

The logo for 'Karma' is written in a stylized, cursive font in white, set against a blue rectangular background.

# Selling and Buying in the Karma System

You'll notice that *Karma* supplements do not mention pricing in any manner. This is a deliberate decision. While we realize that price charts provide an easy reference to let players know what they can and cannot afford, we also believe it creates something of a false sense of what would believably be available. At some point, we've all dealt with players who believe in the "Magical WalMart" approach. The player has 2,000 gold. Magic item X costs 2,000 gold. Therefore, player should be able to buy magic item X.

In a system where you are allowing players to make their own magic items from scratch, this can become even more problematic. Instead of just assigning arbitrary prices to magical qualities, and thus "cheapening" the mystique, we have instead went with a system that encourages players to seek out components to make the process more rewarding. Instead of gold piece or dollar values, you will find references to *common*, *difficult*, and *rare* items and components.

*Common* items are those items that would be easily available in a typical trading post of mercantile, or readily made by a local craftsman.

*Difficult* items are those that are not often available in general shops, but can be found with specialty merchants or master craftsmen.

*Rare* items are those that are extremely hard to come by, either to their rarity, time to create, or the market is somehow regulated.

Of course, none of this answers the question of what a player can and cannot afford to buy. Since the *Karma* system is about playing a game, not accounting, much of this can be answered easily by considering a player's profession.

During character creation, all players select a profession. A profession provides certain bonuses to the player's attributes and abilities. This starting profession also helps you determine what equipment the player would logically have. Because the *Karma* System is a cooperative roleplaying game, players and storytellers work together to determine what equipment a character would reasonably be expected to own.

During gameplay, the player's profession may change, and his financial situation (hopefully) improves. As the player advances, he or she will want to buy new equipment, weapons, or commission magical items. Instead of trying to predict every conceivable item a player could ever want to buy, storytellers have wide discretion to decide what is available and how much it will cost.

Storytellers may choose to simply hand wave some purchases. Successful adventurers, after all, shouldn't generally have trouble paying for a room for the night or replenishing rations. Other times, the storyteller may determine that something just isn't available for purchase, regardless of how much money the character has in her coin purse. Sometimes players will be able to trade goods or services for the items they want.

But sometimes storytellers will need to determine an actual value. In modern games, this is relatively easy to do. Most of us already have a general idea of what things cost. It's a bit more difficult to do in a fantasy setting, however, without some framework to work with.

Storytellers can use the traditional gold piece value to determine pricing. However in reality most kingdoms aren't minting gold and platinum pieces! Most coins, in fact, are going to be various sizes, and are usually alloys of silver, copper, and gold at various percentages. Regardless, you can call them gold, silver, etc for simplicity sake. However, we've also provided an alternate system for use.

Coinage exists for two reasons. The first and most basic is that it provides a uniform means of trade that was easily portable. While most pre-modern and fantasy settings would rely heavily on trade or barter, particularly in remote areas where the residents didn't travel often, coinage allows travelers to buy needed items without having to haul tons of trade commodities with them. Secondly, it allows kingdoms to control and profit from trade. Kingdoms issue coins in an effort to control the economy. Uniform coinage allows the kingdom to pay soldiers and civil servants efficiently, while ensuring that those servants have a dependable means of spending their pay.

Kingdoms mint the coins, and therefore control their distribution. While foreign travelers may be able to pass off a few silver coins of their own kingdom to a local merchant, they have to pay taxes and tolls in the coin of the kingdom. Coin Houses can exchange the coins of one kingdom for the coins of another, but the ruler can also charge a fee on the exchange to increase his own coffers. Coin Houses also issues Marks, which are used for large land purchases or major transactions. Of course, when exchanging coinage for marks, the kingdom also gets its fee. Of course, merchants have to pay their taxes in the coins of the kingdom, so they may not always accept the coin of another kingdom.

## Karma Cost Calculation Guide

Coin Name	Metal Equivalent	What it Buys
Mark	*	major purchases
Sovereign	Platinum	a horse, alchemy lab, spellthread
Crown	Gold	common armor, a cow, yard of silk
Standard	Electrum	a goat, common melee weapon
Sarder	Silver	room at an average inn, parchment, shovel
Thaler	Copper	meal at an average inn, ink pen, a chicken
Penny	*	mug of ale, gate toll, loaf of bread

**Crown:** About the size of a silver dollar and twice as thick, the Crown is minted from a gold alloy and bears the seal of the ruler of the kingdom. The Crown is not in large circulation. It is generally only used by the nobility or those trading in rare and exotic items. A Crown can hire a trained mercenary to serve as a bodyguard for a month (assuming you cover all of his incidental expenses).

**Mark:** The Mark is a letter of credit, bearing the seal of an official magistrate of the kingdom's Coin House. The Mark is used for large land purchases, or to pay for high priced items. When people are not comfortable storing large quantities of coins, they use Marks. Coin Houses normally charge a fee of one Thaler to issue or cash out a Mark.

**Penny:** A Penny is about the size of a Nickel, and is minted from a copper and silver alloy. It is the equivalent of the dollar, and used to pay for most common everyday items.

**Sarder:** The Sarder is a common coin slightly larger than a quarter and minted from electrum. If you are supplying the materials, two Sarder will hire you the services of a metal smith or similar skilled craftsman for a day.

**Standard:** The Standard is the most common coin of the kingdom. It is the same size as the Crown, but minted from electrum. Assuming you provide the materials, a Standard will hire the services of a master craft person for a day. A Standard will also employ a scribe for a day. Guild dues vary from 2-5 Standard depending on the guild.

**Sovereign:** A rare few Sovereign coins are actually minted. The Sovereign is twice the size of the Crown, and made from a platinum and silver alloy. Generally, only the ruler pays in this coin, so to see one in the general circulation is rare indeed. Most people with even a handful of these coins will exchange them for Marks, which are easier to secure from thieves.

**Thaler:** The Thaler is a common coin, about the size of a quarter and minted from silver. Ships, messengers, and caravans generally charge a Thaler by the mile.

	Penny	Thaler	Sarder	Standard	Crown	Sovereign	Mark
Penny	1	1/10	1/100	1/1000	1/10000	1/200000	1/2000000
Thaler	10	1	1/10	1/100	1/1000	1/20000	1/200000
Sarder	100	10	1	1/10	1/100	1/2000	1/20000
Standard	1,000	100	10	1	1/10	1/200	1/2000
Crown	10,000	1000	100	10	1	1/20	1/200
Sovereign	200,000	20000	2000	200	20	1	1/10
Mark	2,000,000	200000	20000	2000	200	10	1

# Coin Houses

Most kingdoms have Coin Houses in all major cities, as well as along the main roads leading into the Kingdom. The Coin House will exchange coins for travelers of other Kingdoms for a fee (usually only a penny), so long as the coins being exchanged are from a friendly kingdom. Travelers bearing coins from enemy territories can also exchange the coins of their kingdom, but the fee is often 10% of the total amount. The metals themselves still have value, after all, and can be melted down and re minted if needed. Those short on coin can also exchange trade goods for coin.

Even evil kingdoms profit from travelers in this manner, and as such make sure their Coin Houses operate as honestly as possible. After all, if merchants and travelers decide to take alternate routes around the kingdom, that is money lost.

Besides Marks, Coin Houses can also issues Letters of Credit in various amounts. Merchant caravans especially prefer Letters of Credit to coins, as it is harder to spend a stolen Letter of Credit.

Coin Houses can be a good option for exchanging pricey treasures when a buyer is not readily available, as such treasures find there way directly to the castle. However, doing this too often can attract attention as well. After all, eventually someone is going to notice that a certain band of adventurers always seem to have a lot of portable wealth.

## Marks and Letters of Credit

When a magistrate issues a Mark or Letter of Credit, he witnesses the recipient sign the document, and then affirms the signature with seal of the kingdom. He also signs the House Ledger.

In order to redeem a Mark or Letter of Credit, the person must sign the reverse of the document before the merchant from which he is purchasing. The signatures are compared and, so long as they match, the Mark or Letter is honored. The Merchant can then later turn in the Mark or Letter to redeem for coins, pay taxes, or exchange for a new letter.

While the system stops petty thieves, expert forgers can still circumvent the system. Some kingdoms also include a physical description of the Mark or Letter's rightful owner to provide additional validation to merchants that the Mark or Letter is legitimate.

While kingdoms will exchange each others coins for a fee, they will not honor Letter of Credit or Marks issued from other kingdoms.



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