



# Adventurous Occupations: Man-at-Arms

for *GURPS*

by Sean Manning

For many centuries aristocratic heavy cavalry had an important role in society and on the battlefield. While good heavy infantry could always give them a tough fight, and priests and merchants often challenged their power in peacetime, cavalry had a special glamor. With their combat skills, gear, and political connections, men-at-arms can make excellent adventurers. This template is designed for a starting PC or major NPC in a fairly realistic campaign set at TL2-4, but can also serve as a quick set of stats for nameless opponents. Bronze Age societies used chariots, not cavalry, while quick-firing rifles and cannon relegate cavalry to the fringes of the battlefield at TL5. In history, the template could represent a knight, samurai, Macedonian Companion, Turkish or Persian spahi, or a professional cavalryman or noble from many societies. The classic "knight in shining armor" was a lancer and swordsman first and foremost, but heavy cavalry in other cultures were skilled with bow, javelin, or pistol to soften up tough opponents before a charge. This man-at-arms is respectable and owns his own mounts and arms.

One reason heavy cavalry tended to be drawn from an aristocracy was the sheer expense of good weapons, metal armor, and several horses. Most governments could not afford to arm, pay, and feed a large force of professional cavalry, and few amateurs could afford the needed equipment and training. Instead, rulers often loaned land or other sources of income to men who agreed to train as soldiers and provide a certain amount of military service. Sometimes land grants were hereditary, other times the son of a soldier would be issued a different parcel of land. Feudal landholding got started this way in much of Europe, but similar practices were used in the Muslim world and Far East. One danger was that if the government weakened the soldiers might come to think of themselves as owning the land outright, or even rebel. Another was that the men might come to think of themselves as landowners first, soldiers second, and neglect their military skills. Medieval governments sometimes encouraged this, accepting cash in lieu of service and using it to hire men. The governments of the Muslim world were often more successful in keeping control over the lands they loaned to their soldiers than their European counterparts, but the difference was not absolute. Muslim princes also bought mamluks or ghulams -- Central Asian slaves who were armed as heavy cavalry -- to provide troops without dangerous religious or family loyalties. Many were eventually freed, but retained

## Why "Man-At-Arms"?

In late medieval Europe, a man-at-arms was any heavy cavalryman with full metal armor, whereas a knight was a gentleman who had been given the honor of knighthood by a lord. In earlier periods there was less distinction among those who could fight as heavy cavalry, as long as they had their own arms and mounts. The term is used here to refer to any aristocratic heavy cavalryman, whatever his arms or

responsibilities to their old owners. Another category of men-at-arms were household troops, men supported by a lord in exchange for military service. Their terms of service were often relatively informal, but they were generally expected to be very loyal to their current employer. culture.

Because maintaining gear and [mounts is so difficult](#), one of the first decisions that must be made about a man-at-arms character is how he makes a living. Full-time professionals generally make poor adventurers, unless the campaign is focused on a war, but a retired cavalryman could provide muscle for a party in a stable empire like Rome or China. Household troops tend to have a bit more flexibility, and are likely to be assigned interesting tasks by their master between wars. On the other hand, some players dislike being tied to an employer. Landholding men-at-arms have advantages and disadvantages as a character. They can do as they like in peacetime, but have responsibilities on their lands. These can provide many adventure seeds, but are restrictive. They would make good characters in a campaign centered on a limited area. Lastly, a man-at-arms could be a free lance, or mercenary. This fits the "wandering knight" of medieval romances and modern *d20 System* campaigns, and the need to feed several expensive horses gives an automatic motive for adventure! Almost any adventurous man-at-arms will spend some time traveling between employers, unless he owns enough land to support himself.

A man-at-arms is a fearsome opponent in combat, for several reasons. He is a frightening figure atop his steed and clad in gleaming armor, both faster than most enemies and better able to resist blows. His horse and armor make him faster and tougher than most commoners. Also, he has the time to learn a wide variety of military skills, making him a versatile and well-rounded soldier. Throughout most of the middle ages, knights fought on foot whenever necessary. Aristocratic men-at-arms also tend to have a formidable pride and camaraderie with their peers. Sometimes class pride, a demanding code of honor, or the sheer joy of a cavalry charge can lead men-at-arms into rash actions, although this has often been exaggerated. Most medieval knights were highly disciplined, for example.

As warrior aristocrats, men-at-arms tend to have their own distinctive way of life. Training and administrative duties keep them fairly busy. Training can be dangerous and exciting -- such as fencing with unbated weapons or galloping through rough terrain -- and is often done as part of a group. However, there is plenty of time for amusements, ranging from the common (singing, dancing, feasting) to the aristocratic (literature, hunting, more expensive feasting). These can provide background to an adventure- or trigger one, if a drunken contest goes wrong! They also provide opportunities for ambitious characters to make contacts or impress potential patrons. Men-at-arms often develop complex codes of behavior. Greeks and Romans dabbled in philosophy, medieval knights accepted chivalry, and the samurai developed bushido. These codes are often part of what men-at-arms believe separates them from lesser warriors, but they can often complicate life- another possible source of adventure. As prosperous horsemen, men-at-arms also often find an excuse to travel, whether on business for their lord or for themselves. Players of traveling men-at-arms should seriously consider bringing along luxuries, such as folding furniture, good food, or a servant, like their historical counterparts did.

### ***Man-at-Arms***

***100 points***

This template represents a professional heavy cavalryman, born to a prosperous family and the owner of his arms and mounts. Very rarely, professional armies draw their cavalry from ordinary citizens- use a different template in that case.

**Attributes:** *ST* 11 [10], *DX* 11 [20], *IQ* 10 [0], *HT* 11 [10].

**Secondary Characteristics:** Dmg 1d+1/1d-1; BL 24 lbs; HP 11 [0]; Will 10 [0]; Per 10 [0]; FP 11 [0]; Basic Speed 5.50 [0]; Move 5 [0].

**Advantages:** Fit [5], Status 2 [5\*], Wealth (Very Wealthy) [30]. 15 points chosen from among increased *ST* [10/level], *HT* [10/level], *FP* [3/level] or *HP* [2/level]; Allies (servants, squires, soldiers, etc.) [Varies], Charisma [5/level], Combat Reflexes [15], Fearlessness [2/level], High Pain Threshold [10], Legal Enforcement Powers [5 or 10], Patron (Knightly order, lord, etc.) [Varies], Reputation (e.g. honorable) [Varies], or Very Fit [+10].

**Disadvantages:** -35 points chosen from among Bad Temper [-10\*], Bloodlust [-10\*], Callous [-5], Code of Honor (any) [Varies], Compulsive Behavior (Carousing, Fighting, etc.) [Varies\*], Debt [-1/level], Duty (Lord) [Varies], Intolerance (Religious, racial, or national) [Varies], Overconfidence [-5\*], Reputation (e.g. Dishonourable) [varies], Selfish [-5\*], Sense of Duty (e.g. lord, vassals, the weak) [varies], Stubbornness [-5].

**Primary Skills:** 16 points chosen from among combat skills. Riding (Equines) (DX/A) DX+1 [4]-12, Soldier/TL (IQ/A) IQ+2 [8]-12.

**Secondary Skills:** Savoir-Faire (IQ/E) IQ+1 [2]-11. 7 points chosen from among Administration (IQ/A), Area Knowledge (Local) (IQ/E), Climbing (DX/A), Jumping (DX/E), Leadership (IQ/A), Tactics (IQ/H), or various unarmed combat skills.

**Background Skills:** 3 points chosen from among Dancing (DX/A) DX-1 [1]-10; Armory/TL (Body Armor), Armory/TL (Melee Weapons), Connoisseur (any), Falconry, Farming/TL, Heraldry, or Poetry (all IQ/A) IQ-1 [1]-9; Law (Local customary) or Theology (Own religion) (both IQ/H) IQ-2 [1]-8; Carousing or Singing (both HT/E) HT [1]-11; or Tracking (Per/A) Per-1 [1]-9 35 points.

\* One level free from Very Wealthy.

**Landed Lens:** Status 3 [+5], Wealth (Filthy Rich) [+20], Independent Income 5 [5]. Choose Administration (IQ/A) IQ+1 [4]-11, Area Knowledge (Own estates) (IQ/E) IQ [1], and Leadership (IQ/A) IQ [2]-10 as Secondary Skills. 30 points.

You have extensive land holdings, which bring in enough rents, taxes, and fees to support you and a retinue. As a result, you are a political leader as well as a soldier, and do not depend on a lord to support yourself. Legal Enforcement Powers will be appropriate in many settings!

A landed knight would work 20 hours a week as a feudal lord, using the best of Administration and Law (Local Customary). This is a Very Wealthy job with income adjusted by margin of success or failure, worth \$7,000/month at TL3. Independent Income brings in \$5,000/month at TL3, so with typical rolls he can support himself. On a critical failure, either there is some sort of disaster (half income for 1d months) or the lord gets himself in some sort of legal or political trouble. See "[Building the Low-Tech Landscape: Part 2: Overlords and Cities](#)" for a more detailed discussion of landholding.

**Cataphract Lens:** Combat skills are Spear (DX/A) DX+2 [8]-13; one of Bow (DX/A), Buckler, Shield, or Thrown Weapon (Spear) (all DX/E) DX+1 [2]-12; one of Axe/Mace, Broadsword, or Shortsword (all DX/A) DX+1 [4]-12; and one of Brawling (DX/E) DX+1 [2]-12 or Wrestling (DX/A) DX [2]-11.

You are one of your Iron Age (TL2) society's most fearsome warriors. You wear a full suit of metal armor, ride a horse with an armored trapper, and wield a long spear two-handed. You may not be nimble, but can push through most opposition confident that armor will protect you and your mount. A few cataphracts also carry bows, or use a pair of spears (one to throw, one to thrust) instead of the lance.

**High Medieval Knight Lens:** Combat skills are Lance (DX/A) DX+1 [4]-12, Broadsword (DX/A) DX+1 [4]-12, Axe/Mace (DX/A) DX [2]-11, Shield (DX/E) DX+1 [2]-12; one of improved Axe/Mace, Bow (DX/A) DX [2]-11, Crossbow (DX/E) DX+1 [2]-12, Spear (DX/A) DX [2]-11, Polearm (DX/A) DX [2]-11, Staff (DX/A) DX [2]-10, Two-Handed Axe/Mace (DX/A) DX [2]-11, and Two-Handed Sword (DX/A) DX [2]-11; and either Brawling (DX/E) DX+1 [2]-12 or Wrestling (DX/A) DX [2]-11.

You are a classic mailed knight, wielding broadsword, lance, and heater shield. You can fight well on foot or on horseback, but dislike using ranged weapons except to hunt.

**Horse-Archer Lens:** Combat skills are Axe/Mace (DX/A) DX [2]-11, Bow (DX/A) DX+1 [4]-12, Broadsword (DX/A) DX [2]-11, Fast-Draw (Arrow) DX [2]-11, Lance (DX/A) DX-1 [1]-10, Shield (DX/E) DX [1]-11, Spear (DX/A) DX [2]-11, Wrestling (DX/A) DX [2]-11.

You are an armored horse-archer, able to harass your enemy with arrows before closing with lance and sword. This is a flexible style of fighting, but you are neither as nimble as a light cavalymen nor as fearsome hand-to-hand as a knight. Samurai could use a similar template, dropping out Axe/Mace, Lance, and Shield, and adding Two-Handed Sword, Polearm, and Shortsword.

## Sample Characters

### *Mazaeos*

*100 points*

**Attributes:** *ST* 11 [10], *DX* 11 [20], *IQ* 10 [0], *HT* 11 [10].

**Secondary Characteristics:** Dmg 1d+1/1d-1; BL 24 lbs; HP 11 [0]; Will 10 [0]; Per 10 [0]; FP 11 [0]; Basic Speed 5.50 [0]; Move 5 [0].

**Social Background:** TL2; Cultural Familiarities West Iranian [0], Languages Old Persian (Native/None) [-3], Lydian (Accented/None) [2], Thracian (Broken/None) [1].

**Advantages:** Charisma [5], Fit [5], Legal Enforcement Powers [10], Status 2 [5\*], Wealth (Very Wealthy) [30].

**Disadvantages:** Code of Honor (Persian) [-10], Compulsive Carousing (9) [-7], Duty (Satrap of Lydia, 12 or less) [-10], Hidebound [-5].

**Primary Skills:** Bow (DX/A) DX [2]-11; Riding (Equines) (DX/A) DX+1 [4]-12; Shortsword (DX/A) DX+1 [4]-13; Soldier/TL (IQ/A) IQ+2 [8]-12; Spear (DX/A) DX+1 [4]-12; Thrown Weapon (Spear) (DX/E) DX+1 [2]-12; Wrestling (DX/A) DX+1 [4]-12.

**Secondary Skills:** Area Knowledge (Western Anatolia) (IQ/E) IQ [1]-10; Climbing (DX/A) DX [2]-11; Jumping (DX/E) DX [1]-11; Savoir-Faire (IQ/E) IQ [2]-10.

**Background Skills:** Carousing (HT/E) HT [1]-11; Connoisseur (Gardens and parks) (IQ/A) IQ-1

[1]-9; Dancing (DX/A) DX-1 [1]-10.

**Quirks:** Ambitious; believes Persians are a superior race; thinks he's a good judge of character; careless of his finery; mild stubbornness.

\* One level free from Very Wealthy.

**Equipment:** Two spears, fine akinakes (straight-bladed shortsword with a small guard), composite bow and bowcase, hip quiver and 20 arrows, bronze pot-helm, linen cuirass (DR 2, protects torso and groin, 9 lbs). Brown cavalry horse, and several riding horses. All horses have bit and bridle and a thick saddlecloth (-1 equipment penalty to Riding skill). Normally, he leaves the bow and quiver behind when he is fighting on horseback. He has nowhere to put his spears when his hands are full with the bow!

**Appearance:** A clean-shaven, brown haired man with a swarthy complexion, wearing a brightly patterned shirt and trousers, several pieces of gold and silver jewelry, and a felt hood with flaps which can be wrapped around the chin.

Mazaeos is part of the Persian garrison of Lydia, in western Anatolia, in the fifth century BC. His grandfather was settled here when the Persians conquered the region, and he lives on the family estate near Sardis. He protects against raiders and invaders, and enforces the law as part of a squadron of 100 riders. He is popular with his comrades, and with the other local soldiers and officials. He is well known as a wrestler and as a good man to drink with. He doesn't mind learning languages, although many aristocratic Persians leave translation to scribes. The satrap Pissuthenes has used him several times to investigate various problems, but the results were not entirely satisfactory. Mazaeos tends to make snap judgments of people, and he isn't particularly clever (although it is easy to underestimate him). He dreams of being awarded an estate with green gardens, cool streams, and a happy population of herders and farmers.

In battle, Mazaeos uses standard tactics for medium cavalry. He tries to keep moving and throw one spear at dangerous opponents before closing with the other, provoking opponents too tough to fight with taunts and missiles in hope they will break position and pursue him. Dismounted, he often grapples with his left hand while stabbing with the right. He would make a good 'friendly Persian' for Greek characters to meet, or a distraction for out-timers in a historical parallel.

### ***Sir Guy FitzWilliam***

***150 points***

**Attributes:** *ST* 12 [20], *DX* 11 [20], *IQ* 10 [0], *HT* 11 [10].

**Secondary Characteristics:** Dmg 1d+2/1d-1; BL 29 lbs; HP 12 [0]; Will 10 [0]; Per 10 [0]; FP 11 [0]; Basic Speed 5.50 [0]; Move 5 [0].

**Social Background:** TL3, CF Latin Christendom [0]; Languages Norman French (Native/None) [-3], Old English (Accented/None) [2], Greek (Broken/Broken) [2].

**Advantages:** Fit [5], High Pain Threshold [10], Independent Income 5 [5], Legal Enforcement Powers [10], Status 3 [10\*], Wealth (Filthy Rich) [50].

**Disadvantages:** Duty (Lord, 12 or less) [-10]; Laziness [-10], Lecherousness (12) [-15], Reputation -1 (Weak lord, subjects and stronger-willed Normans, all the time) [-2], Reputation -2 (Conqueror, the English, all the time) [-5].

**Primary Skills:** Axe/Mace (DX/A) DX [2]-11, Bow (DX/A) DX-1 [1]-10, Brawling (DX/E) DX+1 [2]-12, Broadsword (DX/A) DX+1 [4]-12, Lance (DX/A) DX [2]-11, Shield (DX/E) DX+1 [2]-12, Spear (DX/E) DX+1 [4]-12, Thrown Weapon (Spear) (DX/E) DX+1 [2]-12, Wrestling (DX/A) DX-1 [1]-10; Riding (Equines) (DX/A) DX+2 [8]-13, Soldier/TL (IQ/A) IQ+2 [8]-12.

**Secondary Skills:** Administration (IQ/A) [2], Area Knowledge (England) [1], Area Knowledge (Normandy) [1], Savoir-Faire (IQ/E) IQ+1 [2]-11, Tactics (IQ/H) [1], Jumping (DX/E) [2].

**Background Skills:** Dancing (DX/A) DX-1 [1]-10, Falconry (IQ/A) [1], Law (Local customary) (IQ/H) IQ-2 [1]-8.

\* One level free from Filthy Rich.

**Quirks:** Ruthless when he sets his mind on something; likes telling stories of his adventures, but does it badly; vocally pious; keeps his gear brightly polished at all times (makes him easy to spot); hates Norsemen.

**Equipment:** Steel pot-helm with nasal, mail hauberk (protects torso, groin, skull, arms and half the legs), fine lance, broadsword, small axe. Dappled grey-and-white warhorse, riding horse, and packhorse; all horses have appropriate tack and saddles.

**Appearance:** A scarred, redheaded man with big lips and an athletic figure, dressed in good clothes and wearing a sword.

Sir Guy is that rarity, a successful adventurer. He left his father's estate in Normandy as a young man, and drifted south to Italy to fight for the Greek Emperor. The women were good, but the pay was poor, and the fighting was too desperate for his liking. He saved just enough money to buy passage on a boat heading back to Normandy in time to join Duke William's expedition against England. He managed to escape both disease and angry Englishmen, and was rewarded with an estate in western England. The local peasants don't like him, but have heard of plenty of worse overlords. If he bothers their wives and daughters, he is not otherwise oppressive. Despite his piety and laziness he is protective of his rights, and he has clashed with the local church over legal authority. He is mostly satisfied with what he has, but wants a proper Norman wife. His current mistress, Cuthild, is pregnant and has her own feelings about this . . .

Sir Guy is equally comfortable fighting on foot or on horseback, although he avoids marching whenever possible. Sometimes he charges with his lance couched under his armpit, but he is more comfortable fighting in the traditional manner, thrusting or throwing his lance underhand (use the Spear or Thrown Weapon (Spear) skill). He could make a good opponent for a group of low-powered English characters, an interesting contact for some Norman ones, or a foil for a reform-minded cleric. He is one of the few people in eleventh-century England who can read any Greek, which could also make him useful to desperate adventurers. He could be set in another medieval setting, such as Yrth, with slight changes of back-story and gear.

## *Akechi Sengoku*

*150 points*

**Attributes:** *ST* 11 [10], *DX* 12 [40], *IQ* 11 [20], *HT* 11 [10].

**Secondary Characteristics:** Dmg 1d+1/1d-1; BL 24 lbs; HP 11 [0]; Will 11 [0]; Per 11 [0]; FP 11 [0]; Basic Speed 5.50 [0]; Move 5 [0].

**Social Background:** TL4; CF Japanese [0]; Languages Japanese (Native/Native) [0], Korean (Accented/None) [2].

**Advantages:** Combat Reflexes [15], Fearlessness 2 [4], Fit [5], Status 2 [5\*], Wealth (Very Wealthy) [30].

**Disadvantages:** Bad Temper (12) [-10\*], Callous [-5], Enemy (Bounty hunters and the authorities in several districts, 9 or less; Hunter) [-20], Intolerance (Uppity poor people) [-5], Reputation -3 (Coward, to honorable samurai who know he survived his master: 10 or less) [-2].

**Quirks:** Fatalistic and lives for the present; mean drunk; hates gunpowder weapons and those who use them against gentlemen; tries to behave honorably; showy fighter.

**Primary Skills:** Bow (DX/A) DX+2 [8]-14, Broadsword (DX/A) DX+1 [4]-13, Guns/TL 4 (Pistol) DX [1]-12, Judo (DX/H) DX [4]-12, Polearm (DX/A) [2], Riding (Equines) (DX/A) DX+2 [8]-14, Shortsword (DX/A) DX [2]-12, Soldier/TL (IQ/A) IQ+1 [4]-12, Two-Handed Sword (DX/A) DX+2 [8]-14. 41

**Secondary Skills:** Area Knowledge (local region) (IQ/E) IQ+1 [2]-12, Climbing (DX/A) DX [2]-12, Jumping (DX/E) DX+1 [2]-13, Savoir-Faire (IQ/E) IQ+1 [2]-12, Tactics (IQ/H) IQ-1 [2]-10. 10

**Background Skills:** Armory/TL (Body armor) (IQ/A) IQ [2]-11, Poetry (IQ/A) IQ-1 [1]-10, Theology (Buddhist) (IQ/H) IQ-2 [1]-9, Singing (HT/E) HT [1]-11.

\* One level free from Very Wealthy.

**Equipment:** Fine katana, fine composite bow, naginata, hip quiver and 20 arrows, wheellock pistol (concealed on his person), set of lacquered hide lamellar armor (protects torso, groin, neck, and legs to the knees; treat as DR 2 leather), steel pot-helm with face-mask. Good warhorse and ordinary packhorse; both horses have appropriate tack and saddle. He often leaves the naginata behind when fighting on horseback so he has both hands free to draw a bow.

**Appearance:** A wiry, clean-shaven Japanese man with rounded features, dressed in good but somewhat soiled and mismatched robes and armor.

Akechi is a master-less samurai in the wars of sixteenth-century Japan. Akechi's previous master was killed in battle against a neighboring lord and his musket-armed militia. Akechi escaped from that battle with a musket ball through his chest and an abiding hatred for lowly peasants who dare to stand against their betters. His prejudices don't stop him from working with commoners, or carrying a small pistol as a backup, though! On the day that his master died he decided that he would do what he needed to do to survive until the day of his fated death.

He wanders Japan, falling in and out with other groups of renegades and working for local lords. Eventually his temper slips, or someone learns of his past "cowardice." He is known as a useful ally, but unreliable, and a hard man. He fights ferociously, and rarely shows mercy. Sometimes he has stooped to banditry, with the result that there is a small price on his head. He makes an unpleasant ally or villain for a party of Japanese characters, and could be found almost anywhere in East Asia with a slightly different back-story. He could inspire a mercenary in almost any disorderly setting with a strong warrior class.

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