

*“Help us, trader Ha. You’re our only hope.”*

Nobody had actually said that, but Yumni preferred to think they might have, instead of the incredulous chortles the townsfolk had given upon her inquiry into the ‘Dragon affair’. The trek up the mountain path had been arduous enough without the mocking sounds of their derision still ringing in her ears, but where countless adventurers had failed, she would succeed. She was sure of it.

What gave her such self-confidence to face a dragon all on her lonesome? Was it strength at arms? Hardly, for her spindly limbs had barely enough power to pull herself up some of the steeper inclines. Was it arcane might or wisdom in mystical arts? She neither possessed any inclination to the ephemeral nor did she aspire to understand the ways of the warrior-mystics that roamed these lands. No, she had no way of besting the dragon in a duel of martial prowess, but she had something better. She had a plan.

Pulling the soft grey cloak tighter around her lean frame, Yumni observed the windswept peak of the lonely mountain and the gruesome entrance to the dragon’s lair. It was hardly a difficult place to find, of course, for something large enough to house a fully grown dragon was gargantuan by nature. But the dragon itself had not made an effort to conceal its presence either, instead leaving the bones of its previous victims scattered around like crumbs of bread around the gaping maw of its cave. Perhaps that gesture had saved a handful of the more sensible adventurers.

With steely determination in her celestial blue eyes, Yumni pressed on, picking her way carefully past the bones of heroes and sell-swords alike, before lighting a torch and making her way inside the dragon’s lair. The howling of the winds grew less, but the chill upon her heart did not. Each step further was a gamble, a risk she could not avoid, but a risk was calculated and weighed against its payoff. And the payoff for this would be great indeed.

The tunnel grew wider, expanding into a vast underground chamber that reeked of metal and brimstone. The ground was covered in a thin layer of soot, bare stone scoured clean under the dragon’s volcanic breath. As she stood there, alone, with only a pitiful torch in her hand, Yumni tried her best to stay calm and collected—and ignore the outline of a charging knight burnt into the cave wall behind her.

Something rumbled in the dark. Shifting upon a bed of gold and precious stones. She could feel its presence. This was as close as she dared approach. She cleared her throat and spoke up.

“Greetings to the lord of the Lonely Mountain!” she spoke into the dark. “I have come to pay tribute to the richest creature in the land!”

There was no response. That, Yumni rationalized after she’d come to terms with her not-dying, was a good thing. Before she could speak up again, however, the darkness rumbled once more. The clink of coins upon coins and the rasping of ponderous claws on stone struck the humble

trader still her heart catching in her elongated throat as a pair of luminous eyes each as large as her torso, blinked open to inspect the insignificant interloper that had dared disturb its dreams.

**“Tribute?”** it roared as a whisper. **“To the lord of the mountain.”** It shifted, ruffling its backside and dislodging a cascade of gold and gems into the pile upon which it slept. Emerging from the dark, the dragon peered closer with the barest hint of intrigue while its belly swelled with a growing fire. **“What manner of tribute can you offer that I could not simply take?”** it snorted.

Its breath was hot as a bathhouse and reeked of sulfur and death. Yumni had no illusions of her own mortality and against such a behemoth, her demise would be less than an afterthought. She had no weapon to call on, no mighty ally beyond the veil. Only her wits, and her experience, and a plan.

Reaching into the folds of her robe, she produced a small purse. As it shifted in her hand, the clink of gold made the dragon’s pupils narrow. Yumni could feel its hunger for even this morsel. It was good.

“A humble tribute, lord of the mountain,” she spoke, “and an offer for a bargain.” She undid the purse and pooled the coins into her hand. It was but a meager sum, but the clear clink of gold was a sound the dragon could not ignore.

**“A meager tribute—”** it snorted with derision, pausing to inhale. In that heartbeat that stretched on for eternity, Yumni could already see the fiery glow of the dragon’s breath. **“—but accepted.”** It reached out with its clawed hand, larger in size than a rowing boat, and upturned it expectantly. Yumni bowed and piled the coinage into it, well aware of just how close its claws were to sabers.

The dragon curled its paw shut, claiming its tribute, and piled the morsels upon its hoard. Had Yumni not seen it herself, she would never have believed the shiver of delight this action seemed to give it. This was good.

**“And,”** it spoke ponderously, as if relishing the lingering aftertaste of a fine wine, **“a bargain? More gold, perhaps, in exchange for your life?”** It gave a dark chuckle that made the air reverberate like a great drum.

“Lord dragon, I’m afraid you already own what gold I had, I cannot offer you more. Once emptied, a purse cannot be emptied again.”

The dragon tilted its head, curious, or possibly incensed. She dearly hoped it was the former.

**“My patience is finite, *cur*, so make use of it while it lasts,”** it spat.

“I mean no slight, lord dragon, but surely you have noticed the peasants of this land grow poor and weak. Your claims from them but handfuls where once you’d taken by the barrel.”

She paused, precariously. It was testing his patience, but he seemed *agreeable*. The dragon snorted, it was as much an agreement as she would get.

“You desire wealth, gold, above all else, do you not? I desire it too, for I am a merchant.”

**“You and I are nothing alike, you insolent whelp!”** the dragon snarled.

“Apologies,” Yumni cowered, “Of course, in no way are we alike. But my trade is one of gold. I spend and accrue it, to spend and accrue more.”

**“And yet you just threw it all away in tribute,”** it chuckled, the noise like boulders.

Dauntless, she pressed on. “A necessary cost for making business, lord dragon, for I intend to offer you wealth beyond these lands.”

The dragon leaned in closer, inspecting the upstart who’d dared to enter its domain so brazenly. It measured her up with its gaze, and found her wanting.

**“You are no king, or leader of men. Your promise of wealth rings as hollow as your purse. By what means would you grant me wealth beyond the lands I already claim as my own?”**

“By my trade, lord dragon, if you’ll let me,” she offered, bowing as low as she might.

There was a long pause. Another, dangerous pause, but one she knew would be the last. The hook was baited. All he needed to do was sniff its golden morsel.

**“Explain.”**

Yumni was not one to smile, but at that moment, she almost did.

“The land you command grows arid, its people poor and its wealth depleted. You have wrung out every coin they have to offer, lord dragon.”

**“And is that not my right?!”** it bellowed, wings spreading in the dark as a cascade of gold and silver ran down them into the hoard.

“Of course, my lord,” Yumni placated, “but as you said, these lands are yours. And you could gain so much more from them.”

**“More? Just a moment ago you said more could not be taken.”**

“And while that is true, that a purse emptied remains so, that is not true of a purse left with a few coppers. Given time, and effort by the peasant, they both tend to multiply and within a heartbeat for one as old as you, the purse will be heavy with coin once more.”

The dragon lay silent, pondering this peculiar proposition. Yumni decided to test the line.

“I pride myself on my work as merchant, and given two coins of silver, and week of time, I will have turned the other into gold. Give me a month, and I will bring the same and two more besides. The peasantry, though not as skilled, will turn copper into silver and silver into gold, given time.”

**“And the gold, be given to me,”** the dragon mused.

“As tribute, to the lord of the mountain,” Yumni agreed.

**“And all I must do is wait for this fortune?”** its voice was unsure, as if it had never had to ask a genuine question in its life.

“Yes, my lord. All that is required is your patience—” she agreed readily, “—though *other things* might bring benefit as well.”

**“What *other things*?”**

“Unfortunate as it may be, you are not the only one who would lay claim to the coins of those peasants. Bandits, raiders, jealous jarls and ambitious barons hound them, my lord, and each hardship prevents them from making more wealth.”

**“Arrogant upstarts,”** the dragon bellowed. **“They will not lay a hand upon my wealth!”**

Yumni could *feel* the power of its conviction. Woe indeed to any bandit who tried raiding the village, for hell hath no fury like a dragon’s greed.

“Then, I take it, your lordship will ensure those upstarts will be suitably informed of the true lord of these lands?”

**“Do not trifle with me, cur,”** the dragon snarled. She had perhaps grown too bold. **“I will not be their protector,”** it snorted, **“but they need not fear banditry as long as they bring me tribute.”**

“Very good, my lord,” Yumni bowed. “I will be pleased to inform them as much, and trust they will be *amenable* to this transaction.”

**“Go,”** the dragon scoffed, **“before I grow weary of your games.”**

She gave one final bow, before backing out the way she'd come as quickly as she dared. Convincing the villagers, she hoped, would be far less complicated. The pile of gold they'd offered for dealing with their dragon problem was itself, enough to convince the dragon to leave them alone. And without having to worry about others stealing their food and burning their homes to the ground, she had no doubt the people would not be better off with the dragon as their lord and keeper than paying for fool's errands. She might even take a portion of the reward, and invest in the local brewery. Business, she was sure of it, was namely about to take off.