More than Coin
Non-Monetary Rewards

AZUKAIL
Games
MORE THAN COIN -
NON-MONETARY REWARDS

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COMPATABILITY
This product is designed to be system agnostic and usable with any pen and paper role playing game system.
This PDF uses Adobe layers and the backgrounds and images can be disabled for a printer friendly version.
**INTRODUCTION**

Not every person who employs the characters will be able to pay them with actual money. Often, especially at lower levels, patrons simply do not have that sort of cash on hand. This even applies to nobles who, in the terms of the setting, may have a lot of wealth but not much in the way of portable cash, as their wealth is tied up in land. There are obvious non-monetary rewards that can be given, such as spells and other magic, but there are other types of non-monetary rewards too. Many of these non-monetary rewards can also be a source of potential Adventure Hooks and many, by their very nature, will not be the sort of rewards that can easily be exchanged for cash. Instead, these rewards can be used to limit the amount of cash that characters can get their hands on.

**ANIMALS**

Animals, and services related to animals, might seem like an odd reward, but in many situations in a fantasy or medieval setting, animals may be the most valuable items owned by NPCs.

**LIVESTOCK**

Livestock may not be the most exciting payment to receive, and it can be hard to deal with as well, but it will be the easiest source of money for many in society, especially those away from large urban areas. This would primarily be livestock such as cattle and poultry and would primarily be received as payment from the wealthier farmer, as a poor one will probably not be able to spare even a single animal; for some animals, a poorer farmer may only have one of them to start with.

**STUD SERVICE**

Horses, and also bulls, may be used to provide stud services and, in a fantasy setting, more exotic creatures could do the same. This will, in some cases, only be appropriate if there is considered to be something “special” about the animal’s bloodline, such as a horse being a noted warhorse or racehorse. Cattle may be known for superior quality meat or being better milkers; exotic animals could be known for being superior flyers.

Horses will be one of the more common stud animals, as well as livestock, such as cattle, but in a fantasy setting more unusual creatures, such as griffons and hippogriffs, could be put out to stud. Stud services will normally require the characters have access to a relevant animal or creature to use it with.

**BUILDINGS**

Castles, and other fortifications, are one of the primary buildings that spring into mind as a reward, and may be used to pay more powerful characters, but these are not the only ones. Below castles, there are other buildings, such as homes, that could also be given. Buildings that are a major component in a business are treated as busi-
nesses, not buildings.

Castles and fortifications given out as rewards are unlikely to be in good condition; they may in fact be ruins by any normal measure. Intact castles are expensive, and are therefore unlikely to be given out as rewards. For one thing, they are probably already occupied. If the current occupants have been kicked out because, for example, they were caught plotting against the crown by the characters, and thus had their lands confiscated, then the characters may get such as a reward.

Should the characters be given a run-down fortification, they will then need to repair, rebuild, refurnish and reequip it. Castles also tend to be built in places that need them, so characters may well discover that their new home is in a dangerous borderland region.

**ADVENTURE HOOKS**

Castles and fortifications are a natural source of Adventure Hooks, as such buildings will most likely be situated close to a border, whether with another nation or with the wilderness. Incursions of hostile forces are a definite possibility, and these may even result in a siege. Characters may also be expected to lead patrols into the wild lands to root out any hostile monsters or humanoids. Even rebuilding or repairing a fortification could involve Adventure Hooks, such as getting needed supplies to the site, possibly through bandit attacks, and finding and hiring craftsmen with appropriate skills.

**DISCOUNTS**

Providers of goods and services may offer a discount on those goods and services. This discount is unlikely to be huge, as many such providers will be individuals or small family operations that are operating on a fairly small profit margin.

**FOOD & DRINK**

Characters could be rewarded with the provision of food on a regular basis, which could be of any sort, depending on who is providing it, from collected items that farmers might have access to, such as eggs and milk, to those that require more preparation, such as cheese, or those that require actually cooking. Most foods provided in this manner will only have a limited shelf life; rations are a possibility as a reward but are probably unlikely.

**GUILD MEMBERSHIP**

Unless this is an appropriate guild for a character, this membership will be honorary in nature. An honorary member, for whom this wouldn’t be an appropriate guild, will not be able to gain the full benefits of the guild, as they will lack the necessary skills to do so. They will gain some of the benefits, which could include things such as reduced prices when buying from other guild members, a place to stay when in town, either cheap or free, and the use of guild resources, such as libraries, workshops and access to suppliers.

**ADVENTURE HOOKS**

If the guild runs into problems, or acquires
enemies, such may well spill over onto even honorary members of a guild. Wars between guilds are not unknown either, and these wars can easily involve, sometimes potentially lethal, violence.

Honorary Degree

Similar to honorary guild membership, this is an honorary qualification from a, presumably noteworthy, educational institution. This would be a qualification that the character lacks the appropriate skills to otherwise acquire. It will probably be of less practical use than an honorary guild membership but in some circumstances may command more respect. Such an honorary qualification is, like honorary guild membership, likely to include the use of the institution’s facilities and resources, which could be such as research libraries, dormitories and dining places.

It is possible for there to be overlap between this sort of institution and a guild where, for example, they are effectively the same thing, such as a mages’ college may also be the headquarters of the local association of mages, with all graduates automatically becoming members.

Adventure Hooks

Possessors of an honorary degree from an institution could run into the same sort of problems as honorary guild members, should the institution issuing the degree fall foul of something or someone in the same way.

Information

Information is often, if not always, valuable, and information may be directly given as a reward, or a means of gaining it could be the reward. Information could come from consultation with a sage for whom the characters have done a favour or could be received from street urchins who could function as an intelligence gathering operation in a city in exchange for protection or help.

Adventure Hooks

Characters may acquire, or be thought to have acquired, information that certain parties do not want others to know. Such parties may well take steps to ensure that this information does not get dispersed, by eliminating those who know, or are thought to know, it.

Freedom of the City

Sometimes called the Keys to the City, this was originally granted to draw a difference between freemen and vassals, but it is unlikely that characters will be in such a situation. For them, this honour will probably result in being granted certain rights that most do not have within the city, including freedom of entry, although these will vary from urban centre to urban centre and will not be a carte blanche to break any law they choose. However, city guard may well be more willing to listen to the stories of those possessing the city’s freedom, rather than simply tossing them into jail as they might an ordinary citizen.

Land

Land can be a common reward for a ruler to give, especially if that ruler has land that is not currently being used, and therefore
not currently generating them any income. Land will typically come with responsibilities, such as paying taxes, and may also have restrictions as to what it can be used for. Land is unlikely to be prime land within a realm, as such will already have a current owner.

Borderlands will often be undeveloped, which characters will then develop into something productive. If the characters succeed in developing the land, the noble will gain benefit from land that was previously not generating anything. If they fail, the noble has lost nothing.

**FARMLAND**

Farmland may come with existing farmers, or tenants, but this is less likely than raw land that needs developing. Farmland can include land that, strictly speaking, isn’t truly farmland as it is unsuitable for anything other than grazing sheep or goats, so as well as generally flat arable land this could include steep hills and moorland.

**LAKES**

The main source of income from lakes will most likely be fish and certain types of game, such as aquatic birds. The characters may grant the right to fish or hunt the lake to others in exchange for an annual fee.

**RIGHTS**

Rights are not an outright ownership of land, but the right to do something with it. They may also be easier to revoke, with a commensurate loss of anything that was developed on the land to take advantage of the rights.

**FISHING RIGHTS**

The right to fish in a river or a lake. Fishing in a river could cause problems with those up- or downstream, who may claim that the characters have infringed on their own rights.

**HUNTING RIGHTS**

The right to hunt game, typically in woods or on moorland, which will have different types of game.

**LOGGING RIGHTS**

The right to chop down trees in a forest. Hardwood trees will often be more valuable than softwood.

**MINING RIGHTS**

The right to extract minerals from an area. Minerals present could be low value metals all the way up to gems.

**SETTLEMENT RIGHTS**

Characters may be granted the right to build anything from a thorp or village, probably with a castle, up to a full-sized city, although the last is unlikely for characters to be able to achieve, given the amount of investment required.

**TOLLS**

This grants the right to collect a toll from those passing, which will most likely be by river, by road or perhaps over a bridge. The characters will be expected to use the toll to make the route easier and safer to travel, and will therefore need to maintain the waterway, road or bridge as necessary as well as mount patrols and hunt down bandits preying on travellers as well as any other threats. Should they fail to do so, the toll rights will most likely be revoked.

**ADVENTURE HOOKS**

Even though all the rights are granted by the ruler who claims to own the land, this does not mean that there will not be others
who will object to such; the gifting ruler may not have much control over and there may be other inhabitants to dispute their claim to ownership. Druids, elves and other suitable creatures may object to excessive logging, to pollution caused by mining and to over hunting or over fishing. In extreme cases, these groups may object to any commercial use being made of the land.

**LETTERS OF MARQUE**

Letters of marque are granted by governments and allow those with a ship to act as a privateer, attacking vessels belonging to enemy nations without being considered to be a pirate, at least by the issuing nation. Privateering is effectively government-legitimized piracy against an enemy nation.

**ADVENTURE HOOKS**

If the characters use a letter of marque against a nation, that nation may well hold a grudge, even after any official conflict has ceased. Just because an end to a war between two or more nations has been agreed does not necessarily include third parties who were working for one of the combatants. The nation that issued the letters of marque may not have a problem, as long as the privateers understand they are no longer authorised to act in such a way, but a target nation is highly likely to consider them to be simple pirates.

**LODGING**

The owner of an inn could provide lodging, probably including food and possibly stabling for animals, whenever the characters are passing through. Depending on the inn’s location, it may even provide a temporary base of operations, but most inns will be unable to afford to have characters living there rent-free all the time.

**STABLING**

Urban areas, especially cities, will often not allow mounts, whether these be horses or something more exotic, within the walls or boundaries of the city or, if they do, will require them to be stabled just inside the gates and not used inside. There will be some exceptions, but these are most likely to be nobles or connected to the city’s government or law enforcement in some way. Characters who have mounts will need somewhere to stable them, which will cost money. The owner of such a stable could provide free stabling for the characters’ mounts as a reward.

**MARRIAGE**

A suitable character may be given a proposal of marriage, most likely to a dependent of whoever is granting the reward but, in some cases, it could be the reward-giver themselves who is proposing marriage. This may result in entry into the nobility, the wealthy merchant class or other elite, or might be just a simple marriage with an eligible individual.

**ADVENTURE HOOKS**

The more valuable a catch the spouse-to-be is considered, whether simply because of appearance or more probably because of such as the dowry or an accompanying
title, the more likely there will be suitors who are unhappy with the character being the one chosen. Other family members may also consider the chosen character to be an unsuitable match, for whatever reason, and could attempt to undermine the relationship before the marriage. Some family members may even have enough influence to outright veto the marriage going ahead.

**Nobility**

Granting a noble title is one way for a ruler to provide a reward with little outlay. Some noble titles may also come with land, as covered elsewhere, and some may come with responsibilities. Coming with both land and responsibilities is also a likely option. A character could, for example, receive a supplementary title of “Warden of the Marches” for a borderland region. Such a supplementary titles would also come with the character becoming responsible for the defence of the region to which they have been granted a title.

**Gentry**

The gentry may, and often do, own land, but they are not nobles, as they lack a noble title. Membership in the gentry is unlikely to be given as a direct reward; instead, becoming a member of the gentry is more likely to be as a result of characters gaining another reward. Such membership will most probably be due to being granted land but no noble title.

**Court Title**

These are titles that have rank and status, but no land to go with them. Older, more established, landed nobles may regard those with such titles to be inferior to true nobles, even if they technically have the same rank at court. Court titles can still lead to influence at court.

**Knighthood**

This is membership of a knightly order and governments and religions will be the primary dispensers of knighthoods. Religions are unlikely to grant a knighthood to a character who isn’t a follower of said religion and governments are unlikely to bestow knighthoods on citizens of hostile powers. Knighthoods may be purely honorary in nature, but in older settings they are also likely to come with responsibilities and obligations, such as providing troops in times of war or other need to the government or organisation that granted the knighthood, and more than likely accompanying those troops into battle. A knighthood may come with either a small stipend, or a small parcel of land, perhaps a single manor house and its supporting farms.

**Patent of Nobility**

This is a true title that can be passed on to descendants, but it is unlikely that anything above baron, or equivalent, will be given for anything but the greatest ser-
vices to a ruler, such as saving the realm from certain destruction

ADVENTURE HOOKS

Should a high noble rank be given to a character, those nobles with older, and therefore, in their minds, better, titles who are now of a lower rank than the recipient may take having to be subservient to a jumped-up adventurer quite badly, and may seek to rectify the situation. Borderland titles go with borderland regions, and nobles in such areas may, and likely will, have to deal with hostile incursions from uncivilised regions.

PROFESSIONAL SERVICES

These would be non-physical professional services, and therefore wouldn’t include such as forging a sword, for example.

MESSENGER

A messenger service will deliver messages, either free or at a reduced price, as a reward. This may simply be within a town or city, or it could include delivery between cities, with the latter more likely for companies employing multiple messengers with regular routes than those that are a single person operation. This is unlikely to include magical delivery of messages, as such would fall into a different category of reward, namely magical services.

TRAINING

Training can be used to improve existing skills or to learn new ones, and will focus on physical skills.

TUTORING

Tutoring is similar to training, in that it can be used to train existing skills or learn new ones. The primary difference is that this is for skills of a more cerebral nature.

ADVENTURE HOOKS

Providers of training and knowledge can, and in some cases, almost certainly will, have rivals, and studying with one may result in problems with their rivals. Such problems are unlikely to be overt or threatening, but a rival could easily refuse to help or deal with characters who are known to have had dealings with someone they have a rivalry with, although this may not be explicitly stated as the reason.

BUSINESSES

It is possible that the characters may be rewarded with a business, or something business-related even if it isn’t a specific existing business.

SHOPS

Inns and taverns are going to be the most likely businesses to be acquired, as they don’t require the levels of technical or trade skills required by many craft businesses. Businesses of the latter type will frequently be operations run by a single skilled craftsman, and characters may not possess the required skills to run such. Plus, existing customers may not stay with such businesses on a change of ownership, unless the new owner is associated with
the previous one in some way, such as by family or apprenticeship. Another possible business would be pawn shops or similar places where customers bring in used goods for sale or pawn, although characters may not wish to be involved in that type of business. Magic-related shops are a type of business that characters are likely to have related skills for.

**MONOPOLIES**

An official monopoly allows a business to operate with no competitors within a certain area, which will most likely be a realm or part of a realm. Monopolies wouldn’t operate in different countries, unless those countries are part of a larger grouping, such as an empire. Given the right type of monopoly, this can be worth, and generate, a lot of money. Monopolies are unlikely to be granted for an existing business, trade or commodity, as there will be other merchants, organisations and businesses already dealing in such and characters will probably lack a suitable track record to show that they could do a better job. Instead, they will most likely be granted in order to provide incentives to open up a new market, which the organisation granting the monopoly will then be able to tax or otherwise generate new sources of revenue from. Once a monopoly is granted, the income potential can mean that others may, and probably will, want to muscle in on the monopoly somehow, whether by offering needed skills, contacts or partnerships, or by more underhand means.

Running this type of business is no small matter and characters will have to deal with matters such as the hiring and firing of staff, fraud and theft. Such is the case in smaller businesses as well, but for a monopoly this problem will be on a larger scale. Active management of the monopoly could be put into the hands of a professional manager, but there is no guarantee that such will be honest. Mismanaging a monopoly, whether because the characters are poor managers or problems with any professions hired to do the job, could result in having to pay penalties or it being revoked.

**ADVENTURE HOOKS**

Business rivals can cause problems, especially if the rivals are connected to criminal organisations in any way, as they will have no problems with stooping to less-than-legal means. Criminals themselves can cause other problems, such as demanding protection money or robbing businesses. Employees may steal goods or otherwise misuse the business property, perhaps in conjunction with more organised groups of criminals.

Members of law enforcement and the local government could also behave in a criminal fashion, demanding kickbacks and fees in return for licenses and protection, or basically doing the job they are supposed to do. Failure to comply with official criminality can cause serious problems for a business.

**TRAVEL**

One reward is to provide a discounted or free means from getting from one place to
Another.

**LAND TRAVEL**

Land travel will probably be such as being given free passage on carriages, coaches and similar conveyances. Vehicles such as these will probably only go between specific destinations, unless they are transporting people to different places within a city, and will probably have a schedule, even if it’s just a rough one. Space in such conveyances will also be limited, and characters could end up travelling on the outside of the vehicle.

Another option would be to allow the characters to rent mounts, either for free or at a reduced rate. These could then be used between specific destinations, where the renters have facilities, or from the rental location and back. Those hiring out mounts may still require a deposit, especially if the characters are going to take their steeds into potentially hazardous situations.

**SHIP TRAVEL**

The captain or owner of a vessel, which could include those travelling inland waterways, may provide free travel for the characters. Typically, the travel will be free only if the ship in question is heading in the direction the characters want to travel; it would be too expensive making a journey otherwise, unless the characters could provide cargo, and preferably to provide it both ways.

Accommodation may vary, from bunking on the deck to hammocks in the crew quarters to accommodation in a cabin, mostly depending on what is available, and a large party may end up using several different types of accommodation.

**AIR TRAVEL**

Travel by air is more specialist but, in a fantasy setting, it could be provided through the use of winged creatures or flying magic items. Another option, for settings that are perhaps more technologically or magically advanced, will be such as airships, whether these be balloon-based zeppelin types or actual flying ships of some type. Aerial travel is one of the more unlikely rewards, but it is possible, especially if there are some sort of aerial ships that are in reasonably regular use.

**ADVENTURE HOOKS**

Travel by ship, especially at sea, can be inherently dangerous. Dangers include bandits, on inland waterways, and pirates at sea, dangerous creatures, whether these be sea monsters, river dwellers or airborne monsters that can attack a boat, and weather hazards, which can be unpleasant inland and extremely dangerous at sea.

Land travel is susceptible to monster and bandit attacks, but weather, unless truly extreme, tends to be less of a problem.

Aerial travel is vulnerable to aerial monster attacks and weather is also a significantly greater problem than it is on land. Problems with the mode of transport also tend to be rapidly more dangerous with aerial travel than with land or even water; ships often take time to sink but the time it takes something to fall out of the sky is much shorter.

**ILLEGAL GOODS & SERVICES**

Criminals may offer illegal goods and services in exchange for help. Most such services will cause legal problems for the characters if they are discovered to be using them and criminals may themselves not be the most trustworthy of individuals to get services from.
BANNED GOODS

Criminals will probably be able to source items that are banned in the current region. These items may be banned with good reason, or the local regime may simply be very strict when it comes to certain items. As far as law enforcement goes, illegal is illegal, even if the illegal products are perfectly legal in other places.

FAVOURS

Corrupt officials, be they in the bureaucracy governing a place or in law enforcement, may offer favours rather than money. Such favours could include granting of appropriate licenses and permits more easily, looking the other way for criminal or dubious activities or harassing competitors in a legal manner.

FORGERY

This will be the forging of documents, with official documents being the most likely but others would be included, and could possibly including counterfeiting.

ADVENTURE HOOKS

Receiving illegal goods or services will likely create many Adventure Hooks, especially if this is discovered by local law enforcement. This trouble may require bribes to law enforcement, if said law enforcement is corrupt enough, which can further compromise the characters. Otherwise, using such services could result in fines, jail and harsher forms of punishment. If it becomes known that the characters helped some criminals, rivals of those criminals may decide that the characters are now foes and act accordingly.

Dealing with corrupt individuals is perhaps even riskier than dealing with outright criminals, for the corrupt can often appear to be acting with the force of the law behind them. They may quickly dispose of characters they consider to have become liabilities, or simply too expensive to keep granting favours for, perhaps through jail, perhaps through more lethal means. They may also start moving in on whatever the characters are doing, wanting a piece of their own.

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