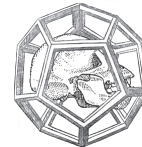


# ALL THE TREASURES OF THE WORLD: PART II

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Editor: Shelley Harlan

FMATW2



## JEWELS

From the simplest bit of polished bone on a thong, to glittering crowns, gem-hilted swords, sparkling earrings, impressive amulets, official signet rings, holy torcs, and the myriad elaborately-tooled accoutrements of the conspicuously well-off: personal adornments do much more than store wealth. Jewels form a part of culture that predates and supersedes language itself, asserting status, legitimizing power, displaying marriageability, soothing the ego, and assuring suspicious folk of your ability to pay for your own drinks or funeral. The tables below allow randomizing and valuating thousands of different jewels for any fantasy game. The sections can be used independently or all together, as the referee prefers.

The cash value of any precious stones appears in the descriptions below, but for details, JEWELS works best with All the Treasures of the World Part I: GEMS, also from Faster Monkey Games™. Countless other luxury items appear in Part III: OBJETS D'ART.

Section 1 gives common and uncommon types of jewelry, including relative size. Section 2 generates the base material the jewel is made from. Section 3 describes the artistic value of the piece, while Section 4 adds the chance of one or more gems.

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2. Materials and Value
3. Style, Patterns, and Motifs
4. Gems

### Terms to note:

**Size** is an abstract measure of a jewel's decorative heft and impressiveness, more closely related to surface area than mass but admitting of no fixed relation to either. Jewels—that is to say, decorative items meant to be worn—range from Size 1 for a stud or wire ring to 6 for massive crowns and chest-plates.

**Decor Class** ranks the general expense and prestige of a material as a Roman numeral from I (the cheapest) to V (the fanciest). These categories prevent wildly deviant results, such as silver decorated with tin.

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## 1. Types of Jewels

Table 1.1, the starting point, shows that most jewels are bracelets, necklaces, and rings, with the occasional pin, pendant, brooch, or earring. On a result of 20, however, use Table 1.2 to generate a less common item.

A die roll listed in the Size column means the total Size of the item or items, not the number of items. For example, a result of “beads, loose” with a rolled Size of 3 is probably hundreds of beads in a pile, box, or pouch, or even scattered at the bottom of a chest.

**Table 1.1 Common Items**

d20	Item	Size
1–2	bangle / bracelet, fine	2
3	bracelet, beads	2
4	bracelet, thick	3
5	brooch	3
6	earring / piercing ring, small	1
7–8	ear stud / piercing stud	1
9	necklace, beads	3
10	necklace, fine chain	2
11	necklace, heavy segments	4
12–13	pendant †	3
14–15	pin	2
16–19	ring	2
20	Uncommon Item (Table 1.2)	

**Table 1.2 Uncommon Items**

d100	Item	Size
01–03	amulet, mystical †	3
04–06	ankle cuff	3
07–10	armband	3
11–12	badge, official †	2
13–14	beads, loose	1d4
15	beauty spot, adhesive	1
16–19	bracer	4
20–23	buckle	1d3+1
24	chain links, loose †	1d3
25–27	chain, ankle	2
28–29	chain, waist	3
30–33	chain, wrist	2
34–37	charms, 2d4 †	1–2
38–39	chest-plate †	6
40–42	circlet, head	5
43–46	cloak clasp / fibula	4
47–49	collar, thick	5
50–51	crown (2d4 x 2 points)	1d4+2

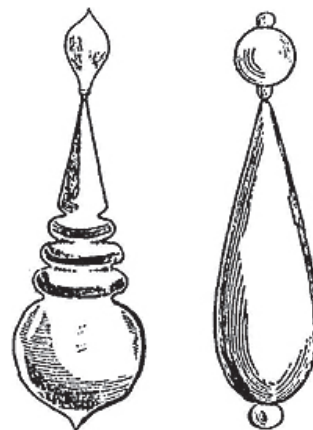


52–53	earclip	2
54–57	ear-dangle	2
58–60	fillet for hair	3
61–62	fob-chain, one foot	3
63–64	hairnet / snood	4
65–66	imitation coins †	1d4
67–69	locket, hinged †	3
70	medal, agricultural competition †	3
71–72	medal, military †*	3
73	medal, sports †	3
74	monocle †	1
75	nose clip	2
76	pasties, pair	2
77–81	ring, fat / chunky	3
82–83	ring, signet *	2
84	rings, joined, for 1d3+1 fingers	4
85–86	scarab	2
87–90	smashed or melted jewel, unrecognizable [X]	1d6
91	spectacles †	2
92	spurs, pair	6
93	tiara	4
94–95	toe-ring	2
96–98	torc	5
99–00	wire or cord, flexible	1d3

\* 1 in 6 chance to depict a crown of 2d4+1 points. See Heraldic Jewelry in Section 3.

† This item has a 50% chance to be found on a tether of some kind: a Size 1 item. Determine material on d100 on Table 2, with a result of 01–09 indicating worthless twine. The loop or chain has no styling, gems, or motif.

[X] Roll on Table 2 for material, followed by a 30% chance of a roll on Table 3.2.1. No other tables in Section 3 apply, and total value is halved before checking for gems.



**Dangles.**



## 2. Materials and Value

Decorative items come in almost any imaginable material. To generate only the more worthwhile treasures, use 2d4 on the Precious Metals column on Table 2. For a wider variety, roll d100.

**Table 2 Random Jewelry Materials**

Precious Metals (2d4)	All (d100)	Material	Value per Size	Decor Class
	01–02	Wood	1 cp	I
	03	Clay	2 cp	I
	04–06	Bone	3 cp	I
	07	Ceramic (finished clay)	4 cp	I
	08–09	Stone	5 cp	I
	10–15	Leather	6 cp	I
	16–18	Iron	1 sp	II
	19–24	Tin	12 cp	II
	25–28	Steel (about 98% iron)	2 sp	II
2	29–34	Brass (about 80% copper, 20% zinc)	3 sp	II
3	35–43	Bronze (about 85% copper, 15% tin)	4 sp	III
4	44–55	Copper	5 sp	III
	56–61	Ivory	1 gp	III
5	62–73	Silver	2 gp	IV
	74–75	Red gold (half copper)	5 gp	IV
6	76–82	Electrum (about 55% gold, 45% silver)	6 gp	IV
	83–84	Rose gold (about 25% copper)	7 gp	IV
	85	Green gold (25% silver)	8 gp	IV
	86–88	White gold (about 15% copper-nickel)	9 gp	V
7	89–96	Gold (22k, or about 8% copper)	10 gp	V
8	97–00	Platinum	50 gp	V



**Elaborate pin.**

### Other Metals

Nickel and zinc, in a typical fantasy setting, are never found in isolated form, but occur in natural alloys such as copper-nickel and brassy ores. Thus no nickel- or zinc-plated jewelry appears in Table 2. Aluminum extraction lies beyond fantasy technology. Likewise, rhodium, palladium, iridium, and similar metals are unknown, existing perhaps in platinum or other ore, unrecognized and inseparable.

### Coins and Precious Metals

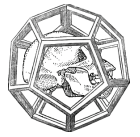
Giant coins form a standard fantasy trope, generally reckoned at ten to the pound. In a world where precious metals are actually precious, the dirty little secret of such coins must be their utter debasement. Each standard coin is a Size 2 item, generally a core of cheap metal with thin surface wash of something more attractive.

Melting down coins to sell the metal as bullion is always a losing proposition. Assuming a likely set of alloys, so-called copper pieces and silver pieces are virtually worthless as raw metal. Electrum and platinum pieces contain metal worth about half their face value. A gold coin, melted down, yields bronze and gold worth about 90% of face value, which is why the gold piece is the standard unit of currency.

The state reserves to itself the right to stamp cheap metal with a higher face value.

**Simple earring.**





### 3. Style, Patterns, and Motifs

For greater detail, and potential increase in value, the tables in this section allow randomization of a jewel's style of construction, decoration, and possible illustrative motifs. Start with Table 3.1.

Find the metallated object's Decor Class and roll 1d20 on Table 3.2.2 to see what style of metallating applies. Most styles multiply the base value added per Size. For example, gold plating adds a total of 3 gp per Size.

d100	Style	DECOR CLASS				
		I	II	III	IV	V
01–35	Plain	–	–	–	–	–
36–50	Metalled ^	var	var	var	var	–
51–55	Beaded, grained, or bumpy *	+5 cp	+1 sp	+2 sp	+5 sp	+1 gp
56–60	Braided in 1d3+1 strands *	+5 cp	+1 sp	+2 sp	+5 sp	+1 gp
61–65	Hammered *	+5 cp	+1 sp	+2 sp	+5 sp	+1 gp
66–70	Hatched in fine grid *	+5 cp	+1 sp	+2 sp	+5 sp	+1 gp
71–75	Mirror-bright polish	+5 cp	+1 sp	+2 sp	+5 sp	+1 gp
76–79	Stamped or chiseled †	+5 cp	+1 sp	+2 sp	+5 sp	+1 gp
80–82	Banded or sectioned *	+1 sp	+2 sp	+5 sp	+1 gp	+2 gp
83–85	Enameled with colored glass †	+1 sp	+2 sp	+5 sp	+1 gp	+2 gp
86–88	Painted or stained †	+1 sp	+2 sp	+5 sp	+1 gp	+2 gp
89–91	Pierced or cut-out (ajoure) †	+1 sp	+2 sp	+5 sp	+1 gp	+2 gp
92–94	Twisted of fine threads (filigree) *	+1 sp	+2 sp	+5 sp	+1 gp	+2 gp
95–97	Cloisonné †	+2 sp	+5 sp	+1 gp	+2 gp	+5 gp
98–00	Engraved †	+2 sp	+5 sp	+1 gp	+2 gp	+5 gp

^ Treat Decor Class V items as Plain instead. For others, see Table 3.2.1.  
 \* 50% chance to be patterned as per Table 3.3.  
 † Always patterned. See Table 3.3.



"Butterfly" brooch.

#### METALLED ITEMS

Metalling includes plating and other methods of using a more expensive material to dress up a cheaper object. Find the item's Decor Class on Table 3.2.1 and roll 1d20 to see what metal is added to it for decoration. Note the base value increase for that material, for each Size of the item.

**Table 3.2.1 Metallating Material, d20 (with base value added per Size)**

	I	II	III	IV
Iron (+1 cp)	1–3			
Tin (+1 cp)	4–5			
Steel (+2 cp)	6–7			
Brass (+3 cp)	8–10			
Bronze (+4 cp)	11–14			
Copper (+5 cp)	15–16	1–10		
Silver (+2 sp)	17–18	11–18	1–13	
Electrum (+6 sp)	19	19–20	14–16	
Gold (+1 gp)	20		17–19	1–13
Platinum (+5 gp)			20	14–20

**Table 3.2.2 Metallating Style, d20 (with value multiplier)**

	I	II	III	IV
Inlaid/Traced (x1)	1–6	1–6	1–6	1–13
Bossed/Studded (x2)	7–13	7–12	7–12	
Foiled/Parcelled (x2)	14–20			
Plated (x3)		13–20	13–18	14–20
Sectioned/Woven (x3)			19–20	

Foiled or parcelled items have the pricier metal applied only to part of the object, or "parcel-plated."

Gold-plated silver is known as vermeil. Gold-plated brass, bronze, or copper is called ormolu.

Sectioned or woven items actually have solid parts made entirely of the pricier metal.

Plated items are completely covered. For the other styles, if patterned, the metallating usually forms the pattern.





## PATTERNED ITEMS

Before rolling on Table 3.4, the referee may wish to determine if the jewel might feature more than one pattern in combination.

**Table 3.3 Number of Patterns**

d20	Patterns
1–17	One
18–19	Two
20	Three

Roll on Table 3.4 for each pattern, but only the highest value multiplier applies.

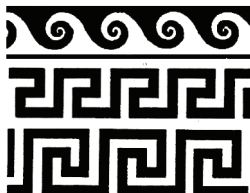
**Table 3.4 Pattern Type  
(with value multiplier and motif table)**

d100	Pattern type	Value	Table
01–25	Abstract, basic	x1	3.5
26–50	Abstract, skillfully-done	x2	3.5
51–82	Artistic representation	x2	3.6
83–98	Artistic representation, skillful	x4	3.6
99–00	Artistic representation, masterful	x8	3.6

**Table 3.5 Motifs, Abstract**

d20	Motif
1–2	Checkerboard
3–4	Circle #
5	Egg-shape #
6	Honeycomb / hexagons
7	Meander, complex, curves
8	Meander, complex, square
9	Meander, simple, curves
10–11	Meander, simple, square
12	Oval #
13	Rectangle #
14–15	Spiral #
16	Square #
17–19	Stripe #
20	Triangle #

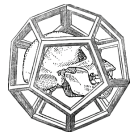
#: Roll 1d4: 1, single shape; 2–4, 1d4 x Size shapes



**Three classic meander patterns.**

**Table 3.6 Motifs, Artistic Representations**

d100	Motif
01	Acorn #
02	Anchor
03–04	Animal, elongated #
05	Balls, three, in triangular arrangement
06	Beer stein #
07	Bird, duck or goose #
08	Bird, raptor *#
09–10	Bird, songbird *
11	Brick / stonework texture
12–13	Bull *
14	Cameo, child's profile ^
15	Cameo, man's profile ^
16–17	Cameo, woman's profile ^
18	Cat *
19	Clover #
20	Comet / Shooting Star #
21	Cow *
22–23	Crest ^
24	Crown, 2d4+1 points
25–26	Deer *
27	Demon / devil face #
28	Eye #
29	Fake ore-nugget or bark texture
30	Feather / Quill #
31–32	Fish / Whale *#
33	Flame #
34–35	Flower #
36	Goblet / Chalice #
37	Grain, sheaf #
38–39	Grapes, bunch #
40	Green Man
41	Hand #
42–44	Heart #
45–46	Helm ^
47	Horse *#
48–49	Horseshoe #
50	Human figure, working #
51–52	Human figure, female nude #
53	Human figure, male nude #
54–55	Knot #
56–57	Leaf #
58–59	Lion *
60	Mailed fist
61	Mermaid #
62–63	Moon, crescent #
64	Moon, full, with face
65	Rabbit / Hare *#
66–67	Scene: castle or town ^
68	Scene: farm, riverside, or temple



- 69 Scroll #
- 70–71 Shield, heraldic ^
- 72 Shield, plain #
- 73 Ship, sailing
- 74 Skull, horned #
- 75–76 Skull, human †
- 77–78 Snake \*
- 79 Spade #
- 80 Star, 3d4 points #
- 81–82 Star, 5-pointed #
- 83 Sun with face
- 84 Sunburst #
- 85 Sword #
- 86–87 Symbol #, \*\*
- 88 Tower ^
- 89 Tree #
- 90 Trefoil #
- 91 Unicorn \*
- 92–93 Vine
- 94–95 Wave #
- 96 Wings, pair
- 97–98 Wolf/Hunting dog \*#
- 99–00 Words \*\*

\* 50% full body, 50% head only

# Roll 1d6: 1–4, large single depiction; 5–6, 1d4 objects shown per Size of jewel

\*# Roll 1d6:

- 1–3 Single animal, full body
- 4–5 Head of single animal
- 6 1d4 small animals per Size, full body

^ This motif has a 1 in 6 chance to include a crown or coronet of 2d4+1 points. See Heraldic Jewelry.

† Roll 1d12:

- 1–3 1d4 plain skulls per Size
- 4–8 Skull, plain
- 9–10 Skull with staring eyes
- 11 Skull with leering eyes and fancy hat
- 12 Skull with crown of 2d4+1 points. See Heraldic Jewelry.

\*\* Symbols/Words: Difficult to adjudicate on the fly. Common examples: A mystic rune, a religious symbol, initials (1d3), an encrypted colophon, a noble last name, a common full name, two first names, a date, a family motto, the name or motto of an organization, or even a short poem. The referee may find it easiest to say that the runes, script, or language are unfamiliar to the characters, and provide a translation later.

## Gendering

The referee can roll to see whether the jewelry appears to be designed in a particularly feminine or masculine style.

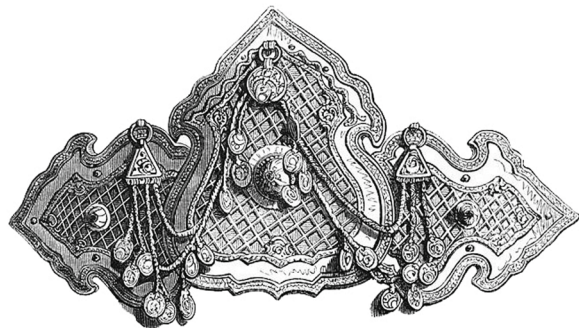
### Table 3.7 Gendering, d20

- 1–11 Feminine / delicate / soft
- 12–14 Masculine / heavy / square
- 15–20 Neutral

## Heraldic Jewelry

Technically only a monarch or heir apparent wears a “crown,” but for our purposes, the term includes the “coronet” worn by other nobles. A crown or coronet with more points indicates a higher noble rank. Depending on setting, a detailed representation may show “points” shaped like leaves, balls, spikes, spear-heads, or two such shapes in alternation. An actual, three-dimensional crown or model has more points than a flat depiction can show: twice as many, less two. For example, a baronial coronet has six points; a picture of it always shows four. The largest crown motif in these rules, showing nine points, indicates actual headgear with 16 points.

With a crown, coronet, crest, heraldic shield, noble name, or family motto, PCs may be able to determine, with research, to what noble or family the jewelry belongs. The piece may have historical significance, or an extant family may be happy to buy it back, or a powerful personage may simply accept it as tribute without paying anything, perhaps conferring a measure of favor on the donor. In some cases, possession of a heraldically-significant item could be evidence of a lost heir, grass parentage, or other connection.



Large buckle.

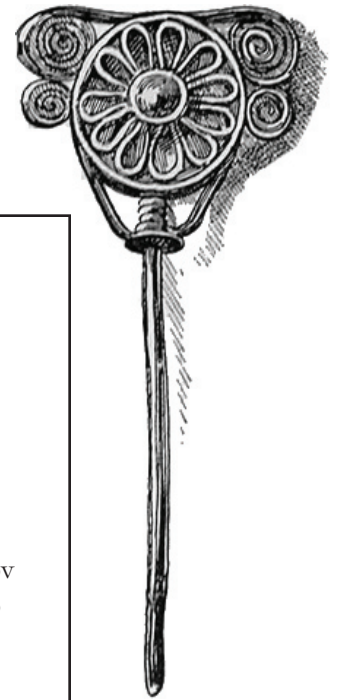


## 4. Gems

A roll of d100 on Table 4.1 determines the number of gems, if any, on a jewelled item. Listed under the item's Decor Class is the gold piece value (gpv) of each gem, or, in the case of a matched pair, their worth together.

d100	Gems (number)	DECOR CLASS				
		I	II	III	IV	V
01–45	No gems	–	–	–	–	–
46–56	Pip (one cheap stone)	1/2 gpv	1 gpv	10 gpv	50 gpv	250 gpv
57–66	Studding (2 per Size)	1/2 gpv	1 gpv	10 gpv	50 gpv	250 gpv
67–75	Channel (2d6 per Size)	1/10 gpv	1/2 gpv	5 gpv	25 gpv	100 gpv
76–83	Solitaire (one stone)	1 gpv	5 gpv	25 gpv	100 gpv	500 gpv
84–88	Pavé (2d12 per Size)	1/10 gpv	1/2 gpv	5 gpv	25 gpv	100 gpv
89–93	Cluster (2d4)	1/2 gpv	1 gpv	10 gpv	50 gpv	250 gpv
94–97	Glory (one good stone)	10 gpv	25 gpv	100 gpv	500 gpv	1,000 gpv
98–99	Matched pair**	12 gp	24 gp	120 gp	600 gp	1,200 gp
00	Nonpareil	Table 4.2				

\*\* Together, two or more matched stones are worth 20% more than a simple total of their gold piece value. For example, the 12 gp result for Decor Class I means two gems of 5 gpv, for a combined value of 10 gp plus 20%.



**Pin with central gemstone.**

### Nonpareils

	Glory (Single gem)	Surround (2d4 gems x Size)	Setting (2d10 gems x Size)
Decor Class I	100 gpv	5 gpv	1/10 gpv
Decor Class II	250 gpv	10 gpv	1/2 gpv
Decor Class III	500 gpv	25 gpv	1 gpv
Decor Class IV	1,000 gpv	50 gpv	5 gpv
Decor Class V	2,500 gpv	100 gpv	10 gpv

A nonpareil is an extraordinary piece of jewelry, encrusted with gemstones that serve to highlight a single exceptional gem. The main gem is the Glory, closely ringed or braced by a Surround of multiple valuable gems, itself contained in a Setting of many lesser stones. All the Surround stones are of the same kind, increasing their value by 20%, and all the Setting stones are of 1d3 kinds, generally increasing their value by 20% as well. Table 4.2 shows the value of the gems by Decor Class.

Example: A platinum ring (Size 2) bearing a single fabulous 2,500 gpv sapphire, surrounded by ten small 100 gpv diamonds (total value 1,200 gp) and twenty-four 10 gp gem of two types: small pearls and garnets (total value 288 gp), for a gem value of 3,988 gp. The ring itself would be worth at least 100 gp, but the referee might well choose to simply round the overall value to 4,000 gp.



## Examples

### 1. Completely random jewel

Starting with Table 1.1, a roll of 4 yields “bracelet, thick” with Size 3.

Table 2, with a d100 roll of 39, comes up Bronze, worth 4 sp per Size. The basic object is worth 1.2 gp so far.

Bronze has Decor Class III. An 87 on Table 3.1 results in “Painted or stained.” This result adds 5 sp per size to a Decor Class III item, so the bracelet is decorated with colorful painting of some kind and worth 2.7 gp so far.

A painted item always has a pattern. A roll of 11 on Table 3.3 indicates a single pattern.

On Table 3.4, a roll of 60 means that the paint is in the form of an artistic representation of something, not just abstract shapes. This level of skill doubles the item’s value, to 5.4 gp.

A roll of 89 on Table 3.6 indicates “tree.” Following the footnote, a d6 result of 5 indicates multiple objects. The d4 comes up 3, so there are three trees painted per Size of the object, or nine total.

Checking for gems on Table 4.1, a roll of 51 indicates a “pip” or cheap stone, worth 10 gp.

Putting it all together, the item is a heavy bronze bracelet with small trees painted in green all around it and a small green gem. Total value of 15.4, rounded to 15 gp.

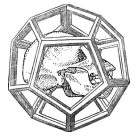
### 2. Creating a valuable treasure

This time the referee wants to generate a piece worth fighting for, combining choices with random rolls for inspiration. He scans the tables in Section 1 and decides on a military medal of Size 3. Per the footnotes, he decides not to include a crown image, but the item will be on a loop of some kind.

On Table 2, using 2d4 gives more valuable results. A 6 indicates Electrum, worth 6 gp per Size and having Decor Class IV. Starting value: 18 gp.

Randomizing the decoration on Table 3.1, a roll of 42 suggests metalling. A metalling medal.

Not wanting to meddle with the results needlessly, the referee proceeds to Table 3.2.1 to see what sort of metal combination is at work. Few metals are worth adding to an electrum item, and a roll of 3 indicates gold. The gold adds a base of +1 gp per Size. Value so far: 21 gp.



Per Table 3.2.2, a Decor Class IV item can only be inlaid, traced, or completely plated. Finding the idea of a gold-plate medal dull, the referee chooses to pursue the former option. The medal is inlaid with gold, not enough to increase the price beyond the basic +1 gp per Size. The medal is still worth 21 gp.

From Tables 3.3 and 3.4, the referee decides to try combining two patterns, one abstract and one representational, both skillful. The artistic pattern gives the higher multiple: x4, increasing the object’s worth to 84 gp.

For the abstract pattern, he selects a simple square meander from Table 3.5, to run around the outside of the medal as a border. On Table 3.6, a roll of 76 gives a random motif of “skull, human.” The d12 roll indicates a single, plain image.

On Table 4.1, a roll of 40 says no gems, but the referee decides to run with the skull theme and put a gem in each eye. For a truly rich item, he could use the 250 gpv gems in the “matched pair” row for Decor Class IV. Scanning to the “solitaire” row, he instead decides on more modest stones at 100 gpv each. With the 20% increase for matching, the eye-stones add 240 gp in value, for a total of 324 gp.

Finally, the referee remembers to go back and roll on Table 2 for the material of the cord hanging the medal. A 45 says “copper,” worth only half a gold. The grand total of 324.5 rounds to 325 gp for this award from some grim battle: an electrum medal on a copper chain, inlaid with a gold border, and carved with a skull sporting black gems for eyes (red being too obvious).

.....

**What could those eye-gems be, exactly?  
There’s a way to find out...**

