

HOARDS

A Hoard is the collected wealth of an individual or a group. It is, in short, treasure. It can vary from the coins they have on their persons as individuals to the carefully recorded assets in a store room to the pile of loose coins and gems.

They are the stuff that is found, and they come in different forms. This section will help you to an extent to understand what all can go into a treasure hoard, and how to structure one.

HOARD CONTENTS

COINS: The most common and generally sought form is that of coins. The Hoard sizes tables lists out the coin types and the die or dice to roll to determine how many of that type of coin are available. There is a multiplier for coins, as well, for multiplying the final result after rolling up the number of coins.

JEWELRY: necklaces, rings, earrings, broaches, brooches, circlets, hair ornaments, and more are all forms of jewelry, and may or may not be made from valuable materials, but will always be sought after as a result of the work itself, as a form of art. A typical Hoard will contain a few pieces of this, increasing as it gets larger.

GEMS: raw or cut, ore, precious, semiprecious, gems are small and highly sought after, deeply desired. A Gemstone is worth 1d20*100 sp.

TRADE GOODS & THEIR VALUE: Trade Goods can be anything that is sold and will often be worth more than the coins that are found. They may be bulky and their value may not be immediately apparent, but they are nonetheless worth something. Trade goods have both a number of items and a collective value. Value is always two rolls, multiplied by each other.

MAGICAL AIDS: These are the ordinary, everyday, common magical items and craft products that are found and used among the general citizenry, such as batons that light candles or fires, crystals that shed light, healing elixirs and balms, and the like. Generally speaking, 1d6 per Degree of Mastery of these will be found in a given Hoard.

SCROLLS AND TOMES: Over more than 1500 years, the research and spells of generations of Mages, on parchment scrolls, shards of pottery, bits of bone, and more have been a secret worth keeping and holding, and just as often lost to theft, unforeseen circumstances, and the ends of adventures. As they cannot be bought, and despite attempts to use a printing press that always failed, they must be discovered, and that makes them treasure and treasure is part of hoards. The Table lists the chance for a scroll. A Tome will be found only at Yeoman or higher DoM, and then only have a 10% chance per DoM of being one of the ‘scrolls’.

Degree of Mastery	Simple	Rudimentary	Intermediate	Advanced	Expert
Apprentice	d2	50% of 1	--	--	--
Novice	d4	d2	50% of 1	--	--
Yeoman	d6	d4	d2	50% of 1	--
Adept	d8	d6	d4	d2	50% of 1
Master	d10	d8	d6	d4	d2
Grandmaster	d12	d10	d8	d6	d4

MAGICAL ITEMS: Coins keep the lights on, but magic items keep the doors open, they say. No idea who they are, that’s just what Arabesque is always saying. Magic items have no table for how often they appear. A given hoard of a decent size may include one magic item, or it may not. Magic items are never found by default, and no hoard will ever have more than six magical items in total (and the more there are, the lower the Class of the magic item the will be). The number depends on the items included, as well – while a Hoard may have six class 0 items, it will have only one class 5, and generally an item will be worth the number of other items shown in the chart. In general, magical items are the least likely to be found items – but when they are, it is always worth it.

	0	1	2	3	4	5
0	1	0.83	0.66	0.5	.33	.16
1	1.16	1	0.83	0.66	0.5	.33
2	1.33	1.16	1	0.83	0.66	0.5
3	1.5	1.33	1.16	1	0.83	0.66
4	1.66	1.5	1.33	1.16	1	.83
5	1.83	1.66	1.5	1.33	1.16	1

HOARD SIZES

The size of a Hoard is determined by the Challenge Rating (CR) of the opponent and the fickle fate and fortune of the Sisters (dice rolling). One can also look at the CRs as Levels – for each level of a Character there is a certain amount of potential treasure.

Wyrld is not a place that gives mountains of gleaming treasure out (Dragons are a different story and will be dealt with). Most Hoards of Coins, Jewels, and Gems can fit into a locked metal and wood box one foot deep, three feet long, and two feet high. Just about the right size for a mimic.

Trade goods and larger magical items often won't fit into such spaces, and will be set up nearby. It is important, as a DM, that you remain aware of what treasure you give out, especially when it comes to magical items, trade goods, and jewelry, as any or all of them can be related to a story or side quest or other adventure hook, as well as be of value to the part during their current efforts or contribute to the growth of a given character.

Wyrld presumes that parties will divide treasure equally according to usefulness and equitability for a given character. It also presumes collective effort around and division of assets.

To determine the size of a given Hoard, either for an individual or a group of creatures, use the following table:

HOARD SIZES BY CR

CR	Bits	CP	SP	EP	GP	PP	Mult.	Jewelry	Gems	Trade Goods	Value (sp)
0	d4	d4	d4	--	--	--	--	--	--	d4	d%
1 - 3	d6	d6	d4	d4	--	--	*1	d4	--	d6	d4 * d%
4 - 6	d8	d6	d6	d4	d4	--	*1	d6	d4	d8	d6 * d%
7 - 9	d10	d8	d6	d6	d4	d4	*1	d8	d6	d10	d8 * d%
10 - 12	d12	d8	d8	d6	d6	d4	*1	d10	d8	d12	d10 * d%
13 - 15	d14	d10	d8	d8	d6	d6	*2	d12	d10	d14	d12 * d%
16 - 18	d16	d10	d10	d8	d8	d6	*2	d14	d12	d16	d14 * d%
19 - 21	d18	d12	d10	d10	d8	d8	*2	d16	d14	d18	d16 * d%
22 - 24	d20	d12	d12	d10	d10	d8	*2	d18	d16	d20	d18 * d%
25 - 27	d22	d14	d12	d12	d10	d10	*3	d20	d18	d22	d20 * d%
28 - 30	d24	d14	d14	d12	d12	d10	*3	d22	d20	d24	d22 * d%
31 - 33	d26	d16	d14	d14	d12	d12	*3	d24	d22	d26	d24 * d%
34 - 36	d28	d16	d16	d14	d14	d12	*3	d26	d24	d28	d26 * d%
37 - 39	d30	d18	d16	d16	d14	d14	*4	d28	d26	d30	d28 * d%
40 - 42	d30+d4	d20	d18	d16	d16	d14	*4	d30	d28	d30+d4	d30 * d%
43 - 45	d30+d6	d22	d20	d18	d16	d16	*4	d30+d4	d30	d30+d6	d30+d4 * d%
46 - 48	d30+d8	d24	d22	d20	d18	d16	*4	d30+d6	d30+d4	d30+d8	d30+d6 * d%
49 - 51	d30+d10	d26	d24	d22	d20	d18	*5	d30+d8	d30+d6	d30+d10	d30+d8 * d%
52 - 54	d30+d12	d28	d26	d24	d22	d20	*5	d30+d10	d30+d8	d30+d12	d30+d10 * d%
55 - 57	d30+d14	d30	d28	d26	d24	d22	*5	d30+d12	d30+d10	d30+d14	d30+d12 * d%
58 - 60	d30+d16	d30*d4	d30	d28	d26	d24	*5	d30+d14	d30+d12	d30+d16	d30+d14 * d%

Thus, the largest size of a hoard possible is 230 Bits, 600 copper, 150 silver, 140 electrum, 130 gold, 120 platinum, 44 pieces of Jewelry, 42 gemstones (worth between 100 and 2000 sp each), and 46 trade good items worth a collective 4400 sp. Not counting magical items.

As the DM, the hardest task is determining what the trade goods are, because many of them are bulky items or heavy items or both. Furniture is a trade good, after all.

DRAGONS

It is suggested by many who come from elsewhere that dragon hoards must be mighty indeed, and there is no evidence at this time to support this. No one has ever returned from a dragon's lair to describe what they found, so they remain an unknown quantity, although it is indeed likely they have enormous hoards the likes of which we cannot fathom, perhaps 100 times as much.

DENIZENS

Denizens, or inhabitants of the dimensions other than the Ephemeral Mortality, are likely to have different numbers. These are based on multiplications, from 2 to 9, based on the particular plane, but are only applicable if the Denizen has set up a Lair.

Plane	Multiplier	Plane	Multiplier	Plane	Multiplier	Plane	Multiplier
Heaven	2	The Dread	4	Quietus	2	Nightmare	3
Elysium	4	Karma	5	Silence	2	Limbo	2
Valhalla	5	Ex	7	Dreamscape	9	Purgatory	2
Hell	3	Eighth	8	Pandemonium	3	Elemental	5
The Abyss	2	Euthania	1	Whispers	3	Demiplane	6

LAIRS

Lairs, in 5e, are a special thing all to themselves. Not all creatures will have lairs and not all lairs are created equally.

For those that have lairs, a multiplier of 1 to five is fairly standard when it comes to the size of a treasure hoard.

PHILOSOPHY

Some will look at the amount of treasure here and argue it is too little. Others will argue that it is too much, especially if high rolls are involved.

This is intentional, as after decades of play, the general amounts here enable a reasonable amount of wealth to be gained, but not at such a speed that it becomes unmanageable.

As with much of the overall efforts in mechanics and systems throughout Wyrld, the Hoard system enables the amount of treasure to scale both with the characters and with the obstacles they face, providing enormous wealth at higher levels that is commensurate with the risks when compared to the lower levels.

This also gives a bit more than “the goblin as a couple bits on them”, as now Goblins, which can have variable CRs, can have much more interesting stuff upon their persons. And because it is based in the individual, the collective amount gained from large scale encounters is much greater when you recall that the standard ratio is 1.5 monsters to 1 character.

