For random goods, check the Trade Goods Table.

Fantasy Trading System

The process by which to practice Speculative Trading is as follows:

1. Find a Supplier.
2. Determine Goods Available.
3. Determine Purchase Price.
4. Purchase Goods.
5. Check for Dangerous Goods.
6. Travel to Another Market (Check for Transit Hazards).
7. Find a Buyer.
8. Determine Sale Price.
9. Pay Taxes.

1. Find a Supplier

Roll an appropriate skill roll with the modifiers below.

- Finding a supplier: Broker, Intelligence or Charisma, 1–6 days, Average (+0).
- Finding a common-goods supplier: (Common goods only) Broker, Intelligence or Charisma, 1–6 days, Easy (–2).
- Finding a black market supplier: (Illegal goods only) Streetwise, Intelligence or Charisma, 1–6 days, Average (+0).
- Finding a morally neutral supplier: (Legal/Illegal goods) Streetwise or Investigate, Intelligence or Charisma, 2–12 days, Difficult (+2).
- Finding an online supplier: (Worlds with TL 8+ only) Computers, Intelligence, 1–6 hours, Average (+0).

Having a Contact in the local area adds a +1 DM, whereas an Ally adds a +2DM.

2. Determine Goods Available

Common Goods can be purchased on almost any town. This makes their pricing relatively low due to their abundance.

Trade Goods can usually only be found on a town with a trade code matching to their availability. The amount of each type of goods available is limited – the Maximum Crates column determines how many tons of a given type of goods are available for purchase. If using the broader goods' descriptions, this is the amount rolled per supplier lot. If the Defined Trade Goods Tables are being used, further allotment rolls are used to make up this maximum amount.

A given supplier has all broad types of Common Goods available, the Trade Goods that match the town's trade code, and 1d6 randomly determined types of goods. Roll d66 on the Trade Goods Table to determine the categories of goods available, ignoring results 61–65 unless dealing with a morally

neutral or black market supplier. If you roll the same categories of goods multiple times, then the supplier has larger amounts of those goods available.

Some goods are classed as generally Illegal and can be purchased only through a morally neutral or black market supplier, which requires some additional seeking on the traders' part. Suppliers of these types have whatever illegal goods match his town's trade code, as well as any randomly rolled illegal goods.

3. Determine Purchase Price

To determine the purchase price, roll 3d6 and apply the following modifiers:

- + the character's Broker skill (or a hired local broker's skill).
- + the character's Intelligence or social Characteristic (Charisma, Social Standing and so on) DM, whichever is higher.
- + the largest Dice Modifier from the Purchase DM column.
- – the largest Dice Modifier from the Sale DM column.
- – any Dice Modifiers from the supplier, as decided upon by the GM. Some especially rich or powerful suppliers can demand high prices, leaving room for some story-based adjustments.

Next, consult the Purchase column of the Modified Price table for the final purchase price. The trader does not have to accept this price if it seems too steep. If he rejects the deal however, then he cannot buy from that supplier again for at least one week. After a week has passed, he may reroll the dice to determine the new purchase price for those goods.

Modified Price Table

Result	Purchase Price	Sale Price
–1 or less	400%	25%
0	300%	30%
1	200%	40%
2	175%	45%
3	150%	50%
4	135%	55%
5	125%	60%
6	120%	65%
7	115%	70%
8	110%	75%
9	105%	80%
10	100%	85%
11	95%	90%
12	90%	95%
13	85%	100%
14	80%	105%
15	75%	110%
16	70%	115%
17	65%	120%

Result	Purchase Price	Sale Price
18	60%	125%
19	55%	135%
20	50%	150%
21	45%	175%
22	40%	200%
23	30%	300%
24+	25%	400%

4. Purchase Goods

After a supplier has figured out the market prices and profit margins for his sale, the traders have to pay for their products. This always takes place before the goods are ever transferred to a courier ship, oftentimes getting packed and waiting on a dock somewhere for the payment to clear.

5. Check for Dangerous Goods

Sometimes, in rare cases, a supplier's goods have been used to smuggle or hide objects, substances or materials that are in the best case illegal and in the worst case dangerous to the crew and/or the ship it is carried on. It is thankfully a rare instance but some types of goods are more likely to contain dangerous additions than others. This is reflected by each category type of Trade Goods having a 'Dangerous Goods DM' as shown on the Trade Goods Table.

Other factors add in to discovering if a shipment of goods has been tampered with and dangerous goods have been added. Unless the trader characters have angered someone enough to become targets, the primary reason for dangerous goods being part of a shipment is simply bad luck.

To check a shipment for Dangerous Goods, the Referee rolls 2d6 and adds (or subtracts) the highest Dangerous Goods DM from the total. While a Referee can modify this roll however he sees fit, the following list of example DMs apply:

- Having a Rival in the local area where supplier keeps goods in storage; +1DM
- Having an Enemy in the local area where supplier keeps goods in storage; +2DM
- Having a Contact in the local area where supplier keeps goods in storage; –1DM
- Having an Ally in the local area where supplier keeps goods in storage; –2DM
- Having a Buyer/Seller in the local area where supplier keeps goods in storage; –3DM
- Supplier stores goods in an Risky Zone; +1DM Supplier stores goods in a Danger Zone; +2DM
- Supplier is Morally Neutral; +1DM
- Supplier is affiliated with Black Market; +2DM
- Supplier has major governmental backing; +/– 1d6-4DM

Once all modifiers have been added to the die roll, if the total is 12 or higher, something dangerous has been stashed in the characters' cargo! The GM should roll in secret and compare the result on the following table, noting any results.

Dangerous Goods

Check Result	The Dangerous Cargo…	Game Effects
12	…is booby trapped with a magic sigil that detonates when cargo is opened.	
13	…is stolen, attracting the owner's attention.	+1DM to Transit Hazard roll.
14	…is an monster egg that has just hatched.	It grows to full size in 1d6 x 5 days, becoming deadly predator.
15	…contains a yellow mold that spreads.	Spend 1d6 x 2,000 Gold Pieces to clean up.
16	…contains politically sensitive material that governmental agents will kill to re-obtain.	+4DM to Transit Hazard roll.
17	…is in badly damaged containers.	-2DM on Selling Goods check.
18	…is leaking magical substances into the party's food.	
19	…contains terribly illegal drugs.	Turns any shipment into an illegal cargo.
20	…is being hunted by pirates or other raiders, who have learned the traders' route.	+6DM to Transit Hazard roll.
21+	…is a bandit's magic tracking device.	Automatic Transit Hazard!

Whether or not the Referee rolls any dangerous cargo for the shipment, the crew will likely inspect their goods to make sure they are not at risk – or are being swindled. If the crew does an inspection over the cargo, it requires an Investigate skill check at 8+. Success means the dangerous cargo (if any) is found – leading to a whole other set of circumstances with how they will need to deal with it.

This in depth checking of cargo takes some time. A single individual successfully making the check can search roughly 1 ton of cargo per hour. This means if 10 search 40 tons of cargo and seven pass their test, leaving three in failure, it would take them almost six hours to do so (40 divided by 7 = 5.71).

6. Check for Transit Hazards

When a trader takes off on its cargo-hauling voyage, it will need to arrange its route for travel. This requires an Easy (+4DM) Navigation skill check to plot the course in most cases. Unless this course runs through dangerous areas, the trip will likely be a safe one.

Once the journey is officially underway, the Referee may wish to roll a Transit Hazard check for the rout in question – once for every two days travelled (round down). This check is taken on a single d6, adding in a number of modifiers from various sources:

- Having an Enemy in an area being travelled through; +1DM
- Having an Ally in an area being travelled through; –1DM
- Travelling through an area well patrolled by authorities; –2DM
- Travelling through a Danger Zone; +1DM
- Travelling to an anarchic town; +3DM
- Original supplier is affiliated with a Black Market; +1DM
- The highest Dice Modifier for the types of Goods the ship is carrying (if any), as shown on the Trade Goods Table
- Any additional modifiers from miscellaneous sources

If the total result of the die roll is 12 or higher, the ship has run afoul of some nefarious types looking

to get at the cargo – whatever that might be.

Risk versus Reward Modifier

Anyone who plays the stock trade will tell you there is no reward in the business without taking an appropriate amount of risk. When discussing the routes a trader takes from his supplier to his buyer, the term 'risk' becomes much more realistic. Choosing smuggler's runs, war-torn roads or supposedly secret shortcuts to reach the buyer can attract a higher selling price – and the unwanted attentions of villainy.

This is called the Risk vs. Reward system, allowing traders to willingly make their own trade runs more dangerous in order to also make them more profitable by reaching the buyers before other sellers can drive prices down.

The trader chooses to add anywhere from +0 to +5 to their Transit Hazard die rolls while on a trade run to represent the additional risks they are taking to shorten their path to profits. The highest these modifiers can be is limited based on the item(s) being transported, as noted for each broad category of trade goods found on the Trade Goods Table. If the trader crew decides to add a Risk modifier to their trip, they will add to the Transit Hazard roll appropriately but they will also earn the same modifier to their first Sale Price roll after finding the buyer – the bonus WILL NOT APPLY to further buyers, as they have failed to take advantage of their speedy arrival.

7. Find a Buyer

Much in the same way as the trading crew has to arrange for a proper supplier, they also must seek out a capable buyer for their goods. This is treated exactly the same way as finding a supplier except there is no cumulative penalty for seeking out buyers on consecutive weeks. If one possible buyer does not pan out, the next one might. Morally neutral and black market buyers are available to those people who want to sell goods that require a special connection to acquire.

8. Determine Sale Price

Once a suitable buyer has been arranged and has had a chance to look over the wares (or at least a good cargo manifest), the buyer has to compare market prices, hardship costs, travel fees and such into one final package – the sale price.

To determine the sale price, roll 3d6 and apply the following modifiers:

- + the character's Broker skill (or a hired local broker's skill).
- + the character's Intelligence or Charisma Characteristic DM, whichever is higher.
- + any Risk vs. Reward modifier earned.
- + the largest Dice Modifier from the Sale DM column.
- – the largest Dice Modifier from the Purchase DM column.

Consult the Purchase column of the Modified Price table for the final sale price. If this amount is too low for the trader's liking, he does not have to accept it. If he rejects the offered price however, then he cannot hope to sell to that buyer again for at least one week. After a week has passed, he may reroll one of the dice thrown to determine the new sale price for those goods without any time-

sensitive Dice Modifiers (Risk vs. Reward and so on). The Sale Price is calculated using the same base prices of the goods as their Purchase Price – if the trader used Defined Trade Goods to get higher prices, he must continue to do so.

Once a price has been determined and accepted the buyer will pay for them and begin to have them taken away.

9. Pay Taxes

Unless the traders somehow managed to find a buyer that is at the top of his own commercial food chain, someone out there is looking to make a few gold pieces off the business taking place in their realm of influence. In legal markets this comes in the form of taxation, morally neutral buyers often have to pay someone to maintain security at the market; black markets tend to have gangs or criminal organizations that want their cut off the top as well. Essentially, somebody has their fingers in the trading community.

Collectively called 'taxes' no matter where the money is coming from or going to, this final part of the trading process is an important step to remind Player Character traders that getting rich requires more than just a few good hunches.

After a trade has been completed and the trader has been paid, the amount of money he receives as profits (based on normal market price) is then taxed as a percentage based on the size of the profits and the type of government overseeing the market sector. This is shown on the following table.

Taxation Table

Taxing Organization Type	Profit Amount to be Taxed (GP)									
	0 – 1	1 – 5	5 – 10	10 – 25	25 – 50	50 – 75	76 – 100	100 – 250	250 – 1,000	1,000 or higher
None	—	—	—	—	—	—	—	—	—	—
Company/Guild	6%	8%	10%	12%	12%	12%	15%	15%	22%	25%
Participating Democracy	3%	3%	5%	5%	10%	10%	10%	12%	12%	18%
Self-perpetuating Oligarchy	8%	8%	10%	10%	10%	12%	12%	12%	14%	14%
Representative Democracy	5%	6%	8%	10%	12%	14%	18%	20%	22%	25%
Feudal Technocracy	4%	4%	6%	8%	8%	10%	10%	12%	14%	16%
Captive Government	8%	10%	12%	14%	16%	20%	20%	20%	22%	25%
Charismatic Dictator	12%	12%	12%	12%	12%	12%	12%	12%	12%	12%
Non-charismatic Dictator	10%	10%	10%	20%	20%	20%	20%	30%	30%	30%
Charismatic Oligarchy	3%	5%	5%	8%	8%	8%	10%	10%	10%	12%
Religious Dictatorship	10%	10%	12%	12%	14%	14%	15%	15%	15%	18%
Criminal Marketplace	As Government Type + 2d6%									

Failure to pay taxes will result in whatever retaliation that the GM deems appropriate to the situation.

Once the traders have paid their requisite taxes, the trade is complete and they can get on their way to their next big opportunity – or off to lament their unfortunate losses in the market.

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