

Gems

A common form of currency for Merchants and the nobility is gems. Using Gems is far more convenient when transferring large amounts of wealth. Gems tend to be much lighter, and more valuable per individual piece, than coins. However, because gems can be bulkier and more oddly shaped than coins, the same encumbrance limitations apply; 1000 gems are equal to **3 points of Encumber**.

There are many different minerals and gemstones in the World of Serant. For trade and payment, larger, less valuable gems are commonly used. The smaller more valuable gems are normally held for purpose of collateral, credit, or used to make jewelry.

Merchants weigh and measure gems using a Carob seed for comparison. As they believe every seed is identical in weight and size, everywhere in the World of Serant. The values listed here are based on gems that have been cut and polished. The value of an uncut gem is 10% of its cut and polished listed value.

| GEMSTONE | PER CAROB |
|-----------------|-----------|
| Blue Diamond | 100 |
| Ruby | 90 |
| Red Beryl | 81 |
| Black Opal | 65 |
| Green Emerald | 50 |
| Blue Sapphire | 32 |
| White Diamond | 20 |
| Green Garnet | 14 |
| Amber | 9 |
| Jade | 7 |
| Aquamarine | 6 |
| Pearl | 4 |
| Onyx | 3 |
| Purple Amethyst | 2 |
| Topaz | 1 |

Average prices in **Silver Coins**

Jewels

Jewelry is defined as rings, brooches, necklaces, bracelets, or any other item that joins gems and other material into an object of value. They're created by skilled craftsmen for numerous purposes including, for magical items, to increase the value of gems, as an artistic expression, or as a status symbol for the aristocracy.

Jewels can be extremely valuable, far more than their parts. Jewels combine the intrinsic value of the gems and precious metals, the craftsman's skill, and the jewel's rarity.

| MATERIAL | COST | SIZE | MODIFIER |
|----------|------|---------------|----------|
| Wood | 0.1 | (Ring) Tiny | 1.1 |
| Leather | 0.2 | (Egg) Small | 2.5 |
| Bone | 0.4 | (Brick) Large | 4.5 |
| Copper | 0.8 | (Bread) Huge | 8.0 |
| Bronze | 1 | | |
| Steel | 2 | | |
| Silver | 3.5 | | |
| Electrum | 5 | | |
| Gold | 6.5 | | |
| | | QUALITY | MODIFIER |
| | | Common | 1.25 |
| | | Good | 1.5 |
| | | Fine | 2.0 |
| | | Unique | 3.0 |

Average prices in **Silver Coins**

FORMULA FOR FINDING THE VALUE OF JEWELRY

(MATERIAL COST x SIZE MODIFIER + TOTAL GEM VALUE) x QUALITY MODIFIER = ITEM VALUE

Most high-value jewelry is not carried, not even by the aristocracy. They're often hidden or stored in highly guarded areas. Their main purpose is to be displayed during special events as status symbols, or used as a form of credit. Some are even considered by nations and their ruling authority as national treasures and used to prove the legitimacy of their rule.

Land

In general, available land to purchase will be abundant in most areas. Local Lords and officials might even offer land grants to pay a Hero for their services. Owning land can be profitable for the Hero, and useful to the ruling authority. Having a battle-hardened warrior or mage in the area raises the prestige of a Lord and acts as a deterrent to bandits.

Available land is sold (or awarded) in **Tracts**. One Tract of land is considered to be **200' x 200'** (about an acre). The land will commonly be worth about **30 gold coins per tract**. The real value of land is based on what revenue the land generates. The most common way this is done is through hiring Freemen or making an arrangement with a crofter. Once a Hero receives land, Fate should offer the Hero's Player the option of hiring crofter or Freemen to work the land. After the local taxes and the cost of upkeep on the property are paid, the remaining profit goes to the Hero. This profit will fluctuate if worked by a crofter, but be steady if employing Freemen.

| PER TRACT | CROFTER | FREEMEN |
|-------------|---------|---------|
| 200' x 200' | 1d12 | 6 |

(Profits are per month, in copper coins)

The profits are collected by the Hero, from Fate, at the start of an Adventure. The assumption is that while the Hero was not Adventuring, their land holdings have been generating wealth for the Hero. Being a landowner comes with a certain risk. The uncertainty of crop failure, bandits, or even invading monsters can drastically affect the land's ability to produce income. At the start of every Adventure, the Player should inform Fate of the ownership of land, location, and its relevance (if any) to the current Adventure.

Animals

As most of the lower and working classes living in Serant will not have much in the form of coins, they might trade for services. Although it might not be glamorous, Heroes should consider animals as a useful reward in barter or as payment.

Animals can offer great advantages when traveling with Heroes on an adventure. They are, essentially, an encumbrance-free 'portable' food source.

These animals must be secured, either by rope line, or in small wooden cages, fed, watered, and cared for during the trip. Animals can also provide additional resources beyond being butchered. For example, chickens, are capable of laying 1 egg per day, with each egg considered a 1/4 Ration. Goats can produce about half a gallon of milk per day, considered to be a 1/2 Ration. Cows can produce 4 gallons of milk per day, with each half-gallon considered to be a 1/2 Ration.

| CREATURE | VALUE | RATIONS |
|----------|-------|---------|
| Chicken | 16 | 2 |
| Rabbit | 24 | 3 |
| Goat | 280 | 40 |
| Pig | 385 | 120 |
| Cow | 2400 | 400 |

Value in copper coins