resources losses due to Warfare scenarios in the Community or Domain the bailiffs protect are reduced by 1.

You may shift Bailiffs into another Community in your domain, but this process causes you to lose the benefits of this Holding for one month.

Penalties to House Fortune Rolls due to having a low Law Resource are reduced by one point.

Bailiffs may recruit from among your House’s soldiers to aid in their duties. When you use the Manage Resources House Action (see *SIFRP*, Chapter Six, “The House in Action”) to convert points of Power into Law, your House gains a +1 bonus to Law for each point so converted. This bonus drops at a rate of 1 point per month thereafter, and applies to Law only for the purpose of determining modifiers from Law to House Fortune rolls.

IMPROVEMENTS

The following improvements are available for Bailiffs Holdings.

ADDITIONAL COMMUNITIES*: +3 *Wealth*, +1 *Power*, 1 *month*. This investment may be purchased multiple times. The bailiffs are part of a larger-scale organization, covering more of the House's domains. **NEW RULE:** Each time this improvement is purchased, the Bailiffs Personage Holding applies to one additional Domain or Community.

MILITARY TRAINING: +5 *Wealth*; 1d6 *months*. The Bailiffs have received military training and equipment, allowing them defend the area they are assigned to. **NEW RULE:** The bailiffs can be used to act as a Trained Garrison unit in the Domain or Community they are assigned to. Doing so causes the House to lose 1 point of the Law Resource, however, as its peacekeepers focus their efforts towards military goals rather than their normal duties.

INVESTIGATIVE TRAINING: +5 *Wealth*; 1d6 *months*. The bailiffs are trained to keep a careful eye on not just those who dwell in their assigned areas, but on any strangers who may or may not have sinister motives entering the area as well. **NEW RULE:** Any Assassins, Spies, Saboteurs, or other enemy agents in the assigned settlement have the difficulty of any Cunning tests to oppose the House increased by +3. If this roll fails, the bailiffs have caught the intruder.

BARRISTER	PERSONAGE
TIME: 12+2D6 MONTHS	REQUIREMENT: LAW 41+
INVESTMENT: 10 WEALTH	

In most lands the law is usually whatever the local lord declares the king's law to be, but given time it can grow to be a complicated, twisted tool of vile men. A barrister works to help the lord of a House navigate the intricacies of the law, arguing before lords and courts on the House's behalf. Such an individual can help present a just court to the common people, or warp the intricacies and hidden clauses of law to the ends of the House.

NEW RULES: Bonuses to House Fortune rolls from Law ratings are increased by +2, as long as the modifier is not a penalty. The Barrister grants +1D to Intrigue tests involving matters of the law to members of the House when he helps represent them in court or before authorities. =

CRIMINAL SYNDICATE PERSONAGE

TIME: 2D6+6 MONTHS	INVESTMENT: 10 WEALTH
REQUIREMENT: LAW RESOURCE OF LOWER THAN 30 AND BROTHEL, GAMBLING DENS, OR STREET GANGS HOLDINGS IN THE DOMAIN	

In domains with a Community of some size, this may be a criminal mob, a guild of thieves, a smuggling operation, or a network of footpads. In those without, these are smugglers, bandits, and others of general ill-repute. Some lords who discover such organized criminals in their domains put every effort to rooting them out. Others, however, seek to turn them to their own benefit by using them, ironically enough, to assist in maintaining law and order.

NEW RULE: The Law rating of the House is increased by +10 phantom points, solely for the purpose of determining its effects on House Fortune rolls.

RESOURCE LOSS MITIGATION: Wealth +1. Each time this bonus is used, however, reduce the House's Law Resource rating by 1 as well.

OTHER RULE: Should the House's Law rise above 31, this Holding ceases to function. From that point on, every House Fortune roll that results in a reduction removes points from Law first. This continues until the Law rating drops to a level where this Holding can function at again, or until the House simply allows the Wealth invested into this Holding to disappear entirely, subtracting that amount from the House's Wealth rating.

ENGINEER	PERSONAGE
TIME: 12+2D6 MONTHS	REQUIREMENT: NONE
INVESTMENT: 15 WEALTH	

Engineering is a complex, respected art, capable of raising castles or destroying them. A skilled engineer can drastically increase the efficiency of a House's efforts to build up their defenses and equip the House's units in battle.

NEW RULE: The time for building Defense Holdings, siege weapons, and Wealth Holdings that involve a building are reduced by 20%. Units stationed in Defense Holdings controlled by the House gain +1 to their Defense. Members of the House can acquire devices like telescopes, scales, and other technological gadgets for 80% of normal price.

IMPROVEMENTS

The following improvements are available for Engineer Holdings.

SIEGE ENGINEER*: +5 *Wealth*; 1d6 *months*. The engineer has spent time in the field and is skilled at assembling siege engines as efficiently as possible. **NEW RULE**: The costs of building siege weapons and siege towers are reduced by -1 *Wealth* (those engines reduced to 0 *Wealth* cost instead grant 2 engines for a single point of *Wealth*).

ENGINEER COMMANDER*: +5 *Wealth* 1d6 *months*. The Engineer is a combat veteran who can act as a sub-commander of an Engineer unit. **NEW RULE**: The Engineer Commander has a *Warfare* of 4. Additionally, reduce the cost of gaining Engineer units by 1.

MASTER ARTIST	PERSONAGE
TIME: 1D6+6 MONTHS	REQUIREMENT: INFLUENCE 31+
INVESTMENT: 5 WEALTH	

The House has acquired the services of a noted artist whose work is dedicated to the glorification of his patrons



and their House. This person may be a painter, sculptor, musician, playwright or some other form of artist.

RESOURCE GAIN BONUS: Influence +1

IMPROVEMENTS

The following improvements are available for Artist Holdings.

MAGNUM OPUS: +2 *Wealth*; 2d6+6 *months*. The artist produces a large-scale, prominent work. **NEW RULE**: Gain a one-time *Influence* Resource increase of +1d6. This Improvement may be purchased multiple times in a row, but each time it is purchased, add +1 *Wealth* and +2 *months* to the costs to do so.

MASTER OF ARMS	PERSONAGE
TIME: 12 + 1D6 MONTHS	REQUIREMENT: POWER 31+
INVESTMENT: 10 WEALTH	

The Masters of Arms is responsible for the weapons and soldiers of the House, making sure both are kept in proper fighting form. While he does not command them in battle or see to their training, both responsibilities of their captain or the head of the House, the Master of Arms sees to the day-to-day needs like making sure swords are kept sharp, bellies are filled, and horses shod.

UNIT BONUSES: Each unit in the House gains 1 *Wealth* of free upgrades.

NEW RULES: When rolling for injuries after a battle add +1 to the roll.

IMPROVEMENTS

The following improvements are available for Master of Arms Holdings.

FIELD MASTER*: +5 *Wealth*; 1d6 *months*. The Master of Arms is skilled at commanding in the field as well. **NEW RULE**: The Master of Arms is able to act as a sub-commander with a *Warfare* ability of 4. *Unit Bonus*: Reduce the cost of gaining one type of unit by 1 (this unit should reflect the Master of Arms' "specialty").

PREPARED FOR SIEGE*: +5 *Wealth*; 1d6 *months*. The Master of Arms has spent a significant amount of time preparing the House's holdings for siege. **NEW RULE**: Any holding of the House has enough food to last for six months inside

GREAT HUNT (HOUSE ACTION)

The Master of the Hunt can throw much larger, more impressive hunts as a House Action. These hunts often involve fearsome beasts, like lions or more fantastic creatures (depending on the setting). Such hunts require 10 Wealth to set up and host, and gain the House 1d3+6 Influence. The winner receives 3 Glory.

its walls in addition to spare weapons, armor, etc. Any unit stationed in such a holding gains +1 to AR.

MASTER OF THE HUNT PERSONAGE

TIME: 12+2D6 MONTHS **REQUIREMENT:** LAND 31+
INVESTMENT: 10 WEALTH

Houses where the lord has an interest in hunting often retain the services of a Master of the Hunt, who is an expert in hounds, hunting, and related matters. Such individuals not only assist on the hunt but can arrange hunts of special or rare animals for their lord. Such occasions allow lords to socialize without quite as much trouble and ceremony as one sees at tournaments and feasts.

HOUSE FORTUNE ROLLS: +1

NEW RULE: The House may throw a Hunt once per House Fortunes roll, which functions much as the same as a tournament but does not cost a House Action. Doing so costs 3 Wealth and requires a **Challenging (9)** Status (Reputation applies) check. If successful, local lords come to the hunt and the House gains 1d3 Influence. The winner of the hunt wins 1 Glory and is determined by the winner of a contest using Survival (Hunt).

IMPROVEMENTS

The following improvements are available for Master of the Hunt Holdings.

GREAT HUNT: +5 *Wealth*; 1d6 months. You gain access to the Great Hunt House Action.

MAGISTRATE PERSONAGE

TIME: 6+1D6 MONTHS **REQUIREMENT:** LAW 11+
INVESTMENT: 5 WEALTH

In most Houses the head of the House sees to matters of justice and law, but such important people have many demands on their time. In some settlements, magistrates are

called in to fulfill that role, having studied law or assisted a lord for many years to learn the intricacies of law and justice. Such individuals are empowered to speak for the lord in matters of low justice.

RESOURCE LOSS MITIGATION: Law +1. Any Law lost due to a lost battle is also reduced by 1.

IMPROVEMENTS

The following improvements are available for Magistrate Holdings.

TRAIL JUDGE: +5 *Wealth*; 1d6 months. The Magistrate spends much of his time on the road, visiting the smaller settlements to make sure justice is done. **NEW RULE:** The Magistrate reduces any penalty to House Fortune rolls due to low Law by 1.

PRIEST PERSONAGE

TIME: 1D6 MONTHS **REQUIREMENT:** TEMPLE OR CHAPEL
INVESTMENT: 5 WEALTH

An ordained member of the clergy of the land who comes to tend to the spiritual needs of the House as a retainer.

HOUSE FORTUNES ROLL BONUS: +1

RESOURCE LOSS MITIGATION: Influence +1.

SABOTEURS PERSONAGE

TIME: 6+1D6 MONTHS **REQUIREMENT:** NONE
INVESTMENT: 5 WEALTH

It is not something a House would like publicly known, but some houses have individuals in their employ specifically trained to sabotage the efforts of other houses to build fortresses, towns, and other land improvements. These individuals infiltrate the territory of an enemy house and work to disrupt supplies, sow discontent among workers, and tear down what has already been

SABOTAGE PLOT (HOUSE ACTION)

REQUIREMENT: SABOTEUR PERSONAGE HOLDING

As a House Action the saboteur may be dispatched to another domain to target an individual. This requires a successful Cunning test by the head of the House, or whomever is designated as the master of saboteurs. Use the chart at right to determine the Difficulty of this sabotage attempt.

A plot may target more than one target in the same domain, but each roll for success is made separately, at a +3 Difficulty, cumulative, for each additional target after the first.

This process takes time, of course - the wise saboteur spends time studying his target, infiltrating his environment and setting up the perfect disaster. For each 3 points of the Difficulty, this process takes one week. The job may of course be rushed; for each week the task is reduced by, the Difficulty of the attempt increases by +3.

If the roll fails, the target is not disrupted, and the saboteur is caught or killed, resulting in the loss of 1 Wealth from the House. There is a chance that the saboteur may be caught even if successful, however. Once the first accident is completed, the leader of the forces searching for the saboteur must make a Cunning test, with a Difficulty equal to the Cunning test rolled by the saboteur's master. If this roll to search for the saboteur is successful, the saboteur is discovered before he can escape or kill again.

If the saboteur is caught, the identity of his master is revealed, inflicting a loss of 1d6+3 Influence, and whatever repercussions are deemed appropriate by the Narrator based on the setting: facing the judgment of law and declarations of war are appropriate at least.

Saboteurs are built as Secondary Characters should it become necessary, with Abilities and a single Quality determined by the "style" of Saboteur.

CHARACTER TARGETED	DIFFICULTY
Land or Wealth Holding	6
Defense Holding	9
Power Holding	12
OTHER CONDITIONS	MODIFIER
Law 30 or lower in target domain	+0
Per 5 points of Law above 30	+3
Rushed job	+3/week

built. Deploying such an individual is seen in most regions as an act of war.

NEW RULE: Your House gains access to the Sabotage Plot House Action.

IMPROVEMENTS

The following improvements are available for Saboteur Holdings.

EXPERT SABOTEUR*: +5 Wealth; 1d6 months. The saboteur is well skilled at remaining unseen while causing maximum damage. **NEW RULE:** Add +2B to Cunning tests made to see if the saboteur is successful.

PLAUSIBLE DENIABILITY*: +5 Wealth; 1d6 months. Your House has a stable of independent saboteurs who are hired by third and fourth parties, making it difficult to prove your House was ever involved. **NEW RULE:** If your saboteurs fail they never result in Influence loss.

SCHOLAR	PERSONAGE
TIME: 1D6 MONTHS	REQUIREMENT: INFLUENCE 21+
INVESTMENT: 5 WEALTH	

All Houses can benefit from the wisdom and learning of a scholar. The House gains the services of a scholar.

HOUSE FORTUNE ROLL BONUS: +1

NEW RULE: The scholar may also lend aid in answering questions requiring learning of some kind, granting a +2 assistance bonus to any Knowledge tests where he is consulted.

IMPROVEMENTS

The following improvements are available for Scholar Holdings.

SECRET POLICE INFILTRATION (HOUSE ACTION)

REQUIREMENTS: SECRET POLICE HOLDING, PLUS SPECIAL DETACHMENT IMPROVEMENT

Your secret police have expanded to the domain of another house and can work against spies in that region, providing the same benefits in that region to both you and the ruling house if you wish. You may alert the other house to their presence or not, but if they are discovered it will likely be a diplomatic incident. Deploying your secret police to another house's territory requires a House Action and doing so secretly requires a **Formidable (12)** Cunning test. Failure means your efforts were discovered, which will probably result in embarrassment and loss of 1d6+3 Influence.

SCHOOL: +5 Wealth; 2d6+12 months; requires a Small Town or larger Community. A school is established for many of the children of the community. *House Fortunes Roll Bonus:* +1

SECRET POLICE

INVESTMENT:
3 POWER, 10 WEALTH

TIME: 12+2D6 MONTHS

PERSONAGE

REQUIREMENT:
SMALL TOWN OR LARGER
COMMUNITY

Publicly visible guards can help prevent crime through simply being present, sometimes fear of what cannot be seen is more effective. In such circumstances a House may deploy secret police, moving unseen through the populace and reporting on criminals, dissidents, unwelcome foreigners and the like. Secret police do help keep order in lawless situations, but do little to make the rule of law stronger. Instead they are most effective at ferreting out agents of enemy houses and other subversive elements.

NEW RULES: Any Assassins, Spies, Saboteurs, or other enemy agents operating in your house's territory have the difficulty of any Cunning tests increased by +6. Members of your House are considered to have Connections everywhere in the House's domains. Any penalty to House Fortune rolls due to low or high Population is reduced by 1.

IMPROVEMENTS

The following improvements are available for Secret Police Holdings.

SPECIAL DETACHMENT*: +5 Wealth; 1d6 months. Secret police can be useful not just for keeping track of what is going on in your own domain, but may be used to infiltrate others as well. **NEW RULE:** Your House gains access to the *Secret Police Infiltration* House Action.

REIGN OF TERROR*: +5 Wealth; 1d6 months. Your secret police readily make troublemakers disappear without a trace. **NEW RULE:** When using the Manage Resources House Action, you can trade Population for Law at a 1:1 ratio. During any month you use this ability you suffer a -1 penalty to House Fortune rolls for each point transferred, as the populace does not take well to such events.

SPY NETWORK

TIME: 2D6+6 MONTHS

INVESTMENT: 10 WEALTH

PERSONAGE

REQUIREMENT: NONE

Some lords seek that most valuable of coin: information. These lords are not content with the typical rumormills and public information sources the Houses usually rely on. They want to know what isn't being said; indeed, what is being deliberately hidden. Such lords may employ a spy network for that purpose.

This Holding is assumed to be a secret one, as finding out that a lord sponsors an organization dedicated to ferreting out information on his fellows is a good way to find oneself a sudden target for war from those fellows.

NEW RULES: Initial investment in this Holding grants the Connections Benefit for up to three cells of spies. A cell may occupy a single domain—it is possible for multiple cells to operate in a single domain, granting a +3 bonus to all Connections rolls for discovering information per additional cell in that domain. The invocation of this Benefit is done during House Actions, but is not considered a House Action.

Each time the Connections Benefit of a cell of spies is employed, it requires a Cunning test to determine whether those being spied upon discover this fact. This test is at **Routine** (6) Difficulty for those with a Law of 30 or lower, and a +3 Difficulty per 5 points of Law above that. If this test fails, the cell of spies is compromised and lost. With two or more degrees

SPY CELL INFILTRATION (HOUSE ACTION)

REQUIREMENTS: SPY NETWORK HOLDING

Spies can be shifted around to new locations as a House Action, as a Status (Steward) test, at a **Challenging (9)** Difficulty. Each degree of success moves one cell of spies to a new location, requiring the entire month to make the shift, during which time they can grant no Connections. Failure in this roll results in the loss of that cell.

of success on this test, the identity of the spy cell's master become revealed as well. A public revelation of a lord possessing a spy network results in the loss of 1d3+3 Influence.

Your House also gains access to the Spy Cell Infiltration House Action.

IMPROVEMENTS

The following improvements are available for Spy Network Holdings.

EXPANDED NETWORK*: +5 Wealth; 1d6 months. Truly effective spy networks often require a broad base of informants. **NEW RULE**: This Improvement may be purchased multiple times. For each such purchase, the Holding grants two additional spy cells. Newly created spy cells are created in your domain, and must then be sent to infiltrate other domains, via the Spy Cell Infiltration House Action.

EXPERT SPIES*: +5 Wealth; 1d6 months. Your spies are well skilled at remaining unseen. **NEW RULE**: Cunning tests to detect your spies receive a -1D penalty.

PLAUSIBLE DENIABILITY*: +5 Wealth; 1d6 months. Your House has a stable of independent spies who are hired by third and fourth parties, making it difficult to prove your House was ever involved. **NEW RULE**: If your spies fail, they never result in Influence loss or exposure of your House's involvement.

STEWARD	PERSONAGE
TIME: 12+1D6 MONTHS	REQUIREMENT: NONE
INVESTMENT: 5 WEALTH	

Not every lord is interested in keeping the books and ledgers of their House, favoring conquest or intrigue instead of bookkeeping. Such individuals who are wise enough to see their shortcomings often hire a steward to see to their needs, keeping the House in order so the lord does not have to. Stewards speak with the authority of the lord when it comes to matters of money, running the household, and so on.

HOUSE FORTUNES ROLL BONUS: +1

IMPROVEMENTS

The following improvements are available for Seneschal Holdings.

SENESCHAL*: +5 Wealth; 1d6 months. Requires the head of the House have Status of 4 or higher. A truly skilled steward trained in acting as a proper seneschal can truly benefit the Head of House. **NEW RULE**: The Head of the House is assumed to have a Stewardship specialty of 3B, in addition to the other benefit of this Holding.

SKILLED OVERSEER*: +5 Wealth; 1d6 months; The Steward is skilled at redirecting resources. **NEW RULE**: Any loss of resources from a House Fortune roll to be subtracted from other resources at a 1:2 conversion, meaning twice as many total resources will be lost, but from other resources.

STREET GANGS	PERSONAGE
TIME: 1D6 MONTHS	INVESTMENT: 5 WEALTH
REQUIREMENT: SMALL TOWN OR LARGER COMMUNITY	

Gatherings of ruffians, pickpockets, and even orphans organized by someone to train them in thievery and then collect what they steal, street gangs are a reality in most large settlements. Some lords seek to get rid of them, where possible. Others, however, see them as a valuable resource.

RESOURCE LOSS MITIGATION: Wealth +1. However, all Law Resource decreases due to a House Fortunes roll are increased by 1.

UNIT BONUS: The cost to raise a Peasant Levy is reduced by 2.

IMPROVEMENTS

The following improvements are available for Street Gangs Holdings.

EYES EVERYWHERE: +5 *Wealth*; 2d6 *months*. A Street Gang Holding with this Improvement has been specifically trained and cultivated to keep an eye out for things that might be of interest to the Lord. They routinely bring him secrets and information. **NEW RULE:** This is treated as though the Lord (or whoever is the gang's point of contact) has the Connections Benefit for the Community and domain. (This information handling is adjudicated as though it were the Spy Network Holding.)

THUGS AT THE READY: +5 *Wealth*; 1d6 *months*. The Lord always has access to a variety of knee-breakers, saboteurs, and other purveyors of illegal violence, who can act as his agents without bearing his House colors. **NEW RULE:** Should large-scale conflict threaten, the Thugs can be mobilized in 1d6 hours to serve as a Trained Criminals unit.

TOURNAMENT MASTER PERSONAGE

TIME: 12+1D6 MONTHS **REQUIREMENT:** POWER 21+

INVESTMENT: 10 WEALTH

Tournaments are one of the most important social gatherings a House can host, showing off both monetary and military power to their assembled guests. Throwing such a festivity requires a variety of skills, from organization to horsemanship to heraldry. A tournament master skilled in such things can help run such an operation smoothly and make sure all the best knights make a showing.

NEW RULE: The cost of putting tournaments on is reduced by 1 and the cost of each award given during the tournament is reduced by 1. Influence gained from a tournament is increased by +2.

IMPROVEMENTS

The following improvements are available for Tournament Master Holdings.

HERALD: +5 *Wealth*; 1d6 *months*. The tournament master is not just skilled in throwing tournaments but is also well versed in heraldry, allowing him to identify even the most obscure lords by their symbols. **NEW RULE:** The tournament master can identify any noble from any known nation as his house, and can answer any of the questions in the "Herald's Lore" sidebar about that House.



HERALD'S LORE

A herald can answer the following questions about any House from the nation of the lord he serves. A herald with the Well-Versed Herald Improvement can answer it about any nation (as long as there is some kind of history of contact between the nations in question).

- ☛ Who is the head of the house and the major members of the house?
- ☛ What is the highest resource of the house?
- ☛ What is the lowest resource of the house?
- ☛ Is a specific resource of our house higher or lower than your house?
- ☛ What is the most expensive holding owned by the house?
- ☛ What is the Status of the head of the house?
- ☛ How old is the house?
- ☛ What is the most important achievement of the house?
- ☛ Where are the house's lands?

SETTLEMENT WEALTH HOLDINGS

Settlement Holdings require a population of some size in order to be built. Generally speaking, they require either a Community (Hamlet, Town or City) or Defensive Holding (Tower, Hall or Castle) in order to construct. A hamlet or tower may have one such Holding, a small town or hall may have two, a large town or castle may have four and there is no limit to how many larger communities or defensive holdings may have. These limits apply to all Settlement Wealth Holdings save where noted.

ABBEY	SETTLEMENT
TIME: 2D6+12 MONTHS	REQUIREMENT: NONE
INVESTMENT: 10 WEALTH	

A place of retreat from the secular world, the abbey—a monastery for monks, or a convent for nuns — provides a life of immersion in the faith. Simple work, silence, prayer, and communion with the Divine and other faithful is the order of the day in such places. Abbeys are not subject to the normal limitations of Settlement Holdings, as they are not “attached” to Defensive or Community Holdings.

HOUSE FORTUNES ROLL BONUS: +1

RESOURCE GAIN BONUS: Influence +1, Population +1

IMPROVEMENTS

The following improvements are available for Abbey Holdings.

WARRIOR BROTHERHOOD: +5 *Wealth*; 2d6 *months*. Part of the abbey’s liturgy and practice includes the veneration of strong and just warrior ideals. *Unit Bonus:* Reduce cost of Crusaders units by 1. **NEW RULE:** The abbey is considered a Fortification for the purposes of Warfare, granting a +2 Defense to 1 unit.

SCRIPTORUM: +5 *Wealth*; 1d6 *months*. The abbey maintains an extensive library both secular and religious, and a virtual army of monks who act as scribes, illuminators, and bookbinders. *Resource Gain Bonus:* Wealth +1. **NEW RULE:** A visitor using the library main gain a +2B to any Knowledge (Research) roll he makes.

MISSION OF MERCY: +5 *Wealth*; 1d6 *months*. Part of the abbey’s oaths include a vow to treat the sick and injured, and to provide care for the dying. They assist the local populace

with their day-to-day ills, and in times of plague or war, act to treat those who are struck down by disease or blade. *Resource Loss Mitigation:* Population +1. **NEW RULE:** Any Healing rolls made at the abbey have a +2B bonus to the roll, thanks to their extensive resources and preparations for such situations.

BLACK MARKET	SETTLEMENT
TIME: 6+1D6 MONTHS	REQUIREMENT: LAW OF 30 OR BELOW
INVESTMENT: 10 WEALTH	

Whenever there is a demand for goods that are forbidden by law, someone will be daring and greedy enough to make them available. Thus a black market evolves, which is usually something the local law opposes. With this holding, your House has chosen to co-opt the criminals who would sell such illegal goods by doing it yourself, or at least takes part of the cut from such an operation. This can only occur in regions where the law is relatively lax: if the king ever caught wind of your House’s activities, it would likely not go well for you.

RESOURCE GAIN BONUS: Wealth +1. The bonus on this can be increased through the sacrifice of Law Resource points, permanently expending one Law point for each +1 bonus to this benefit for a single roll.

NEW RULES: Illegal goods, like poison, may be acquired by House members with a minimum of fuss and at 10% less than market cost. When taking the Manage Resources House Action, the House may trade Law for Wealth at a 1:1 ratio as a rush.

IMPROVEMENTS

The following improvements are available for Black Market Holdings.

EAR IN THE UNDERWORLD: +5 *Wealth*; 1d6 *months*. Your ties to the criminal underworld allow you to better defend yourself from subversive elements like spies and instigators. **NEW RULE:** Any attempts by such agents to act against you have the Difficulty of their Cunning checks increased by +3.

BROTHELS	SETTLEMENT
TIME: 1D6 MONTHS	INVESTMENT: 5 WEALTH
REQUIREMENT: SMALL TOWN OR LARGER COMMUNITY	

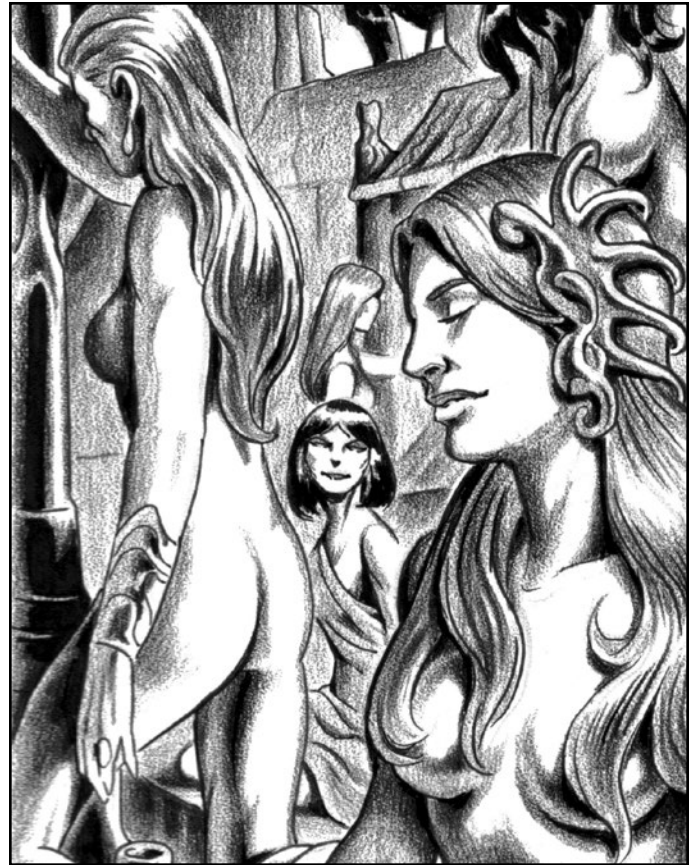
Every settlement of decent size has a bawdy house of some kind, and even smaller areas have that one tavern where a few of the local girls make some extra coin here and there. To make such places into a Holding is a bold move, however, and one that can cause one's more moralistic (or perhaps jealous) neighbors to react with distaste.

RESOURCE GAIN BONUS: Wealth +2. However, all Influence Resource decreases due to a House Fortunes roll are increased by 1.

IMPROVEMENTS

The following improvements are available for Brothel Holdings.

PLEASURE HOUSES: +5 *Wealth*; 2d6+6 *months*; *requires a Community of at least Large Town in size*. Some brothels are more than places where women willing to exchange a tumble for coin are gathered. Some are places of absolute decadent pleasure, given over to the best of all pleasures, with fine food and drink, sumptuous surroundings, the finest and most refined of courtesans, and that most valuable of all commodities: discretion. *Resource Gain Bonus:* Influence +1. **NEW RULE:** The Influence Resource decrease rule is negated.



GAMBLING DEN	SETTLEMENT
TIME: 1D6 MONTHS	INVESTMENT: 5 WEALTH
REQUIREMENT: LARGE TOWN OR LARGER COMMUNITY	

The money flows freely in the places where gambling festers, and most lords go out of their way to root such things out. Others, however, allow them to go on, in return for a cut of the take. While there is ample wealth to be had from such an investment, it can also mean an erosion of the force of law in one's own lands—criminals and scoundrels are attracted to such Holdings, after all.

RESOURCE GAIN BONUS: Power +1, Wealth +1. However, all Law Resource decreases due to a House Fortunes roll are increased by 1.

IMPROVEMENTS

The following improvements are available for Gambling Den Holdings.

BLOODSPORTS: +5 *Wealth*; 1d6 *months*. Games of dice, card, and tile are enough for many gamblers. But some want a

little more: the uncertainty of violence is in their blood, and these Improvements exist to sate their bloodlust and part them from their coin. This Improvement gives access to a fair number of rough fighters. *Unit Bonus:* Raising a Peasant Levy is reduced in cost by 2 Power.

HOUSES OF CHANCE: +5 *Wealth*; 2d6 *months*. The rich and noble are just as inclined to games of chance as commoners, but the sinks that most gamblers create for themselves are far too crass for most gentle patrons to be seen in. Houses of Chance, however, specialize in lavish, discreet surroundings, with plenty of good food, drink, and pretty wenches to admire one's gambling cunning or commiserate over bad luck suffered. Such places are known for their discretion, as well. *Resource Gain Bonus:* Influence +1, Wealth +1

GAOL	SETTLEMENT
TIME: 24+2D5 MONTHS	REQUIREMENT: NONE
INVESTMENT: 5 POWER, 10 WEALTH	

Corporal punishment is the most common form of punishment in most domains due to the lack of means to hold prisoners, thus requiring justice to be swift. A jail allows a lord to punish criminals without permanently limiting

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their ability to work and allows the lord to better manage his population of prisoners. Jails include a basic staff of guards, though lords wishing more personnel could look into Magistrates or Bailiffs. This is not just a set of dungeons beneath a keep, but a whole building set apart.

UNIT BONUS: Reduce cost of Criminal or Garrison units by 2.

NEW RULE: When taking the Manage Resources House Action, add Law to the list of Resources that Population may be traded for. The jail itself functions as a Hall when under attack under the Warfare rules.

IMPROVEMENTS

The following improvements are available for Jail Holdings.

INESCAPABLE*: +10 Wealth; 24+2d6 months. Your jail is outfitted with the latest in locks, double doors, and may be built in a remote location like an island or cliff. Escaping from the jail is extremely difficult and so far has not happened. Other houses even send their most important prisoners to you to hold. *Resource Gain Bonus:* Influence +1, Law +1

JAILORS*: +10 Wealth; 2d6 months. Your jail is equipped with a unit of experienced jailors. **NEW RULE:** In a time of war, the jailors act as a Trained Garrison. They also gain +1 to Awareness and Cunning.

HEALING SITE	SETTLEMENT
TIME: 12+1D6 MONTHS	REQUIREMENT: NONE
INVESTMENT: 10 WEALTH	

Be it a spring, healing stone, or holy relic, your House has some item of interest that draws travelers from far and wide to benefit from its healing power. Whether there is any actual healing power to be had is up for debate, but the coins brought by these hopefuls are quite real.

HOUSE FORTUNES ROLL: +1.

RESOURCE GAIN BONUS: Population +1, Wealth +1

IMPROVEMENTS

The following improvements are available for Healing Site Holdings.

ACTUAL HEALING ARTIFACT*: +5 Wealth; can only be purchased when the Healing Site is purchased. The healing artifact of your House does have actual healing powers. **NEW RULE:** Any who touch it gain +1B to Endurance for natural healing checks for the next month.

HOLY OR WARDED GROUNDS*: +10 Wealth; can only be purchased when the Healing Site is purchased. Your House's healing site is blessed and wards off evil. **NEW RULE:** Anyone in its vicinity gains +1D to Will to resist magical or supernatural effects and beings of supernatural evil cannot enter the site.

MARKETPLACE	SETTLEMENT
TIME: 2D6 MONTHS	INVESTMENT: 10 WEALTH
REQUIREMENT: SMALL TOWN OR LARGER COMMUNITY	

The Community is home to a central market, drawing merchants and smallfolk from miles around to take advantage of opportunities to both buy and sell their wares.

RESOURCE GAIN BONUS: Wealth +1

NEW RULE: The Resource Gain Bonus granted by this Holding is increased by +1 for each Estate Wealth Holding and Artisan Personage Holding in the Domain with the marketplace.

IMPROVEMENTS

The following improvements are available for Marketplace Holdings. Unlike most Improvements, Trade Connections and Trade Routes can both be purchased in the same Marketplace.

SPECIALTY MARKET*: +5 Wealth; 1d6 months; requires at least one Estate Wealth Holding in the domain. The port has facilities for locals to sell their wares in, providing a constant stream of goods of very high quality to the community. *Resource Loss Mitigation:* Population +1.

TRADE CONNECTIONS*: +5 Wealth; 1d3 months; requires both domains have Roads. A marketplace's benefits are based on the domain in which it is located. Strong trade connections with other domains controlled by the home House can increase the potential rewards. Purchase of this Improvement "connects" the Marketplace with another neighboring Domain. The neighboring Domain must belong to the House itself, or to a vassal House. **NEW RULE:** For the purpose of

the Marketplace's Resource Gain Bonus benefit, the Estate Wealth Holdings and Artisan Personage Holdings of the connected domain are considered to be in the domain with the Marketplace. A Small Town may have up to two Trade Connections, and large Communities may have up to five.

TRADE ROUTES*: +5 *Wealth*; 2d6 months; requires a successful *Complex Intrigue* and a loss of 2 *Influence per Route*. Allies among the Houses may establish links with one another for mutual benefit. This functions as the Trade Connections Improvement, save that the connected domains need not belong to the House with the marketplace. It requires a *Complex Intrigue* (with a number of Victory Points equal to the total Holdings the domain would contribute to the trade, +1) and a payment of 2 *Influence* should the allied House agree. *New Rules:* Each time the House gains *Wealth* from their Marketplace benefits, one of those points must go to the allied House (making it only beneficial if the allied domain provides at least +2 *Wealth* bonus). The Trade Route agreement can be broken as a House Action, and costs the House breaking it 1d6 *Influence* for doing so. If the Trade Route agreement is broken, the House with the marketplace regains the 5 *Wealth* invested in it.

MILITARY ACADEMY SETTLEMENT

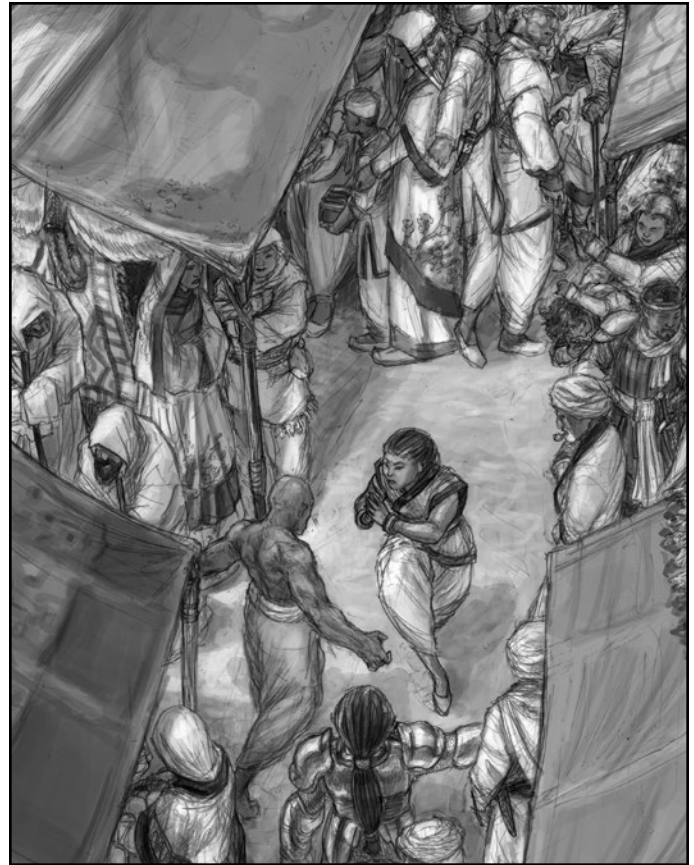
TIME: 20 + 3D6 MONTHS **REQUIREMENT:** POWER 21+
INVESTMENT: 5 POWER, 10 WEALTH

Military academies are rare institutions where the training of soldiers is more developed than a few weeks being run ragged by the captain of the guard. Instead soldiers are instructed in a regimented training curriculum including not just formation and weapon usage, but tactics, strategy, logistics, etc. The common soldier doesn't get to experience the whole of this education, but still benefits from the extra training his officers receive. A House with a military academy has an easier time producing experienced units and keeping the quality of units high despite casualties and replacements.

NEW RULE: When taking the Manage Resources House Action, the House may convert *Wealth* to *Power* at a 1:1. Additionally, units that lose abilities due to damage suffered in Warfare reduce the amount lost by 1.

IMPROVEMENTS

The following improvements are available for Military Academy Holdings.



BROAD TRAINING*: +5 *Wealth*; 6+1d6 months. The academy teaches a wide variety of training, allowing units to develop strengths they normally would not. **NEW RULE:** As a House Action, a fourth ability may be added to a unit's available abilities.

CORE TRAINING*: +10 *Wealth*; 6+1d6 months. The academy has an intense training regimen that all students go through, including the rank and file soldiers of the House. **NEW RULE:** Choose one ability; all units of the House receive a +1 bonus to that ability.

MINSTREL'S SEAT SETTLEMENT

TIME: 2D6 MONTHS **INVESTMENT:** 10 WEALTH
REQUIREMENT: SMALL CASTLE OR LARGER DEFENSE HOLDING, OR SMALL TOWN OR LARGER COMMUNITY

Some houses cultivate a reputation as patrons of the arts—or simply as those who enjoy merriment and celebration. Such places always bring minstrels, mummery, and jugglers of all manner in a never-ending cavalcade of entertainers. News and gossip inevitably accompany such folk as well.

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NEW RULE: For every 3 points of any House Resource that is gained from House Fortune rolls, the House also gains a point of Influence. However, whenever Wealth is lost as a result of a House Fortune roll, that amount is increased by 1.

Additionally, someone of the House may go among the performers and ask for information about other places. This is resolved through a Status test, with a Difficulty based on how secret the information is, and how far away those who it regards are located.

IMPROVEMENTS

The following improvements are available for Minstrel's Seat Holdings.

BARDIC COLLEGE: +5 Wealth; 3d6 months. Not only is the Community or Defense Holding a favored destination for many performers, but enough of them have settled into the area that others come seeking them for training. *Resource Gain Bonus:* Influence +1

MUMMER'S HALL: +5 Wealth; 2d6 months; requires a Small Town or larger Community. Such success has come to the performers that some among them have pooled their earnings and established a mummer's hall—one of the rare palaces of entertainment. Such locales offer a central stage with nightly performances by all manner of entertainers, from puppet shows and mummer stories to minstrel performances and bawdy dancing girls. The hall also serves strong drink and good food. **NEW RULE:** The Wealth penalty associated with this Holding is negated.

SPEAKERS & LISTENERS*: +3 Wealth; 2d6 months. Rather than simply passively seeking among those who know things, the House cultivates this body of performers and entertainers as active informants. **NEW RULE:** This is treated as the Connections Benefit for one area. For each 2 additional Wealth invested in this Improvement, the Connections covers an additional area.

PORT SETTLEMENT
TIME: 2D6+6 MONTHS **INVESTMENT:** 10 WEALTH
REQUIREMENT: SMALL TOWN OR LARGER COMMUNITY, AND RIVER, COAST, OR ISLAND.

The Community has a fully functioning port along the river or coast that it is on. It has facilities for ships to berth,

and inevitably develops the sort of establishments that cater to visiting sailors: taverns, brothels, and the like.

HOUSE FORTUNES ROLL BONUS: +2

IMPROVEMENTS

The following improvements are available for Ports.

TRADER'S WAREHOUSES*: +5 Wealth; 1d6 months. The port has ample warehousing and other storage and security facilities for the shipping of goods. Such an amenity is sure to draw extra wealth to the area. *Resource Gain Bonus:* Wealth +1. *Resource Loss Mitigation:* Wealth +1.

DRYDOCKS*: +5 Wealth; 2d6+6 months. Part of the port's facilities include extensive dry docks for the quick and easy repair of ships. These places also attract experienced sailors and marines looking for work. **NEW RULE:** Any Warships possessed by the House may negate up to two points of penalties on the Units & Casualties portion of Step Eleven in Warfare.

SALVAGE OPERATION SETTLEMENT

TIME: 2D6 MONTHS **INVESTMENT:** 5 WEALTH
REQUIREMENT: COAST, RIVER, ISLAND, OR LAKE

Shipwrecks along the coast of the holding can result in valuable goods washing up along the shore that can be salvaged.

HOUSE FORTUNES ROLL BONUS: +1

IMPROVEMENTS

The following improvements are available.

WRECKERS: +3 Wealth, 1d6+12 months; must have Law of 31 or less. The holding includes a group of people that deliberately light fires in order to lure ships onto the rocks. *Resource Gain Bonus:* Wealth +1; this ceases to function if the House's Law rises above 31.

SEWER SETTLEMENT
TIME: 12+2D6 MONTHS **INVESTMENT:** 10 WEALTH
REQUIREMENT: SMALL TOWN OR LARGER COMMUNITY

In most settlements little concern is given to sanitation, as refuse is thrown wherever one happens to aim their bucket. A wise lord plans for better ways to deal with the waste of

his people, like building sewers and other measures to keep filth away from drinking water, food stores, and common areas. Such efforts help stave off disease and other threats of urban living.

RESOURCE GAIN BONUS: Population +2

RESOURCE LOSS MITIGATION: Population +1

NEW RULE: Reduce any penalties to House Fortunes rolls due to high Population by 2.

IMPROVEMENTS

The following improvements are available for Sewer Holdings.

SECRET TUNNELS: +5 *Wealth*; 1d6 *months*. When the sewers are built your engineers also constructed secret tunnels that run parallel to the sewers, allowing you to navigate underneath your settlement without being seen. You possess the only keys and maps to these tunnels and can use them to come and go unnoticed in your settlement.

SLAVE MARKET	SETTLEMENT
TIME: 12+1d6 MONTHS.	REQUIREMENT: MARKETPLACE HOLDING
INVESTMENT: 10 WEALTH	

While not exactly a well-respected business, the slave trade can be very handy when a House needs extra hands for the fields or has a few too many mouths to feed come winter time. Assuming such actions are legal, the slave trade can provide extra coin while also helping the House deal with manpower issues, assuming the slaves don't take matters into their own hands. If the slave trade is not legal and a House builds a slave market, they are likely to face serious consequences if their liege lord finds out.

NEW RULE: By taking the Manage Resources House Action, the House may convert Wealth to Population or Power, and Population or Power to Wealth at a 1:1 conversion.

IMPROVEMENTS

The following improvements are available for Slave Market Holdings.

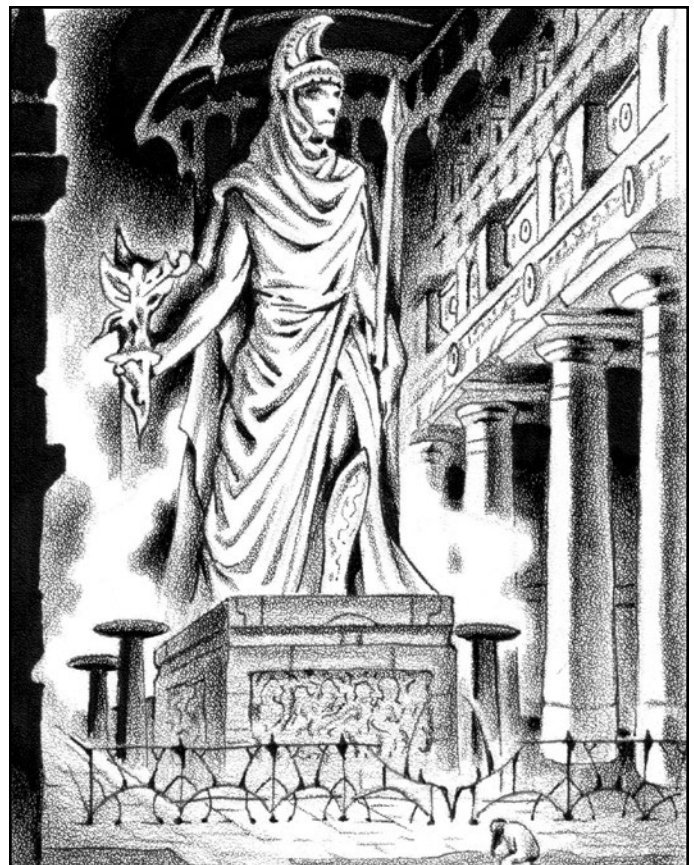
SKILLED SLAVE STOCK*: +5 *Wealth*; 1d6 *months*. Your slave market specializes in highly skilled individuals instead of common rank-and-file laborers. *Other Holding Discount:* You can reduce the cost of any Personage Wealth holding by 2.

PENAL SLAVERY*: +5 *Wealth*; 1d6 *months*. Your House makes a regular practice of selling criminals into slavery. **NEW RULE:** Gain +1 Law when your Wealth increases by House Fortunes rolls.

SOLDIER SLAVES*: +5 *Wealth*; 1d6 *months*. While your House likely ransoms the more valuable captives it takes in war, it sells any common soldiers captured into slavery. **NEW RULE:** If your House destroys another house's unit in battle and wins the battle, it gains 1 Wealth from selling off the survivors. If your House captures an entire unit, like tricking it into surrendering before battle is joined, it may sell it into slavery, gaining Wealth equal to the Power of the unit.

TEMPLE	SETTLEMENT
TIME: 3d6+12 MONTHS	INVESTMENT: 10 WEALTH
REQUIREMENT: COMMUNITY OF AT LEAST SMALL TOWN SIZE.	

A grand building dedicated to the worship of the gods, the temple is staffed by minor clergy and lay priests. If a community does not have a Priest Personage Wealth Holding, the temple probably hosts wandering clergy who make the



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community part of their regular circuit, showing up a few times a year to perform weddings and give sacraments.

HOUSE FORTUNES ROLL BONUS: +1

RESOURCE GAIN BONUS: Law +1, Population +1

TOLLS	
TIME: 1D6 MONTHS	REQUIREMENT: ROAD OR RIVER
INVESTMENT: 5 WEALTH	

The holdings include a bridge, ferry, or mountain pass where travelers along a road must stop and pay a toll before proceeding. In addition to generating income, the toll promotes law and order by monitoring and regulating travel along the road. Tolls are not subject to the normal limitations of Settlement Holdings, as they are not “attached” to Defensive or Community Holdings.

RESOURCE GAIN BONUS: Law +1, Wealth +1

TOURNAMENT FIELD	SETTLEMENT
TIME: 6 MONTHS	REQUIREMENT: NONE
INVESTMENT: 1 LAND, 5 WEALTH	

Most houses use whatever fields are convenient when they wish to throw a tournament, often trampling some local farmer’s crops flat to make room. The seating and structures for such tournaments are temporary affairs and rarely of high quality. Houses that regularly throw tournaments instead build permanent fields reserved for such activities along with the attendant structures, allowing them to easily throw magnificent tournaments year-round. These tournament fields often do double duty as fairgrounds, archery ranges, or training fields.

OTHER HOLDING DISCOUNT: Reduce cost of Festival Wealth Holding by 2; Reduce cost of Tourney Master Personage Holding by 2.

NEW RULE: The cost of throwing a tournament is reduced by 1 Wealth, which is cumulative with the cost reduction from a tournament master.

IMPROVEMENTS

The following improvements are available for Tournament Field Holdings.

MARKET DAYS*: +5 Wealth; 1d6 months. When the House throws a tournament it draws merchants and traders for leagues around to take advantage of all the space the tournament field affords. **NEW RULE:** When the House uses a House Action to throw a tournament it gains a +3 bonus to its House Fortunes roll that month.

COMPETITION CULTURE*: +10 Wealth; 1d6 months, requires *Tournament Master*. The House has worked to cultivate a reputation for being the home of real tournament competition in the nation. All the best knights come to the House’s tournaments to compete and a good showing here can make a knight’s career. **NEW RULE:** The Influence gained from throwing a tournament is increased by +3.

TRADING INN	SETTLEMENT
TIME: 1D6+6 MONTHS	REQUIREMENT: ROAD OR RIVER
INVESTMENT: 10 WEALTH	

Also called a caravanserai across the Narrow Sea, the Trading Inn is a somewhat fortified location with plenty of space for merchant caravans and trading wagons passing through. It includes an inn with extensive common rooms space for employees and guards, along with sumptuous personal quarters for richer merchants and nobles, and plenty of space for the storage of goods in transit.

Trading Inns are usually located away from Communities and Defense Holdings, often at crossroads where many caravans and traders pass through, to provide them shelter and defense. Trading Inns are not subject to the normal limitations of Settlement Holdings, as they are not “attached” to Defensive or Community Holdings.

HOUSE FORTUNE ROLLS: +1

NEW RULE: The Trading Inn is considered a Fortification for the purposes of Warfare, granting a +2 Defense for 1 unit.

IMPROVEMENTS

The following improvements are available for Trading Inn Holdings.

GROWTH: +5 Wealth, 2d6+6 months. With enough space, a Trading Inn can become the center of a burgeoning community. **NEW RULE:** With this Improvement, the Trading Inn can be considered a Small Town or Hall for the purpose of purchasing and placing other Wealth Holdings there. Each purchase of this Improvement grants space for two such Holdings.