

**"Just
give
me**

MONEY!"

A more realistic
approach to fantasy

by Peter Trueman

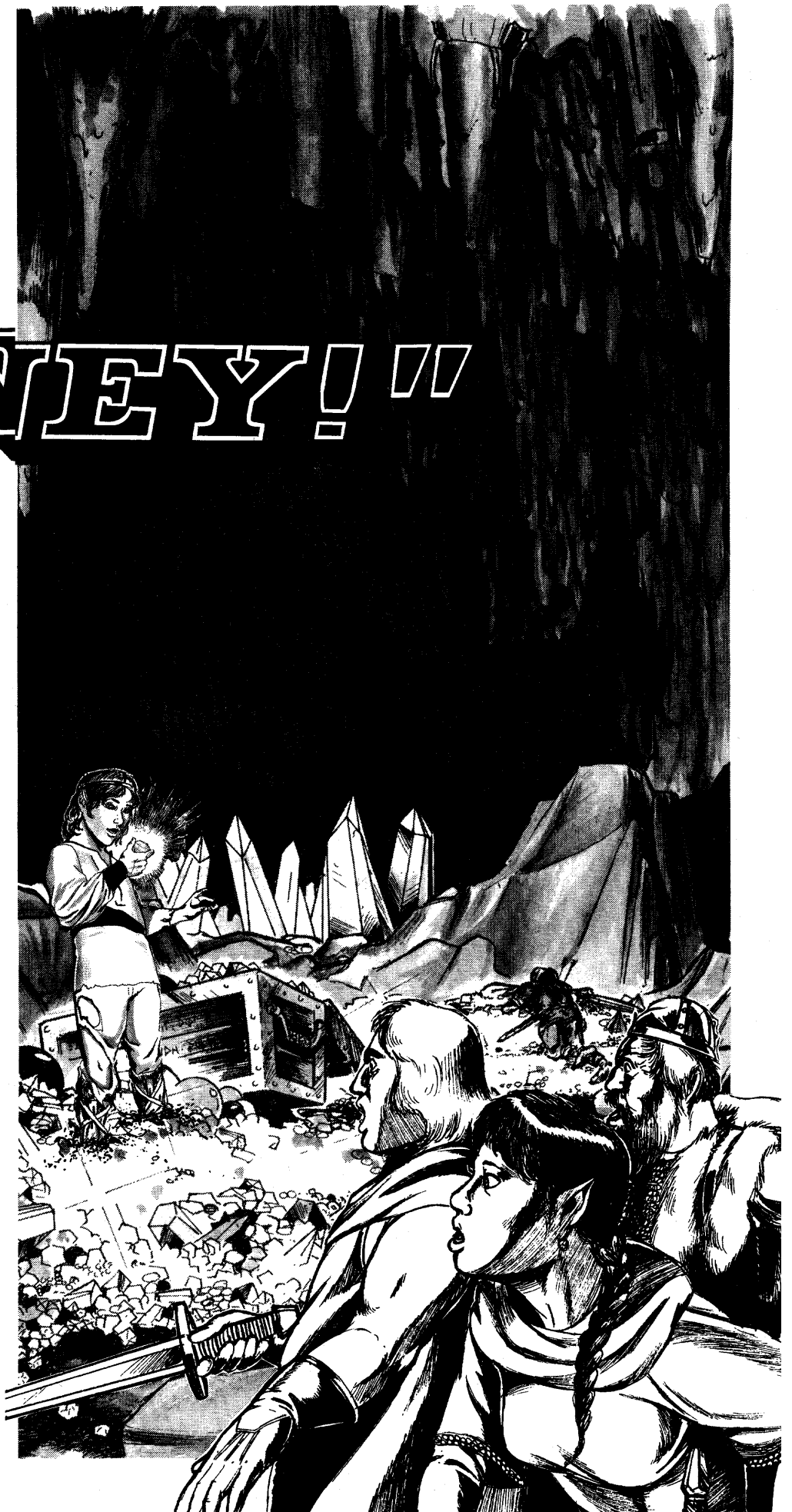


Table 1
New Standard Coin Values

Coin values	Metal and symbols used
1 copper piece (cp)	copper—cu
1 bronze piece (bp) = 2 cp	bronze—br
1 silver piece (sp) = 10 bp	silver—ag
1 electrum piece (ep) = 10 sp	electrum—el
1 gold piece (gp) = 2 ep	gold—au
1 platinum piece (pp) = 20 gp	platinum—pt

Table 2
Ancient World Currencies

Name	Symbol	Metal	Size (pw)	Value
Mesopotamia & Ancient Middle-East*				
Uncia	U		2	½ cp, 1/8 L
Hemilitron	H	br	4	1 bp ½ L
Litra	L	br	8	2 bp, 0.2 S
Shekel	S	ag	4	1 sp, 0.1 D, 5 L
Daric	D	au	2	½ gp, 10 S
Mina	M	au	10	2½ gp, 50 S
Ancient Greece				
Chalkous	χ		2	½ cp, 1/8 ω
Obol	ω	br	8	2 bp, 0.2 α
Drachma	α	ag	4	1 sp, 5 ω
Didrachm	β	ag	8	2 sp, 2 ι
Tetradrachm	δ	el	2	0.4 ep, 4 α
Half-stater	ρ	el	5	1 ep, ½ σ, 10 α
Stater	σ	au	4	1 gp, 20 α
Distater	τ	au	8	2 gp, 2 σ
Imperial Rome				
Quadrans	Qd	c u	1	¼ cp, ¼ As
Semis	Sm	bs	2	½ cp, ½ As
As	As	c u	4	1 cp, ¼ St
Dupondius	Du	br	4	1 bp, ½ St
Sestertius	St	br	8	2 bp, ¼ De, 4 As
Quinarius	Qu	ag	1½	0.4 sp, ½ De, 2 St
Denarius	De	ag	3	0.8 sp, 4 St
Quinarius	Qa	au	2	½ gp, ½ Au, 12½ De
Aureus	Au	au	4	1 gp, 25 De
Dark Ages Europe				
Nummus	nu	cu	½	1/8 cp
2 Nummi	nu	cu	1	¼ cp
5 Nummi	nu	c u	2½	5/8 cp
10 Nummi	nu	br	2½	5/8 bp
20 Nummi	nu	br	5	1¼ bp
40 Nummi	nu	br	10	2½ bp
100 Nummi	nu	ag	2½	5/8 sp
Siliqua	sq	ag	4	1 sp, 160 nu
Tremissis	tr	el	2½	2/3 ep, 1/3 so
Semissis	sm	au	2	½ gp, ½ so
Solidus	so	au	4	1 gp, 20 sq
Byzantium				
Follis	f	cu	6	1½ cp
Miliaresion	m	ag	3½	0.9 sp, 12 f
Nomisma	n	au	4¼	1.08 gp, 24 m, 288 f

* 1 talent = 60 M = 3,000 S

It's the end of a game month, and our intrepid adventurers are resting before a warm fire at a comfortable tavern, recovering their strength after three solid weeks of wilderness trekking and dungeon delving using the AD&D® 1st Edition rules. The DM takes this opportunity to work out the party's expenses for the past month.

The group consists of five 7th-level characters, plus a 6th-level fighter who started his adventuring career a little later than the others. According to the 1st Edition Dungeon Master's Guide (page 25), the characters' expenses are 100 gold pieces (gp) per level per month. This means that our stalwart band of heroes must fork over 4,100 gp. That is 410 lbs. of gold, enough to fill a small cart! Even converting to that rare metal, platinum, this works out at two large sacks of coins!

In addition, the 6th-level character has finally accumulated sufficient experience points to go up one level. Having been a generally superior fighter, he requires only two weeks of training, at 1,500 gp per level per week (DMG, page 861, or 18,000 gp. This is about two small wagonloads of coins (pulled by heavy horses), and he has yet to get this enormous quantity of treasure from wherever he may be keeping it to the castle of the lord who is going to train him!

A brief examination of this aspect of the AD&D game tends to point towards one or both of two conclusions:

1. Training and living expenses should not be so high; or
2. Gold should weigh less and be worth more.

The first of these has been addressed before, and so will not be dwelt upon here. The second has also been touched upon in several articles. S. D. Anderson, of Whittier, California, stated in "Forum" in DRAGON® issue #122 that coins should weigh only one-tenth of their current value. Lewis Pulsipher, in "A Player Character and His Money..." in DRAGON issue #74, suggested a system in which each coin becomes the size of a dime (about 219 coins per pound). And David Nalle, in an article called "For the Sake of Change", that appeared in DRAGON issue #63, put forward three proposals:

1. The silver piece (sp) should replace the gold piece as the standard unit of purchase (also adopted by Pulsipher);
2. Bronze pieces (bp) should replace copper as the most common form of small change, with copper being used rarely because it does not wear as well; and
3. Platinum should be much rarer (even nonexistent in many places) and more valuable than it is now.

This article adopts all three of Nalle's proposals, which are based on historical coinage, along with the idea of using lighter coins, to produce the following system.

The sizes of all coins are given in pennyweights (pw). There are 20 pennyweights to the ounce, and 16 ounces to the pound. The standard coin ("piece") weighs four pennyweights. This gives 80 coins to the pound, or eight to the standard encumbrance unit (1 SEU = 0.1 lbs.).

The proposal that silver replace gold as the standard purchasing unit is not difficult to implement. For purists, simply divide the cost or value of all things (except gems; see below) by 20, and convert to the most convenient coin type. I prefer, however, to use this conversion:

1. All values expressed in "old" platinum pieces are divided by four to get the equivalent number of "new" silver pieces, or by two to get "new" electrum pieces (ep);
2. All values expressed in "old" gold pieces are converted to the same number of "new" silver pieces;
3. All values expressed in "old" electrum pieces are halved to find their equivalent in "new" silver pieces;
4. All values expressed in "old" silver pieces become values expressed in "new" bronze pieces;
5. All values expressed in copper pieces (cp) are left alone.

This system leaves really cheap items at their current prices. Gems should be left at their "old" values in gold pieces to make them more valuable and rarer.

Let us return to our intrepid adventurers, mulling over their monthly expenses. Even the exorbitant price of 4,100 sp is much more easily handled as 205 gp, which weighs only a little over 25 SEU and fits in a small pouch. Similarly, the 6thlevel fighter's training expenses work out to 18,000 sp (900 gp, weighing only 112.5 SEU). This can easily be carried in a backpack with room to spare. (See Table 1 for details.)

Does this destroy game balance? Not if treasure is converted in the same way as prices. Gold now becomes rare, silver valuable, and even bronze is worth a second look. This returns meaning to the lower-value metals. I mean, when was the last time that your midlevel party was seriously excited over a pile of silver? In my experience, once characters reach about 3rd level, they adopt a policy of "Grab the electrum and gold, and leave the rest!" This coinage system also makes shopping more reasonable. Instead of having to cart 40 lbs. of gold down to the armorer's to pay for a suit of plate mail, a character can make the purchase with a single platinum piece.

**Table 3
Medieval European Currencies**

Name	Symbol	Metal	Size (pw)	Value
England*				
Farthing	z	cu	5	1 cp, ¼ d
Half-penny	½d	br	5	1 bp, ½ d
Penny	d	ag	1	¼ sp, 4 z
Groat	gr	ag	4	1 sp, 4d
Florin	f l	ag	20	5 sp, 20 d
Half-noble	½ Nb	au	2	½ gp, 40 d
Noble	Nb	au	4	1 gp, 80d
Sovereign	sv	au	12	3 gp, 240 d
France **				
Denier Tournois	dt	cu	6½	22/3 Cp
Gros Tournois	gt	ag	4	1 sp, 12 dt
Ecu D'or (Crown)	Ed	au	2	½ gp, 120 dt
Italian city-states * * * *				
Denaro	do	cu	3¼	5/6 cp
Grosso	go	ag	4	1 sp, 24 do
Florin	Fl	au	2	½ gp, 240 do
Ducat	Dt	au	4	1 gp, 480 do
Germanic nations ****				
Pfennig	Pf	br	4	1 bP
Groschen		ag	6½	1.6 sp, 16 pf
Gulden	Gd	au	4	1 gp, 200 pf

* 1 shilling = 3 gr; 1 pound (£) = 1 Sv; 1 guinea = 21 s
 ** 1 sou tournois (st) = 1 gt; 1 livre = 2 Ed
 *** 1 soldo (so) = ½ go; 1 lira (lo) = 1 Fl
 **** 1 schilling (sc) = 12 pf; 1 mark (mk) = 192 pf

**Table 4
Near Eastern & Indian Currencies**

Name	Symbol	Metal	Size (pw)	Value
Arabia				
Fulus	Fu	cu	4	1 cp
Half-dirham	½Dm	ag	2	½ sp, ½ Dm, 10 Fu
Dirham	Dm	ag	4	1 sp, 20 Fu
Quarter-dinar	¼ Dn	el	2	½ ep, ¼ Dn, 5 Dm
Dinar	Dn	au	4	1 gp, 20 Dm
Russia				
¼ Kopek	¼ K	cu	4	1 cp
½Kopek	½K	br	4	1 bp
Kopek	K	br	8	2 bp
5Kopeks	5K	ag	4	1 SP
10Kopeks	10K	ag	8	2 sp
½Rouble	½R	el	4	1 ep, 50 K
Rouble	R	au	4	1 gp, 100 K
2Roubles	2R	au	8	2 gp
10Roubles	10R	Pt	2	½ pp
Turkish Empire				
Manghir	mg	cu	4	1 cp
Aqche	aq	ag	2	½ sp, 10 mg
Altun	at	au	4	1 gp, 40 aq
Sequin	sn	au	8	2 gp, 80 aq
Persia				
Pul	Pl	cu	8	2 cp, 0.2 Sh
Shahi	Sh	ag	2	½ sp, 5 Pl
Abbasi	Ab	ag	8	2 sp, 4 Sh
Ashrafi	Af	au	8	2 gp, 20 Ab

Table 4 (Continued)

Name	Symbol	Metal	Size (pw)	Value
India				
Paisa	Ps	cu	2½	5/8 cp
2 Paisa	2 Ps	cu	5	1 ¼ cp
4 Paisa	4 Ps	br	5	1¼ bp
16 Paisa	16 Ps	ag	2	½ sp
Xmkah	Tk	ag	5	1 ¼ sp, 5/8 Rp, 40 Ps
Rupee	Rp	ag	8	2 sp, 1.6 Tk, 64 Ps
Mohur	Mh	au	4	1 gp, 10 Rp, 16 T
2 Mohur	2Mh	au	8	2gp
5 Mohur	5Mh	au	20	5gp
10 Mohur	10 Mh	au	40	10 gp

**Table 5
Fantasy Currencies**

Name	Symbol	Metal	Size (pw)	Value
Imperial currency				
Slave	Σ	bs	2	½ cp, ¼ K
Common	K	br	4	1 bp, 4 Σ
Gentle	Γ	ag	4	1 sp, 10 K
Noble	N	el	4	1 ep, 10 Γ
Royal	Π	au	4	1 gp, 2 N, 20 Γ
Imperial	I	pt	2	½ pp, 10 Π, 200 Γ
Celestial currency				
Meteor	☄	bs	4	1 cp, ¼ /
Bolt	/	br	8	2 bp, 4 ☄
Cloud	△	ag	2	½ sp, 10 ☄
Crescent	☾	el	2	½ ep, 10 △
Orb	○	au	8	2 gp, 8 ☾, 40 △
Star	*	Pt	4	1 pp, 10 ○, 400 △
Druidic currency				
Fire	f	bs	2	½ cp, ½ e
Earth	e	br	2	½ bp, 2 f
Holly	h	cu	8	2 cp, 2 e
Beech	b	ag	4	1 sp, 10 h
Ash	a	el	4	1 ep, 10 b
Oak	o	au	8	2 gp, 4 a, 40 b
Mistle	m	pt	2	½ pp, 5 o, 200 b
Bestial currency				
Mouse	ms	cu	2	½ cp, ¼ sk
Snake	sk	br	4	1 bp, 4 ms
Gazelle	gz	ag	4	1 sp, 10 sk
Crocodile	cr	el	4	1 ep, 10 gz
Lion	ln	au	8	2 gp, 4 cr, 40 gz
Elephant	el	pt	4	1 pp, 10 ln
Diabolic currency				
Hoof	hf	cu	4	1 cp, ½ tl
Tail	tl	br	4	1 bp, 2 hf
Talon	tn	ag	4	1 sp, 10 tl
Fang	fg	el	4	1 ep, 10 tn
Horn	hn	au	8	2 gp, 4 fg, 40 tn
Sovereign currency				
Bit	B	cu	4	1 cp, ½ T
Iwo-bit	T	br	4	1 bp, 2 B
Mark	M	ag	4	1 sp, 10 T, 20 B
Half-crown	V	el	4	1 ep, ½ W, 10 M
Crown	W	au	4	1 gp, 2 V, 20 M
Sovereign	S	pt	4	1 pp, 20 W, 400 M

New coins for old

To add variety and flavor to the campaign, the DM can, if he so wishes, transform the rather bland coins of the standard system into ones with character and history. Consider the "sovereign currency" described in Table 2. These coins could be minted in the country where your party is adventuring, encountered in everyday transactions. This also helps the players adjust to the new buying capacity of the silver piece and saves confusion when discussing prices in the official books. ("Well, the Player's Handbook says it costs 15 gp.")

However, not all coins found in the campaign are going to be of this currency. Coins from neighboring countries may well be found in merchant caravans or bandit hoards. A dungeon built centuries ago may have ancient coins worth even more than their metal value. Exotic coins from far-off lands or other planes may turn up unexpectedly to spice up your campaign.

The government of one country may outlaw transactions in another country's money, especially if its own economy needs boosting, but would allow characters to trade in foreign coins with a mere 10% exchange tax levied. The government would then, presumably, melt down the foreign coins and remint them with symbols of its own sovereignty, gaining a major source of revenue into the process. This is not to say that illegal transactions won't take place, and the characters might find themselves caught up in a black-market racket or counterfeiting ring.

To give DMs some ideas for currency systems, I have researched some real-life ancient and medieval coin types and converted them to the coinage system outlined herein (see Tables 2-4). The coin names are genuine, and I have tried to preserve their relationships to one another. Nonetheless, learned numismatists (students of coins) might find discrepancies between this material and documented facts. These are the result of trying to fit real-world coinage into the artificial system of the AD&D game, of the changes in coin values and relationships over the years (inflation is not unique to the modern world), and of incomplete information, both mine and that of scholars in general.

Consider a campaign set in medieval Europe, with the fantasy addition of magic. The heroes are adventuring in the Italian peninsula. They must purchase their food, board, and equipment in grossi, florins, and ducats. They may, however, encounter groats from England, crowns from France, and gulden from Middle Europe. More exotic coins might be nomismas from the Byzantine Empire, roubles from the principalities of Rus,

Table 6
Gem Base Values

1d100	Base value	Description
01-55	10 gp	Ornamental stones
56-75	50 gp	Semi-precious stones
76-85	100 gp	Fancy stones
86-95	500 gp	Precious stones
96-99	1,000 gp	Gem stones
00	5,000 gp	Jewels

Table 7
Gem Value Adjustments

1d100	Size	Weight *	Modifier	Quality	Modifier
01-05	Tiny	1	×¼	Flawed	×¼
06-30	Small	2	×½	Poor	×½
31-70	Average	4	×1	Normal	×1
71-95	Large	10	×2	High	×2
96-00	Huge	20	×5	Fabulous	×5

* Weight is in pennyweights.

Table 8
Jewelry Composition

1d100	Material	Chance of gems
01-05	Copper	2%
06-10	Brass	2%
11-20	Bronze	5%
21-30	Pewter	5%
31-35	Ivory	0%
36-60	Silver	10%
61-75	Silver & gold*	10%
76-85	Electrum	10%
86-95	Gold	10%
96-97	Turquoise	0%
98-99	Platinum	8%
00	Coral (75%) or jade (25%)	0%

* Roll 1d6 for silver/gold ratio: 1-3, 75%/25%; 4-5, 50%/50%; 6, 25%/75%.

Table 9
Jewelry Weight

1d100	Item	Weight *
01-02	anklet	1d4
03-05	armband	1d4 +4
06-07	bangle	1d2 +2
08-10	belt	1d6 +4
11	blade	2d10 + 14
12-14	box (small)	1d10 + 10
15-18	bracelet	1d2
19-21	brooch	2
22-23	buckle	1d4+1
24-27	chain	2d4
28	chalice	1d4+4
29	choker	1d6 +4
30-32	clasp	1
33-34	coffer	1d6 +4
35	collar	1d4+1
36-37	comb	1d4+1
38	coronet	1d4+6
39	crown	1d10 + 10

Table 9 (Continued)

1d100	Item	Weight *
40	dagger	1d8+6
41-42	decanter	1d6 +8
43	diadem	1d4 +2
44-47	earring	1
48-51	goblet	1d4+2
52-53	headband	1d4+1
54-56	idol	1d10 +4
57-58	knife	1d4 +2
59-60	locket	1d4 +2
61-63	medal	1d4
64-68	medallion	1d4 +2
69-74	necklace	1d4
75-77	pendant	1d4+2
78-82	pin	½
83	orb	2d6+3
84-91	ring	1
92	scepter	10d4 + 10
93-94	seal	2d4
95-97	statuette	10d4
98	sword	10d4 + 20
99	tiara	1d4 +4
00	special **	

* Weight is in SEU.

** Jeweled armor: Roll on Table 12.

Table 10
Jeweled Armor

1d100	Item	Weight*
01-05	helmet	45
06-10	breastplate	100
11-34	thigh guard	30
35-60	shin guard	30
61-66	knee guard	10
67-84	bracer	20
85-00	shoulder guard	40

* Weight is in SEU.

Table 11
Jewelry Quality

1d100	Quality *	Multiplier
01-05	atrocious	×1
06-20	poor	×½
21-50	fair	×2
51-83	good	×5
84-98	excellent	×10
99-00	unique	×20-50

* Based on craftsmanship.

Table 12
Number of Gems in Jewelry

Jewelry weight (SEU)	Number of gems	Gem size modifier
up to 1	1d2	-10%
2-10	1d4	0%
11-20	2d4	+5%
21-50	3d4	+10%
51-100	5d4	+15%

Table 13
Jewelry Metal Modifiers

Jewelry metal	Modifier
Copper/brass	-15%
Bronze/pewter	-10%
Silver	-5%
Silver & gold	0%
Electrum	+5%
Gold	+10%
Platinum	+15%

dirhams from Arabia, or aqches from the Truks. If the adventurers discover an old treasure hoard, it might contain Dark Age siliquas and solidi, denarii from the Roman Empire, or drachmae from Greece. Shekels and darics from the ancient world would be so rare as to be worth more to collectors than to money-changers.

Fantasy coinage is provided in Table 5, in different systems that could be borrowed for any fantasy game campaign, whether AD&D game based or not. Coinage from Tables 2-5 can be added to your campaign to provide added depth and complexity if such is desired.

Gems and jewelry

While we're on the subject of treasure, let's take a closer look at gems and jewelry. Gems, as mentioned before, are now worth 20 times as much as formerly—so they need to be at least 20 times as rare. The gems found should also be weighted in favor of low-value items, if you don't want a few 500-gp gems (now worth 10,000 sp each, remember?) to give the heroes more money than they can handle. Also, the method for determining the variation of the base value of a gem should be tied to its size and quality. Finally, jewelry's value should be dependent upon its material, weight, and craftsmanship, plus extra for any gems set in it.

When rolling for the base value of gems, either individually or in groups, use Table 6. This base value is modified by rolling on Table 7 twice, once for size and

once for quality, each roll having its associated value modifier.

When generating jewelry, first determine the precious metal or mineral from which the jewelry is formed (Table 8) and the jewelry's weight (Tables 9-10). These give the item's base value: Simply multiply its weight (in SEU) by eight to get the equivalent number of coins of the metal from which it is made. For precious minerals and pewter, the following exchange rates are used:

1 pewter unit = 1 bp
1 ivory unit = 1 sp
1 turquoise unit = 5 gp
1 coral unit = 20 gp
1 jade unit = 50 gp

The base value of a piece of jewelry is modified by two things: its level of craftsmanship and the presence of any gems. Craftsmanship is primarily what makes jewelry more valuable than the raw metal or mineral, and it acts as a multiplier to the item's base value (see Table 11).

Gems set in jewelry add double their value to that of the jewelry piece. For the number of gems appearing in a piece of jewelry, consult Table 12; roll for gem values on Tables 6-7.

Apply the additional metal modifiers to all relevant tables (cumulative with those given for gems in Table 7, in the case of size) given in Table 13.

This system makes for much more interesting gems and jewelry. Care must be taken, however, not to let these become too

common, in light of the change from the gold piece standard to the silver piece. When using treasure-types tables or hoards detailed in modules, use the following conversion method:

1. Every gem should be 20 times as rare—therefore, for each gem indicated, roll 1d20 and include the stone only if a 20 is the result (re-create the gem under this system, if so); and

2. Re-create all jewelry items under this system.

These suggestions should make treasure rarer and more appreciated, while also making the characters' lives easier. No more lugging around huge sacks of gold to pay the bills, when a few platinum pieces will do the trick!

[Alternate systems of coinage were suggested in David S. Baker's "Many Kinds of Money" in issue #114. Other ideas on coinage — and the troubles involved in developing and storing it — appear in David F. Godwin's "How Many Coins In a Coffin?" from issue #80, reprinted in the Best of DRAGON Magazine anthology, vol. V The 2nd Edition DMG has an excellent discussion of historical coinage on pages 32-34.]

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