

INHERITANCE: Money earned is less slippery than money inherited

RAP

Use if a family inheritance is called for while generating a player character. Roll as indicated or choose as desired.

d20 Inheritance

- 01 One extra money die
- 02 Weapon *A
- 03 One extra money die
- 04 An heirloom *B
- 05 Two extra money dice
- 06 One extra money die
- 07 Armour *C
- 08 One extra money die
- 09 An heirloom *B
- 10 Weapon *A
- 11 One extra money die
- 12 Armour *C
- 13 One extra money die
- 14 An heirloom *B
- 15 Two extra money dice
- 16 One extra money die
- 17 Weapon *A
- 18 One extra money die
- 19 An heirloom *B
- 20 Special *D

*A - See Weapons below

*B - See Heirlooms below

*C - See Armour below

*D - See Special Heirloom below

d6 Weapon

- 01 Dart
- 02 Dagger
- 03 Hand axe
- 04 Hammer *A
- 05 2 throwing daggers
- 06 Club

*A - Weapon, not a tool

d20 Heirloom *A

- 01 A shirt/blouse
- 02 A small wooden box *B
- 03 Book d4
 - 01 Religious text
 - 02 Plant identification
 - 03 Cookbook
 - 04 An ancestor's diary/journal
- 04 A fancy china plate
- 05 A key/ring of keys *C
- 06 A small musical instrument d6
 - 01 Castanets
 - 02 Recorder
 - 03 Drum (small)
 - 04 Shawm
 - 05 Timbrel
 - 06 Finger cymbals
- 07 Scroll (Non-magic; see [here](#))
- 08 Portrait of an ancestor
- 09 Cane/walking stick
- 10 Quilt/afghan
- 11 Figurine d4
 - 01 Religious *D
 - 02 Wolf
 - 03 Fish
 - 04 Human/humanoid
- 12 Mummified wolf paw
- 13 Rug
- 14 Pewter cup/bowl
- 15 Tent
- 16 Medallion *E
- 17 Blanket
- 18 Boots
- 19 Knife *F

- 20 Belt with scabbard

*A - 10% of heirlooms will have a special detail (See below)

*B - With lock? Is key included or missing?

*C - To known or unknown lock(s)?

*D - Deity, angel, heavenly being, saint, etc.

*E - From what or whom?

*F - A tool, not a weapon

d8 Special detail

- 01 Partial map etched on surface *A
- 02 Map worked into the design *A
- 03 An empty hidden/secret compartment *B
- 04 A secret/hidden compartment containing d8 *B
 - 01 A platinum piece
 - 02 An undecorated gold-plated ring
 - 03 A small sheet of lead with a blessing inscribed
 - 04 A blank piece of parchment
 - 05 A small pair of dice (d6)
 - 06 A luck stone
 - 07 A silver arrow head
 - 08 Nothing
- 05 Contains a message from a loved one
- 06 Symbol of a secret society inscribed *C
- 07 Item made by master crafter *B
- 08 Item is 3x older than is realized

*A - To a known location?

*B - Known or unknown to current owner?

*C - Is the symbol understood by the owner?

d10 Armour *A

- 01 Shield, small
- 02 Helm/cap
- 03 Bracers
- 04 Buckler
- 05 Shoulder cover/pad *B
- 06 Gorget *C
- 07 Gauntlet(s)
- 08 Elbow pads
- 09 Knee pads
- 10 Greaves

*A - At low level, these will be hardened leather, not metal

*B - One side only

*C - Neck armour

d12 Special Heirloom

- 01 Real estate d4
 - 01 The family house
 - 02 The family farm *A
 - 03 An open lot in a town *B
 - 04 A house in a distant location *C
- 02 Magic weapon d4
 - 01 Two arrows with silver heads
 - 02 +1 dagger
 - 03 +1 sling with three stones
 - 04 3 +1 darts

- 03 Magic armour d4

- 01 Bracers of Defense AC 4
- 02 Belt of protection +1
- 03 Gauntlets of attack *D
- 04 +1 Shoulder pad *E
- 04 Miscellaneous magic d4
 - 01 Small Bag of Holding
 - 02 Cloak of warmth
 - 03 Wand of fire starting, 6 charges
 - 04 Potion of healing, 1 dose
- 05 Map *F
- 06 A ship's log book *G
- 07 Magic compass
- 08 Shrunken head
- 09 Chest containing d4 *H
 - 01 Nothing
 - 02 Clothing
 - 03 Tools of father's trade
 - 04 A military banner
- 10 Whaling boat *I
- 11 Tapestry/wall hanging d4
 - 01 Religious scene
 - 02 Geometric shapes
 - 03 Landscape
 - 04 A mythical city
- 12 Large bed *J

*A - Will be small/subsistence only

*B - Undeveloped, burned, torn down, destroyed in the war, etc.

*C - DM option how far away; current resident may not recognize the PC's claim to ownership

*D - Allows an extra physical attack every third round of combat

*E - Guards against attack from one side only

*F - To a known location?

*G - Is the ship still sailing? Wrecked? Sunk? Taken by pirates?

*H - 10% have a hidden compartment (Known?)

*I - 26' long, crew of 7 - 5 oarsmen, a pilot and a harpooner (see [here](#))

*J - Large headboard, storage under the mattress, etc.

d20 Condition (If applicable)

- 01 Completely fallen apart, sentimental value only
- 02 Falling apart (unusable), sentimental value only
- 03 Very worn (almost unusable) *A
- 04 Worn *B
- 05 Worn *C
- 06 Worn *D
- 07 Worn *D
- 08 Fair
- 09 Good
- 10 Very good

*A - 50% chance of falling apart each time it's used

*B - Usable, but must save on items chart, at -2 every time it is used

*C - Usable, but must save on items chart, at -1 every time it is used

*D - Usable, but must save on items chart, every time it is used