

Character Creation

The Lands of the Five Cities are vast and filled with people of all types and persuasions. In Five Cities you take on the role of one of the million souls that live in this region of Terno. You might play a savage from the Verge Mountains, a stryker of Northaven, a trader in Ondsmouth, a hunter from South Stryke or even a Magi trained in Satoria. Whatever the case, the Lands are a tough place to live for anyone and only the capable and talented prosper.

Your character is one of those that has stepped up and is trying to forge their own way in the world. You may be a hero or a villain, out to save the world or to conquer it. You might be brave or cowardly, strong or wise. You are an adventurer. It is assumed therefore that your character has some talent or ability that stands them out from the crowd. This section provides you with everything you need to create your character. The seven stages below allow you to flesh out your character a piece at a time, fulfilling a particular concept or randomly finding one as you go. Every choice is yours to make, allowing you to have a character you've developed yourself and will actually enjoy playing.

1. Aspect

The first step in creating your character is to think about what kind of person they are. Do they rely on their brains or brawn? Are they likely to charge head long into a situation or call on others to help them. A character's Aspect reveals how they view the world around them.

2. Region

As important as your Aspect is your character's Region. After you have chosen what style of character you wish to play you will need to decide on where they are from. Although no two people are alike, people of a particular region share similar childhood experiences and opportunities.

3. Background

This important third step fleshes out your character even more. You know some things about them already, but here you get to choose what they have been doing for most of their lives. Each background provides an attribute bonus and choice of free skill which highlight the character's training to date.

4. Attributes

The previous three stages lead up to this point, each contributing to Primary Attribute generation in different ways. These five scores represent the core of your character, how strong, fast, clever, resilient and powerful they are. These form the basis of your character's Secondary Attributes and Skill scores.

5. Skills

Here you get to select the skills that make your character useful in the Lands of the Five Cities. It is an opportunity to customise and specialise, giving your character a focus or a broad range of talents. Every player gets a certain amount of skill picks and Experience depending on their Aspect.

6. Equipment

Every character begins play with a certain amount of money and equipment. The monetary value is randomly generated, taking into account any background modifiers. This can be used to purchase quality or cheap items, but nothing considered illegal. Players must choose what currency their remaining coinage is in.

7. Final Touches

Giving your character a name, height, weight and age adds the final details to your adventurer. This stage is as important as all the others, it adds your character's final statistics and gives you the material to roleplay your character well and get more out of Five Cities.

Aspect

A character's Aspect represents their general outlook on life. It embodies the approach that they will take when confronting most problems. The selection of an Aspect indicates how your character has led their life before your adventures begin. A character's Aspect determines their Primary Attributes and how many Skills they receive at creation. This is the first step in forming your character and their core concept.

There are four different Aspects to choose from and these broad groups cover the general spectrum of outlook and world view that you might come across in the lands of the Five Cities. Two people of the same Aspect may have differing views on how to solve specific problems, but they will be along the same theme of approach. Once an aspect has been chosen for the character it cannot be changed. It does, however, merely represent their attitudes at creation.

Cerebral

Characters of the Cerebral Aspect are people that attempt to think around problems, they try to rationally and logically figure things out before acting. It may be a cruel brand of cunning or positive imaginative process. The character may be naturally gifted or has spent many hours studying. More willing to learn to expand their mind in order to gain the advantage, Cerebral characters gain more skills at creation, but their Natural Skills are not as developed as other Aspects.

Physique:	+15	Pick Favoured Attribute:	Intellect or Cunning
Instinct:	+20		
Reason:	+25	Starting Skill Picks:	4
Discipline:	+20		
Bearing:	+20	Natural Skill Experience:	5

Physical

Characters of the Physical Aspect are more in tune with their bodies than their minds, even if they don't know it. It may be the character has spent years training and exercising, honing their physique. It could also be that through no fault of their own education was not their priority or was simply not possible. Characters of this Aspect are stronger, faster and fitter than characters of other Aspects. Physical characters begin with fewer skills have stronger Natural Skills.

Physique:	+25	Pick Favoured Attribute:	Stamina or Vigour
Instinct:	+20		
Reason:	+15	Starting Skill Picks:	2
Discipline:	+20		
Bearing:	+20	Natural Skill Experience:	20

Social

Members of the Social Aspect are those who come to the decision that the solution to life's problems lies in other people. It may be that they rely on their greater empathy to gain peoples' trust and friendship. Alternatively they might be a manipulative and cunning individual who uses people to their own ends. Either way it is this leaning toward interaction with others that separates them from other Aspects. Social characters have a good balance of skills.

Physique:	+20	Pick Favoured Attribute:	Presence or Empathy
Instinct:	+15		
Reason:	+20	Starting Skill Picks:	3
Discipline:	+20		
Bearing:	+25	Natural Skill Experience:	10

Universal

Universal Aspect characters are those that fall between all the others. They are those that may lean slightly toward one of the other Aspects, but don't maintain the same extreme approach. A Universal character has a balanced outlook on life, measuring the needs of each problem and reacting accordingly. Though they have no specific focus they are considered capable in all areas. Universal characters have generally had a balanced upbringing and education.

Physique:	+20	Pick Favoured Attribute:	Focus or Awareness
Instinct:	+20	Starting Skill Picks	3
Reason:	+20	Natural Skill Experience	15
Discipline:	+20		
Bearing:	+20		

Region

The lands of the Five Cities cover large areas and consequently there are many geographical regions within its borders. Even though all these regions are linked they have very distinct histories and in the present day a strong regionalism exists throughout the Five Cities. Even though all people have similar opportunities in life the land they come from tells something about them and how they were brought up.

This section provides a very brief description of each region and the cultural traits of those that live there. Societal trends and geographical limitations have led to very strong cultural differences and common youth experiences. Region choice provides a character with free skills, one skill pick and attribute bonus all representing traits that people of the region generally share.

The North

The people of the North are a tough and hardy people that must fight the elements day to day to survive. They have no love of farming and exist in a nearly hunter gatherer society.

Region Free Skills: Culture (The North)
Language (Torag)

Pick one skill from: Hunting (any)
Melee (cut or thrust)
Survival (forest, mountain or tundra)

Attribute Bonus: +5 to Physique or Discipline

The Savage Coast

The cold sea air toughens the skin of all those who call the Savage Coast home. The sea is the heart of this region, providing all the people need be they fisherman or pirate.

Region Free Skills: Culture (Pirates or Savage Coast)
Language (Torag)

Pick one skill from: Gathering (fishing)
Melee (cut or thrust)
Sailing (any)

Attribute Bonus: +5 to Physique or Instinct

The Braiden Hills

Primarily a military training ground, the Braiden Hills are covered in woods that are preserved for hunting parties. The weather and wilds help to toughen up the Strykers.

Region Free Skills: Culture (Braiden Hills, Northaven or Strykers)
Language (any)

Pick one skill from: Hunting (any)
Ranged (any)
Survival (forest or hills)

Attribute Bonus: +5 to Physique or Instinct

Ferside

The people of Ferside live in a world of trade and constant movement. The river is the centre of trade, life and recreation. From Four Hills to Great Ferside trade flows as fast as the waters of the Ferro.

Region Free Skills: Culture (Blackbridge, Ferside or Guilds)
Language (Ferick or Marique)

Pick one skill from: Gathering (any)
Sailing (barge or cog)
Smithing (hardware)

Attribute Bonus: +5 to Instinct or Bearing

North Stryke

The North Stryke is a land of great forests and consequently a large logging industry. Unfortunately since the area is often contested it is also rather lawless with bandits regularly raiding logging camps.

Region Free Skills: Culture (North Stryke)
Language (Ferick or Marique)

Pick one skill from: Gathering (forestry)
Ranged (any)
Survival (forest or plains)

Attribute Bonus: +5 to Physique or Instinct

The Grain Downs

The breadbasket of the north, the Grain Downs is an area of large scale arable farming. With rolling fields spreading out as far as the eye can see the majority of land is given over to farming.

Region Free Skills: Culture (Grain Downs)
Language (Ferick or Marique)

Pick one skill from: Animal Care (any)
Gathering (farming)
Trade (any)

Attribute Bonus: +5 to Physique or Bearing

Stryker Bay

The clear blue waters of Stryker Bay are home to many fishermen. It is also the naval training area for Sea Strykers. It is a pleasant and well-defended area and contains the busiest port in the Lands.

Region Free Skills: Culture (Ondsmouth, Stryker Bay or Strykers)
Language (any)

Pick one skill from: Gathering (fishing)
Ranged (any)
Sailing (any)

Attribute Bonus: +5 to Physique or Instinct

Onside

The land around the Ondu is a diverse region allowing for many trades. Stretching from Ondsmouth to Vergetown it covers a broad cross section of society. People from far and wide come to live and work here.

Region Free Skills: Culture (any)
Language (any)

Pick one skill from: Craft (any)
Gathering (any)
Trade (any)

Attribute Bonus: +5 to any one attribute

South Stryke

The South Stryke is the largest region of the Lands covering vast tracts of woodlands and arable farming greater than the Grain Downs. It is also the centre of the horse trade.

Region Free Skills: Culture (Guilds or South Stryke)
Language (Marique or Qesh)

Pick one skill from: Animal Care (any)
Gathering (any)
Riding (horse)

Attribute Bonus: +5 to Instinct or Bearing

Quenside

The lands around the River Quen are known for their periodic flooding and farming. A warmer land, this region also provides many of the more exotic fruits and animals to the other cities.

Region Free Skills: Culture (Quenside or Satoria)
Language (any)

Pick one skill from: Animal Care (any)
Gathering (any)
Sailing (barge or cog)

Attribute Bonus: +5 to Physique or Discipline

The Jagged Sea

Out amongst the islands is a dangerous region of sea, the only people here are the pirates out of Red Rock or the Sea Strykers that pursue them. Closer to the shore brave fishermen ply their trade.

Region Free Skills: Culture (Pirates, Red Rock or Strykers)
Language (any)

Pick one skill from: Gathering (any)
Melee (cut or thrust)
Sailing (any)

Attribute Bonus: +5 to Physique or Instinct

The Dry Hills

The northern limit of the Deadlands desert, this area is a land of specialised farming and little else. Here the horses of the north have a hard time and the camel is the mount of choice.

Region Free Skills: Culture (Dry Hills or Satoria)
Language (Quesh)

Pick one skill from: Gathering (farming)
Ride (camel)
Survival (desert or hills)

Attribute Bonus: +5 to Physique or Discipline

The Deadlands

Few people live in the Deadlands, although there are those that provide camels for trade. This region is also the land route to the Verdant Coast and Sky's Edge Pass.

Region Free Skills: Culture (Deadlands or Satoria)
Language (Quesh)

Pick one skill from: Knowledge (astronomy)
Ride (camel)
Survival (desert)

Attribute Bonus: +5 to Reason or Discipline

The Verge Mountains

In the Verge the clans rule the sparse woodlands that cover the hills and mountain slopes. Here a man's knowledge of the land is as important as his ability to hunt for food.

Region Free Skills: Culture (Verge)
Language (any)

Pick one skill from: Hunting (any)
Knowledge (geography)
Survival (forest, hills or mountains)

Attribute Bonus: +5 to Physique or Discipline

Background

The many peoples of the Five Cities and the surrounding lands are a complicated and interesting folk. Many trades and professions exist to support the running of each city and provide resources from the land. Every person has some talent in a particular career, and if not they have other qualities that set them apart. People work with or against the system, but everyone comes from somewhere. To represent this, players must choose a Background for their character much like their Aspect.

Backgrounds provide characters with bonuses representing the training or experience that early life would have provided all those of a similar upbringing. A background provides your character with free skills, an attribute bonus and one option point. Your background also gives you some equipment and your character's starting money gold equivalent. This money can be used during character creation to purchase beginning equipment and any remaining money must be converted into currency (see the Equipment Section).

Artistic

The character has spent their formative years dreaming and creating, with paint, sculpture or some other medium. They have spent their lives either in the creation of art or the defence of it. They have empathy for life and the societies they encounter.

Pick two skills from:	Animal Care Craft Culture Entertain Language Streetwise
Attribute Bonus:	+5 to Physique or Discipline
Option Point:	1 point of Passion
Starting Money:	4 + 2d8 gold equivalent
Pick one item from:	Craftsman's Toolbox Quality Dirk Fine Clothing Groom's Kit Scribe's Kit

Craftsman

You are a maker of things and good with your hands. You have spent your adolescence as an apprentice to a craftsman or immersed in the culture of industry. With extremely useful skills craftsmen are needed in every town across the land.

Pick two skills from:	Carpentry Craft Gathering Smithing Streetwise Trade
Attribute Bonus:	+5 to Physique or Bearing
Option Point:	1 point of Control

Starting Money: 5 + 2d10 gold equivalent

Pick one item from: Backsword
Carpenter's Toolbox
Craftsman's Toolbox
Leather Tunic
Smith's Tools
Tradesman's Kit

Criminal

You operate on the wrong side of the law. You may be a bandit, brigand or pirate. It may be that you were forced into this situation, or you revel in the thrill of crime. It is likely that you are a minor criminal with a small bounty on your head.

Pick two skills from: Larceny
Melee
Ranged
Sailing
Streetwise
Subterfuge

Attribute Bonus: +5 to Instinct or Bearing

Option Point: 1 point of Luck

Starting Money: 4 + 2d8 gold equivalent

Pick one item from: Brass Knuckles & Crowbar
Club & Caltrops
Dirk & Lockpicks
Disguise Kit
Throwing Daggers (3)

High Society

The character has spent their days in the upper echelons of their culture, working their way up the society ladder. It may be that you were born to a higher status or that you work for an important individual such as a guildsman or nobleman.

Pick two skills from: Animal Care
Culture
Language
Medicine
Melee
Riding

Attribute Bonus: +5 to Reason or Bearing

Option Point: 1 point of Training

Starting Money: 6 + 2d12 gold equivalent

Pick one item from: Quality Dirk
Noble Outfit
Rapier

Magi – Three Stars

You possess the potential to master the magical forces that permeate the world. The character has spent time studying and learning their first Elemental Form of Magic at the Three Stars in Satoria (select Air, Earth, Fire or Water as your Element).

- Pick one skill from:** Knowledge
Scry
Sink
- Pick one skill from:** Meta
Port
Streetwise
- Attribute Bonus:** +5 to Reason or Discipline
- Option Point:** 1 point of Control
- Starting Money:** 2 + 2d4 gold equivalent
- Pick one item from:** Animist Vial
Fine Clothing
Golemic Text
Grimoire
Satorian Robes

Magi – Wild Talent

You possess the potential to master the magical forces that permeate the world. Your character has had to explore their talents alone, with no formal training in the art of magic at the Three Stars in Satoria (select Air, Earth, Fire or Water as your Element).

- Pick one skill from:** Meta
Port
Scry
Sink
- Pick one skill from:** Knowledge
Streetwise
- Attribute Bonus:** +5 to Instinct or Discipline
- Option Point:** 1 point of Luck
- Starting Money:** 3 + 2d6 gold equivalent
- Pick one item:** Animist Vial
Dirk
Healer's Kit
Magical Totem
Robes

Merchant

The character has had an upbringing in mercantile circles, plying trade routes or working the markets of a city. Whether through parenting, training or personal experience you have learnt all you need to perform business on any scale they can achieve.

- Pick two skills from:** Animal Care
Craft
Driving
Gathering
Riding
Sailing
- Attribute Bonus:** +5 to Reason or Bearing
- Option Point:** 1 point of Control
- Starting Money:** 6 + 2d12 gold equivalent
- Pick one item from:** Bridge Sword
Lantern
Merchant Scale
Scribe's Kit
Traveller's Boots & Cloak

Peasant

The character has had no particular training, but has picked up talents from everyday life. This has allowed them to appreciate life in an immediate fashion and brought out strong parts of the person's character. They know the brutal realities of life.

- Pick two skills from:** Animal Care
Craft
Driving
Gathering
Hunting
Streetwise
- Attribute Bonus:** +5 to Physique or Bearing
- Option Point:** 1 point of Any Option
- Starting Money:** 2 + 2d4 gold equivalent
- Pick one item from:** Craftsman's Toolbox
Dagger
Groom's Kit
Holy Symbol
Sling with 10 shot

Religious

Your character has spent most of their life as part of a religious order or studying them. They may be on the road to spiritual enlightenment or using the church as a means to power. A player must decide which god it is that their character follows.

- Pick two skills from:** Craft
Culture

Entertain
Language
Knowledge
Medicine

Attribute Bonus: +5 to Discipline or Bearing

Option Point: 1 point of Passion

Starting Money: 2 + 2d4 gold equivalent

Pick one item from: Animist Vial
Holy Symbol
Lantern
Mace
Scribe's Kit

Scholar

Your character has spent much of their time in scholarly circles and has been given access to the most advanced areas of knowledge within their culture. Whether by academy, guild or library you are considered a member of the intellectual elite.

Pick two skills from: Craft
Culture
Language
Knowledge
Medicine
Subterfuge

Attribute Bonus: +5 to Reason or Discipline

Option Point: 1 point of Training

Starting Money: 2 + 2d4 gold equivalent

Pick one item from: Book & Scribe's Kit
Craftsman's Toolbox
Fine Clothing
Healer's Kit
Historical Text

Traveller

The open road is your life, wandering from town to town working or entertaining to get food or board. Having spent most of your life on the road you are a keen study of human life and culture. You are beholden to no man and wander as you choose.

Pick two skills from: Animal Care
Culture
Entertain
Gathering
Hunting
Survival

Attribute Bonus: +5 to Physique or Bearing

Option Point: 1 point of Luck

Starting Money: 2 + 2d4 gold equivalent

Pick one item from: 10 days rations
Bedroll, Tent & Tinderbox
Lantern & Staff
Traveller's Boots & Cloaks

Warrior

The character has spent their formative years in the military or surrounded by warrior folk. Whether barbarian, stryker or household guard the warrior is present in every form of human culture and is an inevitable part of life.

Pick two skills from: Driving
Melee
Ranged
Riding
Siege
Smithing

Attribute Bonus: +5 to Physique or Instinct

Option Point: 1 point of Training

Starting Money: 4 + 2d8 gold equivalent

Pick one item from: Bridge Sword & Small Wooden Shield
Clan Shirt & Spear
Common Bow & 10 Arrows
Leather Tunic
Light Crossbow & 10 Bolts
Padded Coat

Attributes

Every person has strengths and weaknesses that lean toward physical, mental or social aspects. Some are strong and fast, some are quick-witted. Some are great friends and leaders. A very few get a bit of each. In order to represent this, a character has two sets of Attributes, scores that allow the player to know how good or bad their character is in any area.

Primary Attributes

There are five Primary Attributes, representing the physical, mental and personal side of a person. These are the core of a character and determined by their Aspect, Region and Background.

Physique

This Attribute illustrates the character's physical strength, stamina and resistance.

P&Q

Instinct

A character's reflexes, perception and co-ordination are represented by their Instinct score.

I&S

Reason

This represents a character's ability to comprehend, retain information and their general brain power.

R&R

Discipline

This represents a character's mental resilience, the ability to withstand attacks to their mind and spirit.

D&P

Bearing

A character's ability to interact with others and their personal skills are determined by their Bearing.

B&G

Up to this point your character will have received Primary Attribute points from their Aspect, Region and Background. However not everyone from the same area with the same profession is exactly the same. To represent this every character receives an additional 50 points to distribute amongst their Primary Attributes. In distributing these points no more than 20 can be assigned to any one attribute.

$$\text{Aspect Base Score} + \text{Regional Bonus*} + \text{Background Bonus*} + \text{Additional Points*}$$

* Not all of your Attributes will have a Regional Bonus, Background Bonus or Additional Points to total.

Secondary Attributes

The ten Secondary Attributes represent the connections between the Primary ones and are the basis for skills and how characters interact with the world around them. Secondary Attributes are derived from the average of two Primary Attributes shown in the table below. If Primary Attributes increase so do Secondary Attributes. Once all of your Primary Attributes have been determined you then need to calculate your 10 Secondary Attributes.

Stamina

This represents a character's ability to use body and mind against a physical challenge.

P&Q & D&P

Awareness

This represents a character's perception and ability to react to situations.

I&S & R&R

Intellect

This represents a character's ability to process and retain complex information.

R&R & D&P

Psyche

This represents a character's strength of will and ability to resist mental challenges.

D&P & B&G

Presence

This represents a character's force of personality, through appearance or work.

B&G & P&Q

Vigour

This represents a character's ability to usefully direct their physical energies.

P&Q & R&R

Prowess

This represents a character's ability to co-ordinate their muscles and senses in action.

I&S & P&Q

Cunning

This represents a character's ability to use knowledge and reason to their social advantage.

R&R & B&G

Focus

This represents a character's ability to direct their energies and senses toward a goal.

D&P & I&S

Empathy

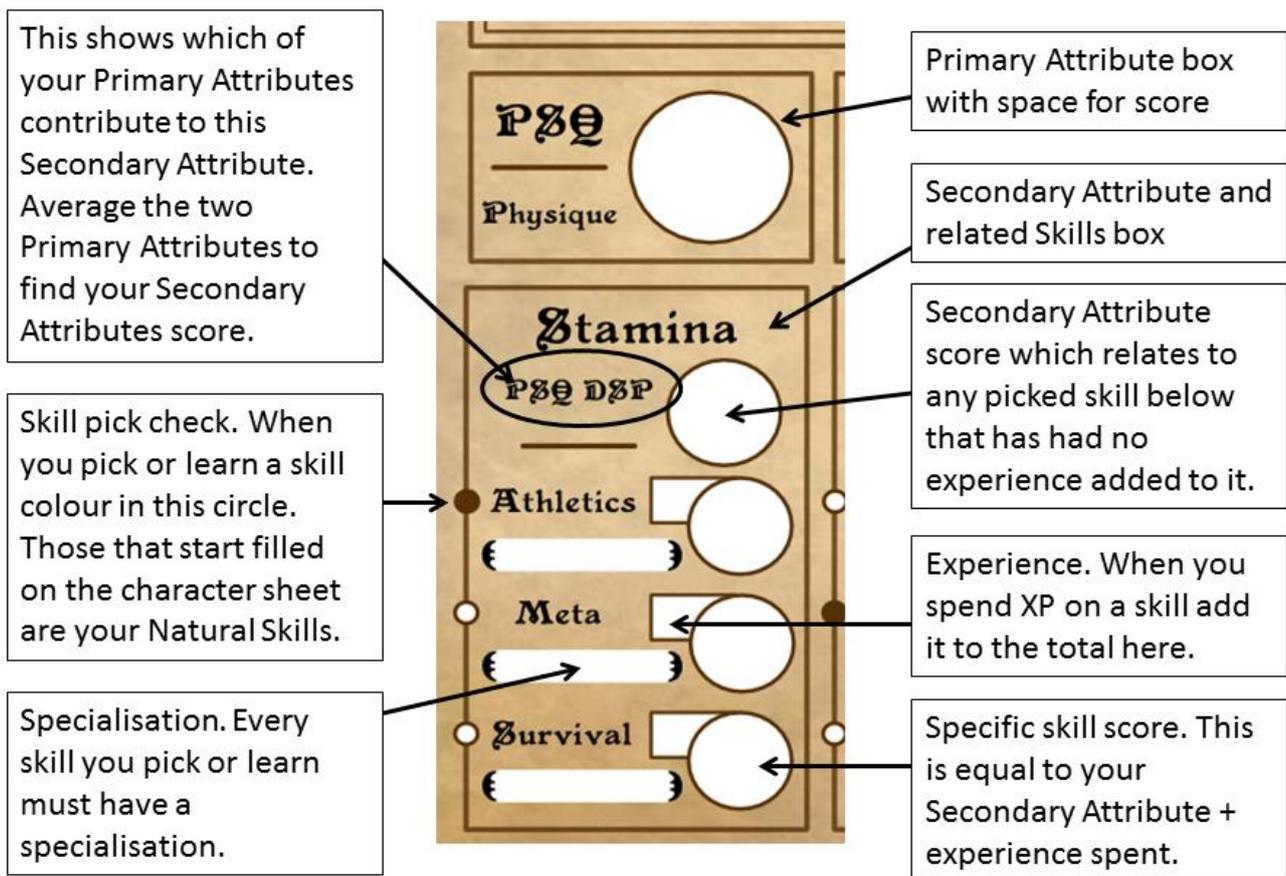
This represents a character's ability to understand and work with others.

B&G & R&R

Skills

Now that you have decided on your Aspect, Region, Background and Attributes you must choose your character's Skills. Skills are talents, knowledge and abilities that your character has learnt in their early life whether through self-education or formal training. Your character will use their skills on a regular basis and they allow them to interact with the world in specific ways (for skill descriptions see the Skills Chapter). By now you will have been presented with options of free skills based on your Region and Background.

When a character gains a skill they must choose an area of specialisation (more on this is explained in the Skills Section). Below is the Master Skill List showing all skills and example specialisations. Skills are grouped on your character sheet under the Secondary Attribute that it is based upon. The following illustrates how you should fill in your character sheet and what each of the boxes represents.



All characters know all Natural skills (Athletics, Brawling, Influence and Stealth), these being things that all people can do to varying degrees without training. When you pick or gain a skill fill in the circle next to its name on your character sheet. The skill then operates at the score of the relevant Secondary Attribute. Any Experience spent on a skill then increases its individual score, not that of all skills under the Attribute.

On top of those already outlined by Region and Background a character gains a number of Skill Picks and Natural Skill advances depending on their Aspect. This shows how much studying books or 'living life' the character has done up until now. Skill Picks are just that, have a look at the list below (or the character sheet) and pick a number of skills as detail under Aspect.

Natural Skill Advances are shared out amongst the four skills as if they were Experience Points; however, you cannot place more than half in any one skill (eg. a Physical character could put no more than 10 in any one skill).

Once all Picks have been made and Natural Skill Advances spent every character then receives an additional 15 points to spend amongst ALL of their skills (as if they were Experience Points).

Master Skill List

Skill	Attribute	Example Specialisations
Animal Care	Psyche	breeding, handling, training
Athletics	Stamina	climb, jump, run, swim
Brawling	Prowess	fight, wrestle
Carpentry	Presence	building, transport, weapons
Craft	Presence	gem cutting, masonry, pottery
Culture	Cunning	by Region/Group
Driving	Empathy	cart, landraft, wagon
Entertain	Empathy	act, dance, music, oratory, sing
Gathering	Vigour	farming, fishing, forestry, mining
Hunting	Prowess	skinning, tracking, trapping
Influence	Presence	bargain, command, interrogate, manipulate
Knowledge	Intellect	astronomy, engineering, geography, occult
Language	Cunning	atani, Ferick, Merique, Qesh, Torag
Larceny	Focus	concealment, lockpick, pickpocket
Medicine	Intellect	healing, herbalism, surgery
Melee	Prowess	bludgeon, cleave, cut, haft, thrust
Meta*	Stamina	augur, dark, light, truth, imbue
Port*	Focus	augur, dark, light, truth, release
Ranged	Awareness	bow, crossbow, sling, thrown
Riding	Empathy	camel, donkey, drake, horse
Sailing	Vigour	barge, caravel, cog, sloop
Scry*	Intellect	augur, dark, light, truth, sense
Siege	Focus	ballista, mangonel, trebuchet
Sink*	Psyche	augur, dark, light, truth, store
Smithing	Vigour	armour, hardware, weapons
Stealth	Awareness	hide, sneak
Streetwise	Cunning	gossip, people, places
Subterfuge	Psyche	codes, disguise, forgery
Survival	Stamina	by Terrain type
Trade	Awareness	domestic, tailor, tanner

Bold skills are Natural Skills and all characters begin with these and therefore need to select a specialisation at creation. Skills with an asterisk (*) are Magical Skills and, at character creation, only characters of a Magi Background may select these.

Equipment

The old adage goes: a workman is only as good as his tools. So it is true in a world of technology and industry. Things fill the world and your character will be armed with a set of tools to use their skills and take action in their adventures. So far you will have gained some starting equipment from your background. These are things you have earned, been given or possibly even stolen along your travels to date. Your Background also provides you with some starting money which you can now spend on equipment.

The Shirt on Your Back

Even though Backgrounds provide starting money every character owns a set of clothes, small personal effects (earrings etc. but nothing expensive or special) and 1d10 gold equivalent on top of their starting money.

Money

Each of the Five Cities operates with a different monetary system and currency. However, at character creation the term 'gold equivalent' is used to represent a standard amount. Once character creation is over the correct conversion rate should be used on your remaining gold equivalent to establish what coins your character has in their pocket.

Being Frugal

It is possible to purchase items for less than the list price. If a character does not mind purchasing defective or second-hand items it is possible to buy at a lower price. Forgoing quality can therefore be the key to making your credits go further. A 'cheap' item has a quality one level lower than that listed (to a minimum of Poor) and costs half the price. A critical failure when using a 'cheap' item results in it taking damage. An item with a Poor quality cannot be bought cheaply (it's already cheap).

Splashing Out

Just as it is possible to buy defective items it is also possible to buy quality items. A 'quality' item costs twice the price and has a quality of one level higher than listed (to a maximum of Outstanding).

Equipment Lists

Although the market prices of items are never constant and objects can be found at various costs across the Five Cities, the Equipment section contains equipment lists that cover the general items found throughout the lands.

Personal Details

At this point your character has scores, skills and nice numbers showing you what they can and cannot do. Yet who are they? Where have they come from? At this stage you should pick a name for your character and determine how tall and heavy they are. You should also think about what colour their hair is, their eyes, their skin. This is where you flesh out the character, to make them more than numbers.

Try to expand on your background with your Gamesmaster. Use the World of Five Cities chapter for information about your culture and where you might have come from. This can really help you roleplay the character, to understand their motives, desires and fears. Once you have thought about this you are ready to play.