anon

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1 Citizen Houses

• Armistead grew from the successes of Leofric of Armistead, who was a trooper of Holminster's city guard and who distinguished himself in battle. His talent for battle and tactics enabled him to become an officer despite his humble birth. Because officers receive a share of the spoils of battle, and because he was very successful, he became quite rich, and founded a minor house. After the *Humbling of the Houses*, his descendants used that wealth to grow into one of the new major houses.

House Armistead is now one of the main competitors of the *Harcourt* in providing soldiers for the city, as well as mercenary services for outsiders. They also offer financiering and sale of weapons to ambitious lords in the *Atarvin Realms*, the *Galgoran Empire* and the *Westershires*.

• **Buckminster** began as the project of a humble cleric of *Hanastien* called Godric who built a tavern-temple of Hanastien in the bend of the XXX river downstream from *Holminster Cathedral*. It turned out to be an excellent move; travellers to the budding town of Holminster often stopped at Buckminster for a drink, meal or night. His two sons and three daughters felt religious callings as well, and as priests of various gods house Buckminster became influential in the *Ecumenic Church* even before it was formally organized as such.

These days House Buckminster continues to dabble in church politics, owns guest houses frequented by many foreign traders coming to Holminster, and controls the investment of substantial temple funds.

• **Channing** Cyneric was a consul appointed by King XXX, the second consul appointed after the *Humbling of the Houses*. Unlike his aggressive predecessor XXX, he worked to heal the wounds of civil strife and earned the respect of both king and burgers. After his first wife died he married a respectable local widow and modest fortune. He used this money to set up a trading company aimed at the new Westershire territories. His good connections at the royal court certainly helped.

Nowadays the Channings have definitely "gone native", and are considered upstanding Holminster citizens. They also continue to maintain ties to the royal court, although even their relations have grown strained. However, privileges acquired in the past help them circumvent the restrictions on *Westershires* trade that stymie the other Houses.

Besides trade, House Channing engages in other "appropriate" forms of public service for nobles-turned-merchants; military service, diplomacy and city administration. Rumors persist that they also engage in less savory activities. Their founder Cyneric was certainly known to employ spies and ne'er-do-wells to make sure he was able to fully govern the city; a lesson the current consul might be wise to learn.

• **Dunstan** is actually one of the Old Houses, but after the Humbling of the Houses they were absorbed into the *Harcourt*. During the *Battle of Five Dragons* they distinguished themselves in battle and leveraged that into a resurrection of their independent House.

Nowadays they engage in commerce, particularly in the base metal trade – lead, iron, and weapons – as well as in occasional alliances to provide military aid. They dislike being called mercenaries, viewing themselves as being nobler than that. They're very active in Holminster's military service and on diplomatic missions, often acting as the "big stick".

• **Ethelbert** is the only one of the Old Houses to survive the *Humbling of the Houses* relatively intact. This is not a result of pure strength, but of political savvy; they didn't side with the eventual losers, and used their noble family connections to avoid punishment. They even adopted some members of the other Old Houses into the family.

Nowadays Ethelbert is among the strongest of houses. They own a lot of the land and housing in Holminster, and deal in products from their countryside estates: grain, wood and leather. But their true power lies in their public activities. Ethelbert provides diplomats, administrators, military officers and priests.

Ethelbert could be said to be a bit weak on the side of pure intellectualism; their emphasis on heritage and noble blood means that they esteem sorcerers (of which they have quite a few) above wizards. They also prefer patronizing artists above producing art themselves. One privilege they cherish is that they're exempt from the *Weapon Laws* that the other citizens are subject to. Ethelbert patricians enjoy subtly reminding people that they're a little better by carrying blades that are a few inches longer than ordinary people are allowed to carry.

Although it is normally impossible to join House Ethelbert other than through marriage, they do have a skink, fiore and loira branch of the family. This is possible because they adopted members of each of these races from other Old Houses after the Humbling. In the case of the fiore, they stick to the legal fiction that all new fiore members of the House are descendants of family members.

Those who Ethelbert scions usually adopt the Ethelbert name, both male and female. Only when Ethelbert descendants marry extremely high nobility will they adopt that family name. All in all, House Ethelbert has quite a few powerful dynastic alliances, both with humanoid, faerie and stranger nobility.

• Fairfax used to be mainland Stannish nobility who fell from grace during the *First Usurpation*. They then became adventurers and got extremely rich. After the *Humbling of the Houses* they established themselves in the city as a patrician house.

In the old days, all members of House Fairfax had extremely fair hair. This has become a family tradition and even those who join the House through marriage or adoption color their hair. It is also a point of rivalry with House *Whitlock*. In general, Fairfax likes to display an aristocratic flair. They consider themselves to be old nobility just like *Ethelbert* and *Dunstan*, giving and demanding appropriate respect.

Fairfax is spectacularly wealthy and is active in banking. They occasionally "engage in amusing peccadilloes" in the world of organized crime. They're also major wine merchants, and love other luxuries as well. As for public service, they occasionally serve in the armed forces, to gain glory, or "generously" donates their time to administration. All in all Fairfax tends to display a certain nonchalance and arrogance.

• **Faraldo** is a house of Ekean origin. Most of the family are still citizens of *Ekea*, but Faraldo III decided to become a Holminster citizen instead. This enabled him to fulfill public offices and expand the family's power into Eadstansland.

House Faraldo is still quite small in Holminster, but its influence is great. Commercially they trade in Ekean luxuries such as wine, silks and jewelry. Their ties to the fatherland also help them bring diplomatic missions to a successful conclusion. They've been able to gain a foothold in administrative offices, applying newfangled Ekean ideas about how to run an effective government.

• Halden is founded on the wealth found by *St. Hrothgar*, their ancestor. Hrothgar was a blind warrior-prophet who was not afraid of darkness. He led adventurers into the *Undercity* to defeat an undead infestation that was threatening the early settlement of Holminster, and emerged alone but with fabulous treasure. Although many hailed him as a hero, some questioned why none of his companions returned to share in the spoils. Hrothgar's obvious holiness kept them from asking these questions too loudly.

Hrothgar established a family that lived in splendor, but together they eventually squandered their riches. Hrothgar left Holminster a poor man, but with a vision of a new road to walk; and he ascended to godhood. His descendants learned to grow wealthy again, this time through wise investment in land around the Hal-den, the holy hill on which Hrothgar built his first house. This became his first temple and he blessed his children with fertile fields and the discovery of rich veins of ore.

Nowadays the House follows two traditions: one the humble one of overseeing the production of vast wealth from honest labor, aided by divine blessing; and the other of divinely inspired questing heroes. House Halden is not a major force in Holminster politics except for their priests. They make up the elite in the Church of Hrothgar, but some members have been called to the service of other gods as well. This means that they both compete and often cooperate with House *Buckminster*. It was only after the *Humbling of the Houses* that they gained recognition as a significant House.

• Kendrick became a major House while nobody noticed, gradually. A family of clerks, publishers and a handful of wizards, they've managed to parlay that into an international trading enterprise. Originally they mostly worked on copying books by hand, painstakingly duplicating beautiful illustrations, as well as the brokerage of magical scrolls. More recently they've adopted the printing press and increased their output tenfold. Even more innovative, they've begun publishing periodical newsletters.

Besidess the publishing bussiness, Kendrick is also active in city administration. They don't fill high-profile functions, but they keep the chancellery functioning. Their scroll-sales and printing holy texts has also given them an mainentry into local church politics.

• **Reed** used to a minor collection of bureaucrats, but after the *Humbling of the Houses* they found a power vacuum and filled it. They control a significant amount of housing projects in the city, but their main base of power is the bureaucracy. Reed councillors can be found in city government, active as diplomats, as logistical support in the military and in the church.

Reed doesn't have the grandeur of old houses like *Ethelbert*, and are occasionally looked down upon because they're neither nobles nor merchants, just career officials. They view themselves as the way of the future however, and are trying to forge a closer alliance with other "modernist" houses like *Kendrick*, *Channing*, *Ryckmond* and *Whitlock*.

• **Ryckmond** is a house that came from *Terpland* after the *Galgoran Empire* annexed Terpland and banished the Stannish nobility. While Ryckmond is actually ethnically Terplander rather than Stannish, their ties were with the Stannish exiles. Their association with the dragon *Rengadzo*, who fought hard against the annexation, also meant that they were not welcome any longer. Rengadzo did not follow Ryckmond to Holminster however, and his current whereabouts are unknown.

Ryckmond does have a longer history of dealins with Holminsters however; they and Rengadzo humiliated the *Harcourt* during the *Rout of the Hares*. At that battle the Harcourt came close to fiery annihilation. Because of this

originally Ryckmond was not made particularly welcome in Holminster. Some houses saw the opportunity for intrigue however, distracting the Harcourt with these newcomers.

Ryckmond gained great house status after the *Battle of Five Dragons*, when Rengadzo appeared to support Holminster against the four attacking dragons. At that moment the Harcourt also demonstrated the terrifying effectiveness of gunpowder weaponry against dragons, sending a clear message to Rengadzo and House Ryckmond.

Nowadays House Ryckmond honours its name: rich-mouths. They earn money in Terpland trade as well as speculation, and have become very active as jurists, both as prosecutors and attorneys. They've been weaseling their way into government and diplomacy as well. Although often opposed by other Houses and the Harcourt, they have gained a definite foothold, demonstrating their silver-tongued talents. A third main interest of the House is in art; they both boast opera singers and actors of renown throughout the *Civilized World*, as well as owning the *Opera House* and several theatres. But they don't stick to highbrow culture only; Ryckmond also has a common touch, rubbing shoulders with sketchy entrepeneurs in the harbour districts.

• **Staunton** are technically Holminster citizens. However, they're just one branch of the vast and complicated Staunton clan, imperial nobility originating from *Grawald*. They're often involved in dynastic and imperial intrigues.

Staunton isn't active in commerce, considering it a base pursuit. They have vast international landholdings which earn them sufficient wealth so that they can indeed snub the merchants. In Holminster they're mainly active in diplomatic endeavours, leveraging their connections in the *Galgoran Empire*, and as elite warriors and military commanders. They consider statesmanship and battle glory to be truly worthy pursuits.

It irks them that due to a legal technicality, they're not allowed to wear weapons in Holminster like Stannish nobility – particularly *Ethelbert*, whom them consider much lower nobility than their own dynasty. It is an open secret that their walking canes hide wicked elegant swords which they wield expertly.

• Waldgrave is actually not a true patrician family. They're a minor noble house from the mainland close to Holminster, who decisively fell under the domination of the city during the time of the *Shrinking Empire*. However, they've embraced their ties to the city as a fairly autonomous barony. Senior members of Waldgrave have weaponbearing privileges although they don't feel any need to flaunt them.

Waldgrave used to refer to the family's mission, given during the time of the *Young Empire*: to protect and police the woodlands of these parts. The family still remembers this tradition, and relishes hunting and forest skirsmishes. They gain wealth from taxes on woodland products and rents paid by yeoman farmers under their protection.

• Whitlock is the second house from *Terpland* to rise to prominence in Holminster. Unlike *Ryckmond*, they were actively courted. Originally a small clan of engineers, they were commissioned to extend the city's waterfront when the city grew out of its bounds. They did well on this, extending the city with floating raft-homes, even connecting up some of the smaller nearby islands. They earned money both from the construction fees, and from the houses they built themselves and rent out now. Leveraging their expertise with the construction and maintenance of the rafttowns like the *Planks*, they gained a toehold in the city's government as well. Now that many Houses are looking to go into shipping trade themselves, Whitlock is actively trying to get more know-how on ship construction from all over the known world.

The family name – "white-lock" – refers to the bleached lock of hair that the clan wore as a sign of office in Terpland. House *Fairfax* has taken offence to them "copying" them, which Whitlock think is absurd. Nevertheless, it's led to a rivalry between the houses. Whitlock is not about to give up its traditions because of the idiosyncracies of those ridiculous fops.

The Whitlock temperament is quite different from that of Ryckmond. Whereas Ryckmond tends to sweettalk its way through everything, Whitlock is serious, even grave or dour. They prefer to tell things as they are, or just keep silent. They bear Holminster's foul weather stoically – actually they think it's slightly nicer than that in Terpland – and shake their heads at Ryckmond's moaning about it.

• Yare used to be a ruling clique of closely related artisans in the diamond cutters' guild. They were also some of the most virulent members of the *Falkrad*, always maneuvering for more popular rights. Eventually the great Houses seduced them into a deal: become a patrician House instead. Yare accepted and earned the hatred of the Falkrad, but they care little.

Yare handles a lot of gemstones and precious metals, and for spellcasters it's important to stay on their good side, to be assured of quality spell components. With all this capital, Yare also engages in some financiering, able to guarantee loans and such. Yare also has some notable spellcasters of its own, active in the fabrication of magic items.

They've also got a seat on some of the city council committees, although all in all their influence is disappointing. They don't dare go back to "the unwashed masses", but they're still looked down upon as artisans by the other patricians. Yare is looking for ways to truly go through the glass ceiling. Diamond cuts glass, after all.

2 Other Players

• The Falkrad is a so-called "gathering of the common people". It's too public to truly call it a conspiracy, but that's how the great Houses see it. It periodically gathers to hear the complaints of the common people and represent them to the ruling elite. On the other hand, the leaders of the artisan guilds have a great deal of influence in the Falkrad, and use it to further their own interests. Houses also often seek out leaders of the Falkrad to use them as proxies against other Houses.

The legal basis behind the Falkrad is rather vague; they have some privileges granted by various kings, as well as some granted by city governments under pressure from (impending) popular uprisings. These privileges are hidden somewhere, to protect them from theft. However, some among the Houses claim that many provisions in those privileges are actually forgeries.

One cannot join the Falkrad if one is of patrician status.

• The **Harcourt** used to be an ad-hoc institution, where the great Houses mustered their warriors on the "here" (army) court in the spring. After a while, some professionalization occurred, and a few people were permanently employed, to oversee logistics, provisioning and suchlike. And then some standing forces were organized through the Harcourt to patrol the nearby mainland roads against bandits and predation from rival nobles. Then, after the *Humbling of the Houses*, almost all of the great Houses were officially disbanded. Many of their members permanently joined the Harcourt, suddenly making it a major power player.

Such a big power bloc frightened the Houses though, and they made sure that the Harcourt never became an exclusive city guard. Instead, many great Houses also engage in military activities themselves, and the Harcourt contributes to the army as well. This leads to tensions and occasional turf wars. However, the Harcourt also finds employ (and finance!) outside Holminster, as basically a mercenary army for foreign powers. Due to the kings' law they don't hire out inside Eadstansland without royal permission however.

The Harcourt's great moment of humiliation was during the *Rout of the Hares*, when they were defeated and nearly annihilated by the dragon *Rengadzo* and the future house *Ryckmond*, when the Harcourt assisted the king of *Wieace* in his ill-fated attempt to conquer *Terpland*. They redeemed their honor during the *Battle of Five Dragons*: they'd latched onto the new technology of gunpower weapons, and shot down two of the attacking dragons. However, the remaining two dragons would've burnt the city from a safer distance had not Rengadzo suddenly appeared to chase them towards the guns of the Harcourt. After this a tenuous truce was called between Rengadzo and the Harcourt, but the Harcourt still holds a grudge against Ryckmond. They're convinced the Terplanders are up to no good.

These days the Harcourt is a sort of foreign legion with barely a master. They gain a lot of money from their international mercenary activities, as well as knowledge about the newest methods of warfare. However, their theoretical status as "the" army of Holminster provides them with a level of legitimacy and diplomatic status that most mercenary outfits lack. They get new recruits from within, from career military families, but the Harcourt is also a good refuge for disgraced nobles. Well-disciplined and well-equipped, they also have a lot of camaraderie. Their boisterousness and power makes the Houses nervous; together the Houses outnumber the Harcourt, but if a few Houses were to side with them the Harcourt would be able to seize the city by sheer force.

• The **Fromm** School are a dissident faction of the Fromm School from Riessau, a prestigious wizards' college. After a bitter conflict regarding the succession of the main school's chancellor, the losers left and went to Holminster. Now they claim to represent the true tradition of Fromm.

So far, the Houses are still figuring out what to think of them. A loyal wizards' school would be an asset, or a powerful political ally. But to get dragged into a wizards' war is less pleasant. So far all the Houses have avoided publicly tying themselves to the school. Besides that, the usual rumours about any wizards' school circulate: that they perform dark experiments on beggars they pluck from the streets, summon demons, or plan to seize control of the city with magic. The building they've taken residence in, with high windowless walls, only feeds these fantasies.

- House **Giugovaz** is not actually a family, but more like a fraternity of Fiore. They're Ekean nationals, with no interest in acquiring formal Holminster citizenship. They're in Holminster because of its strategic location; Giugovaz specializes in dreamspeaking communication. They provide long-distance messaging services. Besides that, they gather local information, and use it to invest and financier with a huge competitive advantage. This is creating significant jealousy.
- House **Marchietti** are Ekean traders. Their ships come from distant ports and their shipbuilding technology is the envy of all the Holminster houses and a closely kept trade secret. They deal in wine from *Daozuajan*, spices from the *Zarati Islands* and gemstones from *Arblana*. In Holminster they come to trade with merchants from the west. They've made it very clear however, that if another city offers them better trading, they might just take all their commerce with them.
- House **Skjeggestad** are basically *Fjordfolk* pirates from *Fyordovost*, using Holminster as a convenient base of operations. This infuriates the *Diamond Prince*, but the city council ignores him so long as the king allows them to. Skjeggestad sells lumber to Holminster for shipbuilding, the tall thick trees they so desperately need for masts. Besides that, they also harass the shipping of rival port cities with Holminster's quiet approval.
- House **Volkov** is a group of *Vosti* exiles from *Fyordovost*. They were forced into exile by *Fjordfolk* conquerors, and as such street fights between them and House *Skjeggestad* are inevitable. Volkov supports rebels in Fyordovost, and trades with them, financiering the resistance. They continue to have access to the riches of the north: amber, fine furs, lumber, and even a trickle of mithral. This helps to make up for the unrest they cause in the city.

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