

Sacuzza Trading House

Larceny, Piracy, Usury

A man can profit from many things, a pirate only one



"The Malathians say that in order to be a true Malathian, you need saltwater in your veins. Well, to be Sacuzza, you need timber spars for bones, and good hemp rope for muscles".

— Sacuzzan saying.

It had taken me four years as first mate to realize I would never be anything more, working for Cassetti. When I'd joined his fleet I was a midshipman, ready to take on the extra duties that a proper officer rank would give me, and Cassetti offered me all of that. "When a position becomes available" he said.

Well, the toad was lying. Even for a Mayan, he was false. Well, when I could take no more, I jumped ship and made for the Sacuzza. I only had a little savings, but I had my skills, and that is what they care for most.

So in the end I spent just a little less than a month on board one of their ships before they agreed the loan. They kept intimating that they had a place available for me on one of their own ships, but after the toad, I wanted to be my own man.

And here I am. Captain Edmonde Durantes, if you please. Master of my own ship, the fair Mermaid. A fine ship she is, strong but nimble, and she loves the water, whatever the sea's mood. And I own her.

Oh, there are the payments to be made, but they are small enough for me to pay them easily - I like to think of it as an additional share that needs to be paid on profit. And profit there is. A good run will make enough profit, after operating costs, for a full season's interest and loan repayments.

And that is little to pay to feel the Mermaid, my Mermaid, dance under my feet, her holds filled and her sails billowing.

In Malathia, what a man chooses to do with a ship is his own business. We supply vessels not sermons, because we're shipwrights, not priests. Of course if you default on a loan to the House, we will come looking for you and when we find you, you can either give us your ship or pay up in full. But that's only fair isn't it? It's a difficult trade, but it's an honest one and any man or woman who tells you different is a liar.

A Brief History

The Sacuzza trading house began life as Clan McCairn, a large and prosperous Malathian clan who owned wide estates near the capital Nordon. The head of the clan, Morgan McCairn, was implicated in dozens of pirate attacks in the Divine Ocean and the Golean Sea. The final straw was the looting of a Rimici Capell gold ship bound for Terino. An official delegation from Flambard was sent to try to resolve the matter with King Gordon II and was received at Nordon, whilst Rimici Capell very publicly made announcements of generous donations, offering bullion and shipping to the Flembic navy. After much discussion, Morgan McCairn was handed over to the Flembic

delegation and taken back to Flambard where he was hung, drawn and quartered.

The act produced outrage from Clan McCairn, who publicly denounced King Gordon II as a Flembic puppet. They also made public details of large donations of wealth, derived from cargoes looted on the seas in accordance with the Malathian articles of war, which had been given to the King. There was talk of rebellion and revolt, but the new head of the clan, Erin McCairn, soon took control of the situation. She travelled widely, talking to the heads of clans that Clan McCairn had been friendly with, but she appeared to silence the talk of rebellion wherever she went. It appeared that the clan had

accepted King Gordon's decision gracefully. Nothing could be further from the truth, but Erin McCairn intended a revolt that would benefit her clan as much as it would punish the disloyal Malathian king.

A year to the day that Morgan McCairn was hanged in front of a baying Flembic crowd House Sacuza was formed. Several prominent and wealthy Malathian clans transferred assets including land, shipyards at Nordon, and more than three dozen sailing vessels to the new house. They formerly announced their intention to act as a merchant trading house independent of any land or king and with no ties to the Malathian throne. Erin McCairn stated that the new house would pay taxes and tariffs as required by local laws but would give no tithes or tributes to any land although it is still not clear whether the barbed comment was aimed at King Gordon II or at Rimici Capell.

The King had little choice but to accept the *fait accompli*. To have moved against the new trade house could have alarmed other trade houses operating in Malathia and would have risked inflaming sentiment across Malathia where Erin McCairn was widely admired for her actions. 'Erin lost a husband and the King lost a clan' was the common refrain. Malathians seemed to accept it as a fair exchange and in the end the vacillating King was forced to do likewise.

Erin McCairn proved to be a skilled and capable archon and the trading house prospered and grew steadily under her leadership. Without the protection of the Malathian king, they were forced to avoid direct involvement in piracy and other actions that might have drawn the wrath of nations against them. Instead they turned to ship building, an area where Rimici Capell had once dominated, and they quickly gained prestige position in this area.

Rimici Capell demanded deeds for vast tracts of land as security for lending enough coin to an aspiring captain to purchase a ship. The vessels turned out by the Malathian shipyards were far better than those made in many other lands and the new house possessed a strong navy of their own. This gave them the nerve to make loans to captains secured only on the ship itself. Those who thought to default on the loan, but keep the new vessel, soon found the Malathian vessels in hot pursuit. House Sacuza still operates the policy today, and is now trade house of choice for many trade house and independent captains regardless of the vast rates of interest they charge. The popular Flembic wit Stephen Di Ortry once commented of House Sacuza that 'when civilization came to Malathia, they gave up piracy in favour of usury and extortion'.

Sacuza Today

Everyone knows that House Sacuza is the largest ship builder in the world. It has dozens of shipyards in Malathia and countless more in Kamakura, Rukh, Maya, Amun'Sa, Flambard, Bantustan and Freiboden. It does not build many warships, such as the Merisusi exclusively employ, but it makes virtually everything else and any ship can be had from it for a price. But it is not shipping that earns the House its money but loans. Some Sacuza vessels require a third of the value of the ship in payments each year, just to pay the interest on the loans.

People take such loans because, where Rimici Capell seek deeds and securities and check a man's financial wealth before lending him money, Sacuza prefer to check whether you know how to handle a ship. It is not uncommon for a man to be

forced to captain a Sacuza vessel and crew for a month and more before the House will extend finance. Any pauper can buy a ship from Sacuza, provided he knows how to rig and sail the vessel, he knows how to read a chart and man a helm and he understands how to run a crew. The security on a Sacuza loan is the ship itself, hence the most important requirement is that the captain is able to sail the vessel he intends to buy.

And people pay their loans, because Sacuza possesses a large stock of vessels of its own; sleek Malathian corsairs and man'o'-wars and even two Merisusi proas and a raptor, as well as a flotilla of smaller vessels. Paid informants in every port and shipyard in the Known World inform House Sacuza of every vessel that docks there and the cargoes they unload. You can disappear at sea for months, but every captain has to put to land eventually and, when they do, House Sacuza is waiting for them and their payment. Not everyone defaults of course and not everyone who does is caught, but the system works well enough that the House continues to prosper and do well. As long as the belief endures that House Sacuza will find you eventually, as long as that respect remains intact, the House can take risks and turn a profit.

Shipping and loans are not the only profits made by House Sacuza; shipyards are needed to repair and outfit vessels as well as build them, and few captains wish to take risks with the seaworthiness of their vessels. They have their own navy of merchant ships which move cargoes and passengers for a price and hire out larger, better-armed vessels as escorts. It is a common belief that a Sacuza entourage buys a captain far better protection than would be implied by the naval strength of the accompanying vessel.

Very few Sacuza traders involve themselves in piracy directly. It is considered dangerous, stupid and bad for business. Dangerous because of the physical risks, stupid because of the financial risks, and bad for business because of the risks to the Sacuza reputation if a House member is caught. No, far better to sell the ships to the pirates at extortionate rates and then take half of everything they make on their piracy. Of course there are rotten apples in every barrel and some members of the House are foolish enough to attempt to engage in piracy directly. The House always denies involvement and every member knows if they are caught they can expect to be utterly disowned by Sacuza. The overwhelming majority stick to more reliably profitable means of doing business.

Most pirates are smart enough to understand the best way to make a good profit on the open seas. Pirates who murder every sailor on a vessel they capture earn a bloody reputation that ensures that no vessel ever surrenders to them. More than one pirate captain who took a shine to being called bloodthirsty has found himself ruined by a Rukhi captain and his crew fighting to the death to protect a cargo hold full of grain sacks. Many captains will scuttle their own vessel with its cargo intact rather than let it fall into the hands of a pirate captain with a reputation for murder; the cleverest will find ways to take their attackers down with them.

Those who think to avoid notoriety by sinking a captured vessel, or who fancy to make an extra profit by taking the ship, pose a bigger threat to Sacuza. Very few ports will handle a stolen ship, the rewards are few and the risks are high. Merchant captains who lose a cargo to pirates will take another cargo, and another, until they are able to pay their debts to the House. Captains whose ships are sent to the bottom or who are

sold into slavery, their ships auctioned in the Free Islands, disappear and their debt disappears with them. This represents a huge risk to House Sacuza, which is why it invests such a considerable amount of money and effort in ensuring that there is no market for stolen shipping, and that those who try to make one meet a swift and brutal end. In many areas of the Free Islands, it is a commonly held belief that Sacuza war vessels hunt down such captains and prevent them from making the same mistake twice.

It is equally unwise to purchase a stolen vessel, as House Sacuza operatives are likely to try to recapture the vessel at every turn. As they say in Flambard, "Buy your ships from Sacuza. It's cheaper to deal with the pirates direct, than through a middleman."

Current Politics

The recent discovery of the New World and the passage through the Maelstrom has caused economic challenges for House Sacuza. Even a Malathian highlander can see the fabulous profits to be had by a captain courageous enough to risk the passage, and there have been literally hundreds of applications for new ships. Fresh laid seed always draws the birds to feast, though, and many of these would-be captains are dubious individuals looking to acquire a corsair or a man-o'-war. It seems unlikely they intend to make an honest fortune from the trade through the Maelstrom with such a vessel.

Selling a ship to a pirate always demands the highest rate of interest, for the risk is double that of an honest captain. Partly because many such vessels will never turn a profit, piracy is a risky business, it takes an enormous amount of skill and a great degree of nerve to make it pay; and partly because men who intend to rob other captains of their wealth rarely have many

scruples about robbing the men who lent them a ship. The only way to get pirates to pay their loans is to make them pay, and that is hard and dangerous work. Sacuza keeps meticulous lists of every vessel that has been sighted in the New World and has sent an enormous contingent of men to the New World to follow its investments, so large that it dwarfs that of any nation.

The other problem is an enduring one for House Sacuza; piracy pays well, but so does merchant shipping and it is much more reliable. The more pirates that are active on the seas in the New World, the harder it becomes for those honest captains with Sacuza ships to turn a profit and pay their loans. Almost as bad is the damage the pirates do to the reputation of House Sacuza. Despite the fact that the House does nothing more than supply ships to aspiring captains, many nations and other trade houses accuse them of involvement with the pirates, and too much piracy always threatens to push their resentment too far.

Robert Trevelyan and Stefano Amici, two of the most prominent and powerful members of the entire Sacuza trading house have travelled to the New World. At present Robert Trevelyan has been appointed as the head of Sacuza operations in the New World, but wags are suggesting that two have been sent so that if Trevelyan fails to capitalize on the opportunities of the New World he can be swiftly replaced.

To reclaim even a fraction of the vast debts owed on the Sacuza ships in the New World, to control the pirates so that their actions do not endanger the whole House. Siobhan Cawby, the current Archon of Sacuza, has, as the Flembians say, "bet the entire house on it".

