

# **Generic Merchant**

Merchants have been around for a long time, since people started to have a surplus of materials they have traded it for things they have lacked. They have only grown more and more common with time, and fables have come out to speak of creatures trading in more than simple material goods. In this world, these fables are reality and merchants have the potential to be quite powerful, if they only develop their abilities in the right way.

You will spend the next ten years in this world of mercantile pursuits, have fun and stay profitable, Jumper!

## +1000cp

### **Setting**

Choose any of the following.

- 1. A Generic World of Your Choice.
- 2. *Isekai World*. You've been taken from one world and thrust into another. If you lack memories of this world, this is the same as 1.
- 3. *A Portal Nexus*: This is a world that's filled with portals to various other universes that have merchants in them. You can find your way back here after entering one of the portals.
- 4. Supplement Mode: You can choose to use this jump as a supplement and attach it to another jump.
- 5. *Crossover Mode:* Import another jump of your choice. You'll fill out the jump document, keeping the point totals separate. This setting and the other setting(s) you selected will then merge into one.

## **Origins**

There are no specific backgrounds here, the default is a Drop In. However, you can choose to have memories of this world applicable to the perks you've purchased.

### Age and Sex

Age and gender don't make much difference in this setting so pick whatever you want.

If you choose an age under 13 or over 75, you gain +100cp due to the hardships such ages can have on you.

#### **Perks**

You get 5 Mercantile Tokens. These can be redeemed to get anything you want here for free, with a maximum of two Mercantile Tokens being able to be used for 300cp perks. You gain a single 50cp perk for Free.

**Gift of Gab (Free):** You would be a poor merchant indeed if you were too anxious to even speak to someone. As such, you are able to suppress any social anxiety or stage fright you may naturally have. This doesn't make any actual changes to you, just to how well you can cope with and surpass such things.

**Hobbyist (50cp):** Choose a sport or hobby, such as collecting, drawing, or the like, you gain five years worth of experience with the chosen hobby. This may include esoteric knowledge, such as the worth of various coins if you collect coins or knowledge of urban legends if you study or hunt cryptids. This perk may be taken multiple times, either increasing the amount of experience by 5 years or getting experience in a new hobby.

**Craftsman (50cp):** Choose a craft, such as metalworking, carpentry, or the like, you gain five years worth of experience with the chosen craft. This may include esoteric knowledge, such as the concepts associated with various woods as a carpenter on top of the physical properties or what different weaves represent in textiles. This perk may be taken multiple times, either increasing the amount of experience by 5 years or getting experience in a new craft.

Career Path (50cp): Choose a career, such as office worker, technician, or the like, you gain five years worth of experience with the chosen career. This may include esoteric knowledge, such as numerology if you are an accountant or color theory if you work in graphic design. This perk may be taken multiple times, either increasing the amount of experience by 5 years or getting experience in a new career.

**Combat Skills (50cp):** This perk gives you five years' worth of experience in various combat skills. You may distribute this experience across any number of weapons or combat-related skills, such as tactics, sapper training, scouting, or fortifying areas. This perk may be taken multiple times, increasing the amount of training you gain and can distribute by an additional five years.

**Silver Tongued Devil (100cp):** You have a keen insight into the minds of people, a gift for words, and a personal magnetism or charm that, combined, give you an exceptional ability to manipulate the opinions and emotions of others. This isn't always a negative thing, while you could easily tempt someone with honeyed words to take advantage of them and their position, you could just as easily sway someone towards temperance and get them out of emotional extremes. Or you could simply get under someone's skin so much that they start making mistakes.

**Appraisal (100cp):** With little more than a glance, you can tell the rough quality of something. You can tell when something is a cheap knockoff with just a look. The more time you spend looking at something, the better your read on the quality. With some training, you could even identify the magical qualities of an item, the value of something immaterial (like information), or learn to identify the talents and potential of a person.

Calm & Collected (100cp): You have the ability to keep a level head and remain calm at all times, even when you are subject to fear, anger, or other extreme emotions, you remain able to think clearly and can keep a level head. Additionally, you have the ability to hide your true feelings from view and never show your emotional state on your face, having perfect control over your facial muscles. This even stumps those able to read microexpressions.

**Good Rapport (100cp):** You are able to build up good will with others very easily and aren't subject to the internal biases that others may have normally, the sort of thing that would make someone decide they don't like you on first meeting. They may still grow to not like you after getting to know you if you aren't the kind of person they like, but it will never be an initial gut reaction based on biases, both hidden and not-so-hidden.

**Enlightened Self Interest (100cp):** Take from the rich to give to the poor. You find that whenever you help people, you benefit from it. This may not be entirely direct, maybe someone you helped in the past gives you a distraction when you'd otherwise be caught or giving a rat some food may have it stick around and prove useful in future endeavors. The good you do for someone is returned in kind, even if it is simply a small karmic boon.

**Presentation (100cp):** You have learned how to present yourself effectively to project a specific image, if you want to come off as a goofball and be underestimated, you can easily pull it off, and if you want to present as intimidating and dangerous, you can do so. This can also be used on anything you make, such as making a song sound incredibly upbeat despite having a particularly dark theme to it. This is just an impression, and if forced to back it up, you'll need to rely on yourself for it. Additionally, you can spread this impression as a reputation very easily.

On Schedule (100cp): You have exceptional time management skills that can seem to give you more time in a day than you otherwise would, even being able to get a full night's worth of rest in half the time. Additionally, you possess an internal alarm clock you can set for any time you would like, which will alert you of that time passing and even wake you up immediately regardless of how deep you were sleeping, but only for sleep.

**Salvager (100cp):** Just because something is broken doesn't mean it is useless. You've learned this lesson well. You can easily find usable materials from simple trash and can discover uses for broken equipment with just as much ease. Surprisingly, these materials are of a higher quality and easier to use than you might expect, easily repurposed or sold for a profit.

**Polyglot (100cp):** You are a natural when it comes to the learning of languages and will naturally learn them through simple exposure over time, as if you were actively studying during your every waking hour, so long as the language you want to learn is being spoken around you. Additionally, you are able to swap out the use of one language for another in your works, where applicable.

**Common Sense (100cp):** You have common sense. You don't get caught up in your head and can come up with simpler solutions to things rather than something more complex and convoluted. You are also able to recognize bad ideas or when you're getting caught up in something that would lead to a bad idea. If you could think about it and come up with a better idea when calm, you will think of it even when stressed.

**Opportunist (100cp):** You are quick to spot opportunities in nearly any situation, as well as opportunities to open up more opportunities, which seem much more clear to you than they have any right to be. And when you want to take an opportunity, you are decisive enough to seize it without hesitation. You effectively weigh the pros and cons in the background of your mind, instantly, giving no conscious effort that may lead to you missing your chance.

**Everyday Luck (100cp):** You are simply a bit luckier than the average person in some small ways. While not to the level where you can rely on it to pull you through in a fight, it can keep you safe from everyday dangers. You find that random odds will tend to tilt in your favor and you will never be killed by random chance, accidents, or simple bad luck. Your luck is simple, but persistent in this manner.

**Self-Made Man (100cp):** A great many merchants have inherited their position from their parents or apprenticed to another merchant before becoming one themselves, but some learned entirely on their own. You learn five times faster than you normally would, and you can easily recognize bad habits you develop and how to fix them.

**Learn the Market (100cp):** You are a skilled researcher, able to read quickly, organize information you've gained, and extrapolate from that data more readily, with fewer mistakes and false leads. You also have a fundamentally perfect memory, with instant recall and proof against outside tampering.

**Traveling Merchant (100cp):** Not all merchants are set up in stationary shops, instead traveling across the lands to buy and sell in each location they visit. Travel is simply easier for you, seeming to avoid the worst of the discomforts of travel. Mud won't hinder you, biting insects and pests will leave you alone, and you will simply cover more distance as you travel, as will anyone traveling with you, regardless if you are in a vehicle or on foot. You are also a skilled navigator.

**Under the Table (100cp):** Sometimes, a merchant won't be entirely on the up and up, be it evading taxes or acquiring and selling controlled substances, such dealings need to be hidden and hidden well. You have a talent for hiding your less than legal dealings, making it nearly impossible for someone to trace them barring you actively making it easier. You are also a dab hand at hiding goods or people, including yourself, both for smuggling and for storing illicit goods.

**Proper Storage (100cp):** Anything you have stored, be it in a shop, a vehicle, or on your person, will be much harder to break or degrade in any fashion unless you actively want it to break in some fashion. You also know several methods to store fragile and/or valuable objects in such a way that they are much harder to break in general, as well as how to keep them from direct strikes that would break them deliberately. This will even passively protect them from environmental damage and everyday wear and tear.

A Simple Merchant (100cp): You are easily underestimated, extending to the impact you have in any situation you are a part of, so long as it would be beneficial to you. This even allows you to project an aura of mediocrity that keeps people from paying attention to your actions too much. This can even help you and your actions blend in or seem unimportant to prying eyes.

**Nickel & Dime (100cp):** You have the ability to instantly transform one form of currency to another and will not suffer from the possible downsides, such as perceived counterfeiting or illicitly acquired funds. This is just like if you went to a cash exchange and traded a foreign currency for the local variety for free. This only applies to legitimate currency, which also means you can instantly tell if any currency you acquire is fake or not.

**Interior Decorator (100cp):** You know how to build up a fine atmosphere using decorations, music, methods of speaking, and even just how your goods are presented, providing comfort to those that experience it and providing a temporary release of stresses, be they physical, mental, or spiritual. You also know how to display wares to best catch the eye and attention they deserve.

Rumor Mill (100cp): Your mind is able to process and react to stimuli more efficiently, allowing you to filter out information from your senses more easily and effectively. This allows you to follow multiple points of sensory stimuli at once, such as listening to a dozen conversations at once without missing anything or mixing up who says what. This also makes you a skilled information broker and detective as you can pick out what information might be valuable to other people.

**Dealing With the Devil (100cp):** You have the know-how to make effective deals that lean in your favor and can spot loopholes that could be harmful to you in any deal you make, as well as how to close them. This can easily be turned around to hide loopholes that benefit you. You also pick up on the laws in any land you go to or deal with regularly, especially in regards to contract or trade law, as well as how to work around them efficiently.

**Goldbricking (100cp):** You are very good at putting obstacles between yourself and your enemies, including using your allies and summons as shields. However, rather than this being to their detriment, those you use as shields are seemingly bolstered whenever you do this, gaining improved combat skills, resistance to damage, and a decent boost in willpower, though this won't stop them from being annoyed at you for making them the scapegoat.

It Has History (100cp): You have an almost uncanny ability to learn details about the history of nearly any item that comes into your possession, partially guided by a subtle instinct. With time and practice, this may allow you to learn the styles and recreate abilities of past users through this instinct alone as you develop it from simple instinct into full blown psychometry.

**Observant (100cp):** You notice little details and patterns that others may overlook, some of which may prove useful to you. This gives you an impressive degree of pattern recognition and the senses on par with the best a human is capable of having. You can also pick out when people are hiding something from you.

Alluring Appearance (100cp): While not all merchants are attractive, many find that looking good makes it easier to make their sales. You have a stunning appearance, either free of blemishes or any you possess or acquire add to your appearance instead of detracting from it. This is true of all of your features, even if your hair would be thrown in disarray, it is instead given a lightly tousled look that is attractive rather than messy.

**Keep It Neat & Tidy (100cp):** Keeping your shop, transports, and wares in tip top shape is a major part of being a merchant. If your shop looks run down or the wares appear damaged, you will lose business, after all. This gives you a great deal of skill in cleaning and a passive aura that keeps areas you are in frequently cleaner longer. Additionally, you have a talent for repair and restoration, allowing you to fix virtually anything and make it look brand new in the process. Also comes with basic household skills like cooking and organizational skills.

Creature Comforts (100cp): In life, there can often be a great many stressors, both physically and mentally, which can lead to a wide variety of aches and pains, not to mention the normal wear and tear of daily life. You, however, are immune to these small aches and pains, headaches, and will find that small nicks and cuts just don't happen to you, though more serious ones still will.

**Security Detail (100cp):** Theft is a problem for any merchant, be it bandits on the road, a petty thief looking for an easy mark, or a full scale heist for a high value item. To counter this, you have developed a great deal of skill in securing your wares and valuables. Surveillance, hired guards, effective locks, vaults, and much more are all manner of ways to secure virtually anything. You can even adapt technologies, magics, and other powers to the purpose of security, from curses and seals to pocket dimension technology.

**Slave Trader (100cp):** You are a skilled slaver. You know how to care for a person in such a way that they are still healthy and, barely, able, while also making them more pliable and less likely to rebel through a variety of means to keep them down and unwilling to fight. Some may still be willful enough to do so, but they will have a hard time rallying their fellows, if they can even manage that. This also makes you quite intimidating, making you seem more dangerous in the eyes of others, especially those you have any kind of authority over. This does not need to be for slaves either, you can use this to break down those that work for you so they're more willing to simply listen to you.

Give & Take (200cp): As you interact with others and make any sort of transactions, even simple social transactions, you build up a reserve of a spiritual power representing pure Value. Should these transactions benefit you in some way (other than generating Value with this perk), providing a profit in favor, wealth, or standing, you will find that you gain more Value in relation to the profit made. This Value persists until it is spent.

The Value collected via this perk can be spent in place of any other supernatural energy source, such as for magic, to fuel technologies of all sorts, or in place of wealth for any perk you have that requires you to have, invest, or spend money to use them. It may also have uses of its own if you can develop them, though this will require practice.

Additionally, several perks in this jump benefit from the accumulated Value as noted in their description.

**Harmony (200cp):** Your abilities are shockingly easy to mix and combine, even those that should have conflicting natures, allowing you to utilize these abilities or powers in tandem even when they should be mutually exclusive or cause injury when both are used together. You also find that your abilities cannot harm you from their use. This even extends to external sources of power, though to a slightly lesser extent.

**Ethically Sourced (200cp):** You are somehow able to harvest ingredients from a creature without causing any lasting harm to them, and if they willingly give of themselves, the ingredient will be of a higher quality than it previously was. This includes boosting any magical qualities the ingredient may have. To facilitate this, you can understand and be understood by any creature. You are also able to choose when you deal lethal damage with any attack, even if you are using your strongest attack, it will not be permanently damaging unless you choose it to be.

A Quick Escape (200cp): Sometimes, a fight is unavoidable, but that doesn't mean you have to fight, you just need to leg it out of the situation in the first place. You are incredibly fast, have preternaturally quick reflexes, and a mild danger sense that makes it easier for you to dodge and avoid injury, great for running away. However, if running isn't an option, this is just as useful in a fight itself.

Collector (200cp): You have a knack for finding pieces of a collection, whether through knowing where to look or simple luck or a combination of the two is up to you. This is particularly potent when you find a piece that is part of a set or collection as you are able to use that piece you possess as a focus for locating the other pieces in the set or collection. The more of a particular set or collection you possess, the more accurate and responsive this ability becomes. As you gain more of the set or collection, you may find that they provide you with an actual benefit, even if they normally would not do so.

**Packrat (200cp):** You seem to be able to fit more into a pack or container than should reasonably fit, using the space with surprising efficiency while seeming to allow the inner dimensions to stretch just a bit, despite the outer appearance remaining unchanged. Additionally, anything you carry affects you as if it weighed a third what it normally would and doesn't hinder your speed, agility, or flexibility, nor will they unintentionally harm you.

**Technician (200cp):** While not always the most inclined towards technology, merchants are the main broker for distributing it and some of the first to get their hands on it, and make use of it. You have found an affinity for technology and the scientific principles behind them, allowing you to gain an understanding of any technology you come in contact with through sheer osmosis. You can reverse engineer any technology and pick up new scientific and technological principles through simple observation and use of the technology in question. You also learn how to use and apply technologies you come into contact with without needing to be told how to use it.

**Paying Dividends (200cp):** Merchants are a greedy bunch, and a venture being a flop is always a possibility that can leave them destitute if they aren't careful, but you're lucky. Be it a mine laced with resources of some sort, rare plants or animals, or even some sort of ruin filled with treasures, you can find them with shocking ease. The more effort you put into the exploration, the more hardships you face, and the more you invest into it, the more you will get in return. And in some worlds, this may even allow you to find sources of power.

If you have the Give & Take perk, you slowly generate Value from valuables you have in your possession, including the Value you have stockpiled already.

**Trade In (200cp):** Sometimes, an object is just too difficult to sell, and in such a case, the item is effectively a worthless investment despite how valuable it may be. Fortunately for you, you have the ability to convert an object into a currency of your choice. The object must both be in your possession and have been in your possession for at least a day before this can be used on the object.

If you possess the Give & Take perk, you can render the object down to pure Value instead of currency, either partially or wholly, and can manifest currency by spending Value. Additionally, you can convert other supernatural resources, including things such as mana or life force, into Value as a result of this.

**Political Capital (200cp):** Currency isn't the only resource a merchant can deal in, favor can be just as useful a resource as any form of currency they can make use of. You have the ability to collect Favor with an individual, a faction, an organization, or a group by offering them aid, discounts, resources, or simply having a good rapport with them for a long enough period of time. This favor acts as a boost to your charisma when dealing with those you have that favor with, and can be spent to influence them, getting them to offer you a level of aid in return based on the favor spent. This even works on powerful entities such as gods, archfey, demonic lords, or similar entities.

If you possess the Give & Take perk, you can spend collected Value from that perk to gain favor, though this can be quite expensive depending on what or who you are earning favor with.

Flaunt Your Wealth (200cp): Wealthy merchants often like to show off their wealth, wearing expensive jewelry and finely crafted clothing fitted perfectly for themselves, but these are often not as effective as more practically made equipment. You, however, find that having valuable objects in your possession provides you a minor karmic boon based on what they are, such as a book making it easier to find information on something or a valuable instrument providing a bit of talent in using said instrument. Liquid wealth, that is to say common currency or materials of raw value akin to gold, offers a boost to your overall luck.

If you have the Give & Take perk, your Value reinforces these effects as a whole and will provide a boost to the effectiveness of expensive equipment on your person as if they were more well made than they actually are.

**Hired Help (200cp):** Money tends to speak volumes, especially to those that are looking for a pay day, and those that follow you tend to benefit more. When you are paying someone for their services, you can spend a bit more on those services to improve the help they can offer. A bodyguard paid more would have their awareness improved, their durability enhanced, and their combat abilities reinforced to make them more effective. This applies similarly to others in your employ and is flexible, you can even offer a bonus to improve this effect further. The duration and potency of these effects are based on the amount paid.

If you have the Give & Take perk, besides being able to spend Value to enhance those you employ, you can use this ability on anyone, not just those under your direct employ, including yourself. This allows you to provide temporary buffs and enhancements to those you use this on.

Spanner in the Works (200cp): Merchants are often subject to the machinations of others, be they bandits looking for a quick payout or a devil attempting to bind them to spread their influence. Attempts to predict or plan around anything you are involved in just don't seem to work right, with even magical means of prediction coming up short and throwing up false readings that let you weasel your way into or out of their plans, if you can find a way to capitalize on them. This will extend loosely to your allies so long as they are working with you. Your own predictions and plans are not affected by this and you can choose to negate the effects of this selectively if you wish. With effort, you can begin to sense when someone is attempting to predict you and can influence the results of these predictions with information you desire. Additionally, you are immune to fate and luck manipulation.

Contractor (200cp): Some of the most successful, yet most reviled, of merchants consists of the demons and devils that tempt and corrupt mortal men, creating contracts that, once signed, are self-enforcing. You know how to write these magical contracts and make them binding. These contracts include the terms, services rendered, conditions, penalties for violations, and similar information, as well as anything that may annul the contract in question. These contracts are automatic and use your interpretation of the contract's words where any ambiguity may rest.

The rewards and penalties you can invoke are based on what you could do. Causing pain for a breach is possible, as is death if you could kill them through any means, but if you lack the ability to obtain a soul, you couldn't have a penalty be to take the soul of the individual for yourself. Similarly, having them paid automatically as a part of the contract is possible, as is offering them resources, but unless you could already grant power to someone, you couldn't empower someone through these contracts.

If you have the Give & Take perk, you can spend Value to manifest a contract instantly rather than needing to write it out yourself, with every detail you want to be present on the contract in question. With practice, you could even make a contract with a simple handshake or verbal agreement.

Curse Breaker (200cp): You know a method to break down magical effects and, effectively, render them largely inert through an application of raw willpower. You have the ability to pit your will against a supernatural effect, magical or otherwise, weakening it and loosening its hold. This is best used against persistent or anchored effects. At first, this will only keep the effect from fully taking hold on yourself or another, and possibly reducing the effects temporarily. At higher levels of proficiency, however, you could break the effects, though this has a chance of damaging the anchor if you are not careful or apply the effect too liberally.

If you have the Give & Take perk, you can use the Value you have accumulated to empower this effect considerably, potentially even allowing you to seal off the effects until you choose to release them instead of simply destroying or countering them entirely. This can also be used on more immediate effects to counter them at a more rapid pace, making this more useful in combat conditions.

**Shopkeeper (200cp):** Many merchants will set themselves up in a particular spot to sell their wares, even traveling merchants will set up a tent or stall. And these shops are the domain of the merchant. You have the ability to set an area as your Shop. This can be a set area, a building, a vehicle, a set of packs, or even just a specific range around yourself if you so desire. Once you have established a Shop, you can create a geomantic flow within the Shop that augments specific skillsets or abilities, though this starts with a relatively small boost to a limited number of skills or abilities. You can key these boosts to only affect specific people or affect everyone in the Shop equally. Setting up these flows is a fairly slow process and can take up to an hour to fully establish them.

With training you can expand on this ability considerably, allowing you to establish multiple shops, provide a stronger boost, boost more skills or abilities at once, and set up the geomantic flows faster. Additionally, you may be able to figure out inversions to these effects, allowing you to create negative effects that you can exclude specific people from or have apply equally across all within.

You can close a Shop with an act of will to relocate it elsewhere or if you no longer have a need for it in a location.

If you have the Give & Take perk, you can speed up the process of creating a Shop and the geomantic flows within by spending stockpiled Value, as well as strengthening those flows to the point they have a more significant effect when you spend Value to empower them.

If you have the Collector perk, you can draw on the power of objects in your Shops as if they were in your personal possession, though their effects will be weakened. You can also spend Value from Give & Take, if you have it, to recreate the effects of items in your Shop directly on yourself or another nearby individual.

If you have the Hired Help perk, you can give control over a Shop to someone, allowing them access to that Shop's effects without removing your access to that Shop, granting them control over the geomantic flows and what they can do. You can revoke this power at will.

If you have the Contractor perk, you can create a Code of Conduct for those within the shop, imposing penalties for breaking them as if they had accepted a contract with you. They must be made aware of these rules before they take effect, or at least have the rules in question easily accessible for them to possibly be made aware.

**Aurasight (200cp):** You have gained a potent ability, whether it is magical, technological, biological, or something else entirely, the end result is the same. You have the ability to unlock your senses to allow you to train them, expanding how precise they are, how far-ranging they are, and even unlocking new "modes" for your senses to allow for a greater ability to perceive the world through certain lenses or filters. Examples of the sort of senses you could get include being able to literally sniff out valuables, perceive emotions as an aura of color, or even simply a telepathic ability to read the thoughts of others.

Good As Gold (200cp): Metal is a valuable material, and those that deal in wealth have learned to make use of this fact to access the power of metal. You are able to attune yourself to and develop a bond with metal in order to shape it to your will. Each metal has unique properties when manipulated in this way, such as copper being able to manipulate and store electrical power while gold would act as a perfect channel for magical power. You will start with an attunement to only a single type of non-precious metal.

All That Glitters (200cp): Like with metal, gemstones are incredibly valuable, and merchants can take advantage of that value to create a power all its own. Gemstones have a natural association or symbolism that can, with a skilled enough individual, be brought out to make the gem carry magic all its own. These gemstones can then be embedded into an object to imbue them with magical qualities based on the symbolism of the gemstone in a form of enchanting.

Making It My Own (200cp): Merchants show a penchant for greed, and this can sometimes lead them to making deals with beings they really shouldn't in trade for something that will advance that. A deal with a devil, an artifact gifting them a unique ability, the blessing of a god, or something similar. Normally, such abilities are entirely separate from the merchant's own abilities, unable to be trained or improved, simply utilized as is. You, however, are able to refine and improve upon any and all abilities you may have, even those that are external and should be entirely static, though such abilities are slow to train.

Additionally, training these abilities has another effect. Should you find the patron or artifact lost, the original source of the ability removed and the boon gifted taken from you, then your training will leave some of it behind and allow you to build it back up to the same potential, and beyond, where you originally had it. Even if the ability in question is simply destroyed somehow, you can reclaim it. This remains true for any and all abilities you possess, not just those acquired. You can always reclaim the power you lost, given you work for them.

**Lucky Bastard (300cp):** Over time, you seem to build up a reserve of karmic influence, more so when you face hardship or get into trouble of some sort, even if you caused the trouble in the first place. You can use this reserve to inflict good or bad fortune on others to your whims, having it hang on the target like a cloak. You can choose how quickly this reserve is used up, such as using a lot of power but making it use itself up slowly in order to give someone long term good luck or less power used up all at once to inflict instant bad luck.

If you have the Give & Take perk, you can set conditions on when this luck impacts the individual and how, as well as use stockpiled Value in place of the reserve built up within this perk. Additionally, if an individual wrongs you in some way, they develop a Karmic Debt that can be used to inflict or maintain bad luck on them.

If you possess the Collector perk, you can locate anyone that you've used this ability on by focusing.

Merchant Prince (300cp): You have the knowhow to build and run an empire, criminal or otherwise, and have it last. You can easily build up spy networks, cultivate the talents of promising young people to bring them into the fold, create shell companies to boost your influence, anything and everything to grow an empire from scratch. This also makes you an exceptionally skilled leader, capable of keeping even the most neurotic and unreliable of people in line, at least well enough to be useful.

Additionally, you find that, as long as you are the leader of a group, the skills of those within the group seem to bolster your own, as if you were actively being taught and trained to use those skills yourself by someone with all the skills and talents of those under your leadership, taking the best parts of each person's skills and imparting them as a cohesive whole over time. The longer you remain in leadership and the farther reaching your influence, the better this becomes.

**Time is Money (300cp):** Many merchants spend a significant amount of time in their trade, dedicating themselves to it and rarely having the time to branch out or perform tasks outside that trade. You, however, possess the ability to skip over it all due to one simple realization; time is money. Time is valuable, but that also means it is a commodity, one that you can, potentially, trade for. You can shorten the time it takes to do something by spending money, regardless of what that something may be. This is, however, expensive, and the more time something would take, the more expensive it gets.

You can either use this to give you an acceleration on the action taken or to instantly resolve the action. Instantly resolving the action has the benefit of being immediate and easy, however, using it as an acceleration effect means you can lower the costs by putting in actual effort on your part, effectively using your labor as a part of the payment for the task in question.

As a final note: you must have the resources necessary to perform the task or be able to obtain them in order to use this perk. If you try to build a house without the materials, it will fail to function, at no cost to you directly beyond a brief waste of time.

If you possess the Hired Help perk, you can use this perk on other people and can include those under the effects of Hired Help as a resource for your own uses of this perk.

**Investing (300cp):** You have the ability to invest in yourself, another person, an object, a property, or a location to improve upon its innate traits and qualities for as long as the investment is kept. By investing various assets of value into a target, you can direct them to empower certain innate aspects of the target, such as the defensive qualities of a piece of armor, the nutrient density of soil on a farm, the speed of a horse, or your own magical abilities, improving upon them. Achieving greater improvements requires steadily increasing amounts and quality of assets to be invested, becoming quite expensive at the higher levels of improvement.

This does not grant any skills, instead affecting innate qualities about the target, potentially making them more suited to learning such skill, but needing to put in the work still. Additionally, if you invest a particularly rare, symbolic, or potent asset into this effect, it may be able to provide unique benefits all their own, such as investing an enchanted gemstone providing the power of that gemstone to the target invested.

You can recover any such investment if the target is close by, reducing the effects proportional to the assets removed but gaining access to those assets once more.

These investments can be made permanent, however, this requires five times the investment to achieve, destroying the assets invested in the process.

**Patronage (300cp):** Powerful beings are known to be able to grant some measure of their strength to other beings, often as a part of a pact or deal, either to act as generals for their armies or to aid in something they can do that the patron cannot do so easily. And some merchants have learned to emulate this ability themselves.

With this perk, you gain a single thread of power that you can invest into a creature to empower it until such a time as you choose to revoke the power from them. The abilities developed will begin largely random, a combination of your own influence on the power and the innate potential of the individual you have invested the power into creating a unique expression of the power in question. Such powers will always be weaker than you. Animals, plants, and other unintelligent creatures will usually gain a boost in intelligence from this investment which may persist even after the thread of power is reclaimed.

Given time, practice, investment, and accumulated power, you may develop more threads of power you can invest into creatures, learn to influence those you invest this power into, shape the powers given to more suit your needs, cause the threads to accumulate some of the experience and power gains of the invested creature which will become yours when the thread returns to you, invest multiple threads of power to create stronger or greater variety of abilities, and similar abilities. Such developed abilities will slow down as you gain more of them, but will never truly stop.

As a shortcut, you can imbue a thread of power with your perks instead. A single thread of power can hold up to five perks worth no more than 1000cp, and when invested into a creature, will grant those perks to that creature until you reclaim the thread of power. Doing so will temporarily weaken the perks used for this, with it going completely dormant if you invest it into five such threads in rapid succession. Recovery is slow, taking anywhere from months for minor perks to years for potent ones (basically, one day per 1cp of the perk in question).

Alternatively, you may gift a portion of your own magical abilities, which will directly lose you the power gifted, but any growth to those magical abilities will become yours directly when you reclaim the threads of power holding the magical abilities.

You can reclaim the threads of power you give out at any time and/or set conditions on which they will be returned to you. They will also return to you should the invested creature perish.

Universal Bartering (300cp): Even a merchant needs to purchase their goods and wares, but sometimes, they don't have access to anything to purchase. Well, you've found a way around that. You have the ability to, through a simple but extended process, spend assets of any sort to produce an item as if you were purchasing it from a vendor. This will often cost more than the item is actually worth, though your skill as a merchant and personal charisma may lower the resources you'd need to spend in this process.

This can be used to purchase nearly anything that exists, so long as you have the resources to spend on them, even things from previous jumps you have been to, and after you spark, from anywhere in the multiverse. This can also be used to conjure possessions you personally own, so long as they aren't completely destroyed, taking only a token expense for their transportation.

With a large investment, it is possible for you to create new materials using this process, sacrificing assets far in excess of what the item or material would be worth to create it. Subsequent purchases of such a material are a bit cheaper as the substance already exists, but its sheer rarity will ensure it is still resource intensive to get more.

Creating new materials with this perk can either take into account the assets used in their creation, which is less resource intensive, or conjure a new material unrelated wholesale, which is more expensive and produces less as a result of the process being inefficient.

**Planar Binding (300cp):** It can be hard to find good help. Men can be subverted or tempted to work in the interests of others, automatons require maintenance and need constant guidance, and you can't always rely on your own talents and abilities. So, you've learned or developed this ability to solve this issue.

You know a process, be it a ritual, a scientific process, or something else entirely, where you can spend assets to conjure a creature of some power. Whether you create the creature as a part of this process or merely call them from elsewhere is up to you, and can be chosen with each instance of this perk being used. If you have a name for the being you wish to summon you can even call on a specific individual.

If you create the creature, it will have abilities and capabilities based on the assets used to create them with those abilities informed by the purpose they were designed for. This is resource intensive compared to calling on an existing creature, but the creature is exceedingly loyal and will remain indefinitely until slain or released from your service. You can give the creature free will as a part of the creation, however, this means that their loyalty isn't fully assured and they may turn on you if not treated well.

If you call an existing creature, its power is limited by the assets used to summon it, making it cheaper in a sense, but also making their power dependent on your willingness to spend greater resources. Additionally, they will only remain for a set period of time before returning to their home unless you invest more assets, and even then, they may refuse to continue their services.

Spirit of the Land (300cp): You are able to contact and speak to spiritual entities of all sorts, but especially the spirits of the land, spirits that govern a region, such as a city, akin to a dormant genius loci. This allows you to get a read on the state of a place, learn a bit about it from the very spirit of the location itself, and potentially influence its growth and development over time, should you speak to it regularly. Moreover, you may even be able to, in time, 'awaken' this spirit of the land to become a fully fledged genius loci, allowing it to act in its own right. This may be temporary or permanent, depending on your skill and needs.

Do keep in mind that attempting to break down a location or go against its core principles may lead it to growing to dislike you and attempt to work against you, though if you can convince it, that may change. Bolstering the location, however, will cause it to become more favorably inclined towards you.

While a spirit of the land will have an initially positive view of you, even if they don't show it, other spirits will be more neutral in their views, and some may even be hostile from the start. This may prove useful as a spirit may be able to offer aid in their own right.

Goblin Market (300cp): Like the fey and devils, you have the ability to trade in more esoteric goods than simple physical objects and currency, from memories to physical strength to skills to lifespan to souls, you can deal in all of them just as well as any physical good. However, there is a limitation, a creature you are purchasing such traits from must 'own' the trait in question, they cannot be compelled to sell through mental manipulation (though inducing desperation through other means is entirely viable), and they must be informed what they are trading prior to the trade being initiated.

Traits you purchase can either be added directly to yourself, to another individual you are acting as a proxy for, or transformed into a physical object that can grant that trait or be used as a material for crafting an item that will carry that trait as a part of its construction. As an example for the latter, you could transform a magician's magical talent into a thread that can be woven into a staff to grant it magic enhancing qualities. Multiple such materials can be merged into a single new one.

Once a trait is sold to you, it is considered yours for the purpose of this perk, even if you transform it into a material, unless you sell it to someone else. Even if stolen from you, you will be able to reclaim them at any point simply by willing it, returning them to you. This even works on your innate abilities and possessions, meaning that you can counter those that would attempt to steal your abilities and/or possessions.

If you have the Give & Take perk, these transactions will provide more Value than a normal transaction would. Souls claimed through this method provide a steady supply of Value over time.

#### You cannot use a Mercantile Token to gain this perk.

Life Insurance (300cp): Well, this is unusual. Somehow you have found a way to use your wealth to cheat death, allowing you to continue on long after you should have. On taking this perk, once every ten years, or at the start of each jump (whichever comes first), you gain a charge. You can also pay a truly exorbitant cost in assets (or a single soul) to gain a charge. Should you die, one of these charges will be used up and you will find yourself alive, a bit battered and bruised, but still alive. You can choose to delay this, reviving when it would be beneficial to you. Additionally, you maintain the ability to perceive the world and think while dead, so long as it isn't your final death. You can also choose to simply not revive and let yourself pass on if you so choose.

While you have a charge from this perk, you are effectively ageless, are immune to disease, resistant to poison, and possess a potent, but slow, healing factor that allows you to heal from nearly anything, so long as you live, even regenerating limbs or organs in time.

You can only have five charges from this perk at any given time.

You cannot use a Mercantile Token to gain this perk.

#### Items

You gain two additional Mercantile Tokens that can be used in this section only.

The Basics (Free): You have a wide array of licenses and permits necessary to sell what you are selling, if any exist, and you always have access to them. These licenses and permits are perfectly legal. This will give you the ability to sell common materials and wares without issue, such as a permit to sell alcohol or a simple business permit in a city that cares for such things.

This also grants you a simple book that stores all of your financial information and investments. It has a blurring effect that makes it so others don't see the contents for what they truly are unless you allow them to and it automatically updates to show changes in the information. Also tells you who owes you a debt.

A Place in the World (Free/100cp/200cp/300cp): Not so much an item, but not quite a perk either, this option gives you a place in the world. This gives you access to a history in this world, however sparse it may be, along with just enough memories to allow you to fit in and any paperwork necessary to prove you exist in the setting, if that's a thing. However, if you want something more, you can spend additional CP or a token to do so.

For 100cp, you gain access to a small, but comfortable, home, improved knowledge of your starting location, people that you will know and have friendly relations with, and enough of the local currency or resources to get by, along with a job to make more if you are so inclined to such things.

For 200cp, you gain a larger home that is able to house a small family, more knowledge of the world at large, rather than just your starting location, trustworthy friends and allies you can call on for help or favors, a bit more of the local currency, and a source of income that doesn't require you to invest much time, though it isn't entirely passive, needing your input every now and then.

For 300cp or a token, you gain a full on mansion with servants (which will act as followers going forward if you wish), even greater knowledge of the world at large, including the sociopolitical state of the world, a great deal of allies and friends, as well as some measure of political influence, coffers that carry a great deal of starting wealth, and an incredibly reliable source of passive income. This may come with noble title, if you so choose.

Each jump after this one, you can choose to apply these effects to your origin, even drop in if you were to so choose, though this would be limited to more academic knowledge and people that are more contacts or hirelings than proper friends and allies. It is enough, however.

Regardless of what level this is purchased at, you can choose the specifics of your history and origin within the bounds of the tier you purchased.

Cargo Space (100cp): A stamp that provides a continual effect that applies to any storage space you use it on. Any storage container, as small as a pocket in your pants to as large as a ship's cargo bay, has its ability to store goods increased threefold, with the weight of that cargo similarly reduced by a factor of three, allowing for much greater storage in the same amount of space. This will persist until the stamp is removed. You can only have five instances of this stamp active at any one time. Additional purchases grant five additional uses of the stamp.

Maps & Charts (100cp): You have a variety of maps and charts for the lands you are in. They will automatically update to changes in the environment, allow you to zoom in or out, and can show you the quickest route from one location to another, defaulting to your current location if you don't choose a starting point. These will apply even when the "land" in question is in the empty void of space.

**Tools of the Trade (100cp):** Merchants aren't always just the ones to sell the wares. Some actually make the things they sell in the first place. This provides several sets of tools for a variety of crafts that are incredibly precise and confer a similar level of precision onto the user, steadying the hand, working materials more easily, and giving an eye for detail. These also include various harvesting tools.

**Humble Outfit (100cp):** A set of simple, but sturdy, clothing that is surprisingly warm when it's cold and breathable when it's hot out, along with shoes that are quite durable, a hat or hood that always seems to keep the sun from being too intense, resilient gloves, a cloak that can shed rain, and a belt with several pouches attached to store small items. This outfit is perfectly fitted, self-cleaning, and sheds a faint, but pleasant, scent that actually makes you difficult to track via scent. Moreover, it is personalized to you and will update itself as you grow as a person.

**Library (100cp):** A large repository of books related to history, various sciences, mathematics, and other academic pursuits in a variety of languages, both actively spoken and long dead, with translations available. These are all stored and sorted within a building that is much larger on the inside than on the outside. This can become a warehouse attachment in future jumps or be imported as normal, possibly earning you a small stream of revenue. While mostly nonfiction (for the setting they are found in) there are a few fictional stories in their own section, which are guaranteed to be entertaining and match your tastes or those of your companions.

You gain new books added each jump based on the setting you are in, with its own devoted section.

**Trinkets & Baubles (100cp):** This item is a fairly simple one, a small chest that will periodically produce a small number of knick knacks, curiosities, and novelties that have minor qualities or traits of note, such as a battery that recharges itself slowly or a pocket knife that never dulls or a mirror that doesn't show the reflection of the holder.

Magic Backpack (100cp/200cp/300cp): This oversized backpack holds a connection to an extradimensional space that you can store and pull objects from at any time. Whenever you reach your hand into this pack, you will find the item you were looking for right on top. Any item stored or retrieved must be able to fit through the pack's opening, though it is able to stretch to accommodate larger objects.

For an additional 100cp, you can benefit from items stored within this backpack as if they were on your person and/or worn. Any item that provides a benefit by being in your possession or worn will continue to provide you its benefits in the pack despite its displacement from you.

Optionally, at either of the above tiers, you can pay an additional 100cp to remove the need for a backpack and allow you to simply store and retrieve items from an extradimensional space without needing to have a physical object as an intermediary.

**Hypnotic Implement (200cp):** A pretty little trinket that, if you were to move in a specific manner, can cause a hypnotic trance in those that view it, making them more suggestible and allowing you to more easily make sales, though this can be powered through by particularly intelligent, aware, or willful individuals. However, even just wearing it seems to make you a bit more persuasive in a more subtle manner than using the gem directly without it being resisted so easily. This can take the form of jewelry, a pen, a coin, or similarly sized objects.

Calling Card (200cp): A business card, of which you can summon at will and near infinitely, creating as many as you want with a simple bit of prestidigitation. Anyone holding one of these cards will be able to contact you at anytime from anywhere, leaving a message if you are unable to directly communicate (such as being asleep or captured). You have an additional sense of what you are being contacted for, getting some insight into the reasons behind the contact. You can also conjure blank ones that are reinforced to be able to actually deal damage as a throwing knife, though it grants you no skill in doing so.

Contract Kit (200cp, Discount Contractor): Sheafs of magical paper made from fey trees, inks infused with genie blood, and a book on demonic laws. All the tools you'd need to write out a formal contract with another creature. The combination enhances the binding magic of a contract by a fair margin.

As an added bonus, you can create templates for contracts using this kit, which you can then conjure at will, instead of needing to write out the contract from scratch every time.

This also comes with a special pen that infuses the ink with the blood of the signer using it, which can bypass the resistances to supernatural compulsion they may have.

**Information Network (200cp):** This is representative of a network of informants and couriers that can perform research, gather information and rumors, start whisper campaigns and rumor mills against your enemies, carry and deliver messages, or otherwise spread information to or from you. The people that make up this network will perform the tasks given to them then disappear until called again, being more akin to NPCs than proper people. They cannot cause physical harm in any way nor can they perform sabotage of any kind, they can only be used for the collection and spread of information.

The Trader's Dream (200cp): While it was once a simple merchant vessel, this potent artifact has since gone through several upgrades that have allowed it to become something far greater. This vessel can transform itself into nearly any form of vehicle it has encountered in the past, perfectly mimicking those vehicles or being able to adapt its form to take characteristics of multiple vehicles at once. Regardless of what form it takes, this vessel will retain all of its abilities, features, and storage space as its largest form.

This vehicle will maintain any and all upgrades made to it and will automatically add any commonly available upgrades to itself each jump, providing as much power as necessary to run such upgrades effectively. Additional upgrades will require less power, but will still require an onboard power source.

**Bonding Mark (300cp):** Not really an item, but rather a way to keep your equipment from failing as you continue on your chain with little consequence and a way to ensure you don't need to leave anything behind. You gain a personal mark that you can place on any item you acquire to tie it into your chain.

Items bearing this mark will keep working in future jumps as if you had purchased them with CP even if the local physics, or metaphysics, would not be able to support them normally. They will also be repaired once a month if damaged, destroyed, or lost.

It is possible to use this on properties you own as well, so long as you own the property in the first place. These can either become warehouse attachments or be imported into future jumps.

**MacGuffin (300cp):** A nebulous item that has a unique property that allows it to substitute for any other item or material necessary for something. Need a rare ingredient to make a potion? This will do. Need a specific sword to act as a key for a vault? This will work in its place. Need a piece of a meteor for a powerful ritual? Use this in its place. Regardless of what you need, this will serve its purpose, but only for a single item or material at a time.

Once used to replace something, this item will return to you after a period of time. The amount of time depends on how it was used and the amount of power or rarity/value of the replaced item. It will never take longer than a decade to return, however.

It would take a truly legendary replacement to take longer than a year to come back.

The Lost Workshop (300cp): A massive extra-dimensional storefront that exists in an in-between state where it both exists and doesn't exist at the same time, allowing it to be imposed onto reality or phased out at your will, either fully or partially so you could, for example, have a free standing door out in the middle of nowhere that could open into the shop. This is too slow to be useful in combat, but is exceptionally difficult to notice until it is complete unless you allow someone to notice it.

The space within the Workshop is exceptionally large, and seemingly expands over time. You may even find new rooms that have useful facilities within, such as a variety of workshops, a bathhouse, and living spaces, though this is by no means an exhaustive list. Such spaces may grow stranger the larger the Workshop grows

The Workshop also provides you with a way to create waypoints, able to set up to ten locations where you, or the Workshop, can teleport to at any time, so long as you within the range of such a waypoint. The Workshop itself always counts as a waypoint even if it is despawned, allowing you to enter it even when it's not currently spawned.

It should be noted that the Workshop is anchored to you and must be spawned near you, however, it will remain in the same location it was spawned in even if you were to travel beyond its normal spawn range. It can transport itself between waypoints you have created, however.

#### You cannot use a Mercantile Token to gain this item.

**The Golden Scales (300cp):** A set of scales seemingly made of gold and silver. Someone placing a coin or piece of currency onto one of the plates of the scale will allow them to become a merchant and develop abilities similar to those described in this document. You can push one of the plates of the scales down to break the scales and spread the effects of placing a piece of currency on the scales to people throughout the setting. If you do, you'll get a new one at the start of your next jump.

#### You cannot use a Mercantile Token to gain this item.

**Deal Breaker (500cp):** This simple seeming token is actually an incredibly potent protective charm. If you are under the effects of a supernaturally enforced deal, such as those made with a fae or devil, the restrictions are loosened by simply having this charm in your possession, allowing you to use your own interpretations of the rules given rather than those of the contract holder. This effect applies even if you were the one to make the deal and are the contract holder yourself, as well as taking over acting as a power source for such a deal rather than needing to use your own power.

This on its own would be useful, however, this item has an additional boon it can give. The charm is able to end any deals a person is under the effects of, immediately ending the deal's hold on them. They do not lose anything they gained from the deal in the first place by doing so, however, this may require them to find something else to fuel gifted powers before they will continue to function, though this item acts as a power source for the one holding it.

This will also prevent any dealmaker from being able to tell others of this ability, or at least make it so they are unlikely to be believed when they do try.

#### You cannot use a Mercantile Token to gain this item.

## **Companions**

You may spend your Mercantile Tokens to gain +100cp per token that can be spent on this section only.

**Recruit Anyone (Free):** Anyone you want to recruit in this world is free to join you as a companion if they agree. This is a perk you can use in future jumps.

**Import (50cp):** You can import a companion, and they'll get 600cp to spend. They also get the four Mercantile Tokens, which can be spent the same as yourself. Each additional purchase doubles the number of companions you can import. With four purchases, you can import all of your companions.

**Fellow Merchant (50cp):** This option allows you to create a new companion with 800cp and five Mercantile Tokens to spend, which can be spent the same as yourself. Each additional purchase allows you to create another companion. You can choose the specifics of their appearance and personality, though they are guaranteed to get along relatively well with you.

#### **Drawbacks**

**Leave When The Story Finishes (+0cp, Toggle):** You can leave when you've brought the story to a conclusion. When the "canon plot" ends or is made completely impossible, you can go. Unless another drawback conflicts with this, in which case you'll stay until the drawback is settled.

**Longer Stay** (+50cp): You'll spend 5 more years here. Can be purchased multiple times. Can only provide up to +400cp for an additional 40 years in this jump.

**Ragged Roads (+50cp):** You're in for a bumpy ride, no matter how you travel. Roads are muddy, rocky, or just flat out bumpy, water currents will leave the seas choppy while you travel them, air travel has a surprising amount of turbulence, and even space travel somehow leads to an uncomfortably bumpy ride. If you have a normal shop, then the methods of travel apply to your customers, leading to less traffic going to your store.

**Lowborn** (+50cp): You have little in the way of resources, born and raised on the lowest rungs of society. This will make your time here harder, but it is not insurmountable. You also do not gain the Starting Capital from the A Place in the World item. An additional purchase will ensure hardships that drain your funds will constantly plague you for your stay, making it even harder to surmount the issues you already face.

**Prejudice (+50cp):** You will have to deal with a measure of prejudice during your time in this jump, whether due to your gender, your race, or some other quality. This will make your time here harder, but it is not insurmountable. An additional purchase will make this prejudice more intense and lead to some extremists targeting you.

**Interesting Times (+100cp):** May you live in them. This will make your time here quite a bit more exciting as you will have little time to rest and relax. One event after another will need your attention on a nearly monthly basis. An additional purchase makes this a weekly occurrence and a final purchase makes it nearly daily.

**Greed (+100cp):** You are just plain old greedy. The more money you've got, the more money you want. With another instance, you also grow more arrogant as you gain more money and your greed grows. With a final instance, you absolutely loathe spending money and are incredibly miserly, growing increasingly agitated with every cent you have to spend and trying to reclaim much of it as soon as possible.

**Bandits & Raiders** (+100cp): There are more outlaws, bandits, raiders, pirates, robbers, and similar thieves out there looking to take your profit from you than there normally would have been. With an additional purchase, such outlaws are far more persistent, dangerous, and/or desperate. With a final purchase, they are under the command of a new leader that has organized them into a proper military force.

**Item Lockout (+200cp):** You items and resources from previous jumps are locked for the duration of this jump. A second purchase of this drawback leaves your warehouse similarly inaccessible for the duration of this jump. The second purchase only grants +100cp.

**Power Lockout (+200cp):** Your perks and powers from previous jumps are locked for the duration of this jump and you are reduced to just your body mod. A second purchase leaves you without your body mod as well. The second purchase only grants +100cp.

**Companion Lockout (+200cp):** Your companions cannot enter the jump alongside you and are restricted to your warehouse until the jump ends. Companions can still be imported, they just cannot leave the warehouse.

**Total Lockout (Special):** This drawback can only be taken if you have taken the Item Lockout, Power Lockout, and Companion Lockout drawbacks. If you do, you gain an additional Mercantile Token.

**Delayed Gratification (+300cp):** You don't get access to any purchases from this jump, save for Gift of Gab, Hobbyist, Craftsman, Career Path, Combat Skills, The Basics, A Place in the World, and whatever freebies you gain from your Mercantile Tokens, until after the jump ends. You may work towards learning the effects of the perks you have purchased, however. With an additional purchase, you only gain the benefits of Gift of Gab, Hobbyist, Craftsman, Career Path, Combat Skills, The Basics, A Place in the World, and nothing else. You can still work towards learning the effects of the perks you have purchased.

**Rival Merchant (+300cp):** You have an enemy that has a custom build from this doc using 1000cp as well as their own set of Mercantile Tokens. They don't like you and want to defeat you, though they don't necessarily want to kill you. Additional purchases can either cause you to get another rival or make one of your rivals willing, and possibly more than willing, to kill you. You only gain points for the first five rivals.

**Renown (+300cp):** Your abilities and skills don't stay a secret for long, everyone knows what you are capable of and it is easy for your enemies to find out the specifics. An additional purchase gives them a complete dossier of your abilities.

**Gold Wars** (+400cp/+600cp/+800cp): A war is brewing on the horizon, it will come, and when it does, every asset available will be expected to contribute on the front lines if it is possible to do so. You are a prime candidate and will be brought to the front unless you can find a way to avoid it. And should you find yourself on the front, well, you'll find the fighting doesn't care so much about your neutrality or allegiance.

For an additional 200cp, you are already on the frontlines and the war has taken hold from the very beginning. You will be entrenched and expected to provide as much support as possible, along with the other assets. And considering you are a merchant, it is expected for you to have wares to aid them.

For an additional 200cp, separate from the option above, you are being hunted by all sides of this war for their own purposes, maybe you are considered a valuable asset, maybe they think you a war criminal or traitor, whatever the reason, you must evade them.

The God of Greed (+600cp): Temper yourself and your ambitions for they empower an entity that seeks to claim all that exists, and if you fall too deep into its domain you will be influenced by it, become its priest, and spread its influence across the world, likely falling deeper and deeper as time goes on until you are subsumed by this entity. And should this happen, your chain will be subsumed by it as well. Fortunately, you will be able to resist its influence so long as you keep yourself in check, just remember, it is a slippery slope you tread.

### **Choices**

Now at the end of the jump you have one final choice to make... do you go **Home**, do you **Stay**, or do you **Move**On to your next jump?

#### Notes

As with all of My Generic Jumps, you can import items from past jumps into similar items you purchase here.

As with all of My Generic Jumps, if you have questions about specifics, just use what is narratively appropriate for your story, this is a generic jump and it is meant to be flexible and open ended for interpretation by the Benefactor for the story, and thus the writer of the story.

**On Political Capital:** It should be noted that Favor can be gained from debts owed to the jumper. This means you can make that debt into a power over the individual in question.

On Planar Binding: If you use the soul of a creature in this, you can have that creature summoned, be it as a ghost or a physical entity composed of solidified soulstuff. Alternatively, you can have the soul control a constructed body made through the expenditure of other assets. Using multiple souls at once is possible, but may result in conflicts between the souls that could be damaging to the summon..

**On A Place in the World:** This determines your *starting capital* for the duration of this jump. After this jump, the free money it provides is gained normally.

**On Infinite Money Options:** Many jumps have the ability to give you functionally limitless amounts of money. These will not work towards fulfilling any costs associated with the options in this jump as the money from an infinite source are made effectively worthless in regards to this jump. Only legitimately earned money will be useful for the perks and items from this jump.