



4 MONEY MATTERS

If kings are the brains and the brawn of the body of Faerûn, the ones who determine borders, start wars, and decree laws, then merchants and the trade they foster are its beating heart and arteries. Merchants (and money) determine whose throne is gold and whose is made of sticks bound together. In the words of the sage Calathra “Lady Coinmaster” Mralahard of Athkatla, “Flows of coins are like the pumping blood of dragons—where they are hot and thick, life is vigorous, but where they are cold and few, life is feeble.”

To bards and other tale-tellers, intrigues are thickest in the courts of rulers. But the truth is

that most intrigues are smaller, more sordid, and more concerned with trade deals made in back rooms, bribery, and favors done and returned.

As King Palaghard II of Cormyr once famously said, “Coins are what matter. And to earn coins, one needs roads—or the love of Umberlee.” Because storms at sea during his reign made shipping an unreliable source of commerce, to guarantee prosperity for Cormyr he had to build, maintain, and patrol the roads, so merchants would prefer to ship by caravans, through his kingdom. This state of affairs is still true; in many lands, the respect that rulers receive from

merchants depends on light taxation, little oppression, and good roads.

Of course, taxes can only be paid if you have coin. Most folk would be wounded or worse trying to steal or seize coin, so they must work for it. Everyone who doesn't hunt for food needs a daily dose of income just to pay for meals and drink. Even the luckiest of adventurers will from time to time see the real need for a day job.

Work, and income, underlie everything in a society. No, that food on the table didn't just arrive by magic. (If it had, you wouldn't be able to afford it.)

WORK FOR ALL

Daily existence in the Realms involves hard work for almost everyone. In rural areas, this work tends to be primarily a matter of survival, such as getting food, water, and fuel enough to last through the next winter. The reward for such work is the food, water, and fuel thus gathered. In urban areas, on the other hand, work is not directly related to survival, and it usually takes the form of effort compensated by income.

Suzail's Labor Force

A look at Suzail in Cormyr serves to illustrate what sorts of jobs are considered "paid living" in a typical capital city in the Realms.

Lots of poor citizens dwell near the docks at Suzail's western end. Many of them work as dockhands (casual day laborers, loading and unloading cargo) or repairers and makers of simple household wares (pottery, cutlery, tools, stools, benches, and the like). Others make a living through illicit trade (forgery, drugs, or smuggled goods). Such urban poor, known as hardhands, lowlives, or graspers, make up about twenty percent of citizens.

A step up in income and respectability are the commoners. This group includes the maids and independent house servants who work in middle- and upper-class homes cleaning, cooking, fetching things, and generally acting decorative. It also includes most shop assistants, who restock goods, fetch and carry, and sweep up. They might or might not be well fed or well treated, but they are underpaid and do not enjoy stable employment. These laborers make up about forty-five percent of citizens.

Above commoners are journeymen, trusties, and fairhands (skilled casual laborers). These are the governesses, really superb cooks, mercenaries, bodyguards, excellent seamstresses, skilled smiths recently arrived from other lands, and so on. They are highly sought after, and so command good wages and stable employment. They make up about eight percent of Suzail's inhabitants, and are middle class.

The next social rank up is the middle class proper, sometimes referred to as "burghers" but usually just "citizens," meaning the speaker thinks of these folks as the residents who matter. These are the shopkeepers, landlords, investors, crafters, and shippers. Guild members are in this group. Thanks to Suzail's size and wealth, it makes up about twenty-five percent of the city's inhabitants.

This leaves roughly two percent of folk who form the upper class: courtiers, the wealthiest merchants (who often aspire to nobility), and nobility ("highborn" in polite terms, or "highnoses" less politely).

In a city that's not a capital, all three of these upper-class elements are less numerous, and crafters might outnumber shopkeepers.

DAY JOBS FOR ADVENTURERS

To some extent, the DUNGEONS & DRAGONS game has always been an escape from daily life. A chance to be more glamorous, beautiful, skilled, important, dashing, and truly heroic than we are in reality.

Yet that doesn't mean D&D should be fast-action clowning in which any behavior is allowed and there's no risk or opposition. The world must be a challenge, and the deeds of the characters should have the power to really change their world, to foster hope and improve lives and do things of lasting importance.

Which all sounds very grand—but how? If being an adventurer is simply a matter of chopping apart a dark-hearted tyrant on a throne, or slaying a fearsome dragon, what happens after you do that?

Oddly, it comes back to daily, real-world conditions (such as needing to work to have enough money for food and a place to live) and