

DUNGEONS & DRAGONS

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Noble Investments

Forging the Realms

By Ed Greenwood

*How and where and when did the **Forgotten Realms** start? What's at the heart of Ed Greenwood's creation, and how does the Grand Master of the Realms use his own world when he runs **D&D** adventures for the players in his campaign? "Forging the Forgotten Realms" is a weekly feature wherein Ed answers all those questions and more.*

Some nobles in the Realms are rich. Some are so wealthy that, as the Faerûnian saying goes, "the gods owe them money." Others are nigh penniless, driven to take in lodgers in their mansions, or even rent out their titles and the use of their blazons (coats of arms and badges), much to the disapproval of heralds everywhere.

Most sit financially between these extremes and tend to own the same complaints—or worries—about never having *quite* enough money to meet the needs that shopkeepers, crofters, and for that matter beggars have.

Yet the popular view of nobles is that they are nasty, arrogant, self-indulgent personages who live out their lives wallowing in luxuries, and they are idle, meddlesome, or pursue eccentric hobbies, depending on their individual characters.

Popular thinking, if it considers where the wealth of nobility comes from at all, leaps to the conclusions that it's all inherited, or is largely derived from rents and majority shares of the sales of crops reaped from noble-owned land. A few folk, particularly in or near ports such as Waterdeep or Neverwinter or Suzail, believe that in addition to being landlords, most nobles own fleets of merchant ships that fill their coffers to overflowing. A handful of merchants and commoners happen to know that some nobles breed, train, and sell fine horses, or exotic pets—such as monsters.

Finally, while most nobles are known for staggering expenditures, a few are infamous as misers who "pinch every coin until it squeals."

All these views may (like most stereotypes) be far from true, yet based on truths. They may also entirely overlook the way many nobles earn most of their daily coins: through investments.

Seasoned merchants, shopkeepers, explorers, prospectors, and adventurers are all well aware that although guilds and wealthy city individuals may do business as moneylenders, such sources of funding tend to be for small, short-term loans at stiff fees. For patient long-term sponsorship and large amounts, noble patrons are *the* prizes.

The nobles of Waterdeep and Cormyr, for example, have long been major players in local economies, their investments making possible new ventures, innovations in the way wares are made and sold, and inventions that advance and enrich life for all. Their chosen investments do not stick to mere fashion, but also include new tools, new packaging that makes edibles and ointments last longer, and imports of food and wares from distant lands that widen local choices for the table, the wardrobe, and the workshop.

Nobles increase competition (and so, lower prices for all) not just by providing greater choice, but also through their own whims, anger, and grudges. Annoy a noble by how you treat him or her, and that noble is quite likely to sponsor a rival to compete with you, out of sheer spite—even if you believed your guild or royal warrant gave you a local monopoly or an overwhelming advantage enabling you to win all price or quality battles.

Adventurers have long known that guarding cargoes, from laden wagons and full warehouses to shipments being loaded is steady coin, and that being bodyguards to fearful or outright paranoid wealthy individuals is larger but harder-earned coin—but that the best sponsorship of all, for dangerous work such as small private

wars or delving into dungeons and ruins reputed to hold treasure, comes from nobles.

Royalty may hire adventurers for the same perilous "private war" missions that nobles do—eliminate that escaped rebel or rival claimant of the crown, capture this fugitive—and for the same reasons (agents are needed that the patron hiring them can disavow, if they are caught). In recent centuries, though, royalty in the Realms has tended to hire adventurers for one-shot missions rather than to fight in ongoing skirmishes and feuds wherein "sword service" will end only when the hirelings are slain. Royal missions tend to be covert by their very nature—and they all too often involve difficulties in getting paid (the ruler finds slaying rather than paying the hireling to be cheaper or more prudent).

By contrast, nobles may boast of whom they've hired, and so they help adventurers make names for themselves that they can use to get later work for higher fees. Nobles may also lack the reach and spies royalty can command, so adventurers they hire have greater opportunities to make coin on the side, and these hardy folk can protect themselves more easily against the anticipated treachery of a noble patron by the arrangements and other allies they make. Moreover, nobles can often afford to be more eccentric than rulers dare to, and so they can give adventurers a greater variety of interesting assignments, some of them lacking much danger and offering opportunities for diversion or sport. Some nobles even expect the swords they hire to entertain them by doing things that are daring or amusing, giving public comeuppances to rivals, and indulging in pranks or rudenesses.

Veteran adventurers know to seek out nobility at revels in hopes of gaining commissions, and to use the names of their patrons publicly so as to make those patrons preen and spread word of the exploits of "their" adventurers. Looking back at a recent summer in Suzail, even a casual survey of noble investments in adventuring turns up this array:

Lady Eldove Indesm (a brisk, capable, energetic sister of the current head of House Indesm, who handles a lot of family business and was judged to be a "sharp-witted, pleasantly plump, self-assured battleaxe" by a wealthy Sembian social acquaintance) hired adventurers last spring to track down no less than six business partners in various locations in Sembia who "went bad" on her. They had ceased all communications and payments and seemed to vanish, and a lot of House Indesm money presumably disappeared with them. Those same hired adventurers, The Company of White Gauntlet, have themselves since dropped out of sight.

So Lady Indesm needs those six business partners found, and her family's funds (some seventy-nine thousand gold pieces, in all) recovered—or failing that, property seized (Sembian city holdings, meaning buildings and the land they stand on) in lieu of coin. She's looking for a few good adventurers . . .

Specifically, she wants a band to hunt down and "squeeze" the missing business partners, and a second band—unknown to the first—to spy on the first band, and make sure they aren't killed or paid off to "not find anyone, and then disappear."

Lord Haeling Stonetower (a thin, dignified, aging brother of the current patriarch of House Stonetower) suffered recent "reverses" in his investments in wineries located in Sembia, the Dales, and east of Westgate. Word has come to him that some of the wineries failed thanks to fires set by unknown, masked "bravos and bullyblades" hired by rival vineyards. He wants to hire adventurers to learn the truth of this, and if it is true, punish those responsible "so they can do such harm to no one else, ever again. It is only fitting and just, and is the duty of all nobles to harshly punish armed maliciousness, and so dissuade the breakdown of civility and adherence to law."

Lord Emmerus Hawklin (current head of House Hawklin, and a widower twice over) is forlorn after the abrupt disappearance of his latest love, the common-born beauty Lethmarra Ornstil of Saerloon. There are rumors she was kidnapped, but others say she eloped with a Hawklin groom who vanished the same night she did—though much blood, presumably belonging to him, was found in the stables, from which several fine riding horses also went missing. Lord Hawklin desires to hire adventurers to find his lost love and learn the truth of her departure. If she was kidnapped, he wants her back. If she was murdered or ill treated, he wants her avenged and provided for. If she departed of her own will, he wishes her well, but wants back the ring of three opals belonging to Lord Hawklin's dead mother, Lady Merelle Hawklin, that Lethmarra was wearing.

Lady Alyanstelle Immerdusk is furious at Lord Staglan Wintercoats, who stole her favorite stallion, bred him, then gelded him before releasing him to run wild on her private estate. She wants revenge—preferably by gelding Lord Wintercoats, but she'll settle for having him kidnapped and brought to her for her to threaten him and force some compensation from him. Lord Wintercoats, on the other hand, seems to have anticipated her proposed revenge and has hired a formidable Sembian adventuring band, Laraskalar's Lions, as an additional bodyguard (in addition to his longtime "house guards"), and taken to visiting the hunting lodges of various noble friends in a "promenade" of endless hunts that looks likely to last the entire season.

Lady Belvarra Buckfast (a young, vivacious daughter of the rural House Buckfast) was relocated to Suzail three

summers ago by her parents, to "make connections and find a good husband." She has no intention whatsoever of doing the latter, since she prefers the company of ladies and the authority of being the sole head of a household to being married. Lady Buckfast is busily establishing herself as something of a local merchant magnate, making coin "hand over fist" in a diverse array of business ventures (notably small business loans to energetic entrepreneurs in Suzail and the southern Sembian ports, and in building modest residences that are sturdy and look good despite their small size, in villages, towns, and cities along the Dragon Coast trade roads). She is in pressing need of adventurers to curb thefts among her employees and guard some of them (and their building supplies) from brigands—but has gone through at least three adventuring bands this year, thanks to unknown persons in Marsember deciding that Buckfast-hired adventurers should swiftly die.

And finally, noble family patriarch Lord Lyonard Downshield desires to raise the reputation of his family and wants to hire capable adventurers to "trounce some pirates" publicly in a battle, and to capture and bring back alive to Suzail, suitably caged, a "spectacular monster or two, something with tentacles or large and dragonlike," to "the greater glory of House Downshield."

These examples can serve as typical of the variety and extent of local adventuring-related noble investments at any one time. Until their coins run out, nobles will tirelessly hire adventurers to attempt all manner of missions for them, furthering many adventuring careers—and brutally ending others. As the famous adventurer Losklan of the Three Coins put it, "See that you hire on wisely, and live longer."

About the Author

Ed Greenwood is the man who unleashed the *Forgotten Realms* setting on an unsuspecting world. He works in libraries, and he writes fantasy, science fiction, horror, mystery, and romance stories (sometimes all in the same novel), but he is happiest when churning out Realmslore, Realmslore, and more Realmslore. He still has a few rooms in his house in which he has space left to pile up papers.

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