Hoblings

The jolly Hoblings of Terna are the quickest and sharpest-eyed of all Ternian peoples. They represent a sizeable portion of the population at the center of the continent, and have developed trading outposts from one end of the land to the other. Their trade forms an important backbone to the economies of both Wayside and the Ternian Empire. Their power is focused in the crossroads city of Gatik, a trade hub which by river and roadway connects Wayside with the Ternian and Eternal Empires. There are precious few business endeavors which escape Hobling tariffs, and fewer which do not at least hold their blessing. Gatik is well-known for its magnificent canal and bridge system. Each bridge is wrought of the finest Dwarven granite, the most delicate Elven mithril, and eldritch runes which protect against rust, dirt, decay, and, some even say, time itself. These magnificent spans marvel the mind and are a source of great pride for all Hoblings. Every mayor for several hundred years in this bread basket, trade center, melting pot of a city has been a Hobling, and with this comes Hobling contracts and prosperity.

In general, Ternian Hoblings take a greater pride in the accumulation of wealth rather than the spending thereof: some of the most prominent and affluent traders on the continent live in the most wretched poverty, pointing over and over again to the amount of money they save by not patching the roof. While many take these eccentricities as signs of dotage, it is only the fool (or imminent pauper) who underestimates the power of the Hobling trader. In truth, many Hoblings merely disdain the trappings of the rich, seeing fine tapestries, silk gowns, and golden crowns as signs of a weak economic mind. This being said, when a Hobling feels money needs to be spent, he or she has no qualms about purchasing the finest goods available.

When it comes to nation building and politics, Ternian Hoblings have a strict order of importance: my business, my family, my country, and then all the rest. What this means is that first and foremost a Hobling can be sure to make the prudent move that will support the bottom line and improve his financial situation. Second to this, Hoblings will prioritize their large extended families - their children first, followed by siblings, then cousins, and then others. Finally, loyalty to their nation will trump other considerations if their finances and family are already set up to win in any given scenario. There are many many Hobling families, but most owe allegiance to one of three powerhouse mercantile and noble lines, collectively called the Triumvirate. Many families vie for position or even come to rival the Triumvirate, but none seems to last in the top tier for long. These three families work together to ensure the stability of the status quo, making temporary alliances with each other to keep things civil, as no family wishes to hog its opportunities and force unpleasantness. Strife among the Three Families would be bad for the bottom line.

One strange oddity to the otherwise functional and cost effective wardrobes of the Hoblings in Terna is their keen sense of head fashion. Circlets, of course, are only worn by noble Hoblings, but all other Hoblings make sure to show their standing with elaborate headgear. Every Hobling maintains a closet of the finest headwear. No bandannas allowed, only proper and well-made hats in the latest fashions. Even the poorest of Hoblings will have two or three hats to choose from for casual or formal occasions.

Three Power Families (aka The Triumvirate)

The Hitchcock family is an economic powerhouse which dominates many business ventures, but they find their ultimate power in the fact that for the last 25 years they have been in control of Gatik through Baronial Mayor Kender Hitchcock. Also, Thuddington, which over the last several years has expanded to a thriving town and trade point, started as nothing but a trading house for the Hitchcocks. Hence, it was until recently called simply Hitch 42. Most Hitchcocks favor hats of a dark color, but often adorn them with a feather or a brooch.

The Attwaters are less economically powerful, but are instead a social dynamo. The Attwaters boast more noble stakes across the continent than the Hitchcocks and Bucklands combined. They are shrewd at gaining position through marriage, bribery, or popular voice. The fact that the river which runs through the Ternian Empire's capital is named after their line speaks volumes for their acumen at the noble game. Duchess Maive Attwater of Targosia is nominally the leader of the clan at the moment, as she started a fashion trend which caught on. Berets of all sorts are the current rage amongst Attwaters, which started from a stylish gift to her from her Gypsy subjects.

The Bucklands are the third family in the Triumvirate, and dominate trade with the Northlunds and Eternal Empire. This is not to say they have a monopoly on this, as the Triad would never allow that imbalance. However, they do take the lead in working these kingdoms. This is mosty due to the support offered by one of the rising stars of the family: Duke Baran "Bucky" Buchaneon III controls both Arcland and Buckland, two of the richer Wayside Duchies in western Wayside near the border with the Northlunds. Duke Buchaneon was one of the first liege lords of the Wayside region after it was divided into a Neutral state to be governed by a council nearly 300 years ago. He saw an opportunity to establish his name in the territory, and named his keep and its surrounding areas Buckland. Since then, each of his sons and his grandson have doubled the domain during their reigns.

The Triad

The Triad is a powerful underworld organization that works in the shadows of Terna and is spread from one corner to the other of the continent. They have a finger in most every illegal venture. The were founded long ago by an angry dissident who wished to mock the Triumvirate's stranglehold on Hobling society. The rulers of this group have mostly remained Hoblings, and currently it is thought to be an Attwater. Even if you are a member of this group, odds are you have several layers of separation between yourself and the top echelon of leadership. Hence, the true leader of the organization is often hidden from knowledge, and in the past has actually included noted and noble individuals.

Holidays

Numismatic Day is the 1st Day of November each year on which all Hoblings trade lucky coins to one another to pass the luck. Usually merchants will keep their first coin from a new business venture for luck, or will have a commemorative coin made to represent a milestone. Often times a Hobling will just pass a coin received the previous year to another. To pass off your coin to a non-Hobling is considered very bad luck, unless they had saved your life or the life of a loved one.

Accounting Day is the 15th Day of April every 5 years, and is a time which Hobling families join together to celebrate and to review business dealings. They share a hearty feast and talk of fashion and business. The families review their books and together commiserate over the losses and celebrate the gains. Such feasts last for hours, featuring the best brandy and roasted meats, as even the stinglest Hobling will give in to extravagance for this holiday. One of the most unique traditions here is that many Hoblings will sit down to a bowl of fresh cottage cheese in the wee hours of the morning after the feast in the final act of celebration before bed as it settles the stomach after the food and drink. Any transgression, it is said, can and will be forgiven over this bowl of cottage cheese.