

SETTLEMENT EVENT

Roll 1d12 three times: for category, subcategory, and type of event. Optional further rolls on later tables are noted in **SMALLCAPS**. Adapt and describe to suit context, particularly settlement size. The event may happen before their eyes, or offscreen—arriving perhaps in the form of a letter, public proclamation, or rumor at the inn. If desired, choose or roll a **LOCATION** to establish where the event is encountered. If you need an NPC in any situation, roll one up using the NPC tables.

1-4 GENERAL An everyday occurrence, somehow different this time.

1-5 INCIDENTAL	6-10 PERSONAL	11-12 ENVIRONMENTAL
1-2 clue/evidence (ITEM)	1-2 run-in/offense	1-2 sewage/water problem
3-4 accident/aftermath	3 attraction/attention	3-5 hunger/squalor
5-6 brawl/duel	4-7 opportunity (TASK)	6 structure collapse
7 strike/protest/revolt	8-9 judgement/prejudice	7-8 plague/blight/disease
8 street fight (FACTIONS)	10 invitation/solicitation	9 fire
9 performance/circus	11 recognition	10-11 rampaging CREATURE
10-12 festival (ASPECT)	12 mistaken identity	12 ODDITY

5-6 CRIMINAL If something's going on behind the scenes, don't give it away.

1-7 STREET LEVEL	8-10 BACK ROOM	11-12 CONSPIRACY
1 vandalism	1-2 recruitment	1-2 social manipulation
2-4 pickpocket	3-5 black market/smuggling	3-4 defamation
5-6 theft/robbery	6-7 protection/extortion	5-6 sabotage
7-8 mugging	8 arson	7-8 frame job
9-10 con/swindle	9-10 abduction/press gang	9-10 collusion (FACTIONS)
11-12 murder	11-12 rivalry/gang war	11-12 assassination

7-8 COMMERCIAL Someone has what they want, or wants what they have.

1-6 STREET LEVEL	7-10 MERCANTILE	11-12 GUILD
1-2 urchin/beggar	1-2 destitution/bankruptcy	1-3 job opening
3-5 cart/wagon accident	3-4 prices rise/fall	4-5 price fixing
6 food cart/stall	5-6 important trade	7-9 supply/demand problem
7-8 pedlar/cheapjack	7-8 collector (SPECIALIST)	9-10 expedition preparations
9-10 hawker/monger	9-10 prospector/investor	11 monopoly
11 livestock for sale	11-12 trade mission/caravan	12 guild war
12 psst, over here	+ TRADE as needed	+ TRADE as needed

9 MUNICIPAL Related to lawkeeping, defense, or governance.

1-8 TOWN WATCH	9-10 MILITARY	11-12 GOVERNMENT
1-2 proclamation/reward	1-4 recruitment	1-3 proclamation/law
3-4 recruitment	5 parade for hero/army	4 procession/ceremony
5-6 pursuit/arrest/raid	6 maneuvers	5-6 taxation
7 imprisonment	7 occupation	7-9 royal/noble appearance
8-9 public trial/execution	8-9 heightened security	10 royal/noble wedding
10-11 crowd control	10-11 invasion imminent	11 royal/noble succession
12 lockdown	12 mobilization for war	12 coup/assassination

10 RELIGIOUS Writing drama from the gods and their followers.

1-7 STREET LEVEL	8-10 RECOGNIZED	11-12 CULT
1-2 prophet/zealot	1-2 permission/prohibition	1-2 recruitment
3-4 procession/ceremony	3-5 tithe	3-5 abduction
5-6 holy day/week	6-7 assistance/charity	6-7 corruption
7-8 blessing/curse	8-10 persecution	8-9 sacrifice
9-10 religious feud/fight	11 purge/inquisition	10-11 covert manipulation
11-12 conversion	12 holy war	12 emergence
+ ALIGNMENT, ASPECT	+ ALIGNMENT, ASPECT	+ ALIGNMENT, ASPECT

11 NATURAL Civilization is inextricably tied to the whims of the wild.

1-10 SEASONAL Adjust season to reflect local climate.

	SPRING	SUMMER	FALL	WINTER
1-4	thick fog/mist	welcome rain	good harvest	unseasonably warm
5-8	rainstorms	heat wave	migration/swarms	extreme cold
9-10	CREATURE activity	drought	windstorms	heavy snows
11-12	flooding	wildfire/forest fire	lightning storms	blizzard/avalanche

11 TECTONIC	12 ASTRAL
1-4 tremor	1-3 constellation ascendant
5-7 sinkhole	4-6 astrological omen
8-9 earthquake	7-8 planetary alignment
10 rift in earth appears	9-10 meteor shower
11 volcanic activity	11 eclipse
12 volcanic eruption	12 meteor strike
+ DIRECTION, DISTANCE	+ ASPECT

12 UNNATURAL Describe it—disturbing, twisted, awe-inspiring.

1-9 ARCANE	10-11 PLANAR/DEMONIC	12 DIVINE
1-6 spell gone awry	1-3 vibration	1-7 omen
7-9 disturbance (ODDITY)	4-6 manifestation (ODDITY)	8-9 intervention, bane
10-11 wizard duel	7-9 presence	9-10 intervention, boon
12 catastrophe	10 possession	11 possession
+ MAGIC TYPE	11 planar rift	12 avatar appears
	12 invasion force	+ ALIGNMENT, ASPECT
	+ ALIGNMENT, ELEMENT	

SETTLEMENT LOCATION

Choose or roll 1d12 for quarter, and 1d12 for location within that quarter. Note that hamlets and villages are too small to have quarters per se; adjust accordingly. NPCs encountered can be further defined using the tables on following pages.

1-2 ANYWHERE Near their base of operations, or wherever the fiction dictates.

1d12	LOCATION	1d12	COLOR	1d12	NPC TYPE
1	sewer/ditch	1	stink of waste/rot	1	OUTSIDER
2	alleyway/courtyard	2	public punishment	2-3	CRIMINAL
3	street/corner	3	shouting/fighting	4-6	COMMONER
4	plaza/common/well	4	crying/sobbing	7	TRADESPERSON
5	marketplace	5	livestock activity	8	MERCHANT
6	residence	6	children activity	9	SPECIALIST
7	public house/inn	7	hawking/selling	10	CLERGY
8	shop	8	smell of food	11	WATCH/MILITARY
9	shrine/temple	9	unexpected quiet	12	OFFICIAL/NOBLE
10	battlement/tower/keep	10	laughter/celebration		
11	palace	11	parade/procession		
12	unique/landmark	12	festival/holy day		

3-4 POOR QUARTER Where most of the population resides.

1d12	LOCATION	1d12	COLOR	1d12	NPC TYPE
1	sewer/ditch	1	waste/rubbish	1	OUTSIDER
2	basement/cellar	2	feral animals/vermin	2-3	beggar/urchin
3	alleyway/dead-end	3	squalor/suffering	4-5	CRIMINAL
4	corral/pen	4	town watch patrol	6-8	COMMONER
5	street/corner	5	shouting/fighting	9	TRADESPERSON
6	shanty/hovel/hut	6	livestock/children	10	CLERGY
7	dive bar/flophouse	7	fire/smoke	11-12	WATCH/MILITARY
8	shantytown/tenement	8	swarms of flies/bugs		
9	abandoned building	9	romance/lovmaking		
10	ruin	10	singing/music		
11	rooftop	11	laughter/celebration		
12	unique/landmark	12	roll on MARKET QTR		

5-6 MARKET QUARTER The hustle and bustle of goods trading hands.

1d12	LOCATION	1d12	COLOR	1d12	NPC TYPE
1	alleyway	1	waste/refuse	1	OUTSIDER
2	courtyard/park	2	beggars/urchins	2	CRIMINAL
3	corral/pen	3	cargo spill	3-4	COMMONER
4	marketplace/bazaar	4	shop in odd place	5-6	TRADESPERSON
5	inn/tavern/residence	5	crowded streets	7-8	MERCHANT
6	mine/deposit/quarry	6	haggling/bargaining	9	SPECIALIST
7	shop/facility	7	public auction	10	CLERGY
8	warehouse	8	caravan passing	11	WATCH/MILITARY
9	caravansary/docks	9	competition/rivalry	12	OFFICIAL/NOBLE
10	caravan/ship	10	performance/circus		
11	trade/guild office	11	celebration/windfall		
12	unique/landmark	12	roll on WEALTHY QTR		

7 WEALTHY QUARTER As far away from the rabble as possible.

1d12	LOCATION	1d12	COLOR	1d12	NPC TYPE
1	courtyard/garden	1-2	punishment/reprimand	1	CRIMINAL
2	street/boulevard	3	argument/dismissal	2	COMMONER
3-4	plaza/fountain/park	4	watch patrol	3-4	TRADESPERSON
5-6	promenade/terrace	5	romance	5-6	MERCHANT
7	public house/inn	6	sound of heels/hooves	7-8	CLERGY
8	residence	7-8	peace and quiet	9-10	WATCH/MILITARY
9	academy/college/tower	9	sweet/exotic odors	11-12	OFFICIAL/NOBLE
10	manse/estate	10	colorful displays		
11	palace	11	laughter/singing/music		
12	unique/landmark	12	royal ball/ceremony		

8 ADMINISTRATIVE QUARTER Home to clerk and captain alike.

1d12	LOCATION	1d12	COLOR	1d12	NPC TYPE
1	stocks/gallows	1	public flogging/hanging	1	OUTSIDER
2-3	street/corner	2-3	watch patrol	2-3	CRIMINAL
4-5	plaza/fountain/well	4	military on maneuvers	4	COMMONER
6	magistrate/court of law	5	recruitment drive	5	TRADESPERSON
7	administrative office	6-7	sound of boots/hooves	6	MERCHANT
8	battlement/tower/keep	8	prisoner coffle	7	SPECIALIST
9	arena/parade ground	9	bonfire	8	CLERGY
10	barracks/quarters	10	smell of oil/metal	9-10	WATCH/MILITARY
11	prison/gaol	11	dueling/sparring	11-12	OFFICIAL/NOBLE
12	unique/landmark	12	military parade		

9-10 RELIGIOUS QUARTER Center of life for many, if not most.

1d12	LOCATION	1d12	COLOR	1d12	NPC TYPE
1	alleyway/courtyard	1	self-flagellation	1	OUTSIDER
2-3	street/avenue/colonnade	2	prophecy/zealotry	2	CRIMINAL
4	plaza/fountain/well	3	pilgrimage	3-4	COMMONER
5	park/garden/orchard	4-5	prayer/meditation	5	TRADESPERSON
6	graveyard/cemetery	6-7	bells/drums	6	MERCHANT
7	monastery/school	8	public sermon	7	SPECIALIST
8	shrine	9	treatment of sick/injured	8-10	CLERGY
9-10	temple	10	chanting/chorus	11	WATCH/MILITARY
11	grand temple/zigurrat	11	holy day/festival	12	OFFICIAL/NOBLE
12	unique/landmark	12	roll on WEALTHY QTR		

11-12 BEYOND THE WALLS How does it feel to venture into the wild?

1d12	LOCATION	1d12	SETTLEMENT	1d12	WILDERNESS SITE
1-2	immediate vicinity	1-2	hamlet	1	UNNATURAL FEATURE
3-4	nearby SETTLEMENT	3-5	village	2-5	NATURAL FEATURE
5-6	distant SETTLEMENT	6-8	town	6-9	STRUCTURE
7-11	WILDERNESS SITE	9-10	large town	10-12	DUNGEON
12	foreign land	11-12	city		

See tables in
Book 3: Overland & Underworld

NPC TYPE

Choose, roll by SETTLEMENT LOCATION, or roll 1d12 for category and 1d12 for type. Roll ALIGNMENT, TRAITS, DETAILS, and ACITIVITY on the following pages as needed.

1	OUTSIDER	2	CRIMINAL	3-4	COMMONER
1	hermit/prophet	1	bandit/brigand/thug	1	layabout/simpleton
2	fugitive/outlaw	2	bandit/brigand/thug	2	beggar/urchin
3	barbarian	3	cutpurse/thief	3	beggar/urchin
4	barbarian	4	cutpurse/thief	4	child
5	vagabond/refugee	5	bodyguard/tough	6	child
6	farmer/herder/hunter	6	bodyguard/tough	6	housewife/husband
7	farmer/herder/hunter	7	burglar	7	farmer/herder/hunter
8	demihuman/halfling	8	con artist/swindler	8	farmer/herder/hunter
9	demihuman/halfling	9	dealer/fence	9	laborer/servant
10	demihuman/dwarf	10	racketeer	10	driver/porter/guide
11	demihuman/elf	11	lieutenant	11	sailor/guard
12	otherworldly/arcane	12	boss/kingpin	12	apprentice/adventurer

5-6	TRADEPERSON	7	MERCHANT	8	SPECIALIST
1	musician/troubador	1	raw materials/supplies	1	undertaker
2	artist/actor/acrobat	2	raw materials/supplies	2	perfumer
3	cobbler/furrier/tailor	3	general goods/outfitter	3	writer/illuminator
4	weaver/basketmaker	4	general goods/outfitter	4	navigator/guide
5	potter/carpenter	5	grain/livestock	5	spy/diplomat
6	mason/baker/chandler	6	ale/wine/spirits	6	cartographer
7	cooper/wheelwright	7	clothing/jewelry	7	locksmith/clockmaker
8	tanner/ropemaker	8	weapons/armor	8	architect/engineer
9	stablekeeper/herbalist	9	spices/tobacco	9	physician/apothecary
10	vintner/jeweler	10	labor/slaves	10	sage/scholar
11	inkeeper/tavernkeeper	11	books/scrolls	11	alchemist/astrologer
12	armorer/weaponsmith	12	magic supplies/items	12	inventor/wizard

9	CLERGY	10-11	WATCH/MILITARY	12	OFFICIAL/NOBLE
1	heretic/apostate	1	militia	1	courier/messenger
2	zealot	2	militia	2	town crier
3	mendicant/pilgrim	3	watch/sentry	3	tax collector
4	mendicant/pilgrim	4	watch/patrol	4	clerk/administrator
5	monk/nun	5	watch/patrol	5	clerk/administrator
6	monk/nun	6	captain/constable	6	armiger/gentry
7	preacher/prophet	7	recruit	7	magistrate
8	missionary	8	foot soldier	8	magistrate
9	templar/protector	9	foot soldier	9	guildmaster
10	priest	10	archer	10	duke/baron/count
11	priest	11	cavalry/knight	11	prince/princess
12	high priest	12	hero/general	12	king/queen

NPC ALIGNMENT & MOTIVATION

Roll 1d6 across for alignment, then 1d6 down to see what makes them tick. Type and number of traits for each alignment are indicated below each table.

1	GOOD	2	LAWFUL	3-4	NEUTRAL	5	CHAOTIC	6	EVIL
1	zeal	1	courage	1	apathy	1	whim	1	decadence
2	selflessness	2	charity	2	investment	2	indulgence	2	superiority
3	love	3	duty	3	survival	3	revenge	3	egomania
4	honor	4	loyalty	4	balance	4	lust	4	cruelty
5	compassion	5	mercy	5	knowledge	5	rebellion	5	dominance
6	peace	6	justice	6	fate	6	destruction	6	power

3	VIRTUES	2	VIRTUES, 1 VICE	1	VIRTUE, 1 VICE	1	VIRTUE, 2 VICES	3	VICES
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NPC TRAITS

Roll type and number of traits according to alignment (above).

1d100	VIRTUE	VICE	1d100	VIRTUE	VICE
01-02	ambitious	addict	51-52	funny	liar
03-04	benevolent	aggressive	53-54	generous	lustful
05-06	bold	alcoholic	55-56	gregarious	mad
07-08	brave	antagonistic	57-58	helpful	malicious
09-10	charitable	arrogant	59-60	honest	manipulative
11-12	chaste	boastful	61-62	honorable	merciless
13-14	cautious	cheater	63-64	hopeful	moody
15-16	compassionate	covetous	65-66	humble	murderous
17-18	confident	cowardly	67-68	idealistic	obsessive
19-20	considerate	cruel	69-70	just	petulant
21-22	cooperative	decadent	71-72	kind	prejudiced
23-24	courteous	deceitful	73-74	loving	reckless
25-26	creative	disloyal	75-76	loyal	resentful
27-28	curious	doubtful	77-78	merciful	rude
29-30	daring	egotistical	79-80	orderly	ruthless
31-32	defiant	envious	81-82	patient	self-pitying
33-34	dependable	gluttonous	83-84	persistent	selfish
35-36	determined	greedy	85-86	pious	snobbish
37-38	disciplined	hasty	87-88	resourceful	stingy
39-40	enthusiastic	hedonist	89-90	respectful	stubborn
41-42	fair	impatient	91-92	responsible	vain
43-44	focused	inflexible	93-94	selfless	vengeful
45-46	forgiving	irritable	95-96	steadfast	wasteful
47-48	friendly	lazy	97-98	tactful	wrathful
49-50	frugal	lewd	99-100	tolerant	zealous

NPC DETAILS

Roll 1d100, once or more in each column, to help paint the portrait.

1d100	FACIAL	PHYSICAL	PUBLIC	PRIVATE
01-02	alert/well-rested	anemic	accomplished	adulterer
03-04	bags under eyes	bow-legged	allergic	artist
05-06	bald/hairless	broad-chested	anxious/nervous	atheist
07-08	beautiful/attractive	clean/tidy	ascetic	bad reputation
09-10	blank stare	clumsy	big appetite	criminal
11-12	bright eyes	composed	brash/boisterous	cultist
13-14	broad face	dignified bearing	charismatic	depressed
15-16	dark eyes	flashy dresser	collector/pack-rat	disturbed
17-18	darker complexion	graceful	competitive	drunkard
19-20	dimples	grimy/dirty	compulsive	dutiful citizen
21-22	diseased	haggard/tired	courteous	ex-mercenary
23-24	disfigured	has assistant	critical	ex-soldier
25-26	doughy	has entourage	crude/crass	fugitive/outlaw
27-28	earrings/nose ring	has pet	drinker	good reputation
29-30	frowning	heavyset/stocky	gambler	guilty/ashamed
31-32	gaunt	imposing	hardy	hard-hearted
33-34	haggard/tired	limps	know-it-all	heartbroken
35-36	harsh voice	missing finger(s)	leader	honored/revered
37-38	hatchet-faced	missing hand/foot	loves/hates animals	identical twin
39-40	heavy brow	missing limb	loves/hates children	illiterate
41-42	high forehead	mounted	loves/hates magic	in debt
43-44	leonine	muscular/athletic	loves/hates nature	jaded
45-46	lidded gaze	narrow waist	loves/hates people	loves/hates animals
47-48	lighter complexion	notable accessory	loves/hates religion	loves/hates children
49-50	long beard/braids	notable clothing	loves/hates ruler	loves/hates magic
51-52	missing ear	notable footwear	loves/hates violence	loves/hates nature
53-54	missing eye/eyepatch	notable hands	mutters/mumbles	loves/hates people
55-56	missing nose	notable hat/headgear	naive	loves/hates religion
57-58	missing/crooked teeth	notable weapon	optimist	loves/hates ruler
59-60	narrow face	perfumed	parent	loves/hates violence
61-62	notable chin	pigeon-toed	perceptive	loyalist
63-64	notable ears	pocked/scarred	pessimist	murderer
65-66	notable ears	ponderous	philosophical	outcast/exile
67-68	notable hair/facial	quick-footed	provocative	pacifist
69-70	hair	short/small	reclusive	paranoid
71-72	notable voice	sick/diseased	religious zealot	particular/picky
73-74	piercing(s)	simple clothing	rude/belligerent	phobic
75-76	pleasant voice	slumped/sagging	sanguine/relaxed	publicly shamed
77-78	pock-marked	stained/scorched	skeptic	rebel
79-80	porcine	stinky/smelly	smart	refugee
81-82	sallow/wan	stylish/dandy	soft-spoken	resentful
83-84	scarred	swaggers	strong	romantic
85-86	sharp cheekbones	tall/big	stupid/foolish	sadistic/masochistic
87-88	sharp-eyed	tattooed/scarred	stutters	sensitive
89-90	square jaw	thin/wiry	superstitious	spy
91-92	squints/nearsighted	upright/good posture	taciturn	student
93-94	striking eyes	waddles	temperamental	traitor
95-96	striking nose	well-accessorized	weak	veteran
97-98	thick eyebrows	well-armed	whistles/hums	well-read
99-100	ugly/repellant	well-proportioned	wise	well-traveled

NPC ACTIVITY

When an NPC is encountered, decide what they're doing or roll 1d12 to find out:

1d12 ACTIVITY

- Sick or dying.** From disease/poison/injury/old age, perhaps with a **TASK** or **ITEM** to impart.
- Attacking.** Going after the PCs or NPC, to eliminate them or take an **ITEM** from them.
- Abducting.** Capturing warm bodies for slavery, ransom, human sacrifice/etc.
- Belligerent.** Looking for a fight because they're bored, vengeful/frustrated/drunken etc.
- Victimized.** Being attacked/robbed/exploited/abducted by an NPC or their agents.
- Distressed.** Hungry/lonely/heartbroken/anxious. May offer a **TASK** to ease their distress.
- Watching.** Perceives PC as ally/enemy, and/or that they possess an **ITEM** of significance.
- Fleeing.** Escaping harm/imprisonment/servitude.
- Seeking aid.** Begs/demands help with a **TASK**, with little or nothing to offer in return.
- Recruiting.** Looking for the right sort to join the watch/army/gang/cult.
- Hiring.** Seeking skilled individuals for an ongoing **TASK**.
- Offering reward.** Will grant a specific bounty upon proven completion of a **TASK**.

TASK

Roll 1d12 for a starting point; may lead to other opportunities. Always ask, "Why?"

1	VENTURE	2	INVESTIGATE	3-4	DELIVER
1	invest in business	1	stake out LOCATION	1	deliver bad news to NPC
2	invest in NPC	2-3	watch/follow NPC	2-4	deliver message to NPC
3-4	explore nearby region	4	search LOCATION	5-7	deliver ITEM to NPC
5-7	find DISCOVERY in the wild	5	search NPC	8-9	escort trade caravan
8-9	find resource in the wild	6-7	find missing ITEM	10	escort precious cargo
10-12	find treasure in the wild	8-9	find missing NPC	11-12	escort NPC
		10-11	find CRIMINAL		
		12	find killer		
5-8	FETCH	9-10	PROTECT	11-12	ELIMINATE
1	obtain oath from NPC	1	defend personal choices	1-2	destroy ITEM
2-3	obtain ITEM	2	defend tenets of faith	3-4	destroy LOCATION
4-5	get ITEM from LOCATION	3	patrol area	5-6	slay BEAST
6-7	get ITEM from NPC	4	patrol trade route	7-8	slay MONSTER
8	capture/abduct NPC	5-7	protect ITEM	9-10	murder NPC
9-10	capture CRIMINAL	8-9	protect LOCATION	11-12	assassinate OFFICIAL
11-12	rescue NPC	9-12	protect NPC		

ITEM

When you need an object of interest, roll 1d12 for category and 1d12 for type.

1-7	COMMON	8-10	VALUABLE	11-12	UNUSUAL
1-2	victim/corpse/remains	1-2	trade goods/cargo	1-2	news from afar
3	food/drink/poison	3-4	heirloom/keepsake	3	animal/pet
4	flag/banner/symbol	5-6	purse/strongbox	4-5	rare ingredient
5	lock/key/tool/utensil	7	painting/pottery	6-7	scroll/spellbook
6-8	information/proof	8	statuette/idol	8-9	holy/magical COMMON ITEM
9-10	book/scroll/map	9-10	ring/bracelet/necklace	10-11	holy/magical VALUABLE
11	weapon/armor	11	gem/jewel	12	holy/magical artifact
12	medical/healing supplies	12	crown/scepter		