



Five Fingers: Port of Deceit

by Douglas Seacat and Wolfgang Baur

Privateer Press Presents:



FIVE FINGERS: PORT OF DECEIT

2 Five Fingers: Port of Deceit

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WELCOME TO FIVE FINGERS!

Five Fingers, also known as the Port of Deceit, is an infamous city scattered across several rocky islands where the Serpent's Tongue River spills out into the Bay of Stone. Five Fingers is a place of stark contrasts and ominous reputation. It is an Ordic mercenary haven, a last bastion of the pirates who refuse to surrender their souls to Cryx, a gambler's paradise, and a hotbed of Thamarite intrigue. The line between law and crime is blurry here, and one can buy or sell anything imaginable if one finds the right market.

Outsiders speak of this city as a pit of vice, but Five Fingers has a rich heritage and varied citizenry. Its charm has attracted lively, bustling trade and visitors seeking commerce or entertainment from abroad. It is a thriving city of over a hundred and seventy thousand industrious souls, and it is a shipping hub for the region where class boundaries dissolve. In the clamor of a gambling den a lowly street thief can rub elbows with an Ordic castellan, and neither would be out of place. It is a place unlike any other in western Immoren. It is not the largest city, nor the wealthiest, but it is one hell of a place for fun and adventure.

There are three themes to adventure in the Port of Deceit, and any can launch a memorable campaign: crime, intrigue, and horror. Whether players want to plunge into street-level gang warfare, extricate themselves from webs of spying, manipulation, and betrayal, or venture into the dark alleys where cults lurk in the shadows hatching unholy agendas, this is the place to face challenges and win fame.

WHO SHOULD BE READING THIS BOOK?

This book is intended to be useful for both players and GMs alike. We encourage reading this book for everyone who will visit the city; it will provide familiarity with the streets and byways and the significant citizens who make this place their home. Knowledge of the city is expected for characters growing up in its twisting streets.

Chapter 7 is intended only for the GM's eyes. To preserve certain mysteries, players should not read this content. We encourage GMs to work with their players to maximize enjoyment of the city. If a player reading the book is interested in meeting specific NPCs, give them a chance. These characters can be invaluable sources of plot hooks or rumors, and they can jumpstart campaigns.

HOW TO USE THIS BOOK

The majority of the information in these chapters is presented by specific narrators. These individuals will reveal the city one layer at a time. Embrace their attitudes and opinions and make them part of your game. They are excellent guides and experts in their areas of specialty, but that does not mean they are always correct. Sometimes they might not know the whole story or are speaking with a bias. Never forget the nature of the source. You can trust our narrators, but only so far.

An introduction to the chapters and their narrators:

Chapter One – Port of Deceit is narrated by Gowan Branduff, historian and chronicler of the Sons of Thuria mercenaries. Gowan is a man who spent most of his life in Five Fingers and fighting abroad on an assortment of contracts.

Chapter Two – Life on the Isles is narrated by Rorgun Waddock who discusses life at the street level including food, lodging, services, holidays, and commonalities shared among the islands.

Chapter Three – Island by Island is narrated by Aldon Isleson, a dwarf who has come to call the city his home. Aldon breaks down the city island by island and describes the unique aspects of each.

RULES TEXT

Sections explaining rules and mechanics will appear in this style throughout the book. Since our narrators would not necessarily know how to make skill checks or roll on random tables, such information appears in its own style.

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Chapter Four – Crime and Industry is narrated by one of the few men to back down from the position of High Captain without losing his life. Thane Belchor Degrata reminisces about his years as a leader of an organized criminal empire and discusses the city's legitimate business.

Chapter Five – Power and Prestige presents a glimpse of an official report by Bastion Lattimore, King Baird's special agent in Five Fingers, reporting to his liege about the intrigue and politics complicating life among the movers and shakers of the city.

Chapter Six – The Shadows is narrated by Sybeth Roane, a Thamarite occult expert. She discusses Five Fingers' uniquely varied occult community, their agendas, and how the city has drawn investigators seeking arcane secrets and lost relics.

Chapter Seven – Adventure in Five Fingers is the only chapter not presented by a narrator. It serves as a guide to GMs to the deeper mysteries and secret cabals controlling the city.

Locations on the map are included with a number and a letter designation to make them easier to find. Letters indicate the island while the number represents a specific district. For example, B1 is the first district on Bellicose Island.

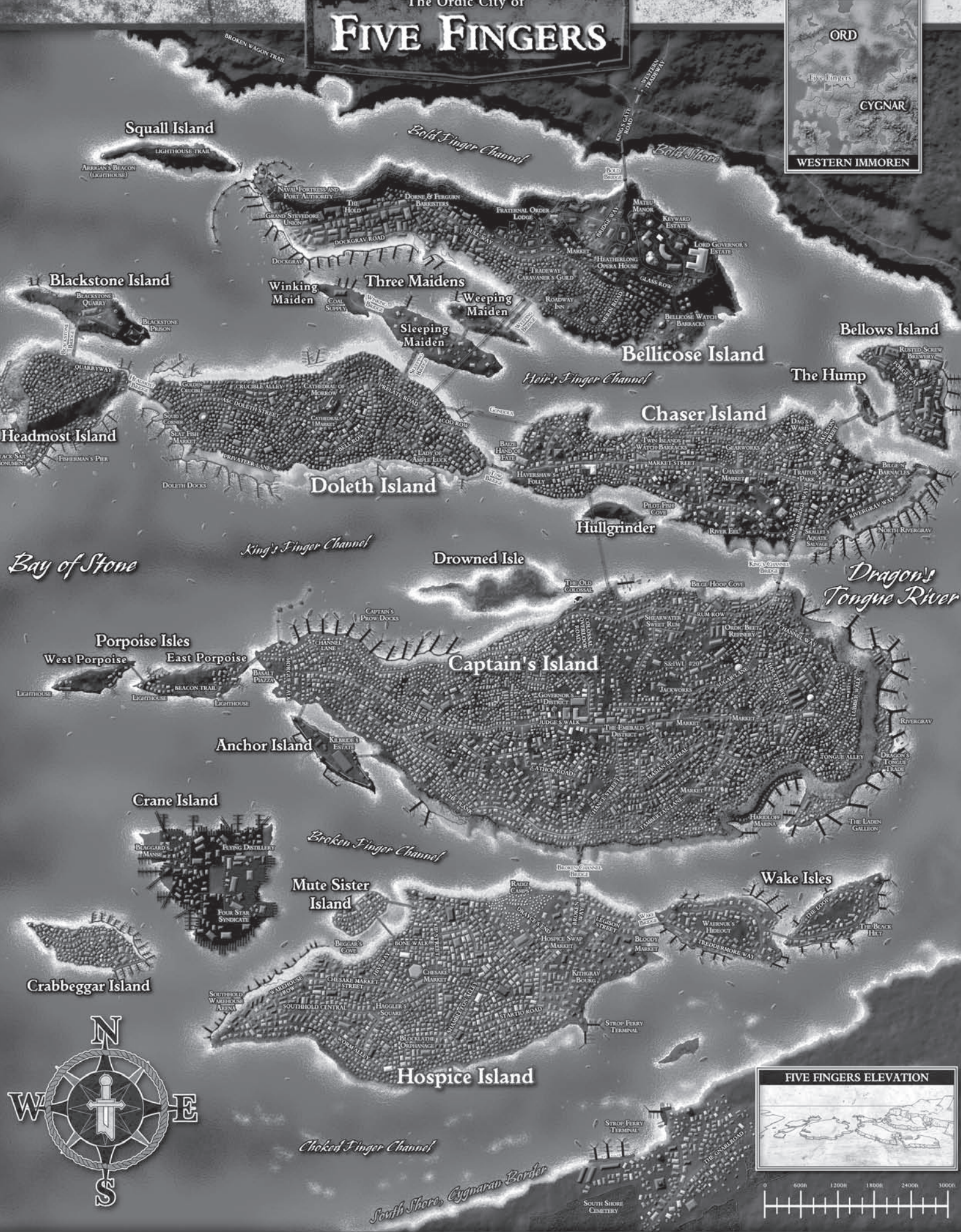
Rumors and Legends are scattered throughout the book. They serve as plot hooks for more detailed exploration. **Rumor Has It** and **Legends and Lore** callouts have labels on each entry: Common, Uncommon, Rare, and Obscure. These can be used by GMs in play to provide information to player characters with access to either Gather Information (for Rumor Has It callouts), or Knowledge (local) (for Legends and Lore callouts). If the PCs are investigating this information or asking questions, a check with these skills enables them to know the information respective to the DC score they can match with the check.

The content in this book is self-contained, and no other book is required to enjoy adventures in Five Fingers. However, to get full enjoyment out of the setting and its unique flavor, races, and classes, we highly recommend the *Iron Kingdoms Character Guide*. Similarly, the *Iron Kingdoms World Guide* is also highly recommended for providing context for the kingdom of Ord, many significant characters in the kingdom, and details about the neighboring kingdoms. Five Fingers is located directly on the northern border of Cygnar, and its port receives ships from other kingdoms such as Khador, Llael, and Cryx, all of which are detailed in the World Guide.

In addition, the *Monsternomicon Vol 1: Denizens of the Iron Kingdoms* details many challenging creatures that could be used to threaten the party. Several are appropriate in urban campaigns, but others can be found along the river or in the forest nearby. Those interested in the setting's unique blend of science and magic will benefit from the *Liber Mechanika* as well. None of these books are required, but they provide additional character options, plot hooks, and valuable setting information.

Douglas Beaudet

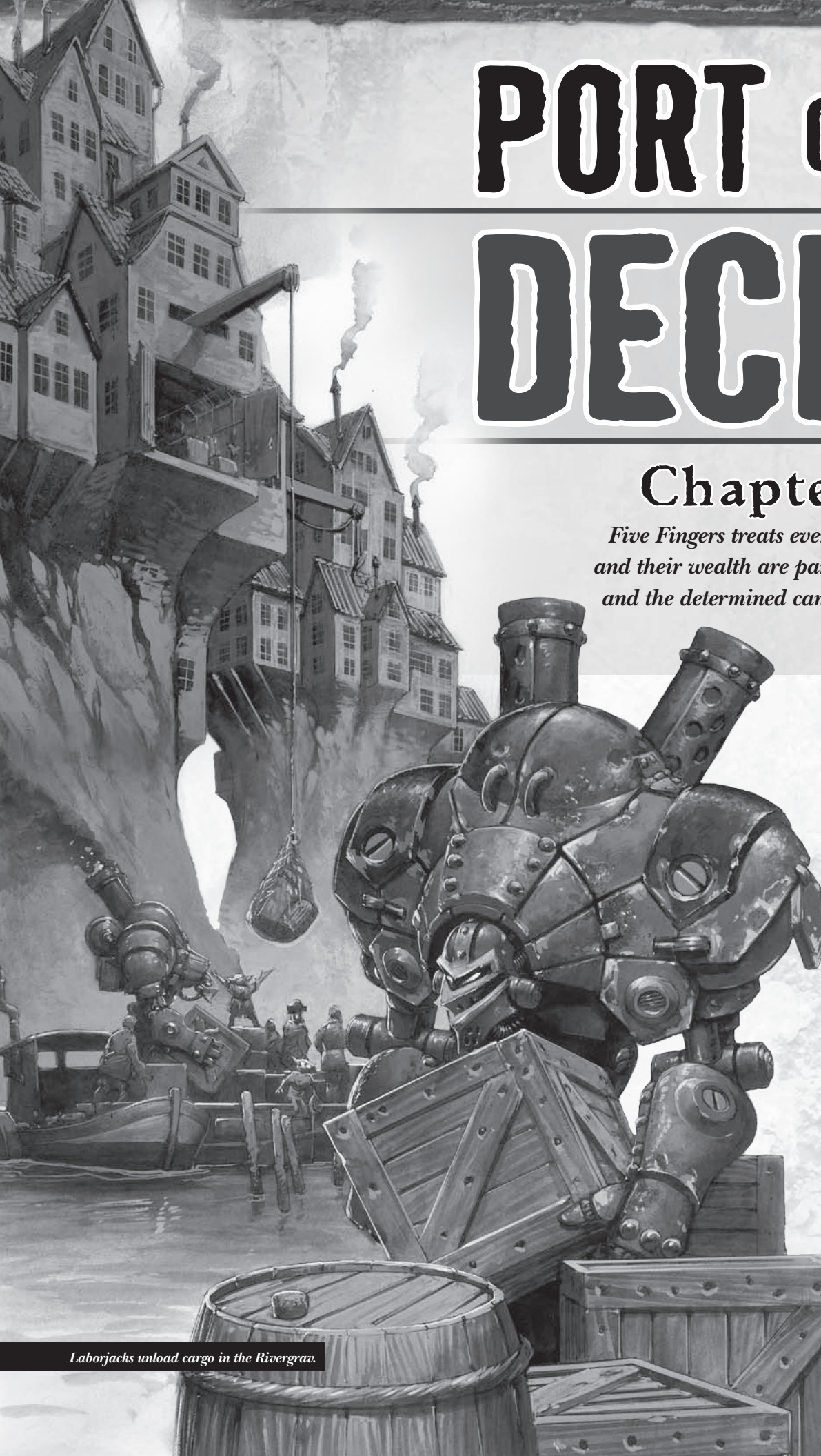
The Ord City of
FIVE FINGERS



PORT OF DECEIT

Chapter One

Five Fingers treats everyone the same: fools and their wealth are parted while the cunning and the determined can make a quick profit.



Laborjacks unload cargo in the Rivergrav.

Captain Quinn gripped the rails and tried to peer through the fog by force of will. He hated trying to make port here when the mist was heavy; there were too many perils and his pilot was green. At last the haze broke. Silhouettes of buildings rose ahead, perched atop myriad islands connected by heavy bridges. Smoke stacks reached into the air alongside wide towers. It was an unholy mess of a city, and he'd rarely been happier to see it.

Off the starboard bow Five Fingers sprawled across the inlet of the Dragon's Tongue River like a spider's web. He heard a shout erupt from the rowdy crew, and someone broke into off-key song. Fresh from spoils at sea and having looted and sunk a Mercarian vessel just four days before, the crew was in a real mood. They were barely containable, and Quinn was eager to let them loose before there was more fighting.

Maintaining order was never easy after fresh spoils. It was no surprise the men were eyeing one another with greedy eyes thinking how they could increase their shares. All it would take was an accident in the dead of night and a little splash on the waves for one fewer sailor to wake in the morning. He'd already had to lock up three of the worst of them after drunken brawling, and the mood on board had taken a bad turn.

It was time to let them hit the dockside taverns of Five Fingers and run amuck among the bawdy houses and gambling dens. They would spend most of their money and have nothing left to show for it—such was life as a privateer. The smarter few would squirrel something away against misfortune the next trip out. Either way, Captain Quinn did not care; sailors came and went, and he knew fewer would return to his ship at the end of their stay than had left. Only a few had what it took to stay on and earn their keep to become trusted and valued.

The captain looked to his first mate, a grizzled man with one chewed off ear and crooked teeth. That man nodded to his captain with a grin, thinking similar thoughts. There was nowhere else like Five Fingers. While he did not intend to waste all *his* money, the captain felt his own need to let off some steam as well as find Lattimore and see if there were any other juicy targets for a privateer such as himself. The city held both death and fortune in its streets and was ready to shower them on its inhabitants one after another. Five Fingers might be many things, but dull was never one of them.

HISTORY OF FIVE FINGERS

We Sons of Thuria know the importance of history. We are sell-swords, it's true. We barter our blades and strength to those with coin, but mistake us for scoundrels at your peril. Our charter is as old as any good company earning coin in Ord, Cygnar, or Khador, and it is certainly better than most playing at the Coin Wars in Llael.

I wasn't always a chronicler, but I have always had a keen interest in the tales of this region. The call of mysteries and long forgotten secrets pulled at me. There are riddles aplenty in the Port of Deceit, forgotten secrets and dark tales that leave their sooty marks in the caves below each island making up Five Fingers. I can't claim to know them all, but you'll be hard pressed to find anyone as versed in the bloody history of this town as the battle-tested, water-salted chroniclers of the Sons of Thuria. I am the latest inheritor of that legacy.

The Shattered Spires

The roots of this city predate the Orgoth. This river mouth has always had its uses with the great flow of water sweeping down into the Bay of Stone, and the islands were quite a sight in those ancient days. They rose up in jagged spires out of the mouth of the river like fanged teeth from some great serpent. Legends from the beast tribes say there was once a mountain here until the Dragon's Tongue came like a living thing to devour it. Water set upon the rock to chew through it and broke the mountain into smaller chunks, easier to digest, until all that was left were the rocky bones too tough for even the river to gnaw away.

The area was called Five Fingers since you could see the five ends of the river divided by the islands and turned into channels leading out to the ocean. Back in those ancient days, the islands weren't of use to anyone

except to cast long shadows at sunrise and sundown. They were too craggy to live on, and steep cliffs made them even more dangerous. People settled on the south shore instead and did what simple folks do: fishing, hunting, and making a home for themselves.

Those who lived in that village whispered of savages coming from the Gnarl or the Olgunholt to climb atop the spires in tests of manhood, scream defiance to the night's sky, light torches, and perform dark rites. The druids came with them and erected a ring of stones atop the flat summit of the spire on the largest island. The superstitious folk claimed those who angered the spirits at the river's mouth would lose their offspring to the druids, and the children would be taken up to the crags to be sacrificed to feed the storms.

The fishing villages on the south shore were periodically washed out by rain and flood in the bad seasons, but they tenaciously built back up again each time. The Thurians who lived there were honest, hard working folk who clung fiercely to their independence even as Thuria came into its own as a great kingdom of the western shores. The village earned a reputation near the end of the Thousand Cities Era for making sailcloth in textile mills, and several of the old famed Dirgenmast ships bore sails made of cloth woven in Five Fingers.

Travel wasn't as easy or widespread then as it is today. The river hadn't yet come into its own as a source of trade, but there were boats that made the haul. Five Fingers would see to those who made the trip, but there were other havens sailors preferred to the little sailcloth town and its treacherous channels. The Bay of Stone was a great natural harbor, for example. It gave birth to Carre Dova, which outshone the village here for many decades to come. New settlers were discomfited by the ominous look of the islands and their jagged spires reaching out of the river. Even after Thuria was conquered by its northern neighbor Tordor, little changed in Five Fingers.

Island Fortress of the Orgoth

The Orgoth were the first to use this location effectively. They occupied the region from the start of their terrible invasion, and Five Fingers became the landing point from which Orgoth forces gradually swept across the kingdoms of man. The poor Thurians of the village were some of the first slaves. Unprepared for such a fierce onslaught, the men fought as best they could with hook and net but were quickly defeated.

Through some means still not well understood, the Orgoth managed to shear through the spires of the islands. They cut the stone down to a flat surface resting just high enough above the waves to create a defensible position. With the stone they removed, they built a fortress on the largest island.

Once the fortress was completed, the Orgoth built the first great bridges spanning the islands. The accessibility and strong defensive position of the islands turned the region into a major mustering point for invasions further inland. As fresh ships arrived from across the Meredius, they would pause here to get their orders before turning their nimble longboats up the Dragon's Tongue River.

Along with building towers and bridges, the Orgoth also dug into the rock. They created mazes of deep corridors and chambers used first for storage and later as cells for slaves and prisoners. The islands are riddled with those labyrinths, though those who know what's good for them don't poke into such places. No good can come of seeking after Orgoth secrets.

Despite their dark, depraved ways, the Orgoth were skilled with stone and steel. They tamed the river to their purposes and dredged the northern channels to make them deep enough to hold bigger ships. They also used earthworks and diversionary channels to stop the flooding of the south shore. Their genius for engineering was only made possible through the blood of their slaves, however. The foundations of most of the old buildings are filled with their bones.

Other than a couple of ill-used and rough cart tracks, there were no real roads to Five Fingers before the Orgoth. They created the Western Tradeway on the backs of slaves and built a large stronghold at the site of what is now Merin. A larger slave community called the Warrens sat between this base and the fortress. The Warrens was a huge labor camp and quarry where a hundred thousand shackled workers brought stone to pave the road and create the stronghold.

Thanks to Orgoth engineering might, Five Fingers became a naval base for the tyrants with the Western Tradeway used for military traffic heading inland. However, the nature of this base changed after the long Rebellion erupted. Through bloody centuries of strife, the chambers below the islands became prisons where captured rebels were interrogated and killed. These acts of depravity reached their zenith following the Battle of the Hundred Wizards. The Orgoth were determined

to track down every wizard and sorcerer, torture them for information, and kill them as an example to other would-be rebels. That focused determination to obliterate any resistance led them to crack the secret of blasting powder in those very dungeons after the Army of Thunder was defeated.

When the colossals were unleashed, the stronghold at Five Fingers wasn't attacked until later after the central Orgoth fortresses were crushed. The Orgoth had already begun their Scourge, burning their books and records and blasting apart their structures. They didn't leave any prisoners alive, and I suspect death was a welcome release after the torments they endured. The bridges were blown, buildings shattered, and nearly all records put to the flame. Rebellion armies arrived in time only to fire volleys at the retreating ships and find a smoking ruin left where a fortress of death had once stood.

Smuggler's Haven

After so much bloodshed, our people began to rebuild slowly. The borders of the kingdoms were established in the Corvis Treaties, and I don't know why our leaders didn't push to unify old Thuria. We could have won valuable lands for Ord including Ceryl and most of the Gnarl. Unfortunately the Tordorans stood at the Council of Ten instead of us, so we had no voice.

The Tordorans make up the majority of Ord; they have always condescended to those of us who claim Thurian descent, and we are still counted as an inferior breed among them. Even today, though the southern moorgraves are Thurians, the Ordic government is almost exclusively in the grips of castellans who are required to be of "true" Tordoran blood despite all the sweat and toil Thurians have put into this kingdom.

But I digress; it's an old wound. For better or ill, it was agreed at the Corvis Treaties that the Dragon's Tongue River marked Ord's southern border, and that was the end of it.

After all the dark deeds that took place in the Orgoth naval fortress, no one was eager to reclaim these islands, and they were left alone for two decades. Eventually smugglers and pirates began to make use of the rocky islands. With a little rebuilding, it was easy to establish secluded docks where ships could avoid interference from the navy. Orgoth subterranean chambers proved an excellent place to hold food, water, ale, and whatever

booty the pirates managed to plunder from honest merchants. Soon a strange community of families of pirates and those willing to see to their needs pieced itself together on these islands made from living flotsam.

As the community got on its feet, the island dwellers began to take goods back up the river or to other towns nearby. Over the years the mightiest and most storied of pirate captains gave up the ocean's call and settled here. This is a tradition that continues today; Five Fingers has long been a favored place of retirement for brigands and smugglers.

One of the most talked about of those old pirates was Captain Radleffe, also known as Captain Bloody Boots. He was responsible for a dozen slaughters in small villages along the shores of northern Cygnar and retired to Five Fingers in 238 AR to settle down. He became something of a short-lived local tyrant—everyone was too terrified to cross him—until he finally passed on in 245 AR. Some claim his mistress poisoned him, but most legends claim he died in his sleep with a smile on his face. Others say he was taken by Cryxian revenants and still haunts the ocean lanes.

Petty tyrants aside, peace on the islands was kept by a delicate balance of informal codes and bloody examples. It was a lawless town, but the inhabitants arranged a semblance of order to allow their small population to avoid official attention. There was some debate whether the land was Ordic or Cygnaran, but most thought of themselves as neither.

The existence of this smuggler's haven inevitably drew attention from the Ordic crown, particularly when locals of Carre Dova and other towns complained to their moorgraves and whatever castellans would listen. In 242 AR, the aging King Merin I's heir, Prince Merin Cathor II, made a trip to Five Fingers alongside a regiment of the Ordic Army. There was panic in the town. Caches of booty were burned on word of their arrival while the locals did their best to present a semblance of normality. Smoke from burning ships on the horizon rose into the air even as the town welcomed the prince, and Captain Radleffe offered a feast to discuss local affairs.

In the end, the town was forced to pay lip service and taxation to the crown. Many decried this as the end of the good life and the last great period of freedom, but aside from a thin veneer of law on the surface, things did not change much. Equitable arrangements were made, and the Ordic crown didn't want to spare a large garrison

at this “southern cesspit.” As long as locals obeyed basic Ordic law, promised not to pillage Ordic villages, and kept some taxation flowing to the capital, they could go on their way unmolested. This also began the tradition of privateering in Ord. Captains were given letters of Marque to hunt enemies of Ord—often interpreted as any merchants flying non-Ordic flags.

The Town that Bolis Built

By 251 AR, Ord was drawn into the Colossal War alongside Cygnar and Llael, fighting the first of many battles against Khador. War is always considered a harbinger of suffering, but the people of Five Fingers saw this as a great time of freedom. During the war, the government focused its attention far away from Five Fingers, giving the residents there a welcome respite and unforeseen opportunities. This period marked the rise of someone who would leave an indelible mark on Five Fingers. His name was Bolis Turgon. Although that name is still considered anathema in some quarters—particularly the capital—his influence is undeniable. You can’t talk about Five Fingers without talking about him as well.

Bolis Turgon was in the trade of providing entertainment. He owned the most influential taverns, gambling halls, and bawdy houses and encouraged their growth and multiplication. His base of operations was a place called the Rising Sun, one of the first establishments solely dedicated to gambling. As his empire grew, Bolis realized Five Fingers could be much more than a smuggler’s haven. He fostered the spread of docks, warehouses, and merchant groups which in turn drew interested citizens to Five Fingers in search of employment and a new life—and, of course, ever greater profit for himself. He was a son of Five Fingers, after all. His efforts ushered in a time of opportunity and endless wealth.

Bolis utilized a variety of clever stratagems to lure visitors from abroad, including bribing sailors to spread rumors of the delights of the city to any port they visited. He knew the importance of appearances, so he encouraged local taverns and gambling halls to brighten up their facades and upgrade to civilized accommodations. Visitors began making their way to Five Fingers to spend coin in its halls and experience things they had never seen in quaint towns and villages. Even sophisticates from Ceryl journeyed to Five Fingers to try their hand at games

of chance: card games, dice matches, wheels of fortune, fired clay tile contests, and other diversions.

The Colossal Wars lasted from 250 AR to 257 AR, and Ord joined in the fighting for the last six of those years. During that time, Five Fingers grew from a rough pirate town of fewer than five thousand to upward of fifty thousand souls. A number of these were refugees from the northern and eastern war front, families of those who didn’t want to fight, and those who had lost lands and homes to battles. Bolis rode the tide of this influx with aplomb and style while encouraging growth and spending, giving the war-weary a much-appreciated distraction, and robbing them all the while.

As the town increased in size, Bolis encouraged the rise of the first so-called “High Captains.” These individuals were the most ruthless retired pirates and smugglers—those men with access to well-armed muscle and a reputation that commanded obedience. Bolis told these rugged men they’d better come to terms if they wanted a piece of the action. He manipulated them by giving each the false impression that he was an ally against the rest. The ruse worked; the High Captains acted as Bolis’ stewards and first mates, presiding over different areas of the city’s economy and neighborhoods.

As the war ended, the prosperity of Five Fingers attracted unwelcome attention. Like a sleeping giant who feels something sharp wedged in his back, Cygnar began to notice this town lurking at the end of the Dragon’s Tongue River. It had originally been built on (and currently spilled over onto) the south shore (Cygnaran territory), so Cygnar claimed that the islands were theirs as well.

Cygnar’s primary motivation was strategic—the mouth of the river was an obvious key location. If Cygnar could grab this territory, they would control the entire stretch of the Dragon’s Tongue. Despite friendly relations between the kingdoms, neither side was entirely sure of the other’s intentions. There was number of small Ordic forts established along the north side of the river, but control over the Dragon’s Tongue would render any threat those forts might pose moot as well as grant Cygnar control of a very important waterway.

Determined to secure Five Fingers for its own, Cygnar made excuses about piracy and crime centered in Five Fingers affecting Cygnaran citizens, and it applied considerable pressure on the navy in Ceryl to pacify the whole lot. The king of Ord at that time was Merin Cathor III, grandson of the first king and a pious man in

his first year of rule. The town was an embarrassment to the young king, and it is likely he would have agreed to whatever Cygnar's King Woldred demanded were it not for the quick work and maneuvering of Bolis and the first High Captains.

Bolis is credited as the mastermind behind the campaign that cemented Five Fingers as an Ordic town. Bolis and the population of Five Fingers held little love or respect for the Ordic government, but it was clear to everyone in the city that being ruled by Cygnar would be a disaster. Bolis could manipulate the Ordic capital, but he had no such connections in Cygnar. To prevent Cygnaran rule coming to pass, Bolis launched a no-holds-barred campaign to force the king to keep Five Fingers within Ord. Within days, castellans were manipulated, bribed, threatened, and some few may have vanished by knife-point in the dead of night. By pressuring the right nobles and providing the proper gifts, Bolis persuaded King Merin Cathor III to legitimize Five Fingers more formally as an Ordic town. Not wishing to antagonize his ally further, King Woldred reluctantly withdrew his claim. This event marks the beginning of the modern day city of Five Fingers.

Five Fingers was never officially "founded," but rather it grew like a series of barnacles on a ship's hull rugged enough to resist being scraped off. Bolis continued as one of its most influential citizens, brought prosperity to the region, and cemented it as a destination of profit, entertainment, and trade—some legitimate, but much that was not. Black markets sprung up alongside the gambling halls in addition to arenas where fists of blood-earned coin held wagers for gladiatorial fist and knife fighting and savage contests pitting beasts against one another. Those seeking to earn a normal living through work, toil, and fair trade also made their way here. Some of them even stayed.

In 271 AR, a black cloud formed over the thriving city. Strange lightning danced along the waterways, and a thundering ill wind blew through town with a sound like mocking laughter following on the cold rain. Bolis Turgon had died, and he had been brought into the Dark Twin's embrace as one of her chosen scions.

The tales of this event spread quickly across the region, even reaching the ear of King Merin III. The king took it as a personal shame. After so much hard work keeping the town Ordic, it now was the site of a dark ascension of Thamar's newest lieutenant. The king

was so distraught that he immediately declared Morrow the state religion of Ord. He undertook considerable efforts to prove his piety that included a month of religious festivals in the capital. He even sent a council of powerful priests to Five Fingers to drive away any evil spirits lingering in Scion Bolis' wake.

Despite this dark ending, Bolis remains a popular folk hero in Five Fingers even today. Pious Morrowans prefer not to speak his name, but it has not dampened his legacy. If anything, his dark ascension may have increased his popularity and allure among those who enjoy thumbing their noses at the authorities, the conservative, and the righteous. It's not for me to pass judgment—I'm just a simple chronicler. I will say Bolis brought prosperity; without him, it's likely we'd be an insignificant Cygnaran fortress town today. Whether this came with tainted obligations and unknown debts is the realm of ghost tales, not history.

Arrival of the Lord Governor

In the wake of Bolis' dark ascension, King Merin III created the position of the Lord Governor of Five Fingers in the hopes of bringing the rogue city to heel. The holder of this title is appointed by and reports directly to the moorgrave of Hetha whose territory includes neighboring Carre Dova. Despite this office, no progress has ever been made in cleaning up Five Fingers. There has always been an uneasy truce between the High Captains and the Lord Governor. In matters of law and state the Lord Governor holds ultimate power, but the High Captains wield considerable influence behind the scenes.

In truth, the town requires balance and cooperation to maintain its unique position. The High Captains are technically criminals, even if their gangs hold considerable sway and can make demands for payment and bribes. They must walk carefully around agents of the city government and operate only by sufferance. At the same time, the Lord Governor alone cannot run the city without their cooperation. The influence of each Lord Governor has varied, and the city has seen a variety of personalities come and go, some formidable, others laughable.

Five Fingers serves as a necessary outlet for vices and appetites; as long as it brings money to the crown, no one is eager to upset the balance. The Ordic government could sweep in here and shut everything down if it wanted, but thus far it has shown little willingness to pay the price it would entail in both lives and coin. This is particularly

true for our beloved King Baird Cathor II who enjoys this city more than most of his purple-blooded line.

Five Fingers has benefited from an isolated existence little troubled by major events in Ordic history. We have not been heavily involved either in the Trollkin Wars or border wars with Khador. The only impact we saw from either has been an influx of refugees and outcasts, which means fresh residents trying to prove their worth. Five Fingers isn't a coward's town—far from it. Except for mercenary companies, the people here don't seek to risk their lives on wars against foreign powers. The people here maintain a sense of independence. This isn't a town for the foolishly patriotic or idealistic; folks like that are better served moving to Midfast.

More of our troubles come from within, whether struggles between the High Captains bleed out into open carnage on the streets, or criminals take their dark appetites too far for even this haven of ill repute. There have been times of fire, famine, and terrible outbreaks of disease. Bull Island was consumed almost entirely in the fire of 458 AR although they rebuilt quickly enough. For all the coin passing through, there's plenty of squalor as people crowd together, bringing disease and filth. The most famous major outbreak was the Beggar's Plague of 536 AR where almost fifteen thousand lost their lives.

Haven For the Cathors

Of course, the affairs of kings sometimes intrude into even the most remote corners of the realm. After the War of the Castellans from 421-425 AR, attempts by the Mateaus to cement their hold on the throne proved short lived. The Cathors returned with a vengeance, determined to recapture the throne. In Five Fingers, Lord Governor Klinior and the High Captains of that period safeguarded a number of Cathors while the Mateaus were in power.

That decision came at a price. The Mateaus assassinated Lord Governor Klinior in 423 AR and put one of their puppets in his place, Lord Governor Jarl Legison. He viewed the High Captains as little more than rabble, so in return they made his life miserable while keeping the Cathors out of his grasp. Baird Cathor the Headsman reclaimed the throne for his family in 425 AR, and you'd be hard pressed to find a more brutal and bloodthirsty. He brought his kinsmen out of hiding from Five Fingers and swept the region, lopping off the heads of any Mateaus and their supporters he could find.

Lord Governor Legison was the first to have his head separated from his neck, and the king had Legison's body cut to pieces and scattered throughout the islands as a lesson. You can see his skull on display on Doleth Island in Traitor's Park. Since that time we've remained a Cathor town despite a reputation for lawlessness. The Mateaus had trouble gaining ground here, but occasionally an agent of their merchant house pops up in plots and schemes. They have their hands in nearly every honey pot, but they have none to claim as their own.

In 533 AR we had another bit of trouble under King Fardini Cathor after he'd assassinated his elder brother. This king fell under the sway of Menite proselytizers in the capital. He was a truly pious Menite, but those speaking in his ear were political schemers, not men of any god. King Fardini took it upon himself to purge Five Fingers, so he proclaimed it a town of the Dark Twin and mounted a crusade.

It was a frightening time for those who lived here as both the Ordic Navy and Army came to the city to question anyone suspected of links to cult worship. Hundreds of men and women were executed. It was an inefficient inquisition, however, since those leading it were more corrupt than those they hoped to find. In a rare bit of complete cooperation, our Lord Governor Brace Startio and High Captain Anrus Bridgeson pooled their resources to help topple the king. The two spurred the investigation that uncovered solid proof of the assassination of Merin Cathor IV, Fardini's brother. With this evidence he was lawfully dethroned and executed. The crown passed to Alvor Cathor IV, the eldest son of his brother and the father of our current king. We've had prosperity ever since.

Much is made of King Baird's time in Five Fingers. In truth he spends more days here than in the capital. His approval has been a boon to local growth, but don't make the mistake of thinking him in bed with all the High Captains. From what I hear, only High Captain Banek Hurley counts the king as a friend. There's politics and plots aplenty betwixt them, and relations are not always easy. The web of intrigues here suits the king's gambler's soul, however. Not all wars are fought on the battlefield; some wars are waged by a kingdom's treasury, through arteries of trade, and by spies and agents lurking in the shadows. Ord has avoided open war for over a century, but that doesn't mean there aren't battles fought in back alleys, secret meetings, and mercenary proxy.

Times ahead should prove interesting. Moorgrave Conor Lochlan despises our town, and his glowering eye could mean trouble. What's more, King Baird's middle-aged son and heir is a different man than his father. He may be willing to listen to the moorgrave where Baird would snort and place another bet. Our delicate friendship with the Cathors is not writ in stone or even paper, and it could be forgotten in an instant.

I wish King Baird long life and drink to his health every day. There is war afoot elsewhere like an endless tide of spilled blood. There is no better town for a mercenary to ply his trade, but few live to old age. I hope to pick and choose our fights and earn good coin as a mercenary. Take nothing as certain. The plots and schemes undertaken in these alleyways will have ripples well into the future. Choose your side wisely, or ride out the tide.

LAY OF THE ISLANDS

Five Fingers can take some getting used to. The unique nature of the islands can be a trial even for those who grew up here. There are more than a hundred and seventy thousand souls clustered across these islands. In places, homes are tightly pressed and built up with no planning whatsoever like random stacks of cordwood lying about the city. Deep in residential areas, the streets often become a maze.

Each island has its own character, and the main ones are divided into distinct districts. Given limited land to develop, the city has grown upward instead of out. A treacherous path of rope bridges and improvised slats connects the upper reaches, and often the second or even third storey of a building is constructed with no heed to what rests below.

Many of our buildings are made of wood imported from the nearby Olgunholt, with stone only common in the older sections of town, the foundation levels, or the wealthier districts. Some of the oldest stone foundations are among those salvaged from the ruins of the Orgoth in ancient days. They are notable by their black hue and sometimes still bear the leering visages so popular among our erstwhile conquerors. It's rare for any but the buildings with Orgoth foundations to contain chambers below ground since the foundations of most islands of Five Fingers are solid stone. Only the truly wealthy can afford to bore downward or purchase the buildings with preexisting tunnels or ancient chambers of Orgoth

heritage. It is more common to see buildings hanging off the sides of islands in a foolish attempt to defy gravity with overhangs and stilted supports. Some major islands have caves along the cliffside walls that have been taken over by either lower classes or supplementary storage for buildings up top.

Certain nautical phrases have been adopted throughout the city, and it is common to refer to an island as if it were a ship. Each island is treated as a ship facing the ocean, which is commonly called "bayward," "seaward," or "windward,"—all of which are toward the west. Therefore the "fore" or "bow" of each island is the westward end. Similarly, the reverse or eastward end is considered the "stern" or "aft." This is also called the "gorgeward," "tongueward," or "riverward" side of town, closest to the Dragon's Tongue River and the Dragon's Gorge just upriver of Five Fingers and the widest section of the river before the mouth itself. Speaking of buildings on the "starboard" side of an island is to speak to those on the north, or to the right as one faces toward the ocean, while the other side is the "larboard" side. Sometimes folks will refer to areas of town as "Merinward" meaning toward the capital to the north, or "Cerylward" which is toward our next large neighbor to the south.

The town takes its name from the five channels or "fingers" of the river's mouth as it empties into the Bay of Stone and creates channels between the island clusters. The northern shore is the Bold Shore with high and steep cliffs. There is some housing atop the cliffs back from the edge and near the roadway that is still counted nominally as part of the city. The northern channel is the Bold Channel or the Bold Finger and sweeps north of Bellicose Island. This channel and the second one to its south, known as the Heir's Finger or Heir's Channel, are the deepest inlets to the Dragon's Tongue River and are kept clear of debris that could endanger a deep-draft vessel. For this reason, the large ships that ply both the ocean and the river come through these channels.

The central finger is the King's Finger or King's Channel, which sweeps south of Doleth and Chaser Islands and north of the Captain's Isle. This channel has a good depth but treacherous currents, particularly between Hullgrinder and the Drowned Island. It is noted for dangerous eddies and tidal whirlpools particularly when the tide comes in to meet the river's exodus. Only expert pilots attempt to navigate this channel when the tide is on the move, but it is safe at other times.

The fourth is the Broken Finger Channel. It is a tight squeeze with no easy passage for ships, but several populous islands can be reached from here by smaller vessels. The southernmost Choked Finger Channel is similar, where the smaller islands can be found and a series of rocky strips and sandbars wait to wreck or bottom out any vessel that tries them. These differences in the channels shape both the character of the islands and those who frequent them, with smugglers preferring the southern islands for their small and nimble ships. The larger warehouses and trade groups are found in the northern and central islands, given easier access to the larger ships plying the northern fingers.

A series of bridges connects all of the major islands and most of the lesser ones, but a few can only be reached by water. The largest and lowest bridges can be raised as needed to allow the passage of boats while the upper bridges provide permanent means of crossing. In the event of fire they may be cut as a safety precaution. Using these bridges, it's possible to cross the length of the town from north to south on foot, tedious as that would be.

The northernmost island is **Bellicose**, more commonly referred to as **Bull Island**. It is the least convoluted and mazelike primarily since it was rebuilt after the great fire of 458 AR and put together with thought to the layout of thoroughfares. A great single-span bridge passes up to a cleft in the Bold Shore that intersects the Western Tradeway and provides the most direct passage for land caravans heading toward the capital or elsewhere in Ord. This bridge is one of the few Orgoth structures still standing, and it's a remarkable piece of engineering. Bull Island serves the ocean trade with warehouses and trading groups and accommodates the largest vessels en route to Five Fingers then up the Dragon's Tongue River toward Tarna, Point Bourne, and on to Corvis and the Black River. It is a popular residence for the wealthy; many well-built estates and houses populate the aft end of the island while the dockworkers live to the fore and larboard.

Just seaward of Bellicose is **Squall Isle**, a largely uninhabited and rocky island only notable for its lighthouse. It marks the division of the northern channels for incoming ships at night or in thick fog.

In the midst of the channel rest the **Three Maidens**, islands with only scattered settlement. They are used primarily as waypoints for the bridges between the major islands. The western sister is a coal re-supply point for steamships, but there is little else to recommend them.

Between the Heir's and King's Fingers are several significant islands. Starting seaward, we have **Headmost Island** and **Blackstone**. **Doleth Island** is the westward of a pair of islands (called the "Twins") linked closely by bridge and rigging. The eastern twin is **Chaser Island**. Next is **Bellow's Isle**, which is connected to Chaser by a small forgettable island called the **Hump**. Blackstone is only sparsely settled despite its size, notable mostly for its



Crane Island

Chapter One: Port of Deceit

quarry and the related labor prison maintained there. Headmost Island dips below the ocean's surface at high tide, so buildings there are erected atop stilts to avoid the ocean's greedy grasp. It is also home to a fishing fleet that helps feed the larger islands.

Doleth Island is more commonly called either "Dicer's Isle" or sometimes even "Bolis Isle." This is where Scion Bolis had his dark ascension although the disposition of his remains is a mystery. After King Merin III sent clergy to banish the darkness from the island, it was named Doleth for the patron of sailors. Considerable funds were spent to sanctify its grounds, and the Cathedral of Morrow in Five Fingers was built here by royal decree. The cathedral is a fine, large edifice that has gone to seed over the centuries. This is not the only Morrowan church in Five Fingers, but it is the only true cathedral. More than one Morrowan has noted in hushed tones that perhaps it was a bad idea to try to build it here. The cathedral is surrounded by more secular and pragmatic businesses, and a number of popular gambling halls and houses of ill-repute do a brisk business on the island.

Chaser has a less famous reputation and has become a popular place to settle. Many honest merchants and craftsmen live here in districts noted for industry and good produce. Markets on Chaser sell items of local manufacture, including tools and weapons forged on neighboring Bellows Isle, a smoky and soot-covered place where the best smithies and metalworkers can be found. Things have gotten dicey recently on both Doleth and Chaser. The High Captains seem to conduct many of their turf battles here, and occasionally they spill over into the streets and disrupt the lives of regular citizens.

Between King's Finger and Broken Finger Channel rests **Captain's Isle**, the largest and most populous island and the center of Five Fingers. A few small islands lie close at hand, including the two small **Porpoise Isles**, **Drowned Isle**, and **Hullgrinder** just to starboard. The latter two serve no use except as hazards to navigation.

Captain's Isle holds the center of government along with the offices of the Lord Governor and his bureaucrats. The headquarters for the troubled Fingers Watch is there as well. Lesser offices are staffed on the major islands with at least one watch station in each district. Not surprisingly, a large portion of the population of Five Fingers makes its living on Captain's Isle. Upward of sixty thousand dwell here with ten thousand or more coming daily for work without even counting outside visitors. Above the island

and connecting it to several others is the bewildering tangle of ropes, bridges, and upper buildings called the "Rigs." Up there a man could spend his entire life without touching the ground.

Each of the four High Captains claims portions of Captain's Isle, but Banek Hurley controls the largest portion. Several of its districts are under dispute, but the High Captains tread carefully here. The island's trade and business are essential to the city, and open battles draw the retaliation of the watch. Struggles here are subtle—construction contract disputes, sabotage in the gambling halls, and schemes to funnel visitors into one avenue or another to spend their hard earned coin. Captain's Isle has more entertainment venues than any other island, including the popular Emerald District and the Laden Galleon. The latter is sometimes referred to as "Baird's Court" since the king is rumored to spend most of his time in the city in his special quarters there. As befits the haunt of a king, the place is rife with political intrigue—perhaps more so than the capital.

The last major island is **Hospice Island**, named for the tents and hospitals erected during the Beggar's Plague of 536 AR. This island is crowded with the poor and the sick who live practically on top of one another with inadequate access to clean water. Periodic outbreaks of disease there encourage those who can to stay away. Aside from a few bits of local color, it's a damp, depressing place that breeds despair. Thanks to the common waves of disease, the neighboring islands stand ready to isolate Hospice at a moment's notice. The poorly constructed ramshackle buildings there are built with what lies at hand without thought of safety or permanence. Several small churches devoted to Asc. Rowan have cropped up where brave priests lend aid to the less fortunate and try to improve health conditions. As for me, I'd sooner walk unarmed into Dag's Quarter than spend a single evening on Hospice.

Just seaward and a bit north of Hospice Isle is **Crane Island**, another oft-submerged landmass with buildings atop platforms supported by thick posts and stilts. The man who first constructed settlements on Crane Island in the early 500s is widely considered a mad genius. Its structures are masterfully pieced together so that multiple layers of platforms and buildings have endured the decades. My own company, the Sons of Thuria, has its headquarters there, but we're not the only mercenary company that likes it there. The location is isolated from

the other islands but close enough to make business convenient. One of the city's best rum distilleries is here, but I should probably keep that to myself.

West of Crane is a place called **Crabbeggar's Island**, a squalid isle where the less successful of our city's fisher-folk live. Those who can't make it at Headmost make for Crabbeggar's. If they can't make it there, they wind up in the ocean as food for the crabs they seek.

Between Crane and Captain's Isle is **Anchor's Isle** which is little more than a fortress kept by High Captain Durgan Kilbride. Kilbride is a bit paranoid and insecure in his position, but as the newest High Captain I can't blame him for caution. I've not spent any time there, but I know he recently took this island over and turned it entirely to his needs, making a safe haven.

Just aft of Hospice are the **Wake Isles**, named because they appear to be following Hospice like the waves behind a ship. The Wakes are two low islands formed of sediment. The uncertain ground there hasn't stopped a few smuggler havens from cropping up, and the wharves are willing to take any manner of goods and fence them. There are black markets on all the islands, but going to the Wake Isles is the best way to get to the source.

There is no bridge crossing the southern Choked Finger Channel, so a ferry ride is required to get to the south shore. The ferry travels regularly for the trickle of traffic that comes and goes by this route. There's also a small settlement on the south shore even though it is technically Cygnaran land. A number of people live there all on close personal terms with poverty. The structures there are rude huts and wooden shacks similar to those on Hospice Island although less crowded and less prone to disease, or so they say.

There isn't much to draw people to the south shore. Those who do travel in that direction are uniformly making their way further inland either by road to Ceryl or elsewhere in Cygnar. The south shore is home to the largest graveyards of Five Fingers, as land for the dead has always been difficult to come by among the stone islands. These graveyards are not well tended, and some whisper the boneyards are fertile ground for necromancers.

The surrounding country is wild and untamed. Just north is the great Ordic forest of Olgunholt. To the south across the Cygnaran border are the western fringes of the Gnarl, a similarly dense and unkempt forest. A few logging communities have set up shop nearby to sell wood to eager

craftsmen and builders in Five Fingers. There is limited farmland north of the river shore to the east; several villages work this land and earn good prices by feeding the city's hungry citizens. Similarly, coastal villages dot either side along the bay, but no large communities of note exist until you reach Carre Dova on the north or Ceryl to the south.

Weather

As a quick note on the weather of Five Fingers, it can be summed up by a single word: wet. There's plenty of rain here regardless of season, and there are occasional bad storms that kick up the water to a tumult despite our sheltered position. During those times, the boats are all locked down and you travel across the bridges at your own risk. Some of the docks are rocked violently in these storms, and more than one man has been thrown into the rocky waves or lost to freak gusts of wind. Fog and mist is common, particularly in the morning and twilight. We've established a number of light houses and spots where men blow horns of different tones to let captains try to navigate, but it can be a risky proposition to find a berth when the fog is high. Summers are mild and warm, and it never gets too horribly cold in winter although the water can draw all heat right out of a man. There's a reason the taverns keep the fires burning hot during the rainy season.

Getting To Know the Neighbors

Every city relies on trade with its neighbors. Five Fingers is a city of intersections—at the mouth where river turns into ocean, where Cygnar meets Ord, and where law fades into lawlessness with criminals disguised as legitimate businessmen. It is uniquely situated to serve as both a trade hub and as a destination for entertainment.

Merin, the capital of Ord, is almost straight north of us. It's a staid and gravid city, politically and economically important but lacking the vitality of our town. We've had an interesting relationship with the capital, as each of us pretends the other doesn't exist. No one in Five Fingers likes to hear about Merin, just as those in the Hall of the Castellans don't mention Five Fingers often. Only the Western Tradeway and the Bandit King connect our two cities.

King Baird spends a great deal of time in Five Fingers, but he does so clandestinely. His castellans disapprove of these travels. In truth, the king enjoys visits to every city and hamlet in Ord, and much of the time Baird is rumored to be here he's actually abroad in other towns of

the realm. Other noted moorgraves, castellans, and lord castellans can also be found here, as the city has an allure to those in the halls of power.

In his youth, Baird spent more time with us openly, so much so that he was called the Five Fingers Prince. Those were more carefree days for him when his elder brothers lived and he had no expectation of the crown. The king's grandson spends time in our city now. I have not met him, but he is said to be the spitting image of his grandfather in his youth, an embarrassment to his stodgier father, the king's heir, and the leader of the Ordic Army. Those two are the most noteworthy of our regular visitors from the capital.

Closer is Carre Dova. We've never had a comfortable relationship with this sister port city on the Bay of Stone. It is the home of Moorgrave Conor Lochlan who rules all Hetha. He's a pious Morrowan and considers Five Fingers a den of wickedness. The Lord Governor reports to him directly, but their relationship is strained. Carre Dova has a lively shipwright trade, making primarily small and fast vessels prized by our own privateers. Their sheltered docks do not allow deep ocean ships, so they come to us instead. Carre Dova is in many ways a community on the decline while we are on the rise. We've stolen trade from them, particularly among steamships that travel from our port to Berck or Ceryl without stopping. They consider themselves righteous citizens and cannot understand why prosperity flows to us instead of their docks.

The largest major port cities of the western seaboard are close by: Berck lies to the northwest and Ceryl to the southwest. Berck is the largest city in Ord and the most prosperous, outshining even the capital. This is the home of the scheming and black-hearted Mateaus, devoted enemies of the Cathors. It is from here that the Mateau Merchant House spins its web of trade and intrigue.

Berck is home to the bulk of the Ordic Navy. While some lesser navy boats come to visit here and we keep their sailors to patrol our docks, most of their fleet stays away. The navy prefers to watch the opening to the Bay of Stone while smaller ships use the base at Carre Dova.

To the southwest rests Ceryl, Cygnar's second largest city and its greatest port city in the west. We have tight ties to Ceryl despite being separate nations, for we are all descendants of Thuria. Arbitrary borders will never expunge these cultural bonds. The people of Ceryl love us and we love them, and travel and trade between our two cities is constant regardless of wars. The lord mayor

of Ceryl is currently on the outs with Cygnar's King Leto. He is a man who feels the pull of Thuria and a desire for independence as strongly as any of our own Sons.

Five Fingers profits from its proximity to these two great cities. Combined with healthy river traffic from myriad townships along the length of the Dragon's Tongue, Five Fingers will never suffer for shortage of commerce. Tarna is the closest Ordic town upriver, and it is a favored place for criminals to lie low if they've drawn the ire of a High Captain or other rivals as few will bother to hunt them there. In the streets of Five Fingers, memory is short-lived; lesser slights are forgotten after a few months, particularly if an ample gift lands in the right hands.

The recent war between Cygnar and Khador increased tensions and made river trade more difficult. The bulk of the impact has been a few more inspections of river boats and a few more bribes to grim faced and officious military officers looking for Cryxian agents, particularly upriver at Point Bourne. The war has also opened certain other markets, like selling weapons to the resistance in Llael.

Some shipping to the Bay of Stone has been impacted by our Ordic Navy. King Baird ordered searches of ships entering the bay, and rumor says they look for Cryxian traffic. I have no idea how successful this blockade is, as we still see smugglers with Scharde features regularly. I expect it is a political gesture so King Baird can show King Leto he's doing his part to prevent Cryxians from using Five Fingers as a port of entry. In past decades, we had almost friendly relations with distant Blackwater. Nonetheless I've heard rumors of several ships sunk at the Shearwater Narrows, so Baird may mean business.

Gates and Docks

We don't have much in the way of defensive fortifications here; there's never been much need. If Cygnar attacked the city, it'd take more than a wall and some sentries to keep them out. Our greatest enemies are fire, disease, flood, and erosion, not siege. Other than a small garrison on the northern shore and a token base for the Ordic navy, we don't harbor much in the way of true soldiers. The Ordic Navy chooses to patrol the opening of the Bay of Stone instead, as it's easier to watch there for ingress by sea. A few agents watching the southern ferry and the northern gate can spot those entering the city overland.

There are three routes into Five Fingers: two by land, and the rest by water. The greatest share of traffic in and out of the city is by boat, divided between the river and

ocean. The river piers see numerous smaller boats while the massive ocean vessels haul an impressive supply of cargo or passengers in a single trip. Ocean trade goes through the northern channels and connects to Bull Island, Doleth, or Chaser although some ships pull in to Captain's Isle directly. River trade is more common to Captain's Isle, and lower profile traffic goes to the Wake Islands. There are also more small private piers than you could count in a week, so people can arrive by boat all over the city without being noticed by anyone.

For land traffic, the options are far more limited. The north gate is also called the King's Gate. It is manned by a small garrison under the command of the Lord Governor, generally militia volunteers supported by a few mercenaries of the Red Shield Company. Sometimes a token squad of real Ordric army will be stationed there, but that's rare. The road connects to the Western Tradeway and sees a healthy amount of traffic—usually more individuals and single wagons than caravans for major trade. The Western Tradeway is well patrolled, but the road can still be dangerous past this gate. Those making this trip are always eager to hire sell-swords and bodyguards. Traffic to the capital is fairly safe, but going by land to Carre Dova can be risky, and venturing anywhere into the Olgunholt can lead to trouble.

Just outside the hovels on the south shore is the South Gate controlled by the Cygnaran Army. It is not a popular post and the guards are often surly. The post is attached to Fort Balton nearer Ceryl, and I suspect it is used as a discipline exercise for troublesome soldiers. Customs and tariffs are enforced here, so it's rarely used for trade. Those seeking to do business with Ceryl prefer ships. There's still foot and horse traffic through the South Gate primarily made up of those seeking to do business with towns and villages along Cygnar's westernmost peninsula.

It is a rough land with few patrols, so those on the route hire escorts. The Gnarl's nearby is full of unwholesomeness. Cygnar doesn't care who goes to Five Fingers but pays more attention to what is coming *out* of the city. Coming in from the south is less likely to draw attention than from the north, but those trying to avoid notice are better advised to come by ship.

Infamy Abroad

You'll not be surprised other nations do not paint a rosy picture of Five Fingers, but that's only to be expected given our unique and colorful history.

Cygnar

Our relationship with Cygnar is complex. The major towns up river are Cygnaran, particularly Point Bourne and Corvis. Between those two and Ceryl, our economy hinges on Cygnaran gold. The Cygnarans fill our purses with coin from trade and tourism since we're quite the attraction for Cygnarans with coin to jingle. The first thing to remember when thinking of our southern neighbor is that Ceryl is not synonymous with Cygnar. This goes back to the Thurian spirit. Folks in Ceryl have a warm and friendly attitude toward us and likely always will. That doesn't mean the rest of Cygnar is as positively inclined, however. The pious and sanctimonious rulers from Caspia view us as a hive of corruption and see us as a threat to honest trade. The Mercarian League headquartered in Mercir is ill-disposed toward us, and there are Morrowans, particularly of the Order of Illumination, who would just as soon come here and raze the place to its foundations. Individual Morrowan agents are more cautious and know their limits, but that doesn't stop them from poking into business not their own.

Even with those from Ceryl, beware visitors from their western naval fleet. These men are not nearly so friendly toward us due to ongoing tension. Cygnar's navy wants to attack Khadoran ports, but King Baird has denied them access to our ports for war. It's not unknown for navy men to come here with sour attitudes looking to vent frustrations on our docks and taverns. The ongoing war with Khador and the threat of Cryx to the south has these men in bad temper and looking for any excuse to brawl. This is one reason King Baird makes a show of searching ships entering the Bay of Stone—to reassure Cygnarans he's preventing the Cryxians from undue influence here. There's a lot of attention drawn to this topic, and I advise avoiding people with Schardic tattoos or piercing.

Khador

Khador likes to pretend we are beneath their notice. In some ways this is good; the Khadoran Navy has never shown any interest in capturing Five Fingers and I'd just as soon keep it that way. If open war broke out between Khador and Ord, it'd be Midfast, Berck, Corbhen, and maybe Carre Dova attacked, not us. They could try to blockade the Bay of Stone, but I can't imagine the Khadoran military trying for Five Fingers until much of the rest of the kingdom was under heel.

We see plenty of Khadoran visitors in docks and gambling halls, and their sailors enjoy the diversions of our districts as much as any southerner. Though the bulk of Khador's trade goes to Berck, it's not unknown to see arriving vessels bearing flags of Port Vladovar or even far-off Ohk. A good number of ocean-faring Kossites and Khards have become regular customers, and some few have moved here permanently. It's worth remembering that Port Vladovar was once named Radahvo and was part of Ord before Khador stole it in the border wars. There are still those of Ordic ancestry living up there.

Llael

Poor Llael. I do have some sympathy for those people. Most Ordmen will tell you "better them than us," and I feel similarly. I'm glad the war didn't come to our border. Not that this is a guarantee of ongoing safety, mind you. Khador is gluttonous and would happily add our lands to their own.

We've seen our share of refugees from Llael. You're likely to run into Llaeese smugglers or freedom fighters here garnering weapons or goods for their futile efforts against the occupiers. These men are dangerous, well armed, and often a little mad. I prefer to steer clear of them and have no interest in hiring out for their hopeless resistance. It'll take more than a few stalwart mercenary companies to dislodge the Khadorans from Llael.

Protectorate of Menoth

Thankfully we don't see hardly any trade from the stern Protectorate. I've no use for those grim-faced fanatics and their sourpuss god. They would like to erase us from the face of Caen. I'm sure our independence and lax attitudes fly in the face of all they hold dear. We've heard disturbing stories from the war front, in particular the sad destruction of Fisherbrook, a sleepy little river town in Cygnar that never did any harm to anyone. They ignored both Corvis and Point Bourne to make for Fellig, which doesn't make a lick of sense to my thinking.

I hear they got beaten back and are licking their wounds. They're a danger to Cygnar but not much worry to us. Their forays deeper into Cygnar may open other opportunities for mercenary companies, and I'd certainly not mind going to battle against them if hired to do so. I never had any use for fanatics, and I would happily do my part to reduce their number.

Cryx

There is some truth to the fact that Five Fingers is the best major port for Cryx on the mainland. The piracy and black markets here serve as a counterpart to darker enterprises in Blackwater. Cryxian smugglers and pirates put some effort into pretending to be from somewhere else, and that has become even more important recently. Historically there has been tolerance of Scharde on the piers, but King Baird has been trying to stamp it out. What Cryx's reaction might be, no one knows. My suspicion is they are still doing business as usual, only with a slightly lower profile.

PEOPLE OF FIVE FINGERS

The folks of this city are fiercely independent and proud and have a strong dislike of taxation, heavy-handed governance, and any type of interference from outsiders. We'd sooner struggle with our own problems and find a solution to them—even if bloody—than have some stranger wander in and try to arbitrate.

Prosperity has brought a diverse mix of citizens. We've seen a fair share of gobbers, trollkin, and even the oft-maligned bogrin make homes here. There aren't many ogrun in Ord generally, but we have a notable, if small, community of the big fellows who find good work on the docks and piers. People from northern Kos, to eastern Ryn, to southern Caspians live here, but most of the town remains Thurian with a good dash of "low" Tordorans. You'll find fewer dwarves in Five Fingers than some Ordic towns, for they mistrust our islands and our bridgework, particularly the sloppy construction that carries the town upward. Nonetheless, it's a place that has a certain appeal across all cultures with opportunities to be had for both wealthy and poor. Five Fingers treats everyone the same: fools and their wealth are parted while the cunning and the determined can make a quick profit.

A man here is likely to shrug off an insult to Ord or another city of our realm before he'd accept a slight on his neighborhood. Some would say such pride is misplaced, but those who live here know this city is unique. Wit and charm are valued here above all; a man with a keen mind can rise above whatever fate his birth left him. Here you earn respect by travail and a proven ability to make bold decisions. There's rugged nobility in that.

Five Fingers gets more than a small share of traffic from visitors abroad, and entertaining visitors serves as a significant source of income in the city particularly among tavern keepers, brothels, and gambling halls. Upward of twenty thousand or more outsiders will be walking our bridges and streets at any given time looking to offload coin. After living here for a time, it's easy to tell natives from outsiders.

FIVE FINGERS APPROXIMATE POPULATIONS (NOT INCLUDING TRANSIENT VISITORS)

170,000	TOTAL	1,500	Sinari
120,000	Thurians	1,000	Caspians
22,000	Tordorans	<1,000	Umbreans (mostly Llaeese refugees)
6,000	Gobbers		
3,500	Scharde	<1,000	Morridane
3,000	Radiz	500	Kossites
2,500	Ryn (mostly Llaeese refugees)	<500	Khards
		300	Ogrun
2,500	Midlunders	<100	each of Idrians, Iosans, Nyss, Rhulfolk, Skirov, Umbreans
2,000	Bogrin		
2,000	Trollkin		

A lot of our trade relies on people coming here, having a good time, and being unmolested so they come back. Nonetheless, the streets can be dangerous for the ill informed. There are violent, desperate men wandering the streets and byways of the wrong neighborhoods. Streets populated by taverns and gambling halls are the most friendly to well-heeled visitors, and it's not uncommon for proprietors to send enforcers to discourage opportunistic thieves and pickpockets. The further one walks from the main thoroughfares, though, the greater the risk of trouble.

The first thing you learn in Five Fingers is to be aware of your surroundings. A native will watch the crowd, see when a fight is about to break loose, and move out of harm's way. He can peer down a street and notice several lampposts are burnt out, suggesting an ambush. He knows better than to take to his boat in the King's Channel as the tide is going out and the whirlpools begin their deadly spin. He stops his drinking a little earlier because he sees the men around him getting rowdy with an ugly look in their eyes. Survival is more about this kind of awareness than a need to be deadly with blade or pistol, although that never hurts.

There's also plenty of thievery and villainy here; the City Watch is almost worthless. A man wants a sense of freedom here, sometimes even more than security. Personally I'd rather walk a street knowing there was some risk to it but able to bear my blade at my hip than to have every street clean and brightly lit and a curfew that won't let me be out and about past a certain hour.

Despite bad reputations, the majority of the folk hereabouts are honest hard working people: fisherfolk, dock workers, craftsmen, laborers, barkeeps, cooks, fishmongers, tradesmen—those who have no interest in causing problems for themselves or others. We've grown well past our pirate roots and become a proper city even while maintaining the freedom I mentioned earlier. The trick to avoiding danger and living a good life here is melding in. Don't stand out by wearing outlandish garb or by showing too heavy a purse in the docks district. A man must be wary, but that's just common sense.

There are several benefits to living here. In particular there's little taxation. Some may complain about paying protection money to the High Captains, but these small offerings are nothing compared to the constant taxes and levies one finds elsewhere. Ask anyone in Merywyn what things were like before the Khadorans arrived and how the river trade was bled dry at every stop by royal leeches. The low cost of starting a business here opens opportunities, and paying an occasional bribe is a small price. No one hassles a true earner, particularly one who's in good with a High Captain. There is risk, to be sure, but ample reward as well. Five Fingers is no town for idiots or fools.

There are worse things in the darkness than gangs, including groups that stalk after sundown for easy prey. I don't consider Five Fingers to be as riddled with cultists as some claim, but they do exist. Those who follow the Dark Twin are eager to gain her favor. There are even those with darker masters whose only payment comes minted in the coin of souls. Never forget that for all the city towers above you, it also has depths filled with their horrors sunk by the Orgoth.

I suggest not poking your nose into unknown places. This city does not reward those with too much curiosity. If you keep to taverns, bawdy-houses, and gambling halls, there's nothing to fear in Five Fingers but your own greed and bad luck. If you ever want to hear the old stories, seek out the Sons of Thuria. Speak my name and pass along a few silver shields or galleons, or maybe a gold crown or royal. I'll show you where good drinks are to be found and talk your ear off any time it pleases you.

Chapter One: Port of Deceit

NATIVE SKILL PACKAGES

What do characters get for being locals? It depends on where they grew up and what race they are. There are no significant numbers of Rhulic dwarves, Iosan elves, or Nyss winter elves, but goblins, humans, ogrun, and trollkin all have advantages if they hail from the city rather than from other regions.

Bogrin: Five Fingers bogrin are a more civilized breed than those encountered elsewhere, but they are still aggressive and pugnacious. They retain Climb and Move Silently racial bonuses but no longer gain the +2 Craft (Alchemy) bonus or the -2 Diplomacy penalty. Instead they have a +2 racial bonus to Intimidate skill checks. Rather than falling back on violence as their first resort, they've advanced merely to using the *threat* of violence.

Five Fingers bogrin have a superstitious dread of falling in the water that inflicts a -2 racial penalty to Swim checks. Bogrin do not have Craft (Alchemy) as an automatic class skill but may choose Climb or Balance instead since most dwell among the Rigs like the gobbers.

Gobbers born and raised in the rigs may take ranks in Climb and Balance as class skills instead of Craft (Alchemy). In addition, they gain a +2 racial bonus to Climb and lose the +2 racial bonus to Craft (Alchemy). This is not to say there are not skilled gobbler alchemists in the city. It is just that most of them come from someplace else.

Humans raised in Five Fingers are generally Ordic (the majority Thurian, a large number Tordoran, and lesser numbers of other cultural groups; see Five Fingers Approximate Populations, pg. 22). Many such individuals come from sailor stock that shows in their ease on decks, on swaying bridges in the Rigs, on shaky piers, and in the harbor rafts and houseboats. They may take ranks in either Balance or Swim as automatic class skills instead of ranks in Bluff (for Thurians) or Intimidate (for Scharde). Tordorans' automatic class skill is expanded to include Swim, but Balance remains a class skill. In addition, native humans gain a +2 racial bonus to Gather Information within the city.

Ogrun are rare in Ord but have established a unique niche in the last few decades among the docks districts of Five Fingers after being encouraged to settle in the city. Their size and strength is appreciated for jobs requiring raw muscle like pulling ropes, hammering steel, and carrying cargo to bodyguard work. Ogrun fetch a good wage on the docks and good odds in the fighting pits, but many locals still fear them. They may take Profession (dockworker, sailor, stevedore, laborer, or similar professions) as a class skill rather than the usual Intimidate. They still gain +2 racial bonus to Craft (any metal working).

Because ogrun from Five Fingers are often street fighters, pit fighters, and grunts in the heavy lifting of the 100 Smokes district, they may choose either Unarmed Combat or Endurance as a bonus feat. There are specific laws against ogrun carrying any weapons larger than a dagger or small club in Five Fingers, and native ogrun are not automatically proficient in a polearm.

Trollkin are largely unaffected by living in Five Fingers. Their poison and disease resistance are valuable and allow them to thrive in seedy areas of town where humans are at risk. They gain a spoken understanding of Fingers Cant, the local underworld dialect of Cygnaran, but they lose the Molgur dialect spoken by trollkin elsewhere.

Five Fingers trollkin may also choose to be members of the shenkriel urban bloodline. As a feat choice at 1st level, trollkin player characters may choose to take a trollkin bloodline rather than selecting a 1st level feat. These bloodline traits represent the inborn gifts their individual bloodlines have manifested as well as providing a way for trollkin characters to establish their diversity. A trollkin may only ever have one bloodline trait and may only choose this trait at 1st level.

Shenkriel (Urban Bloodline)

Some trolls grow to adulthood without a kith or a kriel and live in the urban sprawl of human cities or in the shadow of human oppression and persecution. Though this means they lack some of the wilderness or specialist abilities, it also means they are more skilled in human and urban talents. These urban trollkin are called *shenkriel*, meaning "without people." They are often go-betweens, emissaries, or ambassadors between human mercenary companies or patrons and trollkin scouts, warriors, and auxiliaries. Rogue and fell-caller trollkin are the most common types of shenkriel.

Prerequisites: None, 1st level only

Benefit: A shenkriel trollkin is used to an urban environment. When determining whether a multiclass shenkriel trollkin takes an experience point penalty, his or her highest-level class does not count.

Shenkriel trollkin are more adaptable and worldly than other trollkin. They gain four extra skill points at first level and one extra skill point at each additional level. Shenkriel trollkin suffer a -4 penalty to interactions with non-shenkriel trollkin, including most Bluff, Diplomacy, Gather Information, and Intimidation checks.



LIFE ON THE Isles

Chapter Two

*There's a gray area in Five Fingers
between legitimate wealth and criminals,
and the elite come from both sides.*

Rorgun Waddock dices near Prelate Road.

The Goyle Finns were touring the dockgrav taverns with one of their more boisterous lieutenants, Lutony “Dragonfish” Torio. Dragonfish had done well at the Winking Coin and felt like celebrating. He was a skilled bravo, but he loved to fight whenever he had too much to drink. He had been drinking that night, far more than the rest of his crew. Though his quick blade had thus far preserved his life, members of his crew exchanged nervous glances as they approached High Captain Riordan’s favorite bordello. One of them pulled at Lutony’s jacket. “Come on, let’s go to the Emerald District.”

Dragonfish didn’t listen. He marched along the street straight toward a group of men who were hovering near the alleyway and smoking cigars. These were grizzled men, older in years. Each wore a black and silver sash on one shoulder and a curved dagger at the waist, marking them as Kannigur’s Shrikes, one of the largest gangs directly serving Riordan.

Dragonfish strode up the path as if they weren’t there, even as the eldest muttered around his cigar, “You lot are on the wrong street.” Dragonfish sneered and bumped past the man, then he turned and wiped his hands upward along his pants and showed his palms. This was a rude gesture intended to indicate a man had brushed up against filth. It was not necessarily a killing insult, but it would inevitably cause a fight. All the Shrikes immediately stood at the ready, hands to daggers.

“Did you wipe your hands at me, son?”

Dragonfish smiled, but his eyes were cold. “I did wipe my hands.”

The elder Shrike snarled, pulled his gleaming dagger, and lunged toward Dragonfish who in turn spun aside and drew his own weapon to parry. In little more than a moment, everyone on the scene held a naked blade and was ready to spill blood. The Shrikes had the Finns outnumbered, a fact almost everyone but Dragonfish seemed to realize. The few sober Finns were wide-eyed and fearful. An orange-haired drunkard among the Finns lunged forward with a bellow, his eyes red and unfocused. Blades clashed and blood began to flow.

“Hold there! Cease this!”

The shouts came from armored men jogging down the street. They bore the sigils of Jenner’s Arsenal, a mercenary force hired to keep the peace. The mercenaries were grim men who meant business as their thick armor and weapons of war so eloquently showed. The gangs warily pulled apart, many holding hands to fresh bleeding wounds.

“The fines for brawling in the street are severe on this island. Let’s see some coin.”

Dragonfish opened his mouth to speak, but something in the merc leader’s manner made him stop.

The oily-haired lieutenant of the Arsenal grinned menacingly and held out a palm, “Glare at me like that and I’ll call the Watch. Do you want to be in irons? Pay up, sons. Him who’s shy can spend the night in the stocks.”

FOOD & LODGING

I was not born in Five Fingers, so I can’t claim to know every nook and cranny. After that foolishness in 603 in Corvis, I moved here with my brother Gunner and my niece Megan and never looked back. Don’t be intimidated by the town; embrace opportunity and take

risks. Once Five Fingers takes you to her bosom, your fortunes will rise.

The most important things when you are fresh off the boat are finding good places to get decent food and a roof over your head for the night. Picking the first spot you see isn’t a good idea. There’s at least one inn next to every major entry point, meaning by the

bridge to the north gate, the southern ferry landing on Hospice, and right off the main street leading to any of the major docks. These inns have excellent rates, but every one of them is packed with thieves waiting to prey on out-of-town folk. I got robbed my first night at the “Lubber’s Haven” aft on Chaser. It was not a pleasant introduction to the city.

The places nearest the docks are also where the most fights break out, which may be good or bad depending on what you want. As an example, the “Bitter End” stands off the eastern docks of Captain’s Isle. It’s favored by riverboat crews who work out of that area. I once made the mistake of spending an evening there. Before it was over, I was involved in a full brawl between three groups of riverboat sailors over some right-of-way mishap. One of the drunken sods lunged at me with his knife, and the next thing I know I’m in the thick of it. Turned out to be a fun brawl until some mercenary group came in and started bashing heads, but I got out the back door in time to avoid being shaken down for fines. There are a few mercenary groups that “help” the local watch by looking out for troublemakers, and they’re well armed and ornery.

Take the time to venture deeper toward island center along the largest roadway—preferably a place that’s clean, doesn’t require an outcrier to bring in business, and attended by people dressed plainly. Such locales aren’t the most exciting, and they aren’t where you’d want to go to gamble. If you want a solid roof and a clean bed, and you want to leave in the morning with all your coins, though, that’s the place you’ll want to be.

FRESH WATER AND PLUMBING IN FIVE FINGERS

THE ONLY TRUE FRESH WATER IN FIVE FINGERS COMES FROM A RESERVOIR AND AQUEDUCT SYSTEM THAT COLLECTS RAINWATER FROM THE NORTHERN CLIFFS. THIS SYSTEM OWES INCEPTION TO THE ORGOTH EVEN THOUGH THE SCOURGE DESTROYED MOST OF THE ORIGINAL AQUEDUCT. THE AQUEDUCT ONLY REACHES PORTIONS OF BELLICOSE, DOLETH, CHASER, AND CAPTAIN’S ISLE. THE HIGH CAPTAINS AND THE LORD GOVERNOR HAVE STEADY ACCESS AND BATTLE ONGOING ATTEMPTS BY INTERLOPERS TRYING TO STEAL OR DIVERT THE FLOW. WEALTHY RESIDENTS OF THE CITY BATTLE OVER WHO GETS THE REST, WITH THE QUARREL USUALLY GOING TO WHOEVER HAS THE BIGGER PURSE.

THERE IS NO SEWER IN FIVE FINGERS, BUT THERE HAVE BEEN ABORTIVE ATTEMPTS TO IMPLEMENT SYSTEMS ON THE LARGER ISLANDS. CURRENTLY, SEWAGE FLUSHES DOWN THROUGH THE FOUNDATIONS INTO THE RIVER CHANNELS TO FLOW WHEREVER THE TIDE TAKES IT, EITHER INTO THE OCEAN OR SWIRLING ABOUT THE ISLANDS. IN POORER DISTRICTS, THIS SAME WATER IS THEN PIPED UP FOR DRINKING AND CYCLED THROUGH THE TOWN’S MANY DISTILLERIES.

For good food, my suggestion is to observe the watch. Those blokes know the best eateries and generally prefer cheap but good dining. Don’t ask them directly for advice unless it’s someone you know is honest, like my niece Megan who works on Chaser. Just wait and see where they go when their stomachs are grumbling. For example, take the River Eel larboard on Chaser—a dark little tavern off the main thoroughfare up on the second floor above a warehouse. I’d never have found it not for following the local watch. That place is packed night and day and has the best peppered fish ragout I’ve ever sampled.

Oh, and one tip to heed for fear of your life: do *not* drink water here! Remember, you’re on bits of solid rock in the midst of a river. There are no wells here, nor hidden springs to draw from, just a river filled with shite and gods know what else. There is the aqueduct, but folks like you or I will never see that water, I can tell you. The stiff necks take all the good water from the aqueduct and don’t leave any for the rest of us. That’s the reason most people don’t drink anything weaker than the sweet *sangre* (mild wine mixed with fruit and sometimes sugar or honey) you find almost everywhere in Five Fingers.

To avoid spending a few days heaving up your guts, only drink what’s been fermented or cooked. That is the reason we have so much cheap ale and beer. It’s also why some of it is so weak you won’t feel it after drinking a whole jug. Don’t feel robbed when you pay a blackpenny or three for a glass of pale grain-murk or fruity *sangre*. That’s what people drink here when they’re thirsty. If you want to get drunk, there’s stronger rum, *uiske*, true ale, real wine, and other spirits. My brother Gunner says Five Fingers imports and produces more liquors than any city of its size in Western Immoren. I say that’s what happens when you’ve got no water!

For an example of what happens if you drink it anyway, look no further than Hospice. Those living in the worst dregs there drink the water anyhow. That’s one of the reasons so many get sick. It’s a real problem with no easy solution, except making more cheap beer and rum.

Speaking of those islands, those are places you do *not* want to go to eat or drink or stay the night unless you’re rubbing together your last few coins. The only thing you can trust to eat on Hospice is the thick soup or stew most places serve. The slop has always spent enough time over the flame that it won’t cause your stomach much harm. There are soup pots on Hospice that haven’t been

Chapter Two: Life on the Isles

emptied in decades. Instead they simply add more bits of meat, vegetables and liquid to what's already there as the level dips. Some of it tastes surprisingly good, and it's cheaper than anything else you'll find. Just don't dwell on what might be in the pot.

With all this expense and suspicious dishes, you may think it'd be best to buy your own food at the market and cook for yourself. I wouldn't, mind you, but you might. My brother knows the costs of things like that, though. He says Five Fingers is different in this respect from just about everywhere else.

Farmer's markets in Five Fingers have slim pickings, even the good ones on Chaser's Isle. The best meat and produce get bought in bulk by the largest inns and eateries, and what you see in markets is second rate. If you want to buy fresh produce and become a chef, move to Bainsmarket. Here, you'll eat better and cheaper if you find the places that serve the most food for a given island and sit yourself at a table. There are several of these on the big islands, all with good basic food, fresh cooked bread, well-seasoned meat, stews, and no frills. The best one is the Cutting Board in the Rivergrav district aft on Captain's Isle. Remember though, don't harass any of the serving women. Their brothers inevitably work in the kitchen and have grown quite adept at hitting live targets with their meat cleavers.

GETTING AROUND

Getting around Five Fingers can be complicated. If you're staying on one island, it's not really a problem. If you must explore, do it in daytime—not that daylight is any guarantee of safety, particularly in places like Dag's Ward on Chaser or Cod Row on Dicer's Isle. You will soon come to realize there are fewer horses in Five Fingers than most any town you're likely to be familiar with. There are some wagons that come from both north and south with their horses, and there are a few employed to pull heavy loads on the larger islands, but that's the extent of it. This means there aren't a lot of stables either. If you bring a horse, it's best to leave it on Bull's Island or Captain's Isle and pay to keep it fed while you're out and about on foot.

Cable Cars

Compensating for the lack of horses are the nice cable cars on the larger islands, generally traveling along the longest east-west street. They were invented not too long ago in Ceryl, and the Lord Governor then borrowed them for our city. The way they work is that a number of large steam engines pull cables at a steady clip, moving carts along rails—not too different from a train, except smaller. Right now there are cable car systems on Captain's Isle, Chaser, and Bull's Island. The standard fare is a blackpenny, but some don't bother to pay and the drivers aren't generally interested in starting trouble.

Bridges

When you're on an island, the hardest part is getting off again. In Five Fingers, that usually means the bridges. The bridges are fine for short trips. If you're going one island over, there's no reason not to use them. Keep in mind, though, that the main bridges are raised periodically to let ships through. It's rotten luck to be running away from someone only to find your escape route cut off by some river steamer sailing where your bridge used to be.

There's no set schedule to these crossings. Individual bridge operators work for the Five Fingers Port Authority, but there's not much communication between them; rather, each rules his bridge like a tyrant. They flash light codes down to boats by mirrors and don't particularly care how much street traffic they hold up. In some places there are alternate bridges, such as sketchy rope arrangements up high, but they aren't for the faint of heart.

Tolls

Most bridges are free, but several charge small tolls. This is particularly true for the ones to the Wake Isles. I don't know if the toll is for the city or extortion, but as it's only a half-galleon I've never argued. There is also a silver galleon toll to Bellows Island since they want people buying their wares on Chaser instead.

Gondolas

If you're flush with money, you can hire a gondola to ferry you from one island to another. Gondolas use an island-to-island extension of similar engineering as that for cable cars. They're found primarily on the major island connections. They carry fewer passengers than the

cable cars, but there's always space since they charge a gold royal per island in the chain. A Cygnaran crown will buy you two passengers. The cost is outrageous when you could use the bridges for free, and I've never been one for throwing gold away.

The gondola circuit starts on Bull's Island, goes to Dicer's over the Maidens, swings east to Chaser, and finally heads south across to Captain's. It may be the fastest way to get from Bull's to Captain's, but I'm rarely in such a hurry that I'd not as soon walk and spend that gold on ale or gambling.

Boats

If you're going to an island at least one removed, or from the starboard side of one island to the larboard of another, it's simpler to take a boat. There are a couple islands that can only be visited by boat, such as Crane and Crabbe-ggar's. Boat passage costs at least a silverweight. Sometimes it costs more with cargo, but it's worth it for a pilot who's good with the currents. Avoid making crossings during tides, particularly through King's Finger Channel. Some boats charge double or triple for passage at these times. Give yourself a good hour for such a trip, but it can go faster or slower. There's often delays hitching up or hassles with passengers.

Lifts

Some islands have lifts to take you down to the coves or to the upper levels, often run by steam engine but sometimes cranked by hand. The lifts are free but operators expect a small tip—usually just a blackpenny. Not paying could get you marked for theft. Unlike the bridges, the lifts are rarely manned after sundown. Time your trips accordingly.

CULTURE IN FIVE FINGERS

Regardless of what you've heard, not everyone in Five Fingers is a cutpurse, a brigand, or even a con man. The problem is it's always the colorful stories that make the rounds. It doesn't take many bloodthirsty bravos to cause trouble or discourage travel to a particular section of town. Most folks here are good honest folk looking out for themselves and their families.

Classes

One reason I love this city is the opportunity you have here. It doesn't matter who your father was or what kind of surname you've got. At the same time, who you know, how much money you have, and who your parents were can still have a heavy impact on your quality of life. Just like most cities, you'll find it pretty easy to divide people into three basic classes. Exactly what that means here may not be the same as elsewhere, however.

Life in the Upper

I've not spent a lot of time in the wealthiest districts, but between my brother and niece I've been able to gather what life is like for the elite. Being upper class here in Five Fingers is solely about money, which I consider an improvement over any other city I've seen. I can't say birth is meaningless, but you'll find fewer blue bloods here. Some say it's because the city started off with scrappers and thieves and never did get fully civilized, but that sounds like sour grapes to me. Those who boast about their family here had better also have some coin if they want anyone to listen to them.

Across Ord, you'll find a number of castellans richer in history and titles than actual coin or land. Those are the types who don't find an easy time here. Sometimes they can be found gambling away what little fortunes they have in an attempt to reclaim lost glory, and it's always a pitiful sight. At the same time, truly powerful castellans are respected—at least where politics don't bring enemies lingering in their wake. Though most politicking stays at the capital, some families try to corner King Baird here instead. Can't say as I blame them much since there's no town better for intrigues. The so-called "High Tordorans" get a cool welcome in many districts, though. I see them mostly at the Laden Galleon or nicer districts on Captain's Isle, Chaser, or Bull's Island.

There's a gray area in Five Fingers between legitimate wealth and criminals, and the elite come from both sides. The most influential and wealthiest citizens in Five Fingers are the four High Captains, yet in most cities one wouldn't necessarily think of people like this as the upper class, all of them being former murderers, cutthroats, or pirates.

High Captains can mingle among the more reputable families when needed. There's little going on that they don't know about in the city, but they are

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still paranoid and cautious about their movements. Aside from the High Captains, there are other wealthy, well-dressed former criminals who have decided Five Fingers is the best place in which to retire. They can be former privateers, pirate captains, top-notch second-story thieves, and even assassins. With enough coin and the proper clothes, these men and women can mingle at the finest estates, exclusive restaurants, and expensive parties. Most with a darker background keep a low profile, though. A lifetime of caution seems to make them ill inclined to seek the limelight.

The most obvious of the well-to-do in Five Fingers are those controlling mercantile interests: wealthy traders and ship captains directing an endless flow of lucrative goods. It's hard to be entirely legitimate in those exchanges, and most great merchants have at least dabbled in the black markets to stay competitive. There are also upper representatives of the government among the elite, most notably the Lord Governor and his officers. They say the Lord Governor's wife entertains at their estate almost every evening, and being invited to those parties is a good indicator of status. King Baird casts a long shadow here, particularly in the intrigues of the elite. The king doesn't attend open functions but will often be there by proxy, sending either his agents or one of his relatives. King Baird boasts almost as many offspring as old King Rynnard the Fruitful of Llael, and I hear several of his bastards are in play in Five Fingers.

Coin is king and fortunes can turn quickly, so you'll not find many idle rich. Show me a rich man in Five Fingers and you'll find someone who worked hard to get where he is. I respect those who reach such heights, but few get there without some dirt under their nails. Whether spying on their competition, making a rival disappear, or dealing in stolen goods, there are plenty of sordid goings-on among the elite. Blood money always gets minted somewhere.

You'll not find a lot of diversions and entertainments geared solely toward the wealthy in the city other than those appealing to everyone, such as gambling, prostitution, and drinking. There are a few theaters offering plays, but most are geared to the mid to lower classes with ribald tales and lots of comedy. If it's museums and refined music you want, you're better off in Berck or Merin.

Life in the Middle

There are more people in the "middle" here than anywhere in Ord. Cygnarans like myself are accustomed to seeing prosperous citizens in all walks of life, but most of Ord has a chasm between the haves and the have-nots. Five Fingers is a place where normal men or women can live comfortably if they work the angles.

The most notable thing about those in the so-called "middle class" of Five Fingers is how many know how to fight. It isn't a coincidence since this is a dangerous town. Without bodyguards around at all times, a man with middling wealth has to know how to protect his gains. This applies as much to regular merchants, craftsmen, shipwrights, carpenters, smiths, prostitutes, and innkeepers as those in the watch, so don't presume that any man or woman here can't hold their own.

A large number of mercenaries have made a temporary home in Five Fingers with enough coin to live well, as do seasoned sailors, ship officers, and the many well-supported criminal gangs. Being a gang member hereabouts doesn't necessarily make you disreputable. Some gangs are almost considered prestigious in their districts, particularly in neighborhoods strongly in the grip of a patron High Captain. It's not uncommon for more charismatic gangsters to become local heroes, particularly if they chase away other troublemakers and pay well for services.

It's the coin of this class that keeps the cogs of commerce turning in Five Fingers, even if they're also the ones involved in most of the fights breaking out regularly. Problems happen mostly when people venture where they aren't wanted. Gangs confront sailors too far from the docks, for example, while some mercenary groups have contracts forbidding them from arming up outside a specific district. There's no gang member or pirate captain so well respected he can't be put in jail for crossing the watch or trying to dump a body in the channel.

Life in the Dregs

Every city has its poor, and Five Fingers certainly has its share of the unfortunate, the washed up, the broke, and the struggling. Most of the city's poor are hard working folk who can't get beyond their circumstances. The most notorious island of the poor is Hospice, but there are districts on every island except Bull's Island.

There the citizens do what they can to push the poor across the bridge. Dicer's Isle, also known as Doleth, is more than half poor. This is a tough city to be poor since everything here costs something, and there's no sympathy for those who can't earn.

Five Fingers has a lot of fishermen, and they're the most prosperous of the so-called lower class. With a lack of fresh produce and effectively no room to raise animals, we rely heavily on all sorts of fish from the Bay of Stone. Half the city would starve if not for these people. The main fishing fleet is on Headmost Island, but there's a number of poorer fisher boats working from Crabbeggar's Island.

Fishing is hard work. There are gigantic creatures among the Fingers and the Bay, including hull grinders and a breed of ruthless striped whales called orux. Every year at least a dozen fishermen are lost to the sea, and more are left maimed. You'll notice unfriendly tension between regular sailors and fishermen often erupting in fights where they mingle.

Along with the fisher fleet, we've also got dock workers, drudgers, haulers, lift operators, street sweepers, mill workers, messengers, laundry keepers, engine operators, tanners, vermin catchers, soap and candle makers, and all manner of other folks who work hard but don't necessarily have a lot of coin. Below those hard-working folk you've got beggars, thugs, murderers, and lawyers. That last was a bit of humor, but trust me—you don't ever want to be in a position where your life is depending on some lawyer picked out from the Five Fingers courts. Pay any bribe it takes to avoid being sent down to that circus to have a face-to-face with one of our judges. Corrupt, every bloody one of them.

Regardless of whether you're upper, middle, or lower class, everyone in the city enjoys a little entertainment. That's something shared across all social lines in Ord where gambling is a national pastime. Five Fingers caters to this outlook; there's no beggar too poor to play dice in an alleyway or to find a tavern willing to sell him piss-ale. As your wealth increases, so does the quality of where you gamble and what kind of spirits you drink. Don't think for a second, though, that you're the only player in town.

Unique Holidays

Ordfolk love holidays. Who can't be fond of various religious excuses to skip work or hoist ale? People here gladly take advantage of such days, even if they aren't exactly pious the rest of the year. Here are some of the more popular holidays:

Black Sail Day (Goloven 14th)

Black Sail Day is an entertaining if frivolous holiday taking the place of Tenfest. People in Five Fingers don't care much about the Corvis Treaties, but they celebrate the day the Orgoth were driven from Immoren. For a few days before Black Sail Day, children are encouraged to make small wooden boats and paint them black. Carpenters, smiths, and craftsmen will participate as well by making elaborate perfectly scaled boats designed to represent Orgoth longships. The boats are soaked in oil and sent into the channels at twilight.

The watching crowd will line up along the waterways to drink, sing, and unleash a hail of gunfire, rocks, lighted arrows, torches, or other abuse on the boats. With so much crowding, the risk of fire in Five Fingers is always serious. Regardless of the festive mood, there are always people standing by in case any lit ship drifts too close. The watch also takes precautions to be sure things don't get out of hand. There are invariably people accidentally shot, burned, or otherwise injured as a result of this festivity, but it remains one of the most popular annual holidays.

Captain's Rest (Octesh 15th)

Summerfares (*IKCG*, pg. 29) are popular throughout Ord, but Five Fingers doesn't bother with them. Faires require outdoor areas or large open-air markets, after all, and both are impossible within the confines of the city. Instead, at the height of summer we celebrate Captain's Rest, one of the oldest traditions in Five Fingers dating back to the first smuggling town to exist on these rocks.

In the past, pirate captains used that day to bolster morale by providing feasting and entertainments. Other traditions were attached, including mocking roasts sending up the captain and (in some cases) burning his figure in effigy. Ships were also turned over to the first officers on this day so captains could have a reprieve.

The holiday has extended to successful merchant captains and privateers paying for festivities around town, even if just sponsoring a single tavern offering free food and drinks. Streets are crowded with revelers, and channels are thrown into chaos as ships race one another under the command of first mates with half the crew drunk. There are plenty of injuries in these matches, not to mention among those who bet on the outcome. The High Captains sponsor entertainments in their central neighborhood using a bit of their wealth to buy goodwill among the locals. It is considered bad fortune to kill on this day despite its rowdy nature, and the gangs hold a traditional truce for the event's duration.

Governor's Rest (Katesh 15th)

Legend insists Governor's Rest dates to the first Lord Governor appointed by King Merin III, a meticulous and humorless Tordoran named Anton Pogorio. A month after Captain's Rest, a posse broke into the Lord Governor's office and forced him and every other bureaucrat away from their desks and into the streets for a parade. Pogorio screamed the entire way in protest while paraded through the streets and across the bridges perched atop a platform. For the modern version of the holiday, members of city hall put up their quills and join a parade through town. The officers of the watch and the Lord Governor's own staff stage a mock "capture" of the Lord Governor—typically with less screeching. Since so many of the watch and other city officers are involved in this celebration, it's occasionally used as an excuse to pull off elaborate crimes or smuggling hauls.

Lorgskon Day (Goloven 28th)

I'm not sure if "holiday" is the right term for this weird ritual. On Lorgskon Day, it is reputedly good luck to eat unpleasant bottom-feeding fish called Lorgskon from the Bay of Stone. Its proponents claim those who don't participate have bad luck the rest of the year that spills over to those around them, so there's pressure to join in. Chefs and innkeepers continually try new recipes to make the fish palatable: frying, boiling, baking, making pies, or any number of other techniques. I'm happy to say I've gone most of my life without eating this stinky fish.

A related tradition on this day is giving a gift to a rival or enemy to demonstrate prosperity and bring luck. They say you can't refuse such a gift as long as it

is given in the spirit of the day, so it can't be anything obviously spiteful.

Tidesebb (Rowan 13-14th)

I'm no expert on tides, but I've heard they are most strongly affected by Calder, the largest of the three moons. The other two moons add tidal complications, and once a year all three line up to cause extreme tides that vacillate from extremely high to exceptionally low twice a day. For two days the waters are so unruly and levels change so radically that boating in the channels is all but impossible. At low tide there are extra sandbars and rocks, and the southernmost channel loses the bulk of its depth. There are certain lower caves and coves that open up at this time that you can't get to any other time of the year. It is called "Tidesebb," and it is an excuse for every sailor to spend two days gambling, drinking, carousing, and fighting.

It is similar to what happens whenever sailors go on shore leave, except for two days it's every single one of them all at once. It's a good idea to avoid *all* taverns on these days unless you enjoy bored, drunken sailors or want to get in a fight. The waters remain unsettled for a few days before and after and boat accidents are common. This coincides with the darkest nights of the year since all moons are new, something taken advantage of by disreputable types including thieves and cultists.

Other Holidays

Neither Summerfaire nor Tenfest are celebrated in Five Fingers although some residents travel elsewhere for them. Both holidays are popular in Carre Dova, for example. Tempenfest is celebrated for the week starting Tempen 8th, and Temptressfest on the last day of that week gets very rowdy without question, particularly aft on Dicer's Isle and in the Emerald District on Captain's Isle.

Though the rumors of Thamarites in Five Fingers are exaggerated, they do exist. Both the 14th of Tempen and the Dark Ascension on the 14th of Goloven are reportedly special to Thamarite cultists. There are mysterious killings both nights, but in such a big city the chance of being picked as a victim is small, particularly if you stay inside. I've seen Thamarites walking the street openly both nights wearing cowed robes and even symbols of the Dark Twin. Of course, during Temptressfest many of those are individuals playing dress-up and enjoying scandalous attention—not really Thamarites.

Some Scharde emigrants celebrate the dark Cryxian holiday of Blight's Eve on the 13th of Cinten. Tempen 1st is supposed to be sacred to Sc. Bolis, and you'll certainly find more people willing to make extravagant bets on this day hoping to earn the "gambler's hand."

Most folks here are Morrowans although few attend church more than once or twice a year. Ascension Mass is celebrated on the 21st of Khadoven mostly among families and immediate friends, and the old Cathedral of Morrow on Dicer's Isle has a gathering as do the few other Morrowan churches scattered around town. Private observances similarly mark days celebrating individual ascendants. Doleth's ascension day sees prayers at the end of fall by superstitious or pious sailors and fishermen while the watch and many mercenaries pay casual respects to Asc. Markus on the 3rd of Vendarl.

All but the most frugal penny-pinchers enjoy Giving Day at the end of the year on Ashtoven 28th. This is another time when the High Captains demonstrate their prosperity with elaborate gifts to those who have done them good service, particularly their closest lieutenants.

Festivals

Festivals are like holidays, except people usually have to work, unless your "work" is picking pockets, smuggling cargo, or standing around looking intimidating. They are just a few more excuses for people to gather, drink, and have a good time.

The Dragon's Chase (Varies; Goloven 1st-28th)

Based on expected calm waters, the exact timing of this steamship race varies depending on the tide calendar kept by the Port Authority. The popular event takes place during the afternoon in a circle along the King's Finger Channel and the Heir's Finger Channel. A large crowd always gathers along the docksides of the neighboring islands, particularly Dicer and Chaser.

The race starts and ends aft on Chaser, and there's a sizable purse offered up by the Five Fingers River Shipping Consortium to the winner. An ex-Scharde named Borzal Vitton and his sleek steamer "Salgea's Tears" have won the last two years in a row.

Firelight Jubilee (Rowan 20-22nd)

Firelight Jubilee is a three-day festival sponsored by the local branch of the Order of the Golden Crucible, and I'll admit it's a clever way for them to make a heap of coin. Each evening people set off fireworks over the river, sometimes making floats or boats for launching them not dissimilar from those on Black Sail Day except painted up more brightly. The Crucible sells a lot of specially made fireworks, which aren't cheap, and it's worth noting this is another time when the watch and several mercenary groups are brought out to look for fires. Given the danger fire poses in this town I don't know why we insist on festivals like this, but people sure enjoy blowing things up. There are boat races, gambling stalls brought out on the streets, and plenty of drinking and carousing as you'd expect. There are also a lot of musicians out and about, with quality varying considerably from one to the next depending on talent and how much they've been drinking.

Dolethfest (Casteus 4th)

A considerably more sober festivity for Five Fingers, Dolethfest is marked to honor those lost at sea. It's not a proper holiday since no one takes the day off—even the sailors—but in the evening they set lanterns adrift in the outgoing tide. Each lantern represents someone who died at sea but is remembered by the living. There are words spoken at certain docks and at gatherings of those who have lost friends or family. It's somber watching the lights float out to sea, and it's a reminder of the old Dirgenmast ships in ancient times.

Death in Five Fingers

Speaking of funerals, the heyday of the Dirgenmast Ships (*IKWG*, pg. 106) is long gone, but burial at sea remains popular in every coastal city in Ord. Sailors and fishermen prefer to be sent into the ocean's embrace at their end of days. There are regular funeral ships paid to take corpses out well beyond Shearwater Narrows to pass the bodies into the Meredius.

There's a salty old chaplain in town named Father Gald Ronolvo (male Tordoran Clr6) who serves Asc. Doleth. He regularly attends these ceremonies and at other times can be found at the small Church of the Waters off the Basalt Piazza to the fore on Captain's Isle. Bodies are wrapped and weighted, prayers are

spoken over them, and then they are put into the water at dawn or dusk. The funeral ships used to get harassed by Cryxian raiders looking for fresh bodies, so one or two clippers or brigs of the Ordric Navy often accompany them.

As for me, I'd rather have burial at sea than being planted in the ground (not that I'm looking forward to the final rest anytime soon). There's not a lot of space for graveyards as you might imagine. The only large graveyards are on the south shore, and most are seedy places with swampy ground. With rumors of necromancers and cultists, I'd avoid that area. There are crypts and tombs on the islands, but due to the difficulties with digging into the stone beneath the city, only the truly wealthy can afford such a burial. The largest tended crypt is below the Cathedral of Morrow, but most of its space is reserved for former clergy and city officers. There's another crypt called the Chatterstones below Hospice—another place you don't want to be buried if you want to stay dead.

It's no secret Five Fingers sees its share of murders. I can't speak to all the grisly particulars of what happens to the bodies, but I know it's not uncommon to find them floating in the Channels either dumped directly or passed through the waste tunnels. There are a lot of caves and hidden inlets around the islands. I don't expect it'd be too terribly difficult to find places to put a body you didn't want found. They say the bottom of the channels is littered with weighted bodies left for the fish.

Local News

Five Fingers is understandably rich with news given it is a hub of shipping and trade. The locals love gossip and hearing about what's going on abroad. I got used to picking up the *Weekly Neues* when I was in Corvis, and I enjoyed the more topical *Corvis Letters* as well. It was only natural then to look for a paper hereabouts once we'd arrived.

To that end, there is a recently initiated periodical printed here called the *Captain's Report* which serves for local news. It costs a silver galleon and is printed by a group rumored to keep their press on Bull's Island. They're a bit cagey since the articles are less than complimentary toward the High Captains and the Lord Governor. More than one of their writers has wound up in the channels after writing a particularly scandalous piece, but it's an increasingly popular rag. Someone was telling me folks have taken to embedding messages in

RUMOR HAS IT:

FUNERAL SHIPS

COMMON (DC 12): THEY SAY THE FUNERAL SHIPS SOMETIMES GET HEAVIER BY A FEW BODIES IF THE HIGH CAPTAINS WANT TO ENSURE A CORPSE ISN'T FOUND LOCALLY.

UNCOMMON (DC 17): GETTING EXTRA BODIES ONTO THE FUNERAL SHIP REQUIRES PAYING THE SHIP CAPTAIN A HEFTY BRIBE. ABOUT 20 GOLD SHOULD SUFFICE UNLESS THE WATCH HAS BEEN SNIFFING AROUND. UNDER THOSE CONDITIONS, THE RATE CAN RISE UP TO 60 OR EVEN 100 GOLD. FATHER RONOLVO LIKELY DOESN'T KNOW THE EXACT ROSTER OF WHO IS SLATED FOR PROPER FUNERALS AND IS NOT BELIEVED TO BE INVOLVED.

RARE (DC 22): SOMETIMES A FUNERAL SHIP IS SENT FORTH WITHOUT CLERGY AND AT ODD HOURS ON A COURSE TO DODGE THE ORDIC NAVY. IT IS BELIEVED THESE SHIPS MAY BE MEETING WITH CORPSE TRADERS, EITHER MEMBERS OF THE SHROUD OR PERHAPS EVEN CRYXIANS.

OBSCURE (DC 30): THERE MAY BE A CRYXIAN MOLE IN THE FIVE FINGERS PORT AUTHORITY WORKING WITH THE CORPSE TRADERS TO CIRCUMVENT THE NAVY.

letters in the *Captain's Report*, but I can't imagine it's worth the bother.

It's easy to get your hands on copies of Cygnar's *Weekly Neues* as well as numerous other papers from abroad, most notably the *Cerylian Centinel*, Berck's *Shipman's Tower*, and even Korsk's *Imperial Board*. Papers from abroad are often out of date by a few weeks, in foreign languages, and in limited supply, but they make interesting reading if you're waiting somewhere or relaxing with an ale.

FIVE FINGERS COMMONALITY

Every island in Five Fingers is different, and I'd go so far as to say every district on the larger islands has its own personality. There are some elements the islands share in common, however. There are also a few interesting locales worth mentioning in Five Fingers that defy easy categorization since they cross district borders or can be found in multiple places.

Dissecting the Islands

Five Fingers sprang up in fits and spurts, so nothing is exactly the same from one island to another. Once you figure out the lay of things on Dicer's Isle, you'll find it somewhat easier to get around on Chaser or Bull's Island, but that's a guideline, not a rule. It's important to think of each island as its own small town—or in the

case of Captain's Isle, a small city. Each is self-contained with markets and diverse shops and services to cater to its residents. To serve our purposes, I'll be speaking generalities to help you get your bearings. Just remember that there's a big jump from general to specific, so look before you leap.

Every inhabited island has at least a few docks or piers with a certain number of nearby support buildings such as warehouses and manufacturing. The largest and most heavily used docks are the ones riverward on Chaser and Captain's Isle tending to the majority of the river traffic and the long stretch of docks larboard on Bull's Island that receive the bulk of the deep-sea shipping. The secondary ocean docks are starboard on the fore of Captain's Isle and larboard to the fore of Dicer's Isle and are almost as busy.

There is a big difference between small private piers and major docks supporting trade and industry. If you own a boat and consider yourself a sailor, never try to dock to a random smaller pier without invitation; twitchy mercenaries or nervous guards might fire on you. This is particularly true on Anchor's Isle where High Captain Kilbride is holed up. Steer well clear of there unless you're expected.

The largest main roads on the islands run between the bridges. There's also generally a good-sized road running the length of the island from fore to aft somewhere near the center. These larger roads will branch to intersect with the bigger docks. Bridge locations on a given island vary depending on where their nearest neighbors are, but the most significant bridges are those crossing the channels to starboard or larboard. It's a good idea to learn the bridges and be able to recognize them on sight. If you're on Bull's Island, for example, and you see the bridge to the Bold Shore, you'll immediately be able to orient yourself.

The center of each large island is where the markets and commerce tend to cluster. That's also where you'll find the largest open areas. In the center is also where you'll find the services and establishments serving everyone on the periphery. It is considered prize land for anyone trying to set up taverns, eateries, market stalls, public notice boards, and auctions as well as the largest and most impressive buildings of a given island. Trade guild offices, merchant estates, and government buildings are the types usually included among the high-end buildings, if the island has any of those.

You'll find a lot of people passing through the central districts. Not surprisingly, this is also where idle cutpurses do a lively trade looking for easy marks. If you're the victim of a cutpurse during a bustling day, you'd better hope you notice immediately and can catch the thief *fast*. I guarantee he knows the smaller streets and fringe alleys better than you do.

Don't feel too bad if you're the victim of a cutpurse; everyone is eventually. Just don't carry too much money—bring just enough for what you need to do. Don't put all your coins in one pouch, as the saying goes. I keep loose coins in a waist pouch but more valuable items wrapped up against my chest and under layers if I have to walk around with anything important.

Residential areas are easy to identify, but even those districts have local shops and eateries to serve the residents. The byways and alleys vary greatly. Don't expect any set pattern although there's usually one larger street that connects the districts and feeds into the center. Most islands have multiple-story buildings with the upper levels connected by narrow bridges or walkways. Sometimes it is solid work, but more often it consists of treacherous jury-rigged rope bridges. It's typical for a building owner to control both upper and lower levels, but it's just as common to have different owners for each level, particularly in tight residential areas. Some buildings may have three, four, or even five layers each with different families renting out the spaces and a bewildering assortment of landlords.

The upper levels are most often used for storage or housing. Ground level is prime real estate for any business that requires foot traffic, but a specific tavern or gambling hall may have enough word of mouth for people to seek them out despite the inconvenience of climbing steps or using lifts to get there. The "River Eel" I mentioned earlier is an example of one tavern which gets good business night and day despite its odd location.

Ground level is preferred for shops, but very few are willing to live down there all the time. Between crime and a desire to avoid wandering beggars, people prefer to live in an upper level if they don't have the wealth for an estate. Those who run their own businesses will try to lease or buy both first and second floors of a given building, using the first for business and living directly above. Canny individuals will buy the floor above *that* as well to rent out and help cover costs.

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People here go to elaborate lengths to protect their property. A merchant will bring his most precious valuables into his residence in the evening and seal himself away from street level with chains, multiple locks, grilled windows, and whatever else he can afford. I know there are a few less powerful arcanists and mechaniks who earn a good living lending their talents to enhancing security. Even the Fraternal Order is willing to loan their expertise to those who have the coin to pay their ridiculous rates. When it comes to one's home or livelihood, people are willing to pay for peace of mind.

Hopefully I'm not scaring you with talk about crime; it's manageable as long as you take proper precautions. It becomes as natural as breathing for shopkeepers here, and for the most part they manage their affairs without worrying about harm coming to their shops. All it takes is common sense, a little security, and maybe making a "gift" to the right people. It never hurts to keep a pistol and blade at the ready and know how to use them either. Once you prove yourself once or twice, word will get around.

For people new to Five Fingers, the notion of a town on different levels can be hard to get used to. There are also coves and caves below the larger islands as well as rigs and even entire buildings hanging off the cliff sides. Even after being here more than three years, I'm always finding new little places in unexpected spots. The other day I had an errand that took me down a lift aft on Dicer's Isle to a cluster of buildings tucked into a crevice in the cliff-side. One of the best shoemakers in Five Fingers is down there in a strange little shop where the back extends into a cave in the rock. His name is Calvin Rerdin (male Thurian Exp7). Tell him I sent you if you ever need a good pair of dracodile boots.

The Rigs

The Rigs are a unique feature of Five Fingers, defying conventional notions about where people should live. When the town was forced to build upward, the rope bridges connecting the upper levels started to grow into their own neighborhoods. There are also roped-together platforms hanging off the sheer cliff-sides and underneath several major bridges like moss growing on rocks. Most are called "rigs" by locals, but this can sometimes be confusing. For reference, "rigs" is this arrangement anywhere in Five Fingers. When someone says "*the Rigs*," however, it refers to the largest mass tied together over Captain's Isle. It is considered its own district.

The city's gobber and bogrin adapted to these regions with enthusiasm, and the majority of the diminutive and crafty people live somewhere in one rigs neighborhood or another. Rigs aren't exclusive to gobbers, though. A number of people have found such communities welcoming, offering greater opportunities than they might find elsewhere.

LEGENDS AND LORE:

THE RIGS INFERNO

COMMON (DC 10): AROUND FIFTY YEARS AGO, ONE OF THE HIGH CAPTAINS STARTED A HUGE FIRE ON CAPTAIN'S ISLE. IT DESTROYED THE RIGS AND BURNED DOWN A CHUNK OF THE UPPER RESIDENTIAL LEVELS.

UNCOMMON (DC 15): THIS TRAGEDY HAPPENED IN 458 AR WHEN HIGH CAPTAIN IVES KLIVSON TRIED TO RETALIATE AGAINST THE THIEVES AND GOBBERS IN THE RIGS WHO HAD BEEN INTRUDING ON HIS TERRITORY FROM ABOVE. THE HIGH CAPTAIN FLEW INTO A RAGE AND ORDERED THE ENTIRE RIGS BURNED TO THE GROUND. AUTHORITIES CAPTURED AND EXECUTED KLIVSON, AND THE GOBBERS REBUILT THE RIGS WITHIN A FEW MONTHS.

RARE (DC 20): HUNDREDS OF INNOCENTS WERE KILLED IN THE FIRE, MOSTLY AMONG UPPER-STORY RESIDENCES WHO DIDN'T TAKE HEED OF THE GOBBERS FLEEING OUT OF THE RAFTERS LIKE RATS FROM A SINKING SHIP. PUBLIC OUTRAGE WAS SO GREAT THAT EVEN KLIVSON'S MOST TRUSTED LIEUTENANTS REFUSED TO BACK HIM OR HELP HIM HIDE FROM THE WATCH.

OBSOLETE (DC 25): HIGH CAPTAIN KLIVSON WAS SENTENCED TO DEATH BY GIBBETING. HIS CAGE AND BONES STILL HANG OVER THE MAIN SQUARE IN THE GOVERNOR'S DISTRICT RIGHT OVER THE COURTHOUSE. SOME SAY HE WAS CAGED WITH EVERYTHING HE WAS WEARING WHEN HE WAS CAPTURED, INCLUDING FAMILY HEIRLOOMS NEVER RECOVERED AND WHICH THE SURVIVING KLIVSONS—NOW LIVING NEAR CARRE DOVA—MIGHT PAY WELL TO RECLAIM.

One of the interesting aspects of the Rigs is how much ship-based material gets hauled up there to support the structures. Only natural, I suppose. Spare ropes, nets, and even hull pieces are hauled up into the Rigs over decades and incorporated into structures there. Thick beams that once served as masts support the largest sections. A few residents are always scrounging at docks and piers for anything captains might discard. Their chief reconnoiter is a gobber everyone calls "Junker Jarv" (male gobber Bdg3/Rog5) who's got some longer gobber name I can't pronounce. He's a shrewd haggler who provides the Rigs with a continual influx of broken masts, frayed ropes, barrels, pipes, broken machinery, and whatever else he can find.

You'll notice the rigging near the fore of Chaser crosses straight over the bridge and continues at the aft of Dicer. There's a smaller set of rigging up above the Dockgrav on Bull's Island but the locals won't allow it to spread any further.

Regardless of where you find them, rigs are barely considered part of the city. No one claims authority over most of them, and the Lord Governor pretends they don't exist as long as the residents don't cause problems or get caught breaking the law. Similarly, the High Captains have never had luck forcing their will on the inhabitants. These gobbers and bogrin never have to pay taxes or protection bribes, at least on their own turf.

Of course if they go into the city, they are subject to the same laws, pressures, and harassments as anyone else. They always have the option of making an escape back into the Rigs where even skilled thieves or cutthroats won't follow. The watch will only bother chasing someone there if they are right on the heels of a known murderer or arsonist. No one cares enough to root them out in part because the residents aren't making much in the way of income and don't own anything worth taking.

Because of the unique terrain, it's downright dangerous to chase a native up there, for they can defend themselves pretty handily just by virtue of the treacherous bridges and ropes. All it takes is a key rope or two being cut behind you to send someone down to the street or the channel. Once that happens, they're usually not coming back even if they survive the fall.

Moving Around in the Rigs

A person would have to be a nutter to live in rigs. The few times I've gone up there, I've been scared for my life. It seemed like the slightest misstep and I'd fall down to bounce off buildings on my way to the street. It's certainly one way to test climbing ability and stamina. I know the gobbers have taken to wearing a series of hooked straps they can use to attach themselves for safety if they're doing work that requires their hands, like constant repair work and attaching new ropes. There is always hammering and sawing from carpentry as platforms are adjusted or expanded, and you'll see a number of gobbers hanging down from higher ropes on their hooked straps while they work as comfortable as if they were standing on solid ground.

The gobbers have worked up something they call "rip lines," which are cables run in a clear section from one area to another, higher to lower altitude. What they do is hook up their anchor lines to this cable then leap off and let their weight carry them down the line to

wherever they're going! Quite a sight, but I'm not sure if those lines are intended to hold a human's weight, particularly a big man like myself. Rip lines can be found across each of the channels, often going down into rigs hanging off the side of the next island or a post at a lower cove near a lift back up to the top. It's rather like the gondolas the rich people use, only faster, more dangerous, and requiring ten times the nerve.

Crossing the island bridges through the rigs below them is a frightening experience, but the thought of falling into the channels isn't quite as bad as the seventy-foot drop to the cobblestones of the Emerald District. The best under-bridge rigging is found across the Tow Bridge between Dicer's Isle and Chaser where there's actually rigs both below and above the bridge, giving you a variety of options for crossing. It's a viable way to get from one place to another in the city without anyone on street level being the wiser, which is why they are popular with second-story men as well as the gobbers and bogrin who put the whole mess together.

Rigrunners

Some gobbers have turned navigating the rigs into a real living by becoming what they call "rigrunners." The gobber or bogrin messengers use the rigs and rip lines to carry missives at rapid speed from one place to another. This has become an increasingly popular way for people to have messages and small items sent around the city with discretion and assurance of delivery. I know some folks think gobbers are nothing but thieves, but the rigrunners have made a name for themselves by reliable service. They deal with those in their ranks who spoil their reputation.

Prices are quite reasonable. It costs just a blackpenny per island hop for letters and three or more for packages depending on weight. They make their money by gathering up a bunch of orders at once with everything tied to their backs. Once they arrive, a gratuity is expected from the receiving party. They make out pretty well with this racket, all told. You can always tell if a gobber is a rigrunner from the oversized satchel strung to his back from which dangle brightly colored tassels. Among themselves, they speak a peculiar pastiche of Five Cant and Gobberish, but they are polite enough to speak to their customers in Ordic or Cygnaran.

Chapter Two: Life on the Isles

Dangers of the Rigs

As you'd expect, the biggest risk in the rigs is old-fashioned clumsiness and falling. Things are scariest up there in a heavy rain when every surface is slick. There have been cases when parts of the rigging were cut loose either to shake pursuit or to try to kill or injure someone. Outsiders cutting the rigging better gear up for war, for nothing riles up otherwise easygoing rig-folk like cutting the ropes. Even the High Captains' gangs don't enter engagements like this lightly. On home turf, rigs residents have all the advantages. Gangs prefer to lure enemies out onto the streets to deal with them or bushwhack them when they leave a gambling hall or tavern.

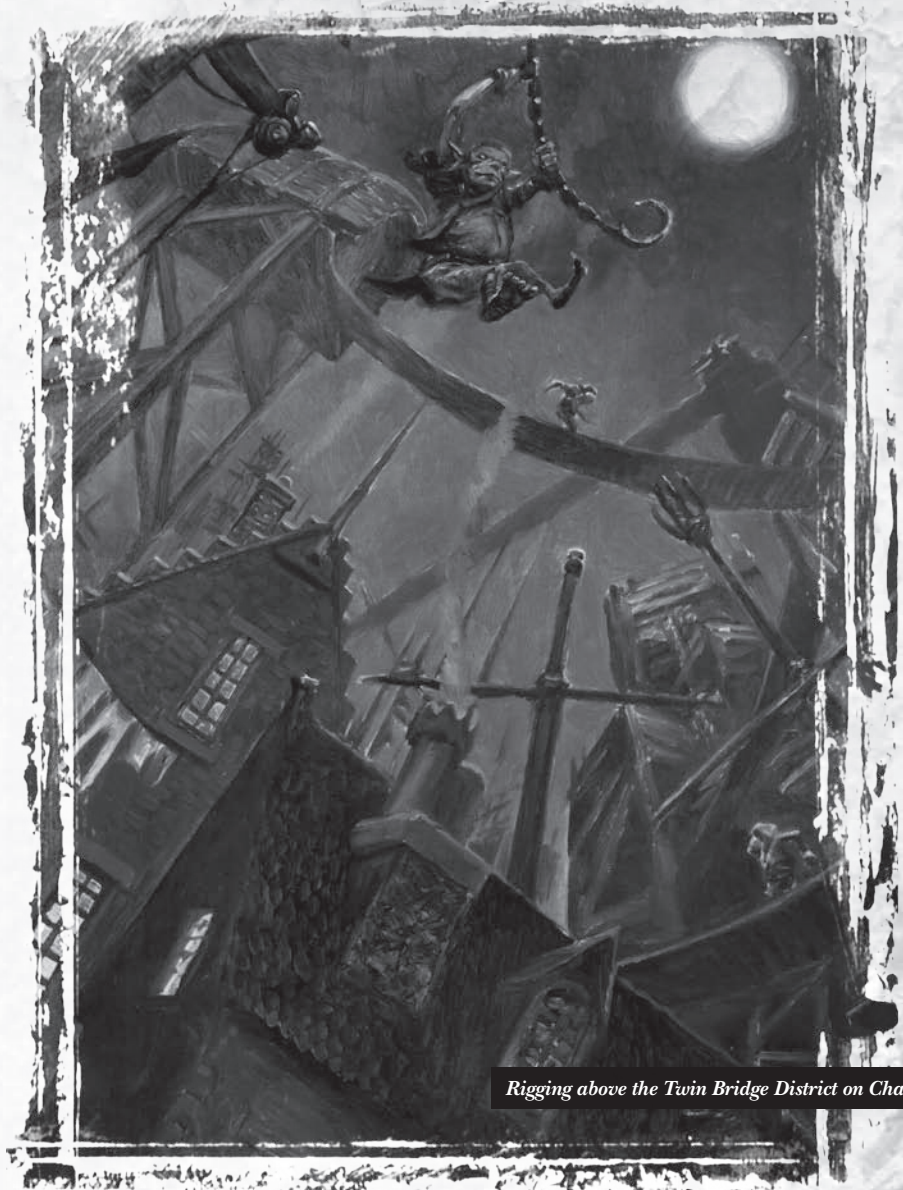
Fire is a big risk, and few are willing to risk arson in the rigs given how connected they are to everything else. Rigs inhabitants and city authorities will band together to punish those responsible in one of the few instances where there is no-questions-asked cooperation between the two groups. Five Fingers as a whole is susceptible to fire with all the wooden buildings, so arson carries the most brutal punishments the courts will levy. Death by public gibbeting is the most popular. I've heard in one case they ordered an arsonist lowered slowly by cage into a school of dragon fish.

Rigfolk are paranoid about fire and take considerable effort to prevent it. There are alchemical mixtures that make ropes and wood resistant to fire, and a number of rigging sections have been soaked in the stuff. Rigfolk always keep a few large bladders of water in their homes in case anything starts smoldering.

Outsiders in the rigging without invitation are subject to banditry, particularly at chokepoints. Those who dwell there know what places to avoid and where thugs have marked off territory. I've heard it said the bogrin are the most territorial and can be downright vicious if caught on a bad day. If business takes you up there,

find an escort, preferably a gobber. That's not to say your "guide" won't lead you into an ambush if you're not wary, but at least you've got a sporting chance.

The last "danger" of note up in the rigs is falling sewage that can be a danger down below as well. Each section of rigging has its own traditions about what to do with chamber pots and garbage, and you just don't want to be in the wrong spot when they empty. Where rigs overhang the channel this can go straight into the water, and I've heard of more than one passing ship under a bridge finding itself subject to unexpected fragrant rain.



Rigging above the Twin Bridge District on Chaser

RUMOR HAS IT:

CHAPEL OF THE DARK TWIN

COMMON (DC 10): SOME SAY THERE IS A THAMARITE SHRINE HIDDEN BELOW ONE OF THE ISLANDS.

UNCOMMON (DC 15): TO FIND THIS CHAPEL, ONE MUST KNOW THE PROPER COVES TO ENTER AND WHICH PASSAGES TO FOLLOW TO GET THERE. FINDING AND FOLLOWING A THAMARITE ATTENDING ONE OF THE DARK TWIN'S CEREMONIES MIGHT BE THE BEST WAY TO FIND AN ENTRANCE. THE NIGHTS OF THE DARK ASCENSION AND TEMPTRESSFEST ARE CONSIDERED SACRED TO THAMARITES (THE 14TH OF GOLOVEN AND THE 14TH OF TEMPEN).

RARE (DC 20): THERE MAY BE SOME LINK BETWEEN THE LOCATION OF THIS CHAPEL AND THE OLD ORGOTH RUINS BELOW THE ISLANDS. SOME WHO HAVE SEEN THE CHAPEL DESCRIBE ORGOTH-STYLE FACES LEERING IN BLACK STONE.

OBSCURE (DC 25): THIS CHAPEL IS IMPORTANT TO THE SHROUD, ONE OF THE LARGEST AND MOST ACTIVE THAMARITE SECTS. THE SHROUD IS PARTICULARLY INTERESTED IN THE UNLIVING AND IS REPORTEDLY THE GUARDIAN OF THE RELICS LEFT BEHIND BY THAMAR AND HER SCIONS. SOME OLD RELIC OF SCION BOLIS MAY BE KEPT AT THE CHAPEL OF THE DARK TWIN LOANING POWER TO THE CEREMONIES THERE.

Coves and Caves

Something else you'll find across several islands are coves. Though most of the islands have sheer walls, there are natural sheltered areas, including a large number of caves. Some are only accessible by boat and often only when the tide is at the right level. Some of these coves are submerged below water at high tide, and particularly low coves and caves are only accessible at certain times of year, like Tidesebb.

I've done a little searching in these caves with the hope of finding something valuable. It's a risk to venture into

them since some of the lower coves are home to schools of dragon fish, hull grinders, or even cove dracodiles. The one time I went cave diving, we ran into a few of the largest crabs I've ever seen. One tore up my left calf straight through the oiled leather before I could shatter the creature with the flat of my blade.

Few of the coves are actually inhabited due to the vagaries of the tides, but some groups use the cave complexes for secret storage. This was exactly the kind of thing we were looking for on our trip, but we came up empty handed. We'd heard some pirates had stowed chests there until they could fence them but got sunk by the Ordic Navy before they could return. Those chests might still be somewhere but clearly not where we were looking.

For those who have a strong stomach and don't mind the stink, there are routes that can go all the way down from the surface of an island, particularly drains that bring down sewage. I've never been desperate enough to make use of those routes, but I know some people pragmatic enough to utilize any advantage.

The islands most noted for sheltered coves are Dicer's Isle, Hospice, and Captain's Isle, but the main Dockgrav on northern Bull's Isle is sheltered within a partial cove down below the cliffs. There are at least some cave complexes under all of the major islands and several of the lesser ones. Some caves have been converted into crypts, generally those high enough from the waterline that they aren't submerged even at the highest hours of Tidesebb.

CHASES AND PURSUITS

Sometimes a character just needs to run away or chase down an enemy. When you are attempting to escape pursuit, you run at four times your normal speed if you are carrying no burden or a light load and light armor—faster if you have the Run or Sprint feats (see page 189). You can escape pursuit through sheer speed, adopting a disguise, hiding, or moving where a pursuer cannot follow (such as climbing or slipping through the bars of a gate). Most of these options are covered by Disguise, Climb, Hide, and related skills. Flat-out running requires a chase check.

THE CHASE CHECK

Find out the speed of the runner and the pursuer. These could be running speeds, galloping speeds for mounts, or some other form of movement entirely. Divide that speed

by 10 to determine the runner's and pursuer's chase modifiers. The typical modifiers for characters and horses that are running (4 times normal speed) are shown in the table below.

Runners and mounts also add their Dexterity modifier to the chase check during the first eight rounds of a chase; after the eighth round, they add their Constitution modifier (see Long Chases, pg. 41). A rider on a mount adds his Wisdom modifier to the mount's chase modifier at all times during a chase. If any of the characters or animals involved in the chase have the Run or Sprint feats, increase their speed (and their chase modifiers) accordingly.

Environmental conditions that can modify an individual's chase modifier are given in Table 2-2: Chase Conditions on the following page. After all chase modifiers are determined for a single round, each involved individual makes a chase check by rolling a d20 and adding his

Chapter Two: Life on the Isles

chase modifiers. The individual with the highest result wins (see *Catching Up or Falling Behind*).

THE LEAD

The distance between a runner and a pursuer at the start of a chase is usually clear. In some cases, however, especially during melee combat, it's not apparent when a withdrawal attempt should end and a chase sequence begins. In the case of a withdrawal from combat, a failed Sleight of Hand attempt to pick a pocket, an attempted attack, or a similar event that may surprise a victim, the runner gains a lead equal to his running speed (the distance he can cover in one round).

If an event does not suggest a clear starting distance, assume that the runner starts with a lead equal to his

normal movement rate. Some chases can end in a single round.

CATCHING UP OR FALLING BEHIND

The winner of the opposed chase check gains distance, either closing the gap (if the pursuer wins) or widening it (if the runner wins). The amount that the gap changes is equal to the winner's normal movement rate. For example, a pursuer with a normal movement rate of 30 feet gains 30 feet on the runner each time he makes a successful chase check.

Ties result in no change to the distance between runner and pursuer.

If the distance between the participants falls to 0 feet, the runner is caught and combat may begin, often with a grapple or trip attempt. If the distance exceeds line of sight

TABLE 2-1: CHASE FACTORS

Race	No Armor or Light Armor	Medium Armor	Heavy Armor
Ogrun	+16	+12	+9
Trollkin	+12	+8	+6
Human, elf	+12	+8	+6
Dwarf	+8	+8	+8
Gobber	+8	+6	+5
Light horse	+30	+24	+18
Heavy horse	+25	+20	+15

TABLE 2-2: CHASE CONDITIONS

Condition	Modifier	Skill	Ability	Line of Sight (Feet)
Bridge, shaky	-4	Balance	Dexterity	Pass/Fail
Fences, logs, hurdles	-4	Jump	Strength	120
Marsh	-8	—	Strength	120
Overgrown, brush	-4	—	Dexterity	120
Pit or trench	—	Jump	Strength	Pass/Fail
Ropes or rigging	—	Climb	Dexterity	150
Rocky or uneven	-4	—	Dexterity	100
Rooftops with gaps	-8	Jump	Dexterity	100
Sandy	-6	—	Dexterity	200
Slope, steep	-8	Balance	Strength	Length of slope
Slope, gradual	-4	—	Dexterity	Length of slope
Streets, crowded*	-4	—	Dexterity	50
Streets, empty	—	—	Dexterity	100
Streets, packed*	-8	Escape Artist	Dexterity	30
Tree	—	Climb	Strength	Varies
Undergrowth, deep forest	-10	—	Dexterity	60
Wall or cliff	—	Climb	Strength	100
Water, river	—	Swim	Strength	Pass/Fail
Water, stream	-4	Swim	Strength	Pass/Fail

* Penalties for crowded and packed streets are halved for Small sized individuals.

for the conditions in which the chase is taking place (see the Chase Factors table), the runner has disappeared. The pursuer must either guess where the runner has gone or begin tracking.

CHASE OBSTACLES

An easy way to end a chase is for the runner to jump over an obstacle or close a barrier that prevents the pursuit from continuing. That said, doing so is sometimes easier said than done. Sometimes it takes a runner longer to get over an obstacle or through a crowd than it does the pursuer.

Attempts to shake off pursuit break down into three basic categories: obstacles to cross (pools of dragonfish, tall hedges to jump, dangerously creaky bridges, giant gears through which to leap, oversized pneumatic presses), barriers to open (gates, doors, drawbridges, and magical wardings that must be dispelled), and changing forms of movement (swimming, climbing, riding, burrowing, flying).

For obstacles that must be crossed, the runner must make the appropriate Jump check, Balance check, Ride check, or pass through the damaging terrain as part of his movement. If the check fails or the damage overcomes the runner, the runner's movement stops at that obstacle and his chase roll is equal to the number of 10-foot increments he ran to reach the obstacle. For example, if there is a pit to cross 50 feet from the start of the runner's movement, his chase check becomes a 5 if he fails the Jump roll.

In most cases, this means the pursuer catches up very quickly. Likewise, if the pursuer fails to jump, balance, or survive an obstacle, the runner adds his full movement to the distance between them.

For barriers to open or dispel, the runner must make an Open Locks DC (with a -4 circumstance penalty for being rushed and winded from running) or a Break DC in order to make a chase roll for that round. If the check fails, he gets an automatic 0 on his chase roll. Being chased counts as being threatened and distracted, so runners and pursuers cannot Take 10 when using Open Locks.

An obstacle like a wall of fire can be considered a barrier; a wizard might use *dispel magic* to remove the wall as a standard action and keep running rather than walk through the fire. An arcane caster using a *knock* spell to open a door suffers no hindrance during that chase check and can close the door behind him as a free action.

For changing forms of movement, the runner's chase modifier changes as soon as he begins a round in the new environment. For instance, if he leaps off the end of a dock to swim toward a ship, he uses his running movement and modifiers (Dex, Run feat) while running on the dock and while swimming if he has a partial move in water. He uses his swimming speed and modifiers (Str,

Swim ranks) the round he begins in the water and until he reaches the side of the ship. Once there, he uses the climb modifiers (Str, Climb ranks).

When a rider mounts or dismounts during a chase, he must make the standard Ride check or a fast mount or dismount (DC 20, armor penalties apply). If the Ride check fails, he has not failed the chase check completely. Instead, the rider can choose either to use his move action to mount up, or he can gain +5 feet to his base speed as he is carried along half-in and half-out of the saddle. If he tries this, the rider must make an immediate second Ride check (DC 20). If it fails, he falls prone and must spend an action next round getting up, receiving a 0 for the chase check in the following round.

VERTICAL CHASES

Not every chase is a horizontal chase. Vertical chases up ropes, down chimneys, along ladders and rooftops, and across rope bridges and ratlines are a staple of urban adventure. It's even more of a staple in Five Fingers where the gobbers have built an entire section of town filled with rigging, rope-mesh, bridges, and vertical paths.

Chases in this environment are largely identical to standard chases. When the movement is vertical, however, use the Climb movement rate rather than running speed to determine the base chase modifier for each participant. Climb checks that fail by less than 5 mean no progress, so the chase check is a 0. Climb checks that fail by more than 5 usually end the chase as the climber falls. Other modifiers for walls, bridges, ropes, and rigging can be found in Table 2-2.

CHASES INVOLVING MULTIPLE RUNNERS

In some chases, one of the parties involved in the chase may actually be a group. The watch may be chasing a single lawbreaker, or the PCs may need to grab one of many pickpockets. This can snarl up the chase mechanics if you track each runner and pursuer individually. Instead, there are two ways to simplify this check listed here: Fastest vs Slowest, and Left to the Dogs (abandoning the slowest).

Left to the dogs (abandoning the slowest) happens when a group has no loyalty to one another (such as a group of young pickpockets). Instead of rolling for all the pursuers, roll for just the one with the highest chase modifiers (lightest armor, highest Dexterity, etc). Compare all the runners with this one pursuer to determine catching up or falling behind. If the pursuer catches up to the slowest runner, give the pursuer a standard attack or a trip attack (pursuer's option). If the attack roll is successful, the slowest member of the group is stopped, and other members of the pursuit can engage in standard melee, grapples, or other actions. The pursuer can continue the pursuit of the remainder of the group if he likes, but bringing

down the slowest member means he is considered to be falling behind against all the other runners in the group for that chase round.

Fastest versus slowest happens when groups help one another and show loyalty, such as a party of characters running away from a mob of Tamarite cultists. In this case, the runners can use either Strength ability checks or Dexterity ability checks (to throw obstacles at the pursuit, for instance) to help their slowest member stay ahead. The DC is equal to the runner's chase check for the previous round. That is, when the runner is slow, it's easy for the party to help speed him up. When the runner is already pretty fast, it's more difficult to increase his speed.

For each successful Strength or Dexterity check, grant a +2 aid another bonus to the slowest runner's chase check. If the runners are caught by the pursuit, it's fair to assume that the entire group will be affected by the ensuing combat or other interaction.

LONG CHASES

If a chase goes on for more than eight rounds, substitute the participants' Constitution modifiers for their Dexterity modifiers on each chase check. After the eighth round of a chase, any participants with the Endurance feat may apply a +4 bonus to their chase checks as well.

A SAMPLE CHASE

Waluanomogrelag (Walu for short) is a gobber thief who has just stolen the purse of a rich Ordic merchant named Montador. The merchant and his two ogrun guards have

spotted the theft, and the chase is on.

Walu starts with a lead of 80 feet. He is not armored or loaded down. Most gobbers run at a rate of 80 feet per round, but Walu has the Run feat, and so he runs at 100 feet per round. This gives him a +10 chase modifier. His Dexterity of 17 provides an additional +3 bonus, for a total chase modifier of +13.

Montador is human and unarmored, so he runs at 120 feet per round. His Dexterity of 11 provides no additional bonus, so his chase modifier is +12. His guards are armored in heavy plate, so they move only 30 feet per round normally and can run 3 times that fast, or 90 feet per round. Adding in their 12 Dexterity, the guards' chase modifiers are both +10.

Walu rolls an 8, which results in a 21 on his first chase check. Montador rolls an 11 and gets a check result of 23. The merchant is catching up to his lost gold! The guards roll a 4 and an 11 for results of 14 and 21 respectively. Since ties go to the runner, both are falling behind. At the end of the first round of the chase, Montador has gained 30 feet (his normal movement rate), so Walu is now just 50 feet ahead.

The guards have lost 20 feet (Walu's normal movement rate) because Walu outran them, so they are now 100 feet behind in the chase—depending on visibility on the street, they may be out of the chase entirely. If one of the guards grabs a horse, things might change in a hurry. As it stands, however, Montador has a decent chance to catch Walu in just two more chase rounds.

ISLAND BY ISLAND

Chapter Three

*I'm going to describe the entire damned city
island by island, which is no small task!*



Aldon Isleson after burgling the Keyword Estate.

The gobber had an itch at the back of his neck he could not shake, and he fought the urge to check over his shoulder. His skin reacted by darkening its color to its deepest shade, but it did not serve much purpose since he was already clad head to toe in dark leather. It was late, the streets in the Whaleneck were almost empty, and he felt exposed. He touched the package strapped to his chest to make sure it was secure, and as he passed a watch patrol, he kept to the other side of the street. He glanced their way and saw their eyes move to something behind him. It was confirmation someone was on his tail. The sound of breaking glass drew their attention away, and they pulled short clubs as they jogged to larboard.

He quickened his stride while cursing his short legs to make it to Chaser Market where foot traffic moved between the taverns and gambling halls, but it was too sparse to lose himself in the crowd. He heard a screech of metal wheels on rail and spotted the central railcar making its approach. At just the right moment he darted back toward the rails and leapt nimbly up onto the moving railcar, causing an eruption of startled comment from the few passengers. The car's driver glared until the gobber tossed him a blackpenny. Looking back down the street he saw two men in gang colors scowling at the cable car. They broke into a jog, and the gobber realized the car was not as fast as he hoped.

He spotted a familiar narrow alleyway to his left, tumbled neatly off the car, and ran straight to the shadows. Ignoring the shouts behind, he spared one more check to see if the package was secure and accelerated to a full sprint, all the while knowing he had no chance whatsoever of beating humans in a foot race. With the sound of footsteps closing behind him, he leapt over a small pile of rotting refuse as he closed on an area where the jumbled mass of buildings gave way to open air. He was escaping through the narrows of Central Chaser nearest the Whaleneck and close to the island's edge, and he anticipated finding a long rope tied above a building nearby that wended in a shallow arc across the wide channel down to the rigs below the cliffs on Captain's Isle opposite. He grabbed a free hitch strap and clapped its hook onto the rope. As his pursuers reached the end of the alleyway he leapt into the open air and slid at a rapidly accelerating pace down the rig line. His unprotected eyes began to water from the cold rushing air as he sped away to safety.

OVERVIEW OF THE ISLAND DISTRICTS

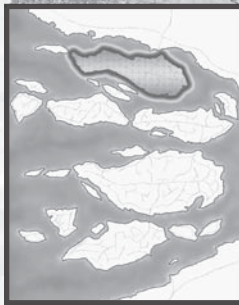
Let's not dance around the subject. I'm what they call a second-story man—a thief, burglar, entry-man, lock-man, safecracker, or whatever else you want to call it—but I don't go advertising that fact to everyone I meet. When I describe these islands, understand I've been on all of them in nearly every district. I'm also a dwarf, as you can plainly see, and I'm not getting any younger. I don't look so bad, but I've been living in this strange little island town for over seventy years! Trust me; I know what I'm talking about.

I'm going to describe the entire damned city island by island, which is no small task! Orienting yourself is easy enough, particularly if you keep an eye on that map. I'd

have given my left arm to have a proper map of the city when I came here in 533. I did it the hard way, walking around with no idea what was what. We're going to start with the big islands going north to south since that's where the bulk of the town lives and works, and we'll finish with the smaller islands.

The "big islands" are those that break up the channels into the fingers. When I'm talking about a big island, I may lump in lesser islands bound tight to them. Anchor Island is practically part of Captain's Isle, for example. Keep the map handy and we'll keep this painless.

I can't tell you *everything* even if we spent all week flapping our gums, so try not to interrupt me with a bunch of idiot questions. This is a taste for flavor; you'll have to walk around to see things first-hand.



Population: 17,000

Districts: 4

Entry Points: Bold Bridge (starboard), Weeping Maiden's Bridge (larboard), Dockgrav and myriad miscellaneous piers

Map District Abbreviation: B1-B4

Bellicose Island (aka Bull's Island)

Hardly anyone calls it "Bellicose." To avoid sounding like a farmer dumped off a steamship, call it "Bull's Island" like the rest of us. Don't ask me where the nickname came from; no one knows, and you'll hear ten different stories if you ask. The island has the first and best access to clean water from the aqueduct off the north cliffs, which may be why it also boasts the bulk of the city's wealthy elite. It's a fun place to practice my trade but not a place I'd want to live.

Everything on the island burned to the ground a hundred and fifty years ago and was rebuilt with deliberation. The streets are laid out more methodically than the other islands as a result, but the sprawl has begun to reassert itself near the docks and bridges. Bull's Island has a distinct topography and is located at the highest elevation of the large islands where the Orgoth maintained the Bold Bridge. The docks to larboard occupy the lowest ground of the island, and then it slopes up gradually from fore to the highest point in the aft, which is not coincidentally the most desirable real estate.

One thing you should know on Bull's Island is that outside the Dockgrav you don't want to be walking around with an arsenal of weapons or wearing bulky armor, or

you'll draw attention from the Fingers Watch or one of any number of mercenary companies hired to protect groups of locals. They can pile on some ridiculous fees—made up on the spot near as I can tell—for walking around too well armed. Daggers and even a modest sized blade at your hip won't draw trouble, but keep pistols and any large weaponry wrapped up and out of sight. There are only a couple spots in Five Fingers where they worry about that kind of thing, and Bull's Island is one of them.

If you've got any ogrun friends, don't have them walking around with *any* weapons at all! That applies for *everywhere* in Five Fingers. I mean it. There are specific laws on the books against armed ogrun. They probably won't get enforced on the docks, and there are other neighborhoods where no one is going to bother, but on Bull's Island they take it seriously. It may seem a bit unfair, but I'm not the one writing the laws, so complain to someone else.

B1-Dockgrav

The Dockgrav is the roughest neighborhood on Bull's Island, but it's not so bad. It's only frightening if the smell of sweaty dockworkers makes you fret. It is the primary dockyard for deep-sea ships, and it sees activity day and

night. The rest of the district is made up of cramped residential housing where all the laborers, dockworkers, factory workers, and other folks working in the region live. A number of folks who do low end service jobs up in the Terrace and High Districts live there.

The most impressive structure in Dockgrav is the great **Naval Fortress** on the fore side of the docks. It is a big squat thing of heavy stone that looks out over the shielding wall protecting ships from errant waves from winds across the bay. The fortress could support thousands of soldiers, but it is mostly unoccupied except for a small token group of Ordic Navy. It's just enough to patrol the channels and inspect the occasional trade ship. Inside the fortress is the **Five Fingers Port Authority**. Navy boys are always welcome there if they get too drunk to return to their ships for the night, and they run their own little uniformed-men-only card and dice games.

There is an entire section of the Dockgrav known as **The Hold** that serves as the central turf for High Captain Jannish Riordan. It is the largest cluster of warehouses on the island. Goods passing through the region not put on a barge are stored there at least temporarily. A huge amount of money passes through in dark offices. A well-funded mercenary outfit named "Jenner's Arsenal" has been hired

DOCKGRAV DISTRICT SUMMARY

Population: 7,250 (6,000 Thurian, 485 Tordorans, 280 Gobbers, 150 Midlunders, 280 Gobbers, 70 Bogrin, 50 Kossites, 40 Ogrun, 40 Caspians, 135 Other)

Type: Sea docks

Trades: Shipping, hauling, storage, taverns, brothels, gambling, restaurants, inns, ship repair, nautical supplies and gear, warehouses, mercantile, trade, black market

Famous Locales: Dorne & Fergurn Barristers and Imports, the Fulsome Garter, High Captain Riordan's Headquarters, Naval Fortress, Five Fingers Port Authority, the Hold, the Winking Coin

Wealth: Moderate; **Disease:** Low; **Crime:** Moderate; **Vigilance:** Moderate (mercs)

High Captain Influence: Riordan 5

People of Note: Barrister Cord Dorne, Barrister Lagston Fergurn, Mercenary Captain Bricke Jenner, Low Captain Jethbelle Kannigur, High Captain Jannish Riordan, Ordic Navy Captain Pryce Burgmanis (male Thurian Ftr5/Exp2), Port Authority Magistrate Rafaldo Petri

USING DISTRICT SUMMARIES

Each district is preceded by a summary showing some of the most pertinent aspects of the region. Full details for some of these elements for use by GMs in actual play are detailed in Chapter 7 (pg. 150). Players can use the summaries to gain a quick sense of the district at a glance.

Population: These numbers are all approximate, for people come and go in the city and there is no strict census. They are provided to give a sense of where certain concentrations of human subcultures and non-human species live in the city. The numbers also do not include visitors or other transient populations. In cases where the numbers of a specific group are inconsequential, they will be lumped together as "Other."

Type: Type indicates the general function of the district, if it has one, or it may include several.

Trades: This is the most generally accepted purpose of the district. Trades include those industries and occupations most commonly found in the district, but they are not intended to be all-inclusive.

Famous Locales: This includes notable locations in the district, some of which will be mentioned in the following narrative while others are detailed elsewhere. In some

cases locations may be named which do not have a detailed entry, but they can be found in Table A-1: Goods & Services in the Appendix (pg. 182).

Wealth, Disease, Crime, and Vigilance: Each of these categories is ranked with one of the following descriptions: Highest, Very High, High, Moderate, Low, Very Low, and Lowest. This indicates the general level of wealth, the likelihood of disease outbreaks, the risk of general crime, and the amount of vigilance one can expect in a given district. In some cases a parenthetical note will follow the description to provide additional information. For example, Vigilance: Moderate (mercs) indicates that mercenaries are responsible for some of the patrolling of the district for crime.

High Captain Influence: If any High Captain has laid claim to sections of this district, it is indicated in this section with a number from 1 (representing lowest influence) to 5 (indicating the High Captain considers this district his home turf).

People of Note: Any NPCs described in the narrative who are most likely to be found here will be listed in this section. This does not indicate they spend all of their time here.

to supplement the watch and patrol the region. Nominally they are in the employ of a half-dozen merchant-groups, but everyone knows they work for Riordan.

The region is quiet and calm, and it's almost eerie at night since Riordan imposed an unofficial curfew. Riordan prides himself on being the most "civilized" High Captain, all business-like. They say he's a friend of the Lord Governor, but no one gets to be High Captain without blood on his hands. Folks who cross Riordan tend to disappear with no fuss and no muss—here one day and gone the next.

Riordan's most skilled and "professional" gang can be found in the Dockgrav. They are called Kannigur's Shrikes and are led by Jethbelle Kannigur (female Thurian Ftr4/Rog4/Enf5), one of Riordan's most trusted seconds. Every one of them is a deadly knife-fighter and extortionist. They dress nice, but they'll kill you in a heartbeat if you cross them. One of their favorite hangouts is an upscale club near the main street up to the Terraces named the **Fulsome Garter**.

TERRACES DISTRICT SUMMARY

Population: 8,500 (4,350 Thurians, 3,975 Tordorans, 70 Midlunders, 105 Others)

Type: Residential/Market/Bridge

Trades: Merchants, consumer goods, imports houses, trade houses, expensive restaurants and taverns, artisan shops, caravaners, haulers, inns, taverns, textiles, mercantile

Famous Locales: Bellicose Market, Bellicose Trade Board, Velvet Coach Tavern, Kileston Fine Liquors, the Gentleman's Parlor

Wealth: High; **Disease:** None; **Crime:** Low; **Vigilance:** High;

High Captain Influence: Riordan 4, Hurley 1, lightly contested

People of Note: Nicols Baumgart, Hirem Larrissey, Sesh Lestiway, Watch Captain Gervis Sculler

High Captain Hurley pulled off a nice racket under Riordan's nose with the channel barges that run goods between Dockgrav and the Rivergrav. A lot of the cargo brought to the Dockgrav winds up transferred onto smaller riverboats to go up the Dragon's Tongue, but trying to haul those across the islands by bridges is a nightmare. The barges offer a "service" to take goods over to the Rivergrav and transfer them to river ships for a "fee" that varies with

RUMOR HAS IT:

DORNE & FERGURN BARRISTER AND IMPORTS

COMMON: NONE.

UNCOMMON (DC 15): THIS LEGAL OFFICE SPECIALIZES IN IMPORT/EXPORT LAW.

RARE (DC 20): THIS OFFICE WORKS FOR A NUMBER OF THE MORE SUCCESSFUL CRIMINALS IN TOWN, AND HIGH CAPTAIN RIORDAN HAS THEM ON SPECIAL RETAINER. THEY MIGHT SERVE AS AN INTERMEDIARY FOR THOSE SEEKING TO HIRE "SPECIALIZED" SERVICES OF CERTAIN CRIMINALS IN TOWN.

OBSCUR (DC 30): THOUGH THEY ARE SKILLED LAWYERS, THEY MAKE MOST OF THEIR MONEY ARRANGING SECURE TRANSACTIONS FOR THOSE WHO NEED DIRTY BUSINESS DONE. THIS INCLUDES CONTRACT KILLINGS, STEALING VALUABLES, HANDLING SCANDALS, OR BROKERING UNUSUAL OR BORDERLINE ILLEGAL MERCENARY AND PRIVATEER CONTRACTS. THEY SERVE AS A BUFFER BETWEEN CRIMINALS TO ENSURE RELATIVE ANONYMITY

the size of the cargo. I hear Riordan and Hurley have had some less than friendly exchanges over it.

One place worth mentioning is **Dorne & Fergurn**, barristers specializing in import and export laws. They do a lot of work for Riordan on special retainer. From what I hear they offer more services than consultations about the law for those who can afford their fees.

B2-Terraces District

The largest on Bull's Island, the Terraces District is situated on a gentle slope rising up from the south shore toward the High and Lords Districts. Ground has been leveled in a series of incremental terrace layers, and the higher the terrace is (further starboard) the more prestigious in general. However, none of the housing there is particularly great. I like having fun at the expense of those living in that mostly residential neighborhood of aspiring elites.

Yard for yard, it is the most overpriced real estate in Ord. At least in the High and Lords Districts you get something nice for what you pay. In the Terraces District rents are insane even for a second-rate third floor apartment that would cost you half as much on Chaser. People are packed in tightly, and streets and buildings are nearly as crowded as what you'll find on the other islands. People there have enough money to hire bodyguards and good security. Residents are "lower upper-class" like young merchants on the rise or great merchants on the way down, gang captains with delusions of grandeur, successful entertainers, the

Chapter Three: Island by Island

more consistent and usually cautious gamblers, upper end bureaucrats, and the estates of mid-rung Ordic nobles who have chosen to spend time in our not-so-fair city.

The **Bellicose Market** occupies an open area between the two bridges and is the most expensive central market in Five Fingers. Resident shop owners live in nice flats above their stores. There you can find anything catering to the wealthy or those wanting to be viewed as wealthy. Jewelry, nice clothing, silk, imported spices and fabrics, exotic items from Zu, and all manner of other imports like the most expensive cigars and spirits or Khadoran fur coats. You name it. Most of the deep-sea ocean ships dock at Bull's Island at the Dockgrav, and the best share of that inventory is sold there. You'll pay a premium to get robbed by folks like the nice plump merchant lady Sesh Lestiway (female Thurian Exp 6) who offers you a free cinnamon biscuit while you eye her overpriced knick-knacks from Zu. If you want something cheaper made locally, like a well-forged blade, go over to Chaser Island instead.

Merchants'll rob you, but there's little actual theft. The Fingers Watch is there in force every day. One of the most influential merchant's groups, the **Bellicose Trade Board** chaired by Hirem Larrissey (male Thurian Exp13), hires a number of mercenary freelancers to discourage theft on the streets. Some of those so-called mercs are former thieves turned against their own. Dressed like normal people, they are ready to break a pickpocket's fingers if caught in the act.

The roughest area of the district is the pocket around the main roadway down from the Great Bridge from the Western Tradeway. The upper-crust types steer clear of that area unless passing through, but that doesn't mean it's a bad place for regular folks like you or me. All northern land traffic from the capital or elsewhere comes through there, and its industry is related to caravans, travelers, and freight. There's a sizable branch of the **Tradeway Caravaners' Guild** although their headquarters is in Merin. Those boys are crooked as a bolt of lightning and kept in High Captain Riordan's pocket. They're a tough and violent bunch pretending to be normal laborers, but they're basically a gang of thugs.

The **Bellicose Watch Barracks** is on the aft end of the district. The Bull's Island Watch Captain is the portly and surly Gervis Sculler (male Thurian Ftr6/Rog3), an unfriendly drunk with more than a passing interest in betting on ship races.

B3 - Lords District

Situated between the Dockgrav and the High district and starboard of Terraces, the Lords District is the main residential district for the upper class in Five Fingers. They've tried their best to make it an attractive and sumptuous district, but there's no escaping the fact that you're on an island of impenetrable rock. Attempts to liven up the estates through landscaping are generally more expensive than they're worth.

I love working the Lords District; the trick is never to steal too much. I've pilfered a few select pieces from the jewelry box of a well-heeled wife who didn't even notice anything was missing. It's when you get stupid and try to strip the house of every piece of flatware that you're guaranteed to get caught.

There's a small **Lodge of the Fraternal Order of Wizardry** starboard up against the cliffs, and I've heard a number of their brothers from Ceryl have come to the city to work on something. It's probably related to the Orgoth tunnels and caves below the islands. The head finger-wiggler is High Magus Piran Terpwel (male Thurian Wiz13), nephew to the grand high finger-wiggler in Ceryl. He is juiced with the local elite and not someone you want gunning for you. I know the Fraternal Order types mingle only with the elite and not their arcane brethren down on Crucible Alley.

Most of the district is residential, but you'll find a few entertainments. The **Lord's Garden** is a pathetic joke by the standards of such things. There's no real soil on the islands, so they had to import earth and plants, but in spring and summer they manage to make it look half-decent. There's the **Heatherlong Opera House** built decades ago by the sponsorship of Lord Governor Seanae Heatherlong, the only legacy she left. I'm not one for

LORDS DISTRICT SUMMARY

Population: 900 (450 Thurians, 390 Tordorans, 60 Others)

Type: Residential

Trades: Upper-class entertainment venues

Famous Locales: Shrine of Asc. Shevann, Lodge of the Fraternal Order of Wizardry, Lord's Garden, Heatherlong Opera House

Wealth: Highest; **Disease:** None;

Crime: Very Low;

Vigilance: Highest

High Captain Influence: Hurley 2, Riordan 1 (not contested)

People of Note: High Magus Piran Terpwel

opera, but connected to the coves below that portion of the district there are caves and a grotto. I've spent a few nights down there hiding after a job where the muffled music echoing through the caves was eerie.

B4-High District

Most of the people living in the district are servants of a tiny cluster of the city's topmost elite and wealthiest families. It's where you find the home of the **Lord Governor's Estate** which occupies a position of prominence at the top of Garden Row. It's not impressive compared to a real palace in a place like Caspia, Korsk, or Merin, but it's a real mansion. I don't think Lord Governor Doyle spends any time there, however. Word has it he's estranged from his wife, the Lady Kellise Doyle (female Thurian Ari3), who takes her frustrations out on him by throwing an endless procession of parties and formal dinners all the while spending whatever money he manages to accumulate. The elite gather every evening there for soirees or other diversions.

HIGH DISTRICT SUMMARY

Population: 350 (280 Thurians, 40 Tordorans, 20 Caspians, 10 Others)

Type: Residential

Trades: Fine restaurants, entertainment venues, commissioned arcane

Famous Locales: Garson Mansion, Keyword Estate, Lord Governor's Estate, Mateu Manor House

Wealth: High; **Disease:** None;

Crime: Very low; **Vigilance:** Very high

High Captain Influence: Riordan 1 (name only)

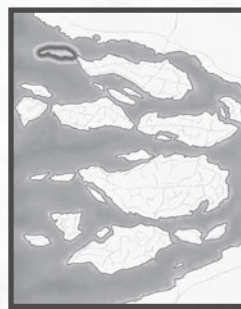
People of Note: Lady Kellise Doyle, Castellan Kelvio Mateu

The wealthy castellans and elite merchant barons who have their estates there have the money to outfit themselves with truly impressive security, including the arcane variety. There are a number of top notch mercenary outfits hired to keep the area secure, including specialists I'd never want to tangle with on my best days.

A few manors of note include the **Keyword Estate**, one of the wealthiest trading families in the city, the **Garson Mansion**, heirs of an old pirate family that went legitimate, and the subdued **Mateu Manor House**, which

is squirreled away near the Dockgrav. I won't pretend to understand the complexities of trade and politics in which the Mateus are neck-deep (see Chapter 5, pg. 124). Their base of power is Berck where their matriarch Izabella weaves her web. One of Izabella's sons lives at this Manor, Castellan Kelvio Mateu (male Tordoran Rog7/Ftr4), a shrewd middle-aged man who oversees house business. They have a private security force and unlimited wealth. Tangling with the Mateus is something even the Cathors don't do lightly.

Squall Island



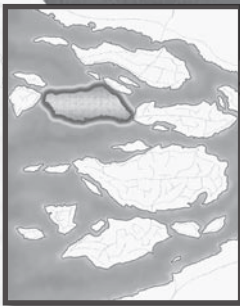
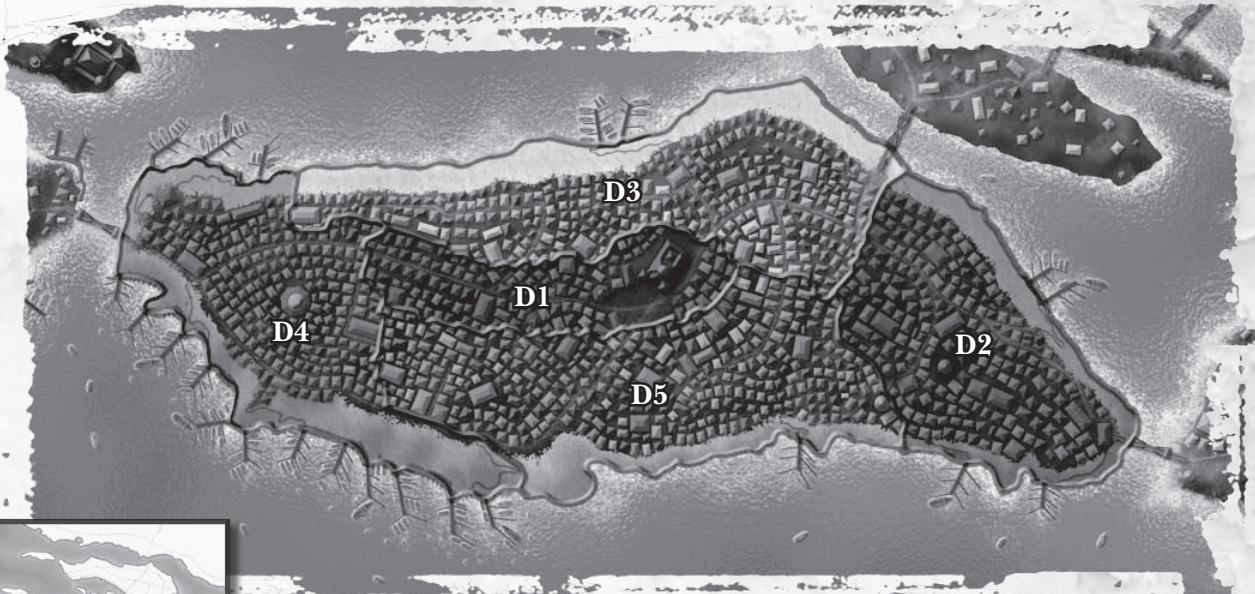
Population: 12

Districts: 0

Entry Points: Aft Dock

Just fore of Bull's Island is a rugged stretch of craggy rock only notable for a lighthouse called **Arrigan's Beacon** which dominates the highest and westernmost tip. The only people "living" there are a dozen navy men from the Naval Fortress in Dockgrav. I've been up there and can confirm it grants a beautiful view on a clear day. The spot is mainly used to mark the divide of the channels for incoming ships, but it has been used as a perch for snipers at least twice that I know of. One was an attempt on High Captain Kilbride when business brought him to Bull's Island. A few extra bodies appeared in the channels soon after that. I don't think they ever caught the sniper, but he was thought to be some ex-mercenary out of Corvis. I can't recall his name. Some say he missed on purpose and that the shot was intended deliberately to nick Kilbride's ear as a warning, but I don't know if anyone is that good with a rifle.

TWIN ISLANDS: DOLETH & CHASER



Population: 24,000

Districts: 5

Entry Points: Headmost Bridge (fore),

Sleeping Maiden Bridge (starboard),

Tow Bridge (aft), ocean docks

Map District Abbreviation: D1-D5

Between Bold Finger Channel and Heir's Finger Channel are the Twin Islands, Dicer and Chaser. Those neighborhoods are soaked in flavor, personalities, and history but may be an acquired taste. Learning the region can be dangerous due to the number of gangs frequenting its streets.

The High Captains frequently contest the area, and you could find yourself in the middle of a power grab between Hurley and Kilbride and have no idea other than seeing the gambling halls locked up tight and one of your favorite taverns changing its name and opening under "new ownership." It's rare but possible to walk into a messy brawl or corner-to-corner shootout. Open fights are infrequent, fast, and brutal where each side hopes to resolve everything before reinforcements or local authorities arrive.

Like Bull's Island few call Dicer by its formal name, which is Doleth Isle. Sometimes they go so far as to call it Bolis' Isle. The island holds historical interest because of an ill-fated folk hero named Bolis who worshiped Thamar back in the 270's. Bolis died there in a dark cloud of ill

Doleth Island (aka Dicer's Isle, Bolis Isle)

omen, or so the legend goes, and the king at the time built a cathedral and renamed the island in an attempt to redeem it. Whatever the king's goal, Dicer's Isle has remained a seedy and degenerate place. Still, there's a certain charm in the sagging buildings, the tight little alleys, and the gambling halls with their well-worn seats and dark corners. It's a good place to be a thief.

D1-Cathedral District

CATHEDRAL DISTRICT SUMMARY

Population: 2,500 (2,110 Thurians, 145 Tordorans, 100 Caspians, 50 Gobbers)

Type: Market

Trades: Mercantile, restaurants, gambling, some crafts shops

Famous Locales: Cathedral Market, Five Fingers Cathedral of Morrow, the Left Handers

Wealth: Low; **Disease:** Low; **Crime:** Moderate; **Vigilance:** Low

High Captain Influence: Waernuk 2, Hurley 1, lightly contested

People of Note: Prelate Lincoln Daltry, Illuminated One Pauline Greyvine, Sir Manfred Largond

LEGENDS AND LORE:

CATHEDRAL OF MORROW

COMMON (DC 10): THE CATHEDRAL HAS SUFFERED RECENT VANDALISM, WHICH IS NOTHING NEW SINCE THE CHURCH HAS ALWAYS HAD A DIFFICULT TIME IN THE CITY.

UNCOMMON (DC 15): THAMARITES TRIED TO CORRUPT THE CATHEDRAL'S FONT RECENTLY BUT WERE CAUGHT AND SCARED AWAY. THE PRELATE IS TERRIFIED OF IT HAPPENING AGAIN. THE ORDER OF ILLUMINATION HAS INVESTIGATED BUT DOES NOT HAVE MANY LEADS.

RARE (DC 20): BOLIS LEFT A CURSE ON THIS ISLAND THAT PREVENTS THE CHURCH OF MORROW FROM PROSPERING THERE AND ENCOURAGES GENERAL APATHY AND VICE. SOME BELIEVE THE CURSE CAN ONLY BE LIFTED IF THE SCION'S LOST CORPSE IS RECOVERED AND DESTROYED BY MORROWANS.

OBSCURE (DC 25): WHEN THE CATHEDRAL WAS FINISHED IN 282 AR, A RELIC OF ASC. DOLETH WAS ENTRUSTED TO ITS GROUNDS—A WOOD CHISEL HE HAD USED TO CRAFT HIS OWN SHIPS. THE BAD LUCK OF THE CATHEDRAL IS LINKED TO THE DISAPPEARANCE OF THIS RELIC IN 427 AR WHEN IT WAS STOLEN BY THAMARITES.

The central district on Dicer's Isle still has a central market but is named for the largest church in the city that dominates the square, the **Five Fingers Cathedral of Morrow**. There's some snide talk about the structure, and it's true the years have not been kind. The local church of Morrow is understaffed, and it has been a post with frequent turnover.

I know a little about architecture, and it is a fine building constructed with love and attention to detail. I hear the king of Ord paid for it out of the kingdom treasury, and the construction began in 272 AR and ended ten years later. They shipped in stone, marble, and other materials from as far away as Orven in Cygnar. It's a shame to see a nice building like that fall into disrepair. Apparently the roof took some damage a few decades ago that was never properly repaired, so it leaks in heavy rain, and some of the foundation has shifted a bit over the centuries producing cracks on a number of walls. There's a pair of statues in the front courtyard showing Morrow and Doleth on a boat's prow, but vandals broke off one of Doleth's arms. The people in Five Fingers aren't much of churchgoers although a small congregation attends the cathedral regularly. It sees more activity on major holidays, particularly Ascension Day at year's end.

The head of the church is a recent appointee who arrived six years ago, Prelate Lincoln Daltry (male Midlunder Clr7). I won't be surprised if he doesn't last;

they get a new prelate in there every few years. A few subordinate priests serve the prelate, but I hear it's largely an empty building except during services.

Recently a small group of the **Order of Illumination** has been in the area poking their noses into things. I'd not be surprised to find them floating in a channel one morning. The only two I know by name are a pious wizard named Pauline Greyvine (female Caspian Wiz8) and a zealous but jovial paladin named Manfred Largond (male Midlunder Pal7). They've taken over a small warehouse in the district and decorated it with Morrowan symbols, so I guess that counts as a local branch, such as it is. They've had trouble with the local gangs who report to High Captain Waernuk. I expect they'll get themselves killed before they root out any Thamarites.

There's quite a bit more in the Cathedral District than just the cathedral. There is a large market there busy every day of the week. There are good deals to be had if you know how to haggle. Haggling isn't a game on Dicer's Isle; it's a sport taken as seriously as the blood sports on Hospice. Many stalls are set out on Wender's Way, which I prefer to call "Con-man Alley" as every one of those bastards is trying to steal the shirt off your back and they're fast talkers. Look out for young pickpockets while you are distracted haggling with some merchant since the shopkeepers don't work too hard to discourage them. There are a couple of low-key taverns and the **Left Hand** gambling hall on the main road by the aft bridge district. It's a run-down dive, but you can sometimes find a good game there far cheaper than on the big island or at some of the more reputable spots.

D2-Aft Bridge District

AFT BRIDGE
DISTRICT SUMMARY

Population: 6,500 (5,155 Thurians, 380 Tordorans, 200 Radiz, 165 Bogrin, 135 Scharde, 130 Gobbers, 165 Other)

Type: Bridge

Trades: Merchant booths, gambling, taverns, crime

Famous Locales: Bodger's Bones, Cod Row, Lady of Ample Luck

Wealth: Low; **Disease:** Moderate; **Crime:** High; **Vigilance:** Very low

High Captain Influence: Waernuk 3, Kilbride 1, Riordan 1, lightly contested

Chapter Three:
Island by Island

The Tow Bridge tightly links the Twin Islands together with constant traffic. One interesting bit of business with the bridge is some of the local hawkers keep trying to set up booths and tents along the sides in order to get the jump on those seeking to spend their money. It isn't legal and it makes bad traffic worse. They get chased off all the time, but they always come right back.

You'll see upward of four stories of residences there, and some of the upper ones lean toward each another in a precarious fashion. Most of my kin can't even stand to visit this city because of sights like that, but personally I've come to appreciate ample connected rooftops, as I can cross the bulk of the city without ever stepping down on the street. The people living there are poor and include plenty of hard workers, but there are just as many beggars, con men, layabouts, thugs, and parasites.

One place I'd avoid is **Cod Row**, a dangerous and twisty little street starboard of the bridge. There are a number of fishmongers there who see to the locals, but it is a bad area to linger, particularly if you're not a native or if it is nearing twilight. One of High Captain Waernuk's more unpleasant gangs, Dicer's Laggars, makes the rounds and is always looking for a fight.

The bulk of the gambling halls on Dicer's Isle are scattered from the Aft Bridge to the Maiden Bridge. All are seedy compared to Captain's Isle, but they see plenty of business from a rough crowd, including minions of the various High Captains who prowl the area. Favored places include the **Bodger's Bones** and the **Lady of Ample Luck**, the latter a dark little den for card sharks. Some of the best regular gamblers in the city like to frequent the Lady, so be prepared to walk out poorer than you entered. Some folks like the smell of danger, and the places here have it, particularly once drinks and insults start to flow.

D3-Maiden Bridge District

The Maiden Bridge district serves as the connection to the Three Maidens and thereby to Bull's Island. A number of good earning gambling halls, taverns, and common theaters are there. It is considered a key choke point for traffic, so all four High Captains have a piece of the district. That can make for interesting times. Most of their infighting is subtle and handled under cover of darkness or alleys, but it can erupt onto the streets at times.

The most valuable "asset" in the district is **Crucible Alley**, a street far to the fore and backing on the Docks District. It is a crowded region devoted to the arcane,

exotic, and dangerous, particularly alchemy in its varied forms. The street got its name from the Order of the Golden Crucible setting up local offices and shops there. You'll find more independent arcanists than is typical, but some band together into smaller cabals.

As an independent myself, I have a soft spot for those individuals even though the Order of the Crucible does offer the highest quality alchemical substances. You get what you pay for, but the cut-rate apothecaries do plenty of business, particularly among the lower classes who can't afford Crucible stock. The less scrupulous make decent coin selling half-baked salves, ointments, or potions that are supposed to help against some of the diseases common in the poorer districts.

Five Fingers has a reputation as the best place to find illicit components, poisons, and materials for dark rites like necromancy and even infernalism. So far as I'm aware it's just a matter of finding the right provider, asking the right questions, and having enough coin. Any of the High Captains would love to control such a lucrative industry, but the street has kept its tenuous independence. I hope it stays that way. That doesn't mean you won't find enforcers in the region. Money talks and the High Captains have plenty of it.

Let me name a few specific shops I've at least looked inside. There's **Incabulous**, which specializes in enchantment magic and sells a number of preserved body parts for use in various spells. I don't know much about such stuff, but you'll find lots of unpleasant things inside like eyes, fingers, dead men's heads, and nooses stained with blood. I don't know who'd want such things, but apparently they're useful for something.

MAIDEN BRIDGE DISTRICT SUMMARY

Population: 4,500 (3,950 Thurians, 265 Tordorans, 80 Scharde, 65 Midlunders, 50 Gobbers, 90 Others)

Type: Bridge/Market

Trades: Alchemy, mercantile, occult, black market

Famous Locales: Chadra & Chuff Scriveners, Crucible Alley, Incabulous, Nodra's Veil, Order of the Golden Crucible, The Onyx Pestle

Wealth: Above average;

Disease: Low; **Crime:** Moderate;

Vigilance: Low (mercs)

High Captain Influence: Waernuk 2, Kilbride 2, Riordan 2, Hurley 1, contested

People of Note: Crucible Master Alchemist Maurin di Glyce, Setter Gorvis, Kerlo, Leishe Nodra

Another is **Nodra's Veil** which sells a broader variety of materials of use to alchemists and arcanists, particularly—or so its proprietress Leishe Nodra (female Radiz Wiz8) says—for divinations. She's a good-looking woman and likes to play up the whole "I'm gifted with the second-sight, let me look into your future with this deck of cards" angle, which seems to bring in regular customers. For all I know she actually can see the future. Who knows?

Then there's **The Onyx Pestle** which sells a lot of interesting chemicals, and I've heard maybe poisons if you ask properly. The way Setter Gorvis (male Thurian Alc6) approaches things is you have to buy at least one other type of substance for every poison you want, which he refers to as "industrial byproducts," and if you ever mention the word "poison" he'll kick you out of his shop and never let you in again. He's got an ogrun named Kerlo (male ogrun Bbn5) who works as an "assistant" to ensure there's no trouble in his shop.

D4-Doleth Docks

DOLETH DOCKS DISTRICT SUMMARY

Population: 3,000 (2,360 Thurians, 175 Todorans, 155 Gobbers, 100 Scharde, 50 Khard, 45 Midlunders, 35 Ogrun, 80 Others)

Type: Sea-docks/market

Trades: Shipping, hauling, fish market, inns, taverns, gambling

Famous Locales: Leaking Barrel, Parched Whale, the Slat Market, Squid's Corner

Wealth: Low; **Disease:** Moderate; **Crime:** Moderate; **Vigilance:** Low

High Captain Influence: Waernuk 2, Kilbride 3, Riordan 1, contested

SHRINES AND SUPERSTITIONS

There's a good reason why the people of Five Fingers are superstitious: their shrines and secret temples are places where magic works and the gods or their servitors are watching. A simple Gather Information DC 18 tells any stranger that some of the city's shrines are places of power. However, there are also dozens or even hundreds of shrines that offer no bonuses. Knowing the difference requires a Knowledge (Local) skill check with DC shown below for each shrine.

Anyone who visits one of the following shrines may gain a bonus from its use. Using a shrine requires knowing what offerings, vows, and prayers are required. This information is usually kept a secret by shrine keepers and devotees; sometimes it is shared with favored worshippers and followers. Failure to keep a particular vow means that the petitioner is no longer considered devout, and no more blessings can be obtained from that shrine. Morrowan and Dhunian shrines give their bonuses up-front and expect followers to fulfill their vows while Thamarites demand sacrifices first.

Once this key information is known, the supplicant must visit, give an offering valued at least 50 gp in coin or goods, and make a successful ability score check as listed. If the ability score check succeeds, the character gains the divine bonus described. If it fails, there is no penalty. Many shrines are not directly overseen by a priest, but in some cases a priest will periodically visit to collect offerings. Theft of

offerings by those who are not ordained is rare due to the superstitious nature of the populous and the rumored risk of incurring a curse by the gods.

FORTUNE'S HORSE

(See Shrines, pg. 52) The bronze equestrian statue stands on a plinth at the end of Crucible Street and once carried a rider, an early Lord Governor of the city. Others say a statue of Scion Bolis himself was once mounted atop the horse. In either case, it now features no rider but is considered lucky by gamblers. The horse's nose stands about 10 feet above street level and is always rubbed shiny and bright because the horse is a shrine to luck and fortune.

The secret vow here is that a gambler must polish the horse with precious oil (100 gp worth) if he succeeds the ability check. Gamblers often come here at night and leave candles, sweets, semi-precious dice, and markers from the various gambling dens below the horse's lifted front hoof. Those who pray here and are answered gain a +2 bonus on either Profession (Gambler) for a week or a +4 bonus on a single Gambling check. Knowledge (Local) DC 14, Charisma check DC 17.

The Doletch Docks are slower than the docks on Bull or just across the channel at Captain's Isle. The piers there are particularly popular with shady privateers who have authorization to hunt the ocean lanes. There's a line of drinking holes and spirits dens above the docks with colorful names like **Squids Corner**, the **Leaking Barrel**, and the **Parched Whale**. Some of the places don't even have chairs to sit in and are little more than cramped rooms with a bartender, his bouncers, and a shelf to put your oily glass on when you're not drinking.

One of the biggest ongoing exchanges in the district is the daily catch of fish brought in from Headmost and Crabbeggar's Islands to be iced, crated, and sent around town. Fish is sent to the other markets or directly to taverns and restaurants, but there's also a lively daily trade at the so-called **Slat Market** taking place on the rigs hanging off the side of the island. The cliff side is pretty high there, and the actual docks are far below with lifts and ramps bringing supplies up to street level. There are a number of local gobbers who have set up homes in the rigging, hanging down along the side and helping haul up goods for sale, particularly the fish. Stalls are erected atop the slats at street level, and boxes of fish are continually winched up for sale. You can look down through the cracks in the rigging to the water and ships docked at the base of the island. Sometimes other goods and sundries are sold—anything local ship captains can be talked out of by the gobbers.

For reasons I've never understood, there's hardly any fighting there by an unspoken truce. It might be an awareness that any roughhousing could send both parties through the slats and down to a fast death below. Nonetheless it is a popular spot for cutpurses.

D5-Channel District

The bulk of the island's residences are crammed in the Channel District or aft in the Bridge District snug and tight. The High Captains don't pay much attention to residential districts, but one of Waernuk's enforcers got the bright idea of buying some of the buildings there, subdividing them into smaller and more cramped residences, and renting them for more than they're worth. It's in their interest to subdivide the lots as much as possible and expand upward as far as the crumbling buildings will allow. Some of the alleys are so narrow you'd have to be a child, a small dwarf, or a gobbler to get through. There is such a premium for land and housing

CHANNEL DISTRICT SUMMARY

Population: 7,500 (6,270 Thurians, 440 Tordorans, 185 Scharde, 110 Midlunders, 100 Gobbers, 80 Sinari, 60 Ryn, 55 Bogrin, 45 Morridanes, 45 Caspians, 110 Others)

Type: Residential

Trades: Pawnshops, black market, taverns, gambling

Famous Locales: Bell Row, the Hoary Trove

Wealth: Low

Disease: Moderate

Crime: Moderate

Vigilance: Low

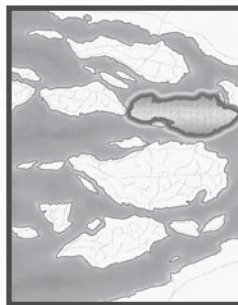
High Captain Influence: Waernuk 2, Kilbride 1, contested

People of Note: Adelar Rovisi

that many residents are happy to pay for what they get. If a fire hit the region the death toll would be brutal.

The only reason I visit Channel District is to visit **Bell Row**, a street with a high density of pawnshops and moneylenders. The former offers a man in my position places to offload items that receive attention on the regular market. My favorite second-hand merchant—yes, he's a fence—is Adelar Rovisi (male Ryn Rog3/Exp4) who runs the **Hoary Trove** on the second level.

Chaser Island



Population: 12,500

Districts: 5

Entry Points: Tow Bridge (fore),

King's Channel Bridge (larboard),

Hump Bridge (aft), river docks

Map District Abbreviation: Ch1-Ch5

Chaser's Isle, the "Eastern Twin", serves as a hub for the city with the main island to the south and Dicer's and Bull's Island west and north. It sees a lot of traffic in people and goods. Chaser and Captain's Isle compete for industry, river shipping, and markets, but Chaser has its own secret charms and dark corners. The proximity to Bellows means the market on Chaser has some of the finest locally produced gear, weapons, armor, tools, mechanical odds and ends, and so on. Chaser has a livelier branch of

Chaser Island



the Fingers Watch, so crime isn't bad there except for a couple rough spots. As on Dicer's, the struggles between the High Captains can sometimes spill out to affect the local residents and business.

Ch1-Central Chaser

The Central Chaser District extends from the King's Channel Bridge to larboard up through the central region until reaching the edge of Dag's Ward. When I need to

buy something—yes, I pay for some things—I prefer **Chaser's Market** which occupies a large section of the center of the island. The bulk of the fine work done on Bellows is sold there. The market sees to the needs of the periphery districts but gets considerable traffic from other islands as well. High Captain Hurley has done what he can to cement his hold over some of the more lucrative aspects of the district, but Riordan has been making his play.

The Whetted Blade is one of my favorite shops

for knives and swords; they serve as vendor for several craftsmen and artisans on Bellows. The store is run by a retired mercenary named Klive Higginson (male Morridane Ftr4/Ex2). He has a pretty sister named Darlise (female Morridane Ftr1/Exp2) who oversees the **Quenched Whistle** next door, a tidy and warm little tavern that's worth the slight premium and is favored by those seeking to sell their services as bodyguards. Up the street is a little gun shop called the **Well Oiled Holster** offering a variety of pistols for extremely reasonable prices. I have a feeling the quality matches the prices.

Hidden Hide is aptly named. It is a second floor shop almost impossible to find unless someone shows you the way, and it's my favorite place to buy custom-fitted armor and clothing, particularly leather. They will do a lot of custom work if you need it, including harnesses and muffled cinch-bags. The proprietor is a retired entryman named Karl Waters (male Thurian Rog6/Ssm2) who is not above teaching the basic tricks of the trade to promising apprentices. They do good business among my profession, and I've run into several of my rivals on visits. If you get on Karl's good side he will sell other equipment like clawed climbing gloves and boots, custom thieves tools, and several varieties of ropes and grapples. Some of the more successful rig-folk favor the shop, including gobbers and bogrin.

I'm not personally an aficionado of clockworks or mechanical gizmos, but those who use such tools enjoy stopping at the **Gearworks**, the best shop in the city offering a variety of smaller parts and tools for those in the engineering trade. They sell mostly parts and

CENTRAL CHASER DISTRICT SUMMARY

Population: 2,650 (1,460 Thurians, 915 Tordorans, 85 Gobbers, 75 Caspians, 65 Scharde, 50 Others)

Type: Market/Bridge

Trades: Mercantile, crafted goods, farmer's market

Famous Locales: Chaser's Market, Gearworks, Hidden Hide, the Quenched Whistle, the River Eel, the Whetted Blade, Traitor's Park, Well Oiled Holster

Wealth: Above average; **Disease:** Low; **Crime:** Low; **Vigilance:** High

High Captain Influence: Hurley 3, Riordan 2, contested

People of Note: Darlise Higginson, Klive Higginson, Vasily Pronovoich, Morov Pronovoich, Karl Waters

Chapter Three: Island by Island

components, not completed items. They go as small as the tiny little gears you find in pocket-watches and as large as the parts needed to build or repair a steam engine. They offer accumulator recharging at standard rates and sometimes have more expensive or exotic mechanical components. The owners are a pair of friendly expatriate brothers from Khador named Vasily (male Khard Bdg5) and Morov Pronovoich (male Khard Amk7).

The **Traitor's Park** is a bit of local color in the central square. It isn't really a park but more of a public monument with a grisly display of human skulls at the foot of a statue of King Baird Cathor the Headsman who reclaimed the Ordic throne from the Mateus back in the early 400's. One is the skull of Lord Governor Legison who served the Mateus trying to root out the Cathors in Five Fingers during the War of the Castellans. They left this little monument so we remember what happens to those who plot against the Cathors. Legison's body was hacked apart and scattered, and the legend says Legison will rise from the dead if his bones are ever gathered in one place. It is probably an idle ghost story, but stranger things have happened.

An interesting character works as the primary operator for the drawbridge on the **King's Channel Bridge**. He's a cantankerous old cuss by the name of Kreedon Boggs (male Caspian Exp4). He's the tyrant of the bridge, and I've seen him lift the drawbridge with not a single ship in sight just to inconvenience someone he didn't like.

Ch2-Rivergrav North

Rivergrav North is the rival to the big Rivergrav district to the south at Captain's Isle. The two docks receive all the riverboat traffic coming from and heading to the Dragon's Tongue River, and they handle a large portion of the city's trade and commerce. The docks are always bustling with new vessels and fresh faces. You'll find a lot more passenger traffic coming in with the bulk of the cargo brought to the main Rivergrav. There's also some industry landward in the district, including **Daggit's Lumbermill** which takes raw wood imported by boat and turns it into building material used in a lot of local housing and construction.

North Rivergrav distinguishes itself with an abundance of skilled craftspeople on the starboard side near the Hump Bridge, including Five Fingers' most noted shipwrights. There you'll find **Tambleshorn Watercraft** for small boats which even you could probably afford if you were

so inclined and the larger **Bilge 'n Barnacles** specializing in shallow-draft river cargo barges. Bilge 'n Barnacles is also willing to make customized river steamships. Many of the riverboat snobs prefer boats made in Point Bourne or Corvis, but there's good quality to be had there. There's also **Baldwin Sails**. They are a bit of a throwback, but their work has a lot of charm, specializing in small but fast sailing ships enjoyed by privateers and smugglers. It is not uncommon to fit a small steam engine into one of the vessels for when the wind dies on you.

One remarkable little shop to the fore of the district is **Callupus Fine Locks and Tools** whose work I'm painfully familiar with. The proprietor is an old ex-lockman named Geoff Callupus (male Midlunder Rog6/Exp1) who got religion, but the real star of the shop is his protégé, an amazingly skilled gobber everyone calls Lag (female gobber Rog2/Exp7). I wish I could turn that one to a life of crime since she's got an almost unnatural way with locks. Sadly she's in the business of making them instead of breaking them, and I wince to see the Callupus maker's mark on a lock or safe I'm trying to crack. You pay a high premium for their locks, but each is a work of art and well worth the price. I recommend aspiring thieves get their hands on one or two of them to use as practice in their spare time. The shop also sells really nice tools, some of which are very helpful in our line of work, but he won't sell to known thieves. My reputation got to him so I had to pick up some of the gear through proxies. It's well worth the added hassle though.

One man who's found an interesting niche in the city is Hodge Skallet (male Thurian Rog3/Ftr3) of **Skallet's Aquatic Salvage**. He's got a small but rugged team of helpers, and they manage to do fairly steady work trying to find things among the Channels and

RIVERGRAV NORTH DISTRICT SUMMARY

Population: 2,000 (1,490 Thurians, 300 Tordorans, 65 Gobbers, 50 Scharde, 45 Ogrun, 50 Others)

Type: River-docks/industrial

Trades: Wood processing, mills, shipping, hauling, shipwrights, locksmiths, salvage, taverns, inns

Famous Locales: Baldwin Sails, Bilge n' Barnacles, Callupus FineLocks and Tools, Daggit's Lumbermill, Lubber's Haven, the River Eel Tavern, Skallet's Aquatic Salvage, Tambleshorn Watercraft

Wealth: Moderate; **Disease:** Low; **Crime:** Moderate; **Vigilance:** Low

High Captain Influence: Hurley 3, Riordan 1, lightly contested

People of Note: Geoff Callupus, Lag, Hodge Skallet

THE BELLS OF DOCKTOWN

(See Shrines, pg. 52) This carillon of 12 bronze ship's bells is a small tower in Rivergrav North above a ship's chandlery. The bells are small, none bigger than a small keg of beer, and stand in a circle around a figurehead carved to resemble Ascendant Ellena. The secret to the Bells is that a petitioner must swear to guide someone true, find a traveler or pilgrim, and guide him where he wants to go. In many cases, this might just mean into a bad part of town. The

vow given while at the shrine can be honored later; it need not be completed before the blessing is given.

The required offerings include wine, a loaf of fresh bread, incense, and prayers chanted to the tolling bells. Some petitioners ring the bells for hours on end. Anyone who succeeds in petitioning the Ascendant Ellena's statue here gains a +1 on his next saving throw. Knowledge (Local) DC 15, Constitution check DC 12.

even out to the Bay of Stone. The crazy mockers have one of those diving helmets whereby with a length of waterproofed hose they can jump down into the water and crawl around on the bottom for an extended period of time. I understand he's got some kind of steam engine contraption for pumping air down there. You'll never get me into one of those rigs, that's for damned sure. They've been hired to do things like find bodies and salvage sunken boats although I'm pretty convinced they do their own "treasure hunting" in their spare time, particularly out to the Bay of Stone.

Ch3-Dag's Ward

DAG'S WARD DISTRICT SUMMARY

Population: 4,000 (3,215 Thurians, 200 Tordorans, 185 Scharde, 130 Gobbers, 75 Morridane, 60 Midlunders, 75 Kossites & Khards, 60 Others)

Type: Residential/slum

Trades: Gambling, taverns

Famous Locales: Cacogen Tavern

Wealth: Low; **Disease:** Moderate;

Crime: High; **Vigilance:** Lowest

High Captain Influence: Kilbride 4

People of Note: Don "Dainty" Haggise

There are a few neighborhoods exactly as bad as everyone would expect in Five Fingers—dangerous narrow byways where you're likely to get knifed just for looking at someone the wrong way and dead-end alleyways sheltering thugs and murderers. Some parts of Dag's Ward are exactly like that. I don't know why it turned out that way, why so many of the city's most ruthless lowlives decided to move

into the same area, except maybe they shared a fondness for the view of the channel.

The name of the district dates back to a particularly infamous enforcer in the early 500's. He was the first

of many deranged and temperamental crime lords subordinate to a High Captain who decided it would be a nice place to practice extortion, intimidation, thuggery, torture, and murder. Most people there aren't criminals, but even the regular folks are grim, close-lipped, and insular, and they do their best to steer clear of the gangs and close up their apartments at night. Kilbride likes to boast he "pacified" the district by taking it over, but I've not noticed any change in atmosphere.

The current cock-of-the-walk is a capo named Don "Dainty" Haggise (male Thurian Ftr11), one of High Captain Kilbride's more effective weapons. This brutal bastard was one of Kilbride's mates from his privateering days. High Captain Kilbride called Haggise to his side and entrusted him with taking over this unruly territory. There are a dozen minor gangs in Dag's Ward and countless independent thugs. "Dainty" directly controls Dag's Wardens who pretend to be a local watch when they collect their extortion dues. There's plenty of in-fighting, but if pressed most of them will fall in line with Haggise and make way for his subordinate enforcers, and Kilbride is paid from all their earnings. A few of the other local gangs include the Driftwolves, the Channel Dogs, the Paulson Street Rovers, and the Chaser Cutthroats.

If you like living dangerously, you'll find plenty of seedy taverns in Dag's Ward. It is a region where you might occasionally see a Thamarite priest walking around showing his faith openly and without fear of reprisal. Drop by the **Cacogen Tavern** aft in the district. It is a tavern reputed to have its own tunnels connected to old Orgoth torture chambers. Both the Channel Dogs and the Paulson Street Rovers enjoy drinking there and finding excuses to brawl with one another.

Chapter Three: Island by Island

Ch4-Whaleneck

WHALENECK DISTRICT SUMMARY

Population: 2,250 (1425 Thurians, 640 Tordorans, 70 Gobbers, 40 Ryn, 30 Umbreans, 45 Others)

Type: Residential

Trades: Simple shots, taverns, restaurants

Famous Locales: Fingers Watch Barracks

Wealth: Moderate;

Disease: Low; **Crime:** Low;

Vigilance: High

High Captain Influence: Hurley 1

People of Note: Twin Islands Watch Captain Sherill Ladway, Megan Wadock

Whaleneck gets a lot of traffic from its location as one of the nicer residential areas on the island. It is home to successful merchants, traders, lesser craftsmen, and better-paid laborers. It's one of the quietest districts on Chaser and a good place to live, honestly. I had a third floor flat there for twenty years.

Another reason it's quiet is the **Twin Islands Watch Barracks** headquartered there. They are the most helpless of the watch in the city, but it is not entirely their fault. There are too few stationed there to make a dent on the goings-on for two islands, and the guards are definitely outnumbered by the criminals. That could change in a heartbeat if the Lord Governor made it a priority, but so far it hasn't happened. I think he likes having the islands as an outlet for the struggles between the High Captains. I don't think the watch is more corrupt there; they are just street-wise and aware enough to know their limits. They rarely even cross the bridge to Dicer's Isle. The Twin Islands Watch Captain is a stocky woman named Sherill Ladway (female Umbrean Ftr7) who focuses on the market and residential areas of Chaser Island. I've run into a lass there named Megan Wadock—a good egg as far as they go, and her uncles Rorgun and Gunner are an interesting pair worth buying a drink if you ever run into them.

Ch5-Twin Bridge District

Not coincidentally the Twin Bridge District bears some similarities to Aft Bridge District on Dicer, as the two flow together pretty smoothly over the bridge.

Once again with the high volume of traffic there's lots of shops, inns, and taverns luring people in to spend their coin. It is the premiere gambling region on Chaser. Some people prefer the establishments to the Emerald District because of the smaller crowds. Their halls are mostly used by locals and are more upscale than places west across the bridge.

With the coin passing through, it's natural for the High Captains to take an interest. I think Kilbride is on top at the moment, but it changes week to week. The crown jewel of the district is a very large and well-maintained gambling hall named **Baize Hand of Fate** up near the bridge that does excellent business regardless of the season. There are rumors, I have no idea how accurate, that the hearty middle-aged proprietor Alvaro Duff (male Thurian Ftr4/Exp3) is one of the older by-blows of King Baird from his youth. He certainly looks more Tordoran than Thurian, but that can mean anything. The king's ill-fated cousin Castellan Lionor Cathor (male Tordoran Ari4/Ftr3) is sometimes found there, and I've heard he isn't the finest example of his bloodline (see Chapter Five, pg. 123).

Some people enjoy **Havershaw's Folly**, an ongoing carnival attraction taking up an open area larboard of the main road in the district with a good view over King's Channel. It is the closest you can get to a "faire" in Five Fingers with booths, tents, cheaper games of chance, freak shows, and so on. It's a particularly popular destination during the Dragon's Chase races (see Chapter 2, Festivals, pg. 32).

TWIN BRIDGE DISTRICT SUMMARY

Population: 1,600 (1,130 Thurians, 250 Tordorans, 70 Bogrin, 50 Gobbers, 40 Sinari, 30 Radiz, 30 Others)

Type: Bridge

Trades: Shops, taverns, inns, gambling

Famous Locales: Baize Hand of Fate, Havershaw's Folly Carnival

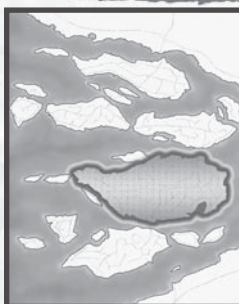
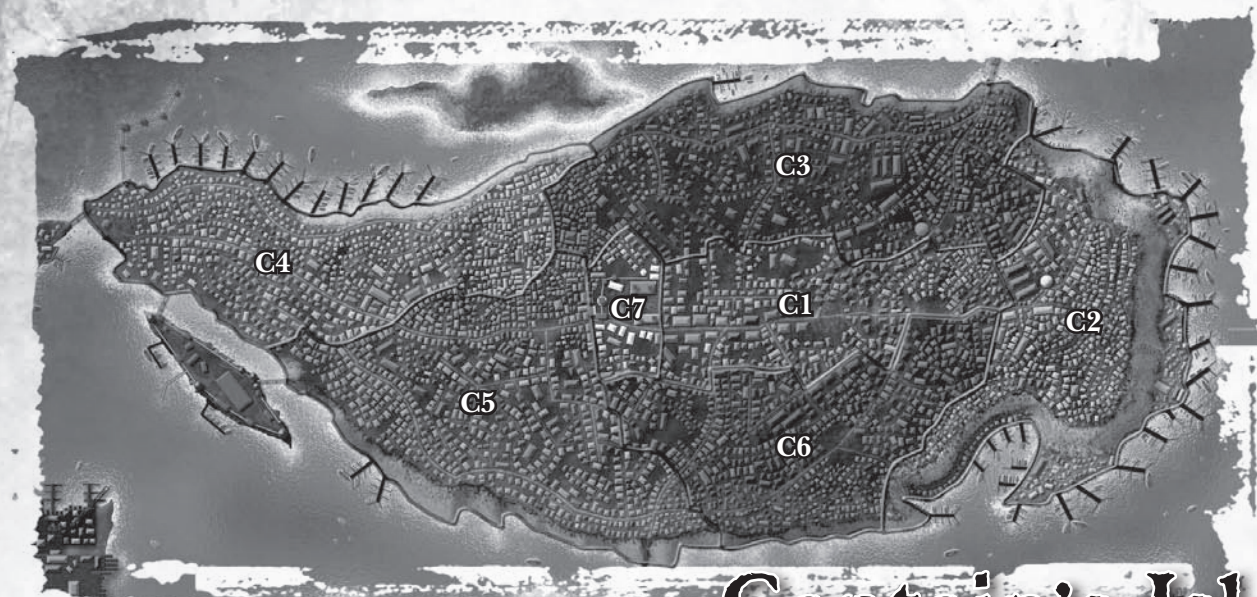
Wealth: Moderate; **Disease:** Low;

Crime: Moderate;

Vigilance: Moderate

High Captain Influence: Riordan 1, Kilbride 2, Waernuk 2, Contested

People of Note: Lionor Cathor, Alvaro Duff



Population: 61,000
Districts: 8 + Anchor Island + Porpoise Isles
Entry Points: Porpoise Bridge (fore), Anchor Bridge (fore/larboard), King's Channel Bridge (starboard), Broken Channel Bridge (larboard)
Map District Abbreviation: C1-C9, Anchor, P1, P2

Captain's Isle (aka The Main Island)

C1-Emerald District

The Emerald District is the premiere entertainment district in Five Fingers, and there's a ridiculous amount of coin floating through the region. There are plenty of other gambling halls across the islands, but with one or two exceptions the most prosperous are all there. Most out-of-towners seeking diversion go straight to the Emerald District and rarely leave until their pouches are empty. You'll see a bewildering assortment of people in the streets and taverns there.

It is a bad part of town for thieves to harass the vital businesses because it is the heart of High Captain Hurley's turf. The strength of Hurley's position is felt in the fact that none of the other High Captains have dared contest his interests there. The Lord Governor leaves Hurley alone even though the government seat is just up the main street to the west. As to where **Hurley's Headquarters** is located, all I know are rumors of an extensive lair on the second floor over an entire cluster of buildings overlooking the main street. Unlike Riordan and Kilbride, Hurley prefers to be discreet about his central "offices," but I think there are several gambling halls and taverns along the main strip where his people know how to reach him if necessary.

Mercenary groups nominally endorsed by the Lord Governor handle the traditional watch duties, and Hurley's right-hand man Dagson Canterwell (male

EMERALD DISTRICT SUMMARY

Population: 6,500 (5,505 Thurians, 375 Tordorans, 125 Scharde, 100 Gobbers, 75 Ryn, 65 Midlunders, 60 Umbreans, 60 Morridane, 55 Caspians, 80 Others)

Type: Market

Trades: Gambling, taverns, restaurants

Famous Locales: Corsair's Coin, Drowned Man Inn, High Captain Hurley's Headquarters, the High Sail, the Platinum Wheel, the Polished Silver

Wealth: Above average; **Disease:** Low; **Crime:** Low; **Vigilance:** High (mercs)

High Captain Influence: Hurley 5

People of Note: Ashleigh Blu, Dagson Canterwell, High Captain Banek Hurley, Chase Porthan

Captain's Isle is the "Main Island" sometimes referred to as the "Big Island" since it is home to a third of the city's population. It's a city within a city. It is where you'll find the center of city government, and all the High Captains have claimed pieces of the island, but the lion's share goes to High Captain Hurley, first among equals of those sons-of-whores. Captain's Isle is a bit too crowded and popular with visitors for my liking, but it's still an interesting place particularly for newcomers. No one should come to Five Fingers without visiting the Emerald District and the Laden Galleon.

Chapter Three: Island by Island

Midlunder Ftr3/Rog3/Ptr3/Enf3) is responsible for coordinating his mercenaries. The largest company has gone so far as to call themselves the “**Emerald Watch**” with uniforms not dissimilar to the actual watch. They are guaranteed to harass out-of-towners spotted wearing heavy armor or openly bearing weapons larger than a dagger or thin sword. There are strongbox rentals in the district where you can pay a nominal fee to safeguard weapons or other gear, and most of them are trustworthy. It is one of the few districts outside of Bull’s Island with that kind of restriction.

The three premiere gambling halls are the **Platinum Wheel**, the **High Sail**, and the **Corsair’s Coin** each of which does steady business. The most popular tavern is the **Drowned Man Inn** inside the district along the main road nearest Rivergrav. It extends up three levels and includes a converted Orgoth hold below. Local musicians often perform there, and there’s a broad selection of spirits including the locally distilled variety and excellent food. The inn isn’t counted a gambling hall, but games of chance are featured in the old hold below entry level where informal tables are set up for cards and dice. Chase Porthan (male Thurian Ftr2/Exp4) is the innkeeper well loved among the regulars. The last time someone laid a hand on Chase in anger, the patrons dragged the offender to the street and beat him so badly his friends couldn’t recognize him.

RIVERGRAV DISTRICT SUMMARY

Population: 7,400 (5,720 Thurians, 535 Todorans, 450 Scharde, 125 Ryn, 100 Midlunders, 80 Ogrun, 75 Morridane, 75 Gobbers, 65 Caspians, 55 Umbreans, 50 Midlunders, 70 Others)

Type: River-docks

Trades: Shipping, hauling, mercantile, gambling, taverns, inns

Famous Locales: The Bitter End tavern, Dragon’s Tongue Trade, Haridloff Marina, the Laden Galleon, Mannaran Pier, the Red Bucket tavern, the Cutting Board restaurant

Wealth: Moderate; **Disease:** Low; **Crime:** Moderate; **Vigilance:** Moderate

High Captain Influence: Hurley 4, Kilbride 1, Riordan 1, Waernuk 1, lightly contested

People of Note: Decke Galwaith, Jack “Blackbarrels” Grimgrave, Carolan Kain, Garlen Wyse

There’s a bordello in the district called **The Polished Silver** that frankly I can’t abide. The place will rob you blind if you let them, and their proprietress Ashleigh Blu (female Thurian Exp2/Rog5) has no honor whatsoever. It is seriously a terrible place, far overrated, and I’m not just saying that because of some difficulties I had with Ashleigh the last time I... had a meeting there. I honestly think they prefer out-of-towners, or maybe they don’t like dwarves.

When I talk about a “bordello” in Five Fingers, some people have a certain idea in mind, but the places offer a lot of services and entertainments aside from the obvious. They host gatherings, provide an atmosphere, and bring in other entertainments like musicians and actors for the guests who prefer a less rowdy evening.

C2-Rivergrav

The Rivergrav is the busiest district in Five Fingers. It is where people race to tie up riverboats and offload cargo while laborjacks trundle around as gobbers try to get out from underfoot. There is a constant barrage of noise from loud horns of approaching riverboats to screaming and yelling on the docks, clanking of tools, and the roar of laborjack engines pushed to their limits. Rivergrav is where the majority of the riverboats coming down the Dragon’s Tongue River find berths, excepting those that land at the aft end of Chaser.

Though Hurley has the controlling interest over the most lucrative organizations, it’s impossible to keep agents and bribed contacts of the other High Captains from participating. Even the crown of Ord and agents of Cygnar have a hand in the operations, as do the Mercarian League and the Mateu Merchant House. There are too many ships, too much cargo, and too many things going on at once for a single group to pay attention to it all. It means smuggling is alive and well.

One of the largest and most storied operations is **Dragon’s Tongue Trade**, a house mentioned in trade papers and ledgers for three centuries. Word has it the proprietor Jack “Blackbarrels” Grimgrave (male Scharde Ftr8/Wiz6) is a fully authorized privateer with a Letter of Marque signed by King Baird himself. His pier far to starboard is one of the few that occasionally docks deep-sea ocean craft, and word has it Blackbarrels takes to sea now and again. (IKWG, pp. 83-84.) Most of his business involves the river, however, and it’s said he can get cargo damned near anywhere you need it for the right price.

One place worthy of special mention is the famous **Laden Galleon** permanently dry-docked starboard up the piers. Impossible to miss at night with dozens of gold, green, and red lanterns strung from its rigging, The Laden Galleon is the most successful gambling “hall” in Five Fingers and is favored by both locals and out-of-towners fresh off the riverboats. It’s fairly common knowledge that King Baird (see IKWG, pp. 286-287) spends time

SPIRITGRAV DISTRICT SUMMARY

Population: 9,600 (9,090 Thurians, 355 Tordorans, 90 Midlunders, 65 Others)

Type: Industrial

Trades: Sugar refinery, distilleries, steam engine shops, laborjack assembly, mills, bottling, warehouses, mercantile

Famous Locales: Dragon’s Maw Engines, Five Fingers ‘Jackworks, Island Rum Runners, Gabson Varsity Sangre, King’s Finger Brewery, the Old Colossal, Ordic Beet Refinery, Scrimtack’s Aged Uiske, Shearwater Sweet Rum, Steam and Iron Workers Union Branch #20

Wealth: Moderate; **Disease:** Low; **Crime:** Low; **Vigilance:** High

High Captain Influence: Riordan 3, Hurley 2, not contested (different regions)

People of Note: Jellen Gabson, Lars Topworth

there, which is one reason some locals call it “Baird’s Court” or “The King’s Mistress,” but it’s also referred to as “The Ship of Luck.”

You’d have to be a regular to have any chance of running into King Baird. He’s not in town as often as people think, doesn’t announce his arrival, and safeguards his privacy. Then again on the right night when the king is in a good mood to socialize, the entire atmosphere changes. The people really love their king. It confounded me the one time I witnessed it; I expected kiss-asses and flatterers, but you can’t fake the looks I saw in the eyes of the crowd, particularly the women. There he was, bigger than life, the king of the whole

damned nation singing ribald sea-chanteys and drinking ale alongside the rest like a regular person. The scary part was he bought *me* a drink and knew my name! I felt spooked the rest of the evening.

All manner of dice, cards, fortune’s wheels, and other devices can be found in its hold and docks. It’s not the place to go if you intend to cheat or try to pull a fast one though; those running the games are the best you’ll find, and many are former card-sharks or con-men of one stripe or another. The place offers rooms to rent—although too expensive for my blood—with a wide assortment of food that includes regional dishes from Khador, Cygnar,

and even Rhul! There are all the spirits you can think of and hooaga cigars, and you can get your hands on other things there if you know the right people. The Galleon has a small black market below decks conducted between patrons, and I’ve met fences that didn’t feel safe trading anywhere else. The whole ship is protected from both arcane and mundane intrusion, locked up as tight as a Fraternal Order lodge.

Such a busy place demands a large staff, and almost a hundred employees work there, but ownership is shared by three proprietors: Garlen Wyse (male Ryn Rog5/Ptr5), Decke Galwaith (male Sinari Ftr6/Exp3), and Carolan Kain (female Thurian Rog7/Spy2). The most notable is Kain, a stout but attractive woman in her late 30’s all but openly recognized as one of King Baird’s illegitimate daughters. They say her mother Brienne was a favorite of the Five Fingers Prince in his younger years. Carolan sees to the king personally when he’s in town, and she picked several of the wait-staff of the Galleon for special tasks. It could be hearsay, but if I were you I’d not underestimate any of the “barmaids” or game-runners in the Laden Galleon. It is definitely not a place to start trouble.

C3-Spiritgrav

The Spiritgrav is arguably the most important industrial district in the city where the foremost exports of spirits are refined and produced. The district boasts factories, several smokestacks, and ample warehouse space.

Most of the city’s laborjacks not imported from abroad get assembled at one of two significant machine shops: **Five Fingers ‘Jackworks** or **Dragon’s Maw Engines**, both well supported by a local office of the **Steam and Iron Workers Union** also found there.

Neither machine shop produces many laborjacks in a given year because the local Fraternal Order up in the High District lacks the manpower and resources to make many new cortexes. The shops keep the city’s existing ‘jacks running since many are old and in need of constant attention. There are always more chassis than cortexes to control them, so shops are constantly looking for “hand-me-down” cortexes and will pay a small fortune for them. It has led to a lively gray-market trade in smuggled cortexes, as you can imagine, particularly with the war to the east. If you get your hands on an old cortex, even a low-end cupernum grade, you can offload it for a healthy chunk of coin with no questions asked. I suggest dealing with Lars Topworth (male Thurian Amk6/Rog2) at the Five Fingers ‘Jackworks.

Chapter Three: Island by Island

You'll notice many wagons moving through filled with what looks like potatoes, offloaded by grim men from the Tradeway Caravaners' Guild to be taken into smoke-belching factories. Those aren't potatoes but sugar beets. With effort and ingenuity, those beets are processed into the sweetest sugar. The **Ordic Beet Refinery** is the largest of its type, but others have cropped up near Berck and Hearthstone. I know it may not seem exciting, but sugar has become a major export from Five Fingers and has kept the money flowing in this town. Twenty years ago you could only get sugar from cane, a rare crop only found on a few of the southern Scharde Isles and the southern continent of Zu. The Mercarian League used to charge a fortune for it, but we've deprived them of that monopoly and forced them to lower their prices to stay competitive.

Liquor is big business in Five Fingers and rum is an even more important local export, so a large portion of raw sugar is hauled to the rum distilleries. Several large sugar beet farms started up in central Ord and are appearing in southern Khador and northern Cygnar with more frequency as well.

The distilleries there produce a wide variety of spirits, but rum is top dog, particularly **Shearwater Sweet Rum** and its competition from the **Island Rum Runners**. Another local spirit is *uiske*, a popular beverage made from more readily available grains. There are several different *uiske* distilleries, most notably **Scrimtack's Aged Uiske** which has garnered a reputation abroad.

Distilled drinks with lower alcohol content are preferred almost without exception to water, which amounts to good business. Most of the beverages are made locally, and some are major earners. The most profitable distillery is **Gabson Varsity Sangre** which produces a large quantity of different flavored *sangre*, a fruity and weak wine locals drink instead of water. Jellen Gabson (female Thurian Exp7) invented an ingenious system of bottling her *sangre* which has made the narrow-necked bottles increasingly popular in local taverns. **King's Finger Brewery** is the largest local producer of ale although there are a dozen others that compete.

Distilleries filter and boil whatever water they can get, and there are endless disputes over allocations of the district's fresh water from the aqueduct. Captain's Isle is one of the last stops of the aqueduct system after it has served Bull's Island and the Twins, so there's never enough for everyone. The shortage of fresh water has

RUMOR HAS IT:

THE COLOSSAL

COMMON (DC 10): THE TOP PART WAS CRACKED OPEN AND LONG SINCE SCAVENGED FOR USEFUL BITS, BUT THE FRAME REMAINS. IT IS INHABITED BY JUNKERS WHO DO NOT APPRECIATE THOSE WHO POKE THEIR NOSES IN THEIR BUSINESS.

UNCOMMON (DC 15): THE INSIDE OF THE COLOSSAL HAS BECOME HOME TO THREE FAMILIES OF BOGRIN WHO FORMED A COMMUNITY. THEY ARE ASSOCIATED WITH AND ARE CONNECTED TO THE INHABITANTS OF THE RIGS OVER THE ISLAND, AND THEY USE A WATER PUMP TO KEEP THE LOWER LEVELS CLEAR DURING HIGH TIDE.

RARE (DC 20): THERE IS A TUNNEL IN THE CLIFF WALL ACCESSIBLE FROM WITHIN THE COLOSSAL'S TORSO WHICH LEADS INTO AN EXTENSIVE CAVE COMPLEX UNDER THE DISTRICT.

OBSCURE (DC 25): THE TUNNELS REACHABLE FROM WITHIN THE COLOSSAL'S TORSO PROVIDE ONE ROUTE TO AN EXTENSIVE CAVE COMPLEX WHICH HAS NEVER BEEN FULLY EXPLORED. OTHER ENTRANCES ARE ALONG THE NORTHERN CLIFFS. SEVERAL DARK SHRINES ARE BELIEVED TO BE SECRETED WITHIN THESE CAVES, INCLUDING A LESSER SHRINE DEVOTED TO SCION AIDAN AS WELL AS AN ALTAR TO THE DEVOURER WURM. THE CAVES MAY EVEN CONNECT TO THE THAMARITE CHAPEL OF THE DARK TWIN.

erupted into fighting and sabotage between distilleries and breweries, and there was even a water-rights riot in 598 instigated by Riordan to gain influence. Both Riordan and Hurley have a piece of the distilleries, and given the importance of the industry to the city, no one is allowed to endanger the spirits trade. The Lord Governor would quickly step in if things got out of hand again.

One thing worth seeing is the **Old Colossal** lingering off the north cliffs in a pose like it's trying to climb up the side. The thing was apparently involved in the attack on the old Orgoth fortress before the Scourging and has remained as a monument to those times. Apparently it climbed up from the Drowned Isle after bashing in a number of Orgoth ships and was going to lay siege to the fortress on the main island before being blasted from above. The top part was cracked open and it has long since been scavenged for any useful bits and pieces, but the bulk of its frame remains. Over the years some of the rigs on the cliffside were strung up next to it to incorporate its structure in their rigging support.

CHAPEL OF ASCENDANT DOLETH WITHIN THE CHURCH OF THE WATERS

(See Shrines, pg. 52) This well tended chapel contains a small altar dedicated to Ascendant Doleth. The secret vow made by the devotees here is a promise to aid anyone experiencing trouble at sea. As a sign of their remembrance of this pledge, they are to bring offerings back from the sea within a month or at the conclusion of the petitioner's next voyage.

The offerings are usually at least 50 gp worth of rare shells, shark teeth, and pearls. The shrine provides a +4 divine bonus to Swim checks and drowning checks for a week (or the duration of a single voyage), and it is especially popular with sailors and riverfolk. Knowledge (Local) DC 16, Wisdom check DC 12.

C4-Captain's Prow

Captain's Prow is another of the city's busy dock districts, and it tends to ocean trade that comes in to the main island directly rather than making for the

Dockgrav on Bull's Island. The docks there see more business than those just across the channel on Dicer's Isle since the main island is such a popular spot for crews to offload for shore leave. Some traders prefer to dock at Captain's Prow since it's more convenient to have goods moved across the island to the Rivergrav for transport up the Dragon's Tongue River. It seems to me *every* ship should do that, but that's not how things work. The docks there aren't extensive enough to accommodate everyone, and there are complex arrangements with the

trading companies and the High Captains. A ship that's not supposed to dock there can get itself in trouble fast.

I'm sure it has to do with the fact that the Dockgrav is Riordan's turf whereas the docks in Captain's Prow are the purview of High Captain Kilbride.

Captain's Prow is the district taking care of the ocean-going funerals for the city. Death is a part of life, maybe more so in Five Fingers than most. To the fore on the island is a dark warehouse few people go near called the **Ocean Funeral Morgue**. It's where bodies are put on ice to keep them from stinking too badly until there are enough for a funeral ship to take them into the deep. It doesn't take too long for one of the ships to be ready, but the air around that warehouse gets ripe, particularly in summer. The city keeps some reluctant watch patrolling nearby to ensure the bodies aren't bothered, and the local church pitches in with volunteers.

Up on the cliffside looking west over the ocean is the Morrowan **Church of the Waters** near the **Basalt Piazza**. The small church is in better shape than many in the city and reasonably well attended by pious—or superstitious—sailors. The church is devoted to Asc. Doleth, a popular patron particularly among any going to sea. Father Gald Ronolvo (male Tordoran Clr6) is the chaplain and the main priest who accompanies funeral ships to perform last rites. The Basalt Piazza is an interesting sight since the cobblestones and most of the foundations of nearby buildings are made from black stone. I hear the basalt was likely quarried locally out of Blackstone Island and isn't the same as the more exotic dark stone used in some Orgoth fortresses.

The bulk of the district to larboard once you get past the docks is residential and considered a good place to live for the lower-middle class. A couple of years ago a number of buildings collapsed, were rebuilt, and were immediately taken up by an influx of refugees from the invasion of Llael. The bulk of former Llaelese Ryn and Umbreans settled in Captain's Prow, but the poorer made for Hospice.

CAPTAIN'S PROW DISTRICT SUMMARY

Population: 9,800 (6,650 Thurians, 1190 Ryn, 760 Tordorans, 405 Umbreans, 375 Scharde, 100 Gobbers, 95 Trollkin, 75 Midlunders, 60 Kossites, 90 Others)

Type: Sea-docks/Residential

Trades: Shipping, hauling, inns, taverns, gambling, funerals

Famous Locales: The Basalt Piazza, Captain's Isle Docks, Church of the Waters, Ocean Funeral Morgue

Wealth: Below average; **Disease:** Moderate; **Crime:** Moderate; **Vigilance:** Low

High Captain Influence: Kilbride 4, Waernuk 2, lightly contested

People of Note: Father Gald Ronolvo (male Tordoran Clr6)

Chapter Three: Island by Island

C5-Prigione District

If you ignore Chesake on Hospice, which most people do, Prigione is the largest regular residential district in Five Fingers, and it's reasonably nice. As with most of the residential areas in the city, the buildings have gone vertical all the way up to five or even six stories in a few locations. Overall the fair construction quality is good by this city's standards. The Rigs stretch over the region up above the higher buildings and into the neighboring districts, and it is largely ignored by those below as long as their refuse doesn't land in the wrong place. The streets are winding and confusing, so it's not an easy

district to traverse if you don't know the way. A large chunk of the city's Tordoran residents live in Prigione.

Tambertan Lane is famous for its sizable open market, restaurant stalls, inns, and several good taverns. The street connects to the government district at the center of the island, and the nicer places are closer to that side. People with some money who aren't looking for anything too fancy kip there during their stay. It is an area well patrolled by the watch, and some of Hurley's men also keep an eye on things.

The district is also notable for the **Broken Finger Bridge** taking people over to Hospice although there isn't as much traffic across it. Folks in Hospice aren't generally welcome in Prigione. There is ongoing tension between one of Waernuk's lesser gangs and some of Hurley's men. Anyone who looks too seedy is liable to run into trouble and get "escorted" across the bridge or "accidentally" dropped into the channel if they become too much of a bother.

PRIGIONE DISTRICT SUMMARY

Population: 11,600 (8,355 Tordorans, 2,760 Thurians, 130 Khard's, 120 Kossites, 75 Scharde, 60 Midlunders, 50 Gobbers, 50 Others)

Type: Residential/bridge

Trades: Markets, shops, inns

Famous Locales: Tambertan Lane

Wealth: Moderate;
Disease: Low; **Crime:** Low; **Vigilance:** High

High Captain Influence: Hurley 2, Waernuk 2, lightly contested

C6-Masian District

The residential Masian neighborhood is a bit run down but still considered a good place to live, and there's cheap housing to be found if you spend time to look. The Fingers Watch makes the rounds, so the streets are fairly safe. It is a part of town popular with a large number of former Cygnarans like Midlunders and Caspians.

An old friend of mine has a shop there called **Crandle's Pistolry**. I feel bad for the proprietor old Evigan Crandle (male Thurian Exp 10). I've known him most of his life, and he's getting on in years. He's extremely accommodating as far as weapon customization goes, and he used to make some of the nicest pistols in town. However, he's not the gunsmith he once was. Ev just doesn't have the patience to do his best work. People want speed and convenience, and Ev provides both. Buy his newer guns at your own risk, but if you get your hands on his older work you might find something really special.

MASIAN DISTRICT SUMMARY

Population: 9,500 (7,870 Thurians, 580 Midlunders, 425 Tordorans, 260 Caspians, 200 Morridane, 50 Scharde, 50 Sinari, 65 Others)

Type: Residential

Trades: Crafts, taverns, pawn shops

Famous Locales: Crandle's Pistolry

Wealth: Moderate; **Disease:** Low; **Crime:** Low; **Vigilance:** Moderate

High Captain Influence: Hurley 2

People of Note: Evigan Crandle

C7-Governor's District (aka Courts District)

GOVERNOR'S DISTRICT SUMMARY

Population: 1,000 (750 Thurians, 180 Tordorans, 50 Caspians, 20 Others)

Type: Government

Trades: Restaurants, courts, bureaucratic offices

Famous Locales: City Courts, City Hall, City Jails, Five Fingers Watch Central Barracks, Great Thurian Library

Wealth: Above average; **Disease:** None; **Crime:** Very low; **Vigilance:** Highest

High Captain Influence: Hurley 1 (small bought mercenary force, otherwise name only)

People of Note: Lord Governor Eilish Doyle, Senior Librarian Larimel Fiorno, Five Fingers Watch Commander Darvis Middleton, Captain's Isle Watch Captain Nestor Parvolo

The small Governor's District is the center of official government in Five Fingers. As you might expect there aren't a lot of folks who actually live there aside from most of the city clerks and bureaucrats. Some keep small apartments there but maintain better placed elsewhere like in Prigione. Lord Governor Eilish Doyle (male Thurian Ari4/Exp2) spends the bulk of his time there and rarely returns to his mansion up north on Bull's Island.

This is a good time to talk about the Lord Governor although I can't say I have a solid grasp on his nature. Many people underestimate the man, and he's spoken of unkindly even among my peers. It's easy to mark him as the enemy since the Fingers Watch falls under his purview, but I don't see things that way. I loathe the High Captains more than Doyle. Doyle is just a man with an impossible job who tries his best to make things work in a complex city where he's dealing with daily struggles between glorified criminals. He's also got to work around rampant corruption in the government, including the Fingers Watch. It's a miracle he can get anything done at all. Many thought Doyle would fold weeks after Hetha's moorgrave appointed him, but he endured. Though the High Captains might not want to admit it, the city has done well under Doyle—he's kept income flowing. There's more than air between those ears.

What you'll find in Governor's District are the **City Courts**, the **Five Fingers Jails**, the **Great Thurian Library**, numerous city offices connected to the **City Hall** where Doyle works, and the **Five Fingers Watch Central Barracks**. The district is quiet, and there's no crime to speak of as you'd expect. That doesn't mean there isn't corruption though. Particularly in the courts and the upper officers of the watch some are up to their necks in blood money and dirty dealings. Still, they keep the streets clean.

There are also some fine but spendy restaurants and inns there patronized by city officers or guests. You'll also notice the Rigs do not cross the district. That's by strict order of law. Any attempts to expand those upper decks across the region are immediately cut down by the watch.

There are also a few lingering gruesome reminders of darker days kept out of a sense of history. They include dozens of gibbet cages hanging over the courthouse, many still containing skeletons. There's a public execution square that includes both a chopping block and a long line of gallows. Some make the mistake of thinking since the courts are corrupt there's nothing to worry about and a man can get off easy, but that's just not the case.

What's more likely is they'll decide to hang you just to save themselves the trouble of figuring out what's really going on, particularly if one of your enemies happens to slip them enough gold. Even if you don't get put up on the headman's block, there are plenty innocent men languishing in the prisons that the judges don't want to bother dealing with, and it's not uncommon for them to get forgotten and linger down there until death claims them. I'm proud to say I've never had to stand in front of those bastards and plead my case.

The one time I walked into the "Great" Thurian Library I was disappointed. The place is a rotting mess. With no care to preserve older books from moisture and decay, everything is in shambles. The only person I found who worked there was a senile old woman named Larimel Fiorno (female Tordoran, Exp4) who couldn't find her way back to her desk. I'm sure there are better libraries and private collections in the city, particularly at the Fraternal Order Lodge. I think they keep the actual city records at City Hall, but I've avoided that place so I can't vouch for it.

Off the central square is the headquarters of the Fingers Watch although there are secondary barracks on Bull's Island and Chaser. There's supposed to be one on Hospice, but it was abandoned and forgotten decades ago. The Five Fingers Watch Commander is a sleek weasel-like fellow named Darvis Middleton (male Thurian Ftr3/Ari5) whose father is an influential thane up near Berck. The man is utterly corrupt and useless, and even his own men don't respect him. I have more respect for the island watch captain, Nestor Parvolo (male Tordoran Ftr6/Rgr3), who once served the Ordic army near Hearthstone. Corruption increases in direct proportion to rank with a few exceptions.

You might expect me to approve of the corruption as an entry-man, but the fact is I would just as soon have more neighborhoods being safe. People enduring muggings and extortion or caught up in gang fights don't put money in my pockets.

The Rigs (Captain's Isle)

The Rigs is not really a proper district. It doesn't have borders, and the folks living there are not real citizens of the city since they don't pay taxes and are barely beholden to law. The majority of the city's gobbers and bogrin live up in that area, but there's quite a few humans up there as well, and its become something of its own little town above

Chapter Three: Island by Island

MOTHER OF THE RIGS

(See Shrines, pg. 52) The only gobbler shrine is among the high bridges and ratlines of the Rigs. The Mother's shrine is an open, windy platform where gobbers offer food and fine spirits (25 gp value) to a finely-carved abstract statue of a pregnant female gobbler to portray Dhunia, here in an incarnation called the Mother of the Rigs.

The required promise here is that the supplicant spend some time in the next month repairing and expanding the Rigs, whether helping connect platforms with new rope bridges, solidify the foundation of certain buildings, expand new masts to greater heights, or other work on the structure

which connects the gobbers together. Supplicants gain a blessing such that the next time they take a nasty fall, if they are within arm's reach of a wall or other surface used to slow their descent, they take damage as if the fall were 20 feet shorter than it actually is. Though gobbers are the most common supplicants, bogrin may also pay respects to the Great Mother. Non-goblins are not welcome; humans who attempt to visit the shrine sometimes find an oil-slicked rope on their way and fall to their deaths. Knowledge (Local) DC 19 (10 for gobbers), Dexterity check DC 17.

the city. Though I can't count myself as a "resident," I've become quite comfortable up there and find it an ideal way to get around the island without being noticed. The times when I'm pulling jobs in the area, there's no better route to and from my target, and there's little worry about ground patrols when in the middle of it.

Although I'm usually passing through, I've had occasion to sleep up in the Rigs. There's a section above Masian District called the **Dangling Inn** that is a bogrin take on a tavern above the rest of the city. Though they've designed the small structure with humans in mind, the commons room is still tiny, and sleeping quarters are snug to say the least. There are a couple of ruthless bogrin who maintain the door named Kal (male bogrin Ftr7) and Yez

(male bogrin Rog4/Ftr2) who won't let strangers in without an escort. Once you've been there they'll remember you, and it's a great place to sleep secure in the knowledge that no one in the city will ever find you. The selection of spirits is slim, mostly watered down rum called "grog" and cheap ale. The matron of the Decked Inn is Kal and Yez's cousin—or maybe she's a sister, I don't know—named Gehl (female bogrin Rog5) who's the friendliest bogrin I've ever met. Don't get involved in

a game of dice with her though since she cheats or has Bolis' own luck.

You may have had ugly run-ins with bogrin in the wilds. I was frankly shocked to see them counted as regular citizens here—or as "regular" as any of the rigfolk are considered, but there's a big difference between your wild bogrin in savage lands and those who've lived in the cities for ten generations or more. Leave your prejudices behind. You will find they have shorter tempers on the average than gobbler neighbors and are a bit tougher-talking, but once you understand a bogrin's sense of humor, you'll find they're good muckers. Their penchant

RUMOR HAS IT:

RIGS MAST DECORATIONS

COMMON (DC 10): SOME GOBBERS ENJOY CLIMBING TO THE HIGHEST POINTS IN THE RIGS AND NAILING SHINY ITEMS TO THE MASTHEADS. THIS CAN INCLUDE SILVER AND GOLD NECKLACES, MEDALLIONS, OR OTHER ITEMS OF LESS VALUABLE METALS.

UNCOMMON (DC 15): THIS TRADITION IS PART OF THE GOBBER AND BOGRIN WORSHIP OF THE MOTHER OF THE RIGS, A LOCAL VARIANT OF DHUNIAN WORSHIP, AND THE GOBBERS INVOLVED GAIN PRESTIGE BASED ON HOW DIFFICULT IT IS TO REACH THE SPOT WHERE THEY AFFIX THEIR DECORATION.

RARE (DC 20): UNKNOWN TO MOST, THE GOBBERS AND BOGRIN CAN SEND MESSAGES TO ONE ANOTHER FROM DIFFERENT HIGH POINTS OF THE RIGS USING THESE REFLECTIVE SURFACES WHEN THE SUN PERMITS. SOMETIMES THEY WILL BRING A SMALL HOODED LANTERN ALOFT INSTEAD, BUT THEY MUST BE WARY OF THE RISK OF FIRE.

OBSCURE (DC 25): THERE IS AN ACTUAL SPECIAL CODED VERSION OF GOBBERISH CALLED "GOBBER CODE" WHICH CAN BE LEARNED LIKE A NEW LANGUAGE ENABLING THE COMPREHENSION AND TRANSMISSION OF THESE CODED MESSAGES. THE VOCABULARY IS RELATIVELY SMALL, BUT IT WORKS TO SEND WARNINGS, RELATE NEWS, AND OTHERWISE KEEP THE GOBBERS OF DIFFERENT PARTS OF THE RIGS WELL INFORMED IN AN INSTANT.

RIGS DISTRICT SUMMARY

Population: 5,600 (3,730 Gobbers, 1,260 Bogrin, 280 Thurians, 125 Ryn, 55 Scharde, 50 Radiz, 100 Others)

Type: Residence/Rigs

Trades: Small crafts, rest-spots

Famous Locales: The Dangling Inn

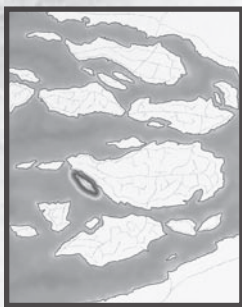
Wealth: Low; Disease: Moderate; Crime: Low;

Vigilance: High (residents)

People of Note: Gehl, Kal, Yez

for arson was crushed right quick in Five Fingers, but if you ask me they enjoy the Firelight Jubilee more than seems normal. It's common for bogrin to put together their own fireworks.

Anchor Island



Anchor Island is a small island snug against the fore of Captain's Isle. People have been living there for decades, but their numbers have never been great due to the construction difficulties on such uneven ground.

High Captain Kilbride tore down the old shacks and invested in building a level platform over the rough foundation, creating basic walls and low watch towers, and setting up gates with men loyal to him at each bridge. Kilbride was able to take over the island and turn it into a private fortress. It is his estate, and no one enters or leaves without his say-so. City officials or the watch could demand entry despite his iron gates, but they've never bothered. Kilbride is working on a mansion to rival the Lord Governor, but it's half-done and he's had problems with construction accidents and intercepted or lost supplies. Everyone there is firmly in Kilbride's camp, not that he trusts any of them.

Kilbride never goes anywhere without his trusted bodyguard Kaelin Dirge (female Thurian Ftr6/Rog6)

ANCHOR ISLAND DISTRICT SUMMARY

Population: 200 (165 Thurians, 35 Tordorans)

Type: Residence

Trades: None

Famous Locales: High Captain Kilbride's Estate

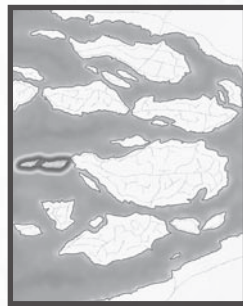
Wealth: High; **Disease:** Low;
Crime: Very Low; **Vigilance:** Very high
(Kilbride's people)

High Captain Influence: Kilbride 5

People of Note: Kaelin Dirge,
High Captain Durgan Kilbride

at his side. Kilbride has been particularly aggressive trying to consolidate extortion of ocean-based shipping, and there's a real feud brewing between him and Waernuk. I don't want to get in the middle of it when it happens.

Porpoise Isles



There's nothing much of note on the Porpoise Isles out bayward of Captain's Isle except the lighthouses to guide ships and warn them away from the Broken Finger Channel. People call them "West Porpoise" and "East Porpoise" when they refer to them at all, and most residents live on East Porpoise. West Porpoise has a

few houses staffed by members of the Ordic Navy, as all the lighthouses are theoretically their property. I'm sure it has to be one of the worst posts you could get in the service, and it's probably reserved for embarrassments to the uniform or those so incompetent they're useless anywhere else.

PORPOISE ISLES DISTRICT SUMMARY

Population: 400 (330 Thurians, 50 Tordorans, 20 Others)

Type: Lighthouse/Residence

Trades: Fishing

Wealth: Very low; **Disease:** High; **Crime:** Moderate;
Vigilance: None

High Captain Influence:
Kilbride 3

Hospice Island (aka Beggar's Isle)



Population: 41,000

Districts: 6 + Mute Sister Island

Entry Points: Broken Channel Bridge (starboard), Wake Bridge (aft), the Strop Ferry (larboard)

Map District Abbreviation: H1-H7, Mute Sister

Although some will claim it has appeal, Hospice is a rank and dismal island. There are some nutters who enjoy going over the bridge to revel in the misfortune of

Chapter Three: Island by Island

Hospice Island

(aka Beggar's Isle)



others, the bloody pit-matches, or to test their courage. I'm forced to go there periodically, but the main reason I step foot on Hospice is on the way to the Wake Isles. It's a crowded sprawling mess of the less fortunate, beggars, the poor, and the angry. It's filthy and ripe with disease, and the water is foul. You get the idea.

I had been living here only three years when the Beggar's Plague of 536 hit. The bodies piled up so fast the funeral ships couldn't keep up with the dead. They determined later it was a nasty disease the learned call "Cholera", and I'll not delve into what it does to you, but it's not pleasant and involves tearing out your guts from the inside. It hit the island hard; it was called "Southhold" before that until all the hospital tents began to dominate every open square. The Church of Morrow sent two-dozen priests to help, but they arrived after most of the plague had run its course. Several of their priests were assassinated—probably by Thamarites—which made them disinclined to linger.

They think the disease was probably linked to the water and horrible sanitation, but little has changed. The population quickly rose again, and Hospice is more crowded than even Captain's Isle with people living in far worse conditions. There have been other outbreaks of disease in the last few decades, and I'm sure it's a matter of time before another big plague strikes the island.

H1-Chesake Bourg

(aka New Warrens or Beggar's Maze)

The largest district on Hospice also boasts more people than any district in the city, and that's not a good thing. It was once called Chesake, but now it's referred to as the New Warrens or the Beggar's Maze. There are three open market squares there: **Haggler's Square**, **Chesake Central Market**, and **Hospice Swap Market**. It's possible to find some interesting and undervalued goods, but mostly there's just a lot of rubbish. There's just as much raw barter as actual exchange of coins. The worst currency in Five Fingers finds its way into New Warrens eventually—all manner of devalued, shaved, counterfeit, and sham coins.

There's just enough commerce and seedy taverns to earn interest from the High Captains. Waernuk and Kilbride have been fighting

CHESAKE BOURG DISTRICT SUMMARY

Population: 13,900 (11,580 Thurians, 640 Tordorans, 330 Scharde, 285 Midlunders, 240 Ryn, 205 Morridane, 190 Gobbers, 120 Umbreans, 100 Sinari, 70 Bogrin, 140 Others)

Type: Market/Residence

Trades: Shops, market, eateries, black markets, taverns

Famous Locales: Blackpenny Trove, Blocklathe Orphanage, Chesake Central Market, Church of Asc. Rowan, Hospice Swap Market, Haggler's Square

Wealth: Very low; **Disease:** High; **Crime:** High; **Vigilance:** Lowest

High Captain Influence: Waernuk 2, Kilbride 2, contested

People of Note: "Gallows Tom", Kipson "Slitgrin" Lassiter, Chaplain Bregald Milorno, Sister Evelina Milorno, Leeshal Riorlan, Oliver Gant

over the few earners there as a spillover from conflicts elsewhere. They have sway over several violent gangs in the region, and some have amassed quite a few recruits among poor youths seeking advancement. They include the **Shambleton Delvers** who report to Kilbride and are led by a young thug named Kipson “Slitgrin” Lassiter (male Thurian Ftr4/Rog2) and the more numerous **Kip Street Blades** who listen to Waernuk and are led by Leeshal Riorlan (female Thurian Rog5/Ptr2).

Outside the markets, the district is a sprawling and confusing maze of ramshackle and tightly packed residences. There is a central street that runs along the island from fore to aft. It’s often obscured, and sometimes intersections are blocked off completely. Such is inevitable with the homes and shelters people put up to find a few more square feet of space. Most who enter the city from the south bypass Chesake entirely by working their way along the better road through Kithgrav, then Wake Bridge Bourg, and up through the Radiz camps.

There’s a small and well-maintained **Church of Asc. Rowan** there built during the plague days, and it’s the largest and most solid structure in the district. A married couple, Chaplain Bregald Milorno (male Tordoran Clr5) and Sister Evelina Milorno of the Order of Keeping (female Tordoran Mnk4/Clr1) lead the mendicants. They have tried to help the locals and improve conditions, but

it’s a losing battle. I’ve heard the district has rampant crime and is favored as a prowling ground for Thamarite septs. Murders and other crimes there are like spitting in the ocean since the watch hasn’t had a significant presence on the island in almost twenty years. I think the people there are considered expendable since they offer no meaningful service to the city.

There are one or two decent taverns, and prices are cheaper than anywhere in town. Try the **Suckled Sow** near the waterway or the **Blackpenny Trove** closer to the center. One of my best fences, a dodgy toothless old villain named Oliver Gant (male Thurian Rog7), insists we meet at the Blackpenny Trove. I think he knows I hate going to that district.

Larboard in the district is the **Blocklathe Orphanage** from which sprang several infamous pirates including Blackgallows, Hookshank Drew, and Murrigan Doyle. Ironically, the place was once a Menite-sponsored orphanage trying to set abandoned youths on the island to the right path. The Menite founders gave up the ghost long ago, and it became a shelter for homeless beggars. An anonymous trader from Chaser sponsors the place by donating money for a small staff, food, and reasonably clean water. I’m not sure if it accomplishes much other than making its sponsor feel better, but it’s a good place to know about as a shelter of last resort if you ever find yourself completely out of money and needing a roof over your head and a hunk of bread to eat.

Some local Menites have decided to reclaim the building, and several volunteers can be found in the commons room reading services from the “Canon of the True Law,” which you can listen to if you are bored. Recently they’ve been preaching about the opportunities and liberation in “the great and godly city of Imer” where the “Harbinger embraces all.”

H2-Wake Bridge Bourg

The Wake Bridge Bourg connects the Wake Isles and is one of the better areas to live on Hospice, bearing in mind that’s relative. The virtual warren of Chesake gives way to proper buildings extending up two or three stories in typical Five Fingers fashion. The buildings are sagging and poorly maintained, and there have been a number of incidents with collapsed structures as residents cram in more people than upper levels can support.

RUMOR HAS IT:

GALLOWS TOM

COMMON (DC 10): THERE’S A KILLER AT LARGE IN FIVE FINGERS, A PHANTOM MOST KNOW AS “GALLOWS TOM.” HE’S BEEN PARTICULARLY ACTIVE ON HOSPICE, AND HIS NAME ALONE IS ENOUGH TO PRODUCE DREAD AND TERROR IN THAT ISLAND’S INHABITANTS.

UNCOMMON (DC 15): THE FIRST MURDERS ATTRIBUTED TO THIS KILLER HAPPENED RIGHT IN CHESAKE CENTRAL MARKET IN THE DEAD OF NIGHT. THE THREE VICTIMS, ALL LOCAL BEGGARS, WERE HUNG FROM THE LAMPPOSTS RIGHT ACROSS FROM THE DISTRICT’S WATCH STATION AS IF TAUNTING THEM. ALL OF HIS VICTIMS HAVE BEEN PEOPLE WITHOUT PROPER HOMES WHO ARE FORCED BY CIRCUMSTANCE TO SLEEP ON THE STREETS. HIS VICTIMS ARE ALWAYS FOUND HUNG BY A NOOSE OF BRAIDED TWINE AND LEFT DANGLING FROM LAMPPOSTS OR SIGN SUPPORTS.

RARE (DC 20): GALLOWS TOM HAS RACKED UP NO LESS THAN SIXTY VICTIMS SINCE HE BEGAN HIS TERROR SPREE IN 600 AR, AND HE HAS STUMPED ALL EFFORTS TO TRACK HIM DOWN. IT’S WIDELY HELD THAT HE HAS THE SUPPORT OF A BLOODTHIRSTY THAMARITE SEPT HELPING TO COVER HIS TRACKS.

OBSCURE (DC 25): ONLY ONE MAN HAS SEEN A GLIMPSE OF THIS MURDERER AS HE LEFT THE SCENE OF A RECENT VICTIM IN HAGGLER’S SQUARE. THE WITNESS CLAIMS HE WAS WEARING A LEERING MASK, PERHAPS REMINISCENT OF THOSE USED BY ORGOTH INTERROGATORS IN ANCIENT TIMES.

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WAKE BRIDGE BOURG DISTRICT SUMMARY

Population: 6,100 (5,020 Thurians, 230 Tordorans, 145 Scharde, 140 Caspians, 90 Ryn, 90 Midlunders, 80 Gobbers, 75 Sinari, 60 Morridane, 55 Bogrin, 50 Umbreans, 65 Others)

Type: Bridge/Market/Residence

Trades: Butcher shops, markets, restaurants, taverns

Famous Locales: The Bloody Market, the Chopping Block

Wealth: Low; **Disease:** Moderate; **Crime:** Moderate; **Vigilance:** Lowest

High Captain Influence: Waernuk 4, Kilbride 1, lightly contested

People of Note: Hagan “the Five Fingers Butcher” Gaffer

One of the best earners there is a meat shop called the **Chopping Block** that dominates a cleared area they call the **Bloody Market**. It’s a popular spot for selling various meats, whether raw, smoked, salted, dried, aged, or however you like it. The place makes me queasy, and I don’t know how much I’d trust any fresh meat sold on Hospice regardless of the reputation. The Chopping Block is one of Waernuk’s big earners, however, and I think a number of the better restaurants in town make use of its services. It’s owned by a man they call “the Butcher,” Hagan Gaffer (male Arjun Ftr7/Enf4), a large bodied black-haired man who’s also one of Waernuk’s seconds. He’s scrupulously clean and proud of the reputation of his meats, but he’s also responsible for eliminating bodies for his High Captain. Frankly, that makes me uneasy.

H3-Radiz Camps

Radiz is not really a proper district, but it’s recognized by most of the island’s residents as a distinct area. The bulk of the city’s Radiz population is there as well as most Sinari. The district offers better entertainment than most on Hospice, so I’m positively inclined toward those people. As an exile of my own people, I have a soft spot for Radiz. The district is set up differently than most. Although you’ll find a narrow profusion of streets and alleyways, there are several areas cleared for permanent tent encampments preferred by more traditional Radiz.

On certain days they host small faires and celebrations during which you’ll find stalls selling excellent food like spicy meats soaked in tasty sauces and cooked on spits over open fire. They have a peculiar liquor I enjoy called *korinz* that has a flavor that takes getting used to. It burns your tongue but warms your chest. The Radiz have earned their keep offering entertainment to outsiders with dancing shows, games of chance, theater engagements, mystics claiming to be able to predict your fortune, and so on. Both Waernuk and Kilbride have applied some pressure but haven’t managed to intimidate the Radiz elders.

H4-Coveward Bourg

The little Coveward Bourg to starboard of the island is sandwiched between many of its neighbors, and the exact

borders are sometimes difficult to distinguish. It’s another of the cramped residential areas such as you find elsewhere on Hospice, and it’s mainly distinguished as having one of the bridges out to Mute Sister Island. The people seem particularly destitute and dismal, and many of them are little better than beggars. There’s a hollowness in the eyes of the folks living there as if they were empty inside or staring at you with some deeper loathing and hatred that their spirits are too crushed to express. I don’t know. Maybe I’m being melodramatic, but I really don’t like it there. I hear Waernuk and Riordan keep an eye on the goings-on there likely just to take note of what gangs are vying for dominance in the streets.

I’ll admit one reason I avoid the Coveward District is its claim to fame: the **Chatterstones** (see Chapter 6, pg. 137), the closest thing Five Fingers has to a large graveyard within the city. It has been there centuries but was expanded in the Beggar’s Plague. Surface real estate is at such a premium that this “graveyard” was dug out in

COVEWARD BOURG DISTRICT SUMMARY

Population: 7,000 (5,910 Thurians, 260 Tordorans, 170 Scharde, 105 Ryn, 105 Midlunders, 95 Gobbers, 70 Morridane, 60 Umbreans, 60 Sinari, 55 Bogrin, 110 Others)

Type: Residential/graveyards/bridge

Trades: Few trades

Famous Locales: the Chatterstones, Blackguard Meeting Hall

Wealth: Lowest; **Disease:** Highest; **Crime:** High; **Vigilance:** Lowest

High Captain Influence: Waernuk 1, Riordan 1, not contested (different regions)

People of Note: Narson Breggan

CHATTERSTONE THAMARITE CRYPT

(See Shrines and Superstitions, pg. 52) Within the Chatterstones, the crypts and tombs conceal a shrine sacred to the Shroud Thamarites and other secret worshippers of Thamar. The required vow there must be fulfilled before any blessing is offered. Supplicants must promise to poison a living creature within a week (the poisoning need not be lethal).

Offerings at the Chatterstones Crypt are always human blood, hair, and bone, and the bonus grants more potent magical power, increasing a caster's spell save DCs by +2 for the length of the next combat encounter. Knowledge (Local) DC 22, Charisma check DC 10.

crypts and tombs below the district. There's a particularly extensive set of caves that was once used as Orgoth holds. Most bodies never got a proper burial even with efforts of clergy that came after, and those caves are haunted. I'm not one to listen to ghost stories, but I've heard too much about unnatural goings-on and rank foulness from the Chatterstones to dismiss the tales.

A group of rugged men volunteer to keep vigil on its openings. They are termed the "Blackguard" and are led by a bitter former army scout named Narsen Breggan (male Thurian Rgr2/Ftr2). There have been well-documented outbreaks of unliving creatures called "risen" emerging from those caves to set upon the locals before being hacked apart and beaten back. Trying to take care of the problem is apparently beyond the local clergy, few as there are, and the capital isn't inclined to help. Even with all that, people *still* put bodies of the dead down there, confounding all reason.

H5-Southhold Prow

There used to be a section of active piers in the district at the fore of the island, but a fire in 584 consumed them. It became another of the island's poverty stricken residential areas when industry and trade went elsewhere. There are many abandoned warehouses and empty and inactive old mills along the waterfront. Some are broken into and taken over by squatters, others are locked up and sealed away, and a few are guarded by mercenaries.

The unused storage space hasn't gone without notice, and all of the High Captains have claimed bits and pieces of the region for personal storage. To save money on

mercenaries, the High Captains prefer to relegate the warehouses to lesser gangs, which results in occasional fighting and feuds. I don't think anyone pays attention to what happens to them week to week. It's not a place to go after sunset, and I'd be careful in the day there too.

**SOUTHOLD PROW
DISTRICT SUMMARY**

Population: 6,000 (4,495 Thurians, 385 Radiz, 225 Tordorans, 145 Scharde, 115 Umbreans, 90 Ryn, 90 Midlunders, 80 Sinari, 70 Bogrin, 65 Trollkin, 60 Morridane, 50 Caspians, 30 Ogrun, 100 Others)

Type: Residential/bridge

Trades: Taverns, fighting arenas

Famous Locales: Southhold Warehouse Arena

Wealth: Low; **Disease:** Moderate; **Crime:** High; **Vigilance:** Lowest

High Captain Influence: Waernuk 2, Kilbride 1, Hurley 1, Riordan 1, lightly contested

People of Note: Twenty-five Stone Grand Champion Jachemir Belavdin, Ogrun Weight Grand Champion Klune, Nestele Ziyad

It might have been all those bored thugs that inspired the **Southhold Warehouse Arena**. One of the largest warehouses formerly used to dry-dock ships was converted for blood sports. It has become one of the most popular diversions on Hospice where the fighting matches draw huge crowds of unwashed plebs to drink, partake in betting, and enjoy gladiatorial brutality. There are a bewildering variety of matches there, each with associated titles and prestige like "the Fifteen Stone Bare-knuckle Champion." Those who have claimed victory for any length of time become local heroes, and the sport has spread to draw in spectators from other islands.

Both ogrun and trollkin inhabitants of Hospice have taken to such matches with enthusiasm, and there are specific types of matches for them. The current victors are the "Ogrun Weight Grand Champion" Klune (male ogrun Bbn4/Ftr8) who has a hefty purse attached to *anyone* who can take him down, and the human "Twenty-five Stone Grand Champion" Jachemir Belavdin (male Skirov Ftr11) who looks damned near as big as an ogrun but hairier. Behind the fights is a woman making more coin than the High Captains would like named Nestele Ziyad (female Sinari Rog5/Ftr2) who grew up in Southhold. I

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KITHGRAV BOURG DISTRICT SUMMARY

Population: 3,000 (1,610 Trollkin, 1,065 Thurians, 100 Tordorans, 90 Gobbers, 70 Scharde, 65 Others)

Type: Residential

Trades: Markets, stonemasonry, smithing, carpentry, taverns, inns

Famous Locales: Sheltered Caves of Mardis, Stone of Addurg, Strop Ferry

Wealth: Below Average; **Disease:** Moderate (trollkin unaffected); **Crime:** Low; **Vigilance:** High (residents)

High Captain Influence: Waernuk 2, Hurley 1, lightly contested

People of Note: Heath Bluetongue, Melar Strongback

don't think the High Captains have a piece of her action yet, but Waernuk has begun to apply some pressure.

H6-Kithgrav Bourg

Most of Kithgrav doesn't feel like Hospice at all, as its inhabitants comprise the largest share of the city's trollkin population. Though there are almost as many humans as trollkin there, it's a trollkin-dominated neighborhood particularly away from the southern region near the ferry.

The de facto leader of the region is Heath Bluetongue (male trollkin Flc10). He runs his turf as if it were his own, but it's no secret the area is claimed by High Captain Waernuk. Bluetongue is too proud to admit it, but I'm sure he pays his dues. Some have taken to calling the region "Bluetongue's Quarter" regardless, and he's certainly the best known and most recognized member of the community. I hear his name comes from some kind of poisonous plant that his family has long enjoyed eating, but I'm unclear on exactly what it does for them other than make their tongues blue. I hear it's associated with certain Dhunian rites in the wild, but so far as I'm aware Bluetongue isn't particularly religious.

The trollkin come from a broad variety of kiths and kriels—what dwarves would call 'clans'. Few have familial ties to their kin outside the city. The younger unmarried trollkin gather in *shens*, which operate a lot like gangs while those who have settled down consider themselves a single kriel. The community is led by a

THE STONE OF ADDURG

(See Shrines pg. 52) This large boulder is so large it would strain even three powerfully muscled trollkin to attempt to move it. Those who seek its blessings must make a promise to father a child if male or to give birth within the year if female.

Trollkin pray before the stone and surrender offerings of food and drink to Dhunia (5 gp worth often including fruit, dried meat, flower seeds, mead, wine, or beer). After a portion is given in thanks to Dhunia herself, represented by a small flame, the shaman guarding the shrine may partake of the offerings to sustain his watchful vigil. Those who are sincere in their prayers and promises may gain a +2 divine bonus to their next Will save. Knowledge (Local) DC 20 (10 for trollkin), Wisdom check DC 10.

RUMOR HAS IT:

TROLLKIN UNREST

COMMON (DC 10): TROLLKIN LABORERS ARE EAGERLY SOUGHT BY A NUMBER OF BUSINESSES IN THE CITY, PARTICULARLY THE TRADEWAY CARAVANER'S GUIDE AND THE DOCKWORKER AND FREIGHT ORGANIZATIONS. THEIR STAMINA AND STRENGTH MAKE THEM IDEAL WORKERS, BUT THEY ARE PAID LESS THAN HUMANS.

UNCOMMON (DC 15): ACROSS MANY CITIES URBAN TROLLKIN ARE INCREASINGLY IRATE AT BEING EXPLOITED FOR LABOR. AS TRAVEL AND CONTACT BETWEEN THESE COMMUNITIES INCREASES, OUTRAGE HAS SPREAD. THIS IS THE CASE IN FIVE FINGERS WHERE RESIDENTS HAVE BEGUN TO ORGANIZE TO PROTECT MUTUAL INTERESTS.

RARE (DC 20): THE DISCONTENT AMONG THE FIVE FINGERS TROLLKIN BECAME PARTICULARLY ACUTE AFTER ONE OF THE LOCAL ELDERS, MELAR STRONGBACK (MALE TROLLKIN Ftr4/Clr3) TRAVELED TO MERCIR IN CYGNAR AND MET WITH WISE ONE BALARAS SURFBORN (IKWG, pp. 178-179). HE INSPIRED IN BLUETONGUE THE NOTION OF ORGANIZING LOCAL TROLLKIN INTO A UNION SIMILAR TO THOSE CREATED BY HUMANS.

OBSCURE (DC 25): INCREASINGLY BLUETONGUE RESENTS THE TIE THAT HIGH CAPTAIN WAERNUK HAS ON HIM, AND HE HAS CONSIDERED TAKING ACTION, KNOWING THAT EVEN A HIGH CAPTAIN MIGHT BE UNABLE TO DEAL WITH ALMOST A THOUSAND ANGRY TROLLKIN. BLUETONGUE HAS BEGUN TO LAY PLANS FOR AN ATTACK ON THE WAKE BRIDGE AS A SHOW OF STRENGTH. ONE SECRET WEAPON IS A SET OF MOSTLY UNUSED CAVES RUNNING BELOW MUCH OF THE ISLAND. THE CAVES CONNECT TO THE SEWAGE CHANNELS AND ALLOW EASY ACCESS TO SEVERAL OF WAERNUK'S KEY HOLDINGS.

number of elders who defer to Bluetongue but can gainsay him sometimes.

They're considered lower class but have no problems finding employment. Many trollkin living in Kithgrav are hired in the city's various dockyards and rivergrays, but most still prefer to live in Kithgrav despite the inconvenience getting to and from work. Due to their hardy natures and natural ability to shrug off illness,

none of the problems plaguing Hospice regarding sanitation and poor water have been a bother. The trollkin have weathered every outbreak of disease and plague without losses.

There are a few Dhunian shrines in the neighborhood, and you'd better be careful not to get near them. A visitor once ignorantly stood on one of the sacred stones so he could see past a knot of trollkin, and he almost got his head ripped off for it. The most famous is the **Stone of Addurg**, an impressively large boulder covered in Molgur runes they claim predates the Orgoth arrival. There's almost always a shaman attending to the stone as well as a number of trollkin worshipers who find it a calming site for prayer.

One bit of local lore I've never confirmed is the existence of extensive coves said to be hidden below the district and only reachable by those with phenomenal swimming ability. The trollkin claim no human (or dwarf) can hold his breath long enough to get there, even during Tidesebb. They call them the **Sheltered Caves of Mardis**. The trollkin say they've been visiting the caves for centuries before there were humans here.

One of the main reasons outsiders pass through Kithgrav is to reach the **Strop Ferry**. It is a large flat-bottomed boat that makes the regular trip across the treacherous Choked Finger Channel to the south shore to drop off people, goods, wagons, and horses. There isn't nearly as much land traffic using the route compared to the Bold Bridge off Bull's Island, but there's a steady trickle. I daresay the ferry pilot, a middle-aged and introspective man by the name of Kiel Wallerford (male Thurian Exp5), is more up on gossip abroad than anyone. If you take the time to talk to him and listen to what he has to say, you'll always hear something interesting.

There's a small soup-hall directly across from the Ferry landing called the **Watched Kettle** which serves excellent seafood gumbo—and I don't even like seafood. I have it on good authority that their main chef, Vasar Vanalay (Arjun Exp1/Rog4), watches who's coming and going for High Captain Hurley. I don't begrudge him making a little extra coin.

Mute Sister Island



Mute Sister might be the smallest inhabited island in Five Fingers, but they still managed to squeeze almost a thousand people on it. Along with the Coveward Bourg, it is one of the filthiest and most rank places to live in Five Fingers, and it seems half the residents there are suffering from one terrible malady or another, including hacking

coughs, gut-wrenching digestive problems, rotting skin lesions, and worse. The people are strange and unfriendly, and outsiders will find cold treatment. They're clannish and have their own odd customs.

Their behavior has engendered unkind rumors such as accusations that the island is taken up by cults of the Devourer, Thamarites, or infernalists. The tales change nonsensically depending on who's telling them. Others claim they're inbred and as dim-witted as the fish they eat while others say more sorcerers are born on the island than anywhere in western Immoren. Beats me if any of it is true; I advise steering well clear of that place.

MUTE SISTER DISTRICT SUMMARY

Population: 800 (705 Thurians, 95 Others)

Type: Residential

Trades: Some fishing

Wealth: Lowest;

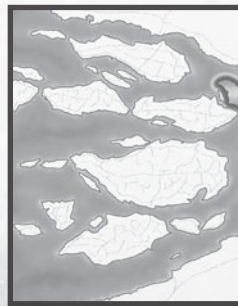
Disease: Highest; **Crime:** Moderate; **Vigilance:**

None

High Captain Influence: Kilbride 1

LESSER ISLANDS

Bellows Island (aka Hundred Smokes District)



Bellows Island is reached by crossing over the **Hump** where local officers maintain toll collection. It's more of an oversized rock than a proper island, and it costs a silver galleon

HUNDRED SMOKES DISTRICT SUMMARY

Population: 3,500 (2,690 Thurians, 550 Tordorans, 50 Ryn, 50 Midlunders, 160 Others)

Type: Industry/residential

Trades: Crafts, smithing, machine shops, mills, factories, mercantile

Famous Locales: Ashcroft Armorworks, Rusted Screw Brewery, Bellows Island Council, Steamgirl's Parlor, Turlow Mechanika and Machine

Wealth: High; **Disease:** Low; **Crime:** Very low; **Vigilance:** High (mercs and residents)

High Captain Influence: Hurley 3, Riordan 2, contested

People of Note: Kierlon Habershan, Meshyva Jarlyse

to get through. I hear if you can't pay on the way back they dump you in the channel.

"Hundred Smokes District" is increasingly synonymous with Bellows Island, and the two terms can almost be used interchangeably. Hundred Smokes used to apply only to the industrial section of the island, but now the entire island has become industrialized with residences squeezed between shops and factories. The name for Hundred Smokes is fitting since there are at *least* a hundred chimneys pouring up smoke and steam into the air. Some of it is industry from local factories, but most comes from individual smithies. The bulk of Five Fingers' high quality metalwork comes from Bellows Island both in bulk pieces from the larger smelting and molds of the factories or

detailed artisan, weaponsmith, and armorsmithies. Rents there are almost as expensive as Bull's Island since there's a certain prestige associated with any goods from there. The **Bellows Island Council** meets to review prospective additions to their community. People who don't pass muster must set up shop elsewhere.

The isolationist attitude dates back to the Coalcost Riots in the 490's when the city got up in arms about an increase in, you guessed it, coal costs across the region. It affected not only all industry but also every steamship and dockworker that relied on the help of laborjacks. The riots got ugly until the smiths and metalworkers cut themselves off from the rest of the islands by going so far as to blow up the bridge! They waited out the riots and

RUMOR HAS IT:

THE MATRON OF THE STEAMGIRL'S PARLOR

COMMON (DC 10): SOME SAY MESHYVA WAS ONCE A MISTRESS OF KING RYNNARD DI LA MARTYN, THE LAST KING OF LLAE.

UNCOMMON (DC 15): THE STEAMGIRL'S PARLOR SEES A LOT OF TRAFFIC AMONG THE RICH FORMER LLAELESE WHO FLED THEIR KINGDOM DURING THE WAR. SOME OF THEM MIGHT BE MEMBERS OF THE RESISTANCE AGAINST KHADOR.

RARE (DC 20): THOUGH MESHYVA ISN'T INVOLVED IN POLITICS, SHE IS ANGERED BY WHAT HAS HAPPENED TO HER FORMER KINGDOM AND HAS AN ABIDING HATRED FOR BOTH KHADOR AND PRIME MINISTER GLABRYN. SHE IS IN CONTACT WITH CERTAIN AGENTS OF THE LLAELESE RESISTANCE WHO ARE SEEKING ALLIES, GOODS, WEAPONS, AND RECRUITS IN FIVE FINGERS. SHE'S A GOOD PERSON TO CONTACT ON THIS TOPIC.

OBSCURE (DC 25): SOME SAY MESHYVA KNOWS THE IDENTITY OF ONE OF KING RYNNARD'S FEW SURVIVING OFFSPRING WHO LIVES NOW IN FIVE FINGERS.

FORGE SHRINE OF ULGAR AND DOYUR

(See Shrines, pg. 52) Few Rhulfolk inhabit Five Fingers today, but a pious smith who settled here before the Coalcost Riots commissioned this shrine. It was built around an ancestral forge transported to the district from Rhul at great difficulty and expense. The shrine is said to have once been part of a Rhulic workshop where one of the master smiths of Ghord taught his craft to young dwarves. That none of that city have sought to recover it may indicate it has been forgotten. Some few craftsmen in the district know of its properties and continue to visit, but their number is increasingly few. Those who visit the shrine are expected to take the offering left before them as long as they utilize the materials in their craft and give up an offering of their own in return.

The secret vow here is a promise to craft a weapon, armor piece, or tool to be donated to a craftsman in need, preferably for a Rhulic recipient (120 gp). Supplicants often hold vigils here for days and nights on end. As part of this, they chant prayers and slowly hammer the forge itself. Offerings are made in raw metal intended for use by smiths who visit the shrine and can include iron, steel, bronze, silver, gold, or similar offerings. Rumor has it larger or more precious offerings bring greater blessings from the spirit of the shrine.

Those who win the Forge god's blessing gain a +3 bonus to any one Craft check. Knowledge (Local) DC 20, Wisdom check DC 17.

refused to pay for rebuilding the bridge, and ever since they've been estranged from the rest of the city, almost considering themselves their own little township. Even the High Captains step a bit lightly in the region. Even though there is some financial sparring over influence between Hurley and Riordan, it's all done subtly between proxies and they've tried to avoid letting it erupt into open violence.

One place worth mentioning is the **Ashecroft Armorworks**, perhaps the finest armory in southern Ord and northern Cygnar both. They don't do a lot of pieces per year, however, and they always have more demand than they can meet. They specialize in very small linked chain armor that is relatively light and supple for how strong it is. They import alloys like serricsteel or human variants for special orders. There are several master smiths, but the most famous is Kierlon Habershan (male Midlunder Exp15) whose services they stole four years ago from Caspia.

Turlow Mechanika and Machine caters to the city's more discriminating mechaniks, and the shop has become a favored hangout for those in the trade. In fact, they bought a neighboring restaurant that has become a social club for those in the gear-trade. Another favored drinking spot for locals is the **Rusted Screw Brewery** which as the name suggests brews its own ales.

There's a particularly upscale and sumptuous private club worth a visit called **Steamgirl's Parlor**. It is definitely of the old tradition of priding itself on decorum and atmosphere and is a favored meeting place by those who have business in the district. A dignified and charming older woman named Meshyva Jarlyse (female Ryn Exp7) runs the establishment.

BLACKSTONE ISLAND DISTRICT SUMMARY

Population: 1000 (755 Thurians, 60 Scharde, 50 Gobbers, 30 Bogrin, 105 Others)

Type: Industry

Trades: Quarry

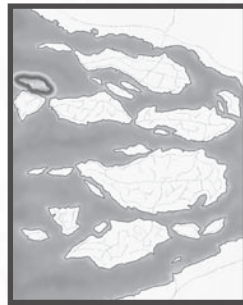
Famous Locales: Blackstone Quarry, Blackstone Prison

Wealth: Low; **Disease:** Moderate; **Crime:** Very Low; **Vigilance:** Highest (prison wardens)

High Captain Influence: Riordan 2

People of Note: Warden Haig Crimstone

Blackstone Island

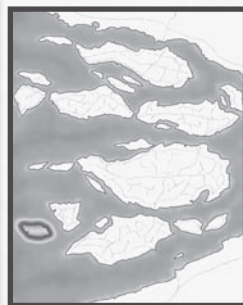


The western half of the island is taken up by the **Blackstone Quarry** which boasts dark limestone and a dark stone called basalt. There used to be black marble there, but it was used up by the Orgoth and incorporated into their structures. The slate is used for roof tiles and flooring.

Working the quarry is tough and brutal work few people are inclined to spend their lives doing. Though there are a number of laborers for whom it is a family avocation, the mining effort is supplemented by prisoners doing hard labor from the **Blackstone Prison** on the easternmost tip of the island. Being assigned to labor on Blackstone is one of the favored penalties of the Five Fingers judges. Prisoners are segregated from regular workers and kept under constant watch. Nonetheless there are periodic attempts to escape, which is why the Blackstone Bridge is always under guard. A toughened old man named Warden Haig Crimstone (male Morridane Rgr6/Ftr4) runs the prison. I hear he was convicted of assault on a castellan and given the choice of execution or running the prison. Some of his guards have similarly colorful backgrounds.

Hard labor in the quarries is a penalty given for many petty crimes in the city, and it doesn't take many days to crush a man's spirit. The prison squats on the aft end of the island with howling gargoyles atop the walls looking like something the Orgoth left behind.

Crabbeggar's Island



There are probably more local jokes about Crabbeggar's Island than anywhere in the city, and the poor inhabitants receive far more than their fair share of abuse. I've never been there, but I know it's where the less successful fishermen of the city get to live—those who can't make it on Headmost Island with the main fleet. Apparently it is a rather pathetic little shanty town not dissimilar from Squall Island festooned with a number of rickety piers where a lot of the more disheveled fishing boats

Chapter Three: Island by Island

are roped up between expeditions. The High Captains have no interest in the island, and there's apparently no need to worry about crime since there's nothing to steal from anyone there. Being called a "Crabbeggar" is one of the worst insults you can make in Five Fingers. I don't know a lot about the history of the island except there used to be a lively crab fishing season in the Bay of Stone, but they got overfished in the early 400's and since then pickings have been slim. The residents manage to catch little more than enough to survive. I've heard there are more people than usual with missing limbs out there.

Crane Island



Crane Island is the largest island whose surface is submerged during the higher tides, and it pokes up from the water at low tide for a few hours twice a day. Turning it into a habitable place is attributed to Samuel Paddler who started working on it in 505 AR and didn't stop until his death in 550. For forty-five years this mad genius spent his

fortune erecting elevated platforms and constructing an island that would stand the test of time over the waters. A number of followers joined him to help with the building and expand his project.

Those who continued his work constructed a crameworks similar to the one I've heard about at Highgate in Cygnar, albeit on a much smaller scale. Steam engines drive six high-powered cranes situated around the periphery of the lower decks capable of literally hoisting a ship up out of the water. There are also ladders and ramps which go down close to the water, but the only truly secure way to berth up to the island is to be hoisted by the cranes and tied. The locals have access to small boats they can lower down.

The island is unusual but desirable real estate and is valued by mercenary interests. Because of the crane arrangement, it's impossible for outsiders to visit without welcome, and the secure nature of the island has appeal.

CRABBEGGAR'S ISLAND DISTRICT SUMMARY

Population: 1,200

Type: Residential
Sea-docks

Trades: Fishing

Wealth: Lowest;
Disease: High;
Crime: Moderate;
Trades: None

Some of the inhabitants of Crane Island include a number of Cygnaran army deserters who came to Five Fingers in early 604 AR after the outbreak of war with Khador.

The largest non-mercenary business is one of the few major distilleries outside the Spiritgrav called the **Flying Distillery**. It creates its own ales and rum, and the local mercenary groups purchase most of its products. Kilbride managed to gain an interest over the Flying Distillery, and I'd bet he brings in a good income from it.

I know almost nothing about it, but Crane Island boasts the **Offices of the Four Star Syndicate**, and by mutual accord all of the High Captains claim more or less equal sway over the organization. I really don't want to talk about the Syndicate. People who talk about them tend to disappear, and while I trust you, I'd just as soon not take the risk. No one goes into that section of the Crane platforms without permission, and top-notch marksmen and other skilled killers guard the area. Someday when I'm feeling suicidal I'll tempt fate by robbing the premises.

The rest of Crane's Island is taken up by the barracks, offices, and housing used by a plethora of small mercenary companies, some of whom hire out to the Syndicate as needed. One of the larger companies there is an odd bunch prone to conspiracy theories calling themselves the **Sons of Thuria** who seem to want to bring back the old Thurian kingdom. I understand they're pretty good in a scrap despite their odd beliefs.

CRANE ISLAND DISTRICT SUMMARY

Population: 2,000 (1,705 Thurians,
50 Tordorans, 40 Scharde, 205 Others)

Type: Industry/residential

Trades: Distillery, taverns, inns,
mercenary contracts

Famous Locales: Sons of Thuria Mercenary Barracks,
The Blaggard's Manse, Four Star Syndicate Offices,
Steelhead Mercenary Company Branch Office
Barracks, Flying Distillery

Wealth: Above average; **Disease:** Very low; **Crime:**
Very low; **Vigilance:** Very high (mercs)

High Captain Influence: Hurley 3, Riordan 2,
Kilbride 2, Waernuk 2, not contested (firm agreement
between the captains)

The **Blaggard's Manse** is a large structure on one of the upper platforms serving as a local warrior's den and mercenary hangout. They show definite favoritism to down and out mercs or any types of veteran soldiers. It's not exactly my kind of place, but I hear it's a good spot to go if you want to hear war stories. There's an interesting mix of nationalities there including people you'd think would normally be at each another's throats, yet they are able to put aside their differences in the interest of drinking *uiske* and reminiscing about battle.

Headmost Island



Headmost Island is the home of the fishing fleet for Five Fingers, and the bulk of the fishermen keeping the city fed call it home. The island is ringed by a large number of small piers with ships coming and going at all times. Some fish is processed there, but most is hauled over to Dicer's Isle and beyond. At the fore of the island is the **Black Sail**

Monument, a large statue of an old Dirgenmast ship done in black marble. Inscribed on the sail are the names of every fisherman who has ever died at sea in Five Fingers since it was erected in the early 300's.

HEADMOST ISLAND DISTRICT SUMMARY

Population: 4,000 (3,800 Thurians, 100 Tordorans, 50 Gobbers, 30 Scharde, 20 Trollkin)

Type: Industry

Trades: Fishing

Famous Locales: Black Sail Monument

Wealth: Below Average; **Disease:** Moderate;
Crime: Low; **Vigilance:** Moderate (residents)

High Captain Influence: Waernuk 2

THREE MAIDEN DISTRICT SUMMARY

Population: 1,000 (930 Thurians, 40 Tordorans, 30 Others)

Type: Bridge/Residential

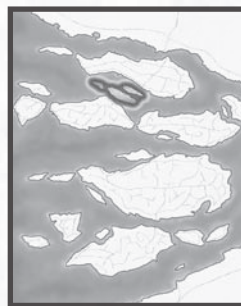
Trades: Few trades

Famous Locales: Winking Maiden Coal Supply Point

Wealth: Below Average; **Disease:** Moderate;
Crime: Low; **Vigilance:** Low

High Captain Influence: Riordan 1, Hurley 1, not contested

The Three Maidens



Map District Abbreviation: M1 (Winking Maiden), M2 (Weeping Maiden), M3 (Sleeping Maiden)

The Three Maidens are transition islands serving as bridges between Bull's Island and Dicer's Isle. The residents live scattered on small but well built cottages and homes on the largest island. The Winking Maiden to

fore serves as the primary coal-supply point for deep-sea steamships, and several facilities on the island refuel steamships heading back to the Bay of Stone or upriver.

Wake Isles



Map District Abbreviation: W1-W2

The Wake Isles form the last remnant of the smuggler's town Five Fingers used to be. Both isles are popular with smugglers, privateers, and outright pirates who find it a welcome berth. If you don't like Scharde folk, don't visit the Wake Isles. There are almost as many tattooed Scharde there as Thurians, albeit the majority have moved there permanently. Business for pirates hasn't been easy since King Baird declared his war on Cryxian agents. Since the navy is patrolling outside the Bay of Stone, it has become

more challenging for ships to slip by unnoticed. Many former pirates have adopted the veneer of legitimacy by turning privateer.

The Wake Isles is where High Captain Velter Waernuk set up shop. You already know I don't like the High Captains on general principle, but I hold Waernuk in special loathing. He's a dangerous and violent old man who cares little for anyone, and the Wake Isles reflect his nature. They are crime-ridden and lawless places where murder is tolerated as lightly as stealing a man's pouch. It's men like Waernuk who make an honest thief look bad and cast all hard working criminals in a bad light. He rules through intimidation and fear and gives not a damn for any "lesser" men. Without question the most brutal of the High Captains, he's also probably the least intelligent, but he's been around long enough to garner an unhealthy degree of influence.

WAKE ISLES DISTRICT SUMMARY

Population: 1,200 (525 Thurians, 425 Scharde, 40 Tordorans, 40 Gobbers, 30 Trollkin, 140 Others)

Type: Piers

Trades: Smuggling, mercantile, black market, bloodsports, pawnshops, fencing

Famous Locales: High Captain Waernuk's Hideout (W1), The Black Hilt (W2)

Wealth: Moderate; **Disease:** Low; **Crime:** High; **Vigilance:** Low (Waernuk's men)

High Captain Influence: Waernuk 5

People of Note: Garrigan Hern, Cargis Renlos, High Captain Velter Waernuk

While most of the High Captains focus on the city, they say Waernuk has a pirate fleet fighting along the Broken Coast, and certainly he seems to have ready reinforcements on hand whenever he needs extra muscle. I don't know about any of his subordinate ship captains, but locally he relies heavily on a gang called the **Salter Crew** led by Garrigan Hern (male Thurian Ftr5/Enf7) who's one of his main seconds. The Salter Crew is a ruthless bunch spoiling for blood and taking out their appetites across the Wake Bridge to Hospice.

If you're looking for a black market, there's no better district for your needs from pawn shops, hooaga

alleys with stolen cigars, illicit chemicals, stolen military weapons, or stolen anything. There's all manner of entertainments including gambling and a variety of bloodsports from men killing other men to beasts killing anything. Every other tavern has some kind of local fighting competition, and some of the engagements have no rules whatsoever and allow drawn weapons. By necessity I go there sometimes since the black market is the best in town, otherwise I'd never step foot there. They still see regular traffic from Cryxian pirates and smugglers being one of their few remaining places of welcome on the mainland. Dealing with any such people is dangerous and could get you marked as a traitor by King Baird's agents. Then again there are several thousand former Scharde in the Fingers, and few have anything to do with Cryx anymore.

Dark deeds and dealings are a regular occurrence on those islands. They include the vile practice of selling not just corpses but living slaves, including children. Even on the Wake Isles this kind of business is conducted quietly, but just about anything can be had for the right price.

RUMOR HAS IT:

THE BLACK HILT

COMMON (DC 10): THE BLACK HILT IS A BLADEMAKER'S SHOP SPECIALIZING IN DAGGERS AND SHORTER BLADES WITH DARK AND SOMETIMES ELABORATE ORNAMENTATION.

UNCOMMON (DC 15): CERTAIN SPECIALIZED OR EXOTIC WEAPONS CAN BE PURCHASED THERE, INCLUDING ITEMS LIKE THE CRYXIAN DIRK POPULAR IN SOME UNDERWORLD CIRCLES. SUCH WEAPONS ALWAYS COST A PREMIUM, FROM 20-100% OVER BASE COST.

RARE (DC 20): THE PROPRIETOR OF THE BLACK HILT, CARGIS RENLOS (MALE SCHARDE ROG5/EXP4), HAS CONNECTIONS IN BLACKWATER AND CAN GET WEAPONS, POISONS, AND OTHER ITEMS SMUGGLED IN FROM THE SCHARDE ISLES.

OBSCURE (DC 25): CARGIS ALSO SECRETLY SELLS BLACK OGRUN WEAPONS SMUGGLED ONTO THE ISLAND, SOME OF WHICH HAVE UNIQUE PROPERTIES AND ARE ENCHANTED WITH CONSIDERABLE POWER, ALTHOUGH ALL HAVE DETRIMENTAL QUIRKS THAT CAN BACKFIRE ON THEIR WIELDERS.



CRIME & INDUSTRY

Chapter Four

Many presume—incorrectly—that this city is lawless. Perhaps it was true at one time when it was a pirate haven, but that was centuries ago.

Former High Captain Ives Klivson hangs in Gallows Square.

The anxious young man pushed through the crowd lined up along the street, heedless of the protests in his wake. Just behind him followed a thick-bodied ogrun whose scowl ensured that no one sought reprisal for this inconvenience. Unlike the well-dressed human he followed, the ogrun had no problem moving through the crowd as everyone made haste to get out of his way. The pair moved to the front of the line waiting to be let into the Corsair's Coin. The gambling hall was easily identified by the plate-sized gold platter that spun slowly above the doorway. It was inscribed to mimic a gigantic gold royal, with a bust of King Baird Cathor II on one side and the Broken Sword of Ord on the other.

The large Tordoran at the door was a professional. His face was impassive as he looked at the youth although he obviously recognized him. "Castellan, welcome." He managed to sound both polite and unimpressed at the same time, as though there were nothing remarkable about a castellan arriving unannounced at this time of day.

"I need to speak with him, please. Right away. It's urgent." The youth stammered, looking around with wide eyes.

The man nodded and made way, but he held up a hand for the ogrun escort. "He waits outside." The ogrun scowled but did not look surprised.

Pale and nervous, the youth followed a thin weaselly man through the main hall to a wide set of stairs. They climbed up and then down through a bewildering assortment of hallways, doorways, and checkpoints. He had thoroughly lost his sense of direction by the time he was waved into a familiar plush apartment. A large avuncular man waited for him smiling and nodding. The man's hands were folded across his ample stomach as he reclined in an oversized chair. Bright rings festooned with large gemstones glittered on every finger while a fat purple stone winked at him from the large man's earlobe.

"High Captain Hurley, good evening to you, sir. I'm sorry to bother you like this...."

The man grinned and shook his head. "Castellan Lionor Cathor, always a pleasure. Let me guess—you've been spending too much time at the Hand of Fate? I presume you need a loan? I'm always willing to help your family, of course. Have a seat. Get comfortable. We can talk about business soon enough. Can I pour you some uiske?"

ONCE A HIGH CAPTAIN...

This is a city I put behind me. I swore never to return, but I broke that vow for this funeral to say farewell to the last of my true friends. I am glad to have come. Every man should return to the streets of his youth in his retiring years.

I am Thane Belchor Degrata, but not long ago I was High Captain Degrata, one of the few who lived to put the title aside. Now I am a simple thane with meager lands, comfortably indolent and enjoying my estates northeast of the city and traveling abroad. It has been over four years since I stepped foot on these islands. Though I

have not been in the city, I keep my ear to the ground. My connections are few, but I do hear the whispers of songbirds that come to pay me homage. Little happens in this city that does not reach my ears. I never refuse gifts of information.

I grew up on Beggar's Isle in the heart of Chesake. I was born after the Beggar's Plague with a tide of new sons and daughters spawned in a desperate attempt to replace the dead. The children ruled the maze streets, our gangs were as brutal as any older thugs, and we had no awareness of consequence and no fear. Corpses were a more familiar sight to me than the faces of my parents as the aftermath of the plague lingered. I killed my first man when I was ten. I had lost count of the total by the

time I pulled myself out of the mire to find more regular work in a gang on Dicer.

One night at the age of fifteen, I drank too much at a dockside tavern and passed out under the bench. A privateer crew found me and dragged me aboard a ship, so I spent the next seven years at sea. Pirate or privateer, I could never tell the difference. I tell you this only so you understand the youth of this city are already old by twenty and why you find a hard light in their eyes.

Consider the remarkable fact that a beggar and street urchin rose to become a High Captain and will die a thane. This should tell you something about this city. Whether it is appalling or inspiring, I leave to you. I cannot tell you where bodies are sunk or which taverns and gambling halls will make you rich. I know many useful things, but I am an outsider, a stranger in my old neighborhoods.

THE GRAY LINE

Law and Order in Five Fingers

Many presume—incorrectly—that this city is lawless. Perhaps it was true at one time when it was a pirate haven, but that was centuries ago. What is true is that the slippery law slides through easy definitions like an eel in a fisher's net.

Part is simple geography. Five Fingers is a city of islands connected by bridges and piers, and each island has its own complexities, politics, intrigues, and conflicts. There is no way to control where people go or what they do. You can watch the bridges, but someone will arrive or flee unexpectedly by boat on one of our myriad piers. Cutting off the Dockgrav would not suffice; sea-ships can arrive just as easily at Captain's Prow or docks on Dicer. If you send agents to watch all three, your quarry might then land at the Wake Isles or swing around to the rivergraves. There are dozens of lesser piers, coves, grottos, and caves.

Many areas of this city are mazes on multiple levels built up five or more stories with gobber infested rigs above that. How can the Fingers Watch patrol and monitor a city like this? No one man, however clever or influential, can control this city. Be you Lord Governor or High Captain, trying to grasp Five Fingers is like trying to hold a handful of sand from the ocean's waves.

People who live in other cities do not understand that the relationship between the High Captains and the Lord Governor is a healthy one. This is an uneasy partnership prone to conflict, discord, and occasionally strife, yet it is ultimately effective. It works to the benefit of the city, to the prosperity of its citizens, to the growth of commerce, and to the vital exchange of coin.

Yes, the High Captains operate outside the law and are criminals, yet High Captains allow the Lord Governor to focus on governing the city. The High Captains provide a bulwark in those places the Lord Governor cannot reach. I will grant it is a tightrope upon which they walk, a careful dance with a great yawning gulf beneath them. Even under King Baird, the High Captains exist by the sufferance of the castellans and an awareness that they provide a necessary service to Ord.

DEGRATA'S MAXIMS:

LEGALITY MATTERS ONLY AS FAR AS AUTHORITIES ARE WILLING TO ENFORCE THE LAWS.

BUSINESS AND COMMERCE RELY ON ORDER, BUT LAW IS ONLY ONE TYPE OF ORDER.

WHERE FORMAL LAW IS INSUFFICIENT, STREET LAW IS BORN.

ALL LAWS HINGE ON THE STRENGTH OF THOSE WHO ENFORCE THEM.

PLEADING IGNORANCE WORKS EXACTLY ONCE ON THE STREET AND NEVER WITH FORMAL LAW.

ALL LAW BENDS TO COIN.

PUBLIC OUTCRY CAN OVERWHELM ALL REASON AND MAKE THE LAW ITS SLAVE.

There are small watch posts in most districts of the city, but they focus on the places they can control and turn a blind eye to those they cannot. Street laws in those areas are very real despite being unwritten. The High Captains provide the backbone whereby one can enter into business arrangements and contracts in these places. They ensure that the whims of local gang leaders don't dominate by providing an authority to which they must answer, and thereby they allow the steady flow of coin.

Everything in Five Fingers bends to coin as directed by the currents of commerce. If a man is murdered, chances are good he interfered with someone else's livelihood. If another man is arrested and hung by the courts, he likely dealt some unforgivable blow to a

Chapter Four: Crime & Industry

TABLE 4-1: CRIME AND PUNISHMENT

Crime	Possible Punishments (determined by judge)
Arson (intentional)	Death by gibbeting; death by drowning; death by hanging; death by being drawn and quartered
Arson (misadventure)	Heavy flogging; extended forced labor; imprisonment; death by drowning
Assault	Fines; light flogging
Assault on a noble	Severe fines; heavy flogging; imprisonment; death by hanging
Assault on a royal	Death by hanging
Assault on the watch	Severe fines; flogging; bones broken in hand or foot (-2 Dex)
Bearing arms (ogrun only)	Fines; flogging; banishment
Burglary	Heavy fines; flogging; forced labor
Cheating	Severe fines; heavy flogging
Counterfeiting	Imprisonment; heavy flogging; forced labor; death by hanging
Collusion/Conspiracy w/Cryx	Interrogation (torture); death by decapitation; death by crushing or other hostile powers
Conspicuous sorcery	Fines; flogging; imprisonment; death by hanging
Destruction of currency	Flogging; imprisonment
Drunkenness	Not a crime
Extortion	Severe fines; imprisonment; forced labor
Forging government documents	Severe fines; heavy flogging; imprisonment
Gambling	Not a crime
Improper Speech	Not a crime
Murder, intentional	Imprisonment; Death by hanging
Murder, misadventure	Severe fines; imprisonment; permanent forced labor
Piracy	Severe fines; forced labor; imprisonment; branding; death by drowning
Prostitution	Not a crime
Selling Illegal Goods	Severe fines; imprisonment
Smuggling	Heavy fines; heavy flogging; forced labor; imprisonment
Tax Evasion	Heavy fines; forced labor; death by hanging; branding
Theft (Major)	Heavy fines; flogging; forced labor; branding
Theft (Minor)	Fines; light flogging
Treason	Death by decapitation, corpse dismembered and scattered

protected industry. Whether in the streets or sentenced by the courts, both forms of justice have the same end: control, order, and the sweet sound of coins moving from one hand to another.

Criminal Enterprise

Extortion, a High Captain's Bread and Butter

Extortion is the business of the day in every district and is the most important source of income to all High Captains. Once any business, tavern, gambling hall, distillery, or market begins to make a certain amount of profit, it will be targeted for extortion barring any extraordinary circumstances. Most often this comes as a simple request for a cut of the profits, but sometimes the demand will be for other favors, special services, or forced entry into legally binding contracts.

The High Captains provide real service for this payment; the protection they offer is no illusion. In poorer districts where the watch is undermanned, enforcers or gangs may be the only recourse for a businessman to be safe from independent thieves. Sometimes the gangs are

enthusiastic about ensuring payments. When someone fails to keep up, the enforcers play rough by busting up stores, giving beatings, or maybe breaking a finger, arm, or leg. Most people, however, are willing to pay a little to ensure smooth operations.

As long as the requested payment is reasonable, the authorities turn a blind eye. Still, the law's existence is important—the choice *not* to enforce the law provides leverage to the Lord Governor. If a situation arises where a High Captain or his seconds overextend their reach, the law can crack down on them. An enforcer will find himself visited by a captain of the watch with his subordinates and controlled gangs melting away or selling him out. After being arrested on charges of extortion, murder, assault, or any number of crimes, that enforcer will hang from the gallows.

Even High Captains are not immune although it is rare for authorities to aim so high. This is also one reason the High Captains use buffers and try not to get their fingers dirty, at least not directly. It's the responsibility of a High Captain's trusted seconds to fall on their swords when the time comes. With the right bribes and favors, an arrest doesn't have to be permanent. A sentence of execution can be commuted

HANDLING EXTORTION

Players may become involved with extortion either on the receiving end (being asked to pay money to some criminal group) or exacting the extortion personally (if they are hired by a criminal organization to act as collectors). In most situations, it is best to roleplay the interaction. In general, citizens of Five Fingers expect to pay extortion money as a course of day-to-day business. If the situation is handled correctly, they will not resist. This requires, however, that the person doing the extortion is making a reasonable demand (for example, only asking for an amount of money that is affordable and still allows for some profit), and it represents a recognized group that has sway in the local region.

In situations where regular citizens are threatened or confronted with demands and cannot defend themselves, they will pay the demanded amount if they are capable of doing so. However, if they believe the extortion is coming from an "illegitimate" source (such as when a merchant is paying protection money to one gang but is approached by a competing one), they will usually report what happened to them to whatever agency they look to for protection. If the individual is important enough, or their business significant enough, this could even reach the ear of a High Captain

or the Lord Governor, which can have repercussions for whoever is attempting the extortion.

If the GM wishes to use skill checks for extortion attempts, the enforcer should roll an Intimidation check with the DC determined by the GM. DCs should be higher for powerful individuals (higher level) who have bodyguards or mercenaries present or who are otherwise believe they can defend themselves. (This perception could be wrong, of course.) The point of the Intimidation check is to see if the extorter can convince the target that his life is in such peril that his protections are insufficient and paying the demanded price will protect him from harm. Though extortion is a simple matter of threatened violence in many cases, it can also include any threat that might bring harm to the target, including revealing secrets, causing problems for their business, threats to family members, etc.

Once extortion is successful, a schedule is often arranged for periodic collection. No target will endure extortion demands from multiple parties for long and will always seek a higher authority (either criminal or legitimate) to resolve the situation. This can happen when an area is contested among different criminal groups.

to hard labor on the Blackstone prison quarry if the right cards are played.

Business of Vice

A number of businesses in Five Fingers profit from what people consider “vices,” and all of it is entirely legal and above-board. The High Captains have found it lucrative to focus attention on these sources of income. Gambling, taverns, and prostitution are perfectly legal across Ord, and the High Captains and their enforcers profit considerably from them.

These trades prefer to keep authorities out of their business and operate best in an atmosphere of discretion and privacy. When something ugly happens in a gambling hall, the proprietors want it handled with a careful hand, and the men employed by the High Captains know how to massage these situations. In many cases, all it takes is a little persuasion and intimidation to put a belligerent but well-paying customer in his place without losing his business. The watch can’t handle such subtleties, so they’re only called in extraordinary circumstances.

Smuggling and Black Markets

The largest form of illegal trade in the city is smuggling. Five Fingers has always been uncomfortable with taxation in all its forms since its citizens don’t enjoy delivering any portion of their income to the crown. It may seem perverse, but most residents would sooner kick up a small bribe to a local gang enforcer than pay taxes or trade tariffs.

Some goods are illegal to sell by their very nature such as certain poisons and medicines of dubious repute. Other goods require specific permissions like steamjacks, cortexes, and other military weapons like cannons—the ongoing war to the east makes smuggling weapons quite profitable. By recent royal decree, most goods originating from Cryx are illegal regardless of what they are. Anything stolen is similarly tainted and illegal. Stolen goods make up the majority of the exchanges facilitated by black markets and independent fences. Piracy provides a substantial portion of the stolen goods on the black market.

The ease with which one can find a buyer depends on how obviously stolen the goods are. Raw coins of

good weight are rarely questioned even if they were pilfered from an Ordic treasury caravan. That same haul might contain stamped silver or gold bullion bricks only lawfully held by authorized master merchants, banks, or the royal treasury. Offloading something like that requires special channels and brings severe risks. Interfering with the Ordic treasury is treason and is punishable by immediate execution.

Of course, darker item than stolen jewels are smuggled through the black markets. Slaves are considered a valued commodity whether for labor, specialized skills, or darker appetites. A body doesn’t even have to be alive to have value. Handling and managing corpses presents fewer complications than dealing with living cargo. Even an intact body isn’t always required; sometimes just specific organs or blood will do the trick. The hazy line between science, alchemy, and the darker perversions of necromancy has created a unique market.

Piracy and Privateers

Piracy is illegal, but privateering is not. Still, the two categories overlap considerably. Privateers are authorized by the crown to hunt down and harass non-Ordic shipping, but they do not have complete liberty to dispose of their plunder. Every privateer contract specifies the percentage of the take the privateer is entitled to keep. This is usually a small amount since plunder is considered spoils of war and property of the Ordic crown. The privateers invariably try to keep as much as they can and usually only pay a token portion of their spoils while selling the rest on the black markets. This is illegal, but the crown has historically had a difficult time preventing it. Even when caught, the privateer usually only pays a substantial offering to the crown as recompense, which satisfies them until the next time.

Most pirates have a vested interest in becoming privateers or at least appearing to be privateers to casual inspection. A letter of marque smoothes over transactions and provides a convenient veneer of legitimacy. Even should a letter be suspected to be a forgery, it takes time to check such matters. By the time confirmation is received, the pirate is usually nowhere to be found. It’s little surprise then to see the bustling secondary trade in forged letters of marque thriving hereabouts.

Respecting the Watch

The Fingers Watch may seem a sad organization. It is understaffed, beleaguered, corrupt, riddled with incompetent officers, ill-equipped, and poorly paid. When the authorities crack the whip, however, no criminal can stand against them for long. If the watch were seriously threatened in a district, public outrage and the Lord Governor would lock down the area tighter than a drum. If it went so far as open war in the streets, the watch, naval marines, and mercenaries would put the offending gang down like a pack of rabid dogs. It has happened before, and I'm sure it'll happen again.

This is not how things are typically done though. Before events escalate beyond control, one of the High Captains will take it upon himself to handle matters internally. The community polices itself.

There is a tacit agreement between the watch and the gangs. Between them is a line that cannot be crossed and a gray area on both sides that is exploited as far as it can be pushed. The Lord Governor has given up enforcing laws against extortion as long as these transactions are handled discreetly, but anyone seen breaking the law out in the street will be apprehended and punished, in some cases severely. If the watch comes on the scene, all rules change. Even the most deadly and moneyed gangster is careful when confronted by a foot patrolman.

Once a man is arrested, the window in which the scales of justice can be diverted narrows with each tick of the clock. Is the arresting member of the watch honest or corrupt? Would he accept a bribe to let the matter slide? Is the jail warden honest? The judge? How much would it cost to arrange for a lighter sentence? Can friends arrange an "accident" to allow escape? With enough coin in the right hands, anything is possible.

What works in your favor, however, can also work against you. Every week, men who thought themselves important hang from the gallows. Once in prison, enemies can (and do) bribe the judge to pass down the most severe sentence possible. Justice is often weighed not by the nature of the offence, but by how many friends and enemies a man has made along the way (and how wealthy or well connected they are). The best way for a criminal to survive in Five Fingers is never to appear before a judge in the first place. By the time the trial has started, it's probably too late.

Lawless Areas

The watch has a volunteer presence in just about every district, but in the worst areas there are entire neighborhoods where they won't go. In these places, it's damned hard to even find a watchman—they are all huddled at their watch posts until their shifts end unless roused by a fire or specific disturbances. In those areas, street law takes over and the influence of the High Captains is at its strongest.

The climate in these places varies. Areas with strong trade groups or High Captains may hire mercenaries as proxies. Even the Lord Governor endorses hiring private mercenaries to bolster the watch since it doesn't take money out of the city treasury. There is a tradeoff, of course. Once a man will sell his loyalty for coin, there's nothing to prevent him from selling to someone else as well. As bad and corrupt as the watch seems, mercenaries are worse.

In places like Hospice or Dicer's Isle, gangs run the streets and crime is the rule of the day. Murder and theft occur with little consequence or hope of justice. Even in these streets, however, there is some kind of order the locals are expected to obey. Wanton murder or bloodshed isn't tolerated anywhere, even in the worst slums, but bloodshed may be ignored if contained between gang members.

Gangs answer to the High Captains' enforcers. Their job is to make sure things don't get so bad that the authorities feel forced to step in. Most inhabitants of these regions don't want this any more than the criminals, so the enforcers' efforts usually have the support of the greater community behind them. It's not entirely surprising that there are many neighborhoods where local gangs are more beloved by residents than the watch.

INDUSTRY IN FIVE FINGERS

You can't escape the shadow of criminal enterprise, even in the most legitimate business. Some think it's a curse of Scion Bolis, but I think it's human nature.

The majority of city residents aren't involved in criminal activity. Five Fingers would have remained a pimple on the map if not for the fact that legal commerce is alive and well here. The city is a premiere location for

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the exchange of goods and services, and we can even boast some industry of our own. Five Fingers sits in a unique position at the end of the Dragon's Tongue River betwixt Cygnar and Khador. It's a protected port and a place where any goods can be sold or purchased. In short, we provide a service to Ord. If Five Fingers didn't exist, they would have had to create it.

Entertainment

Five Fingers is famous for entertainment. It's the lure of these diversions that draws in so many visitors from abroad. It has become moderately inexpensive to travel by steamship and railroad, so it's easier than ever for far-flung citizens to sample the pleasures of Five Fingers. Of all legitimate industries in the city, the entertainment venues are where the High Captains are most entrenched.

Gambling

I've never been much of a gambler, but the business of it fascinates me. It's remarkable how enticing the simple lure of chance can be. Men will spend their entire fortunes on the faint hope of striking it rich on one toss of the dice. It doesn't matter how many others they've seen curse and walk away penniless from the tables, but they are convinced the next round will be theirs. Rare savants can make the games work for them through cheating or simple ingenuity, but your average gambler's story is far less inspiring.

Gambling is one of the largest industries in the city. Anywhere people enter Five Fingers, you'll find places to play a game of cards or dice or a wheel to place bets. The true gambling halls are most plentiful on Dicer's Isle, Chaser, and Captain's Island. The highest concentration of them is in the Emerald District at the center of Captain's Island where an entire street is nothing but hall upon hall lined up one after another. The businesses of the Emerald District each try to outdo the rest with special games, cheap spirits, live music, and other entertainments—anything to get people to choose their door versus the one 50 feet over.

Outside the Emerald District the most famous gambling halls are the Laden Galleon in Rivergrav, the Baize Hand of Fate on Chaser, and the Lady of Ample Luck across the bridge on Dicer. Other places come and go. A particularly clever local river steamship captain named Odrin Reno has begun offering games of chance

on his boat, the *Gambler's Bride*, which travels between here and Point Bourne offering a little taste of Five Fingers to those on the waterway. Reno had to come to an arrangement with High Captain Hurley to be allowed to dock at the Rivergrav and keep his games running. Some were worried his boat would take business away from local halls, but I think he's helped by giving travelers a taste of gaming before they even arrive.

When I was still a High Captain, there was talk about gambling hall proprietors forming a trade guild or brotherhood for mutual protection similar to those enjoyed by certain other crafts in the large cities. The High Captains were not enthusiastic about this plan, and we took measures to nip it in the bud. Mark my words, though, it's an idea that will come around again.

Taverns and Inns

Taverns and inns overlap quite a bit in Five Fingers. Elsewhere they might have a great distinction between the two, but here the name matters less than the services offered. Some proprietors use the terms interchangeably. Inns usually have dedicated cooks and a dining area combined with larger rooms, and they require more of an investment from their proprietors. Taverns here include many seedy dives; some are nothing more than a few benches in front of a stained counter.

Anywhere there is traffic you'll find at least one tavern, maybe two or three. I've always been amazed at how many the city can support, but then again this is a city where you can't drink the water safely and no one has access to wells. Taverns have become crucial to the social fabric of the town. Just about every citizen will spend at least some small portion of his day in one, even if just to enjoy a cooked lunch and buy a bottle of *sangre* to quench his thirst.

Bordellos

The city has its share of bordellos and brothels. There's considerable overlap with the other entertainment categories, and some of these places derive only a small portion of their revenue from prostitution. Several upscale inns call themselves bordellos just to ensure a select clientele. Many rely on a small roster of clients, each with deep pockets and a preference for privacy. These are popular meeting places for covert business dealings or intrigues since people don't want to pry into what happens behind these doors.

Blood Sports

Running fighting matches and allowing betting is perfectly legal, but the laws are stickier regarding how violent the matches can get. There are laws against defrauding betters by fixing fights, but they are rarely enforced. A legal fight shouldn't involve weapons and is supposed to end when one party yields or is rendered helpless. Despite such rules, there are brutal fighting arenas in the city that ignore them. Special engagements for fights to the death are a rare but popular staple particularly on islands like Hospice.

Most arenas charge a fee to enter and often serve drinks. Winning fighters are awarded a purse based on attendance. For those who run them, the profit comes not from ticket sales but from a share of the gambling profits. Finding an honest fight is difficult since arenas have every incentive to manipulate the odds.

Shipping and Hauling

There's solid and reliable money in shipping and hauling, and it's likely the easiest work you can get in this town. Commerce in Five Fingers relies heavily on the passing of goods from one party to another or just moving them one more step in the chain. Goods coming in on the Western Tradeway from the capital come through Five Fingers as well as a huge volume of shipping down the Dragon's Tongue and ocean-based shipping using Five Fingers as a convenient resupply hub. Ships from Ohk, Skrovenberg, Port Vladovar, Berck, Ceryl, Blackwater, Highgate, Mercir, and Caspia stop here regularly.

Businesses have cropped up to exploit this fact: from Dragon's Tongue Trade to branches of the Mateu Merchant House, the Berck Imports House, Wraithblade Emporium, Hearthstone Clock and Alchemy, the Tradeway Caravaner's Guild, the Grand Stevedore's Union, and others besides. Some of these businesses sell goods in the city itself, but most move items from one place to another by ship or caravan.

Both the High District and Lords District on Bull's Island are home to a number of prosperous merchant-families and heads of consortiums who fill their pockets on shipping. One of the most notable is Garstin Keyword (male Thurian Ari4/Exp2) who has his hands in much of the shipping trade—and who has made some enemies in dark circles in the city.

Because of the amount of shipping passing through Five Fingers, this is one of the best cities outside of Mercir to get Zu imports. Spices, exotic fabrics, and exotic animals from that continent are sold in the better markets on Bull's Island. Really, I think we've barely scratched the surface of the opportunities on this continent. One obstacle has been ongoing battles between the Mercarian League and Ordic interests like the Mateu Merchant House (*IKWG*, pg. 84) that have led to all manner of piracy, privateering, and outright murder at sea. The conflicts result in fewer goods coming to our port than might otherwise be possible. Of course, they have been good for piracy and smuggling, so the coin still reaches Five Fingers one way or another.

Locally Produced Exports

Ord is poor in both resources and locally made products, so the city's ability to thrive has been a boon to the entire kingdom. From what I've observed, Five Fingers is still a city on the rise while the larger port of Berck has hit a plateau. The continued prosperity in Five Fingers is due in no small part to the ingenuity of residents who, despite being stranded with no water on a series of rocks in the middle of a river, managed to come up with items and goods to manufacture and export as well.

Sugar

One of the most promising and recent local industries is the sugar trade. It has enabled Five Fingers to compete on almost equal footing with the Mercarian League, which formerly had a virtual monopoly on sugar. The League has access to sugar cane only found in southern climes and is an easier source of this sweet substance than the sugar beets used here that require expensive processing. However, the largest accessible supply of sugar cane comes from Zu, and there have been ongoing problems with maintaining trade with that continent. To supplement this trade, sugar companies in the city arrange for sugar beets to be grown locally for processing mills in the city as well. In this way, Five Fingers can maintain its production regardless of the vagaries of long distance shipping.

I'm proud to say I had a hand in the growth of the sugar trade in Five Fingers when I was still a High Captain. I was one of the main financial backers behind

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the construction of the processing mills on Captain's Isle, and part of my income as thane still comes from beet farms. I expect this market to grow. If the Lord Governor knows what he's doing, he'll encourage the production of more processing plants and spend coin to improve the existing ones.

Spirits

Related to the sugar trade are the city's highly profitable distilleries, which have been doing steady business for centuries. Improvements in processing, bottling, and other innovations have increased the ability of distilleries to produce a surprising volume of product. The Spiritgrav receives regular orders from as far away as Ohk and even Caspia. Sweet rums are popular and the demand regularly exceeds production.

Alchemy

Though other cities are more famous for alchemical products, including Ceryl to the south, there's a lively alchemy business here extending to illicit chemicals and lethal poisons. The law has never had a good grasp on alchemy. What is deemed a poison in one person's hands might be an important medicine to another or just an industrial by-product with perfectly legitimate applications. Take acids, for example. They are dangerous substances that can be used to cause horrible injuries, but they are also vital to mechanics and alchemists.

Some quantity of blasting powder is produced locally, but the local branch of the Free Order of the Golden Crucible has yet to gain dominance and relies on imported materials. There are more extensive operations in Midfast, and King Baird has been trying to lure more of the displaced Free Order to the capital. The alchemists here compete ably with peers abroad, and there is plenty of local demand.

Whatever your opinion on poisons and drugs, there's no question the alchemists in Five Fingers are some of the most practiced and inventive in the field. They have made a study of the effects of substances on minds and bodies, and they have invented specialized formulas that are very useful in the right hands.

Weapons

Except for places like the Emerald District and the residential areas of Bull's Island, it's lawful for citizens to bear arms openly. The main exception is an old ordinance against armed ogrun. With as many sailors, pirates, privateers, thieves, cutthroats, gang members, mercenaries, and other able-bodied warriors making their way through the city, it's no wonder there's a lively weapons trade. The city is quickly earning a name for its quality short blades and knives in particular.

Some cities of the realm prefer oversized blades like Caspia's instantly recognizable battleblades, but the twisty streets and crowded quarters of Five Fingers have engendered a "smaller is better" mentality. It has become a local art to make lethal weapons as small as possible—preferably a size that can be hidden in clothing or kept on hand even after a search. Even where it's legal to walk armed, many prefer the appearance of being harmless or at least unarmed. Maintaining an extra hidden weapon for emergencies is a common practice.

The pistol trade is lively although there is an unfortunate reputation for poor quality. Quality gunsmiths do exist, particularly in the Hundred Smokes District, but shoddy amateurs making quick money on cheaply crafted guns outnumber the artisans. Some pirates are satisfied with any old gun since they fire once at close quarters before drawing a cutlass. Certainly Five Fingers has done its part to get affordable pistols into more hands. There's also a lucrative related trade in customizing and disguising small firearms into other innocuous items for easy concealment.

Internal Commerce

There is a considerable industry geared toward local services including the bulk of the fishing from the fleets, canning, normal labor, construction, carpentry, stone working, local markets, ship repair, steam engine refueling and maintenance, and most of the local manufacturing. Five Fingers is large and cramped. The unique situation of the rocky islands, the lack of water, and the difficulty of attaining local food all necessitate special services and jobs. The High Captains and enforcers leave these businesses alone.

THE COST OF BUSINESS

In Bolis Turgon's entreaty to the High Captains of his day, he described his vision of the city as a honey trap, drawing in industry and commerce and keeping them here. I cannot argue with this. There are unusual and unexpected costs to working in this city, but those who have succeeded here know the profits are worth it.

Taxes

One of the cornerstones of Five Fingers' business credo is no taxes or fees for those who start businesses here. Though bureaucracy has eroded this pure state over the years, starting a business here still requires no licenses or permits and no permissions or authorizations. Many land and rent transactions are done the old-fashioned way: word of mouth sealed by a handshake with spit on the palms seen by a single witness.

As the islands filled, of course, some of this has changed. Captain's Island, Bull's Island, and Chaser have seen attempts to provide a systematic process for lot ownership, but it has yet to be embraced. Most transactions are not recorded. Even if the Crown were to attach taxes to these transactions, they'd have a difficult time even tracking down the supposed debtors. While there is no land ownership tax, permanent businesses pay annual taxes—at least in theory. Enforcement of payment is spotty at best. Only the largest and most settled businesses pay full taxes.

The king tolerates this arrangement because the High Captains pass their own offering to the crown, so they take the burden of taxation off the rest. This is exactly how King Baird prefers to handle things. It

is a real sticking point with the moorgrave of Hetha, however, since none of the funds go through his hands. The inability of the Lord Governor to change this situation has caused ongoing tension between both the Lord Governor and the moorgrave and between the moorgrave and the king. Things have been this way for centuries, though, and I don't see them changing soon—or at least before Baird III takes the throne. Once that happens, all bets are off.

There are a few overworked taxmen in Five Fingers, and they are not to be trifled with. The Office of Taxation is a ring of bloody-minded and ruthless bounty hunters. They are equal to any thugs employed by the High Captains, only they are backed by lawful authority. I once saw them let loose on our most profitable distillery, which stood accused of tax evasion. The taxmen broke every piece of machinery in the place and heisted all of the liquor to sell at cut rates for city profit. The lead taxman has been working for almost twenty years. He's a tough old hound named Lazlin Wyans (male Thurian Ftr5/Rog2/Ptr4).

Bribes

Bribes are another old tradition and part of the normal system of extortion greasing the wheels of commerce.

Most of the shipping concerns in the city are controlled by the High Captains, as are most of the favored entertainment venues. The reach of the High Captains can extend quite far, particularly by calling in old favors. If a business wants its goods to arrive on time and intact, they had better be sure the High Captains are on their good side. This may require nominal payment above the normal dues. The business folk, merchants,

HANDLING BRIBERY

Bribery is one of the easiest ways to get around nearly any obstacle in Five Fingers, but it comes with risk. Bribery is a delicate dance of negotiation as tricky as any legitimate business deal. Successful bribes usually require gold, but they can also include favors, services, or information, and the briber must know how to make the offer. Discretion is required particularly for large exchanges even among the openly corrupt. Bribes can be complicated, and a single set of rules cannot cover every possibility. Complex situations are best handled through roleplaying, but they can be resolved quickly using a Diplomacy check.

Before anything else, the GM needs to decide if a given NPC is susceptible to a bribe and how much it would cost to buy his services. In many cases it is obvious if an NPC is receptive to a bribe, and the NPC may actually quote his price directly. Those unwilling to meet the price can haggle with an opposed Diplomacy check. Once a bargain is struck and money changes hands, the bribe is done.

These rules presume nearly everyone has his price even if he does not know it, but there are always exceptions. Some people have moral objections to bribery—if

approached with a bribe offer, their attitude may shift one category worse. More commonly, a corrupt individual might already be “owned” by someone else and may refuse a bribe out of fear for his life if he betrays whatever criminal with whom he already has an arrangement. Offering these individuals a bribe will not prompt a category shift in attitude, but if the NPC is particularly unscrupulous he might accept a bribe but not follow through on his promises. Factors such as whether the target is alone, strapped for cash, hostile or friendly, or personally invested in the outcome can affect whether an NPC is willing to accept a bribe. Some individuals may be receptive to a bribe but must feign disinterest to retain their position.

You can gauge an NPC’s willingness and price with an opposed Sense Motive check versus the NPC’s Bluff. If this check succeeds, you know whether a bribe will be accepted and the amount required. On a failed check you presume the NPC can be bribed. You estimate the price will be 50%-150% the actual amount (2d6+3 times 10%) secretly determined by the GM.

It is also possible to attempt a bribe without making this check and simply hand over cash. Such a method works surprisingly well in Five Fingers, particularly for trivial requests.

What’s the Price?

In places where bribes are commonplace, some prices are widely known. For example, offering a waiter a silver galleon to get preferred seating in a restaurant, three gold royals for a dock foreman to “forget” that a particular ship was tied up to his pier, 10 gold to convince the Fingers Watch not to arrest you for starting a fight in the streets, or a hundred gold for the Port Authority officer to overlook a ship’s cargo are all well known bribes. Players with 5 or more ranks in Knowledge (Local) can automatically estimate many of these prices. Otherwise, a Gather Information check (DC 15) can be made to determine the local rates. In many such cases, the NPC seeking a bribe will be up front about the amount he wants for a small “favor,” and no roll is required. If a low captain says he needs a hundred gold to forget seeing a PC in a specific neighborhood, no estimate is required; he wants a hundred gold. In places where bribes are more rare, prices vary widely from individual to individual, and there will be no consensus on even simple rates. In lawful towns there is also more risk of bribery incurring the wrath of the local law enforcement.

Once you have decided on a price, you can offer the bribe. Making an opposed Diplomacy check determines how well you have negotiated the terms of the services to be rendered. Doubling the expected amount provides a cumulative +5 circumstance bonus to the Diplomacy check to a maximum of +10. If this check succeeds,

you have properly conveyed the terms of service and can expect your instructions to be followed. Failing this check may indicate the NPC may adjust the terms to suit his own whims. He will take your money, but you may not get what you asked for. In these types of illicit dealings there are never any guarantees, and even a perfectly negotiated and paid arrangement can be violated by an unscrupulous NPC.

Special Payment Arrangements

Discretion on payment is often required particularly for large sums. It may include a request by the NPC for some later arrangement for an exchange. In most situations resolving the bribe is a simple matter of passing along the proper sum of money or performing the requested service.

PCs should not always know whether a bribe has been successful, particularly with criminals, unless the bribe secures an immediate result. Any bribe involving future favors or actions will appear successful unless the NPC has become hostile. The sort of person most often targeted for bribery—a poor night watchmen, greedy merchant, innkeeper, or corrupt politician—will rarely refuse the money. Only honest and decent characters or those fearing for their lives knowing what will happen to them if they take the money and don’t live up to their end of the bargain will turn down cash. Offering a bribe is technically illegal, but in Five Fingers such a violation is rarely enforced.

Ongoing Bribes

Once a bribe transaction is successful, it is possible to attempt an extended arrangement on a set schedule. Once a schedule is agreed upon there is no need for further rolls unless circumstances change. It is common for prices to increase over time, particularly if the payee feels he has leverage on the briber. This can quickly become a form of extortion.

Turning the Tables

For a particularly badly failed bribe attempt, the tables might be turned. The NPC may retaliate by extorting the briber. This is particularly likely with the higher ranks of the criminal syndicates. For example:

Player: “I’ll pay you twenty gold if you let me dock here.”

Enforcer: “I don’t think so. You’re going to turn this boat around and leave immediately. What’s more, you’re coming back in a week, at midnight, and doing a favor for me. If you try to leave town or don’t show up, they’ll find your body parts floating in the channel.”

and even normal citizens of Five Fingers know bribes are a normal cost of living.

Personally, I think such “fees” are reasonable and fair. Everything in the city runs on coin, and none of us are interested in bleeding a business so badly it can’t make a profit. Even the lowest enforcer learns to be reasonable. The enforcers don’t have a monopoly, naturally, as there are plenty of members of the watch, judges, and other city officials who expect bribes as a matter of course.

Graft

A bigger drain on businesses is internal graft. There’s a science to extortion—knowing exactly how much to squeeze. Ask for too much and you get nothing, as even the lowliest ganger knows. An ill-informed employee on the take, though, can shoot himself in the foot ruining the men and women already putting food on his table. That said, most businesses expect a little graft and may tolerate it as long as it doesn’t get out of hand.

Graft is particularly common in entertainment such as in taverns and bordellos. It is the most dangerous in the gambling halls. With the volume of money passing through gambling halls, their proprietors are usually brutal on anyone caught with hands in the till.

The larger the profit margin and the more clandestine or illegal the business, there is more tolerance for inevitable graft as long as it doesn’t get too ambitious. As a High Captain, I took it for granted that my seconds and their subordinates were stealing from me. Once an enforcer overstepped his bounds or thought he was smart, however, I’d bring down the hammer. One or two examples every few years kept everyone else in line.

HAND OF THE HIGH CAPTAINS

High Captains earn the title by seizing it. There is no ceremony of appointment and no announcement to the public. A High Captain becomes one when he can call himself that title and there is agreement from the rest of the community. There is no set number though there have never been fewer than three or more than seven. Too few and there’s too much to watch and control, and someone will arise to grab a piece of the pie. Too many

and things get crowded, bloodshed and conflicts increase, and someone will take a fall.

During most of my tenure there were five of us; now that I’ve stepped down, there are only four. My holdings were divided between them, but the greatest share went to Banek Hurley. Most expect to get murdered by the next generation. My retirement was only possible through the favor of the king and some difficult negotiations.

Though many High Captains have led a life at sea, it’s not a hard and fast rule. Piracy offers unique opportunities to garner skilled and loyal crew and accumulate wealth, both of which are a great help in building a power base on land as well. The city has always been favored as an attractive place for old pirates to retire. It’s certainly not the only way to take power. Other High Captains have arisen from the urban criminal community, particularly among the gangs.

Although High Captains are criminals who operate in the shadows, they are also some of the richest and most influential people in the city. They have divided the city into various turfs and claimed areas, and the distinction between the two is important. There’s a big difference between an area claimed by a High Captain and a place where he has real power and influence. Many claimed areas are barely touched by a High Captain at all. He might have a few local allies or one or two earners paying extortion money, but it is usually enough for him to have some vested interest there. An area might be claimed by more than one High Captain under these circumstances. As long as their interests don’t conflict or one decides expansion is in order, there is no hostility.

High Captains operate through indirect influence to spread their seconds, lesser enforcers, and gangs as thin as possible. If a shop can be convinced to pay with a single low-end thug once a week, so much the better. Most of the city is left to do what it does best—make money.

The High Captains are content with sipping from this stream unless someone decides to make trouble or move in on one of their key territories. Aside from protecting their territory, High Captains are generally discreet. If one doesn’t get what he asked, he will use his influence to make things difficult for the person who refused rather than using outright violence. Retribution can range from sudden difficulty finding piers willing to allow berths to certain ships or a ship’s crew being blacklisted from gambling halls or taverns.



Formation of the Four Star Syndicate. From left to right: Durgan Kilbride, Banek Hurley, Kaelin Dirge, Velter Waernuk, Dagson Canterwell, Jannish Riordan, Jethbelle Kannigur, Garrigan Hern

Tensions between High Captains are on the rise these days. More territories are contested, gang fights are increasingly frequent, and several rivalries are turning into feuds. King Baird has never meddled in internal city matters, but that could change, particularly since the king is paying closer attention to Five Fingers than ever before. He has called a hunt on traitors, Cryxian agents, and other threats. I'm sure Baird is thinking of his legacy and his heir. He wants to leave the realm secure for his son, which means the days of indulgence are numbered.

I'll tell you a little of each High Captain. Bear in mind that I've been out of touch for several years. What I know best is how they got to where they are now. (GMs can refer to Chapter 7, pg. 159 for more information on the High Captains.)

High Captain Banek Hurley

Banek, Prince Baird, and I were friends in simpler times, even though I was eight years Baird's senior and twelve years older than Banek. Sometimes I still

think of them as those youths of so many decades ago. Of course, now Banek is the most powerful of the current High Captains in part because of his relationship with the king.

The ties between the three of us (and thus of the king and Banek) are complicated and deeply rooted. I encountered Prince Baird in Five Fingers after my return from life at sea in 558 when he was sixteen—a prince trying to enjoy the city and avoid his family. I found having a prince's friendship had certain benefits, and his company was none too bad either. After a couple years we came upon Banek Hurley. Despite the four years between them, the two became fast friends, almost like brothers.

Banek came from the Channel District on Dicer. Though he did not arise from the same absolute squalor as I, both of us struggled through the mire while Baird was born to privilege and chose to cast it aside. The royals were indulgent with their third son, but I knew heads would roll if anything happened to him. I hoped Banek could keep an eye on the prince,

but it was a mistake on my part. Banek and Baird were doubly troublesome together. Banek has an ability to make any improbable scheme seem possible and was always willing to gamble both his coin and his life. Their favored game was finding a wealthy mark and taunting him to a duel.

Banek had a natural talent with the blade and capitalized on every dirty trick known on the streets. His skill only increased the more he drank, and many fools were convinced to try him, unaware that the drunkard they faced was undefeated with a blade. As Banek performed his stumbling duel, Baird would rob both the target and his friends bearing witness. This farce erupted into large brawls countless times. For Baird, of course, it wasn't about the coin but the excitement. In retrospect, I'm surprised it took so many years for them to find trouble they couldn't escape.

After a spirited brawl outside a tavern one evening, their quarry stumbled off the cliffs down to the rocks below. The unfortunate mark was the son of the Lord Castellan of Cosetio, and his death prompted a scandal that even the king couldn't ignore. Banek escaped execution only due to Baird's intervention. Rather than being sent to labor prison, Banek agreed to "reform" through service to the Ordic Royal Navy where he spent the next ten years.

A few years after Banek's enlistment, Baird Cathor landed on the throne—much to his surprise. King Alvor and both of Baird's elder brothers died within half a year, leaving the prodigal son to carry on. Despite his reluctance, though, Baird has proven an able king. His style of rule was perfected in the gambling halls of Five Fingers where he learned to bluff his enemies and make them underestimate him.

Meanwhile, Banek Hurley was a navy man. He suffered a problem endemic to all future High Captains: an inability to abide any authority above himself. Another man with the king's ear would have had a comfortable naval career and become an admiral, but after ten years Banek Hurley led his crew to mutiny, tossing his former captain into a dingy and leaving him to row to shore. He and his crew became pirates.

Captain Hurley quickly became the most wanted man on the seas and an embarrassment to the king. Though not as bloody as Waernuk, Hurley robbed enough to make up for it. He single-handedly forced trade routes to shift, which is not a claim most can make and live to tell

about it. When the hunt became too earnest, however, Banek had to fake his death. He retreated to Five Fingers to lay low. His need to disappear delayed his rise to power, which frankly worked to my advantage. I made good use of his fighting skills as an enforcer under his assumed name of Jatus Lehyur.

I don't know the story behind King Baird's eventual pardon for Hurley in 594 for the mutiny of fourteen years earlier. The king tried to do it quietly, but older officers in the navy rallied in protest. He has never regained the full confidence of the admiralty since. As to why the king risked upsetting his own navy to pardon an old friend, I think it no coincidence that in 595, a year after resuming his name, Banek Hurley toppled High Captain Wortun—an outspoken enemy of the king—and seized his territories. I would bet money that King Baird's spies assisted laying the groundwork for Hurley's rise. The king wanted strong allies among our number and felt it worth a few ruffled feathers.

The other High Captains resented Hurley's grab for power since he had worked under my charge for so long. They presumed he would become a puppet. I'll admit I entertained the notion, but Hurley quickly proved he was no man's lackey by seizing several of my best earning territories, including the Spiritgrav and gambling halls in the Emerald District. Despite a few fights, we stayed on amiable terms and still speak occasionally.

Passionate and cunning, Banek Hurley retains his natural ability to charm and persuade. Age has seasoned him and taken away his impulsive rashness, and he is now more formidable than ever. Some see his friendship with the king as weakness, but I have never seen him let friendship interfere with business. Although he appears indulgent, he is precise in the application of ruthless force. It is not solely the king's favor that has left him first among equals. To understand Hurley, think of him as a consummate gambler—a man who knows the odds and rarely loses a bet.

Hurley delivers the captains' tithe to the king—the annual bribe serving in the place of much of the city's expected taxation. His turf rests at the heart of Five Fingers with large sections of Captain's Isle under his sway, including the lucrative Emerald District and the town's most important arteries, the Rivergravs. He may be one of the richest citizens in Ord. Only time will tell if this will continue though since the other High Captains increasingly challenge him. I wouldn't bet against him any time soon, though.

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High Captain Velter Waernuk

Although five years my junior, Velter Waernuk is the “old man” of the High Captains. Once Kilbride killed Karsento and I stepped down, Waernuk became the eldest and most experienced of the group. However, while some people age with grace, Waernuk is like a bitter wine left too long in the barrel and gone to vinegar.

Waernuk was and always will be a pirate. Being a High Captain for men like this is a way to retire from life at sea while still leveraging wealth and power. Waernuk lives the same life he led at sea though he is too old now to leap across the rails to murder innocents and pillage merchant ships. He sailed into the harbor in force in 589, seized the Wake Isles, and kept pushing until he had a turf of his own, throwing rivals out of his way and intimidating gangs to follow his orders. Don’t expect subtlety from Waernuk. He’s as direct as they come. The man has lived this long for a reason. He earns every year through bloody deeds and self-absorbed cussedness. No man boasts seventeen years as High Captain by being stupid.

What worries me about Waernuk is his cantankerous spirit. He’s not aging gracefully and I don’t expect he’ll die quietly. He’s got a real hatred burning for Banek Hurley, and I hear most of his time is taken up struggling with the newcomer Kilbride. These clashes are getting ugly and open war seems a foregone conclusion. Waernuk has more men at his disposal than any of the High Captains, and he leverages both the largest street gangs and a small fleet of pirate ships along the Broken Coast. When Waernuk’s fleet returns to town, you’ll know he’s making his big play.

The bulk of Cryxian smuggling comes through the Wake Isles, so some kind of arrangement is a given. The question becomes whether this is purely a business deal or something more. Waernuk controls the lion’s share of the city’s smuggling trade as well as a stranglehold on most blood-sports arenas. He has never been comfortable in the better parts of town, and he prefers the seedier dens and the slums—places he and his men can act with less constraint. I have no doubt that some of Velter’s coin derives from the sale of slaves and corpses.

High Captain Jannish Riordan

Jannish Riordan is an enigma. He arrived after I’d been a High Captain for twelve years, and my initial predictions were he’d get overthrown within the year.

Clearly I was mistaken. He has prospered to become the second most influential High Captain in the city. Riordan finds it easy to blend into polite society and legitimate business. His success is a herald of things to come as the city increasingly becomes a player in commerce abroad.

I’ll admit I don’t like the man. There was always tension between Jannish and I, and I tried several times to have him killed before I resigned myself to his presence. He’s one of those men you can talk to across a table, look straight into his dark eyes, and get nothing. Prodding him for a reaction is like poking a dead fish. He’d walk away from a meeting with no sign of disfavor about him, but retaliation would follow in subtle barbs and stings: businesses failing, mysterious fires, people vanishing. He’s an extremely dangerous man.

Jannish spent most of his years as a mercenary captain working for companies across western Immoren, most recently among the Olgunholt Raiders along the Dragon’s Tongue—a bloody-minded group little better than hired bandits. The leader of that company mysteriously died shortly before Jannish gave up that life and came to Five Fingers. I hear there are some in that company who bear him a grudge, but I don’t know the details.

Riordan served High Captain Nielson before making his claim. Now, it’s a given that men who make the best lieutenants rarely have the ambition, vision, or confidence to go for leadership. You don’t get that far without a certain talent for the job, but it takes something more to spur you to fight for the big prize. The best enforcers are those who follow orders unquestioningly, serving as hands, eyes, and ears of their masters. There have been countless coup attempts by subordinates in the city’s history, but they rarely succeed for long. Even when a second takes down a High Captain, he rarely lives long enough to enjoy it.

Jannish seemed typical—a quiet, capable, and utterly nondescript enforcer. He served as an intermediary with mercenary companies employed by Nielson and later as one of his key enforcers. There was not the slightest whiff of treachery before Nielson vanished and Riordan replaced him in 593. Riordan was only forty-three at the time, and given his lack of experience in the city I wasn’t the only one who thought he’d make a dramatic fall, but no one has yet found a way to make him stumble, myself included.

After thirteen years, Riordan has a controlling interest on coveted Bull's Island, including the vital Dockgrav that dominates ocean-based shipping. Overseeing crime on Bull's Island has always been difficult and requires a subtle touch. He has earned the friendship of Lord Governor Doyle and leverages that relationship to push against Hurley in key territories, most notably Chaser's market district, North Rivergrav, and Hundred Smokes. This is a delicate game of chess, the kind that would give me headaches. There are reserves to Riordan no one has yet seen tapped, and I don't envy my old friend Banek this fight.

High Captain Durgan Kilbride

This man came to power in 601, just one year before I retired. Kilbride's rise wasn't by any grand design. It began as an altercation with High Captain Karsento in the Baize Hand of Fate. After some gambling dispute, heated words were exchanged. Before any of Karsento's bodyguards could react, Kilbride grabbed Karsento's throat and crushed the life out of him with one hand. As Karsento gasped his last in Kilbride's left hand, Kilbride drew his blade with his right and hacked apart four enforcers before his crew arrived to join the melee.

Most of Karsento's enforcers lost their lives that night. Seeing the opportunity caused by this massacre, Kilbride went to his ship, armed the rest of his men, and seized Karsento's turf.

I understand Durgan was born to wealth as the son of a rich Thurian in Carre Dova. Like Banek, he served for a decade in the Ordic Navy, desiring a life at sea over a stuffy society existence. The navy suited him no better than Banek, however, and Kilbride gave up his commission to take up privateering, using Five Fingers as home base.

The man certainly looks like a pirate with his huge frame and shocking red hair. He was one of the most successful privateers in recent decades who struck telling blows against the Mercarian League. For a time he was a local celebrity recognized and cheered both here and in Carre Dova. The Mateus gave him bonus "incentives" to maintain pressure on Mercarian shipping, and they took delight in every sunken ship of their rival. The Cygnaran bounty on Kilbride's head kept getting larger until at the end the League offered a hundred thousand gold crowns.

After surviving several assassination attempts, Kilbride gave up the life. He grew increasingly paranoid and returned to Five Fingers to hole up. Nowadays, you'll never see him without at least one of his bodyguards at hand and often three or four—including one or two you'd never notice unless you made a move against him. I know since I was the same way.

Kilbride took over Anchor Island and turned it into his own private fortress from which he has been expanding the criminal holdings seized from Karsento. I arranged my departure the next year, and I'm sure some of my old holdings landed in his lap. He's got the docks on Dicer and Captain's Prow, which has positioned him nicely to bite into the ocean-based sea trade and compete with Riordan's Dockgrav to the north. Given how badly Waernuk wants to control that area, I expect we'll see bloodshed in the streets soon enough. Kilbride doesn't have nearly as many men under his thumb as his rivals, but those he has are solid and dangerous. If he survives the next couple years, he might become a real power in the city.

RECENT HIGH CAPTAIN TIMELINE

- 558 16-YEAR OLD PRINCE BAIRD BEGINS SPENDING TIME IN FIVE FINGERS, BEFRIENDS BELCHOR DEGRATA AND BANEK HURLEY
 - 570 HURLEY JOINS THE ORDIC ROYAL NAVY TO ESCAPE EXECUTION AFTER A SCANDAL
 - 574 BAIRD CATHOR II TAKES THE THRONE
 - 580 HURLEY MUTINIES AGAINST HIS CAPTAIN, TURNS PIRATE
 - 581 DEGRATA KILLS AND REPLACES HIGH CAPTAIN LOCHLEY
 - 586 KARSENTO REPLACES HIGH CAPTAIN CELDESH AFTER HE IS KILLED BY HIGH CAPTAIN NIELSON
 - 589 WAERNUK SEIZES TERRITORIES TO BECOME 5TH HIGH CAPTAIN
 - 593 RIORDAN KILLS AND REPLACES HIGH CAPTAIN NIELSON
 - 594 KING BAIRD GRANTS FULL PARDON TO BANEK HURLEY
 - 595 HURLEY KILLS AND REPLACES HIGH CAPTAIN WORTUN, ENDORSED BY KING BAIRD
 - 601 KILBRIDE KILLS HIGH CAPTAIN KARSENTO IN TAVERN BRAWL THEN SEIZES HIS TERRITORIES
 - 602 DEGRATA STEPS DOWN AS HIGH CAPTAIN, DIVIDING HIS TURF AMONG THE FOUR REMAINING
 - 604 KING BAIRD DECLARES OPEN HUNTING ON CRYXIAN AGENTS IN FIVE FINGERS AND SENDS BASTIAN LATTIMORE, HIS AGENT.
 - 605 FOUR STAR SYNDICATE CREATED BETWEEN THE HIGH CAPTAINS
 - 606 THANE BELCHOR DEGRATA RETURNS TO FIVE FINGERS FOR A FUNERAL
-

Chapter Four: Crime & Industry

ORGANIZATION STATISTIC BLOCKS

The following statistic blocks will be used for the gangs and syndicates listed below, but they also apply to other organizations in Chapters 5 and 6 with appropriate category adjustments.

GANGS AND SYNDICATES

Street gangs, bandit companies, and criminal syndicates vary in size and purpose from small street gangs to powerful conspiracies that span continents. The statistics block is intended to summarize the power and influence of a particular gang at a glance. These blocks refer to the gang in general; individuals within the gang may differ from the attitudes and information presented.

Secrecy: Not all syndicates are known to the public. Even among secret gangs, there are different degrees of obscurity. A gang is categorized as public, open, or secret.

Public gangs are known to almost everyone. Their headquarters may be marked with a sign known to members and nonmembers alike. They may not seek attention, but they do not hide themselves. Their presence in a city is easy to discover as is its general membership. A successful Gather Information check (DC 11) is enough to reveal place of operation. Such groups can be approached openly but may require bribery or persuasion to interact with leaders.

Open gangs are known among the group's peers (in this case criminals) but not the public at large. Their buildings are not marked and are often guarded against any visitors other than members. Finding out about such a gang requires a successful Gather Information check (DC 14–19) and fast talk or bribery to get in the door.

Secret gangs are not known to the public or to most members of the underworld. Their headquarters are obscure, unmarked, guarded, and often concealed behind a façade of some other business, building, or a cover organization such as a charity, a nobleman's club, or a merchant's guild. Finding a contact who knows anything about a secret gang requires a successful Gather Information check (DC 20+) followed by persuasion or threats as reflected in a successful Diplomacy or Intimidate check (DC 22+) to get the contact to talk.

Gaining an audience with members of a secret gang is rarely accomplished on their territory. More often, asking about a secret gang eventually gets the gang's attention (sometimes weeks or months later). The secret society then sends someone it trusts to approach the snooper and find out whether he or she presents a threat or an opportunity.

Organization: This provides a basic description of how rigid the internal hierarchy is in a particular gang or syndicate. The larger the gang or syndicate, the more difficult it is to retain a high level of organization.

Loose gangs have very little hierarchy; most of the actions of the members are left to themselves. Members are expected to obey those in positions of authority, and members may answer to a leader but have little cohesiveness. Such gangs can rarely organize their members for a given task and might find some members working against the interests of the rest.

Disorganized gangs have a hierarchy but aren't prone to following it closely. Such gangs often lack a strong single leader. Alternately, the leader may have a hands-off attitude. These gangs will only act in a unified fashion if threatened from the outside.

Moderately organized gangs have a balance between individual initiative and a hierarchy that tells every member their place. Such gangs give considerable latitude to their members but can organize for specific tasks or in self-defense.

Structured gangs have a very strong hierarchy where every member not only knows his place but also has a definite chain of command and a specialized role in the organization's activities. These groups conduct team projects and rarely allow leeway for individual initiative.

Rigid gangs are the most hierarchical to the point where it might actually hinder their ability to respond to unexpected situations. These gangs are extremely efficient when operating as intended. This level of organization is rarely possible in a gang of any significant size, and it is generally only found in crews of a dozen or fewer individuals.

Enforcement: The enforcement level indicates how closely the membership is policed to conform to its rules and internal codes. This also indicates how likely it is that a member can violate its rules and remain a part of the organization.

Lax enforcement indicates members are not held to many standards and are rarely punished even if they violate the rules of the organization. Punishment is still possible, just unlikely.

Sporadic enforcement is highly situational and sometimes subject more to the whim of the leader than well-understood rules. These groups do not have the ability to police their membership, whether lacking in the desire to enforce the rules or suffering a manpower problem (too many low-end members, not enough enforcers). When

punishments do occur they can be harsh depending on the nature of the infraction and the leader.

Moderate enforcement is an evenly tempered system of rules and regulations where the punishment is generally suited to the infraction. Action can be expected against those who violate the rules unless special circumstances intervene. Those guilty of severe breaches of conduct might be expelled from the group or even killed, depending on the organization.

Harsh enforcement means breaches of the rules are always dealt with severely, sometimes in excess of the nature of the infraction. In this type of gang, someone breaking the rules will always face a consequence if caught. These gangs will expulse or even kill members without qualm although only if they think the violator's behavior cannot be fixed by other means.

Brutal enforcement means the most severe penalty is always applied and members might be killed for seemingly little provocation. The only way to survive long in these organizations is to perform well and never disobey (even accidentally) the orders of the leader.

Size: Every gang or syndicate is also categorized by the size of its membership: a band (2–12 members), brotherhood (13–40), gang (41–100), large gang (101–300), or mob (301–900).

Location: When a gang or syndicate is located in a particular district, that location is also listed. Such groups tend to move around and venture into other territories but will usually consider one district as home turf.

Membership: This part of the statistics block spells out both the number of active members (which matches the size information, of course) and the group's racial composition.

Operations: This entry describes a gang or syndicate's daily operations and general purpose. Gangs and syndicates are involved in one or more types of ongoing criminal enterprise. This entry indicates the most common type of enterprises engaged in by the gang but does not preclude other activities.

Assassination: Hired killers strike for profit or politics. In Five Fingers, assassins are solitary individuals of particular skill and reputation. No sample gang or syndicate has been created with the express purpose of assassination, but such a fellowship could exist at the GM's option.

Begging: The group depends on the charity of others. It forms gangs to regulate districts and income among their members.

Conning: Small groups of con men may sometimes band together as a team to pull off difficult shams. This is particularly true for the so-called "long cons," requiring

an extended scheme. Such groups rarely stay together permanently and sometimes move to another city after executing a long con.

Extortion: This gang is responsible for collecting payments from a specified area generally kicked up to someone higher on the food chain (eventually to a High Captain). These gangs will make life difficult for those who refuse to pay.

Fencing: These groups are involved in the sale of illegal or stolen goods, perhaps running a black market operation. Some may appear to have legitimate business operations serving as fronts for their illegal operation.

Highway Robbery: This group makes its money exploiting travelers generally by performing extortion or robbery but not shrinking from murder if necessary to make an example or deal with a problem. This type of gang is uncommon in Five Fingers due to the unique nature of the city, but some highwaymen have been known to prowl north and south to harass caravans using the trade roads.

Muscle: A common type of regular gang in Five Fingers, these are tough scrappers who can hold turf and fight regular battles with competing gangs. These gangs are employed to do a little extortion, but they serve more to intimidate and discourage independents or competing gangs from moving on the area. These gangs are involved in day-to-day petty violence and crime but are expected not to harm important businesses or individuals paying extortion money.

Protection: Related to extortion and muscle, some gangs are specifically tasked to look after certain high-earning establishments like taverns, gambling halls, bordellos, or sources of industry. Unlike regular muscle gangs, these groups are discouraged from getting into fights and generally have to keep a lower profile in the neighborhood. These groups are paid by a low captain or directly by a High Captain. They do not lean on the establishments they protect.

Smuggling: A gang or syndicate devoted to the task of moving goods and people into and out of certain territories for profit by evading laws, taxes, and tariffs established by a king or other ruling power. These groups are sometimes pirates or at least strongly affiliated with pirates. Most smugglers' groups work along a natural border, such as a coastline, or they bring goods into or out of a city in defiance of the law. In Five Fingers, dozens of small smugglers' gangs operate as rivals and sometimes allies against common enemies.

Theft: Some gangs are formed specifically to work together on robberies. They are usually involved in either planning a robbery, executing one, or laying low after a score. These groups sometimes disperse between jobs and form again as needed.

Chapter Four: Crime & Industry

Alignment: This indicates the most common alignment among members although exceptions exist. Most gangs and syndicates are evil while some have a more neutral outlook. Gangs comprised of lawful evil members are usually more efficient and tend to be trusted for more delicate operations while a chaotic-evil muscle gang might only be used to fight battles.

Cash Limit: Most brotherhoods are in the business of buying and selling services. This indicates the maximum money available to the gang or syndicate in a given week for single large purchases. For transactions of greater value than this amount, special arrangements may need to be made, or the gang leader may have to be involved directly.

Member Assets: This shows the total assets owned on average by a single member of the gang, which can be used to determine what kind of equipment and gear they can have. A gang member will rarely have all his assets on his person, but he may have allocated a significant portion to a good weapon (a nice firearm), alchemical healing items, and so forth. Veteran members of the gang may have up to twice this sum, trusted enforcers and lieutenants may have up to five times this amount, and the gang's leader or leaders may have up to ten times this amount or more. If the gang typically has any particular equipment, it will be noted.

Membership Requirement: The events or prerequisites required for an applicant to be accepted as a full member. Honorary members are not required to undergo an initiation.

In many groups, more than one type of initiation is required.

- Apprenticeship requires a payment of a fee and then a course of study under a senior member or master. This is rare in gangs, but it is found among other types of groups.
- Legacy requirements require initiates to be born into the syndicate or to marry a member.
- Crime initiations require that the initiate commit some sort of specified illegal act.
- Membership approval initiations are tryouts; candidates are accepted on a temporary basis and slowly indoctrinated into the group's secrets, plans, and methods. At a certain stage, the candidate is either fully accepted into the society ("made" or "sponsored" by a higher-ranking member) or blackballed and dismissed. Any required or emphasized skills may be listed here parenthetically.
- Trial by fire initiations require a candidate to show physical speed, fortitude, or strength of will with tests such as snatching a dagger in mid-flight, standing in freezing water for hours, or "running the gauntlet" whereby the entire gang gets to beat the initiate as they pass down a line.

- Vigil initiations require the candidate to stand watch at a particular site for a set length of time (often overnight) or until he or she receives a sign that the vigil has been passed. This may include being subjected to discomfort during the vigil, such as hanging onto a rope dangling off a cliffside for several hours.
- A sponsor may be required, particularly for the top syndicates where the High Captain or one of his low captains must approve of the candidate.

Most brotherhoods are willing to waive their initiation requirements for the right candidate or at least make the initiation a formality rather than a true test. This is particularly true for individuals who will bring unique skills and/or relationships to the gang.

Leaders, Bosses, and Others: A list of the brotherhood's leader(s), its most important captains and bosses, or any oddballs and notables. Race, level, and gender are listed unless already provided elsewhere in the book.

Notes: Numbers are never quite sufficient to describe anything as fluid as a brotherhood. This section is used to denote special goals, feuds, strongholds, and other information about a particular organization.

SAMPLE GANG: BROTHERHOOD OF SHIPWRECKERS

Secrecy: Open (Gather Information DC 16); **Organization:** Structured; **Enforcement:** Moderate; **Size:** Large Gang (122 members); **Location:** Captain's Isle/Rivergrav District; **Operations:** Smugglers; **Alignment:** N; **Cash Limit:** 10,000 gp; **Member Assets:** 1,500 gp; **Membership Requirements:** Membership Approval (Gather Information); **Leaders:** Gang boss Agostano Nostrio (male Tordoran Ftr4/Rog1) who reports to Enforcer Grigori Valoro (human male Ftr6/Enf 1) who reports to Feltus "the Ox" Ragenton of the Riverrose Syndicate, thereby to Low Captain Dagson Canterwall under High Captain Hurley.

Notes: The brotherhood includes river pilots and ship captains who provide detailed information such as when customs inspections are underway, when river channels shift, and when the docks are receptive to an extra cargo. This gang is one of the best-disciplined groups assisting Hurley's syndicate in the Rivergrav. Their duties are usually subtle, but they can provide muscle when needed. They are not averse to busting heads if called upon, but they are not noted for violent outbursts.

SAMPLE GANG: FIST OF CINCIENNA

Secrecy: Open (DC 19); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Gang (43 members); **Location:** South Shore; **Operations:** Highwaymen; **Alignment:** NE; **Cash Limit:** 2,500 gp; **Member Assets:** 700 gp (largely armor, weapons, and mounts);

Membership Requirements: Trial by Fire (dragged by horses), Membership Approval (ride skill); **Leaders:** Lagdor Hammerhand (male ogrun Bar8) who reports to Enforcer Giana Belcari (female Rog6/Enf3) who reports to High Captain Waernuk.

Notes: The Fist of Cancienna is a gang barely under the sway of High Captain Waernuk. It is a bloodthirsty group of highwaymen that roams outside the city south of the

river and near the fringes of the Gnarl. Its members are occasionally chased off by the Cygnaran Army but are expert horsemen and know the terrain well. This group extorts and robs from caravans along the road to Ceryl. They are known for extreme brutality, dismembering those who resist or trampling them beneath hooves until they are unrecognizable. They sometimes kidnap the sons and daughters of merchants who do not agree to their extortion demands.

SYNDICATES AND GANGS

I have a hard time crediting the so-called “syndicates” that cropped up in the last decade. A gang is a gang no matter what you call it. I’ll grudgingly admit, though, that not every enforcer operates the same way as when I was a lad in the streets after the Beggar’s Plague.

There are more criminals in Five Fingers than any other city in western Immoren—discounting places like Blackwater where there’s no law to speak of except loyalty to Lord Toruk and His lich lords. The muscle on the street is divided into myriad brotherhoods, fellowships, gangs, and syndicates. These groups are not simply wastrels with nothing better to do than rob passers-by and break in shop windows. There are a few like that but only in the worst slums. Most gangs are at least nominally under the sway of one or another of the High Captains, even if tenuously, and serve as foot-soldiers in their criminal empires.

Even in these cases, gangs are a motley assortment and are unruly in the best of times. Each leader thinks he’s the next High Captain, and such attitudes often require a firm hand to keep the gangs in their place. Coordinating several gangs to work together is a nightmare and rarely possible. It may seem like each High Captain has a small

army at his beck and call, but that’s just not how it works. It’s more like having too many kids, none of whom listen to you and each prone to getting into trouble when your back is turned.

Gangs are used as a deterrent, as eyes and ears in a particular district, and as a buffer to keep rivals away. They are there to fight and die when needed, sacrificed and forgotten like the soldiers they think themselves to be. Rarely someone exceptional arises from the unwashed. These are the men and women hand-picked to become enforcers who may rise up as trusted seconds. The rest will die young fighting in the shadows and fleeing the watch, and they will never rise above the streets.

Syndicates

The groups calling themselves syndicates are the most regulated gangs working directly with a High Captain, and they are trusted with delicate operations such as collecting extortion money. The syndicates are the most interested in preserving the delicate balance of commerce in the city.

Individual members of a syndicate may even act like normal citizens or business owners, but they are usually drawn from the cream of the criminal

RIVERROSE SYNDICATE

Secrecy: Open (Gather Information DC 14); **Organization:** Structured; **Enforcement:** Moderate; **Size:** Gang (75 members in Five Fingers, possibly more abroad); **Location:** Captain’s Isle/Emerald District/Rivergrav, and Chaser Island/Rivergrav North; **Operations:** Smuggling/Extortion/Fencing; **Alignment:** NE; **Cash Limit:** 75,000 gp; **Member Assets:** 15,000 gp; **Membership Requirements:** Crime (successful smuggling run), Membership Approval (underworld profession), Sponsor (High Captain Hurley or Low Captain Canterwall); **Leaders:** Low Captain Dagson Canterwall in addition to his other duties. He checks in

on Feltus “the Ox” Ragenton (male Thurian Ftr6/Enf2), an enforcer who directly oversees the Rivergrav district, and enforcer Maurt “Slickblade” Samberton (male Midlunder Rog7/Enf2) who heads up operations in the North Rivergrav.

Notes: As the group controlling the bulk of High Captain Hurley’s criminal operations, the clout of this organization is far greater than its numbers indicate. The Riverrose Syndicate has sway over dozens of gangs in the city and ongoing contracts with numerous mercenary companies, not to mention Banek Hurley’s personal influence including friendship with King Baird Cathor II.

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WAKE ISLES SYNDICATE

Secrecy: Open (Gather Information DC 17); **Organization:** Moderate; **Enforcement:** Harsh; **Size:** Gang (55 members), Five Fingers, Wake Isles; **Operations:** Smugglers/Extortion/Fencing; **Alignment:** LE; **Cash Limit:** 40,000 gp; **Member Assets:** 9,000 gp; **Membership Requirements:** Crime (a large theft, the earnings going to the syndicate), Membership Approval (rogue abilities), Sponsor (Silvertouch or High Captain Waernuk); **Leaders:** Tomas “Silvertouch” Gladson reports to Low Captain Garrigan Hern who in turn reports to High Captain Velter Waernuk.

Notes: Waernuk has wisely segregated his financial interests from his muscle—a move his rivals would not have expected of him. The syndicate controls the money but only what Waernuk allows them to touch, which is suspected to be just a fraction of his secret stash. The group has very little daily contact with the gangs and enforcers making up the bulk of Waernuk’s minions. Their enforcement rating reflects that Waernuk brooks no disobedience and is willing to execute anyone who crosses him or whom he thinks is stealing from him.

community. These are your better second-story men, con men, trusted enforcers, and assassins. Unlike a gang, they don’t wear distinctive attire. Though a trusted lieutenant may supervise a syndicate, the members consider their leader to be the High Captain himself. Syndicates may even help a High Captain extend his reach beyond the city.

Riverrose Syndicate

This syndicate works for High Captain Banek Hurley and focuses its attention on the two rivergraves. Riverrose holds considerable sway over many industries related to river shipping, including the cargo freighters assisting in moving goods from Dockgrav ocean ships to riverboats. This syndicate has better awareness of what goods are passing through the city than the Five Fingers Port Authority although no one group can track it all. This small, select syndicate has the support of several gangs and mercenary groups that obey Hurley when he requires additional manpower.

This syndicate has agents and contacts abroad, including among shippers upriver in Tarna, Point Bourne, and Corvis as well as the port cities of Carre Dova and Berck itself. Most of this network is comprised of basic informants providing tidbits about goods making their way to Five Fingers.

Wake Isles Syndicate

Velter Waernuk’s top men are all part of the Wake Isles Syndicate. I have a good hunch the group was organized at the behest of Tomas “Silvertouch” Gladson (male Thurian Rog3/Exp5), a man Waernuk was lucky to get his hands on early in his reign. Silvertouch is in charge of Waernuk’s money, at least the chunk of

it he trusts to be used and not stashed away under some rock. The syndicate has less sway over Waernuk’s rank-and-file members than most, but it holds the main purse strings of his operations including his best fences, black market merchants, smugglers, and his less thuggish enforcers.

There’s rumored to be tension between Silvertouch and Garrigan Hern who runs the Salter Crew. Hern is higher up the pecking order in a general sense, but having control of the money is no small matter even in Waernuk’s crew. I have no idea whether the Wake Isles syndicate works closely with Waernuk’s pirate fleet, but I’d expect there’s some arrangements. Similarly, I’d not be surprised if the group has friends in Blackwater and maybe Dreggsmouth.

Order of the Rat

Durgan Kilbride always struck me as a man with a sense of humor despite his rampant paranoia. He’s yet to put together a legitimate business face on his top enforcers who refer to themselves as the “Order of the Rat.” The origin of the name is an in-joke with Kilbride from his days abroad as a privateer. I have heard stories that he would sometimes fly his colors as a large rat when he’d come upon Mercarian League ships. On the occasions he’d feel generous enough to leave survivors, he’d tell them to tell the authorities they’d been “attacked by rats.” I’m sure some of the hapless ships coming to Five Fingers hoping to sell their cargo have heard the same line as their wares were heisted right off the decks.

The Order of the Rat heads up Kilbride’s bribe collection but is also heavily involved in piracy and robbery, including theft inside Five Fingers. Stealing from homes in Five Fingers has always been a bit taboo among the

ORDER OF THE RAT

Secrecy: Open (Gather Information DC 18); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Large Gang (165 members), **Location:** Anchor Island, Chaser Island/Dag's Ward; **Purpose:** Extortion/Highway Robbery/Theft; **Alignment:** NE; **Cash Limit:** 30,000 gp; **Member Assets:** 10,000 gp; **Membership Requirements:** Crime (must perform a robbery or piracy on a specified target), Trial by Fire (endure the "gauntlet" being beaten by members), Membership Approval (fighting prowess and stamina), Sponsor (High Captain Kilbride or Low Captain Haggise); **Leaders:** Low Captain Don "Dainty" Haggise who allows Kervain Jackery (male Morridane Rog7/Ssm3) to coordinate "collections," and both report to High Captain Durgan Kilbride. High Captain Kilbride actively supervises much of the activities of this syndicate, more so than any of the others.

Notes: This syndicate is known in the criminal community, as are all the groups directly serving the High Captains, but the scope of its activities is not well known. Kilbride has collected some of the finest thieves in the city under his umbrella perhaps out of paranoia that otherwise they would wind up working for someone else. His ability to use them effectively has been somewhat hampered by his rampant paranoia. He spends almost as much time ordering them to keep tabs on one another as to do more productive work.

High Captains in line with the notion of not soiling your own bed. Nonetheless, I'm fairly certain Kilbride's crew cautiously samples in the trade. Such theft is employed as one of his "retaliations" against those who don't do as he asks, and he ensures the thefts won't be traced directly back to him. The Order has some former cronies in Port Vladovar, Ceryl, and even Clocker's Cove.

Grand Stevedore Union

With the exception of his trusted right-hand Jethbelle Kannigur, who heads up the Shrikes, most of Jannish Riordan's top enforcers consider themselves part of the Grand Stevedore Union. The Union is a company with old roots in the city that has only turned to crime since Riordan's rise to power. This group has the strongest veneer of legitimacy among the city's upper class, which works well for Riordan's careful manipulation of subtle crime on Bull's Island. Their offices are near Riordan's headquarters in the Hold. They have a large building in the Dockgrav, which is where they do most of their "work."

Riordan's approach is not dissimilar from Hurley's use of the Riverrose Syndicate where this group

GRAND STEVEDORE UNION

Secrecy: Public (Gather Information DC 11); **Organization:** Structured; **Enforcement:** Brutal; **Size:** Large Gang (285 members), **Location:** Bull's Island/Dockgrav; **Operations:** Legitimate Business (front for Fencing/Extortion/Smuggling/Assassination); **Alignment:** LE; **Cash Limit:** 90,000 gp; **Member Assets:** 11,000 gp; **Membership Requirements:** Membership Approval (bluff, diplomacy, forgery), Sponsor (High Captain Riordan or Dorne & Fergurn); **Leaders:** The nominal chairman of the union is the bookish and aging Laptin Wisely (male Thurian Exp6), but he is just a bureaucrat and is not involved in deeper criminal matters. Barrister Cord Dorne (male Thurian Rog6/Exp5) is the real power behind this group together with his partner Barrister Lagston Fergurn. Though not considered "low captains," they serve as such for Riordan.

Notes: The public front is well entrenched, and the scope of its criminal activity is secret. Though criminal circles have some sense of the organization's dealings, Riordan has protected his interests behind many layers of buffers. This organization is involved with all of the "business" dealings of Riordan's criminal empire, and it has little to no contact with other groups working for Riordan except as needed to coordinate activities (see Chapter 6).

helps him get a piece of ocean-based shipping and associated bribes. This syndicate has influence over the Tradeway Caravaner's Guild which extends to the capital in Merin. I've heard Riordan has been making friendly overtures to the Mateu Merchant House. The Grand Stevedore Union has always been able to avoid accusations of illegal dealing in no small part due to their association with Dorne & Fergurn Barrister and Imports (Chapter 3, pg. 46).

Four Star Syndicate

A special mention should be given to the Four Star Syndicate although I know little about it. It formed after I stepped down, but I have good reason to believe it is simply a front funded and operated by all four of the High Captains. It is one of the few endeavors they work together to coordinate, and I'm sure they do so through buffers and proxies. It's an interesting development without question; I'm surprised they thought of it without me.

The Four Star Syndicate may serve as a means for the High Captains to ensure interests abroad and extend

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their reach beyond the city. It was started after open war broke out between Khador and Cygnar to take advantage of opportunities in the course of ongoing battles. They coordinate a number of mercenary contracts. Backed by the wealth of the strongest crime leaders in western Immoren, they have considerable resources, and mercenary companies have flocked to them. There are few companies unwilling to take a piece of this kind of action. The headquarters for the Four Star Syndicate is in the mercenary haven on Crane Island.

Gangs

There are too many gangs in the city to spend time detailing them all. I know some of the more notorious as well as those more tightly linked to specific high captains. No two gangs are exactly alike, and the degree of influence a High Captain has with them varies considerably. Individual gangs are left to their own devices with general instructions unless trusted with a very specific task.

The Salter Crew

The Salter Crew is the core of Waernuk's muscle. Even more than the syndicate serving him, these are the men he favors and on whom he relies. Originally this group was comprised of all the top pirates who arrived with Waernuk

in town and helped him consolidate his power. Seventeen years later, there are few of those old dogs left, but the crew holds its place in Waernuk's esteem regardless.

The Salter Crew controls the Wake Isles and spends considerable time across the bridges in Hospice as well. They are always spoiling for a fight. The crew has always prized ruthlessness and fighting skill above all other qualities. Garrigan Hern is more than just the leader of this gang; he's Waernuk's most prized enforcer and is frequently employed as the old man's bodyguard when he leaves the islands for meetings with his peers. The Salter Crew can be recognized by their distinctive heavy greatcoats and cutlasses ornamented with the symbol of a broken anchor.

Kannigur's Shrikes

This particular gang is crucial to Riordan's operations and given more clout and privilege than most. They are a professional and controlled bunch as befits their High Captain. They are rarely given to displays of violence but are more than capable of defending themselves.

Kannigur's Shrikes are Riordan's most overt weapons used to ensure the minions of other High Captains don't move in on his turf. They pride themselves as the best knife fighters on the islands and have lived up to that

FOUR STAR SYNDICATE

Secrecy: Secret (See Notes); **Organization:** Structured; **Enforcement:** Brutal; **Size:** Unknown, **Location:** Crane's Island; **Operations:** Coordinating Mercenary Hiring; **Alignment:** N; **Cash Limit:** 100,000 gp; **Member Assets:** 10,000 gp; **Membership Requirements:** Unknown; **Leaders:** It is generally accepted that the Four Star Syndicate works for the combined High Captains, but the names of its upper officers has been kept occluded. Mercenary hiring is often done by proxy and coordinated by a man known only as Traskin (male Thurian Rog13).

Notes: The existence of the Four Star Syndicate can be considered Open (Gather Information DC 12), as is the fact that its offices are located on Crane Island. However, the organization is otherwise secretive about its officers. Transactions with mercenary companies are generally arranged indirectly or coordinated by Traskin. Mercenary contracts are arranged with a suitable mercenary company, and then payment is promptly delivered once the contract is fulfilled. Their resources are considered nearly inexhaustible, or at least only limited by what the High Captains themselves are willing to provide.

THE SALTER CREW

Secrecy: Open (Gather Information DC 15); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Mob (335 members); **Location:** Wake Isles, Hospice/Chesake Bourg/Wake Bridge Bourg; **Operations:** Muscle/Smuggling; **Alignment:** NE; **Cash Limit:** 8,000 gp; **Member Assets:** 1,200 gp (cutlass, greatcoat, pistol, dagger, poison); **Membership Requirements:** Crime (must perform a theft in daylight in a highly visible area and escape), Initiation (must maim, beat, or kill assigned target); **Membership:** Dominant (300 humans, assorted human subcultures but mostly Thurian and Scharde, 35 trollkin, ogrun, and bogrin); **Leaders:** Low Captain Gerrigan Hern who reports directly to High Captain Waernuk.

Notes: Only a few of the old salt pirates are left. Now most members of this gang are toughened younger recruits from the streets of Hospice and Wake Isles, and all are capable of holding their own in a scrap. Waernuk does not spend their blood lightly. He is more willing to sacrifice members of other lesser gangs, but he will send in the Salter Crew when he needs to hit hard and fast and leave no question of his authority.

KANNIGUR'S SHRIKES

Secrecy: Public (Gather Information DC 12); **Organization:** Moderate; **Enforcement:** Moderate; **Size:** Gang (70 members); **Location:** Bull's Island/Dockgrav; **Operations:** Protection/Extortion/Assassination; **Alignment:** LE; **Cash Limit:** 15,000 gp; **Member Assets:** 3,500 gp (masterwork or enchanted or mechanical blades, masterwork leather armor); **Membership Requirements:** Crime (must perform open assault on a rival gang member on their turf), Membership Approval (skill with a blade); Trial by Fire (dual to first blood with an existing member); **Leaders:** Low Captain Jethbelle Kannigur who reports directly to High Captain Jannish Riordan.

Notes: The Shrikes are a public guild well recognized by citizens on Bull's Island, and they have a very respectable reputation. However, they also serve when needed as assassins for High Captain Riordan and are exceptionally dangerous. Their polite and civilized demeanor sometimes causes others to underestimate them. The Shrikes conduct the most important extortion work for Riordan, allowing the Grand Stevedore Union to keep its hands clean. They protect some of Riordan's main interests in the Dockgrav except when called upon for specific strikes.

claim. They dress very well, are able to mingle with only a little attention drawn to them in the better districts of Bull's Island, and are recognizable by their black and silver sashes worn over one shoulder and distinct curved daggers worn openly at their waist. They throw money around and are brutal to any independent thieves or thugs trying to operate in their territories, so they are well liked by locals.

Berck's Skulls

The Berck's Skulls are named after their leader, not the city, but I'm sure he took his surname from there. Chester Berck is an odd man behind whom I'm sure there's a story. I never took the trouble of getting to know him. I expect he's more than a little mentally unhinged, but perhaps I'm doing him a disservice. He dresses very nicely and likes to put on airs, but underneath is a boiling temper constantly bubbling to the surface despite himself. He always struck me as a man ready to explode at any time for the slightest provocation. I know he's murdered several of his subordinates and has been seen weeping at their funerals after.

Hurley keeps the Skulls on hand for when he needs them, but they've been relegated to Bellows Isle and Chaser Market and only rarely called to the main island. I think Hurley likes keeping them ready in case of trouble, but he is careful with their use. When he needs to make an example of someone in an obvious fashion, it's usually the Skulls who take care of it. Like the Shrikes, the Skulls tend to dress well and clearly think of themselves as gentlemen, but they're always packing pistols, blades, and whatever other weapons they can carry discreetly. Their only distinguishing feature is a silver skull ring.

Dag's Wardens

The most reliable of a number of gangs giving tribute to Kilbride, Dag's Wardens are led by one of his main seconds. The fact he keeps this man up in Dag's Ward instead of on Anchor's Isle is a sign of his paranoia, plus I think Kilbride likes the fact that Dag's Ward is such a breeding ground for violent thugs. The gangs in that district fight among themselves all the time but can be jostled to follow Dainty's lead when needed. The Wardens pretend to be the local watch

BERCK'S SKULLS

Secrecy: Open (Gather Information DC 18); **Organization:** Structured; **Enforcement:** Sporadic (leader's whim); **Size:** Gang (80 members); **Location:** Bellows Isle, Chaser Island /Chaser Market/Rivergrav North; **Operations:** Muscle/Assassination; **Alignment:** NE; **Cash Limit:** 8,000 gp; **Member Assets:** 1,800 gp; **Membership Requirements:** Crime (must perform a robbery or assault on enemy turf), Trial by fire ("run the gauntlet" beaten with wrapped sticks by the other members), Member Approval (fighting ability, strength); **Leaders:** Chester Berck (male Thurian Ftr6/

Bbn1) who reports to Maut "Slickblade" Samberton of the Riverrose syndicate who in turn reports to Low Captain Dagson Canterwall under High Captain Hurley.

Notes: As with the Shrikes, some younger toughs in the city have underestimated the ability of the Skulls to look after themselves and have been at the receiving end of brutal retaliation afterward. The craftsmen and merchants of Hundred Smokes (Bellows Isle) and Chaser Market are not entirely comfortable with this group, but the not too onerous extortion is politely handled, so they are endured.

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DAG'S WARDENS

Secrecy: Public (Gather Information DC 11); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Large Gang (210 members), Chaser Island, Dag's Ward; **Operations:** Muscle; **Alignment:** CE; **Cash Limit:** 5,000 gp; **Member Assets:** 600 gp; **Membership Requirements:** Crime (assault on enemy gangs), Trial by Fire (pit fighting match against a chosen gang member), Member Approval (fighting skill, particularly dirty fighting); **Membership:** Unified (210 humans of mixed background but mostly Thurian); **Leaders:** Low Captain Don "Dainty" Haggise reporting directly to High Captain Durgan Kilbride. Haggise also relies heavily on Jartor Murgis (male Sinari Ftr7/Enf2), one of his key enforcers.

Notes: This is one of the most feared and notorious gangs in Five Fingers, exceeding even the Salter Crew in reputation for ruthless violence. Their home turf has a dark reputation as well; it is one of the most lawless regions of Five Fingers with gang violence as a common occurrence. The continued hostility keeps all of Dag's Wardens in excellent fighting trim. Though Don also has considerable

sway over the Order of the Rat syndicate, Dag's Wardens are his real followers and most dedicated muscle. This group is almost fanatically loyal to "Dainty" Don, a fact that makes High Captain Kilbride nervous.

KNUCKLEBONE BOYS

Secrecy: Open (Gather Information DC 16); **Organization:** Disorganized; **Enforcement:** Lax **Size:** Large Gang (105 members), **Location:** Hospice Island/Kithgrav; **Operations:** Muscle; **Alignment:** N; **Cash Limit:** 1,000 gp; **Member Assets:** 300 gp; **Membership Requirements:** Multiple Trials by Fire (must swim to the Sheltered Caves of Mardis, must set iron spurs into knuckles, must fight an existing member), Legacy (must be trollkin); **Leaders:** Hezguth Blackgills who pays some lip service to High Captain Velter Waernuk through Low Captain Hagan Gaffer in Wake Bridge Bourg.

Notes: Though this gang does provide a token tribute to Waernuk, it is almost entirely independent. Its leader is notably proud and obstinate as well as bloodthirsty. Few lesser gangs are willing to stand in their way in the streets, even those who have the backing of a High Captain.

for the district and like to put on a friendly face to the locals, but they aren't really fooling anyone. Everyone in that district who isn't already a thug or a gang member is terrified of them.

Dag's Wardens are sometimes seen in other regions under Kilbride's control, and their appearance is usually a sign that some housecleaning is about to happen or some rival threat is about to experience some hurt. These boys aren't very subtle, polite, or clever, but they are very good at fighting. They prefer collapsible batons and staves, but they are dangerous with or without weapons. The members wear a single armored shoulder piece that bears the face of a panting dog.

The Knucklebone Boys

This is a gang of tough young trollkin from the streets of Hospice—a group you don't want to tangle with unless backed into a corner. They are one of the few major gangs in the city retaining most of their independence although I think they still pay some tribute to Waernuk. They more or less do what they please near the Kithgrav. They have one of the most brutal rites of initiation I've heard of where they scrape off the flesh of their knuckles, set iron spurs into the bones, and then let it heal back. It is a process I do not wish on my worst enemy, for it is as painful as it gets, even for trollkin. At the end of

it, though, they've got weapons set into their hands that can't ever be taken away. They've been banned from most of the fighting arenas for that reason, but they get plenty of action on the streets.

Lesser Gangs

There are too many gangs to mention them all, but I'll give you a little list of some others I've heard about. I'll divide them by to whom I think they pay tribute, but keep in mind the control of the High Captains over a lot of these groups is tenuous at best. They are just as prone to fighting one another even if two gangs happen to pay the same enforcer.

Hurley's Gangs: Hurley is more inclined to use mercenaries than other gangs for muscle, but I know he calls on The Red Cutters led by Thakgaraggenken or "Thak" (male gobbler Rog7). They help keep an eye on interlopers or independents working on Captain's Isle, particularly the Emerald District.

Kilbride's Gangs: Kilbride has a number of smaller gangs under his boot including the Shambleton Delves, the Driftwolves, the Channel Dogs, the Paulson Street Rovers, and the Chaser Cutthroats.

Riordan's Gangs: Like Hurley, Riordan doesn't call on as many gangs as some of the other High Captains. I

think he has sway over Dunnigan's Shroud, the Cod Row Blades, and the Crucible Street Adepts.

Waernuk's Gangs: Without question, Waernuk has the largest number of gang members under his sway. They include the Goyle Finns, the Treddermore Fangs, Dicer's Laggars, and the Kip Street Blades.

Five Cant

It's been a long time since I had to speak in the language of the streets, but if you have any dealings with the gangs or syndicates, it's a good idea to get a feel for the mix of Cygnaran and Ordic phrases known as Five Cant. This isn't its own language, nor is it accurate to call it a dialect, but it's really a hodge-podge of code phrases intended to be able to communicate information to someone in the know without anyone else who's listening—like the watch—being the wiser. Because so much commerce is done in Cygnaran, many of the most widely known code phrases are in that language.

There are plenty of Ordic words mixed in, though. This type of jargon has been picked up in many cities of the realm and is often still referred to it as Five Cant out of homage to our fine city. The truth of the matter, though, is a cant like this can't be taken out of context. If I went to Ceryl and tried to use the code-phrases popular in Five Fingers, the local gangs might not have any idea what I was talking about. Once you understand how it works in general, though, it's pretty quick and easy to acclimate to a new region.

Five Cant relies on local terms and names to provide an indirect comparison to something in order to let your listener know what you're talking about. A particular little code phrase might not have anything to do with what you're actually saying, but if both speaker and listener are in synch, they'll be able to pick out the message easily. For example, I might say, "That idiot Lester drank some scum water in Chesake, got a bellyful of rot, and had to pay 15 blackpennies for a purgative at the Alley. He'll be in bed for a month." It might sound like I'm

FIVE CANT SAMPLE PHRASES

THE FOLLOWING IS A SAMPLE OF WELL-ACCEPTED CODE TERMS OR PHRASES NOT SPECIFIC TO ONE GANG OR SYNDICATE AND KNOWN GENERALLY TO THOSE WHO ARE FAMILIAR WITH THE FIVE CANT DIALECT. FIVE CANT RELIES ON CONTEXT FOR PHRASES, SO IN SOME CASES A NOUN WILL BE PROVIDED WITH CONTEXT IN PARENTHESIS.

SPOKEN PHRASE

HOSPICE ISLAND OR DISTRICT (DRINKING, WATER)
 HOSPICE ISLAND OR DISTRICT (SLEEPING, MOVING THERE)
 THE OPERA HOUSE (GOING TO)
 THE KING'S COURT
 TAKING A BOAT TRIP AT TIDESEBB
 THE ALLEY
 ANCHOR (WEIGHING ANCHOR, DROPPING ANCHOR, ETC.)
 GOING TO CHURCH
 THE PRELATE OR VICAR (APPOINTMENT WITH)
 PAWNBROKER (STOPPING BY, VISITING)
 DRAWBRIDGE (WAITING FOR)
 LOSING AT DICE (OR SOMEONE ABOUT TO LOSE AT DICE)
 LOSING AT CARDS (OR EXPECTING SOMEONE TO LOSE AT CARDS)
 TARNA (VACATION IN)
 SEWAGE CHANNELS GETTING BACKED UP
 BROTHER, COUSIN, NEPHEW IN TOWN
 FISHERMEN (NETS TANGLED, GETTING IN FIGHTS, ETC.)

FIVE CANT CONNOTATION

POISON
 CONTRACTING DISEASE/LOSS OF WEALTH
 HIGH CAPTAIN RIORDAN (MEETING)
 LADEN GALLEON GAMBLING HALL
 FOOLISHLY DANGEROUS/IDIOTIC PERSON
 CRUCIBLE ALLEY
 HIGH CAPTAIN KILBRIDE (MEETING)
 EMERALD DISTRICT
 HIGH CAPTAIN HURLEY (MEETING)
 HIGH CAPTAIN WAERNUK (MEETING)
 INTERCEPTING AN INCOMING SHIP
 BEATEN SEVERELY (PAST OR FUTURE)
 GETTING STABBED (PAST OR FUTURE)
 TOO MUCH HEAT FROM THE WATCH
 DUMPING A BODY SOMEWHERE
 NEED TO ARRANGE A MEETING W/SYNDICATE
 TROUBLE WITH THE LOCAL NAVY

talking about someone who got sick from drinking the water on Hospice, but what I'm really talking about is that I need someone to pick up a poison at the Onyx Pestle in Crucible Alley and on the 15th of next month go to the Blackpenny Trove tavern and poison the ale of a man named Lester.

People who speak a lot of Five Cant will put in their own little phrases and references from personal experience, so even gangsters from another syndicate can't make heads or tails of it. There are usually general

phrases that anyone in the know will pick up, but a lot of it will vary depending on whom you're talking to. As you can imagine, this also means it's not very good for precise communication unless you've worked out a very specific set of codes with someone. It also means it's easy for miscommunication to creep in. All the same, thugs on the street rely on it, and the closer they are with their brothers and sisters in the gang, the more they can get across without saying anything that they really mean.

TURNING TO A LIFE OF CRIME

Crime pays in Five Fingers: smuggling, theft, fencing, peddling illicit alchemy and poisons, selling cheap or faulty steamjack parts, moving stolen cortexes, even selling people and corpses. The city is awash in a tide of small-time frauds and hustlers. A few people want to clean up the town (see *Stopping Crime*, pg. 112), but most profit too much from the continued trade in the shoddy, fraudulent, and just plain vile business of larceny.

This section provides some tools for running a gangland campaign and describes how players could try to reach the top either by working for or by becoming High Captains themselves. Characters who want to rule one of the grey areas of Five Fingers are dreaming big and may be setting themselves up for a fall. With so much money and power at stake, the High Captains are not eager to see new competition, but they need as much help as they can get running their operations. There is room for the smart, strong, and ruthless to make their fortunes ten times over.

CRIMINAL FIEFDOM

So you want to be a High Captain? Great! So does every other crook or pirate in town. How does anyone win a criminal empire? The answer is, they don't. They carve it out, steal it, and talk their way up the ladder.

The first rung of the ladder is finding a criminal venture that pays. Since most are already taken, the first rung may mean hiring on to work for someone else like one of the enforcers who run things for the High Captains. The top enforcers in Five Fingers are called low captains and are the right and left hands of their respective bosses. These influential lieutenants are looking for talent. Might be you have some to spare.

Grabbing Your Own Territory: If a character has ranks in Forgery, Intimidate, Sleight of Hand, Profession (extortionist), Profession (gambler), Profession (smuggler), Profession (street rat), Profession (entertainer) or a similar skill, he knows enough to begin a life of crime. If not,

he does not really know how to get started. A would-be criminal's best bet is to get started with amateur muggings, theft, or burglaries and hope that an enforcer takes notice before the Fingers Watch does. Starting out can be difficult since intrusion on a protected domain can bring down an angry enforcer or rival gang in a hurry. It's usually best to hit spots not claimed as turf—or at least not watched as closely—and maintain some discretion.

Hospice Island is one of the better places to carve out a little piece of real estate; there is less chance of taking down the wrong individual or stepping on the wrong toes. Certain regions on Chaser and Doleth are hotly contested, but this can work to your advantage by helping one High Captain strike against his rivals. The key is to be recognized by the side you are trying to impress before the retaliation comes.

Hiring Out to an Enforcer: Any character with Hide, Sleight of Hand, or the other skills listed above is eventually likely to draw the attention of either a mid-range enforcer or one of the trusted low captains (see "Prestige Classes", pg. 190). This is especially true if the character has a Reputation of 10 or better. A representative of the underworld will sometimes approach such a character to offer dangerous work as a pirate, smuggler, thug, or thief.

The job is invariably nastier than advertised since the whole thing is a sort of informal initiation. If the characters survive and the work is done well, the character or party may be offered an opportunity to run a small criminal business, perhaps taking over a smuggling run or being asked to protect or "take over" a gambling den. In this way, the enforcer hopes to recruit lieutenants who will help him against his rivals and to try to rise up to at least the status of low captain, if not to make a play for High Captain. Any lieutenant who has second thoughts about, say, supervising a lucrative black market or a gambling hall, may find that they are arrested, driven out violently, warned off, or blackmailed.

UNDERWORLD PROFESSION SKILLS

The Profession skill reflects characters following commonly accepted professions rather than those that are illegal, dubious, or immoral. Criminal vocations are in significant demand in Five Fingers, however, so they are described here. The risks are higher, but so is the pay. Untrained laborers and assistants (that is, characters without any ranks in Profession) earn an average of 1 silver piece per day.

Collectively, these skills are referred to as the underworld professions. Note that a couple of these professions are not illegal, such as Profession (gambler) and Profession (entertainer). Nonetheless the wider populace, particularly in the upper classes, generally scorns these professions. They have considerable contact with criminals and denizens of the underworld, and in many cases, those who work in these professions may use them as a front or cover for more overtly criminal behavior such as theft, cheating, or even assassination.

PROFESSION (EXTORTIONIST) (WIS: TRAINED ONLY)

The Profession (extortionist) skill represents an aptitude in forcing people to pay you. Much of this profession is the street-level extortion of small craftsmen and merchants. It is related to Intimidation, but though the two have synergies, the professional extortionist is a bully who knows how to choose his victims and who to leave alone. It can only be practiced in a city or town with middle-class or wealthy members. A village of peasants has no gold to be extorted, and its citizens have no fear of yet another beating. Most who are practicing this profession in Five Fingers must kick back a substantial percentage of their profits to someone higher on the ladder of a given High Captain. The exact arrangements vary but can be anywhere from 25-90%. It is rare for the High Captains to allow a collector to keep even 50% of his take. Those who refuse to kick-up payments to the High Captain claiming the area as his turf will quickly invite reprisal.

A character with 5 or more ranks in Intimidate gains a +2 synergy bonus with Profession (extortionist).

Check: You can practice your trade and make a decent living, earning half your Profession check result in gold pieces per week of dedicated work intimidating shopkeepers, peasants, and merchants. Unlike other Profession checks, there is no guarantee of success. You must match a DC that depends on the resistance of the district you work. The standard DCs are 5 for regions accustomed to constant extortion and bribery and districts with the lowest vigilance, 10 for districts that sometimes pay protection money and have low vigilance, 15 for honest and uncorrupted towns or districts with few criminals and moderate vigilance, 20 for honest and lawful towns or highly vigilant districts, and 25 for honest, lawful,

and independent towns with a strong streak of pride or districts with the highest levels of vigilance.

Failure to meet the DC means you earn nothing that week; every one of your victims either refuses to pay or is already broke.

Likewise, it is possible to use Profession (extortionist) to make a big score. Doing so means you earn 10 times your Profession check in a single day's work, but you can no longer extort that particular district ever again. To succeed with this check, you must meet the DC for the district in a standard skill check. If the check fails (1 is always a failure), you are arrested and charged with kidnapping, assault, or something similar.

You gain +1 Reputation from your first successful big score.

Action: Not applicable. A single check generally represents a day's work, but your victims can only be confronted for cash once per week.

Try Again: Unlike most Profession skills, a Profession (extortionist) skill can be retried at a serious risk. Rolling a 1 on the second check means that the town watch, guards, or 2d6 other agents of the law are ready and waiting for you when you return. If the second check fails as well, all your other skill check DCs increase by 10 in that town. Everyone has seen that some shopkeepers successfully turned you down twice and lived to tell about it.

PROFESSION (ENTERTAINER) (WIS: TRAINED ONLY)

This profession covers a broad category of lower-class individuals earning a living by entertaining either the rich or crowds of the poor. This includes actors in street theaters, jugglers, street musicians, dancers, and those who work in bordellos. These are not criminal enterprises but are generally associated with the street or the lower class. Individuals in these professions have access to people of higher class and wealth who attend performances and are therefore often privy to rumors and innuendo. Certain performers may be able to leverage these relationships or their Perform skill to reach higher and more prestigious venues such as the Heatherlong Opera House in the Lords District.

A character with 5 or more ranks in Perform gains a +2 synergy bonus to Profession (entertainer) checks.

Check: Entertainers earn half their Profession check result in gold pieces per week of work. Most of their earnings go to the owners of their theaters or bordellos, or their earnings can be pocketed if they are independent. On any skill check of 1, an entertainer suffers a critical failure that can negatively affect his reputation (-1 to Reputation if this is being tracked for the character). A skill check of 20 means that the entertainer earns double

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the Profession check result in gold pieces for that week and gains a +1 to Reputation.

Action: Not applicable. A single check generally represents a week of work with many clients per day.

Try Again: You may retry the Profession (entertainer) check as often as you like, up to 5 checks per week. For each additional check after the first, subtract 5 from the skill check (cumulative).

Another check may be made after a week to determine new income for the next period of time.

PROFESSION (GAMBLER) (WIS: TRAINED ONLY)

Profession (gambler) is a skill that can help any character make more money at games of chance. Ranks in the skill function just like ranks in any other Profession skill in most ways. If a gambler wishes merely to make a few coins, he can generally earn half his Profession check result in gold pieces per week of dedicated work. It is also possible to use Profession (gambler) to make much more money by taking large risks and cheating when gambling, using the table below. This profession can be dangerous since gambling halls do not like a man or woman who wins too consistently. Most professional gamblers move around to avoid attracting attention. With a large number and variety of gambling establishments, Five Fingers is the perfect city for this profession.

Check: For general gambling, you make a normal Profession check. As long as you do not roll a 1, you earn half of the Profession check result in gold pieces. If the result is 1, you make no gold that week.

To earn higher profit, you need to take greater risks and use your skill to make a real gamble. The higher profile establishments offer greater reward but considerably higher risk. Using the chart below, roll a Profession check

against the given DC. Success indicates gold earned that week is equal to the Profession check result multiplied by the reward multiplier. A failed check indicates the character lost and owes an amount of gold. Subtract the die roll from 21 and multiply the result by the reward multiplier to determine how much the character owes.

If the character is unable to pay this amount, his roll fails by more than 10, or he rolls a 1 on the check, he has invoked the wrath of those who protect the gambling establishment and faces an Encounter Level equal to the "Failure EL" represented by gang members, mercenaries, or enforcers entrusted to protect or oversee the business. He can avoid this if he immediately makes an entreaty to a "moneylender" working at the gambling hall (also known as an extortionist) who will generally impose a hefty interest on repayment.

Action: Not applicable. A single check generally represents a week of gambling effort.

Try Again: Profession (gambler) checks cannot be retried; wins and losses are totaled at the end of the week.

Special: A character with the proper skills can try to gain synergy bonuses by cheating. To cheat, the gambler must succeed in an opposed skill check vs. a representative Spot check for the establishment using the Spot Check Modifier from the table. While cheating, a character with 5 or more ranks in either or both Sleight of Hand or Bluff can gain a +2 synergy bonus for each skill with his Profession (gambler) check to determine winnings.

If the attempt to cheat has been noticed, the cheater will be dealt with as the gambling hall sees fit. For minor infractions, he may simply be expelled from the establishment with his earnings collected. In other cases a brawl may ensue with enforcers attacking with non-lethal force to teach the offender a lesson. In extreme cases blood may be spilled, fingers broken, or the offender gutted and left for the rats.

TABLE 4-2: GAMBLING CHECKS

Gambling Type/Establishment	DC	Reward Multiplier	Failure EL	Spot check modifier
Street dice, games of chance	10	x1	EL 1/2-1	+5
Low end tavern card game	13	x2	EL 1-2	+7
Small gambling hall/tavern/inn ¹	16	x4	EL 2-3	+11
Medium sized gambling hall ²	19	x7	EL 4-5	+15
Large gambling hall ³	22	x10	EL 6-7	+17
Most challenging gambling hall ⁴	25-35	x20-x100	EL 7-12	+18 to +22

[1] Sample small gambling halls: Cacogen's Tavern, Squid's Corner

[2] Sample medium gambling halls: Bodger's Bones, Blackpenny Trove, Blagard's Manse, Dangling Inn, Suckled Sow

[3] Sample large gambling hall: Baize Hand of Fate, the Platinum Wheel, the Corsair's Coin, the High Sail

[4] Sample challenging gambling hall: Lady of Ample Luck, the Laden Galleon

PROFESSION (SMUGGLER) (WIS: TRAINED ONLY)

The Profession (smuggler) skill represents the ability to bring goods secretly across a border or past customs or tax officials and sell stolen items to a black market. It may include smuggling routes, bribery, diplomacy, elements of disguise, carpentry, navigation, and many other talents geared toward moving goods to the requisite buyer.

A character with 5 or more ranks in Forgery gains a +2 synergy bonus with Profession (smuggler).

Check: You can practice smuggling on a small scale and earn your skill check in gold pieces without risk. The amount of goods carried at any one time is minimal and easy to dispose of if you are found out.

You can also try to score a big run, carrying much more cargo as often as once per day. Each such “run” earns you double your Profession check result in gold pieces as long as your check succeeds against DC 5 (DC 10 in regions where anti-smuggling measures are especially strict). Each such “double money” check increases the base DC by a cumulative +1 for the next run. This increased risk drops back to 0 if you are caught or if you cease smuggling for 2 weeks. A failure on the check means you are caught with the goods. Whether you escape or are captured and imprisoned depends on a chase or other abilities to escape.

Action: Not applicable. A single check generally represents a week of standard smuggling work.

Try Again: Smuggling attempts can be retried as long as you escape with your cargo. Another check may be made the following day to determine a new income for the next period of time.

PROFESSION (CON ARTIST) (WIS: TRAINED ONLY)

Profession (con artist) covers all the small-time scams, cons, and dodges not covered by extortion, gambler, smuggler, street rat, or entertainer professions. Selling shady jack parts, dealing with crooked mercenary quartermasters, counterfeiting, forgery, and confidence games are all part of the underworld scam artist’s bag of tricks.

A character with 5 or more ranks in Bluff gains a +2 synergy bonus with Profession (con artist).

Check: You can practice your trade and make a decent living, earning half your Profession check result in gold pieces per week of dedicated work. You can try for a big scam at a DC of 20. If you fail, the victim catches you in the act. If successful, you earn 10 times the usual rate, but you cannot work your scams in that district ever again. Your name and description are notorious.

You gain +1 Reputation from your first successful big scam (see Reputation on following page).

Action: Not applicable. A single check generally represents a week of work.

Try Again: Con artist checks cannot be retried.

PROFESSION (STREET RAT) (WIS: TRAINED ONLY)

Profession (street rat) covers the underworld trades performed at street level: picking pockets, purse and pouch snatching, shoplifting, smash and grab robberies from merchants, muggings, and small-time house burglary. It does not include big jobs against hardened targets such as warehouses, rich homes, or banks. Such targets have defenses that keep riff-raff from stealing from them.

A base chase modifier of +15 or better provides a +2 synergy bonus to Profession (street rat). See pg. 39 for details on the chase modifier.

Check: You can rob on the streets and make a decent living without taking risks to earn about a quarter of your Profession check result in gold pieces per week of dedicated work. Your fence takes much of the profit.

Action: Not applicable. A single check generally represents a week of intermittent work and includes the time required to fence the goods.

Try Again: You can take riskier targets and reroll as often as you like to gain your check in gp for each successful roll, but only the first weekly check comes without risk. The second check has a DC of 10, the third a DC of 15, the fourth a DC of 20, and so on. If any of these checks fail, the street rat is caught in the act of a theft or mugging by a victim or bystander and gains no gold from that attempt. The character must either fight or flee the scene to avoid imprisonment.

Another risk-free Profession (street rat) check may be made after a week to determine a new income for the next week.

REPUTATION

Reputation is a measure of how famous the PCs have become in the criminal underworld and may represent some fame in the public circles as well, particularly at the higher levels. Though this particular reputation list is geared toward criminal infamy, a similar list can be improvised for other purposes such as gaining the attention of the Church of Morrow or the king of Ord. GMs may want to keep track of the reputation of the characters, particularly if they are running a crime-based campaign.

In this case, reputation describes how effective the PCs appear to be as criminals and what kind of attention they are gathering from their peers in the underworld. Reputation is increased by risky accomplishments, even those that would be reprehensible to lawful citizens, and is decreased by failure. Gaining a reputation does not require only vile deeds; even the criminal community appreciates a smart man who can get the job done without being an idiot or inciting the wrong enemies. Most gangs know the value of having a good reputation in their home turf and the benefits of friends in the community. However, the smarter and safer road is often slower than the extravagant and openly violent one. Gaining infamy quickly may require shock and terror.

The starting Five Fingers Reputation score of any character is equal to 1 plus his Charisma modifier (characters can begin with a negative Reputation score). For each level thereafter, the character gains 1 Reputation point. For example, a 3rd level fighter with a Charisma of 13 has a starting Reputation of 1 (+1 for Charisma) (+2 for additional levels) for a total Reputation of 4.

Characters may gain or lose Reputation based on actions they take in Five Fingers. Examples are listed in Table 4-3: Reputation Awards and Losses. For reputation adjustments to take place, a deed must be associated with the PC. That knowledge can be dangerous, particularly in the case of certain crimes. There may be witnesses among the criminal community or word of mouth after a crime has been committed.

Even in a city like Five Fingers, the underworld is a relatively small community where word can spread quickly. This does not necessarily mean the exact details of the deed have reached everyone else in the city, nor that there is proof. Of course, enemy criminal NPCs rarely require physical proof that someone is a threat to their organization before acting. For example, if the PCs are gaining notoriety by interfering in the business of High Captain Waernuk, they may find themselves subject to retaliation even if Waernuk has no proof of their deeds.

At the GM's option, the PCs may receive a +1 or -1 adjustment to social interactions inside the city for every

10 points of Reputation (positive or negative). The nature of this adjustment varies depending on the individual and how the reputation was gained. For example, PCs with a 20 Reputation gained by battling High Captain Waernuk may receive a +2 bonus to Diplomacy checks while interacting with minions of High Captain Kilbride who despises Waernuk. This would be reversed to a -2 penalty (or worse) when interacting with people who rely on Waernuk for their livelihood.

Gaining positive Reputation is a slow and gradual process. Sometimes it requires a considerable amount of work, all of which can quickly be lost should the PCs fail. While the PCs have a negative Reputation, they will not be treated with respect in the criminal community. Others in the underworld will consider them loose cannons and try to distance themselves from the PCs.

The GM may also establish other awards as part of standard adventures. Actions affecting Five Fingers count for Reputation in the city; actions in distant dungeons and battles count for at most +1 no matter how epic they may have been. Most actions outside Five Fingers have no effect on local Reputation (the results of piracy are an exception).

MOVING UP

At some point money and notoriety are not enough. A character who wants to keep his earnings will also need to take power by becoming a lieutenant to a more powerful underworld figure or by leading a small gang war to seize territory and move straight up to the top of the gang hierarchy. A character is ready for such action when his Reputation is high enough that he or she is known throughout the city and the takeover can be done with little opposition: the opponents must realize they are outclassed. Many of the target's underlings betray their former leader to go over to the high-Reputation intruder without bloodshed. As a result business does not suffer.

It is possible to force the issue of dominance with riots and all-out gang warfare. This may work, but it is expensive in gold, blood, and magic. Anyone trying a gang war must be prepared to spend a fortune to win the territory by force and intimidation. Such actions can also bring down the wrath of the watch or even prompt the Lord Governor to request an Ordic Army presence from the capital. Gang wars tend to be very fast and brutal to avoid just such a scenario.

The costs of a gang at war—bribing the watch, bribing underlings and rivals, hiring mercenaries, lost business, lost goods, money spent on funerals and hiring new rogues, and more lost business—is always more than

TABLE 4-3: REPUTATION AWARDS AND LOSSES

PC Action	Reputation Points Gained/Lost
Notable turf battle, winning side	+1
Notable turf battle, losing side	-2
Captured by watch (due to incompetence)	-3
Captured by watch (taking the fall to protect underworld leader)	+1
Defeat or outwit a noted non-allied enforcer	+1
Defeat or outwit a non-allied low captain	+2
Defeat or outwit a non-allied High Captain	+4
Defeat or outwit the Town Watch (exceptional circumstance)	+1
Kill town watch (bringing heat down on gangs)	-5
Kill a problematic watchman (in a way that is untraceable)	+2
Kill a watch officer (provoking massive crackdown on gangs)	-10
Defeat steamjack	+2
First extortion success	+1
Use extortion to bring significant new income to underworld allies	+1 (each)
Extortion failure	-5
Gang war won	+2
Gang war lost	-4
Rewarded by allied enforcer	+1
Publicly insulted by allied enforcer	-1
Leadership feat	+1
Major gambling win	+1
Major gambling loss	-3
Notable act in support of local citizens (protection, charity, etc.)	+1
Infamous heist	+1
Piracy, capture a prize as a captain	+2
Piracy, capture a prize as crew	+1
Piracy, lose sea battle	-3
Defeat noted pit fighting champion	+2
Pit fighting loss	-2
Pit fighting win	+1
Publicly punished by allied low captain	-3
Publicly punished by allied High Captain	-5
Smuggling run intercepted	-10
First time recognized by low captain as a good earner	+2
First time recognized by High Captain as a good earner	+3
Known to have turned informer on former underworld allies	-10
Caught stealing	-3
Caught stealing from a gambling hall	-5
Begging for ones life in public	-8
Making things right (making amends for past transgressions)	+2
Bringing in exceptional new recruits to gang or syndicate	+1
Recruits sponsored by PCs fail allies in a major way	-5

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TABLE 4-4: REPUTATION REQUIRED FOR SMOOTH TAKEOVERS

Territory	Reputation Required	Typical Income Per Month
Begging Corner	5	10 gp
Pickpocket Pitch	7	100 gp
Streetwalker String	9	200 gp
Street Fence Corner	10	2d4 x 100 gp
Gambling Den	12	2d6 x 100 gp
Minor Gang Hideout	14	2d8 x 100 gp
Smuggling Route	16	2d10 x 100 gp
Extortion Racket	18	4d6 x 100 gp
City Street	20	1500 gp/month
Brothel or Gambling Hall	25	2d3 x 1,000 gp/month
Major Fence	27	2d4 x 1,000 gp/month
Smuggling Monopoly	30	2d6 x 1,000 gp/month
Major Gambling Hall	35	3d6 x 1,000 gp/month
High Captain's Chair	NA*	20,000–100,000 gp/month

* Becoming a High Captain is never possible unopposed regardless of reputation. It generally requires a significant and violent campaign. A PC can become recognized as an additional High Captain if he is able to seize territories of similar size and scope as an existing High Captain, or if he kills and replaces an existing High Captain.

the territory brings in. Richer territories are even more expensive to guard properly during hostilities.

A gang war typically lasts for at least a single week, but it is important to note actual fighting during this time will be sporadic and scattered. The players may wish to play out all the details, but given the number of fights, Gather Information checks, bribes, and other actions involved, that might be too complicated and take over too many game sessions.

If the GM or the players not involved in the gang war wish to accelerate the pace of the conflict, they can invest extra money to try to crush the opposition quickly. At the end of each week of gang warfare, the challenger spends an amount equal to the Typical Income Per Month column of Table 4-4. The defender spends half that amount but gains no income from the territory. The result is determined by a Gang War check. The person holding the territory essentially spends the income from the territory to defend it. His income collapses during a gang war, so the defender is only required to spend half as much. If one of the involved parties does not have the required amount

of funds, he takes a –4 cumulative penalty to the opposed Gang War check.

To determine who wins the territory in a Gang War check, each side rolls 1d20 modified by the territory's owner and other factors shown in the Gang War Modifiers table (Table 4-5 pg. 112). The winning side gains control of the territory, at least temporarily, and suffers losses as shown in Gang War Results. If the roll is a tie, the gang war is a draw and continues for another week.

If the losing side has enough funds to continue the fight, it may attempt a takeover of the territory it just lost the prior week. Well-funded defenders can hang on for a long time against a hated outsider.

Losses and casualties can be rolled rather than played out. Consult Table 4-6: Gang War Results for losses in henchmen, mercenaries, brotherhood workers, and other followers. These losses are not all killed in the gang war. Rather, many are wounded and no longer able to fight or work. Many more desert to the opposing side for better pay or safety at the GM's option.

TABLE 4-5: GANG WAR MODIFIERS

Condition	Gang War Modifier
Low captain actively favors one side*	+2
High captain actively favors one side*	+5
Leadership feat	+2
Moderately organized gang	+1
Structured organization gang	+2
Rigid organization	+3
Owner's influence	Charisma Modifier
Not enough funds to defend/attack	-4
Continuing gang war	See Table 4-6

*For these modifiers to be used, a low captain or High Captain must be actively involved in the war by providing some kind of support, generally financial. These individuals rarely risk themselves in lesser disputes but may lend support for an important contested region. In the case of a crucial region, an additional allied gang may become involved to throw its weight behind one side or the other and add to its manpower. This is rarely done since it makes it more likely the gang war will attract unwelcome attention from the authorities.

TABLE 4-6: GANG WAR RESULTS

Opposed Roll Difference	Defender Losses	Challenger Losses	Next Gang Territory	War Check
Defender +15 or better	5%	50% + 2d10%	Kept	War over
Defender +10 to +14	10%	40%	Kept	+4
Defender +9 to +5	10%	30%	Kept	+2
Defender +1 to +4	15%	25%	Kept	+1
Tie	20%	20%	In flux	—
Challenger +1 to +4	25%	15%	Taken	+1
Challenger +5 to +9	30%	10%	Taken	+2
Challenger +10 to +14	40%	10%	Taken	+4
Challenger +15 or better	50% + 2d10%	5%	Taken	War over

Once a territory is gained, it produces the minimum amount of income for the next three months as new bosses and loyalties are enforced. At the end of that period, income returns to normal.

STOPPING CRIME

Some players would rather clean up a dirty town than add to the Five Fingers reputation for filth and double-dealing. Such idealistic fervor is an excellent way to wind up a bloated corpse in the channels, but with a little caution and

a lot of luck, it is possible for a small group of vigilantes eventually to take down a High Captain.

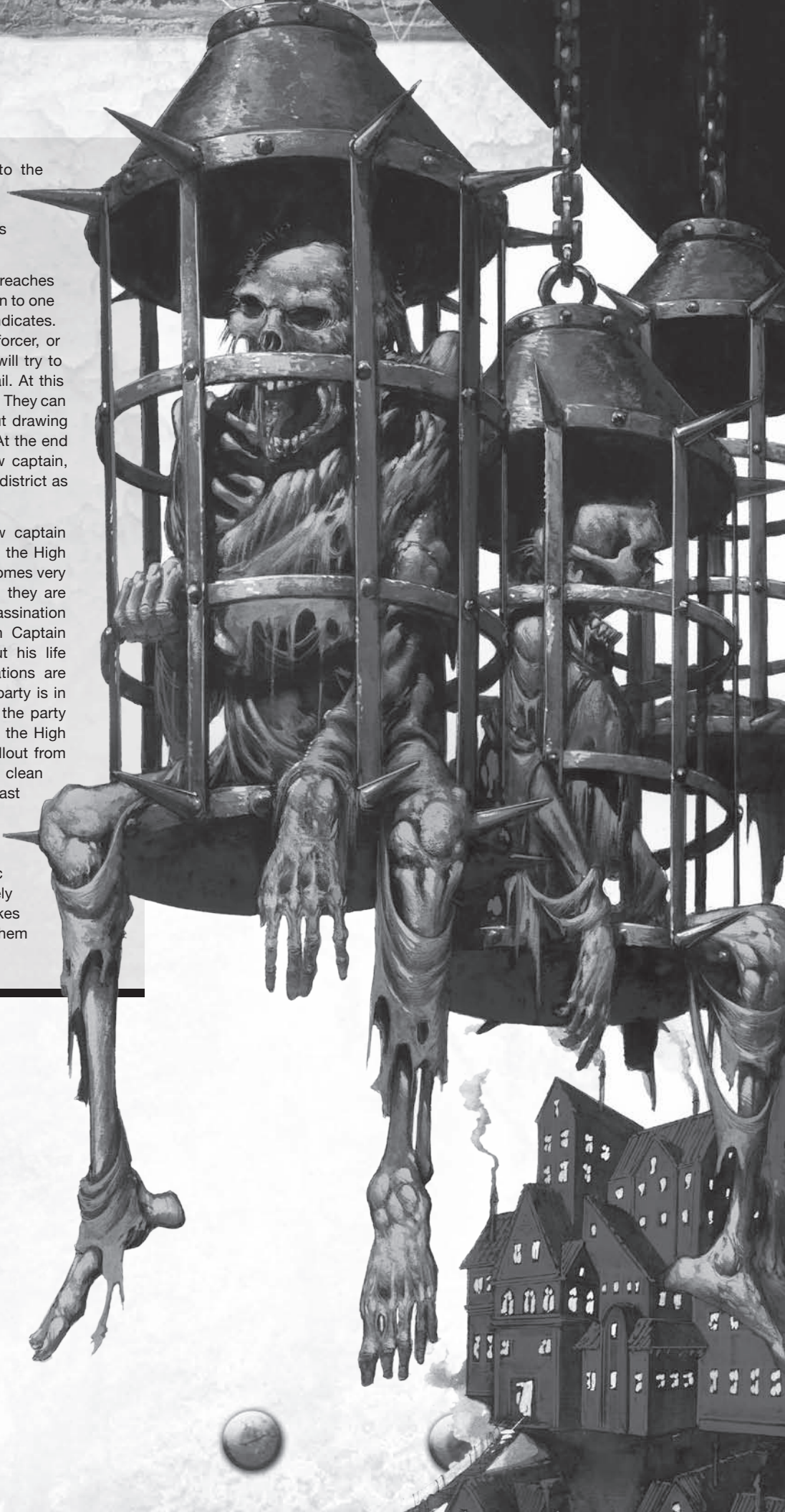
There are two phases for any campaign of good characters against corruption. At first they fight as unknowns raiding the smugglers, gambling dens, and cultish allies of a particular syndicate. The PCs may not yet be known to their enemies by reputation or by name. At this stage, they can walk around the city of Five Fingers openly. No one knows them, there is no bounty on their heads, and the low captains and High Captains have not yet felt the

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pain of financial and staff losses to the party's work. GMs may want to include additional categories to the Reputation table to reflect actions more typical to those fighting crime.

In the second phase (after the party reaches a Reputation of 10), the party is known to one or more of the low captains of the syndicates. They may be approached by an enforcer, or even one of the low captains, who will try to bribe or threaten them with blackmail. At this point, the PCs must take precautions. They can no longer move around town without drawing attention from syndicate members. At the end of this phase, they confront the low captain, defeat him, and destroy his criminal district as a working enterprise.

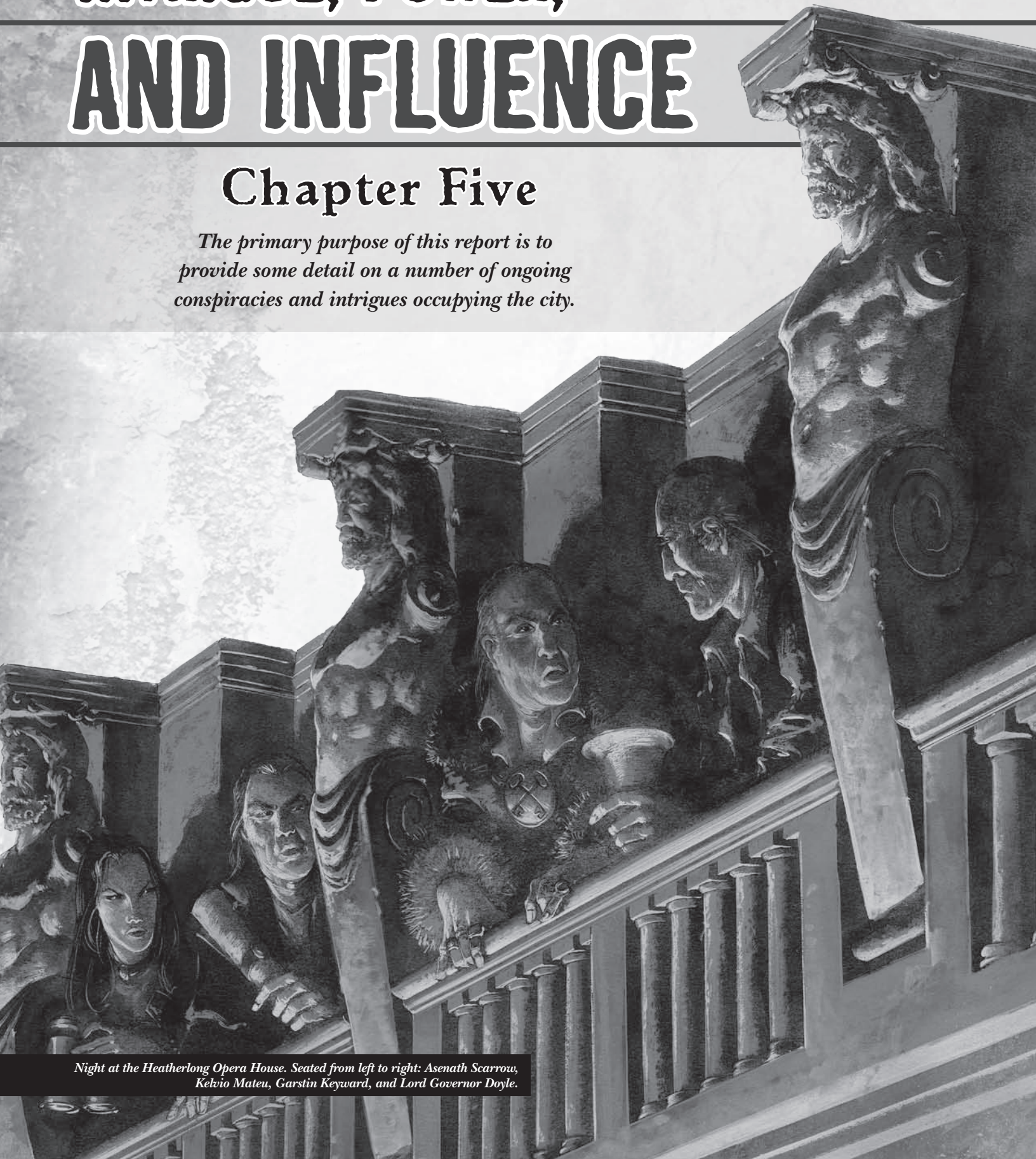
Destroying a major enforcer or low captain gets everyone's attention, especially the High Captains. Five Fingers suddenly becomes very hostile to its would-be saviors, and they are watched by a number of gangs. Assassination attempts are common as the High Captain fears for not just his business, but his life and freedom. The syndicate operations are organized to avoid times when the party is in town or awake. In the grand finale, the party is strong enough to confront one of the High Captains and his henchmen. The fallout from the collapse of a High Captain will clean up a big section of the city (at least temporarily), but the PCs may be driven out of town by an ungrateful public and may make enemies among a number of the Ordic nobility. When the scales are delicately weighted and working well, no one likes the person who comes and flips them over—even in the name of good.



INTRIGUE, POWER, AND INFLUENCE

Chapter Five

The primary purpose of this report is to provide some detail on a number of ongoing conspiracies and intrigues occupying the city.



Night at the Heatherlong Opera House. Seated from left to right: Asenath Scarrow, Kelvio Mateu, Garstin Keyward, and Lord Governor Doyle.

The woman was not pleased about being pulled from the opera, and her eyes flashed dangerously as she strode down the stairs in front of the hall. The way her sheer and shimmering dress clung to her body made it difficult for the young man to concentrate, and he flushed. Her long black hair reaching almost to her waist shimmered in the gaslight outside the concert hall. “Lionor,” she did not use his title as a rebuke, “we were not to meet tonight.”

“Yes, I know. Please, I must speak with you.” He reached for her arm, but her glare stopped him cold. She looked dismissively at his ogrun bodyguard, and with a wave of her hand the brute stepped back. With the man and his bodyguard behind, she followed the curve of the building to arrive at a shadowed private area.

“Asenath, I’ve been thinking—”

“That was your first problem.” She folded her arms.

“You’ve misused me and taken advantage of my family name. I can’t abide it. I know you think me a fool, and perhaps I have acted it, but that ends tonight. I can no longer do you any favors. You will need to find another shipping concern for your friends.”

The smile she gave him was far from sweet. “Lionor, why such rudeness? Have you forgotten how much help we’ve provided consolidating your debts? Such large debts, and to such powerful people...”

He shook his head, pulled a thin and narrow leather case from his jacket, and held it toward her in trembling hands. “It’s all there, solid bank notes.”

Her eyes narrowed but she did not reach for it. “And here you gather yet more debt on top of the old? Such bad habits, my dear Lionor. Whatever am I to do with you?”

“Take it! Please, I’ve had enough. Let’s call us even, and I’ll never bother you again.”

“No. You will return that from whence it came. Hurley, I presume? Our relationship is not over.” She leaned closer to him, and her voice was soft. “Not even death will allow you to escape your obligations, my foolish castellan. Take comfort; your work will have its rewards. Do not come to me again when I have not summoned you.” She turned on her heel and left him standing open-mouthed.

ABRIDGED NOTES:

“COMPLETE REPORT ON FIVE FINGERS SITUATION”

Compiled by Bastian Lattimore, Trineus 13th, 606 AR

Encoded and sent by swift courier
to King Baird Cathor II, Trineus 14th, 606 AR

This is by necessity an ongoing work, and I apologize in advance for any deficiencies or oversights. I will continue my work as instructed and will amend this report as necessary. The situation here is fluid.

ENFORCERS OF LOCAL ORDER

The line between criminal and legitimate organizations can become blurry. The High Captain (HC) syndicates hire mercenary companies to assist policing certain areas of the city, and the Lord Governor endorses this policy as a cost-saving measure for the city treasury. To begin my report I’ll provide my impressions of the Lord Governor, the watch, the local navy, and the major mercenary companies paid to maintain order.

The Lord Governor

The Lord Governor (LG) is appointed by and subordinate to the moorgrave of Hetha, and he serves

as the king's representative in the city. The current LG is Eilish Doyle, appointed in 602 AR after the murder of his predecessor Harvin Turlough. HC Velter Waernuk was the most likely conspirator behind the murder, but no evidence exists to link him to the crime.

Overall my report will paint the LG in a poor light, but I would do him a disservice if I failed to indicate that he has done better than I would have expected given the limitations of his resources and the difficulties of his office. If the Lord Governor seems weak and ineffective, I believe it is largely because of a lack of support from the capital and the weakness of the Five Fingers tax system. It is not a criticism of Your Majesty, for perhaps the status quo here is maintained for reasons beyond my admittedly narrow perception.

Eilish Doyle is a conscientious, intelligent, and thorough bureaucrat who I believe is fully capable of running a city of this size smoothly. He has also proven aware of the complex political interactions required in this city, demonstrated in interactions with the High Captains. His relationship with the city's commercial sector is good, and he has nominal support among the city's upper class. Sometimes in this arena his diligent and meticulous nature serves against him, for he rarely spends time outside the government district to attend trivial social functions. These gatherings serve no practical purpose, but they do present occasions for the more subtle political dealings and schemes. A man of his station must at times embrace such opportunities, and Doyle rarely bothers to do so.

Doyle's largest flaws are two-fold:

1) He has been addicted to a Cryxian substance called brackbrandy. I believe he became addicted through the manipulations of former HC Karsento who was killed in 601 AR and replaced by HC Kilbride. Even before the recent bans on Cryxian imports, the dangerous substance was declared illegal. It is extremely addictive and can kill the drinker, either from overindulgence or if they avoid ingesting the substance for more than two weeks. Those killed in such a fashion are said to return as the unliving, but that may be a tall tale. Doyle has required periodic draughts of the substance which I believe he arranges with HC Velter Waernuk. There is no known cure to this addiction. The LG has managed to keep his habit a secret, but clearly it serves as an ongoing source of leverage.

2) He has come to some arrangement with HC Jannish Riordan and may consider him a friend. If we must accept the High Captains as a necessary expedience to deal with the city's unique nature, I would prefer they were kept separate from the crown's appointed officer. Though Riordan appears to be the most law abiding of the High Captains, we know his behavior is a front for considerable illegal activity. As noted below, Riordan may be involved with some particularly dangerous elements of the city's darker cabals.

Relatively speaking, LG Doyle has done better than most. However, in a climate of war and upheaval abroad, it may not be good enough. I am particularly disappointed at his inability to check the corrupt courts and judges of the city, and delivering himself into the hands of the HC's shows his weakness.

Law Enforcement

The Fingers Watch

The Fingers Watch is comprised of 860 individuals, which works out to about 1 watchman for every 200 citizens. This includes 633 militia watchmen, 47 militia constables, 150 sergeants, 25 lieutenants, 3 captains, and the commander.

The majority of the city watch is made up of a volunteer militia with very little training, inadequate equipment, and generally poor discipline. The ordinance defining the Fingers Watch was enacted in 330 AR and is completely inadequate to the needs of a modern city. Funding for the bulk of the watch is garnered by annual levies on the households in the residences of each district. The funds are not shared, so the watch in the poorer districts receives little funding. There have been incidents over the years where locals have answered levy requests with violence and been answered in kind. This is one reason over half of the watch is confined to two islands: Bull's Island and Captain's Isle.

A nominal watch presence no fewer than ten members is maintained in every district, but in the poorer areas it consists of little more than volunteers watching for local fires or answering specific requests for help. Across most of Hospice, the Wake Isles, Squall, and a good portion of Dicer's Isle, the watch does not patrol. The watch constables, who are simply the most senior watchmen, oversee local operations. The watchmen are most concerned with maintaining basic public order,

and they are disinclined to confront dangerous or well-armed elements.

Above the militia constables and watchmen are the professional sergeants who are better trained and disciplined men and women who receive substantially better pay. Sergeants are well equipped and generally skilled, and their number is the more accurate representation of the “effective” watch for the city. Sergeants report to a lieutenant posted at one of the three major stations: the Watch Central Barracks on Captain’s Isle, the Bellicose Watch Barracks, and the Twin Islands Watch Barracks on Chaser. Watch Captain Gervis Sculler oversees Bellicose, Watch Captain Sherill Ladway oversees the Twin Islands, and Watch Captain Nestor Parvolo oversees Captain’s Isle. Each reports in turn to Watch Commander Darvis Middleton.

The captains appoint a total of twelve ‘watch inspectors’ among the sergeants and lieutenants. It is a special post with a small increase in pay but a substantial increase in work. They are the only individuals authorized to perform extensive questioning regarding unsolved crimes prioritized by their captain. Considerable obstacles impede these inspectors and the posts have a high turnover and mortality rate.

Particularly at the level of lieutenant or higher, corruption is rampant. Only Watch Captain Nestor Parvolo strikes me as both competent and honest. I have encountered notable individuals among the sergeants who do excellent work given the daily challenges. They include Sergeant Megan Wadock (female Thurian Ftr6) on Chaser, Sergeant Paulson Eregosi (male Tordoran Ftr4) on Captain’s Isle, and Sergeant Kelesta Harte (female Thurian Ftr4). I’m sure there are others. In my survey these three were described by superiors as “troublemakers” which I see as a general trend against those who “make waves” by actually doing their jobs.

Conclusion: The Fingers Watch is inadequate to the task of enforcing order. Sergeants can be counted on to enforce order, but a number of the upper officers receive regular bribes from the High Captains.

Recommendation: The watch could operate at one quarter its current manpower if comprised of better-trained and equipped members. The militia force could be maintained for fire prevention. The watch commander needs to be replaced, and I have my doubts about two of the three captains.

Ordic Naval Marines

The light presence of the Ordic Navy in Five Fingers is considerably smaller than in Carre Dova. There is a large naval fortress in Dockgrav on Bellicose, but most of it is unutilized. There are just over 150 naval personnel stationed full time at Five Fingers although thousands of off duty navy men and women frequent the town.

Among the naval personnel are 45 members of the Ordic Naval Marines. They are the most highly trained and capable soldiers in service to the LG. A third are stationed at the naval fortress to assist with the Five Fingers Port Authority inspecting cargo and ships at the Dockgrav. Another third protect the LG’s mansion, and the last third accompany the LG for protection. The leader of these men is Captain Felco Maurins (male Thurian Ftr8) who oversees personal security for the LG. He is very capable, if unimaginative. Though ready for overt threats, he would prove little impediment to professional assassins.

Conclusion: The naval presence in Five Fingers is inadequate for anything beyond protecting the docks of a single district. The Ordic Naval Marines impress me as capable, and I have seen no sign of corruption in their ranks, but their numbers are few and they are not well suited to the city’s dangers. The regular navy displays poor morale and sullen disposition.

Recommendation: If we want to have an impact on smuggling or black market traffic, we need to have enough naval support to cover all major piers, including the rivergraves.

Mercenaries

The city has become a haven for mercenaries, including those hired to both sides in the current war between Khador and Cygnar. Llael was a favored patron until its invasion and occupation, and several companies formerly located in that kingdom have relocated their administration and barracks to Five Fingers.

Though it is economically expedient to allow mercenaries to help protect the streets, doing so puts a large number of well-armed and trained soldiers in the environs with dubious loyalties and no obligation to obey the crown.

MERCENARY ORGANIZATION BLOCKS

Similar categories will be used for these organizations as in Chapter 4. Unless hired under peculiar circumstances and in the city clandestinely, most mercenaries do not keep their organization secret and are thus public. The types of operations conducted by a mercenary company may include:

Bodyguard—The mercenaries are hired to protect specific individuals or their families from harm. This can be an ongoing long-term arrangement, or a short-term job intended to protect a rich individual who is entering into a dangerous section of town.

Escort—The company is hired to protect moving cargo which will sometimes take them out of the city. This can include escort duty on ship or by land caravan. Escort duty within the city is similar to bodyguard work, except the focus is on protecting goods, not people.

Muscle—In some cases mercenaries are used like a gang to provide a large number of well-armed individuals who by their very presence will act as a deterrent to attack from gangs or competing groups. Mercenaries deployed in strength need to be careful not to initiate a conflict, for this is a violation of the law and the charters of the companies allowed to keep barracks in the city. They are allowed to react as needed to defend themselves if attacked, and city judges interpret this distinction liberally.

Patrol—The company is employed to supplement or replace the Fingers Watch in a specific neighborhood, district, or combination of areas. They look for crime and are expected to stop fighting between gangs that spills out into the streets. Mercenaries are expected to turn over criminals to the nearest watch station or, if that station is not equipped to deal with prisoners, to take them to one of the nearest watch barracks.

Pending Contract—Some companies prefer not to take on small urban contracts and keep their offices or barracks in Five Fingers as a convenience until a large war contract is arranged for their services abroad. The members of these companies in the city are generally between contracts, held in reserve, or being cycled out to ongoing contracts to replace those who are fatigued or injured. The ongoing war between Khador and Cygnar has proven lucrative to many companies, so there are fewer idle mercenaries in Five Fingers than before the outbreak of war. Even if a company does not sign an urban contract, individual members may be given leeway to perform short-term assignments.

Sizes of mercenary companies are divided as follows: independent operator (1), crew (2-12), fledgling company (13-36), small company (37-99), company (100-400), large company (401-999), army (1000+).

Sons of Thuria

The Sons of Thuria are one of the largest and longest standing companies in Five Fingers that has eschewed any long-standing contracts. I estimate their strength as over two hundred. They are recognized by the symbol of old Thuria in gold on a dark green belted sash. They hire

out for short-term tasks including escort and bodyguard work, and they are well educated, supplied, and trained. The company is owned and led by Mara Finnigan who inherited the responsibility from her father who passed away in 604. Gowan Branduff advises her as the company's most respected chronicler.

SONS OF THURIA

Secrecy: Public (Gather Information DC 11); **Organization:** Structured; **Enforcement:** Moderate; **Size:** Large Company (250 members in Five Fingers, 700+ abroad); **Location:** Crane Island (HQ), Ceryl, other towns in the region; **Operations:** Escort/Bodyguard; **Alignment:** CG; **Cash Limit:** 25,000 gp; **Member Assets:** 5,000 gp (excellent weapons, armor, firearms, some mechanika); **Membership Requirements:** Legacy (Thurian preferred although some Caspians and Midlunders have been accepted; no Tordorans allowed), Membership Approval (fighting skill, knowledge of Thurian history), Sponsor (existing member); **Leaders:** Mara Finnigan (female Thurian Ftr6), new to the position since 604. She relies heavily on the advice of Gowan Branduff (male Thurian Brd10) as the company's chronicler.

Notes: Despite the name this organization includes a number of respected women as well as men and is led by the daughter of the previous company leader. This group has its own agenda in addition to working as a mercenary company providing escort and bodyguard services in the city. They often perform jobs in the nearby vicinity of Five Fingers and along the Dragon's Tongue River, and they have occasionally accepted full war contracts. Their largest long-term goal is to unite Five Fingers and Ceryl and restore Thuria as its own kingdom, or failing that, having it become a recognized protectorate of Ord. Though its headquarters is in Five Fingers, it has considerable reserves abroad, including members in Ceryl and throughout the region. The company is almost as much of an organized association as it is a mercenary company.

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THE RED SHIELDS

Secrecy: Public (Gather Information DC 11); **Organization:** Moderate; **Enforcement:** Sporadic; **Size:** Company (300); **Location:** Crane Island (HQ), Bull's Island, Chaser, Dolet; **Operations:** Patrol/Bodyguard; **Alignment:** N; **Cash Limit:** 8,000 gp; **Member Assets:** 1,000 gp (good equipment, swords, staves, medium armor, alchemical curatives); **Membership Requirements:** Apprenticeship (applicant must bring weapon and armor), Membership Approval (fighting skill, intimidation); **Leaders:** Captain Gorden Ragledder (male Midlunder Ftr6)

Notes: The Red Shields are typical of the mercenary companies making a living exploiting the difficulties of the Five Fingers Watch. They serve more or less as private security forces, but their focus is less on assisting the public than watching over the establishments they are paid to protect.

JENNER'S ARSENAL

Secrecy: Public (Gather Information DC 11); **Organization:** Structured; **Enforcement:** Moderate; **Size:** Small Company (50); **Location:** Bellicose Island/Dockgrav; **Operations:**

Patrol; **Alignment:** LN; **Cash Limit:** 25,000 gp; **Member Assets:** 11,000 gp (extremely well equipped, top of the line mechanical weapons and armor, potions, alchemical items); **Membership Requirements:** Membership Approval (fighting skill, only accepts those of mid-level or higher, generally at least 6th level to qualify), Sponsor (existing member), Probationary Period (members must bring their own gear and endure a several month probationary period before earning Arsenal upgrades); **Leaders:** Captain Bricke Jenner (male Thurian Ftr8/Ari2)

Notes: Jenner's Arsenal is one of the more unusual mercenary companies. It is a group of highly skilled and very well equipped soldiers who are kept largely in the dark about High Captain Riordan's criminal enterprises. They are employed as a private security and watch force and are paid very well for their work. Their leader seems to take almost childish enjoyment in outfitting his men and engaging in battle when circumstances allow. Even among his men Bricke is considered a bit eccentric, but they have strong loyalty to him regardless. Exactly how loyal Bricke may be to Riordan is uncertain, but he has a reputation for precise execution of the terms of his contract.

This group follows their own political agenda. Though I have observed nothing treasonous, they bear watching. They are committed to the cause of "old Thuria" and have romantic notions regarding this pre-Orgoth kingdom from the Thousand Cities Era. It is difficult to determine from their confusing rhetoric whether this implies they want Ord to capture Ceryl, or if they would prefer to create a new kingdom to reclaim the lands of Thuria.

The Red Shields

This Red Shields have taken advantage of the watch's inadequacies to line their own coffers, hired in several districts to patrol the streets and enforce public order. They have ongoing contracts with the city's more successful trade consortiums and guilds. This includes the Bellicose Trade Board, the Chaser Island Merchant Guild, and several of the more prosperous gambling halls such as the Lady of Ample Luck and the Baize Hand of Fate. Their symbol is a simple representation of a red shield icon worn on the shoulder armor or tunic. Their current leader is Captain Gorden Ragledder, a stout man who worked his way up the ranks.

Their central barracks office and treasury on Crane Island is extensive. Despite a good reputation, individual members are often corrupt, particularly those serving

the Twin Islands. They will accept bribes to divert their attention from a specific area or release lawbreakers. They are reliable as bodyguards however, but their diligence is directly proportional to their pay.

Jenner's Arsenal

Jenner's Arsenal is a heavily armed group under an ongoing contract with High Captain Jannish Riordan to patrol the Hold and to a lesser extent the Dockgrav. They occasionally pick up other work but rely on HC Riordan for the bulk of their income, so they have a strong bias. However, they are not above challenging Kannigur's Shrikes, a gang affiliated with Riordan. This leads me to believe the company is reasonably honest and upstanding despite its affiliation. The common tradition of collecting "fines" for offenses isn't necessarily indicative of more general corruption.

The Arsenal is led by Captain Bricke Jenner, the youngest son of an influential Thane in the Almare grav. He has invested considerable funds into the group and seems to have a particular fascination for mechanical enhancements and weaponry. For this reason, though the Arsenal numbers only 50 men, they boast better gear than the bulk of the Ordic Army.

EMERALD WATCH

Secrecy: Public (Gather Information DC 11); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Company (150); **Location:** Captain's Isle/Emerald District; **Operations:** Patrol/Muscle; **Alignment:** LE; **Cash Limit:** 10,000 gp; **Member Assets:** 1,200 gp (similar equipment as sergeants and lieutenants of the Fingers Watch, but slightly better; more chances of masterwork equipment, alchemical curatives, etc.); **Membership Requirements:** Membership Approval (fighting skill, Spot, Listen), Trial by Fire (initiates are thrown into a tavern or street brawl to see how they fare); **Leaders:** (Low) Captain Dagson Canterwall

Notes: The only reason the Emerald Watch is categorized as a mercenary company instead of a syndicate is it has a loosely legitimate contract and the Lord Governor and the Fingers Watch commander have recognized their status. They walk the gray line between legitimate mercenary work and hired muscle for High Captain Hurley. The fact that their "captain" is actually a low captain is well known throughout both the mercenary and underworld communities.

This group makes me uneasy in the employ of Jannish Riordan because they are perfectly positioned to serve as a strong assault force. At present there is no lawful way to prevent such a thing, but we may want to consider encouraging the laws limiting the armament and weaponry available to mercenaries on the streets of the city.

Emerald Watch

The Emerald Watch is the largest of several groups hired by HC Hurley to patrol the Emerald District. Their uniform is regrettably similar to the Fingers Watch, except the city symbol is shown in dark green instead of black. This causes considerable confusion. They do an excellent job keeping the peace in the district by cracking down brutally on troublemakers who threaten the lucrative gambling trade. They also maintain the district's code against bearing large weapons, which has cut down on fights. However, they are heavy handed, and several "accidental" fatalities have resulted from arrests among those who did not comply quickly enough.

I have it on good record that Hurley has deployed this company against his rivals in open street fighting in other districts. I have no doubt they would willingly break any law at the behest of Hurley or his subordinate Dagson Canterwall (Chap 3, Emerald District, pg. 58) who leads them and coordinates with other hired muscle for Hurley. There appears to be an arrangement with Watch Commander Darvis Middleton, and I have never heard of the watch arresting or bringing charges against a member of this company.

CABALS AND CONSPIRACIES

The primary purpose of this report is to provide some detail on a number of ongoing conspiracies and intrigues occupying the city. There are too many plots being hatched daily in Five Fingers for our fledgling network to track.

My focus has been on national concerns: plots and schemes that could undermine the crown. I did not dwell on the intrigues between the High Captains although their plots could easily fill a report twice this size. They only interest me where they interfere with the crown or are influenced by enemies of the crown (as noted below).

Crown and Sword

We have seen considerable activity in the city from agents of both the Khadoran Empire and Cygnar. Tracking these efforts has proven a challenge and will likely require the allocation of additional assets.

Khador

The war abroad has compelled Khador to use this city for gaining perspective on western Cygnar. Khadoran agents are also here to ensure that our neutrality is intact by looking for evidence that we are colluding secretly with the Cygnaran military. It is far easier for Khadoran agents to monitor Five Fingers than Berck, Midfast, or Merin. I think we need to take the risk of trying to have them eliminated, perhaps using unconnected third parties.

One Khadoran agent operating in Five Fingers is a man they call the 'Vladovar Specter' also known as

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Mihkovitch Salintarsk (male Khard Rog7/Spy3). He has several assumed identities including that of an importer of northern furs from Uldenfrost, but he is likely to have picked up other covers. I am reasonably sure the Pronovoich brothers (chap 3, Chaser Market, pg. 55) who run the Gearworks are sympathetic informants under his pay, but not full agents. The Specter is trying to determine if there are Ordic weapons and mechanical supplies being sent to assist the Cygnaran war front.

There are secondary motivations for Khadoran presence in the city, including the belief that the old Orgoth caves, holds, and sunken ships in the vicinity contain recoverable weapons or artifacts. They are hardly the first to make this supposition, nor are they the only group currently searching these ruins, so the chance of them finding anything would seem slim. On the other hand, the Greylord Covenant has expertise in this area, so they may succeed where others failed.

A reliable contact has assured me a skilled Ternion group has come to the city and is exploring the coves and caves, but I have yet to encounter them. They may be disguised as members of the Free Order of the Golden Crucible. I have evidence that Magziev Eliska Zavor (female Umbrean Sor11/Spy2) is involved, but whether she is in the city or coordinating from abroad I am unsure. I strongly suggest enlisting the local Fraternal Order of Wizardry. The Fraternal Order is also interested in these ruins and could be "paid" with easier access: several of the least explored holds rest below the city hall and courts region.

Most of the cat-and-mouse games between Khadoran and Cygnaran agents are taking place in the dock districts. Both groups appear interested in the flow of goods in the city and particularly the black markets. In addition to watching for opportunities to exploit, the Khadorans are keen to discover and kill any agents of the Llaelese resistance who have come to this city. I have sources that insist Fodor Rachlavsky (male Kossite Rgr4/Rog4/Spy1) is here and tasked with finding Llaelese "insurgents."

I have searched for any evidence to suggest Khadoran agents are paying off or influencing the HC's or the LG. The most likely target would be Velter Waernuk who has the dominant control of the black markets, Banek Hurley who has considerable influence over the Rivergraves, or Jannish Riordan due to his sway over

the Dockgrav. I am sure there are a number of other paid informants in the city who provide information to Khadoran agents, but until I gain better traction, I will not be able to identify them.

Cygnar

Cygnar is spread thin abroad, and most of the Cygnaran Reconnaissance Service is focused on the war front and activities in Llael and Khador itself. However, they have not ignored this city and I have recently discovered several of their operatives working against Khador. In my opinion, we should not allow Cygnar to 'handle' the Khadoran spies in this city, for they have their own agendas. We must take part in any of these intrigues or risk being manipulated. I do not suggest hostile action against Cygnaran agents, but we should not expend resources to assist them except when coordinating decisive strikes against Khadoran or Cryxian agents.

In addition to thwarting Khador, Cygnar's purposes in the city are twofold: 1) to provide aid to the Llaelese Resistance and 2) to investigate Cryxian activities in Five Fingers. Both goals are complementary to Your Majesty. However, I believe Cygnaran agents are attempting to find evidence allowing them to pin blame on our government for Cryxian intrusions. It is crucial that our agents disrupt Cryxian plots in Five Fingers and put a conclusive end to Cryx's ability to smuggle weapons or individuals through this city. Clearly we are best served infiltrating their network and working to get to enemy sources first. Wherever possible I would prefer to manipulate Cygnaran agents to focus exclusively on their Khadoran counterparts.

Cygnar's only open agent here is Ambassador Lord Dardan Wyatt (male Caspian Rog2/Ari6), son of the late lord high chancellor. The ambassador divides his time between the capital and Five Fingers in his attempts to stay in proximity to Your Majesty. I initially dismissed this man; he does a convincing imitation of a noble-born wastrel. After observing him interacting with HC Hurley in the High Sail gambling hall, I was forced to revise my opinion. I have seen him adroitly deflect agents of HC Riordan without making it obvious he was doing so. He has gone so far as to flirt with the LG's wife at her functions at the Governor's Estate for information, and he has caught the predatory eye of Castellán Kelvio Mateu. He is better suited to these games than the LG.

Though the ambassador is not part of the CRS, I suspect he provides the king with a highly accurate portrait of the goings-on among the city's upper class.

The very capable Gillian Hurlough (female Thurian Rog6/Spy6) supervises CRS missions here. She is Scout General Bolden Rebald's most skilled urban operative. That she was entrusted to Five Fingers is an ominous development. She arrived at some point in late 605 as a direct response to the Cryxian intrusions on the mainland. She has been fencing with Khadoran agents, but she is most interested in discovering how Cryx managed to penetrate northern Cygnar. She went so far as to engage me directly, taking no pains to disguise herself. I have only begun to piece together the scope of her operations. I think she has infiltrated the Sons of Thuria mercenaries, hired informants among the HC syndicates, and made overtures with members of both the Fraternal Order and the Free Order of the Golden Crucible.

Before Hurlough's arrival, the local CRS agent in charge was Rufio Acorsi (male Tordoran Rog7/Spy2). He is still in the city, now subordinate to Hurlough, and working on operations against the Khadorans. He's eager to prove his worth to his employers. Rufio has acquired a taste for gambling while in the city that goes beyond the needs of his cover at the Baize Hand of Fate, and he has become chummy with one of HC Kilbride's enforcers, a gangster called Sorio "Legs" Tocursar (male Tordoran Ftr4/Rog2). What worries me is that Rufio has been probing into your cousin Castellán Lionor Cathor (see below). I will do my best to prevent reports of Lionor's recent difficulties from reaching the Cygnaran crown.

One of the most interesting Cygnaran 'agents' in the city is a man named Ennis Tolbert (male Caspian Rog5/Mnk4). I believe this man serves the Sancteum likely as an informant to Exarch Sebastian Dargule. This man was once a burglar in Caspia before he had a religious conversion and was taken in by the Order of Keeping. He wears no sigil of affiliation with the Church of Morrow, nor has he contacted local members. His agenda confused me until I realized he was working to give aid to the Llaelese resistance. He may serve as a conduit between the church and the resistance, which if discovered could create a scandal among Khadoran Morrowans. I do not know if he has secondary motives, whether he is assisting the Order of Illumination, seeking Thamarite septs, or has other goals. I mention him because Dargule's Mice feed information to the Cygnaran throne through the primarch.

Llaelese Resistance

The city has received thousands of refugees from Llael of both Ryn and Umbrean descent. These communities have shown considerable willingness to lend aid to resistance efforts, including hiding and supplying agents in the city. Most have moved to Captain's Prow where their most vocal leader is an older man named Lyan Rovissi (male Ryn Ftr2/Exp5) who served in the Llaelese army as a youth but more recently earned a living as a riverboat shipwright. The Steamgirl's Parlor in the Hundred Smokes district, also known as Bellows Isle, is another popular meeting place for some of the local resistance.

The most brazen resistance member in the city is Artys d'Lamsyn (male Ryn Gmg8/AmeRos3). He is the younger brother of the famed Fynch d'Lamsyn (IKWG, pg. 257), a member of the Royal High Guard. Artys was a member of the Order of the Amethyst Rose but was too young to join the High Royal Guard before the death of the last Llaelese king and the ban on recruitment imposed by Prime Minister Glabryn. Artys has come and gone several times in the last year. He has had success hiring mercenaries to hit where they might draw away Khadoran resources at key times for resistance strikes. He has personally killed three lesser Khadoran agents in Five Fingers who attempted to capture him, and he is extremely dangerous.

Another is Captain Culamir Cymryn (male Ryn Ftr5/Ptr4) who belonged to the ill-fated Elsinberg Royal Fusiliers who fought valiantly against Khador during the invasion. Captain Cymryn is one of the few survivors of that organization and has considerable reason to hate Khadorans. I believe he serves Duke Gregore Delryv IV of Rhydden and is here at his behest. He would make an excellent prize for the Khadorans to interrogate. If we do not want him falling to Khadoran agents, we may want to assign an agent to protect him discreetly. At least we need to be ready to summon others to intervene if he gets in over his head.

There is a more significant reason for resistance interest in Five Fingers than the gathering of allies and supplies. Though it has been a guarded secret, word has begun to slip that one of King Rynnard di la Martyn's last surviving offspring may be hiding here. I have yet to locate this potential heir, but clearly his discovery would be of interest to all parties: Khadoran, resistance, or Cygnaran. His or her appearance could serve as a rallying figure for the occupied Llaelese.

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I have not observed a direct connection between the local Free Order of the Golden Crucible and the captured headquarters in Llael, but certainly some of the Llaeese refugees have had contact with or come from Leryn. I know it is a priority to encourage the consolidation of a Free Order headquarters in Ord, so I will forward any pertinent information.

The Dragon's Shadow

My primary goal has been tracking down and terminating Cryxian influence in the city. Cryxian incursions onto the mainland have stricken both eastern Ord and substantial lands in northern Cygnar. These forces have affected the war between Khador and Cygnar, prompted drought, and caused a plummet in the security and morale of the populace there. Ord's long term safety and security hinge on the outcome of those conflicts and clearly it is not in our interests to encourage safe havens for the spread of Cryxian forces.

For all these reasons, I admit frustration in my progress, which has not been as swift as I would like. This will be a long campaign and may require the allocation of more resources and agents. Our efforts are late. Cryx has already established a substantial presence in the Thornwood and perhaps the northeastern Gnarl as well.

A part of my efforts has been playing 'catch-up' to retrace the source of those earlier incursions and discover the culpable parties. I am relieved to pass word that the largest most recent influx of Cryxian reinforcements did *not* come through Five Fingers. From my investigations I am certain the most recent incursion on the mainland happened to the east of White Bay along Cloutdown Fen on Cygnar's shoreline. There was a coordinated effort to divert Cygnar's Northern Navy stationed at Ceryl as well as its Southern Navy at Highgate to land forces upriver at the Gnarl. Reports gathered from trollkin anecdotes indicate substantial destruction in the wake of this army's passage. It moved north to cross the Dragon's Tongue River somewhere between Tarna and Point Bourne. From there they entered the Thornwood.

Lionor Cathor

Even before those troop movements, there is some evidence of Cryxian smuggling through Five Fingers. I have the unfortunate duty to report that your own distant cousin, Castellan Lionor Cathor, was certainly involved in this conspiracy. I am confident he was an unwitting

dupe and did not intend treason. In 598 he was given the oversight of several shipping concerns long owned by the Cathor line as a means to foster responsibility. Unfortunately, he proved inept at his task. He began to waste the family's fortune in an ongoing gambling habit that escalated out of control. Had we been aware of this earlier, we could have prevented many problems.

Due to his gambling debts, Lionor began to borrow money heavily from a variety of lending sources, and in the process he indebted himself to no less than *all four* of the HC's. I suggest to Your Majesty that HC Banek Hurley knew of this problem and did not inform you about it, which suggests we cannot count on him to be forthcoming. Had Lionor remained indebted to the High Captains, the situation may have been salvageable. Lionor somehow paid off the majority of his debts late in 604 AR, but there is no evidence the money came from any of his business ventures. I believe this was the moment he began aiding Cryxian elements, albeit unwittingly.

Asenath Scarrow

Only in the last few weeks have I managed to identify a woman named Asenath Scarrow (female Scharde Rog6/Wiz6) whom I believe is the link. I have noted her before as a woman who spends considerable time with the city's upper class, including lesser nobles. She appears to be an attractive hanger-on and courtesan favored by the wealthy. I have tracked meetings between her and Lionor too many times for this to be coincidence, and I am increasingly convinced she is part of some larger and deeper network. I have proceeded cautiously to avoid drawing attention to my efforts, but I remain hopeful I will discover other agents through her.

Asenath spends the majority of her time on Bull's Island in the Lords and High Districts, so she must have other intermediaries serving her across the other islands. Managing this type of operation would require the collusion of at least one and possibly several of the HC's. Velter Waernuk is the most obvious choice. A convincing alternate scenario could be hypothesized for Riordan, Kilbride, and even Hurley. Though the Wake Isles remain the most active piers for smuggling and illicit goods, the Rivergraves see considerable black market activity. One company in particular need of inspection is Dragon's Tongue Trade.

Recently my attention was drawn to HC Riordan and the office of Dorne & Fergurn Barristers and Imports,

which may interact with Scarrow by intermediaries. I have my eye on a courier 'Klar' (male bogrin Rog6) who lives in the Rigs and may be a conduit for coded messages. A number of petty nobles fawn over Asenath, but I am most suspicious of certain recent peculiarities revolving the Keyword Estate in the Lords District. Their patriarch was murdered under mysterious circumstances, and his house was burgled at too close a time frame to be coincidence. It may have been an attempt by Cryxian agents to cover their tracks.

High Captain Velter Waernuk

Investigating Velter Waernuk is a priority. He most certainly has arrangements with Cryxians for smuggling goods, and he is rumored to have friends in Blackwater, Dreggsmouth, and among the Broken Coast Brotherhood. If we have any contacts or allies in the Broken Coast Brotherhood, now would be the time to begin some discreet inquiries. Clearly he is the one supplying LG Doyle with his brackbrandy, and it may provide a fruitful avenue of investigation.

I have discovered that the Wraithblade Emporium (Wake Isles) is one of the conduits for illicit goods in Waernuk's territory. We may be able to leverage some petty violation and arrest into larger discovery if we apply the right pressure to the right person. Prodding into this arena could prove dangerous, however, as I have no doubt Waernuk would murder to maintain his secrets. The last thing we want to do is spark a syndicate war in the streets while trying to investigate Cryxian influence in the southern slum islands of Five Fingers.

Commerce and Coin

There are enough plots in this city revolving around commerce and the exchange of coin to occupy a dozen agents for a dozen lifetimes. The difficulty in this arena is filtering the rumors to find the most pertinent information.

Mercarian League

The commercial conspiracies of most concern to the Ordic crown revolve around the Mercarian League and its feud with the Mateu Merchant House. The Mateus have historically had difficulty in Five Fingers, and though they have a presence here, they do not own a controlling interest in many of the major shipping or

trade organizations. Unfortunately this has opened the way for the Mercarian League to make certain moves because it is dominated by Cygnaran nobles including Duke Waldron Gately of Southpoint. The league pretends to have no national bias, but it is a farce. Given legitimate business is increasingly important in Five Fingers, we must be careful not to allow these vital industries to pass ownership to foreign powers or powerful trade groups like the Mercarian League.

Bartal Versalo (male Tordoran Exp7) represents the league here. He is a man who once worked for Meredian Ventures in Berck and was recruited at no small expense. He has recently been throwing around offers of substantial buy-out money, and in the process he has attracted the enmity of HC Riordan as well as Kelvio Mateu. I have a feeling he may be in for a rude awakening about how business is conducted in this city. Ordinarily this might not be a concern, but if HC Riordan declares war on the Mercarian League, it could turn ugly in a hurry. As an aggregate the HC's are extremely wealthy, but the league is wealthier still. If they decide to take a serious interest in Five Fingers, they will have nearly inexhaustible resources. The main offices for the league is a small branch office of the Berck Imports House in the Dockgrav, but once they begin to spread their financial roots, they become like a very difficult weed to remove.

Mateu Merchant House

The Mateu Merchant House has an estate in Five Fingers, and Izabella's younger son Kelvio Mateu oversees their interests. Since the days of King Baird the Headsman, this family has had difficulty leveraging influence in the city, but that has not prevented them from trying. Kelvio seems more capable and subtle than his brother Vaspar in the capital. Under his direction the Mateus have been gaining ground despite the Mercarian League and the High Captains. Kelvio has been working to gain the confidences of both LG Doyle and HC Riordan—a dangerous combination. I worry Doyle may feel a lack of support from the crown combined with pressure from Moorgrave Lochlan, which may lend weight to the treasonous whispering of the Mateus. What concerns me the most are rumors that the Mateu Merchant House may be trying to use an intermediary to buy out the Ordic Beet Refinery in the Sugar District as well as Shearwater Sweet Rum. Clearly they hope to gain leverage for further expansion.

There are rumors that the Mateus are involved with cults both here and abroad. Normally I do not concern myself with superstitions, but the nature of these rumors has begun to cause alarm. There are several competing Tamarite sects in Five Fingers, and I have started to perceive that they are not limiting their purview to the spiritual. This is an area outside my expertise. From what I have observed, it is possible at least one of these sects has tendrils reaching well into the upper class of Bull's Island, including not only the Mateus but also several other significant families.

I do not feel comfortable including details at this stage in my investigation since what I have gathered is hearsay and may come from spurious sources.

Other Cabals

The Four Star Syndicate

Internal politics of the city have not been my focus, so I have avoided detailing the complex relationship between the High Captains. However, their establishment of the Four Star Syndicate is worth a mention. I can assert with reasonable confidence that the High Captains are behind this organization, and they are using this front to conduct operations abroad. This is an alarming development. It represents the High Captains' interference in international affairs, particularly the war between Khador and Cygnar.

They have substantial funding and employ a diverse portfolio of skilled and well armed mercenary companies, including several "outlaws" from Cygnar. Notable are former Cygnaran Army Commander Asheth Magnus, now declared a traitor and among the most wanted individuals in that kingdom, and Jarok Croe, an assassin with a long litany of heinous crimes. I have reason to believe the Four Star Syndicate also employs Kell Bailloch, another Cygnaran war criminal. I can confirm with absolute certainty that Jarok Croe visits the city and spends time on Crane Island as well as Dicer's Isle. I ascribe his recent infrequent presence to ongoing lucrative opportunities in the war to the east.

The presence of these outlaws is not an immediate problem, but it may place strain on relations with Cygnar, particularly if the Four Star Syndicate plays a hand in battles abroad against Cygnar. This might be perceived as Ordic endorsement of the Khadoran position and would threaten our neutrality. Even more worrisome are

indications that the Four Star Syndicate may assist Cryxian efforts. This skirts close to treason by recent laws enacted at the Hall of Castellans and supported by Your Majesty.

I do not know the best way to handle this situation. Clearly it is to our kingdom's financial and military interests to remain a welcome haven for mercenaries. However we cannot allow them to compromise our national interest by weakening Cygnar to a point that threatens our own borders. I suggest we make efforts to gain influence in the Four Star Syndicate, perhaps by infiltration. We need to get one or more agents within the inner circle of this syndicate to be better informed regarding their contracts.

One way to attempt this would be to recruit sympathetic mercenaries with skills appealing to the syndicate. However, I have heard the syndicate is cautious in its interactions with its own contracted mercenaries and employs proxies to deal with them. It makes infiltration difficult. Another option would be to find and hire an exceptionally talented intrusion expert or team of intrusion experts to gain access into their offices on Crane Island. It would be very dangerous given the nature of their security, but it may be our best way to discover enough to implement a better long term strategy.

The Broken Coast Brotherhood

It is unclear what relationship, if any, exists between the Broken Coast Brotherhood and the High Captains, particularly HC Velter Waernuk. I believe there may be some infiltration of the HC organizations by the brotherhood, and there may be a subtle struggle of intrigue under our noses. The brotherhood appears to have some sway in certain independent criminal circles of the city among the outer rigs along the cliffs. One local agent I have unearthed is Hodge Skallet who has a salvage operation in North Rivergrav (Chap 3, pg. 55). I am certain he is a lower end operative and is likely being manipulated by individuals more highly placed. It would not surprise me if the next High Captain were to rise with backing from this quarter.

Discovering more information about this cabal is one of my highest current priorities. My contacts insist that the brotherhood is not directly manipulated by or in service to Cryx and Lord Toruk, but frankly I find it hard to credit. The "unofficial" headquarters of the brotherhood is in Blackwater, and a large portion of its membership is Scharde. I cannot believe Lord Toruk, His lich lords, or

others serving under them would allow for a group like this to operate under their noses without applying some kind of leverage or pressure on them. That the brotherhood seems highly focused on acquiring and exploiting items of arcane or occult power only strengthens my conviction that they must serve the Cryxian empire, even if they are given a freer than normal hand. I realize you are sensitive to the issue of acting against presumed Cryxian agents without evidence, but I am starting to believe we need to expel all members of this affiliation from Five Fingers if we are to have any hope of removing the shadow of the dragon in this city.

The Broken Coast Brotherhood is rumored to have a number of “safe houses” in the city where their pirates may lay low from troubles abroad with some assurance of anonymity. I am reasonably certain at least one occupies the seemingly abandoned “Certatian Warehouses” on Hospice in Southhold Prow district. I have heard rumors of a small cove on Doleth Island that may lead to caves serving a similar purpose, but I have not yet discovered this location. It seems likely the brotherhood is after similar relics as those sought by both the Greylords Covenant and the Fraternal Order of Wizardry, so perhaps following the actions of agents of those groups will shed some light. One man I strongly suspect of belonging to the brotherhood’s network is Kerlin Magton (male Midlunder Rog5/Exp2), bartender of a seedy tavern called the Wake Firepit on eastern Wake Isle. It is a place that sees a lot of traffic from Scharde sailors.

Thamarite Cults

As mentioned under the Mateus, I believe we cannot entirely ignore the Thamarite cults in the city. They may be extending their influence into local politics. I have yet to discover the location of the infamous Chapel of the Dark Twin that locals insist is among the caves below the islands. From references to certain Orgoth materials utilized in its architecture, I think it is likely somewhere below Captain’s Isle. It serves as the meeting place for the largest of the Thamarite sects in the city. Whether they are also the most influential is unknown. I hear the Thamarites are not united and in fact conflict with one another. This should reduce their ability to work cohesively but could cause other problems if conflicts spill into the open. (See Chapter 6 for more on the city Cults.)

Cult of Cyriss

I am reluctant to mention the Cult of Cyriss since I have yet to hear anything but local rumor on the topic. There is a persistent thread insisting the existence of a significant temple to this cult described as being *underwater* of all things, but I am dubious. If we allocate an agent more versed in cults, he can attempt to discern if this is just a flight of fancy.

Church of Morrow and Order of Illumination

Some recent activities suggest the church is making token efforts to reclaim the city’s faithful and fight against Thamarite influence. Historically such has never proven effective. Poorly funded or supported efforts to fight corruption are often more disruptive than leaving these elements unmolested. I am aware of at least two members of the Order of Illumination who have arrived in the Cathedral District: a wizard named Pauline Greyvine and a paladin Manfred Largond.

At present the Thamarite sects are stronger and more pervasive than active agents of the church. I suggest speaking to the Vicarate Council in Merin and urging them to send a message to the Sancteum to discourage half-hearted meddling in the city.

We need an agent who understands these religious organizations; a recruit in service to both the Ordic crown and the church may qualify for our needs. I wish to serve as the main contact for such an agent and oversee his investigations to ensure they did not interfere with higher priority work. Can we make such a request to the Exordeum?

Other Individuals of Note

Alvor Cathor

I realize this is a topic of some delicacy, but given you made a specific request, I will provide a short summary regarding Your Majesty’s grandson, Alvor Cathor (Ari1/Ftr1/Rog6). I realize there is already family stress regarding your cousin Castellon Lionor Cathor. As you anticipated, your grandson appears to be involved in generally harmless diversions, partaking in the myriad enjoyments offered by this city. I have witnessed no particularly alarming behavior beyond what one would expect of a young man of his age—currently nineteen—

Chapter Five: Intrigue, Power, & Influence

with considerable wealth and stamina. He has gotten in his share of minor scuffles and been seen in the company of an assortment of somewhat dubious individuals. His closest friends appear to be among a gang called the "Red Cutters" which frequents the Emerald District. Your grandson is almost certainly involved in some petty crimes involving this group, but thus far it has been discreet. What concerns me is a rumor that he has expressed an interest in proving himself and gaining entry to Kerrigan's Shrikes, one of HC Riordan's most organized gangs. He has been renting a large (for the neighborhood) apartment on the third layer of Aft Bridge District on Doleth.

Interestingly, I have not been the only one watching Alvor Cathor. First, Alvor continues to meet periodically with Eliana Mateu (female Tordoran Ari3/Sor5, IKWG, pg. 294). As you know, this youngest daughter of Izabella Mateu lives in Berck but visits Five Fingers periodically, perhaps specifically for the purpose of rendezvous with Alvor. Though Eliana is still very attractive, she is considerably older than your grandson, and their "romance" is a bit of a local scandal. It is absolutely certain she is pressuring him to propose to her. Alvor has as yet shown a reluctance to commit to a single woman in his youth, but clearly it would be a disaster if she were to persuade him. I am uncertain of the best approach to this delicate situation, but I would not be distraught if the young Mateu were to come to a sudden accidental end, given it was clear no one was responsible.

Also shadowing your grandson have been at least two other individuals. One is a man named Roglan Dunne (male Rog5/Ftr3) whom I have surmised is a privately hired agent of your son and Alvor's father, Baird III, presumably sent to keep tabs on his son. The other is a man whose identity I have yet to confirm, but I believe he is working for HC Riordan. He is a slippery individual I am calling—for lack of anything better—'Alvor's stalker'. This stalker has shown no signs of meaning harm to your grandson, but I dislike his attentions. I am starting to think he may well be a Thamarite or affiliated with some other occult society since his ability to evade me is not natural. I say this with all humility and not as an attempt to boast my own abilities, but rather based on the peculiar circumstances around which he has managed to give me the slip. I do not believe Roglan Dunne is aware of the stalker, nor have I attempted to intercept any of the reports he may be sending to your son. Instruct me if you wish me to investigate these matters. For now I consider them periphery to my goal,

but I do not intend to allow him to fall prey to similar manipulations as unfortunately have beset your less prudent cousin.

High Magus Piran Terpwell

Per your last request, I attempted to arrange a discreet meeting with the leader of the local Fraternal Order, High Magus Piran Terpwell, to discuss acquiring some arcane support for some of my projects. This meeting went well, and I believe the groundwork was laid for an ongoing relationship with this branch in this city. However, I feel it is my duty to note that his behavior and attitude were somewhat peculiar during the meeting. He seemed to have arrived in a rush, he was very distracted, and he sweat profusely during our talk. I saw him quickly stow a slender silver tube into his inner jacket. I was in no ways pressing him or seeking sensitive information, so I am uncertain why he seemed uncharacteristically unsettled.

The tenor of the meeting was such that I am tempted to investigate further, but I have not had the time. I cannot but wonder if his unease was related to your recent decrees regarding Cryx and if this means the high magus has something to hide. Then again, I know so little at this point that it would be premature to draw any conclusions. For all I know it could have been something as simple as bad indigestion, but my instinct tells me it was something more. I dislike passing along such vague supposition, but given we may be entering into delicate arrangements with these wizards I felt it best to provide a note of caution.

At present that is all of the news I am ready to convey to Your Majesty regarding the current state of affairs. I will continue with the work, and I remain as always eager to receive any further instructions. I remain as always, your servant.

THE SHADOWS

Chapter Six

When a mortal ascends beyond his physical shell, the location where the miracle takes place retains a lingering aura with lasting impact. For those of us who tap into mystical energies, these places serve as doorways or wells of power.



The late Keyward patriarch is the guest of honor at the Chapel of the Dark Twin. Sybeth Roane presides.

The streets were crowded with revelers wearing blood-red masks and dark robes that obscured their forms and made one person blend into the next. There was a frantic energy in the air only felt on this one evening of the year—a trace of forbidden lusts underscored by a hint of danger. This was Temptressfest, a night sacred to Thamar and those who serve her. It was an excuse to don a mask and forget one's inhibitions, drink too much, and indulge every vice. For most it was a harmless evening promising laughter, loud music, the press of crowds jostling below red-shaded lanterns, and sleeplessness. From the upper levels celebrants threw black and red paper streamers down to the street like tendrils of darkness obscuring sight.

Many revelers bore the Ternion Brand sewn into gowns, painted on exposed skin, or worn for the titillation of the forbidden. It was a symbol associated with the Whisperer in Shadows. Few who bore the symbol had sworn to that goddess, but they relished the one day a year they could feign membership in the community of shadows.

Korsto Vaggin had never been to Five Fingers on this night and had drank too much of some thick sweet syrup that sent his head reeling. He stumbled about with a vacuous grin, and he could not see through one eye of his jostled mask. After chasing a nubile young woman wearing very little, he came to a conjunction of narrow alleyways and realized he was utterly lost. The crowd thinned and he was alone, but he could hear them just down the alley at the main thoroughfare. He took a moment to collect his breath and chuckled to himself at his foolishness.

"Ah, a gift from my master." A thick and almost obscenely pleased voice spoke in his ear. Korsto spun around and reached to his waist, but he found no hilt where his blade should have been. He tore off his mask and looked around almost convinced he had imagined the voice when suddenly something slipped past his face, and a rough abrasion pulled taught below his chin. He gasped and reached for it, but his hands fumbled at what seemed to be a rope around his neck. As someone of enormous strength pulled him back and up, his vision filled with exploding spots. There was a ringing in his ears, and everything faded away.

FERTILE SOIL FOR A DARK SEED

When a mortal ascends beyond his physical shell, the location where the miracle takes place retains a lingering aura with lasting impact. For those of us who tap into mystical energies, these places serve as doorways or wells of power. In time the effect fades, and over the centuries it might be reduced to a single building, field, hillock, or alleyway, but the shadow of Scion Bolis in Five Fingers is undiminished despite three hundred and thirty-five years since his dark ascension. His influence extends to every inch of the islands, every street, and every alleyway.

Scion Bolis is not my patron and may seem less impressive than his peers. We must trust Thamar's foresight. She knew whom to guide and who could

undergo the dark ascension to bring an ongoing tide of souls. Bolis was not as ambitious or steeped in occult lore as Ekris, but he had a similar silver tongue. He did not learn to tap into the limitless powers of the arcane like Nivara or to murder as efficiently as Khorva. He did not succumb to enlightened madness like Lukas or master undeath as Delesle. Still, of all the scions it is Bolis who has brought the most souls willingly to Thamar's embrace.

The Town Bolis Built

Bolis' charm and subtle corruptions have put a pleasing face on vice and taught that any pleasure can be had for the cost of coin. Five Fingers remains one of the strongest bastions of our faith, and nowhere else is the Dark Twin so firmly entrenched. Our septs compete with one another here, but such family rivalries are healthy. We are not like the Morrowans who rigidly preserve an artificial hierarchy.

Scion Bolis epitomizes the Voice of Subversion, the most subtle, seductive, and least understood of the three paths to Thamar's grace. In life he worshiped Scion Drayce and followed that voice better than any who have arisen since his patron walked the ancient Thousand Cities. Drayce understood his best weapon and shield was the appearance of normality and the general accord of his peers.

Bolis was similarly not seen as a paragon of evil but as a local hero—a man of consummate practicality and intelligence. He was a persuasive debater with a wry sense of wit. He guided the city through a treacherous time when its prosperity drew the attention of both Ordic and Cygnaran thrones and when the wrong word might have invited destruction. He led the transformation of this city from a smuggler's haven to become a true power on the western coast.

Some think Bolis' scope was too small and wonder why Thamar granted him such honor. Do not forget that this town has served as a port of refuge for our faith, and it has been a place where our philosophies can take deep root. Many choose the Sister's Volition here, casting aside the blindfold of lies taught by the unthinking sheep who worship Morrow. The work and dedication Bolis instilled in the creation of Five Fingers may be why his influence has lingered so strongly. This living city is his greatest surviving relic, more than any tangible item associated with him.

REFUGE OF CULTS

Thamarite Septs

The formal term for a group worshiping Thamar is a "sept." In theory, every individual worshiper is a sept. The term is most often applied, however, to a larger group of Thamarites who share similar goals and philosophy.

There are some Thamarites bold enough to walk the streets without hiding their faith. Though I admire such behavior, it is not the most expedient way to achieve our goals. Shocking outsiders can provide visceral pleasure, and it can be greatly satisfying to observe horror and fear from those recognizing the Ternion Brand. Some others have gathered a reputation with notoriety reaching outside our circle. I am guilty of such an act, for my name is known in the halls of academia and those who study the

occult. My religious inclinations have never been a tightly kept secret even though I prefer discretion.

My preference is to appeal to reason to overcome preconceptions. Those I recruit are people of proven intelligence who can question their beliefs. This approach works particularly well with young minds at universities or enlisting in the various arcane orders. Our goddess opened the doors to arcane knowledge and power while those who follow her brother seek more often to close those doors or place artificial limits on the use of such ability.

Our septs are accused of villainy, depravity, and murders far in excess of the truth. I am no apologist for our faith; I will not mislead you. It is true our faith encourages the ultimate self-gratification of free expression of impulses. There are murderers, kidnappers, assassins, and worse among us. It is not destruction for its own sake we seek, but rather liberation.

Some are killed by our clergy and our followers, but notwithstanding mad followers of Scion Lukas, such acts are never committed without purpose. Most Thamarites in Five Fingers follow the Voice of Subversion, with minorities in the Voice of Discord and the Voice of Tyranny. Those seeking to lash out blindly do not survive long.

If a man is killed in a sacrificial ritual by one of our septs, it will have a purpose beyond death, whether a search for knowledge, a lesson to those who hunt us, or a service of an occult rite that will grant special power. The masses need not fear us. In fact, we do more to aid them daily than the majority religions. They have largely turned their backs on this town.

There are two holidays of singular importance to our faith. On these nights we require greater "sacrifices" among the community. Even this is a just a little trimming of the fat—a drop of water in the lake of violence and bloodshed taking place every day among drunken revelers, mindless gangs, and privateer crews. On both Temptressfest and the night of the Dark Ascension, you will see more people wearing the Ternion Brand. On those nights even casual worshipers will take the risk and enjoy the festivities with wild abandon. Their distraction makes it a good time to get real work done and strike against enemies whose attention is diverted.

Thamarites pervade Five Fingers on every island and in every district, from the highest to the lowest classes. Some

prefer to meet periodically with those of like minds while others like myself prefer to follow our own path. Though I have attended services of many septs, I belong to none.

The largest share of Thamarite worship here is divided between Bolis and Drayce with significant numbers following Roth, Khorva, and Aidan. Much smaller followings exist for Nivara, Delesle, and Ekris. Neither Lukas nor Stacia have a consistent following here although individual worshippers of both have arisen.

Chapel of the Dark Twin

The Chapel of the Dark Twin below Captain's Island is open to all Thamarites, but not all know how to find it. The name of this church has spread beyond our faith, which is regrettable. One day those who would destroy it will discover its location. To forestall such an outcome, a sponsor is required to blind and guide attendees through a route designed to confuse. Only those of proven devotion are trusted with the intricate path through the subterranean caves leading to its hall.

The chapel is a true rarity; there are only a handful of such permanent shrines, and the one under Five Fingers may be the largest. The Orgoth used the grounds as part of an old prison and interrogation area. Members of our faith took over the region around the turn of the 4th century and dug up the old marble and dark granite to build a chapel devoted to Thamar and Scion Bolis. From the inside, it is a dark mirror of Morrowan cathedral halls, particularly the smaller, low-ceilinged style common in Ord.

The bulk of the chapel is taken up by a large gathering hall where ceremonies are held. The domed ceiling has a cleverly engineered set of flues linking to thin crevices under the island that provide ventilation and dispersing smoke. The smoke from our rites emerges far from the location of the chapel below and is lost among industry in the Spiritgrav.

There are ancillary chambers off the central hall, including sleeping quarters open to Thamarites who seek sanctuary from the authorities. The chapel is not fully self-contained, but it has stored food, water, ale, and even a small armory. Several heavy portcullises can be dropped to provide defensive security if the chapel is besieged. A smaller back cave leads to a hidden cove with a pier where a boat stands ready.

The Shroud has donated several powerful undead to defend the chapel including three potent skarlock thralls, a black troll, and two lingering ghosts of former necromancers who mastered the dark arts and refused to pass on to Urcaen. Worshipers are here day or night and will rally to its defense. Multiple mystical wards protect the grounds, both arcane and divine, and it is impenetrable to scrying or other divinatory techniques. Any who manage to invade its sanctum would find themselves afflicted by a dozen curses. Their limbs would rot away while their minds are beset by endless nightmares.

No single sept controls the chapel, but the Shroud has assumed responsibility for its upkeep. The oversight of rites defaults to the highest-ranking local priest regardless of sept. For ten years this has been Cantor Mizah Marona

THE MIRROR OF TEMPTATION

In the back of the Chapel of the Dark Twin in a small room usually locked is a mirror serving as a sacred shrine to Thamar (See Shrines, Chapter 3, pg. 52). Access to the mirror is sometimes granted by the attending priests if a supplicant has proven his worth to the local Thamarites, but it may require special services before access is granted.

The mirror is framed in darkened silver in the shape of thorny vines, and the surface of the glass is almost black. A petitioner must stand before the mirror and stare into it until his eyes have adjusted and he can clearly see his own reflection. He must then make a solemn vow to tempt a member of another faith into fulfilling a forbidden vice within the month. The benefits of this shrine's blessing

will only take effect once the vow has been fulfilled. If the petitioner fails to fulfill the vow, he may never petition the mirror successfully again. As long as the vow is fulfilled and a different target is chosen every time, a petitioner can repeat the petition once per week.

Once the vow is made, the petitioner must offer something he or she has gained through cunning, deception, theft, or manipulation (value at least 200 gp). Some claim to see strange visions in the depths of the mirror after such an offering, but it is not the ritual's primary power. Those who succeed in their petition gain the effects of *undetected alignment* and are immune to *detect thoughts* for one week after their vow is fulfilled. Furthermore, if the petitioner is a spellcaster, he will not register as one to either the Sense Mark or Witch Hound feats. Knowledge (Local) DC 30, Charisma check DC 15.

CULT OR COVERT ORGANIZATION BLOCKS

Similar categories will be used for cults and secret societies as in Chapter 4 (pg. 78). Cults are almost always secret though the difficulty of finding a member varies. The secrecy rating of cults only indicates the ability to find a member of the cult or society in the city, not of locating the central meeting place or shrine of the organization. In some cases, the cult at large will not agree to meet with outsiders under any circumstances. Interaction with specific individuals can sometimes be arranged. Those who fail a Gather Information check by more than 10 attract negative attention from their efforts like gaining the attention of city authorities, competing covert organizations, or the ire of the group they are trying to contact.

The types of Operations conducted by religious cults include:

Acquisition: This type of cult is oriented around acquiring objects (such as sacred objects, or items of power), assets such as wealth and land or other categories of possessions as indicated in parentheses.

Agenda: If the cult meets to fulfill some other agenda than simply religious worship or another category listed here, it will be shown in parentheses.

Fabrication: The cult spends a significant amount of its time creating items or constructs as denoted in parentheses.

Intrigue: This society or cult is focused on conducting ongoing operations related to intrigue, in particular intelligence gathering and possibly other clandestine activities as indicated in parentheses. This can be considered a specific type of "Agenda" but is common enough to have its own category.

Recruitment: Some cults place an emphasis on trying to gain new recruits, which can be challenging when one's religion is denigrated by the populace. Certain cults make an effort to put on a fair guise and appeal to potential recruits, including Thamarite sects that then try slowly to initiate members into the darker aspects of the faith.

Rituals: All religious organizations meet to conduct ceremonies in homage to their patron. This category is different from "Worship" since it denotes a group meeting for a more specific type of regular ritual as indicated in parentheses.

Worship: The default operation for a religious group is to gather to worship a patron deity.

Sizes: Cults and secret societies are divided as follows: cell (2–12), cabal (13–36), small cult (37–84), cult (85–300), large cult (301+). In many cases, cults and societies may have larger memberships outside the city not indicated here; this number only includes the cult within Five Fingers and the immediate environs near the city.

Cash Limits: Limits are not provided for these groups, for they do not generally purchase gear as a collective. Member assets are provided with the caveat that individuals within these organizations have highly varied levels of wealth. Any notable or trademark equipment will be indicated in parentheses.

Leaders: This category only indicates the local leader, in some cases only if a leader is widely recognized. Some particularly secretive societies may not openly divulge leadership information even to other members of the society. An individual member will only know who is directly above him on the chain of command. This entry may be accompanied by one or more Notable Members of the sept.

(female Radiz Clr16), a withered old woman whose mind is still sharp as a needle. Mizah is not allied to any particular sept but is friendly with the Shroud. She is wise, dangerous, and inscrutable; I have no doubt she will be selected as one of Thamar's Chosen when she expires. Outside she pretends to be a fortuneteller among the Radiz camps of Hospice. There she is the matriarch of an extended family that protects her and obeys her orders without question.

Council of Ten

The Council of Ten is a sept scattered across western Immoren that maintains a small presence in Five Fingers.

These manipulators and schemers would bend the world to their dominion, yet within their sept they cannot agree on who should lead. No organization can abide a dozen megalomaniacs each hoping to be dictator. Its members are capable of complex schemes and long-term planning. The sect's name is an ironic homage to the council that drafted the Corvis Treaties.

It is difficult at times to gauge the influence of this sept, for they purposefully exaggerate their accomplishments. It was once their goal to subvert King Baird himself, and for a time they believed they had succeeded. Baird flirted with Thamarite worship in his youth when he was the so-called Five Fingers Prince. By the time he became

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king, however, he was beyond their manipulations. He has proven a frustrating monarch to our faith. Against all expectations, he has given his support to the Church of Morrow and done much to strengthen their position across the kingdom. Perhaps he fears his fate in the afterlife, not knowing Tamar would gladly have taken him to her bosom.

The Council of Ten remains interested in the Cathor line and claims some influence over its rivals, the Mateus. Of late its members have tried to latch onto King Baird's grandson Alvor. They dream of uniting the Cathors and Mateus under their dominion, thereby pulling many strings across Ord.

The Council has gained some influence in other quarters of the city with its greatest successes being the subversion of Watch Commander Darvis Middleton,

Judge Ulfer Magiston (male Thurian Ari3/Exp5), and a few influential leaders in the various merchant cabals. It has done an admirable job penetrating the watch, and the Council owns several at the lieutenant rank. Its favored methods are blackmail, extortion, and bribery.

The Council is secretive about its hierarchy; in any given city, members always refer to their local leader as "the Councilman." I believe they go to pains to preserve their anonymity even among their own peers during meetings through elaborate masks, disguises, and spells to conceal their identities. The only one I have contacted is Nigelis Wallace (male Thurian Clr5/Exp1). He is a secret priest of modest power whose cover is the owner of "Nigelis Bulk Cloth," a textile company in the Terraces District on Bull's Island.

COUNCIL OF TEN

Secrecy: Secret (Gather Information DC 30); **Organization:** Rigid; **Enforcement:** Brutal; **Size (Five Fingers):** Cabal (~20); **Location:** No meeting place; **Operations:** Intrigue, Agenda (general: influencing and corrupting figures of authority, specific: gaining influence over the High Captains and/or the Lord Governor); **Alignment:** LE; **Member Assets:** 15,000+ gp (fine clothes as befits whatever cover they are undertaking, including weapons, poisons, illicit alchemy, and possibly enchanted or mechanical items); **Membership Requirements:** Membership Approval (significant contacts or political influence; Tamarite worshiper of Ekris, Drayce, or Bolis; legitimate and respected cover in the community), Sponsor (existing member), Legacy (preference given to those born into families with authority, such as castellans, provided they can qualify in other respects); **Leader:** The Councilman

Notes: The Council of Ten is the most elusive Tamarite sept in western Immoren; the group in Five Fingers is no exception. Its members have been known to keep their identities secret even to other Tamarites and to manipulate other septs to serve their ends. For example, it is possible that some influential members of the Shroud sept, which is strong in Five Fingers, are also members of the Council of Ten.

FINGERS BUCCANEERS

Secrecy: Secret (Gather Information DC 20); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Cult (~200); **Location:** Wake Isles; **Operations:** Acquisition (stolen goods), Agenda (supporting black markets, smuggling, keeping Five Fingers as a pirate haven); **Alignment:** CE; **Member Assets:** 2,000 gp (good weapons and armor, jewelry, rogue's gear; certain leaders own their own ships or smaller boats); **Membership Requirements:** Membership Approval (any skills useful to piracy, combat ability, willing at least to pay lip-service to Tamarite worship), Sponsor (existing member), Trial by Fire (strapped to the prow of a ship in a storm); **Leader:** Nivene Dromere (Ftr7/Mal5) (see Appendix 198).

Notes: The Fingers Buccaneers are pirates first and Tamarites second. Among their membership, however, is a core of devoted worshipers of Scion Roth in the guise of patron of piracy, a somewhat unusual but popular adaptation of his worship. Roth is more often worshiped by mainland pirates and brigands, but this group has had success extending those ideals to the sea.

Though bloodthirsty, vicious, and willing to murder and pillage, the Buccaneers are tolerated because of their strong local patriotism and hatred of Cryx and related organizations such as the Broken Coast Brotherhood. Their leader has recently conducted blatant attacks on ships owned by the Church of Morrow, which could bring unwanted attention. She takes the lessons of Scion Roth very literally and delights in murdering Morrowan paladins and priests. It is a hobby the rest of her crew considers risky and extreme though they would never say so to her face.

I know of no particular shrines or gathering places, but members use their symbol of a spiral of ten red pips to identify one another. Typically they conceal the symbol below a clasp on a ring, pocket watch, or locket. This sept has clashed with the Fingers Buccaneers who they believe to endanger their mission in the city.

Fingers Buccaneers

These casual Thamarites believe in the wild and free lifestyle embraced by the pirates of old. They hope to return Five Fingers to its roots before the imposition of the Lord Governor and the most tenuous rule of law. Their philosophy embraces the lifestyle of pillaging on the high seas, which they believe is the ultimate state of liberty.

The Buccaneers' faith is popular among pirates who have not been co-opted by Cryx and their dragon-god. Most members worship Thamar for luck or out of superstition and have no deep-seated religious conviction. The most devoted members are those who seek to foster the pirate lifestyle and protect the smuggling trade in the city. They have bullied and intimidated judges and the watch.

The bulk of this sept reveres Scion Roth and extends his domain of banditry to the seas. One of their initiation rites requires prospective Buccaneers

be strapped to the prow of a ship in a storm. New members are called "lubbers" until they kill a man or woman at sea, at which point they become "blooded." Those who have killed a Morrowan priest or paladin are "full blooded." The pious minority of the sept conduct their rites on a small island southwest of the Shearwater Narrows where they have hidden a life-sized iron statue of Scion Roth.

The Buccaneers have a strong hatred of Cryxians and will not trade with Blackwater except to gather information. The Buccaneers have an ongoing rivalry with the Broken Coast Brotherhood although that is too strong of an organization to confront directly. Fights do take place, particularly in the rougher taverns on the Wake Isles.

Their champion and leader is Nivenne Dromere, a pirate infamous for her bloody attacks on Morrowan clergy. She has assisted local pirates by forging convincing Letters of Marque allowing a pirate to feign being a privateer to pass inspection. She has drawn many converts among pirates eager to join her crew and partake in the rumored spoils, and she has organized them from a lesser menace into a real power recognized by the sailors, privateers, and smugglers of the city.

Recently their champion has gotten wind of Cryxian influence on High Captain Waernuk, which might make for interesting times ahead. Dromere hates Cryx for its enslavement of those who used to dominate the ocean's waves, and she considers their ships false freebooters. If open bloodshed starts between the Buccaneers and Waernuk's minions, stay off the Wake Isles.

Gambler's Sons (and Daughters)

In theory this is the largest sept in Five Fingers with literally thousands of members that include a majority of superstitious men and women who offer occasional prayers to the scion for luck but who wouldn't be counted true Thamarites. This sept has no real organization, hierarchy, or agenda except to propagate itself and encourage others to gamble their fortunes away.

This was the charm of Bolis and why he has helped bring so many into the fold. What begins as idle superstition is encouraged and deepened into true faith and worship. In the toss of the dice or the unfolding of cards, a man begins to see opportunities in freedom—the gains that come from risking everything. This leads to a delight in coin and awareness that wealth is power and by coin all

SCION BOLIS' PATRONAGE

PATRONAGE BENEFITS: CLERICS WHO CHOOSE SC. BOLIS AS A PATRON RECEIVE THE ABILITY ONCE PER ADVENTURE SESSION TO REROLL AN ATTACK ROLL OR A FAILED SAVING THROW. ANY CHARACTER, INCLUDING NON-CLERICS, WITH SC. BOLIS AS A PATRON GAIN A +1 DIVINE BONUS TO APPRAISE, BLUFF, AND FORGERY CHECKS.

BOON OF THE GAMBLER: THOSE WHO REQUEST THIS RITUAL EARN THEIR LIVING AT GAMES OF CHANCE AND CONSIDER ITS COST AN INVESTMENT ON FUTURE GAINS. THE RECIPIENT IS GRANTED THE SUPERNATURAL ABILITY TO MAKE AN ACCURATE PREDICTION TWICE PER DAY ON ANY SEEMINGLY RANDOM OCCURRENCE, SUCH AS THE CARDS DEALT TO ANOTHER PERSON, THE UPCOMING RESULTS OF A THROW OF THE DICE, OR EVEN A LIKELY TURN IN THE WEATHER. THESE PREDICTIONS COME AS VAGUE HUNCHES BUT ARE ACCURATE 80% OF THE TIME (DETERMINED SECRETLY BY THE GM). THE OTHER 20% OF THE TIME THE HUNCH HAS BEEN MISINTERPRETED. THE RITUAL CAN ONLY BE CONDUCTED ON THE 3RD NIGHT OF ANY GIVEN MONTH—A NUMBER LUCKY TO SC. BOLIS. IT COSTS 3,000 GOLD AND DRAINS 1,000 XP FROM THE RECIPIENT. IF THE BENEFITS OF THIS BOON HAVE BEEN USED WITHIN THE HOUR, IT CAN BE DETECTED WITH THE WITCH HOUND (AS AN IMPRESSION OF CONFUSING AND FADING ARCANIC POWER) OR SENSE MARK (AS MILD EVIL) FEATS.

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virtue bends. The lessons of Bolis are powerful indeed and as seductive as the wink of a beautiful prostitute.

Though most of its members do not meet or openly acknowledge one another, every deal of the cards and throw of the dice is a prayer to their patron. The upper ranks include only a few priests but several veteran gamblers and gambling hall proprietors. The true leaders of the Gambler's Sons attempt to leverage petty vice into conversion to the faith, and they keep an eye open for likely candidates. They are versed on manipulating the odds, cheating without detection, and otherwise bending chance in their favor.

The leadership of the sept falls to the owners of the Lady of Ample Luck on Dicer's Isle. The Lady is notable since it was once the site of the Rising Sun, Bolis Turgon's largest gambling hall. Some believe it to be the site of his ascension. It has been a point of pride for Thamarites to maintain ownership over the hall where prayers to Bolis ring with

special power. The current owner is Wash Radershin who claims he was chosen by Bolis himself. I've seen nothing to gainsay his claim; there's no better card shark in the city, and he can make both cards and dice dance on his nimble fingers. There is at least one relic of Bolis kept in this hall—a set of varied dice favored by the scion in life.

The Shroud

The Shroud is noted for mastery of necromancy, and its devotees are among Thamar's foremost masters of death magic. However, they are also looked to as the guardians of Thamarite relics akin to the Order of Keeping among Morrowans. The Shroud's interest in Five Fingers dates to Bolis' dark ascension in 271, and they have played a prominent role in the local Thamarite septs. I know from talking with members of this sept that they are frustrated having made little headway in recovering the body and relics of Scion Bolis.

GAMBLER'S SONS (AND DAUGHTERS)

Secrecy: Open (Gather Information DC 17); **Organization:** Loose; **Enforcement:** Lax; **Size:** Very Large Cult (3,000+); **Location:** Any gambling hall; **Operations:** Agenda (encouraging gambling), Recruitment; **Alignment:** N, CN, NE, CE; **Member Assets:** 10–50,000+ gp (assets vary widely; the better gamblers are quite affluent while most have gambled away the bulk of their fortunes); **Membership Requirements:** Membership Approval (gambling, offering occasional prayers to Scion Bolis); **Leader:** Wash Radershin (Rog7/Mal3)

Notes: This is an unusual sept as it has virtually no rituals, organization, meeting places, or organized activities. Its membership cannot be gathered together or tasked to work on any specific projects. Nonetheless, most Thamarites consider this to be an extremely important sept as it serves as an entry point seducing new recruits into practicing vices that lead them to Thamar's volition. Though the bulk of its membership are only marginally Thamarites and only pray to Scion Bolis for luck, a significant minority might eventually turn to other crimes and can be brought into more active septs of the goddess. Some Thamarites believe no other group in western Immoren has brought more souls to Thamar than this extremely loose (and mostly unwitting) fellowship.

THE SHROUD (FIVE FINGERS)

Secrecy: Secret (Gather Information DC 25); **Organization:** Moderate; **Enforcement:** Sporadic; **Size (Five Fingers):**

Large Cult (~120); **Location:** Chatterstones, Chapel of the Dark Twin; **Operations:** Acquisition (seeking relics of Scion Bolis as well as other significant supernatural tokens lost below the city), Fabrication (creation of undead, particularly as guardians of Thamarite shrines and sacred sites), Intrigue (leveraging influence over High Captain Riordan); **Alignment:** NE; **Member Assets:** 3,000+ gp (private dwelling, or access to a discreet area for work, considerable arcane paraphernalia, small library, possibly enchanted items); **Membership Requirements:** Apprenticeship, Membership Approval (necromantic lore; Thamarite worship, preferably of Scion Delesle; useful skills), Patron (existing member); **Leaders, Notable Members:** Gostinal Wren (male Thurian Nec10) and Elbeth Wyans (female Thurian Clr9) coordinate much of the sept's day-to-day operations. High Captain Riordan is a member.

Notes: The Shroud in Five Fingers is an atypical larger organization that attracts isolated necromantic practitioners seeking to master their dark arts. In Five Fingers, this group has taken on a more active role and has risen to the top of the competing Thamarite septs, gaining considerable influence.

High Captain Riordan is a secret patron of this effort. Though he is focused on his criminal empire and its activities, he is also one of the most important secret members and has considerable clout among its hierarchy. The Shroud has gladly assisted him in his endeavors and encouraged his fascination in death magic. He is not a spellcaster and does not practice necromancy personally, but he has considerable lay knowledge—enough to know its applications as a tool or weapon.

The legends relate that when Bolis ascended, Morrowans witnessing the event went temporarily mad, tore his corpse and belongings to pieces, and scattered them across the city and into the channels. The Shroud has managed to find a few of the remains and conducts ongoing searches for the rest. They sometimes come into contact with other lost treasure seekers such as those investigating Orgoth ruins below the major islands.

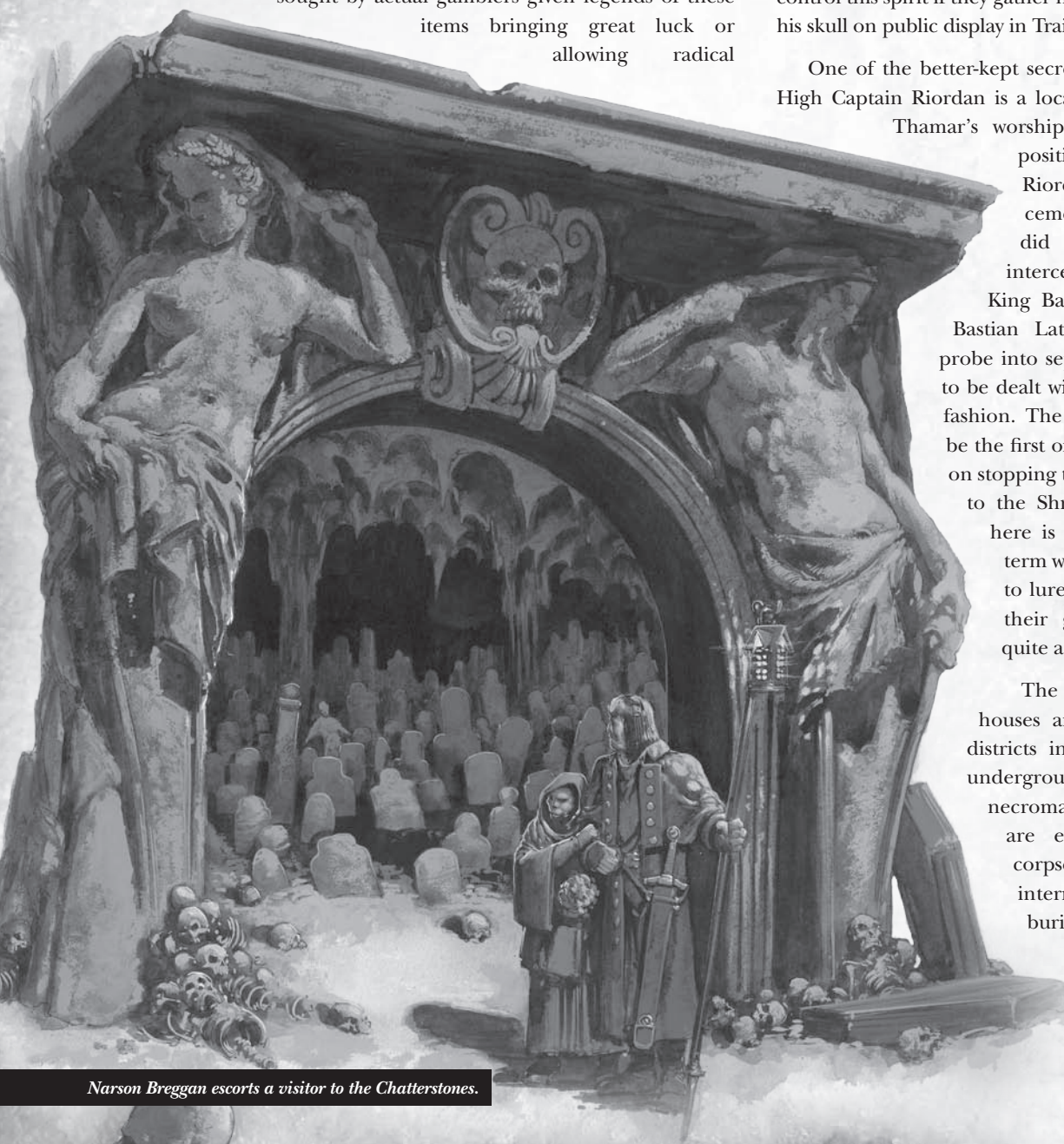
Its members have had confrontations with wizards from the Fraternal Order as well as agents of the Greylords Covenant. I know the Shroud is not as interested in the scion's physical possessions—the items most eagerly sought by actual gamblers given legends of these items bringing great luck or allowing radical

changes to the odds—but are most eager for his actual physical remains. In particular, they seek the skull and skeletal hands of Bolis. I am not privy to the particulars of those remains or what supernatural properties they may possess or impart.

The search for dismembered corpses is not isolated to that of Bolis. Another corpse reputed to possess mystical power is the body of the traitor Lord Governor Legison who was hacked to pieces by King Baird the Headsman. Legison's soul never passed to Urcaen. It remained behind, gathered power, and seeks bitter revenge against both the Cathors and the Mateus. The Shroud believes they can control this spirit if they gather his remains, which include his skull on public display in Traitor's Park.

One of the better-kept secrets of the Shroud is that High Captain Riordan is a local member seduced into Thamar's worship before he gained his position. The sept has used Riordan's influence to cement their power. I recently did them a large favor by intercepting a report from King Baird's meddlesome agent Bastian Lattimore. He intends to probe into sept activity and may need to be dealt with in a more permanent fashion. The letter I intercepted will be the first of many, and I can't count on stopping the next. I have no loyalty to the Shroud, but their strength here is important for our long-term welfare. The sept has plans to lure the Lord Governor into their grasp, which would be quite a coup for our faith.

The Shroud has safe houses and bolt-holes in several districts including sections of the underground caves. They practice necromancy in such places and are eager to acquire fresh corpses, particularly those interred without a sanctified burial. With the horrible state of cemeteries in the city, finding such bodies isn't difficult.



Narson Breggan escorts a visitor to the Chatterstones.

CULT OF THE DESPOILER

Secrecy: Secret (Gather Information DC 20); **Organization:** Disorganized; **Enforcement:** Harsh; **Size (Five Fingers):** Cult (~70); **Location:** Chatterstones, near vicinity of the Olgunholt; **Operations:** Fabrication/Ritual/Worship (creation of the Hallowed); **Alignment:** CE; **Member Assets:** 100 gp (regular members have little in the way of possessions, leaders have tomes and materials needed to conduct their necromancy); **Membership Requirements:** Apprenticeship, Crime (murder and cannibalism), Membership Approval (embracing the

Despoiler beliefs), Patron (existing member); **Leaders:** Spoliate Jorge Miserope (male Morridane Clr12/Rgr2).

Notes: The Cult of the Despoiler consists of number of small cults scattered throughout western Immoren that have been seduced into falling from the true path of their faith. They conduct corrupted rites and rituals that actually serve the will of Thamar. The Despoilers are one such cult whose members were once pious followers of the Devourer Wurm. Their fascination with necromancy and death magic, which is inimical to the natural power of the Devourer, has delivered them into Thamar's domain.

The Chatterstones, the South Shore Graveyard, and the Ocean Funeral Morgue are places corpses can be gathered. The sept rarely bothers diverting funeral ships for its needs but has an interest in keeping track of others who do—Cryxians being the most likely culprits. The city's Morrowans might not believe it, but we want those bodies in Cryxian hands no more than they do.

The Shroud is as popular with wizards as it is with priests or anyone else interested in the arcane energies of death. Alchemists, apothecaries, assassins, and others fascinated with this study have joined as well. Most worship Scion Delesle, but Scions Khorva and Aidan also have a following among its members.

Cult of the Despoiler

I do not afford this group the respect of "sept" because they are not true Thamarites. The Despoilers were originally a cult of the Devourer Wurm corrupted and tainted centuries ago. This corruption serves Thamar, but nonetheless I find them loathsome. They lack subtlety and cannot plan for the future. Every cultist who joins the group unwittingly signs his soul over to our Mistress, which I appreciate. Certainly it is better that these misguided fools go to her grasp than fall into the gullet of the one they consider their patron.

The cult practices a peculiar yet potent brand of necromancy enabling them to create a unique breed of undead known as the Hallowed. These ghouls walk Caen filled with tremendous and insatiable hunger and long for the organs of mortals. Once they devour enough organs to replace those they have lost, they can return for a time to a twisted semblance of normality (*MNI*, pp. 94–97).

I would have no qualms about the creation of such creatures if it had a purpose other than sowing terror.

The cult's actions stir up the locals and encourage men and women who weren't normally pious to turn to the Church of Morrow. Overall they do more harm than good to our cause.

A group of Despoilers has staked out territory connected to the Chatterstones below Hospice. Not that it is my concern, but it would please me if someone were to wipe them out and send their souls to my Mistress ahead of schedule. I have attempted to persuade the Shroud regarding my concerns on this matter but have thus far received no satisfaction. I believe the Shroud may have some arrangement of convenience with them and therefore leaves them alone. Their leader is a crafty but mad individual who ranks himself a "spoliate" named Jorge Miserope.

The Despoilers do not revere any scions, for they believe they worship the Devourer. They are an example of Thamar's supremacy in the domain of deception.

The Fallen

The Fallen has never gained much ground in Five Fingers, perhaps because the Church of Morrow is so weak in the city. The Fallen works best in large cities with well-entrenched Morrowan hierarchies. It requires a sufficient number of churches, so it doesn't draw attention when a few priests fall between the cracks.

We do what we can to keep the church weak and hasten the departure of those priests who come here to save us. Prelate Culin Brenn, a twice-removed predecessor of the current prelate, had unwittingly become one of the Fallen, but we were unable to leverage that into further gains. Through an interesting twist, Brenn was killed by a younger Nivenne Dromere, now the leader and champion of the Fingers Buccaneers. I see this as losing an insignificant and lazy Fallen priest to bring a woman

THE FALLEN

Secrecy: Secret (Gather Information NA); **Organization:** None; **Enforcement:** None; **Size (Five Fingers):** Cell (~10); **Location:** NA; **Operations:** Worship; **Alignment:** Any Evil; **Member Assets:** Varies (assets will appear to be identical to a priest of their regular standing, but are generally 2x to 10x higher, in hidden wealth, stolen goods, or special items); **Membership Requirements:** Special (must be a Morrowan paladin, priest, monk, or Illuminated One who has been seduced by Tamarite teachings); **Notable Member:** Leader of the Faith's Light Chapel in the Terraces District on Bull's Island.

Notes: The group classified as the Fallen is not a sept in the traditional sense but a classification of corrupted Morrowans. It has no organization except as more experienced Tamarite priests contact and guide its members on their new path. Fallen are the most useful to Tamarites when they retain their position and continue to preach to a Morrowan congregation while actually serving the Dark Twin. There are only a few examples of such individuals in Five Fingers currently.

CULT OF CYRISS

Secrecy: Secret (Gather Information DC 21); **Organization:** Rigid; **Enforcement:** Moderate; **Size (Five Fingers):** Large Cult (casual members ~180, inner circle ~30); **Location:** Several; **Operations:** Agenda (arriving at a Perfect Conjunction, see below), Fabrication

(machinery of the temple, along with other clockwork and scientific devices of use to the cult), Worship; **Alignment:** N; **Member Assets:** 1,500 to 10,000 gp (casual members tend to come from the middle to upper class with good assets, often a working shop or engineering trade, professorship, etc. Inner circle members often have considerably higher assets but all tied up in various machinery, equipment, and specially fabricated materials needed for their ongoing work); **Membership Requirements:** Apprenticeship, Membership Approval (arcane, astronomical, engineering, geological, mechanical, mathematics or related skills), Patron (existing member); **Leader:** Thadish Orangegrove (male Midlunder Clr12/Exp3).

Notes: The Cult of Cyriss is divided into several layers in Five Fingers with the bulk of its membership being uninitiated followers of the Maiden of Gears in the town itself. They have one small secret shrine hidden below one of the factories in the Spiritgrav and another one on Bellows (Hundred Smokes). The shrines are used for simple recruitment and worship gatherings, and their patrons are sometimes invited to assist in certain basic metalworking and clockwork fabrication.

A much smaller inner core of proven worshipers and leading priests are allowed to visit the Great Dome of the Channels, their hidden underwater shrine. Its entrance is reachable through a secret tunnel stretching down below Blackstone Island, located in an unoccupied portion of the island away from the quarry and the prison complex.

of far greater potential to Tamar's path. The current prelate hasn't proven as easily corrupted, but our faith is watching him for weakness.

Cult of Cyriss

The last few decades of industrialization have given rise to a small but substantial Cult of Cyriss here. The group is wary of our septs, and I have only limited contact with them. However, a few weeks ago I managed to corner one of their upper enumerators Thadish Orangegrove at the Rusted Screw Brewery in Hundred Smokes. Thad pretends to be a normal if brilliant engineer at Turlow Mechanika and Machine, but he is one of the foremost leaders of the local cult. He was wary of me, but alcohol is a wondrous balm; plying him with drinks and feeding his underdeveloped male libido soon had him more talkative.

Orangegrove knew my reputation—one reason he tried to avoid me—but I was able to lure him out by boasting to him about the splendors of the Chapel of the

Dark Twin. He could not resist the urge to retort about the Great Dome of the Channels, a hidden temple to Cyriss in the city. Thad insists the Cyrissists have created an underwater complex at the bottom of the Heir's Finger Channel. He described deeply bored tunnels excavated at tremendous expense reaching under Blackstone Island and extending north under the channel to a domed complex. I cannot fathom the complexities of creating such a structure. Apparently the surface of the structure is well disguised so even underwater salvagers would not easily find it. What machinery and purpose is here I was unable to gather since Thad began to grow wary again. I suspect the cult must have bribed the prison guards at Blackstone to allow them regular access to the tunnels.

I gathered from our discussion that the local cult has four layers of membership with only the top two allowed entry to the Great Dome. The bulk of the cult's following are ignorant casual worshipers among the city's mechanical and scientific community, particularly

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numerous in the Hundred Smokes and Spiritgrav districts but with others scattered around the islands. They have two other small shrines in the upper city and several hidden machine shops where components are crafted to be taken down to the machines at the Great Dome.

Cult of the Devourer

Five Fingers has attracted a small gathering of urban tribalists who perform rites to praise the Beast of All Shapes. I thought at first it was a sham cult arising among the bloodsports and fighting arenas in the city. It would not be the first time combatants have sought to look more fearsome by adopting religions feared by the majority. However, I have discovered that a true priest of the Devourer leads them: a man moved here from Ohk named Vojin Dorekovich. He has drawn followers in Southhold Prow on Hospice. The members of his cult call themselves the Wurmborn.

The cult has attracted the more violent trollkin away from Dhunia's worship, including Hezguth Blackgills, leader of the Knucklebone Boys gang (see Chap 4, pg. 103). They have begun a form of bloody street justice and vigilantism of which our faith must be wary. We often become the targets of savages such as these.

Toruk, Dragon-Father

I was most pleased to intercept Bastian Lattimore's report because it provided some very useful information

LEGENDS AND LORE:

THE PERFECT CONJUNCTION

COMMON: NONE

UNCOMMON (DC 15): THE CULT OF CYRISS CONSIDERS IT A PRIORITY TO CREATE TEMPLES NEAR THE MOUTHS OF MAJOR RIVERS, MOST IMPORTANTLY THE SERPENT'S TONGUE, THE BLACK RIVER, THE ROHANOR, AND THE SHARED MOUTHS OF THE WOLVESWOOD AND BITTEROCK RIVERS NEAR OHK.

RARE (DC 20): THE FASCINATION WITH RIVER MOUTHS IS A RESULT OF FUNDAMENTAL THEORIES OF GEOMANCY, WHICH PARALLEL SIMILAR BELIEFS AMONG DHUNIANS AND THE DRUIDIC CIRCLE. THIS HAS RESULTED IN CONFLICT BETWEEN THE GROUPS.

OBSCURE (DC 25): ALL RIVER MOUTHS ARE IMPORTANT, BUT A "PERFECT CONJUNCTION" WILL OCCUR IF THE CULT CAN MASTER THE ENERGIES FLOWING BY WATERWAYS INTO THE SEVERED REACH, THE BAY OF STONE, AND THE GULF OF CYGNAR. COMBINED WITH THE TIDAL SHIFTS OF TIDESEBB, IT COULD UNLOCK IMPRESSIVE ENERGIES ACROSS THE LINKED TEMPLE NETWORK CONSTRUCTED BY THE CULT OF CYRISS.

to me regarding the king's ongoing interest in Cryx. I find it amusing and pathetic that they have yet to unravel more than they have so far; I would have expected more from a man of Lattimore's ability. Nonetheless, there were a few kernels of new information in that report I was grateful to discover.

The common man would believe that we Thamarites are guilty of any heinous act and that we are in league with every force of darkness including Lord Toruk. Such a claim is patently untrue, and in fact it is the exact opposite. Were it not for our septs, Cryx would have already taken over this town by now;

WURMBORN

Secrecy: Secret (Gather Information DC 23); **Organization:** Loose; **Enforcement:** Lax; **Size:** Cabal (~30); **Location:** Hospice/Southhold Prow; **Operations:** Agenda (vigilantism), Ritual (blood sports), Worship; **Alignment:** CN, CE; **Member Assets:** 150+ gp (few possessions other than weapons and armor); **Membership Requirements:** Membership Approval (unarmed fighting, receptiveness to Devourer worship), Trial by Fire (join in a feast and then endure a bloody beating); **Leaders:** Vojin Dorekovich (male Clr5/Bbn3).

Notes: The Cult of the Devourer is a relatively new cult in the city. Only time will tell if it takes hold among the discontented and impoverished citizens of Hospice, particularly those seeking fame, glory, and a bit of coin in the fighting arenas. Partaking in Devourer feasts is one way for a combatant to gain an edge over his competition, and some have been drawn into increasingly violent

acts in the name of the Devourer by following this path. At this time their vigilantism is not very organized or methodical; they primarily make examples of those who cause problems in the nearby neighborhoods. Some of them aspire to take care of Gallows Tom who has been murdering in their region.

WURMBORN FEASTS

The Wurmborn gather for special feasts to their patron on nights of Calder's full and new moon cycles. The feasts feature hullgrinders or dragonfish (attributes identical to Shark/Barracuda, IKCG, pg. 235) or a particularly vicious and large breed of devil-rat found on Hospice and the South Shore (attributes identical to Eagle/Falcon/Hawk, IKCG, pg. 376).

the High Captains would be the mindless puppets of the lich lords.

I do not expect we will ever receive the credit we are due for our efforts, but nonetheless I take some satisfaction in knowing that groups such as the Fingers Buccaneers and the Shroud are continually working as a thorn in the side of Cryxian interests in the city while King Baird's politically minded associates remain ignorant of the struggles in shadowed alleyways, caves, and abandoned Orgoth holds below the islands. Despite our efforts, however, the Cryxians are persistent, patient, and difficult to eradicate entirely.

Latimore is barking up the wrong tree, as the saying goes, by investigating High Captain Riordan and Dorne & Fergurn Barristers. Such investigations could cause problems for our own septs. At the very least, he has the intelligence to suspect High Captain Waernuk. It is indeed where he should be spending his attention.

There is no question in my mind that Waernuk has become a minion of Cryx on some level, and I suspect they have enticed him with the simple expedient which has worked so often in their favor: the fear of mortality. Velter Waernuk is not getting any younger, and surely a man of his appetites and inclination is not willing to go quietly into the afterlife. We have attempted to recruit him on several occasions, but he has no interest in matters of faith even though clearly he has chosen the path of Tamar. He would sooner hold onto his time in this world. I am certain he would leap at the opportunity of extending his life unnaturally if it were given to him. I believe Cryx may have made such an offer.

Cult of Toruk

I do not think Waernuk belongs to the Cult of Toruk, but there is most certainly an affiliation of Toruk-worshipping emigrants from the Scharde Islands in Five Fingers. One would think they would have given up such a tyrannical religion once freed of the islands, but Toruk's claw extends far. The fear He inspires in His following is persistent. A surprising number of local Scharde still attend regular services in His name. They meet secretly to offer praise as if in fear that if they fail to do so, they will see His shadowed form in the sky above come down to scoop them up and rend them to tatters. Clearly Toruk has better things to do than worry about a few hundred Scharde defectors, but these superstitious island folk cannot be convinced of that.

Were their beliefs limited only to superstition it might not be worth mention except I believe the group still works to assist their former nation and serves as a contact on the mainland. They remain in contact with Cryxian smugglers and pirates who still sneak into the ports under forged papers. If Asenath Scarrow is indeed involved with Cryxian schemes, she most certainly has the assistance of the members of the Cult of Toruk. The group's effectiveness might seem limited by the suspicion of King Baird on all Scharde in the city, but its members are surprisingly adept at evading witnesses and prying questions.

Many who belong to the cult have successfully eradicated most signs of their Schardic background; the Scharde you see on the docks with full tattoos and

CULT OF TORUK

Secrecy: Secret (Gather Information DC 25); **Organization:** Disorganized; **Enforcement:** Harsh; **Size:** Large Cult (superstitious worshipers 350, inner circle ~50); **Location:** Wake Isles, Chaser Island/Dag's Ward, Rivergrav, Captain's Island/Captain's Prow, Hospice Island/Chesake; **Operations:** Intrigue (assisting Cryxian agents), Worship; **Alignment:** CE; **Member Assets:** 200 gp (good weapons, poisons); **Membership Requirements:** Legacy (born in the Scharde Isles), Membership Approval (worshiper of Toruk, able to pass for non-Scharde), Sponsor (existing member); **Leaders:** Talia Scali (female 'Tordoran' Rog8); Asenath Scarrow is heavily involved with this group and may be able to call on its membership

Notes: As with many cults, there are at least two layers of membership. The first is comprised of the majority

who meet for worship and are only lightly involved in the deeper activities, and the second is a much smaller but highly active group. The larger group could be called on to provide manpower or muscle, but otherwise it is not privy to the cult's plans.

The inner group does not have much of a systematic hierarchy. Instead it is comprised of a number of cell-like clusters that help it retain secrecy. This also means it has limited central leadership with certain cult members gaining influence and authority among certain cabals but unknown to others. When gathered together and put on a task, they can be quite effective. Its membership is scattered among various districts with the largest cluster on the Wake Isles.

Chapter Six: The Shadows

ASCENDANT DOLETH

Patron of Sailors and Fishermen

Doleth was born in a small coastal village of what is now Ord. He pursued enlightenment while negotiating ocean waters in his fishing vessel. He made peace with the ocean and all creatures therein, and he spent his life helping others who were in need. He had the gift of knowing where a shipwreck would happen and arriving in time to rescue survivors from drowning.

One evening in 1425 BR, a light on the waves guided his boat to a ship in peril that turned out to be the foundering ship of Primarch Unvio and several exarchs he rescued. After speaking with the primarch, Doleth was inspired to request induction into the priesthood. He lived a long life as one of the few ocean-faring clerics of the faith in the early Thousand Cities era. His ascension occurred at sea and was only witnessed by a single ship in the vicinity, which reported the sight of Morrow and Doleth sailing into the distance atop glowing waves. His body was claimed by the sea and never recovered.

Many sailors, river boatmen, and fishermen adopt Asc. Doleth as their patron. He is popular among all the navies

of the Kingdoms. He is prayed to at the start of any ocean voyage, and most ships are embossed with Asc. Doleth's talisman generally on the wheel, prow, or ship's bell.

Patronage Benefits: Clerics who choose Asc. Doleth as a patron receive a +2 divine bonus to any Swimming or nautical Survival checks and can cast the spell control weather with identical potency as a druid—double duration and a 3-mile radius. Any characters, including non-clerics, who adopt Asc. Doleth as a patron receive a +1 divine bonus to all Profession (sailor or boatman) skill checks.

Boon of Nautical Premonition: This ritual warns the recipient about unexpected danger while aboard a boat or ship. Whenever the recipient is aboard a boat, he receives benefits similar to those of the foresight spell regarding danger to the boat or his own person. This includes a +2 insight bonus to AC and Reflex saves. The boon will not happen again until a month passes after it has been triggered. Receiving the boon requires a weeklong purification ritual on the shore or bank of a body of natural water and the expenditure of 1,500 gold in sacred materials for the ritual that include blessed oils, incense, and garments. The ritual drains 1,500 XP from the recipient.

multiple piercings are not likely to be members. Those men and women make a convincing appearance as Tordorans; many have adopted Tordoran or even Midlunder identities.

I also believe the cult to be in some way affiliated with, allied to, or just in regular contact with the Broken Coast Brotherhood. That similarly elusive group is clearly in the city seeking relics of power and is on good enough terms with Cryxian agents to share information and perhaps offer one another sanctuary. Lattimore is wise to be suspicious of the Broken Coast Brotherhood, but at the same time I believe they are playing a very far-sighted game of intrigue, alliances, and deceptions.

I fully expect some kind of reckoning to come between the Shroud and members of the Cult of Toruk, and perhaps the Buccaneers and the Broken Coast Brotherhood will also join in the battle. If such a shadow war were to erupt, it would quickly become very messy. If more evidence is ever discovered of greater Orgoth relics hidden below the city or, even worse, the discovery of the skull or hands of Scion Bolis, I expect the cults of Five Fingers would be consumed in a conflict that would change the face of the city forever.

CHURCH OF MORROW

The moment we ignore the Church of Morrow is when they will instigate an inquisition to hunt us down. We require ongoing vigilance and the courage to act to preserve our supremacy. This does not mean attacking the church; doing so does aught but draw support. Rather, we must seek to undermine and disempower them. We will make them look like fools and discourage strong-willed priests from moving here.

When King Merin III commissioned the Five Fingers Cathedral of Morrow on Dicer, he chose his location poorly. He hoped to extinguish Thamar's influence on the fulcrum of a dark ascension, but had he built his cathedral on another island, the Church of Morrow may have fared better. Nonetheless, priests have slowly chipped away at the bedrock of apathy built up in this region. Whatever curse Bolis left on Dicer's Isle, it will fade in time or eventually be broken.

Time will tell if Prelate Lincoln Daltry will overcome his doubts. This is a vulnerable time in his stay; he has begun to doubt his convictions and despair at bringing

his message to the locals. This is an ideal time for a subtle erosion of his faith, and we must find his weaknesses and exploit them. If he cannot become Fallen, we can at least encourage him to flee the city and force Merin's Vicarate Council to send a fresh appointee to begin the cycle again.

There are two more stalwart and determined Morrowan priests in the city. The first is Chaplain Bregald Milorno of the Church of Asc. Rowan in Chesake on Hospice. Fortunately he is as yet junior in his order, and I do not expect he will receive the support to become a true threat. The other is another Tordoran, Father Gald Ronolvo, who leads the Church of the Waters at the Captain's Prow on Captain's Isle. He has proven resolute despite our best efforts and calmly leads the ocean funerals. As it stands, he is content to attend to the dead. One of his underlings, a novice priestess Sheila Wallfort (female Thurian Clr3) has potential and chafes at her cloistered priestly life. She may be ripe to be turned by the allures of the city and its entertainments.

Order of Illumination

I am worried about the recent arrival of agents of the Order of Illumination to our city. It is not the first time we have seen them here, and usually they are reluctant to confront us directly. I do not expect anything different from this current group, but we cannot take anything for granted. The Order of Illumination has the resources and conviction to do us harm.

The zealous and youthful arrivals of the order include a wizardess named Pauline and an affiliated paladin named Manfred. They are out of their depth and naïve but talented and possessed of true faith. They have taken over a warehouse in the Cathedral District to recruit and train others.

Though nearly all of their recruits are drawn more by Pauline's pretty face than a genuine calling, their numbers are growing. What concerns me is they have been snooping about the Lady of Ample Luck. If they discover the sept there, things could become complicated. They have been getting some attention from the Broken Coast Brotherhood as well, and that could lead them to the Fingers Buccaneers. I would like to engineer a distraction, preferably putting them on the scent of someone else such as the local Cult of Cyriss, the Wurmborn, or the Despoilers. Whatever we do about them, it is important we not draw more attention from the Sancteum.

Order of Keeping

There have never been many of the Order of Keeping here, and I would like to keep it that way. Chaplain Milorno's wife Evelina belongs to them but seems content to aid the city's poor. Of graver import is the arrival of Ennis Tolbert (see Chap 5, pg. 114) discovered by interception of Lattimore's report to his king. He is a talented agent of the Sancteum and could represent a real threat to our security.

I hope Lattimore's guess is correct and this monk is here to aid the Llaelese Resistance. If he is here for other reasons, such as interfering with the hunt for relics of Scion Bolis or to recover other lost artifacts, we will have a problem. It is known in our circles that the Five Fingers Cathedral was originally entrusted with a relic of Ascendant Doleth—a carpentry tool—stolen in 427 by the Shroud. They claim they no longer have the item and did not have occasion to destroy it. I have no idea about its present location, but clearly its recovery and restoration to the local cathedral would hinder our efforts and likely bolster the faith of local Morrowans.

ORDER OF ILLUMINATION

Secrecy: Open (Gather Information DC 15); **Organization:** Moderate; **Enforcement:** Moderate; **Size (Five Fingers):** Cell (~10); **Location:** Doleth Island/Cathedral District; **Operations:** Agenda (root out cultists), Worship; **Alignment:** LG, NG; **Member Assets:** 12,000 (good equipment, some arcane or blessed enchanted items, holy water, alchemical curatives, potions, scrolls); **Membership Requirements:** Membership Approval (part of the Order of Illumination); **Leaders:** Pauline Greyvine (female Caspian Wiz8) assisted by Manfred Largond (male Midlunder Pal7).

Notes: The local representatives of the Order of Illumination are out of their depth in Five Fingers and as yet do not have much contact with or support from their parent organization. Pauline Greyvine independently initiated their efforts here in an attempt to make her mark on the order; she is very likely overestimating her own abilities. Though Pauline is not empowered by her order to accept new members into their fellowship, she would gladly welcome any outside assistance. Despite her overblown ambitions, she has a good reputation. Were she to speak as sponsor for a prospective applicant, it would probably be well received in Ceryl, Caspia, or elsewhere.

WIZARD ORDERS

The city attracts its fair share of arcanists from all the major orders and several lesser ones. Independent wizards have found greater success here in Five Fingers than in most places, so a small community has developed for mutual support.

Fraternal Order

The local Fraternal Order is a small and almost inconsequential branch. Their leader High Magus Piran Terpswell is a skilled practitioner of the art despite accusations of nepotism. Certainly having his uncle as the senior-most member of the order can't hurt, but Piran would have arisen through his own talents. I would be interested in a prolonged conversation with this man, to gauge his religious conviction. As yet he has avoided me, however. No doubt he has heard of my reputation. I believe the high magus is on friendly terms with the watch commander, and they have occasionally loaned their aid to particularly unusual threats to the city. I have a feeling these services always come with a price, whether outright payment from the city treasurer or more often as an exchange of favors or important information.

There are only seven fully recognized Magi at this branch of the Order, with three times as many aspirants and probationaries. They are focused on gaining political leverage and friendships among the city's upper crust, not advances to arcane lore. It is a waste of talent and potential in several cases, but the Fraternal Order has often been sidetracked by such endeavors. Every year they produce a few new lower grade steamjack cortexes

for local consumption which, along with service fees on older cortexes, keeps their lodge well funded.

A recent stir rose from the discovery of a new Orgoth weapon found deep in an unopened vault below Bull's Island. I have not been able to learn much about it but find it has attracted members of the Order from abroad, including the high magus of Merin and several magi from Ceryl. I would rather these wizards stay out of the city and our subterranean caves and caverns.

The local Council of Ten claims the group falls under their prerogative as they are seeking to corrupt several Magi, but they are slow to act. I know the Shroud has been debating a course of action against them. In my opinion, we would be best served keeping our hands clean and maneuvering the Fraternal Order into the Greylords Covenant spies. The more these two groups kill one another, the better off we are.

There hasn't been much infernal study here; that field is more dominant in Ceryl. Magus Conleth Norwick (male Thurian Wiz7/Inf2) has begun to dabble in this research, however, and I will be interested to see if anything comes of it. I planted a few seeds though correspondence with him; hopefully he will follow my advice. Interactions with infernalists must be done cautiously. The goal is always to persuade practitioners to safeguard their own souls, which they entrust to Thamar, while exploring the potentials of power preying on the faithful of other religions. Incautious infernalism carries risk of attracting unwelcome attention, both from the infernals and those who would fight them.

FRATERNAL ORDER

Secrecy: Open (Gather Information DC 13); **Organization:** Structured; **Enforcement:** Moderate; **Size (Five Fingers):** Cabal (~28); **Location:** Bellicose Island/Lords District; **Operations:** Agenda (acquiring arcane or occult items of power), Fabrication (making cortexes for sale), Intrigue (gaining influence over city government); **Alignment:** N (any alignments possible); **Member Assets:** 35,000 (top quality equipment, enchanted items, fine clothes, jewelry, etc.); **Membership Requirements:** Membership Approval (part of the Fraternal Order of Wizardry), Sponsor (the High Magus); **Leader:** High Magus Piran Terpswell (male Thurian Wiz13)

Notes: The Fraternal Order is not particularly strong in Five Fingers, but it does have a significant presence and some influence among the upper class social circles. Furthermore, greater interest has been drawn to them recently due to competition over Orgoth finds and similar occult investigations below the city. Part comes in reaction to the interest of the Greylords Covenant. As is typical of their order, they do not frequently recruit new members and have extremely high standards for those who would join their ranks. Most require an applicant to be rich and have recognized social standing. Those carrying such baggage as rumors of criminal affiliations are usually turned down.

Order of the Golden Crucible

The so-called “Free” Order of the Golden Crucible has done well in Five Fingers, but they lack organization or leadership. The local members rarely interact to coordinate their activities and focus instead on commercial concerns. They have not taken any measures to prevent freelance arcanists aside from trying to recruit the best and brightest. Though their membership is substantial, they have little impact on city politics or the shadow struggles.

Mundane alchemy bores me. I have seen no real sparks of genius among them even though some of their number are creative with new poisons and mind-altering alchemical substances. Some of these drugs have use among our cult and can make it easier to indoctrinate new members. In my opinion it is an ineffective short cut, but others swear by their techniques.

Several of the local order worship Thamar although most are casual worshipers who pay homage most often to Scions Nivara or Ekris. The Order of the Crucible expels and disowns known Thamarites, which was what happened to Kieras Laverton (female Sor4/Alc4), the proprietress of Incabulous and a former member of the order. She flaunts her religion and takes delight in shocking any foolish enough to wander into her shop without real business.

By and large we have successfully corrupted and infiltrated the Crucible here despite the occasional expelled scapegoat. Its members are motivated by profit and a desire for power,

and that makes them easy prey for our suggestions. The more active meet at the Onyx Pestle. The proprietor Setter Gorvis (male Thurian Alc6) has developed new alchemical substances in secret, including gasses that dissolve skin and ichors that liquefy bone. Certainly they have potential, but what is lacking is any singularly impressive and influential leader who could leverage this into further gains. Some of the more promising locals are distracted trying to assist the Llaelese Resistance.

Greylords Covenant

The Greylords have no permanent presence in the city or any actual headquarters. Still, they have been seen here recently. As Lattimore’s report suggests, they are here primarily to gather information and find useful weapons or objects of power they believe may rest below the city or in the channels. It is my belief that their presence here is *not* a temporary measure. They have come at least in part because of our proximity to Ceryl. Five Fingers is the closest neutral city with immediate proximity to Ceryl, home to the Stronghold of the Fraternal Order of Wizardry. I have managed to discover a bit more about the Greylords than our beleaguered Mr. Lattimore, but even I have had to walk cautiously. They know my name and would take greater precautions if they knew I had been scrutinizing their movements.

Establishing a permanent presence in the city is tricky for the Greylords but far from impossible. There are hundreds of Kossites and Khards who have settled in this city and even more Umbreans who have come here

ORDER OF THE GOLDEN CRUCIBLE

Secrecy: Open (Gather Information DC 12); **Organization:** Loose; **Enforcement:** Lax; **Size (Five Fingers):** Cult (~70); **Location:** Doleth Island/Maiden Bridge District (Crucible Alley); **Operations:** Acquisition (wealth), Fabrication (alchemy); **Alignment:** N (any alignments possible); **Member Assets:** 10,000 (good equipment, some arcane or mechanical items, various alchemical items); **Membership Requirements:** Membership Approval (part of the Order of the Golden Crucible); **Leaders:** Maurin di Glyce (female Alc10) is one of the most respected and notable alchemists in the order, but she has a strong aversion to taking the reins of the organization.

Notes: Unlike their counterparts in certain other nearby cities (including both Ceryl and Midfast), the Order of

the Golden Crucible has no central leadership in Five Fingers. Each member here is more or less looking out for his own interests and simply running his business as he sees best. They do have considerable interaction and contact, sometimes sharing information, but more often they consider each other as competition. Similarly, the members here do not have strong ties to the old Headquarters in Leryn, so they were not very emotionally involved in the city’s invasion and capture. New emigrants to the city who fled Llael have observed this behavior with surprise and indignation. That same influx has begun to stir up interest; the overall bias is certainly “pro resistance” albeit in a lukewarm fashion. The locals would be in favor of the Free Order moving its headquarters to Ord and would back Ordic contenders over any others (such as those arising in Corvis and Ceryl).

Chapter Six: The Shadows

GREYLOARDS COVENANT

Secrecy: Secret (Gather Information DC 35); **Organization:** Rigid; **Enforcement:** Brutal; **Size (Five Fingers):** Cell (~10); **Location:** Captain's Island/Prigione District; **Operations:** Acquisition (occult information and relics), Agenda (extend information gathering network to Ceryl), Intrigue (serving Khadoran interests, thwarting Cygnaran interests); **Alignment:** LN; **Member Assets:** Special (Greyloards have top quality equipment, similar to the Fraternal Order, but they will attire and present themselves appropriately to their cover or surroundings and not draw attention to themselves. They will only utilize what tools and enchanted items are necessary at a given time); **Membership Requirements:** Membership Approval (part of the Greyloards Covenant); **Leaders:** Koldun Olvmir Crenichko (male Khard Wiz15), Magziev Eliska Zavor (female Umbrean Sor11/Spy2), Mihkovitch "the Vladovar Specter" Salintarsk (male Khard Rog7/Spy3), and Fodor Rachlavsky (male Kossite Rgr4/Rog4/Spy1).

Notes: The Greyloards have managed to blend into a significant group of former Khadorans who have moved into the Prigione District on Captain's Island. They also have several other safe houses and bolt-holes in the city. None of these individuals wear any of the distinctive attire or uniforms which would mark them as members of the Covenant although technically there is no prohibition against these wizards from spending time in the city.

It is not unknown for lesser Greyloards, particularly those few serving the Khadoran Navy, to come to Five Fingers for entertainment. Those working secretly here may in fact utilize such passers-through as part of their network to send information back to the capital. This group is extremely secretive and has no qualms murdering to maintain its anonymity. Every member of this cabal has different objectives. For example, the wizards have expended little energy to root out members of the Llaeese Resistance while this is one of the main priorities of Fodor Rachlavsky.

since the Llaeese invasion. A few Khadoran faces or accents are not going to be noticed, particularly in those communities where these immigrants have settled.

I am not privy to what exactly the Khadorans would do with a base here, but certainly recruiting informants to add to their intelligence gathering network would be a high priority. I have no doubt they would quickly undertake more involved operations to gain access to secrets held exclusively at the Fraternal Stronghold in Ceryl. There could be other more intricate political schemes underway, naturally. The duke and lord mayor of Ceryl is known to be estranged from King Leto, and the Greyloards would certainly enjoy exploiting that fact. I do worry their efforts here could endanger our faith, but perhaps they can be corrupted with the allure of power and knowledge. It is, at least, something to consider.

Others

Though every major wizard order has some presence in Five Fingers, no one order has been able to dominate and regulate the arcane. The city remains a popular place for independent and street arcanists. Independents gather in small numbers to share lore and maintain mutual protection. Some alchemists have formed a group called the **Peers of the Pestle** led by Asrin Waylen. They try to come to agreements on pricing and attempt to support one another against the Order of the Golden Crucible.

I am unsure if this new search for independence represents an inevitable shift from the old orders or a unique local phenomenon. It may be a natural outgrowth of rampant thievery, which has made it difficult for any group to hold its lore secret; even our own septs are not immune. Several of the necromantic spells developed by the Shroud have appeared in the streets, and it caused uproar two years ago. The Shroud discovered one of their hidden libraries had been broken into, and several tomes were stolen. The Shroud caught and killed the thief, but the tomes were never recovered. Of all the orders in town, the Fraternal Order has been least affected by pilfering; that is one of the advantages of such expensive and well-protected real estate on Bull's Island.

In theory I approve of the dissemination of information. In practice I horde secrets as much as anyone does given the realities of working as a wizard where my life depends on the scope of my arcane lore. My power is greatest when my enemies are caught off guard by magic they have never seen. I respect and admire the street wizards of the city who persevere despite those who would leash them. Nonetheless, you won't catch me sharing my spells with them.

The most widely accepted local wizard peerage is the **Sworn Order of Arcane Adepts**, a small fellowship of competent arcanists who pool their knowledge in order to compete locally with the Order of the Golden Crucible. The Fraternal Order has rejected many of

PEERS OF THE PESTLE

Secrecy: Open (Gather Information DC 16); **Organization:** Moderate; **Enforcement:** Moderate; **Size:** Cabal (~25); **Location:** Doleth Island/Maiden Bridge District (Crucible Alley); **Operations:** Acquisition (wealth), Fabrication (alchemy); **Alignment:** N (any alignments possible); **Member Assets:** 6,000 gp (good equipment, well equipped workshops, alchemical items); **Membership Requirements:** Membership Approval (Alchemy ability, involved in a successful alchemy business, not part of the Order of the Golden Crucible); **Leader:** Asryn Waylen (male Thurian Alc7).

Notes: More of a trade guild than a proper wizard order, the Peers of the Pestle boast a few modest wizards along with the alchemists who make up the majority of the group. They have done a good job applying some pressure to the Order of the Golden Crucible and providing a sense of competition. They have likely benefited the consumers of their industry.

SWORN ORDER OF ARCAN E ADEPTS

Secrecy: Open (Gather Information DC 15); **Organization:** Moderate; **Enforcement:** Sporadic; **Size:** Cabal (~30); **Location:** Doleth Island/Maiden Bridge District (Crucible Alley); **Operations:** Acquisition (wealth), Fabrication (alchemy, saleable arcane services); **Alignment:** N (any alignments possible); **Member Assets:** 7,500 gp (good equipment, well equipped workshops, a few significant arcane tomes, alchemical items, minor enchanted or mechanical items); **Membership Requirements:** Membership Approval (Arcane ability, alchemy ability a plus, not affiliated with other wizard or alchemy groups); Sponsor (existing member); **Leader:** Head Adept Sarlise Margiles (female Thurian Wiz9).

Notes: Were the Order of the Golden Crucible more organized and functioning as a wizard order instead of a bickering group of competing alchemists, the Sworn Order of Arcane Adepts might never have arisen. As it is, they are considerably more organized and cohesive than any other affiliation of wizards in the city short of the Fraternal Order on Bull's Island. Their recruitment standards are far easier, and they are eager for young talented practitioners to join their ranks. They mainly lack deeper arcane lore, particularly past the entry levels, and they have lost several of their members to larger orders abroad (usually members deciding to move to Ceryl). They are basically a benevolent order but a bit desperate and morally "flexible." If they had the opportunity to shore up their weaknesses and gather a true arcane library, they would certainly leap at the opportunity.

CRUCIBLE STREET SORCERERS (GANG/CULT)

Secrecy: Open (Gather Information DC 17); **Organization:** Disorganized; **Enforcement:** Lax; **Size:** Brotherhood (20); **Location:** Doleth Island/Maiden Bridge District (Crucible Alley); **Operations:** Muscle, Theft; **Alignment:** N, CN; **Member Assets:** 900 gp (weapons, poisons, illicit alchemy); **Membership Requirements:** Membership Approval (Prefer born with sorcery, some occult knowledge, ability to fight), Sponsor (existing member) Trial by Fire (run the gauntlet, receive gang tattoo); **Leader:** Sasha Layrn (female Ryn Sor6).

Notes: An unusual gang has formed in the streets of Doleth among youths demonstrating sorcerous ability with an interest in fighting and showing off their skills. Some of these youths outgrow the gang mentality while others are killed; some simply graduate to other larger and more influential gangs.

GODBLOODED (GANG/CULT)

Secrecy: Open (Gather Information DC 17); **Organization:** Loose; **Enforcement:** Lax; **Size:** Brotherhood (30); **Location:** Doleth Island/Aft Bridge District; **Operations:** Muscle, Theft; **Alignment:** N, CN; **Member Assets:** 600 gp (weapons, poisons, illicit alchemy); **Membership Requirements:** Membership Approval (Prefer born with sorcery, some occult knowledge, ability to fight), Sponsor (existing member) Trial by Fire (receive gang tattoo, pick fight while alone and outnumbered); **Leader:** Gavitt Morleigh (male Thurian Sor4/Ftr3).

Notes: Similar to the Crucible Street Sorcerers, the Godblooded are another gang comprised primarily of those born with sorcerous talent among the poor and crime-riddled neighborhoods of Five Fingers. More of these individuals grew up in Hospice and were drawn across to the marginally better neighborhoods on Doleth Island. This gang roams across a larger region than the former and has gotten into more trouble with competition. They are also more inclined to recruit non-sorcerers into their ranks.

these wizards for one reason or another, but they are still a reasonably skilled bunch. Their primary handicap is a lack of a library of adequate scope to support their work past the lower mysteries. If they could accumulate or steal a few cornerstone works of arcane lore, they might actually amount to something.

Their most accomplished member and de facto leader is “Head Adept” Sarlise Margiles who I understand was once a member of the Order of Illumination but was expelled for some petty infraction. I believe they have an understanding with Watch Captain Sherill Ladway who can call on their services to help with local disturbances of a particular nature.

A couple of small local gangs have formed among young sorcerers in the city. These groups are not entirely comprised of those born with the Gift but tend to seek out youths with arcane talent to recruit. These are the Crucible Street Sorcerers and the Godblooded. An iconoclast named Sasha Layrn leads the Sorcerers while the Godblooded look to a tough from the gangs of Hospice named Gavitt Morleigh (male Thurian Sor4/Ftr3).

Both gangs are accommodating to Thamarites and easy converts to the worship of Nivara or Stacia. Those interested in the latter bear watching since this city is unforgiving of arson—nothing can rally the entire community more than starting indiscriminate fires. At the very least, if it happens among these groups it is blamed on gang violence and street sorcery. The finger is rarely pointed at organized Thamarite septs.





ADVENTURE IN FIVE FINGERS

Chapter Seven

*Five Fingers serves as a hub
for adventure, both within the
city and abroad.*

Former High Captain Belchor Degrata.

WARNING! • WARNING! • WARNING! • WARNING! • WARNING! • WARNING!

Warning! This chapter is to be read by GMs only! It includes information which could compromise specific campaigns if read by players. Five Fingers offers opportunities for mystery and intrigue, and part of the fun comes from piecing together what is really going on.

Five Fingers serves as a hub for adventure, both within the city and abroad, and can support a wide variety of campaign types. This chapter will provide additional guidance to GMs for running a campaign centered in Five Fingers including tools for interacting with the city and its complex characters and detailed information on city district ratings and statistic blocks for the High Captains. This chapter provides clarity on the bewildering assortment of facts, rumors, and legends seeded throughout the previous chapters. Some might have seemed contradictory from one narrator to the next.

RUNNING A FIVE FINGERS CAMPAIGN

There are three basic themes of adventures set in the Port of Deceit, and most suggested plot hooks and sample campaigns will be based around some combination of them. Other themes are only limited by the imagination of the GM. The first basic theme is crime and control of the streets. The second is skullduggery and intrigue whereby the streets of Five Fingers can become a stage for national and even international plots. The third relates to dark cults and horrors lurking in the shadows where malicious supernatural forces prey on their victims. These themes are by no means mutually exclusive, and good plots may delve into several or all three or start as one and end in another. As a gang advances and becomes a syndicate, they might start to become involved in larger intrigues. Perhaps they may draw the enmity of a cult seeking their destruction by calling on the forces of necromancy.

The best type of game to run will vary depending on the interests of both the players and GM. Those interested in a lot of combat and action might want to

explore the criminal world of Five Fingers perhaps as new recruits of one of the city's many gangs. This type of game can be played from the reverse perspective as heroic do-gooders trying to tackle the seemingly impossible task of cleaning up the town and stamping out corruption.

Players and character concepts geared toward social interaction, stealth, and complex histories might dive into an intrigue game trying to unravel the complex plots undertaken by the most influential people in the city (some of whom are players in national or even international affairs). This may include breaking into the estates of the rich or having the players ingratiate themselves in high society to penetrate webs of deception from the inside. They could influence the game of thrones between the Mateus and the Cathors or help King Baird in his crusade to eliminate Cryxian agents from the city. Though Ord is neutral in the war abroad between Cygnar and Khador, agents of both kingdoms are seeking to find advantages in the city, and the players could become caught up in these maneuvers.

There is no reason a game like this cannot contain plenty of action timed to increase suspense where the stakes may involve the lives of many innocents or even the fate of nations. Trying to penetrate the cabals of the city could very well lead to the darker side of life as the players uncover connections to Tamarite sects conducting secret ceremonies in the caves below the islands or finding themselves caught in the crossfire between Cygnaran and Khadoran spies.

Games delving into the darkness and supernatural can make for some of the most atmospheric and absorbing campaigns with a real sense of menace. There are many dark and forgotten secrets in Five Fingers, including old Orgoth holds and chambers below the islands and sunken Orgoth ships in the channels and the Bay of

Stone which may hold undiscovered treasure or cursed relics better left forgotten. Myriad Thamarite cabals have seduced many citizens into taking a dark path. This includes the Shroud, which practices necromancy among neglected graveyards and lets the fruit of their dark research climb forth to terrorize the living. The town seems in the grips of an inescapable curse that saps vitality from those of strong faith and ideals and prevents the Church of Morrow from waging its typical war against the darkness. Players may become involved in a heroic if daunting attempt to unravel this curse and incur the wrath of implacable enemies in the process.

GMs should not feel the need to confine the players to the city streets. The city works as an ideal home base

and hub of operations for adventure abroad. Five Fingers is ideally situated to conduct riverboat adventures up the Dragon's Tongue or to venture north to Khador or south to Cygnar. The war front is just to the northeast, and just past that there is the occupied and rebellious population of Llael. The great wild forest of the Gnarl is just to the southeast of Five Fingers where large kriegs of "uncivilized" trollkin stir. The Olgunholt to the north is nearly as untamed and noted for outlaws and bandits as well as feral creatures stalking the unwary. Devourer worshiping cults have been seen in both places along with members of the tainted and corrupted sect known as the Despoilers who create the Hallowed to feed on the innocent.

DISTRICT SUMMARY BLOCKS

The district summary ratings used in Chapter 3 are described in greater detail below.

CRIME

Crime rates change over time, but some districts are more prone to assaults or theft than others. Even in the highest rated districts this does not imply non-stop crime or an immediate threat to life and limb for entering the area. It indicates that the district has significant dangers and often little enforcement (covered under Vigilance). Whether an individual is targeted for crime may depend on his bearing and the whims of the inhabitants of the district. In high crime districts those inclined toward violence or theft know they can get away with certain activities with little risk of repercussions. In low crime areas, criminals are wary and expect there could be consequences. This does not eliminate crime, but it is less likely to be random. GMs can use Crime and Vigilance to determine street encounters.

Rolling to check for random chances of crime is at the GM's discretion, but they can occur whenever characters pass through a district, if they linger on the streets for a certain length of time, or if they are behaving in a way to encourage crime. A check should always be made if the characters are calling attention to themselves such as being boisterous after drinking at a tavern late at night. Some actions may call unwanted attention regardless of the crime rating (taunting inhabitants, picking fights, carrying large amounts of obvious cash or wealth, trying to extort shopkeepers in a protected district highly valued by a High Captain, etc.).

Utilize the following district ratings:

Very Low – Random crime will almost never occur in this district. If something happens here, it will be planned in

advance. This district likely has a high degree of vigilance and is protected by either a devoted group of the Fingers Watch or others who crack down on crime (mercenaries, local residents, etc.). These districts may have restrictions against strangers entering and may require them to have an escort or special permission. The chance of a crime being random is less than 1% in this district, and it rises to 1% in ideal situations such as late night or on a crowded market street. Five Fingers example: the High District on Bellicose Island.

Low – This district has no reputation for crime, but occasional random crime can still take place particularly late at night between watch patrols or in secluded areas off main roads. It might include cutpurse and pickpocket activity in crowded market areas. The random chance is 2-10% (generally 5%). Five Fingers example: Central Chaser district on Chaser Island.

Moderate – Crime is no stranger to this district. It is still uncommon, but periodic incidents of robbery, mugging, pick pocketing, and even an occasional murder are expected among the residents. Those who live in these districts take precautions and know what areas to avoid. Outsiders may give offense to criminals more easily than residents. The random chance of crime is 5-20% (generally 10%). Five Fingers example: Maiden Bridge District on Dolet Island.

High – This district is noted for dangerous criminals and a lack of vigilance. Districts like this are insular and wary of outsiders, particularly gangs on their turf. Armed strangers looking out of place might be seen as a threat and confronted. Day-to-day violence against inhabitants is still uncommon. Most know who to avoid and may have arrangements (extortion) to ensure local criminals do not harass them. Not only is crime more likely, but the severity

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also increases since it is easier to get away with violent assaults and possibly even murder. The random chance of a crime is 10-30% (generally 20% for outsiders). Five Fingers example: Dag's Ward on Chaser Island.

CR does not always scale proportionate to the crime rating. Districts with high vigilance and low crime may require higher levels of criminals to be successful, sometimes organized as a team. Running into such a crew in the midst of a job could be very dangerous. GMs should

not go out of their way to make random criminal activity a challenge to a mid or high level PC party. Most criminals on the street are not particularly high level, and such brawls can provide fun diversion as higher-level characters make examples of the idiots trying to intimidate them. It can be compelling to allow PCs to wipe the streets with some thugs but then face the consequence of later retaliation by those higher up the food chain.

FIVE FINGERS WEATHER

GMs wanting to check weather on a given day in Five Fingers can roll on the following table. In general one can expect the weather on average in the city to be cooler, foggy, and rainy compared to the nearby region.

TABLE 7-1: FIVE FINGERS WEATHER

d%	Type	Spring Weather	Summer Weather	Fall Weather	Winter Weather
01-65	Normal	Fog, rainy, cool	Fog, muggy, temperate	Fog, Rain, temperate	Rain, cool, no fog
66-80	Abnormal	Heat wave (01-15) or cold snap (16-00), smog*	Heat wave (01-45) or cold snap (46-00), smog*	Heat wave (01-60) or cold snap (61-00)	Heat wave (01-40) or cold snap (41-00)
81-90	Inclement	Sleet, smog*	Rain, smog*	Rain, smog*	Rain, moderate wind
91-99	Severe	Thunderstorm	Sleet	Downpour	Thunderstorm
00	Freak	Snowstorm	Downpour	Hot & Thunderstorm	Windstorm

* Smog will only generally occur in an industrial district or a district adjacent to an industrial district.

SMOG

In industrial areas the constant production of coal smoke, ash, and burning debris can create a haze that not only obscures vision but is also dangerous to breathe. In areas with good winds and air circulation, smog rarely reaches dangerous levels, but all it takes is an extended period of calm air to become a risk. Some cities are at greater risk than others; in some cities every district might have a "smog" rating to indicate the intensity of the problem. In Five Fingers, smog is not widespread, but it appears in districts classified as "industrial" under type. For example, Hundred Smokes District (Bellows Isle) always has some smog, and the Spiritgrav has had several periods of life-threatening smog in the last twenty years.

If smog is indicated on the weather table and PCs are in an Industrial district, the GM should roll to check for the severity. 95% of the time (01-95) it will be a **mild smog** which primarily inhibits vision. Sight will be obscured at 2d6 x 10 feet past which individuals or creatures gain the benefit of concealment. At twice this distance individuals or creatures have total concealment. Even the mild smog imposes a -4 penalty to Constitution checks to continue running since breathing becomes labored.

On a roll of 96-00 the smog is an unusual **choking smog** that reduces visibility to 2d4 x 10 feet and causes living beings exerting themselves outside (meaning moving at greater than normal movement rate, fighting, or doing any other strenuous activity) to become nauseated unless they make a Fortitude save (DC 15). This condition lasts as long as the character remains in the smog and for 1d4+1 rounds after. Any creature that succeeds its save but remains in the cloud must continue to save each round if exerting itself. While it is uncommon, there have been rare cases of particularly terrible smog that have caused deaths from suffocation, particularly in the elderly and the infirm. If certain particularly poisonous combinations of vapors combine, it is possible a smog could even cause widespread deaths across a district, but this is very rare and should not happen on a random roll.

Normal residents of a district can take certain measures to avoid the worst smog by staying indoors and not exerting themselves. Those breathing through wet cloth receive a +2 bonus to their Fortitude save in choking smog. Long-term exposure can still be dangerous and could manifest as certain conditions (treated as diseases).

Smog can be temporarily alleviated by heavy wind or spells like *Gust of Wind*. However, within 2d6 minutes the smog will return unless overall weather conditions change.

DISEASE

Epidemics or plagues can affect an entire city, but many districts are prone to smaller outbreaks of white fever, trolls itch, muck lung, cragskin, the retching cough, or gutworm parasites. This score combines the sanitation and prevalence of disease into a single identifier. Most diseases are a non-lethal variety but can still provide discomfort, and if endured over an extended period of time they will shorten the lifespan of those afflicted. In areas with higher disease ratings, inhabitants might be immune or resistant to common diseases that are still a risk to those new to an area. Outbreaks of diseases are often seasonal or linked to drinking the water, insect infestations, staying in continual exposure, or direct contact with another individual who has a disease.

Whether player characters have a chance of contracting a mild disease is up to the GM, but a chance of a random affliction is provided. This should only be checked if the characters drink the water in a district, spend at least 24 hours in the district, or come into close and prolonged contact with a disease bearer. This chance represents the need to roll a fortitude save to resist contracting the disease (at the DC provided).

Specific diseases are left up to the GM's imagination, but the most frequent types of mild afflictions include one or several of the following symptoms: intestinal discomfort, continual runny-nose, ear infection, difficulty controlling bladder or bowels, inability to keep food down, open sores, foot or hand fungus (including persistent itching and possibly an odor), skin rashes, eye infections, persistent cough and production of phlegm, and massive headaches. Muscle and body aches are also common. Any of these types of "mild" afflictions can become a real problem in a city setting, particularly if they are visible and obvious and if the players are trying to conduct delicate social interactions. GMs may choose to apply a penalty to social (Charisma based) skill checks for experiencing a mild disease. All mild diseases can be fixed with a single application of *cure disease* or simple specific alchemical treatments generally costing no more than 5 gp from a reliable alchemist. Sham cures or those with unpleasant secondary effects are common (e.g., rapid hair or fingernail growth, profuse sweating, tremors, and twitching).

The following disease ratings are applied to districts:

None – No random chance for disease; the district has excellent cleanliness, sanitation, access to water, and general health. Five Fingers example: Terraces District on Bellicose Island.

Very low – This district has excellent sanitation and access to fresh and clean water. In Five Fingers this likely represents access to the water supply coming from the aqueduct. Diseases are rare and unusual. The random chance is less than 1% or 1% if characters are taking unusual risks with a Fortitude save DC of 10. Five Fingers example: Crane Island.

Low – A slightly higher chance of an occasional disease. The random chance is 1-2%. Fortitude save DC 12. Five Fingers example: Cathedral District on Doleth Island.

Moderate – This district has an average chance of disease for the city. It is a relatively clean district and has at least some access to clean water (in most cities, not in Five Fingers, where fresh water is particularly scarce). It is rare for a large outbreak to hit this district, but periodic problems will afflict individuals and require them to seek remedies. The random chance is 2-4% (generally 3%). Fortitude save DC 14. Five Fingers example: Southhold Prow on Hospice Island.

High – There is a significant and persistent problem in this district with disease, hygiene, and sanitation. Some combination of factors, which may include infestations by parasites or insects, is causing residents to face higher than average diseases. Many residents suffer from persistent diseases (rarely life threatening but detrimental over the long haul). Many are unable to afford adequate measures to cure these problems. They may resort to cheap alchemical treatments that only address the symptoms, not the disease. Periodically this district is hit by a major outbreak of disease sweeping through and hitting a higher percentage of the population. Deadly outbreaks occur generally only at long intervals (decades or more). The random chance of contracting a disease in this district is 4-15% (generally 5%). Fortitude save DC 16. Five Fingers example: Chesake Bourg on Hospice Island.

Highest – Something particularly foul is going on in this district. Conditions are similar to High Disease, but the effects are multiplied. Extreme crowding or a specific health threat not yet neutralized may cause these extremely bad conditions. The random chance of contracting a disease in this district is 10-40% (generally 15%). Fortitude save DC 18. Five Fingers example: Mute Sister Island.

FAMOUS LOCALES

Certain taverns, workshops, temples, banks, brothels, or other businesses are known well beyond the borders of a district or even beyond the city borders. The lists printed in the district summaries are not intended to be comprehensive, but they include the most notable and those that may receive some descriptive text either in the district description or elsewhere in the book. In some cases secret or hidden buildings will not be listed.

HIGH CAPTAIN INFLUENCE

This section indicates which of the High Captains has influence in this district, and when there are more than one, the general level to which they are contested. Districts are in reality comprised of a number of smaller neighborhoods, and the High Captains will not generally consider the entire district their "turf" unless the rating is very high. Even in this case, they do not 'own' the district, but they will take offense to other High Captains or their subordinates trying to operate in the area. Even in areas with contested turf this does not imply constant fighting or bloodshed. It could

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include back-alley deals, attempts by more than one side to extort the same businesses, attempts to discourage patrons from a particular gambling hall or tavern, or attempts to buy out properties belonging to a rival. Bloodshed may still occur, particularly when enemy gangs enter the same region, but these fights are infrequent and usually end quickly to avoid drawing the attention of the Fingers Watch, mercenaries, or more powerful enforcers.

USE THE FOLLOWING RATINGS:

1 – This district is only nominally claimed by a High Captain and may represent interest in only a single neighborhood or even a single profitable business. The High Captain will have only slight ongoing presence in the district, such as specific contacts or allies, and may not have an enforcer or gang permanently stationed here.

2 – This represents a modest influence in the region, and the High Captain is deriving at least some income from the district. As above there may only be a single area or neighborhood where the High Captain has claimed turf, and similarly his permanent presence in the region may be limited. Generally there will be at least some gang presence or the oversight of a subordinate enforcer.

3 – At this level of influence the High Captain is deriving a substantial portion of his income from the district and has a strong interest in the area. The High Captain will always maintain at least some permanent presence here—either a trusted enforcer or one of his better-controlled gangs.

4 – This represents a very high influence. This district contains good earners or other assets the High Captain considers critical to his ongoing operations. It is rare for a High Captain to have more than one or two districts at this level of influence. Outside of his central headquarters, these districts are the most crucial districts to the High Captain and will always be well defended with a permanent presence, often with several gangs (or a single large one) and handpicked enforcers. A low captain or an individual of similar standing sometimes supervises these districts.

5 – This rating is reserved for the home turf of a High Captain. It is the center of his power and influence. Even at this level it does not necessarily follow that the High Captain controls every business or building in the district, but he will invest considerable resources to keep his rivals away. This district will only be contested in the middle of an all-out war between High Captains.

PEOPLE OF NOTE

Individuals who are listed in the district description are summarized here, and in some cases other notable individuals described elsewhere in the book will also appear. These lists are not necessarily comprehensive since some individuals in Five Fingers (particularly among the secretive cabals) are not noted as being connected with any particular district.

POPULATION

The total number of residents in the district with a breakdown by race. These numbers are detailed beyond what might be known by the local populace and are provided to show where minority cultural groups are concentrated. The residents of the Terraces on Bull's Island, for example, know there are almost as many Tordorans as Thurians living there, but they do not have exact numbers.

TRADES

Lists the common crafts and professions of the district. What do the people do to make their living here? A complete list will not be provided, but it can include a large number of possible livelihoods. As with other lists, this is not necessarily all-encompassing. (There may be a few tiny local taverns in a district that does not list "Taverns" as a trade.)

TYPE

This is the general role the district serves in the city. In many cases a district will serve several different types. A type will only be listed if it is a *major* function of the district.

Bridge – This district has a major bridge connecting the district's island to another island. Islands like Anchor or Headmost that have bridges but only one district are not given this type. Bridge districts usually have a major roadway to deal with bridge traffic. Bridge districts have buildings and services to profit from the traffic like taverns, gambling halls, vendors, and small markets.

Government – This is used for any district containing significant elements of the city government bureaucracy. It often includes some kind of town hall, offices, courts, central jails, city watch/guard headquarters, and any other buildings needed by the town's governing body. Usually these functions are kept proximate, but not always. (In Five Fingers there is only a single government district on Captain's Isle). These districts are well patrolled and guarded even if neighboring districts are not. There will be ancillary businesses in these districts and in some cases residences for city officers not living elsewhere. In many cities these districts boast the most impressive churches or cathedrals of the majority religion. (Not the case in Five Fingers.)

Graveyards – This district is a primary location where the dead are interred and buried. This may be burial underground, by coffin or crypt, or by aboveground tombs. There is often a church associated with a graveyard responsible for its upkeep.

Industrial – This district has major industry that can include grain mills, textile mills, factories, distilleries, machine shops, metal working shops, smithies, and any other industry requiring large buildings and machinery or labor-intensive work. These districts are smoky and noisy from steam engines and forges. Industry requires good

access to a major road or piers for moving raw materials in and finished goods out. The district includes other businesses that support the industry as well as the homes of workers and other services (taverns, eateries, etc.). Due to the smoke and noise, these are generally not prime residential areas. Exceptions exist however. Hundred Smokes District is a prestigious place for craftsmen to live despite the industry.

Lighthouse (or other specific building) – This is a district primarily significant because of a lighthouse or some other significant building.

Market – All districts have shops, carts, or street booths selling wares, but this district has one or several markets serving as a central gathering point for neighboring areas. These markets appear along a wider section of a major roadway or are often part of a larger square or cleared area, which are small in Five Fingers due to the scarcity of land. In other cities a market square may be large and capable of supporting festivals.

Residential – Most districts have housing, but a residential district is specifically designed for housing with a higher population density. In cities like Five Fingers residences (except the most sumptuous in the wealthiest districts) are stacked several layers on top of one another and connected by rope bridges and walkways. In crowded districts these can go up as many as five or more layers with people living on rooftops and improvised rigging slung from erected mast-poles above the roofs.

River docks – This district caters to river-based shipping. In Five Fingers this represents ships coming and going from the Dragon's Tongue River. River docks service smaller ships and boats than sea docks, including river steamships. These districts have buildings and services dedicated to the docks and include warehouses, ship repair, and organizations for moving and storing cargo as well as numerous taverns and inns providing services to fresh arrivals.

Sea docks – This district receives ocean-based shipping. In Five Fingers, this indicates traffic coming and going across the Bay of Stone. Sea docks always have considerable industry and buildings related to the shipping business including warehouses, labor organizations to move cargo, and numerous small taverns and inns to provide services to fresh arrivals.

VIGILANCE

Some sections of town are well-patrolled by the town criers, heralds, and night watch as well as private guards watching goods or homes. Others are places the town guards fears to go. The vigilance rating indicates how likely it is that a crime will be noticed, how quickly enforcers will come to respond to a hue and cry in the district, and how many watchmen or other 'police' forces can be found in the district compared to its overall population. In some districts there is a parenthetical after the vigilance rating to indicate an agency other than the Fingers Watch likely to respond

to crimes. This is usually a mercenary force hired by locals but can also include the residents themselves or minions of a High Captain. Even in the highest vigilance districts not all crimes are noticed, and sometimes other distractions will occupy those who enforce order, particularly if a deliberate distraction is arranged.

Use the following ratings to describe Vigilance:

None – There is absolutely no vigilance whatsoever with no force to serve the community even in the case of fire. People must fend for themselves. Five Fingers example: Mute Sister Island.

Lowest – This district maintains the bare minimum of watch (in Five Fingers, this is a militia volunteer group of 10, including a watch constable) regardless of the population. These watchmen may never patrol and likely do not enter some neighborhoods, but they may respond if approached directly or in cases of fire. Response time for raising a hue and alarm could take hours if at all. Example: Dag's Ward on Chaser Island.

Very Low – Similar to Lowest, but districts with large populations will have more than the bare minimum of militia watchmen. This could be as few as 1 watchman per 350 people. Response time rarely improves. Example: Chesake Bourg on Hospice Island.

Low – This rating indicates a below optimal watch presence for the population. At this level the watch may patrol and attempt to enforce public order, but it is likely spread thin. They may focus their attentions in a few specific neighborhoods and ignore the rest. 1 watchman per 275 people. Response time could take up to half an hour or more unless a patrol happens to be in the vicinity. Example: Cathedral District on Doleth Island.

Moderate – Though one might not call this level "optimal," it maintains a sufficient watch presence to provide a response to most crimes, and patrols present at least some deterrent to casual crime. The watchmen provide decent coverage to the entire district but still may be spread a bit thin and cannot be everywhere at once. 1 watchmen per 200 people in the district. Response time can vary from a few minutes to half an hour depending on the situation. Example: Rivergrav on Captain's Isle.

High – The watch, the residents, and possibly hired guards take a keen interest in providing a substantial deterrent. Generally 1 watchman per 100 people (districts with small populations may have a higher density). Response time is usually just a few minutes unless the nearest patrol is already engaged. Example: Terraces District on Bellicose Island.

Very High – Similar to High, but has an even stronger presence and general awareness along with better equipped and trained guardsmen, mercenaries, or other protectors. Generally 1 watchman or equivalent per 50 people. Response time will always be a few minutes, shorter if a patrol happens to hear the outcry directly. Example: Crane Island.

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Highest – This is an unusually high level of vigilance generally only found in the government district or a prisons area. 1 watchman or equivalent per 25 people. Response time is identical to Very High. Individuals protecting this district might be highly trained and skilled at dealing with a variety of problems.

WEALTH

Rich districts are not all rich in the same way; some hide their wealth while others flaunt it. Still, it is rarely a secret which districts are well off—the houses are larger and better-furnished and staffed with servants. This rating indicates both the general wealth of inhabitants as well as the amount of money businesses may have on hand to conduct major transactions or the most expensive item found in that district. Particularly extreme transactions (like the purchase of a steamjack cortex) may still require specific special arrangements, but generally the richer districts will have shops capable of handling larger exchanges of money. This does not always make a sale possible, particularly in the case of “black market” goods that are clearly stolen or illicit. Such goods may require going to a specific fence or shopkeeper and possibly special arrangements. A meager shop may still squeak by in a High wealth district while a lavish black market might thrive in a Low wealth district.

Use the following ratings to describe district wealth:

Lowest – This district is basically a shantytown with inhabitants barely having enough to keep themselves and their families alive. Almost no one with better means will choose to stay in a district of this wealth category, and there will be very little offered for sale to outsiders. Trade is more often done by barter.

Low – There is a large difference between Low and Lowest. A low wealth district is definitely poor and generally inhabited by the lower class living in very crowded quarters, but it does have access to small amounts of money and goods for trade and barter. Goods are often cheap in these districts, particularly food and drink, but they will usually be of the lowest quality and generally related to necessities of life. Specialized goods, luxuries, and finely crafted goods are almost never found in these districts. Some of these districts may harbor moneylenders or second-hand shops that sell old, used, or refurbished items; many of these shops may use this as a cover for low end fencing of stolen goods. If there is a high quality or expensive item in these shops, it is most likely stolen and being sold at a cut-rate price.

Below Average – This district is slightly impoverished compared to the average but only to a certain degree. To the casual eye it may appear similar to a district with a Moderate rating, but it has poorer infrastructure, poorly maintained buildings, a higher percentage of lower class residents, and shops offering lower quality and cheaper goods.

Moderate – This middle class district of average wealth is considered moderately successful by the standards of the nation. In Five Fingers this is more similar to Cygnaran standards than Ordic due to a larger than normal percentage of individuals counted as “middle class.” The buildings here are generally well maintained, residences provide adequate space, and individuals have access to some luxuries and decently crafted goods and services. Goods here will be priced commensurate with their actual worth unless shopping on the black market. GP Resource Limit: 2,500 gp (2-5x higher for black markets, up to 10x higher in gambling halls).

Above Average – Similar to Moderate but with even fewer residents of the lower class and perhaps a small number of upper class residents. General conditions will be cleaner and better maintained, and there is more room per resident (although this is not always the case in Five Fingers). GP Resource Limit: 5,000 gp (2-4x higher in black markets, 2-20x higher in gambling halls).

High – This is a generally upper class district or one with particularly prosperous industry or other facilities. There will be larger and fewer buildings will be considerably with generally more space between them. (In Five Fingers there are exceptions such as the Terraces District.) Shops in this district will offer luxury goods, and high quality masterwork items can be found in the right establishments. This also means general prices for all goods will be higher, sometimes disproportionate with the level of quality. It is rare to find black markets in districts of this wealth although individual specialist fences might meet with clients here. GP Resource Limit: 20,000 gp (up to 5x for specialized transactions).

Highest – The cream of even the upper class inhabits this type of district, which is as wealthy as it gets in a particular city. These types of districts often do not have “shops” in a traditional sense and are often exclusive and limited residential areas. Any deals or arrangements made here are usually done on an individual negotiated basis. GP Resource Limit: NA

RUMORS AND LEGENDS

Rumor Has It and **Legends and Lore** callouts appear throughout the book and provide information to individuals with Gather Information or Knowledge (local) as indicated by the difficulty rating.

Rumored or legendary information is not always accurate since old tales can become garbled. The information may also be accurate but incomplete. This section details information beyond the scope of those callouts. This information is not available to player characters regardless of Gather Information or Knowledge (local) skills, but it could be discovered in the course of play.

Chapter Two - Rumor Has It: Funeral Ships, pg. 33

Father Gald Ronolvo is an honest priest and is not involved in the theft of corpses sometimes taking place on these ships. However, if the GM wants to complicate the situation, Ronolvo could become one of the Fallen sept of Thamar (see Chapter 6, pg. 137) and facilitate these trades. It might be better to keep Ronolvo honest but circulate a rumor that he is not. Players could discover the true perpetrators to clear the priest's name.

The ship captain most active in the corpse trade is Captain Baylish Wenhorn (male Thurian Exp5) who runs the Tranquil Waters funeral ship. He is not a particularly dangerous man—he simply lacks scruples and is consumed by greed—but he does have dangerous associates. He nurses a loathing of Father Ronolvo who makes his work more difficult. Recently he has been considering recruiting a performer to feign being a priest so he can avoid taking on Ronolvo altogether.

There is in fact a mole in the Port Authority although Captain Wenhorn has only indirect contact with him though a hooded intermediary bringing tips about when to sail and what route to take. This man is Lieutenant Saroli Matrelo (male Tordoran Ftr4) who is a corrupted officer of the Ordic Navy firmly under the thumb of Brasren Margose of the Wraithblade Emporium.

Chapter Two - Legends and Lore: The Rigs Inferno, pg. 35

At the GM's option, the remains of High Captain Klivson in the gibbet cage above the courthouse could include one or more magic or mechanical items along with other family heirlooms. They should be items that cannot be detected as magical or they would have been found by now. (An *Amulet of Proof Against Detection and Location* would be a good choice certainly within the means of a High Captain. Clearly it did not help him.) Getting to the body and the items will be difficult, for this is one of the best patrolled areas of Five Fingers.

The gibbet cage is old, and its lock is rusted to uselessness. The cage door would need either to be torn off or have its hinges removed while dangling precariously above the courthouse. The chains holding the gibbet to its support beam are also old and decayed, and they will not support much more weight than a lightly equipped gobbler without breaking and falling 50 feet to the hard pavement below.

Chapter Two—Rumor Has It: Chapel of the Dark Twin, pg. 38

This chapel is described in Chapter 6, pg. 131. Following Thamarites to discover the location of this chapel is not a good idea since there are watchers posted in the outer passages capable of seeing hidden or invisible intruders. They are prepared to cast spells to extinguish light sources and blind or paralyze seekers. These individuals will only kill if attacked because they do not want to draw more attention to themselves, but they will otherwise take pains to prevent unauthorized access. The only reliable way to gain entry to this chapel would be to feign interest in converting to Thamar and be led there by someone who knows the way. In these situations, pains will be taken so the identity of secret Thamarites are not revealed. Strangers or potential converts are never allowed to attend major ceremonies.

Chapter Three - Rumor Has It: Dorne & Fergurn Barrister and Imports, pg. 46

These co-called “barristers” serve as major figures in High Captain Riordan's criminal empire. They are one of the more sinister duos in the city, and they are not entirely Riordan's creatures. Though they gladly serve him, they have their own interests and have no qualms brokering deals with nothing to do with Jannish Riordan. The High Captain tolerates it since they provide him with exceptional service running the criminal side of his syndicate.

Both barristers are Thamarites secretly involved in cult activities in the city, but they are not members of the Shroud. Riordan has received assurances from Cantor Mizah Marona that he can rely on their services. Lagston Fergurn is an initiated Thamarite priest under Marona's tutelage and has become a budding Malefactor of Thamar serving Scion Ekris and learning the principles of infernalism. Like High Captain Riordan, he lacks arcane power but has acquired the service of a wizard to aid him in his endeavors. The wizard is named Magus Jophen Alaro (male Tordoran Wiz8/Inf4), and he is a prestigious local member of the Fraternal Order of Wizardry and a secret infernalist.

Lagston Fergurn has yet to interact with an Infernal but is learning the intricacies of their customary contracts and negotiations with a lawyer's attention to detail. He intends to supervise any contractual arrangements using the magus as intermediary. Through Riordan's network

Chapter Seven: Adventure in the Five Fingers

and resources, he has acquired several priceless tomes valued by infernalists including *Infernal Dissection* penned in 90 AR by a woman named Maliva twenty years before the founding of the Fraternal Order. It is considered the most scientific treatise on the topic.

Chapter Three - Legends and Lore: Cathedral of Morrow, pg. 50

In truth, there has been no serious attempt by Thamarites to corrupt the holy font of the cathedral; the city's Thamarites do not consider it necessary given how weak the church is locally. It has been a problem in other cities of the realm, and rumors of these types of vandalism have spread and caught the imagination of many priests, including Prelate Daltry. What he actually interrupted was just a group of local thugs trying to join the Godblooded gang. They were performing vandalism as an initiation challenge.

However, there truly is a curse of Scion Bolis encompassing all of Five Fingers and Doleth Island in particular. The details of this curse are subtle but pervasive, and they make the city a focal point for the scions and Thamarite power and influence. This is certainly one reason the Church of Morrow has had difficulty in the city. The recovery and destruction of the mortal remains of Scion Bolis might indeed help to disperse this curse if handled by a proper weeklong ceremony of cleansing directed by either a vicarate council (such as the seven Vicars in Merin) or an exarch. Given how dispersed Bolis' skeleton is, such a ceremony does not seem likely anytime soon. The Shroud has collected a large number of minor pieces, but they lack the three most significant pieces of the skeleton: Bolis' hands and his skull. Each is a relic of unholy potency, and their exact locations will not be revealed except to note that one of the hands is in the possession of High Captain Hurley (see below).

Though the retrieval of the missing relic of Asc. Doleth would not dispel this curse, it would likely inspire the local congregation and could bolster the spiritual energy of the cathedral. Perhaps it would serve as a bright point of hope in the city for its dwindling pious residents. The relic was delivered to the Shroud which was unable to destroy it, so they placed it well below the city and left powerful undead guardians to keep it buried.

Chapter Three - Rumor Has It: The Colossal, pg. 61

The tunnels in the wall against which the colossal rests do connect to the Chapel of the Dark Twin as well as several other hidden shrines. They are part of a bewilderingly complex and enormous tunnel complex below much of the island. The Orgoth used it extensively, and even those who make use of certain sections today have forgotten much of it. Someone trying to find his way randomly is more likely to get lost, fall down a shaft and get killed, or encounter dangerous denizens of the tunnels. There are intelligent undead haunting some of the tunnels, including the ghosts of tormented spirits who refused to transition to Urcaen and other undead such as dread and excruciators who worked the interrogation chambers for the Orgoth.

Somewhere in the tunnels is the spirit of Lord Governor Legison who was hacked to pieces by King Baird the Headsman in 425 AR. His skull is on display in Traitor's Park. Legison is a ghost of considerable wrathful power; even the Shroud cannot control him. It seems insane and incapable of coherent action, but it is only a menace to those who blunder into it.

Attributes for this spirit are not provided here, but GMs wishing to make use of this entity should engineer it as a CR 15 monster. The spirit is a type of revenant—an undead template detailed in the *Monsternomicon* Volume 2. He haunts these tunnels near the location of his ribcage, the largest intact portion of his remains. They were offered on an old shrine dedicated to Scion Aidan that was buried by a tunnel collapse and forgotten.

If the Shroud or any other sufficiently skilled necromancer were to gather together and assemble the remains, Legison could be brought under domination. The Shroud is working on this project but is leaving the skull for last due to the public nature of its display. Similarly, priests of Morrow could use his remains to lay him to final rest, but the Shroud would expend considerable resources to prevent it.

Chapter Three - Rumor Has It: Rigs Mast Decorations, pg. 65

At the GM's option, players with gobber characters who have grown up in Five Fingers and spent a substantial portion of their lives in the Rigs can know "gobber code" at character generation.

Chapter Three - Rumor Has It: Gallows Tom, pg. 68

Gallows Tom is intimately familiar with the byways and underground tunnels of Hospice Island, and he knows Chesake District in particular better than even those who live there day to day. He knows every dead-end alley, improvised ladder, rooftop platform, and rope bridge.

He is a man who grew up in Hospice, escaped its streets, bettered himself, and became consumed by self-loathing and internal recrimination over the nature of his birth and his parents. He strikes at the poor with ruthless and vicious attention, but he has taken other victims who have wandered into the wrong streets when the killing mood was upon him. His father was hung for assault on a castellan, and the memory of him kicking from the gallows was his first happy memory. He retrieved a frayed lump of dirty cord used to hang his father, and he keeps it with him at all times,.

The mind of Gallows Tom is incomprehensible to anyone but himself. In the execution of his crimes he is extremely intelligent and methodical with complete awareness of his own abilities and a sense of self-preservation. His murders are ritualistic and involve hanging his victims, but if he were forced to defend himself he can kill more expediently. He has no contact with the Thamarites of the city; he follows only the dark impulses of his soul.

The GM should customize the actual identity and character levels of Gallows Tom depending on the nature of the player characters if they are interested in finding him and bringing him to justice. He should be a very difficult adversary for even an experienced party due to stealth and cunning. He is not intended to be engaged in a knockdown drag-out fight.

Chapter Three - Rumor Has It: Trollkin Unrest, pg. 71

High Captain Kilbride has a hand in encouraging general trollkin unrest and egging on Bluetongue. He has some friends in the trollkin community who make good rabble-rousers by encouraging the notion that trollkin labor is being exploited and paid less than it's worth. Kilbride hopes to be able to use the trollkin as part of his extortion racket once they organize themselves.

Kilbride is encouraging Heath Bluetongue's resentment of High Captain Waernuk, hoping the trollkin

may attack his rival to prove their independence. The proud trollkin leader hates paying tribute to Waernuk and feels it has unmanned him. Kilbride is keeping close tabs on the situation and plans to use any trollkin attack on Waernuk's territory as a distraction for his own operations. If word of these manipulations ever reached Bluetongue, Kilbride would find himself facing a large number of angry trollkin.

Chapter Three - Rumor Has It: The Matron of Steamgirl's Parlor, pg. 73

This rumor is in fact true: one of the few surviving heirs of King Rynnard the Fruitful and last sovereign of Llael is currently living in Five Fingers. He is Lyan di la Martyn (male Ryn Rgr3/Ftr3), a man born in 582 AR to the king's seventh wife Wynora. He was thirteen when his father died, and he witnessed the decimation of his siblings by the intrigues of the court. Wynora's marriage was annulled after just three years, and she saw the way the winds were blowing. She paid a fortune to have Lyan smuggled out of the kingdom. She was murdered shortly thereafter, but she did not betray the location of her son.

Lyan has not used his real name in eleven years, and he goes by the name of Lieutenant Lonan Duff—a common Thurian surname. His Rynish features pass easily for Thurian. He has been a member of the Ordic Navy for seven years and has almost forgotten his old life. King Baird knows his identity and has facilitated the deception for his own reasons. One of Baird's agents maintains a discreet eye on this whelp of Rynnard the Fruitful.

Lonan served for five years in Berck and was posted to Five Fingers in 604 AR as a result of lackluster service. He deliberately serves poorly and maintains just enough discipline to avoid being dismissed. His habit of avoiding attention is deeply ingrained. Recently he has been keeping an ear open for news from Llael and finds himself wondering if there is anything he should do. Part of him wants to forget he was ever Llaeese, but thoughts of the resistance are increasingly on his mind.

Chapter Three - Rumor Has It: The Black Hilt, pg. 77

The connections between the Black Hilt and Cryx are covered elsewhere in this chapter under Conspiracies, Collusions, and Cabals, Cryx. Cargis Renlos is one of the main fences serving as a local intermediary for Cryxian smuggled goods. He has little direct interaction with Asenath Scarrow, but he reports to the same handler.

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Chapter Six - Legends and Lore: The Perfect Conjunction, pg. 139

The truth of this particular legend is outside the scope of this work, but the GM can do with it whatever suits his campaign. There is indeed an underwater temple of Cyriss reachable by deep tunnels below Blackstone Island. It contains extensive machinery and operations, and it is undergoing expansion. Similar work is underway at the Temple of Concord (also known as the Temple of Harmonic Unity) in Caspia. When the facilities are completed, the benefits of this conjunction may begin to manifest and bring an enormous surge of power each temple could tap.

Any PC Cyriss worshipers should be eager to try to visit this temple, which may require a quest to prove themselves. PCs associated with the druids of the Circle would be handsomely rewarded for arranging this temple's destruction.

CONSPIRACIES, COLLUSIONS, AND CABALS

The complex relationships between the movers and shakers in the city define both its web of intrigue as well as the structure and hierarchy by which the criminal underworld has cemented such a strong hold over large sectors of the city. Below are the more important groups and the relationships between members. Do not try to memorize everything! Refer to these charts once the players begin to interact with members of a cabal.

The High Captains

Descriptions, opinions, and information about the High Captains are found throughout the book; they have a large and inescapable impact on the city. Detailed attribute lists and GM specific information on each High Captain appear later in the chapter.

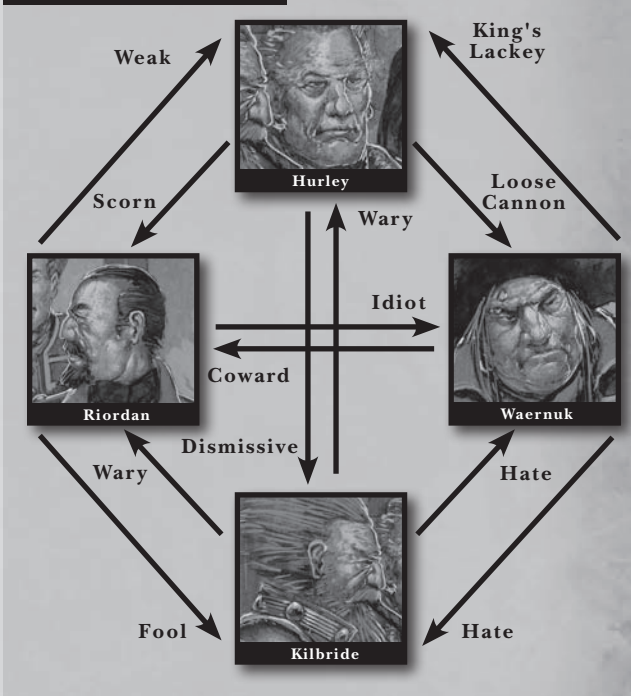
Things are currently unusually tense between the High Captains. They prefer to maintain an equilibrium of tense and watchful détente in order to protect their mutual interests. Struggles over specific turfs, gambling halls, or earning properties are common and do not interfere with this loose accord. In most situations the High Captains are rivals and competitors, not bitter enemies. Bloodshed between minions does not change this arrangement, particularly if the bloodshed takes

place between gang members in the slums or enforcers too greedy to know their limits.

Since Belchor Degrata stepped down and was allowed to retire as a thane under the king's protection in 602 AR, several conflicts threaten to escalate to full-blown gang war. The four High Captains still meet to discuss common interests such as the Four Star Syndicate. There is little they can agree upon now, and the escalation of turf wars seems inevitable. The Twin Islands have seen the brunt of many of these disputes.

The most volatile feud is brewing between Waernuk and Kilbride as each attempts to consolidate control over black markets, smuggling, and the secondary ocean trade. Kilbride feels he needs to move quickly and consolidate his power, working from his almost unassailable fortress manor on Anchor Island. His combination of daring, ruthlessness, and paranoia has served him well. Waernuk's hatred of Kilbride may extend from some of their surface similarities. Waernuk is the "old man" increasingly aware of his impending mortality, yet he sees himself as a pirate at heart. Kilbride is not young but still has considerable vitality, strength, and stamina. There have been assassination attempts on either side of their conflict with several middle tier enforcers and countless lower-end gangsters paying the blood cost.

THE HIGH CAPTAINS



It is worth noting that Waernuk has not reserved his aggression to Kilbride alone. He despises Banek Hurley for rising above him in power on his friendship with the king and would gladly see him slain. Waernuk has made bids for several of Hurley's interests purely out of spite. Kilbride has been a bit more cautious and has tried to keep a low profile until his disputes with Waernuk have settled. The outbreak of open hostilities across the city could bring unwanted attention and prompt the Lord Governor to demand additional support from the throne.

The more discreet war between Hurley and Riordan has even greater potential to throw the city into disarray. Though they have kept their conflicts in the shadows, their disputes have grown more serious with each passing month. Banek Hurley has the ear and friendship of the king, but Riordan has the Lord Governor's ear, and most of the city's wealthiest merchants are well disposed toward him. Riordan has also begun to challenge Hurley's influence over the corrupt City Watch. While Hurley has a grip on the watch commander, Riordan has begun to spread his tendrils to the subordinate watch captains and lieutenants.

Riordan's affiliation with the Shroud and other Tamarites in the city is a powerful weapon, albeit one he must draw on cautiously. Were his religious affiliations to become widely known, he would lose support from backers on Bull's Island even if only to avoid dark rumors. Hurley has gained some leverage over the Fraternal Order of Wizardry and has been attempting to find other points of alliance that can bolster his power without relying on King Baird. Hurley has the tightest relationships with the city's mercenaries and has arranged secret contracts with several. This includes a promise to the Sons of Thuria to use the Four Star Syndicate to strengthen the ties between Ceryl and Five Fingers. Hurley has sent several aspiring enforcers to Ceryl to see if he can gain an upper hand on some of the major underworld players there. He has similar friends upriver in Tarna, Point Bourne, and Corvis. If needed he has considerable access to outside "talent" which could be brought to the city on specific tasks.

Secret allies are not exclusive to Kilbride and Hurley. Though it is as yet difficult to tell who is the master and who the servant, Cryxians have been using Waernuk as their main point of contact in the city through their capable agent Asenath Scarrow. If Waernuk called on this source for additional muscle, some would come from the city's numerous Scharde communities and cells of secret worship to Lord Toruk. If time permitted he could try

to drum up additional support from the Cryxian port of Blackwater. Furthermore, Waernuk has his own tentative hold on Lord Governor Doyle by getting the man addicted to Brackbrandy. Scarrow suggested this scheme since Cryx is the only source of the extremely dangerous and addictive poison. The Lord Governor must receive regular draughts of it or will suffer a horrendously slow and painful death. He may even rise from the grave after! Waernuk has not yet parlayed this leverage into specific actions or concessions.

Waernuk knows Cryxian help will come with strings, which is one reason he has yet to rely upon them. He is more likely to go first to his far-flung and more loyal allies sailing the Broken Coast. They include a number of pirate captains who once served under him during his sailing days. If the need were great Waernuk could call in a sizable fleet willing to kill for him; they would sink the ships of his rivals and destroy their piers.

Kilbride is the only other High Captain who has a strong naval force still at his beck and call. Kilbride was a very active privateer until his retirement, and his allies in the privateer community are deeply entrenched.

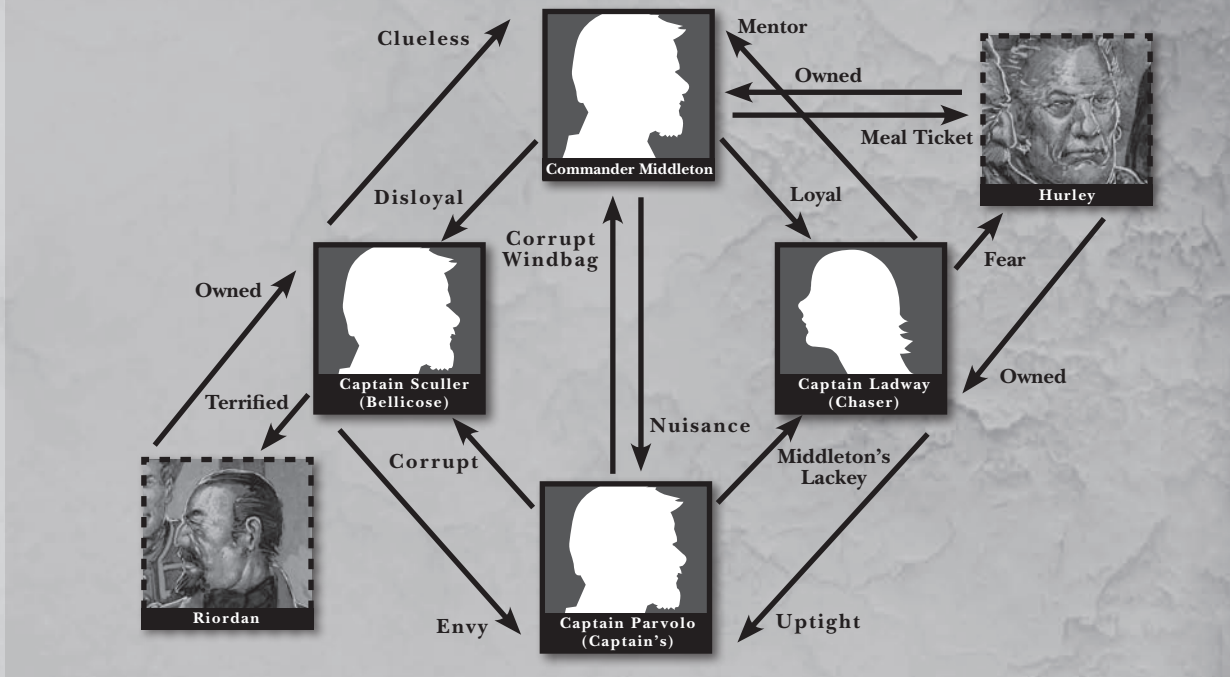
Things could become interesting if another High Captain rose from an unexpected quarter. It would be an event that could shake up all of the carefully laid plans of these men and could prompt them to work together to destroy the upstart. Alternatively, some might even try to gain an ally against their enemies and groom the up-and-comer to replace a rival.

Five Fingers Watch

The basic hierarchy of the City Watch is described in Chapter 5, pg. 116. Rumors of the corruption of this organization are true, particularly at the upper ranks. Watch Commander Darvis Middleton is firmly in High Captain Hurley's pocket although their arrangement is one of mutual gains rather than direct control. Middleton encourages his men to stay out of Hurley's business, and he gives his authorization of the so-called "Emerald Watch" which patrols the Emerald District. In exchange, Hurley keeps the commander comfortable and promises to keep scandal and violence out of the neighborhoods under his protection. This extends indirectly to Watch Captain Sherill Ladway of Chaser Island. She accepts a small regular bribe and is encouraged to keep out of Hurley's way in the North Rivergrav as long as his underlings are discreet.

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FIVE FINGERS WATCH



The commander does not have direct control over Watch Captain Gervis Sculler of Bellicose Island who has come under the sway of High Captain Riordan. When Gervis Sculler was just a lieutenant, Riordan approached and asked him if he would like a promotion and whether he would perform favors in exchange. Gervis eagerly agreed. The next week the former watch captain, a stubborn and bitter older man named Keorge Galway, vanished without a trace. His entire extended family living in the Terraces District and the Whaleneck on Chaser Island also disappeared. No evidence was ever found of those responsible, but word leaked on the street that Captain Galway had refused to cooperate with Riordan. Gervis Sculler was promoted immediately and has never refused any request made to him by the High Captain, even when it brings him into conflict with his commander.

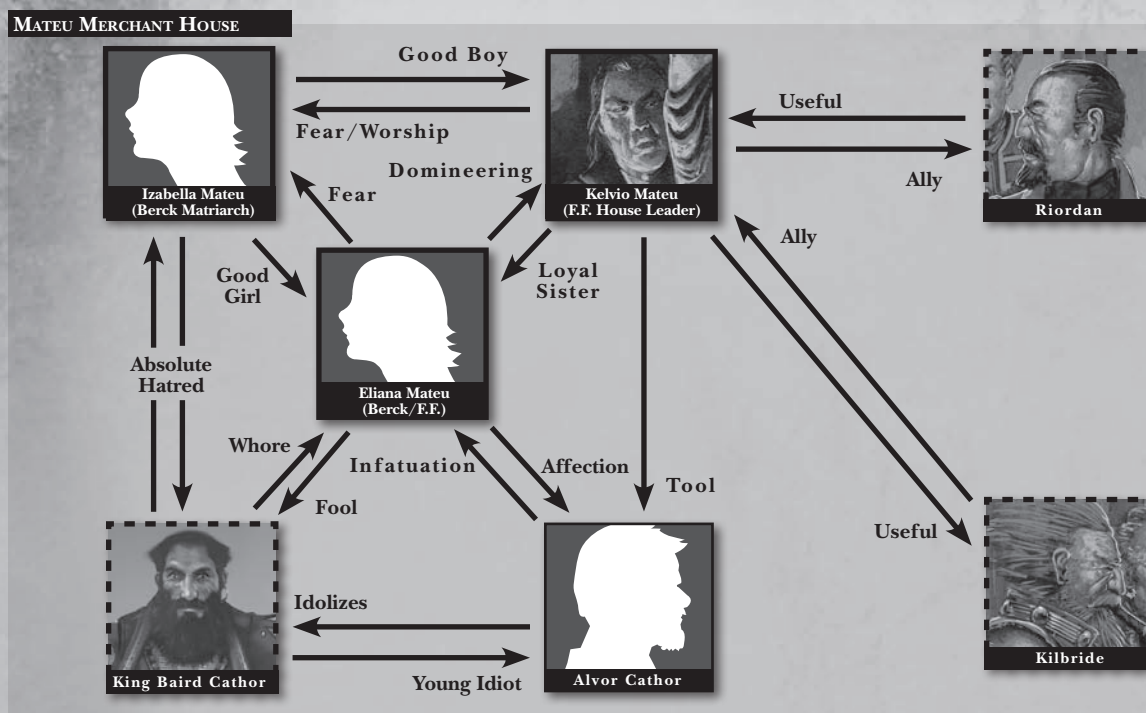
The only uncorrupted one is Watch Captain Nestor Parvolo who runs the day-to-day operations on Captain's Isle. Parvolo was once in the Ordic Army where he served with distinction, and he has proven both competent and impossible to bribe. He also has no particular interest in turning the city on its head. He is a quiet man who seems to prefer to help where he can and to shield competent sergeants and the rare honest lieutenant from retaliation from the commander. Parvolo has evaded attempts at extortion by both Hurley and Kilbride, but he managed to do so

without offending either of them. It is something of a small miracle.

Each of the High Captains has bribed watch lieutenants in the Governor's District to keep abreast of the goings-on in the city courts and serve as middlemen to get bribes into the right pockets of judges who are hearing specific cases. The bribes might urge a speedy trial and severe verdict or get a case dismissed or bartered to a lesser punishment. One of the men facilitating such transactions is Lieutenant Ander Larksworth (male Midlunder Ftr5/Enf1) who has a sumptuous upper level residence in the Masian District on Captain's Isle. Ander is a lackey of Commander Middleton, but sometimes he receives orders directly from one of Hurley's enforcers or low captains. Though his tentative loyalty is to Hurley, his real love is coin, and he has facilitated transactions for the other High Captains from time to time.

Mateu Merchant House

This powerful family hopes to leverage some of its connections against the Cathors holding the throne. The matriarch of the clan, Izabella Mateu, rarely if ever visits Five Fingers but is in regular communication with her son Castellan Kelvio Mateu who runs house business in the city. Were he to require assets, manpower, or specialized assistance, it could be provided to him very quickly from



Berck. They have a standing contract with the Red Shields mercenary company to provide bodyguard and escort duty for house interests.

There are two primary goals of the Mateus in Five Fingers: one financial and the other political. Financially they are attempting to gain a better foothold in the city by buying significant merchant or trading ventures. Because of interference from the crown, and thus indirectly from High Captain Banek Hurley, and competition with the Mercarian League, they usually try to do so indirectly through at least one or several layers of intermediaries. No one knows the full extent of the holdings of the Mateus because of such arrangements. They certainly own far more than most people realize, but they have traditionally had difficulty gaining ground in Five Fingers.

Politically they keep an eye on King Baird's interests, movements, or interactions. They are trying to undermine Baird by seducing and manipulating lesser members of his family, most importantly King Baird's grandson Alvor. Kelvio's younger sister Eliana Mateu is the lynchpin in this scheme, and she comes to Five Fingers often to spend time with Alvor. The Mateus are eager to marry their houses together with this pairing. Though Eliana is undeniably beautiful, she is fourteen years older than Alvor, so he may balk at marriage. It is not entirely clear whether Eliana is as cold-hearted as she appears; she may

have acquired a genuine interest and affection for the youth. Regardless, she is loyal to her house and will obey the commands of the matriarch.

High Captains Riordan and Kilbride are most sympathetic to Mateu interests. The Mateus desire very much for Hurley to lose his dominance in the city, and Riordan would make an excellent replacement. The effort is aided by figures in the shadows, as both House Mateu and High Captain Riordan are affiliated with Tamarite Septs. The mysterious Council of Ten has backed the Mateus for centuries and continues to be on friendly terms with this family. The Shroud has also occasionally boasted devotees from among the Mateu family line.

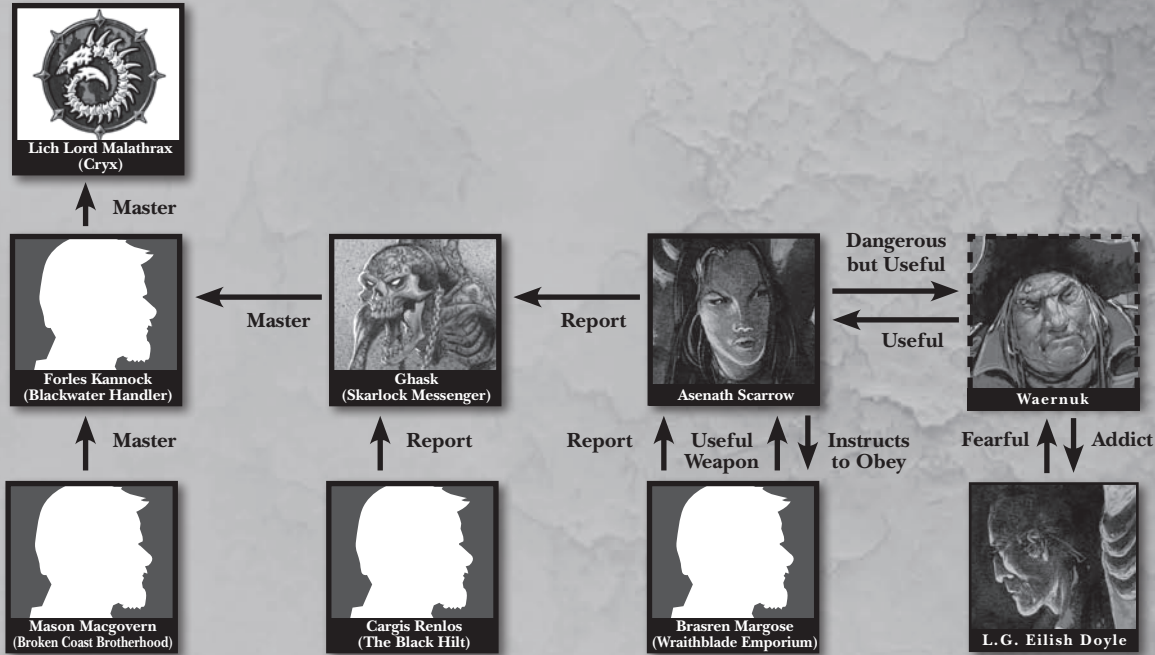
Kilbride's relationship with the Mateus is based on his background as a privateer; he conducted brutal raids against Mercarian shipping and was rewarded by Mateu bounties. Though there is little direct contact, Kilbride is friendly with Kelvio Mateu and favorably disposed toward their house.

Cryxian Agents

The Cryxian Empire once boasted more liberty in Five Fingers, but the tightening of access to the city by the Ordic Navy and agents of the crown has made things difficult. Where once they were allowed to smuggle goods and individuals at will into the city, they must now be

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CRYXIAN AGENTS



discreet. The city remains important to Cryx as one of the few mainland ports accepting their commerce (albeit not openly). The exchange of information is just as important particularly since Cryx has hatched long-term engagements on the mainland.

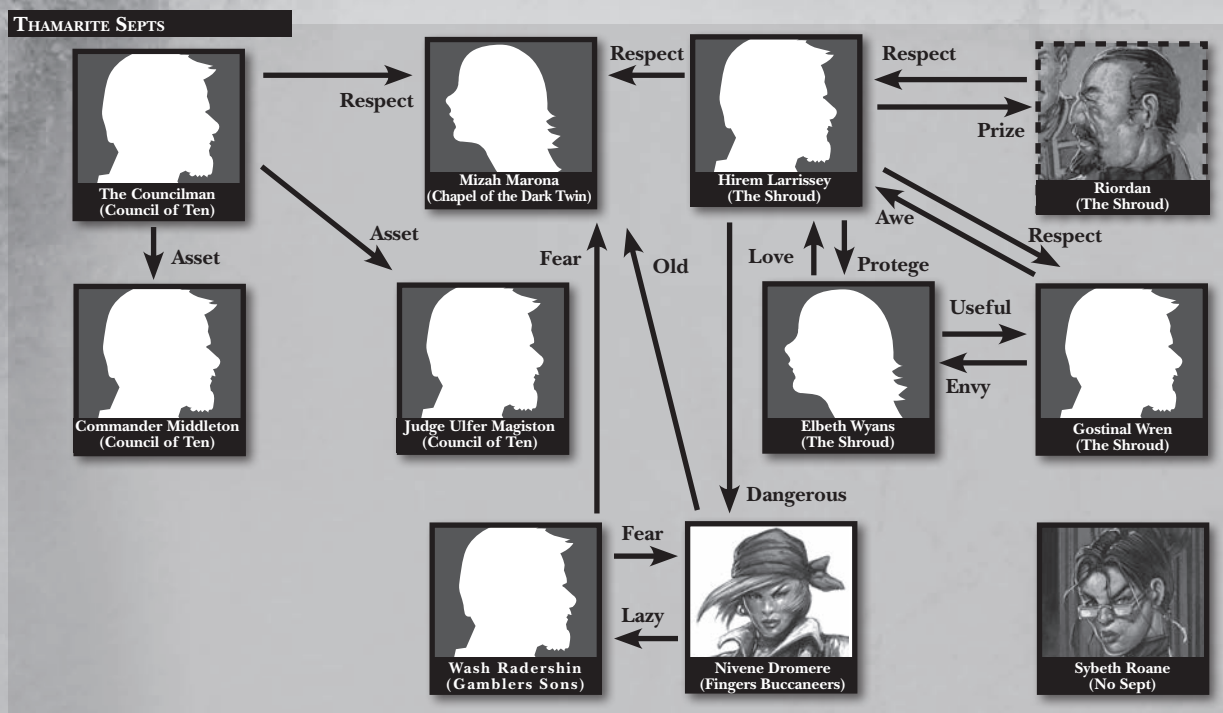
The primary Cryxian agent in Five Fingers is Asenath Scarrow who was groomed specifically for the position by her handlers in Blackwater. Scarrow is reserved for the most subtle upper level dealings in the city. Other individuals who serve Cryx and are subordinate to Scarrow include Cargis Renlos of the Black Hilt on East Wake Isle and Brasren Margose (male Scharde Rog7/Exp2) who runs a small safe house and black market for the Wraithblade Emporium (see IKWG, pg. 76) near a private pier in Captain's Prow on Captain's Isle. Margose's operations are protected by a couple dozen well-armed and dangerous thugs including three ogrun and two trollkin born on Blackrock Island. This small gang has the protection of High Captain Waernuk, whose men steer clear, and can be called upon by Scarrow when she needs their services. They murder at her request and ensure the bodies are put to better uses.

Scarrow's most crucial endeavors involve her ongoing indirect manipulations of High Captain Waernuk, maintaining her position among the city's upper class, and a long-term project involving Castellan Lionor

Cathor, the king's distant cousin. Some of her work with Lionor has already come to pass when he used his control of Cathor-owned trading companies to aid Cryx in smuggling considerable supplies and even troops onto the mainland before the outbreak of war in late 604 AR. Scarrow is concerned that hints of her scheme have begun to surface, and she now considers Lionor a liability which may need to be removed. She has been instructed to keep him alive and in-check, possibly for some deeper scheme against Ord's king. Scarrow was also behind the introduction of Brackbrandy to the Lord Governor via High Captain Waernuk. She has used this substance and a similarly addictive and illegal liquor called Black Wreath Whiskey to cement ties to other nobles of unique usefulness.

Though Scarrow is extremely clever, she is playing a dangerous game that could blow up at any time. The gravest threats to her operations are King Baird's agent Bastian Lattimore, High Captain Banek Hurley, and the various Tamarite septs that have a strong hatred of Cryx.

Scarrow is in contact with Cryx through an intermediary who comes to the city with a number of different merchant and smuggling ships generally under the protection of crews outfitted by the Wraithblade Emporium. Waiting in a shielded vault in its hold is a skarlock named Ghask that brings orders and takes



her reports to Blackwater. Ghask serves a powerful necromancer and smuggling lord named Forles Kannock (male Scharde Nec12/Rog3). Kannock is not subordinate to Lord Craethan Morvaen who rules Blackwater, but he reports ultimately to Lich Lord Malathrax, the enigmatic power charged with gathering information for Cryx from the mainland for Lord Toruk. They say Malathrax has eyes across the mainland, and corpses of those deemed to have known important facts in life are shipped at great expense to him for personal inspection. Forles Kannock has his own diverse intelligence network including agents among the mainland Cryxian armies. He has planted other hidden agents in Five Fingers to ensure Asenath Scarrow's loyalty.

Another element in the Cryxian equation is the mysterious Broken Coast Brotherhood. Though affiliated with Cryx and based in Blackwater, it likes to consider itself an independent organization. The subordinates of the lich lords have a special arrangement with the Brotherhood maintained so long as there is mutual benefit. The Brotherhood is left to its own devices and allowed considerable liberty. Cryx has informants within patiently awaiting any significant discoveries or occult finds. Were the Brotherhood to get their hands on something interesting, it would be promptly stolen. The Brotherhood is useful for getting to places other Cryxians could not. The primary local agent of the Brotherhood is

Masonn MacGovern (male Thurian Rog6/Spy3) who has a secret hideaway and hidden pier below Doleth Island in one of its many forgotten coves.

Thamarite Septs

There is no single organization regulating or controlling the varied Thamarite septs in the city. However, both the Shroud and the Council of Ten are very actively involved in intrigue and plots. The Shroud has carved a place of particular importance among the city's Thamarites to earn at least the grudging respect of rival septs even if they are not "obeyed" by other circles.

One of the best-kept secrets in the city is the identity of the leader of the Shroud, Prolocutor Hirem Larrissey (male Thurian Clr13), known publicly as the Chairman of the Bellicose Trade Board (pg. 47). The only individuals who know his identity are High Captain Riordan and Cantor Mizah Marona, the powerful Radiz priestess who currently oversees the Chapel of the Dark Twin. Hirem is highly placed in the local business community and runs one of the largest sugar and spirits exporting concerns in Five Fingers. He has capable subordinates to free himself for his darker practices as a devotee of Scion Delesle. Even among the faithful, he stays cowed and aloof.

Hirem allows the necromancer Gostinal Wren and a subordinate priestess Prelector Elbeth Wyans

Chapter Seven: Adventure in the Five Fingers

to serve as the apparent leaders of the sept. Hirem meets regularly with High Captain Riordan and the two work closely together. It was Hirem who helped Riordan embrace his dark impulses and fostered his fascination in death magic. Riordan ensures the sept is well supplied with corpses as well as information regarding rival groups.

Hirem is in regular contact with members of the Council of Ten, and several of his subordinates including Elbeth Wyans are actually members of both septs. Hirem has vowed that he will unearth and recover the remains of Scion Bolis during his lifetime, and it remains his most important work. He has recently found evidence to suggest that significant clues and possibly even unrecognized relics of Bolis may be in the possession (likely unwittingly) of High Captain Hurley. Hirem has encouraged Riordan to escalate hostilities with Hurley in the hopes that their struggles will provide ongoing distractions for him to penetrate Hurley's holdings and search for clues. Acquiring the complete remains of Bolis would be an enormous coup for the sept and provide them with unholy blessings of tremendous scope and power.

The exact membership of the Council of Ten and the identity of "the Councilman" will not be detailed here, but this mysterious group can serve any of the needs of

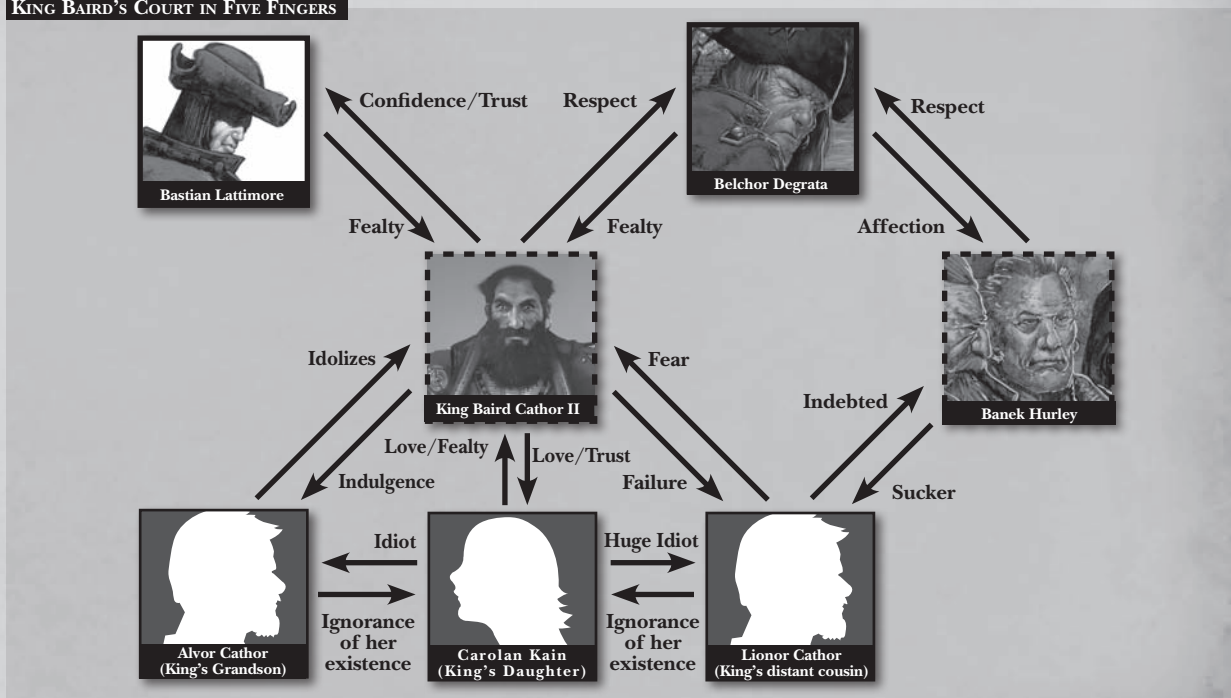
the GM because literally any well-respected member of the community might in fact be a secret member. This could include such notables as High Magus Terpswell of the Fraternal Order, corrupted priests of Morrow, or even the Lord Governor. As noted in Chapter 6, Watch Commander Middleton and Judge Ulfer Magiston are members of this sept. Neither are priests; they are only influential worshippers.

Sybeth Roane is an example of an influential independent Thamarite. She is a woman of tremendous arcane knowledge and skill who is allowed considerable liberty among the septs without being a member. She has ongoing contact with the Shroud and has friends with the Infernal Archive in Ceryl. As she spends almost as much time in Ceryl as Five Fingers, she serves as an informal liaison between certain Thamarites when they need to communicate with one another. (More about Sybeth in Narrators below.)

King Baird's Court in Five Fingers

When King Baird is in the city, he sets up his "court" at the Laden Galleon in the Rivergrav on Captain's Isle where he has his own private suite of rooms. The timeline in this book represents a relatively long hiatus between

KING BAIRD'S COURT IN FIVE FINGERS



visits of the king (hence Lattimore's need to send a written report in Chapter 5), but he could arrive at any time.

When in the city King Baird travels incognito. One of his favorite guises is the fictitious Castellan Govetti Klonoverre from an obscure valley in the northeastern Tordoro grav. In this guise he feigns being a half-blind, hard of hearing, and enthusiastic but unskilled gambler. His disguise is quite convincing and difficult to penetrate even for those trained in such matters, but he is always accompanied by bodyguards and escorts even if he seems to be alone.

The king's top agent in the city is the narrator of Chapter 5 Bastian Lattimore, a man who has his work cut out for him with the ever-changing city intrigues. Though Lattimore's presence has become known to a few figures in the underworld such as Sybeth Roane, the Thamarite narrator of Chapter 6, he has managed to keep a low profile. His meetings with the king are handled with utmost discretion in a controlled environment like the Laden Galleon.

Lattimore's discovery of Asenath Scarrow could well unravel the delicate balance that keeps the city from falling into chaos. His encrypted report on this discovery was intercepted by Sybeth Roane and could spread to others in the Thamarite cults. Neither group has any regard for the national interests of Ord or the preservation of the peace between the High Captains. Indeed, both groups would benefit from added hostilities and bloodshed. Such conflict could provide distractions to let them operate more freely.

Another significant member of Baird's court is Lord Governor Eilish Doyle. The Lord Governor's loyalties have been slightly compromised by both High Captain Riordan and High Captain Waernuk, but he still considers himself a faithful and loyal servant of the crown. King Baird does not have much direct contact with the Lord Governor.

King Baird is shrewd at deploying his offspring as political assets. One of his most reliable contacts in the city is his illegitimate daughter Carolan Kain, one of the three proprietors of the Laden Galleon. She claims to be a Thurian from her mother, but she bears a strong resemblance to King Baird's eldest daughter Carlutia. That Carolan is the king's daughter is a somewhat open secret among Galleon regulars. The king has not had the same success with his grandson Alvor however. He is caught up in the machinations of the Mateus (see above). The king has been reluctant to interfere directly with his grandson, for he recognizes the inevitable rebelliousness of youth, but he will not long abide his son's future heir being made a fool or manipulated by his enemies.

The king is more likely to be upset when he learns of Lattimore's recent discoveries about his cousin Lionor. The most upsetting aspect of this story will be that Lionor Cathor was indebted to Banek Hurley without that so-called 'friend' informing him of the situation. On the recommendation of Lattimore, King Baird will want to deploy more agents to investigate the city. Such an act presents a convenient excuse for players in an intrigue or supernatural themed campaign. Lattimore feels out of his depth with the cults lurking behind the scenes. Finding skilled investigators to brave the horrors lurking below the islands might provide the edge he needs to retain control.

MAJOR CHARACTERS

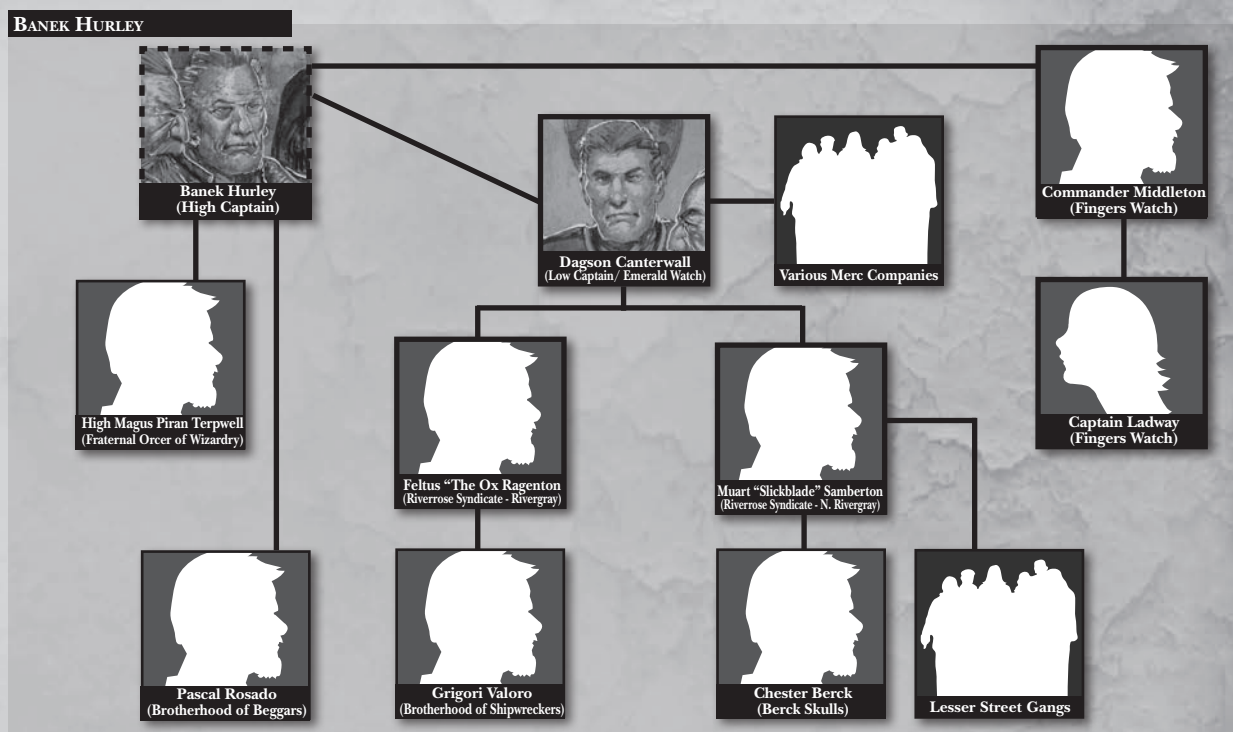
This section provides additional information on major characters, including "GM Only" facts and secrets. Feel free to switch things up and make adjustments to preserve surprises.

BROTHERHOOD OF BEGGARS

Secrecy: Open (Gather Information DC 14); **Organization:** Loose; **Enforcement:** Lax; **Size:** Mob (650+ members); **Location:** Various but largest concentration on Hospice Island/Chesake; **Operations:** Begging; **Alignment:** N; **Cash Limit:** 100 gp; **Member Assets:** 10 gp; **Membership Requirements:** Membership Approval (gather information, bluff, rogue abilities); **Leaders:** Pascal Rosado (male Tordoran Rog5).

Notes: Pascal Rosado seems the shabbiest and least powerful of all of Hurley's gang leaders, but appearances are deceptive. Beneath his foul smell and ill-tailored garments is the man who knows almost as much about the city's plots as Hurley himself. His loose 'gang' hardly comprises every beggar in the city, but he tries his best to make friends with most of those with actual talent at street hustling. Some of these beggars are not as destitute as they appear. This group is often discounted and ignored because his peers are ignorant of just how vital a role it plays in Hurley's intelligence gathering efforts.

Chapter Seven: Adventure in the Five Fingers



The High Captains

Five Fingers is officially ruled by Lord Governor Eilish Doyle, but much of the true power is in the hands of the four High Captains: the king's smiling friend Banek Hurley, the newest fiery contender Durgan Kilbride, the cold-blooded friend of the upper class Jannish Riordan, and the black-hearted old man Velter Waernuk.

Directly below the High Captains stand the so-called low captains who help lead major gangs or the syndicates for each of the High Captains. Sometimes called 'seconds', these are the most trusted and respected enforcers working for the High Captains. It is rare for any High Captain to have more than two or three low captains. In other cases gang leaders, experienced enforcers, or other unique allies may serve crucial roles and help maintain the crime lord's empire.

(Be sure to refer to Chapter 4 for the backgrounds of the High Captains in Belchor Degrata's voice.)

Banek Hurley

Hurley controls Five Finger's secret alliances and tithe to King Baird. He is charged with the duty of collecting and delivering the king's tithe from the other High Captains. He is a loud and likable man who enjoys telling

stories, but in his heart he is a ruthless scoundrel who has shed the blood of innocents and gangsters alike.

Hurley employs hundreds of informants across the city in the Brotherhood of Beggars and has spies in the syndicates of the other High Captains as well. These include Quinn Wersock (male Thurian Ftr5/Enf2), a trusted enforcer in Waernuk's syndicate, Hagle Bray (male Thurian Rog3/Exp3), a pit boss for one of Riordan's lesser gambling halls, and the noted sambertine peddler Shannon Kavanugh (female Alc5) who works for Durgan Kilbride.

Hurley has been reluctant to elevate more than one low captain; he relies heavily on Dagson Canterwall and over a dozen handpicked enforcers. Captain Canterwall runs the Emerald Watch mercenary company as well as being trusted with coordinating considerable activity for the entire Riverrose Syndicate. He is able to divide his syndicate duties among Feltus 'the Ox' Ragenton in the Rivergrav and Muart 'Slickblade' Samberton who looks over the North Rivergrav. Other significant individuals in Hurley's organization include Grigori Valoro who runs the Brotherhood of Shipwreckers, Chester Berck of the Berck Skulls gang, and other petty gang leaders who keep competition off his turf.

As important as any of these men is Hurley's hold over Watch Commander Middleton and Watch Captain Sherill

Ladway (see Cabals, Five Fingers Watch, above). Hurley has also gained a recent influence over High Magus Piran Terpswell of the Fraternal Order who owes him a financial debt for exceptionally bad gambling losses. Piran dipped into funds of the Order treasury, which would get him in trouble with the Ceryl headquarters if it were to come to light.

Hurley has changed over time. Slowly but inexorably his greed is taking hold of him. There is a harder light in his eyes, a ruthlessness he did not once possess. His fealty and friendship to King Baird have shifted. Hurley

still considers Baird a friend and remembers their youth fondly, but he is always looking out for himself first. One sign of this shift in attitude is the way he recently exploited the king's cousin Castellan Lionor Cathor who remains indebted to him even after Cryx helped the castellan pay off his initial debts. Hurley is a man who always likes to have a few extra aces up his sleeve, and he views Lionor Cathor as such an ace.

Short Term Goal: In the short term, Banek Hurley hopes to defeat High Captain Riordan who has been increasingly

HIGH CAPTAIN BANEK HURLEY

Male Human (Thurian) Fighter 10/Rogue 8,
AL Lawful Evil, Born 546 AR

Medium-size Humanoid

Init +3 (+3 Dex); Senses: Listen +16, Spot +16

Languages: Cygnaran, Ordic, Five Cant, Khadoran (spoken only)

Reputation: 59

AC: 25 (+3 Dex, +3 ring, +9 breastplate), touch 16, flat-footed 22

hp: 120 (10d10 + 8d6 + 36)

Fort: +11; Ref: +13; Will: +8

Speed: 20ft. (4 squares) w/breastplate; 30 ft. (6 squares) otherwise

Melee: *Blade of the Drunken Duelist* +23/+18/+13/+8 (1d8+8/19-20)

Ranged: +3 *mechanikal military pistol* +22 (2d6+3+1d6 fire/19-20, x3) or *doubleshot holdout pistol* +19/+14 (2d4-2+1d6 fire/19-20, x3) or *throwing knife* +19/+14/+9/+4 (1d3+3/19-20)

Space: 5 ft.; Reach: 5 ft

Base Attack: +16/+11/+6/+1; Grapple +19

Atk Options: Cleave, Combat Expertise, Improved Feint, Power Attack, Quick Draw, Rapid Shot

Special Attack: Sneak attack +5d6

Abilities: Str 16, Dex 16, Con 14, Int 16, Wis 12, Cha 20

SQ: trapfinding, evasion, trap sense +2, uncanny dodge, poison resistance +4 (*blade of the drunken duelist*), *freedom of movement* (*greatcoat of liberty*), *nondetection* (*greatcoat of liberty*), major fire resistance (*ring of the king's shield*), *Boon of the Left Hand of Bolis* (see below)

Feats: Cleave, Combat Expertise, Combat Reflexes, Exotic Weapon Proficiency (small arms), Improved Feint, Leadership, Negotiator, Point Blank Shot, Power Attack, Quick Draw, Rapid Shot, Made*, Weapon Focus (longsword), Weapon Specialization (longsword)

Note: High Captains receive benefits of society feats for their syndicates even if not listed.

Skills: Appraise +15, Bluff +26, Climb +7, Craft (Small Arms) +11, Diplomacy +20, Gather Information +22, Intimidate +20, Knowledge (Local) +18, Listen +16, Move Silently +13, Open Locks +11, Profession (Gambler) +11, Profession (Sailor) +8, Ride +5, Search +11, Sleight of Hand +9, Sense Motive +22, Spot +16

Extraordinary Abilities: Crippling Gouge (Ex), Knockout Grip (Ex), Sneak Attack (Ex), Trapfinding (Ex), Evasion (Ex), Trap Sense (Ex), Uncanny Dodge (Ex)

Possessions: *Blade of the Drunken Duelist* (commissioned by King Baird for Banek shortly after his crowning, a +3 quenched serricsteel longsword which bestows trollkin-like Poison Resistance +4 if worn at the waist or wielded), *Ring of the King's Shield* (+3 *ring of protection*, also bestows *major fire resistance* and can bestow *feather fall* 1x/day), +4 mechanical breastplate, *Greatcoat of Liberty* (bestows *freedom of movement* and *nondetection*), Rynnish doubleshot holdout pistol, mechanical military pistol +3, 12 rounds incendiary ammunition, four throwing knives, two gold rings set with emeralds (4000 gp each), personal platinum seal carved with a river delta (1,200 gp), 3 doses Corben's healing elixir, jar of sharpsalve. Also, as a special boon for owning (even unwittingly) an artifact of Sc. Bolis, Hurley receives the *Boon of the Left Hand of Bolis*. He does not need to have the item on his person or even near his person to receive this benefit, but he will lose it if this item is ever stolen or given away. By this boon, if Hurley fails a saving throw that would result in his death, incapacitation, or severe injury (half or more of his total hit points), he can reroll the saving throw once. Hurley is one of the wealthiest men in the region and could have access to any number of other pieces of equipment and items as needed, including specialty mechanical or arcane enchanted items.

Religion: Very casual Tamarite occasionally asking Scion Bolis for luck; no patronage benefits.

Chapter Seven: Adventure in the Five Fingers

challenging some of his domains, particularly in shipping. Hurley does not necessarily intend to kill or destroy Riordan but at least humble him and squash his ambitions. Hurley wants to cement his position as the top High Captain and widen the gap between himself and the others.

Long Term Goal: Hurley was the main force behind the Four Star Syndicate, and this is an area that holds increasing interest for him. He is no longer satisfied manipulating Five Fingers, and he hopes to play a hand in affairs of state using the Syndicate as his long arm. He considers this essential to his long-term survival since he is already looking past the inevitable death of King Baird Cathor II and anticipates the crowning of King Baird III, the General of the Ordic Army and a man who has no tolerance for Five Fingers. Hurley wants to position himself to survive that transition and prove his usefulness by controlling the most extensive network of mercenaries in western Immoren. Similarly, Hurley has been making attempts to extend his information gathering capability across the region.

Special Secrets: One fact unknown even to Hurley is he has inherited one of the relics of Scion Bolis, an item eagerly sought by the Shroud and many occult, religious, and arcane organizations. It is a skeletal hand of Bolis incorporated into and disguised as an ornamented goblet—one of many pieces of miscellaneous booty and expensive knick-knacks he has acquired over the decades.

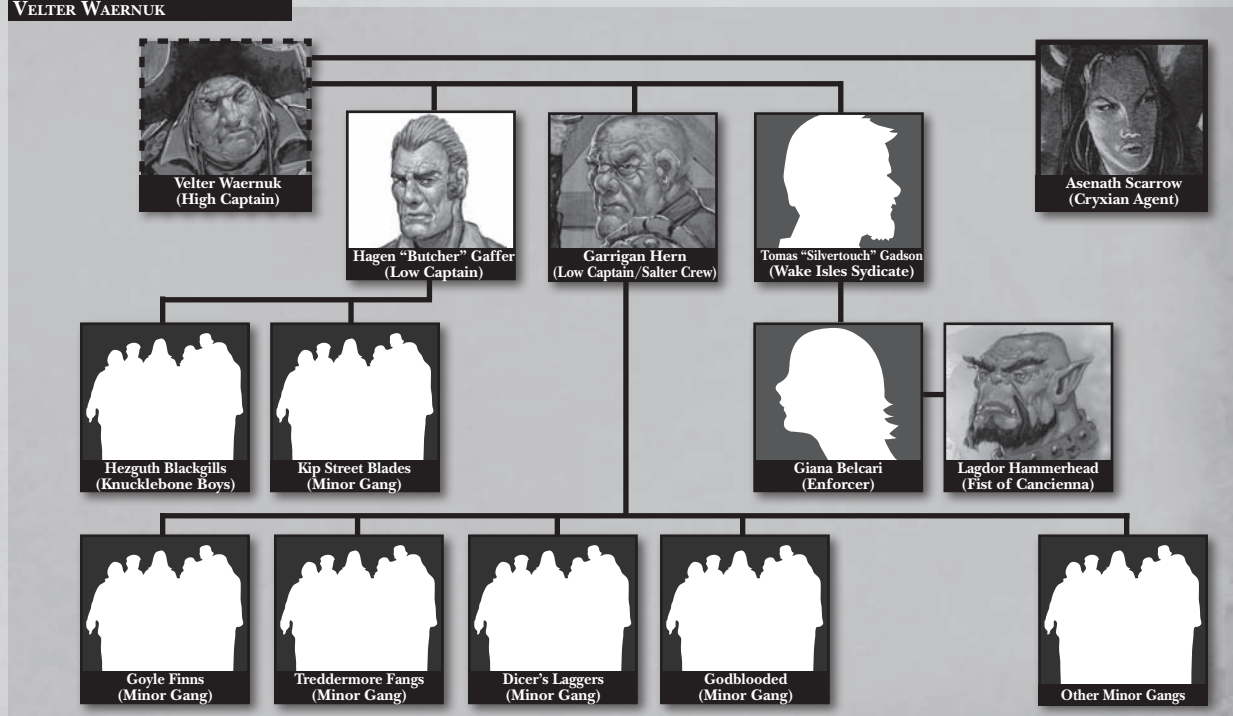
Hurley appreciates the goblet's striking appearance and placed it on a shelf in his hidden headquarters in the Emerald District. The finger bones are cunningly wrought into the metal ribbing extending up along the sides of the goblet, and the wrist-bones are fused into the handle at the base. It is completely impossible to discern it as anything unusual by divinatory magic short of *legend lore*.

Its exact powers are unknown (although one 'boon' is listed below), but certainly it would be a relic of potency in the hands of those who could unlock its potential. Likely it has some effect on Hurley even without being directly manipulated. Perhaps it brings his organization an unusual amount of luck (generally good, sometimes very bad). The Shroud has the barest hint of this item, but they receive many false leads and have not had occasion to investigate. The relic's current guise is unknown to them, but if they investigated closely they could likely discern its nature.

Velter Waernuk

A bitter old man, High Captain Velter Waernuk is dangerous and rightly feared for the exploits of his hell-raising youth when he lived as a pirate captain and built a fleet of vessels said still to be operating along the Broken Coast. His flagship was an enormous sidewheeling galleon called the "Faithless." Officially he retired to Five Fingers to rest in his old age.

VELTER WAERNUK



Waernuk is still quick to turn to violence to solve any problem, but the problem he currently seeks to solve cannot be outfought. He is growing old, and he is increasingly aware of his mortality. His attitude toward this notion changes from day to day, but he vacillates between two moods. In one he wants to go out in a massive blaze of glory where he takes down as many of his enemies as he can grab and make them drown in piss and blood to pave the way to Urcaen. In less bitter moments, he considers that death may not be inevitable. There are ways to evade mortality after all.

He has not given up his determination to rule all of Five Fingers although increasingly he sees it as only possible

through bloody all-out war against his rivals, particularly Kilbride and Hurley. Boasting the largest gangs of any of the High Captains, Waernuk could very well put on a private war of impressive standing, particularly if he called in his pirate fleet sailing along the Broken Coast. The gangs owing him homage include the Salter Crew, the Fist of Cancienna, the Knucklebone Boys, the Goyle Finns, the Treddermore Fangs, Dicer's Laggars, the Kip Street Blades, and the Godblooded.

What Waernuk has never understood is that raw force is not the way to rule Five Fingers; those with organizational skills and aptitude in subtle intrigue have

HIGH CAPTAIN VELTER WAERNUK

Male Human (Scharde) Rogue 9/Fighter 6,
AL Neutral Evil, Born 539 AR

Medium-size Humanoid

Init: 7 (+3 Dex, +4 Improved Initiative);

Senses: Listen +10, Spot +10

Languages: Cygnaran (comfortable with Scharde dialect), Ordic, Finger Cant

Reputation: 54

AC: 21 (+7 *leather*, +3 Dex, +1 reinforced greatcoat), touch 13, flat-footed 17

hp: 83 (9d6 + 6d10 + 15)

Fort: +9; Ref: +11; Will: +11

Speed: 30 ft. (6 squares)

Melee: *Vurrak's Cutlass of Ghastly Wounds* +17/+12/+7 (1d6+6, 18-20/x2)

Ranged: +2 *mechanikal military pistol* +17 (2d6+2 /19-20, x3)

Space: 5 ft.; Reach: 5 ft.

Base Atk: +12/+7/+2; Grp: +14

Atk Options: Cleave, Combat Expertise, Combat Reflexes, Dodge, Improved Trip, Power Attack

Special Atk: Sneak attack +5d6

Abilities: Str 14, Dex 16, Con 12, Int 15, Wis 9, Cha 15

SQ: trapfinding, evasion, trap sense +3, uncanny dodge, improved uncanny dodge, DR 20/magic vs. ranged attacks (*armor of the wake isles*), DR 3/bludgeoning (reinforced greatcoat), immune to poison (*periapt of proof against poison*).

Feats: Alertness, Blind-Fight, Cleave, Combat Expertise, Combat Reflexes, Dodge, Improved Initiative, Improved Trip, Iron Will, Power Attack, Made

Note: High Captains receive benefits of society feats for their syndicates even if not listed.

Skills: Appraise +14, Balance +9, Bluff +16, Climb +10, Craft (Small Arms) +9, Diplomacy +6, Disable Device +10, Heal +7, Intimidate +21, Jump +10, Knowledge (Local) +17, Listen +10, Move Silently +8, Profession (Sailor) +11, Search +5, Sense Motive +10, Sleight of Hand +10, Spot +10, Swim +9, Use Rope +8.

Extraordinary Abilities: Sneak Attack (Ex), Trapfinding (Ex), Evasion (Ex), Trap Sense (Ex), Uncanny Dodge (Ex), Improved Uncanny Dodge.

Possessions: *Vurrak's Cutlass of Ghastly Wounds* (+4 blood-forged steel scimitar crafted by a black ogrun of Dreggsmouth, Vurrak Charnelforge the Meatsmith; this weapon has the property of *wounding*, and if the wielder of this weapon rolls a 6 on any d6 for damage, he can roll another d6 and add its result to the first roll. This continues until he does not roll a 6. This potent weapon has encouraged Waernuk's bloodthirsty nature by slowly tainting his mind.) *Armor of the Wake Isles* (leather armor +5, bestows +5 to Will saves and damage reduction 20/magic against ranged weapons, requires immersion in fresh human blood from a corpse no more than five minutes old once per month to retain its benefits), *periapt of proof against poison*, mechanikal military pistol +2, reinforced greatcoat. In addition to these items, Waernuk is High Captain of the Wake Isles Syndicate with access to enormous wealth and the resources of his smuggling empire (including tremendous access to the city's black markets). He is capable of acquiring any other items he may require. This includes items from Cryx considered illegal on the mainland.

Religion: Waernuk is not religious (non-practicing Thamarite by default)

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constantly eroded his power base. His two most trusted subordinates are low captain Hagan “the Butcher” Gaffer and low captain Garrigan Hern, leader of the Salter Crew. He has separated his finances from his muscle and picked Tomas “Silvertouch” Gladson to head up the Wake Isles Syndicate.

A more recent development is Waernuk’s dangerous association with Cryx. As the only Scharde of the High Captains, such interaction is almost expected, but no one knows how deeply his dealings go. Asenath Scarrow considers his corruption a high priority since he holds the key to the Wake Isles. Scarrow has been working on Waernuk and senses an awareness of his mortality.

Short Term Goals: High Captain Waernuk has a particular hatred for both Hurley and Kilbride, and he hopes to kill one or both of them, or at least cripple their organizations. Kilbride is more of an imminent threat to him since they compete over many of the same districts. Waernuk is losing patience in these games of turf and territory and every day becomes tempted to ignore the agreements with his peers and unleash his full wrath on the streets of the city. He is aware that doing such a thing would force the Lord Governor’s hand and could be disastrous to the entire criminal community, but at this point he almost does not care.

Long Term Goals: One of the main things holding Waernuk in check is the temptation of immortality proffered so temptingly by Asenath Scarrow. He is a cagey old man and will not accept a fool’s bargain, but if he can find a way to ensure he does not become a complete slave to Cryx, he might accept. Waernuk has a strong desire to take over Five Fingers completely as difficult and unprecedented as it might be. He is tired of squabbling with the other High Captains and wants them dead or crushed to subservience.

Special Secrets: Waernuk has managed to hide from the other High Captains that he has gotten the Lord Governor addicted to Brackbrandy. They would not approve of this action, but he intends to use the addiction if the opportunity presents itself. His Cryxian contacts have their own plans. Scarrow’s handlers in Blackwater are debating the best way to use such leverage, but some of their proposed schemes are quite diabolical. One includes an effort to dilute and weaken Brackbrandy to create a new and more insidious substance, expanding on some of the efforts they used in the war front by evoking what they called the Balebrand. Some hope to introduce a

liquor throughout Five Fingers that will have a corruptive and addictive influence. It would be considerably weaker than Brackbrandy but perhaps with greater long term potential. The Lord Governor and High Captain Waernuk could be used to try to initiate such a trial effort.

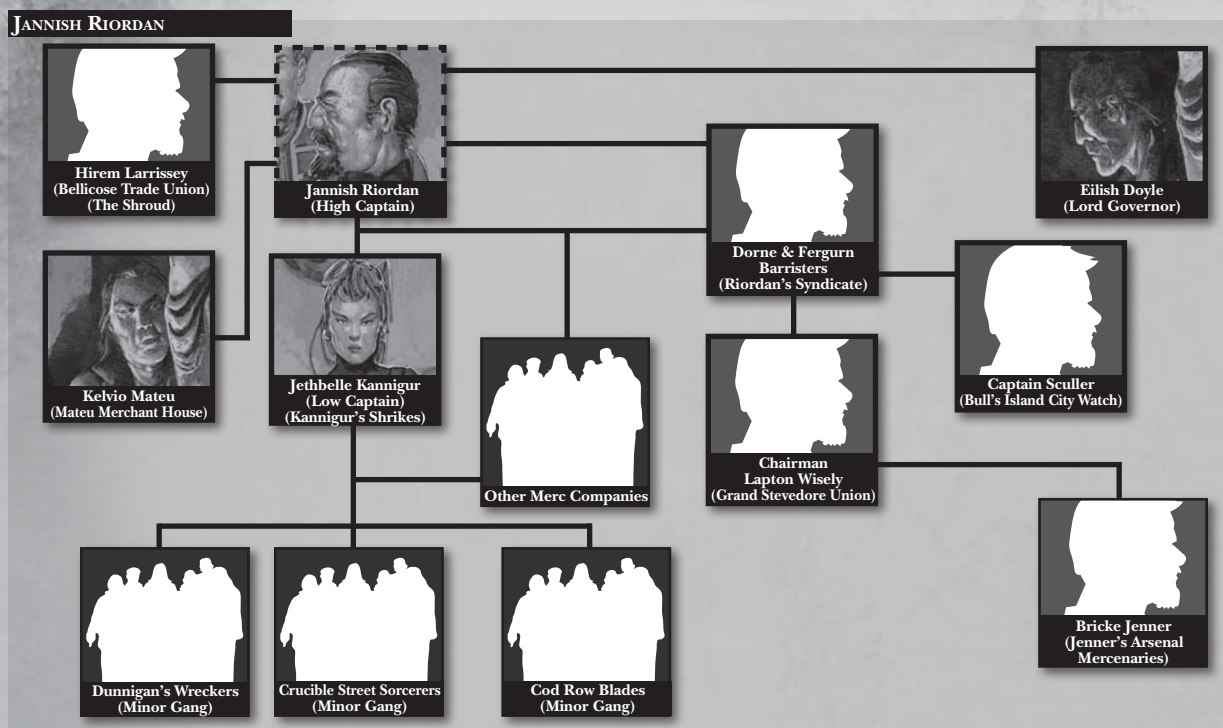
Waernuk’s involvement in selling slaves and corpses to Cryx is another secret he has kept although his rivals certainly would not be surprised. Local members of the Shroud are responsible for a larger share of missing corpses in the city and are involved trying to prevent more from getting into Cryxian hands. If Waernuk were to discover the Shroud interfering in this smuggling operation he might take more active measures to deal with them.

Jannish Riordan

Jannish Riordan is a former mercenary captain most recently of the Olgunholt Raiders, a rugged group of bandits that has been exploiting the Dragon’s Tongue River for decades. Before that he spent time in a number of other companies and has traveled extensively across western Immoren earning a name as a knife fighter to be feared. He does not talk about how things ended with the Raiders, but those in the mercenary game know their older remaining officers have a strong hatred for him. He was involved in an altercation with the beloved former owner of the company and slit his throat although no one was present or could prove it. They all knew Riordan and the “head man” did not see eye to eye, and they asked him not so politely to leave. Not having any fear of them but knowing his time among them had come to an end, Jannish moved to Five Fingers.

Every single move Riordan has made since coming to Five Fingers has been coldly calculated and planned in advance. He is almost obsessive in his meticulous approach to any endeavor he undertakes, whether leading mercenary bandits, controlling a criminal empire, or delving into the darker mysteries of Thamarite worship. Riordan gave his services to High Captain Nielson while planning the entire time to kill him and take his place. No one in the organization even suspected anything was afoot except those carefully chosen to enact the vital aspects of his plan. Riordan prefers to strike like a snake from the grass, giving no warning rattle or even a hiss before sinking his fangs into his prey.

Riordan has been a Thamarite for as long as he can remember, at least in spirit. He began offering prayers to Scion Roth as a mercenary and found it just felt right



to do so. Not long after working in Five Fingers he was approached by some of the city's Thamarites and found himself drawn naturally into their company. He eventually shifted his patronage from Roth to Delesle and found the deeper mysteries of death and unlife far more fascinating than the simple example of the bandit general. He was quickly recruited into the Shroud and has not looked back since. He quickly became one of their most powerful allies and instruments in the city. Jannish is no simple tool or dupe, however, but a full partner in the sept's business. Though he has no arcane or spiritual power, he is an extremely intelligent man and has a remarkable layman's knowledge of death magic picked up from his mentors in the sept. He has proven capable of surprising insight in this arena; he is able to work alongside Gostinal Wren, a full necromancer, and provide meaningful suggestions. The secret leader of the Shroud, Hirem Larrissey, has also accepted him as a peer although the cantor certainly hopes to use the High Captain for his own agendas. They are able to meet quite comfortably under a legitimate façade.

One would never guess that the subtle struggles with the other High Captains were not Riordan's sole obsession, for he has shown such skill at the games of criminal empire. He has enormous sway over the city's upper class and very profitable holdings across Bull's Island in particular. He has also made inroads into a number of

Banek Hurley's traditional domains, challenging him to defend and hold those territories.

Riordan relies on a number of individuals to help run his criminal enterprises, but he watches them closely. His attention for detail never allows discrepancies to rest uncorrected. His only open low captain is Jethbelle Kannigur of Kannigur's Shrikes whom he considers the perfect killer. They have had a periodic on-and-off affair with no particular emotional involvements based more on mutual respect than attraction. For his darker dealings, Riordan relies heavily on the law offices of Dorne & Fergurn. Both barristers are the secret puppet masters of the illegal side of the Grand Stevedore Union serving as Riordan's syndicate. The company's Chairman, Lapton Wisely, is happily kept in the dark about this side of things and left to focus on the company's cover operations. Dorne & Fergurn are fellow Thamarites and while not officially members of the Shroud, they coordinate many dealings that facilitate their work. Another important cog in Riordan's empire is Bellicose Island's watch captain, Gervis Sculler, who is terrified of the High Captain and obeys him without hesitation.

One of Riordan's most carefully cultivated relationships is his friendship with Lord Governor Doyle with whom he meets regularly. He has not yet learned of the Lord Governor's Brackbrandy habit although he suspects

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HIGH CAPTAIN JANNISH RIORDAN

Male Human (Thurian) Fighter 12/Enforcer 4,
AL Lawful Evil, Born 550 AR

Medium Humanoid

Init: +6 (+2 Dex, +4 Improved Initiative);

Senses: Listen +9, Spot +8

Languages: Thurian, Ordic, Cygnaran, Khadoran, Five Cant

Reputation: 56

AC: 23 (+2 Dex, +6 *Riordan's Suit*, +2 armored greatcoat, +3 *Armband of the Duelist*), touch 10, flat-footed 18

hp: 126 (12d10+ 4d8 + 42 HD)

Fort: +11; Ref: +10; Will: +12

Speed: 30 ft. (6 squares)

Melee: *Punching Dagger of Swift Death*
+23/+18/+13 (1d4+8/x3) or

Ranged: +1 *mechanical military pistol of distance*
+18 (2d6+1/19-20 x3) or +3 *mechanical military pistol*
+20 (2d6+3/19-20 x3) or masterwork thrown daggers
+20/+15/+10

Space: 5 ft.; Reach 5 ft.

Base Atk: +15/+10/+5; Grp +17

Abilities: Str 15, Dex 14, Con 16, Int 17, Wis 17, Cha 17

Special Atk: Crippling gouge, knockout grip, sneak attack
+4d6+2 (*Punching Dagger of Swift Death*) or sneak attack
+2d6+2 (other weapon, +2 is from Scion Khorva patronage)

SQ: DR 5/bludgeoning (armored greatcoat), *nondetection*
(*Riordan's Suit*), *Ring of Mind Shielding*

Feats: Blind-Fight, Combat Expertise, Combat Reflexes, Dodge, Exotic Weapon Proficiency (small arms), Greater Weapon Focus (dagger), Greater Weapon Specialization (dagger), Improved Unarmed Strike, Leadership, Mobility, Shroud Keeper*, Made*, Weapon Focus (dagger), Weapon Specialization (dagger), Will of the Dark Twin*

Note: High Captains receive benefits of society feats for their syndicates even if not listed.

Skills: Bluff +20, *Concentration* +4, Craft (Small Arms) +9,

Diplomacy +11, Gather Information +15, Intimidate +15, Jump +6, Knowledge (Legal) +8, Knowledge (Local) +16, *Knowledge (Arcana)* +8, *Knowledge (Religion)* +8, Listen +9, Ride +6, Sense Motive +15, *Spellcraft* +10, Spot +8, Swim +3.

Extraordinary Abilities: Crippling Gouge (Ex), Punishing Blow (Ex), Sneak Attack (Ex), Street Fighting (Ex), Word of Mouth (Ex).

Possessions: *Punching Dagger of Swift Death* (+4 swift punching dagger; adds an additional +2d6 to any sneak attack damage with the dagger; anyone damaged by the dagger must make a Fortitude save (DC 15) or take 1d2 temporary Strength damage. All powers require wielder to be of evil alignment and a Tamarite, and the weapon detects as evil. The dagger is in a slip dagger harness and can be drawn as a free action. Once drawn it cannot be sheathed or released until it kills a living creature.) *Riordan's Suit* (appears to be normal dark suit of expensive cut but bestows protection as +3 studded leather without the armor check penalty; bestows *nondetection* on wearer), +3 *mechanical military pistol* (kept concealed), +1 *mechanical military pistol of distance* (2x normal range increment, for a 160 foot range increment; kept concealed), *armband of the duelist* (allows wearer to add intelligence bonus as a deflection bonus to AC if not caught flat-footed), *ring of mind shielding*, 4 masterwork throwing daggers (concealed), 10 rounds precision ammunition, masterwork armored greatcoat (custom tailored for ease of concealing both of Riordan's military pistols; he has practiced a technique whereby he can draw either as a swift action), 2 applications Heartstopper poison reserved for special foes (onset: instant, type: injury DC 17, initial damage: 2d6 Con, secondary damage: 2d6 Con; cost 3,100 gold per dose), other poisons, figurine of Scion Khorva. As with the other High Captains, Riordan has access to nearly unlimited resources and can have any number of other items as needed on his person through his syndicate. He has a collection of fine weapons and armor from his career as a mercenary, which he does not keep on his person under ordinary circumstances.

Religion: Secret Tamarite; earlier in life Riordan worshiped Scion Roth, now he praises Scion Khorva (grants him +2 damage when executing a Sneak Attack). He has great respect for Scion Delesle, and makes offerings in her name as a member of the Shroud sept.

something is amiss. News of his addiction may well prompt Riordan to retaliate against Waernuk in some horrible fashion, and his imagination in this regard makes for frightening possibilities. In truth Riordan is one of the few people in a position possibly to help the Lord Governor, but doing so could tip his hand regarding his Tamarite connections, so it is uncertain how it will play out. Ideally

he wants to shift Doyle's addictive reliance into his own hands and remove Cryx entirely from the equation.

Short Term Goals: Riordan would like to make a serious bid to deprive Hurley of the North Rivergrav on Chaser Island since it would provide his syndicate with both ocean-based and river-based trade and smuggling.

He also wants to acquire more holdings on Captain's Isle, primarily to provide more information on activities elsewhere in the city. Riordan's income and assets are very strong; at the moment he thirsts for information, not wealth. He would also like to arrange for more convenient access to the Chatterstones on Hospice since currently he has to go to great pains to meet with Shroud members there. He would love to get his hands on the Cathedral District on Doleth to exploit the crypt below the Morrowan Church, but he is not quite ready to make this kind of move, particularly with agents of the Order of Illumination sniffing around.

Long Term Goals: Riordan is increasingly disgruntled at having only indirect access to the death magic that has become his foremost fascination. After a random run-in with Malefactor Nivenne Dromere, he has begun to thirst for similar power and patronage and has been enquiring into the rites and rituals necessary to become a Malefactor of Scion Delesle. It would be important for him to be able to keep this secret, but it is exactly the type of power for which he has been yearning. As he has become more familiar with the varied Thamarite circles, Riordan has heard that most of House Mateu are members of the faith. He has been making overtures to Kelvio Mateu and might be interested in formalizing a secret alliance with this powerful house that could give them unprecedented access to Five Fingers and thereby to the king.

Special Secrets: You want more than being a secret death worshiper and a member of one of the largest cults in the city? For GMs who want to take Riordan down an even darker road, they could open the Pandora's Box of infernalism. His desire to gain occult power could be accelerated tremendously by the assistance of infernals if a properly negotiated contract was arranged. As a proper Thamarite, Riordan would never offer his own soul (which belongs to the goddess), but the souls of innocents are perfectly acceptable. For example, if he were to arrange for the slaughter and sacrifice of a large number of people (like Mute Sister Island's 800 souls), he could ask for a tremendous supernatural boon from an Executor of the Nonokrion Order. He would need to import an extremely skilled infernalist to conduct such a rite and arrange for the proper ceremony of sacrifice (which could take the guise of a horrible plague)—good material for a horror-themed urban campaign.

Durgan Kilbride

Kilbride is a bristling, bearded fire-haired mountain of a man and a powerful warrior who literally fought his way into his current post. The most recent addition to the High Captains, Kilbride has the blood of many innocents on his hands. He spent a decade in the Thurian navy, then he ventured to Five Fingers and became a sea captain and privateer. Kilbride earned his reputation by targeting Cygnaran shipping vessels, especially those owned by the Mercarian League, making him a hero at home but leading to an enormous price on his head. He had to retire when he ran out of safe ports; every navy wanted the bounty on his head, and it was just a matter of time until he was captured.

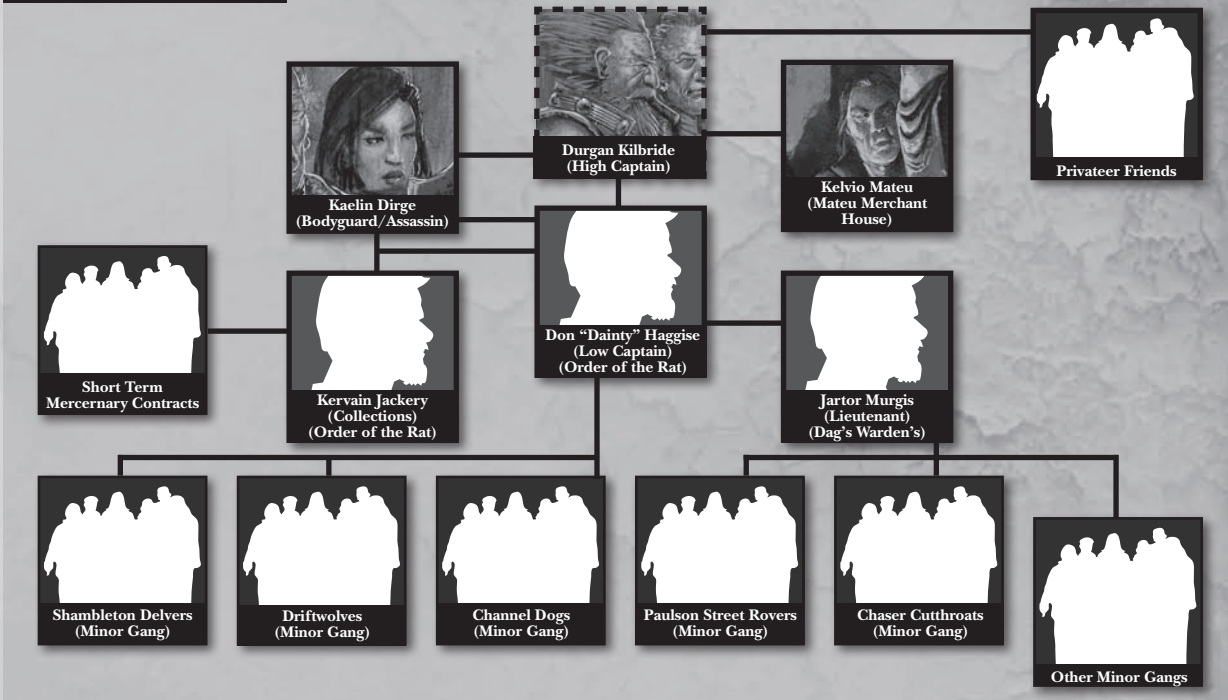
Even in Five Fingers, Kilbride is rarely seen in public without his bodyguard and sometime assassin Kaelin Dirge (female Thurian Ftr6/Rog6), a small wiry woman with dull eyes and a threatening disposition. Though she is rarely referred to as a low captain, she is treated as such by everyone in Kilbride's organization. She is focused almost entirely on his personal protection, the running of his estate's security, and the fulfillment of special tasks at his request. Most of Kilbride's criminal operations are managed by enforcer Kervain Jackery who is in charge of "collections" and low captain Don "Dainty" Haggise who leads Dag's Wardens on Chaser and helps run the Order of the Rat syndicate when Kilbride has other distractions. Dainty Don is a busy man, and his own right-hand man is an enforcer named Jartor Murgis. Jartor keeps track of Dag's Wardens when Don is called away.

There's a bit of tension below the surface between Dainty Don and High Captain Kilbride, primarily as a result of Durgan's slowly increasing paranoia. Though Dainty Don is most certainly the High Captain's right hand, he is kept at a remove on Chaser Island rather than being allowed to control things from Kilbride's estate on Anchor Island. Don has no particular ambitions against Kilbride, but he resents the fact that he is not part of the inner circle and feels that his post on Chaser makes it more difficult to do his job. Don also wants Kilbride to promote a few more enforcers and maybe even a junior low captain to help keep things running a bit more smoothly. As it is, Kilbride's enforcers are spread thin trying to collect extortions across a large area.

Kilbride is still treated as the new High Captain even though he has been there now for five years. His opinions are often ignored at meetings of the Four Star Syndicate,

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DURGAN KILBRIDE



and it is all he can do to hold back his temper. He holds particular contempt for Jannish Riordan, for he feels the smaller man to be condescending and lacking in respect. Nonetheless his main enemy is Waernuk, and he knows the old man is gunning for him. Kilbride is ready to endure the storm and has a battle plan ready.

Short Term Agenda: Kilbride is feeling the heat from Waernuk and would like to deal him some decisive setbacks to buy some breathing room. He is the only other High Captain with a significant ocean presence, including a good chunk of the city's hardened privateers. It is not out of the realm of possibility that the next gang war between Kilbride and Waernuk might take place by boat, maybe even out in the Bay of Stone. Kilbride has a plan to make a bid for the Wake Isles, the heart of Waernuk's territory, which would be an extremely audacious move. From any other man it might be considered impossible, but Kilbride is known for success in his bold schemes. Of course he does not realize just how much Cryx has invested in Waernuk, and it is possible they would find some way to interfere in this kind of attack even if just by covert means coordinated by Asenath Scarrow.

Long Term Agenda: Kilbride has not given up his hatred of the Mercarian League by becoming a High Captain. He has personally fostered bounties on their shipping and is particularly keen on trying to find a way to recover the route to Zu for Ord. Though he is a crime lord, Kilbride

has a strange patriotic streak in this respect perhaps from his old navy days. It has opened him up to overtures from House Mateu, which was always a good sponsor of his as a privateer. Kilbride has not had much impact on the Four Stars Syndicate yet, but he is hoping the organization might allow certain far-reaching plans to undermine the Mercarian League. In the meanwhile he has his hands full dealing with Waernuk.

Special Secrets: Kilbride's most closely guarded secret is that Kaelin Dirge is actually his own daughter—a fact even she does not know. There is little family resemblance; Kaelin takes after her mother whom Kilbride left when he entered the navy. He found out about Kaelin sixteen years later when he tried to check up on her mother on an idle whim. He discovered she had been murdered and eventually tracked down his daughter who had been living a tough life in Chesake Bourg starting as a beggar before learning enough to defend herself and carve a place of respect in some of the lower street gangs. Kilbride has done many bloody deeds, killed hundreds of men, and keelhaunched enemy ship captains after pillaging their goods, yet the plight of his daughter shamed him. He took her under his wing and has rarely let her out of his sight since that time. Their relationship is a strange one; he utilizes her skills for his own gains and employs her as a ruthless assassin. Something seems permanently damaged in Kaelin, and her dull eyes are almost unresponsive to the normal pleasures of life. Still,

HIGH CAPTAIN DURGAN KILBRIDE

Male Human(Thurian) Fighter 13/Rogue 1,
AL Neutral Evil, Born 555 AR

Medium-size Humanoid

Init: 6 (+2 Dex, +4 Improved Initiative); Senses: Listen +10, Spot +11

Languages: Ordic, Finger Cant

Reputation: 50

AC: 21 (+2 Dex, +7 *Kilbride's Studded Leather*, +2 Armored Greatcoat), touch 12, flat-footed 19

hp: 132 (13d10+1d8+56)

Fort: +12 Ref +8 Will +6

Speed: 30 ft. (6 squares)

Melee: *Saber of the King Rat* +23/+18/+13 (1d10+10, 19-20/x2) or *Pig Sticker* +21/+16/+11 (1d6+7, 19-20/x2) or *Fist* +19/+14/+9 (1d3+5, x2)

Ranged: *Greeter* +21 (1d10+2 + 1d6 fire damage, 19-20/x2 + 1d10 fire damage)

Space: 5 ft.; Reach 5 ft.

Base Atk: +14; Grp +19

Abilities: Str 20, Dex 14, Con 18, Int 14, Wis 15, Cha 15

Special Atk: +1d6 sneak attack, trapfinding

SQ: DR 5/bludgeoning (armored greatcoat), spell resistance 19 (*Kilbride's Studded Leather*), *Amulet of Proof Against Detection and Location*

Feats: Alertness, Combat Reflexes, Cleave, Dodge, Exotic Weapon Proficiency (bastard sword), Great Cleave,

Improved Initiative, Improved Grapple, Improved Unarmed Strike, Power Attack, Made*, Weapon Focus (bastard sword), Weapon Specialization (bastard sword)

Note: High Captains receive benefits of society feats for their syndicates even if not listed.

Skills: Bluff +17, Climb +5, Diplomacy +6, Gather Information +7, Intimidation +21, Jump +9, Knowledge (Local) +10, Listen +10, *Profession (sailor)* +5, Ride +5, Search +9, Spot +11, Swim +10, Use Rope +2.

Possessions: *Saber of the King Rat* (heavy mechanical bastard sword of speed +3), *Pig Sticker* (+2 short sword, if victim takes damage he must make a Will save (DC 15) or be paralyzed for up to 5 rounds; each round the victim can attempt another save to break the paralysis as a full round action that does not provoke an attack of opportunity), *Kilbride's Studded Leather* (+4 studded leather, bestows spell resistance 19), *Greeter* (+2 flaming burst mechanical heavy crossbow), *Amulet of Proof Against Detection and Location*, 10 +2 bolts, 3 applications of *Corben's Healing Elixir*. As with the other High Captains, Kilbride has access to nearly unlimited resources and can have any number of other items as needed through his syndicate.

Religion: Kilbride is very superstitious but not religious (non-practicing Thamarite). He has made offerings for luck to Scions Bolis, Drayce, Khorva, and Roth but also Asc. Doleth and even Asc. Ellena when he felt it might help his ventures. No patronage benefits.

she displays a pride in her work and a genuine enjoyment in ending the lives of Kilbride's enemies, so he indulges her by providing her with more. In his own way he is doing what he can to make her happy and protect her at the same time. One reason for his paranoia is a fear that his enemies will discover her origins and use her against him. She is both his greatest shame and his largest pride, and he considers his love for her his only true weakness.

THE NARRATORS**Gowan Branduff
(Chapter One)**

Gowan Branduff is the foremost chronicler and war-bard of the Sons of Thuria mercenary company headquartered on Crane Island. Only the largest and

oldest mercenary companies still continue this tradition of trusting the chronicler to keep a record of their history and continue to track the battles they fight and the stories of notable members of the organization. This practice is important to the Sons of Thuria since they consider themselves more than a mercenary company. Their members consider themselves the legacy of a lost and noble culture they hope someday to restore.

Not all members of the company are equally devoted to this cause, but Gowan is a true believer and knows the history of Thuria and the nearby region better than anyone in the city. His research into Ceryl, Five Fingers, and a number of forgotten cities that used to dot this region in the times of ancient Thuria are exhaustive, and what he does not remember can be found in one of hundreds of tomes in his personal library, which is by extension the library of the Sons of Thuria.

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Gowan is a tough looking but seasoned man in his early forties. His wife Shelise (female Thurian Wiz5/Exp4) works as an alchemist licensed by the Order of the Golden Crucible. She is able to craft blasting powder and does so for the company. They have three sons and a daughter, and his eldest son Gowan Junior (male Thurian Ftr2) has joined the company. His immediate family lives on Crane Island, but he has relatives abroad, including some in northwestern Cygnar. The Branduff line is vigorous and far-spread, and they share a penchant for genealogy and history.

Gowan can make an excellent contact for players in the city, particularly those who need to find historical information. Though Gowan knows little about the secret stashes below the city, his lore could be used to narrow the scope for such a search or provide additional information about the various districts from a historical perspective. He spends considerable time off Crane Island engaged in contracts.

Male Thurian War-bard 10,
Neutral Good, Born 562 AR
Abilities: Str 14, Dex 14, Con 12, Int 16, Wis 12, Cha 16
Religion: Morrowan, Asc. Angellia

Rorgun Wadock (Chapter Two)

Rorgun Wadock is a member of the thriving Wadock family that has appeared in other books such as the *Witchfire Trilogy Collected Edition*. He is the older brother of Gunner Wadock and the uncle of Megan Wadock. He is a large burly man starting to show his age. He is strong as an ox and knows how to fight, and he has been involved in all manner of brawls both within and outside the city.

The three Wadocks left Corvis in 603 AR right before the Battle of Corvis, which they were glad to escape. Though Gunner continues to travel and trade, both Rorgun and Megan settled in Five Fingers. Among a number of jobs Rorgun has performed in the last few years, he has primarily worked as a bodyguard and muscle at local taverns. He has a stash squirreled away from helping his brother, including the sale of laborjacks heisted from Corvis, so he does not need to work to survive. He moved into the Masian District on Captain's Isle popular with former Cygnarans, and he has a sizable dwelling above a local tavern called Gadson's Refuge. The bartender Liffe Gesser (male Morridane Exp2) rents it to him.

Rorgun looks after his niece who has become one of the finer examples of a Fingers Watch sergeant on Chaser Isle in the Whaleneck. She may be too principled for the city, for she has not gotten in the habit of looking the other way and not arresting gang members or enforcers who pass through her region. Rorgun worries she may not be bent enough for Five Fingers and wonders if he should have left her in Corvis.

Though Rorgun is relatively new to the city, he knows it well having done a lot of wandering and exploring. He is particularly knowledgeable about the city's nightlife and taverns and has an affable nature that makes it easy for him to make friends. However, he is still prone to fighting, particularly if drinking, but he is a good person to have at your side when trouble starts. For PCs from Corvis or anyone new, he is an excellent guide, particularly for lower level adventurers.

Male Thurian Fighter 5/Rogue 1,
Chaotic Neutral, Born 567 AR
Abilities: Str 17, Dex 15, Con 15, Int 13, Wis 8, Cha 12
Religion: Very casual Tamarite, prays to Sc.
Bolis for luck; no patronage benefits

Aldon Isleson (Chapter Three)

There are not many dwarves in Five Fingers, but Aldon Isleson likes to think he makes up for the rest. Aldon has been living in Five Fingers since 533 AR. With the possible exception of a few trollkin elders, he may have lived there longer than anyone else still alive. He came to the city as a young dwarf after being exiled from Ghord as punishment for theft in Rhul. He was lucky; he might have faced branding, maiming, or worse since Rhul has never been kind to thieves. Aldon claims he was an initiate in the famed Glomring (IKCG, pp. 134-135) before his exile, a mysterious brotherhood of "lurkers" hired as mercenary spies in the feuds between clans. Comprised of former outcasts, beggars, and the clanless, the Glomring nonetheless has a strict code including a prohibition against stealing goods or wealth from other dwarves. The Glomring steals only information.

Aldon says he violated the rule early, not seeing the point of having his abilities without being able to get any profit, and it led to his exile. He refuses to name his former clan and adopted the name Isleson shortly after settling in Five Fingers. He is considered to be the finest entry-man in the city and has become a local legend—quite an achievement in Five Fingers. He has

survived by being slow, careful, and methodical almost to a fault. His peers have been frustrated by Aldon's refusal to join them on risky jobs, and he never partners with anyone. He performs few thefts in a given time span and is determined not to draw attention. As an independent operator in a city that hates independents, he is rightfully paranoid. There is a bounty out for his capture endorsed by High Captains Riordan, Hurley, and Waernuk who would all be glad to be rid of him permanently. However, the bounty is relatively low for the difficulty of such a task, and there have been few takers. Aldon says the High Captains want him gone but are not willing to invest in making it happen.

Aldon is cagey about his home and does not trust anyone with its exact location. He will talk about where he has lived in the past but not where stays now. He will admit to spending a large chunk of time among the Rigs, both over Captain's Isle and the smaller network over the Tow Bridge and the bridge districts of Chaser and Doleth. Despite his reputation and the contract on his head, he is not too difficult to find for those who want to track him down. Aldon is a folk-hero among the city's gobbers and bodgers, and they are willing to get messages to him if need be (and if asked by someone they trust). He can also be found in some of the city's drinking and gambling establishments, but he keeps to no one routine.

There is no better mentor for a second-story man in western Immoren, but convincing Aldon to take in protégés or apprentices would be a quest in itself. He dislikes being tied down, and while he is willing to provide friendly advice, he likes to keep trade secrets to himself. The old dwarf is chummy to those in the trade and admits to a feeling of kinship with fellow burglars, particularly those with no affiliation to the High Captains.

Male Rhulic Rogue 9/Second-Story Man 10,
Neutral, Born 503 AR
Abilities: Str 14, Dex 17, Con 15, Int 14, Wis 16, Cha 11
Religion: Casual worshiper of the Great Fathers,
particularly Jhord

Belchor Degrata (Chapter Four)

Thane Belchor Degrata was native-born in Five Fingers in 534 AR deep in the slums of Hospice Island following in the wake of the terrible Beggar's Plague. He started a life of crime as a youth, killed a man when he was ten, and grew up fast. He has led a long and fascinating life,

having worked at sea as a privateer before returning to Five Fingers to become a gang enforcer.

Belchor's fortunes changed when he befriended a couple of impulsive youths Prince Baird Cathor and Banek Hurley. He was an exceptionally skilled, cunning, and ruthless man who likely would have made an eventual bid for High Captain regardless of these notable friends. His rise was slow but inexorable, and he became a High Captain at 47 years old. Unlike most, he rose through the criminal ranks in the city rather than seizing the title from the outside. He comes across as a charming (if rugged) old man, but Belchor has killed more men than he can remember and is still feared in the underworld. He puts on a facade of being harmless in his role as a landed thane, but he stays very much in touch with the news in Five Fingers. He remains friends with High Captain Hurley and is one of the few men King Baird would turn to for advice. His retirement in 602 AR was unprecedented in the history of the city, and it was made possible only by the shielding hand of the king.

Belchor returned to Five Fingers recently to attend the funeral of an old black market fence named Wagger Gildea with whom he used to run in the old days. Though he claims to have no interest in the affairs of the city, some think he may be testing the waters for coming out of retirement. Others think he came at the behest of King Baird. Such a thought makes High Captain Hurley sweat a bit.

Belchor's true agenda is up to you as the GM. He might serve as an interesting outsider contact for PCs, particularly for those interested in pursuing a life of crime in the city. Belchor appreciates having proxies. He works best as an indirect figure who offers advice from the shadows with a smile and a self-deprecating remark. He can serve as a useful device to launch intrigue-based campaigns.

Male Thurian Rogue 5/Fighter 5/Enforcer 6,
Neutral Evil, Born 534 AR
Abilities: Str 12, Dex 10, Con 10, Int 16, Wis 19, Cha 17
Religion: Casual Tamarite, Sc. Drayce

Bastian Lattimore (Chapter Five)

Bastian Lattimore is King Baird's main agent in Five Fingers. Not only does he have an almost preternatural awareness and perception of his surroundings and an uncanny ability to discern truth from lies, but he has also

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shown himself to be utterly loyal and trustworthy. Such qualities are important to the king in a hive of uncertainty like Five Fingers. He can blend into a crowd and be forgotten instantly. His face is unremarkable among the city's countless Thurians.

Bastian's loyalty to King Baird is personal and rooted in his family. Bastian's father Jestun Lattimore was a soldier in the Ordic Army who served with distinction before retiring to become a volunteer watchman in Berck where he raised a family. He tried to do his job honestly and conflicted with the Mateu Merchant House when he refused to accept bribes. He did not go out of his way to cause trouble, but they considered him a thorn that needed to be neutralized. The Mateus conspired to frame Jestun for a crime he did not commit and bribed a judge to have him sentenced to death by hard labor.

Bastian was in his adolescence at the time and turned to thievery to feed his family. He still does not know how King Baird learned of his situation nor why he decided to intervene personally, but the king overruled the verdict and pronounced Jestun innocent of the charges against him. The king paid to have Bastian's entire family moved to the capital.

Bastian did not have any direct interaction with the king for many years, but he came under the care and tutelage of instructors in service to His Majesty. He was educated and groomed to become a master of intrusion, stealth, disguise, forgery, investigation, and interrogation. Bastian embraced his path with enthusiasm and drive, and his devotion to the king has never wavered. He has performed many secret tasks in service to the Ordic throne including abroad in Khador, Llael, and Cygnar. In 604 AR the king dispatched him to Five Fingers on specific instructions to infiltrate the city, keep tabs on its web of intrigues, and root down Cryxian agents. It is a task for which he is perfectly suited. He despises the city's criminals, particularly the High Captains and corrupt members of the watch. He has a personal grudge against the Mateus and hopes to find solid evidence of their treachery.

GMs are advised to be cautious allowing the PCs to interact directly with Lattimore. In an intrigue game he can become an important ally or antagonist over time, but he should come to their attention only slowly and on his terms.

Male Thurian Rogue 9/Spy 5,
Lawful Neutral, Born 568 AR
Abilities: Str 12, Dex 16, Con 12, Int 16, Wis 20, Cha 14
Religion: Casual Morrowan, Asc. Markus

Sybeth Roane (Chapter Six)

Sybeth Roane is an infamous figure among the occult community of western Immoren, and her name is known in Ceryl, Caspia, Leryn, and even Korsk. Though she does not flaunt her Thamarite religious beliefs, it is an open secret, and she has never made excuses. She has evaded attempts to pin crimes on her or to levy charges of necromancy or infernalism; no proof of such deeds has been unearthed. The Morrowan Church and their affiliated Order of Illumination hate her, but they have no evidence that would allow them to act against her in good faith. She is similarly hated by some Magi in the Fraternal Order of Wizardry, and she has stolen tomes from which she has learned lore normally reserved to their membership.

Despite ominous rumors, those with more open minds admit Sybeth is a brilliant researcher and arguably one of the top arcanists alive in western Immoren outside the Fraternal Order and the Greylords Covenant. The scope of her arcane research has been extensive and covers necromancy, enchantment, and infernalism as well as a solid grasp on the secret history of human magic. Never hiding the scope of her lore, she protests that knowledge is liberating, not harmful, and that she does not practice any forbidden rites. In truth she has participated in many dark ceremonies and Thamarite rituals but is careful to shield herself from detection and never leave any evidence.

Sybeth travels extensively but spends the bulk of her time in Five Fingers or Ceryl. She is respected and protected by the Thamarite communities in both. She does not consider herself part of a sept, but she has spent time collaborating with members of the Shroud. She has also been one of the rare few outsiders allowed unlimited access to the Infernal Archive in Ceryl. She is a devout worshiper of Scion Nivara whom she considers a more important historical figure than the vaunted Sebastian Kerwin. She also respects Scions Ekris and Stacia and makes regular offerings in their names in addition to Thamar herself. Sybeth follows the Voice of Subversion and is an effective recruiter particularly among the arcane

orders. She has secret friends in all major wizard orders, and some have violated oaths to provide her with lore.

PCs should not be able to interact with Sybeth directly until higher levels and likely only if they are part of the Tamarite community. She has no time to instruct students, but she could provide advice on finding a more appropriate mentor.

Female Thurian Wizard 16/Rogue 2,
Neutral Evil, Born 573 AR
Abilities: Str 9, Dex 16, Con 11, Int 20, Wis 16, Cha 18
Religion: Tamarite, Scion Nivara

OTHER NOTABLE CHARACTERS

Olvemir Crenichko

Crenichko is the leader of the Greylords Covenant investigating Five Fingers. Robust despite his age, Olvemir's intelligence, smooth style, and charisma perfectly suit him for complex intrigues. Olvemir's mission in Five Fingers is three-fold. First, he must gather information about any Cygnaran activities of interest to his superiors. Second, he must find and recover any significant Orgoth or other occult items for Khador. Third, he is to establish a permanent safe house for members of the Covenant in Five Fingers, so operations can be conducted abroad in places like Ceryl. Olvemir has been using his influence and considerable finances to gain amnesty and parole for skilled thieves and criminals. He is assembling a team to steal arcane lore and research, and his ultimate goal is the Anthaneum in Ceryl that he hopes to pillage for the Motherland.

Male Khard Wizard 15,
Lawful Neutral, Born 550 AR
Abilities: Str 12, Dex 14, Con 14, Int 19, Wis 16, Cha 16
Religion: Casual Morrowan, Asc. Angellia

Lord Governor Eilish Doyle

If there is ever anyone who got dealt a bad hand by fate and stuck with it, it is Eilish Doyle, Lord Governor of Five Fingers. The man has held up under many pressures although recent events have increased his jeopardy and narrowed his options. Though most think of Doyle as the king's man in the city, he is the immediate vassal of Moorgrave Conor Lochlan who appointed him to the

position. Relations with the Moorgrave soured when Doyle was unable to turn the city around and begin paying its taxes. They were unrealistic expectations, but the Moorgrave is not a pragmatic man.

Despite strained relations with Moorgrave Lochlan, Doyle could call on local units of both the army and navy if required to keep the peace in the streets. Taking such an extreme measure could also turn the High Captains against him, and it would not be unreasonable to expect an assassination attempt. Doyle has enough to keep him busy trying to keep the city's commerce and government running. The pervasive corruption of both the city's courts and higher officers of the watch have interfered with his ability to institute change. The only friend he has found who has both a sympathetic ear and useful advice is none other than High Captain Riordan with whom he feels a genuine bond. Doyle is completely ignorant about the darker side of Riordan's life, nor would he believe it if told. Riordan has poisoned Doyle's attitude toward the other High Captains, particularly Waernuk and Hurley, and he has brought the Lord Governor to some appreciation of House Mateu. Doyle has not forsaken his fealty to the king, but certainly he feels the sovereign has not supported him.

In addition to Riordan's dangerous whisperings, the Lord Governor has succumbed to a dangerous urge to distract himself from the stresses of his office. Not long after taking the post, Doyle developed a seemingly harmless interest in exotic liquors. After his estrangement with his wife, the Lady Kellise, he saw no harm spending some of his income collecting unusual liquors. Five Fingers is a good place for such a connoisseur. It might have continued to be harmless if not for the efforts of Asenath Scarrow who brought the tidbit to High Captain Velter Waernuk's attention. Through intermediaries, Waernuk managed to get Riordan addicted to a Cryxian beverage called Brackbrandy, an insidious poison disguised as a liquor. Waernuk has cheerfully continued to provide him with his necessary supply, but Doyle knows it will come at some terrible price. He has not had the courage to seek assistance from the king or the Moorgrave. Likely he will turn to Riordan and play right into the Tamarite's hands.

The Lord Governor is always accompanied by at least a dozen Ordic naval marines when he walks the streets of the city. However, when meeting with Riordan or Waernuk's intermediaries, he assigns them to guard the periphery of whatever building he is visiting and proceeds alone.

Chapter Seven: Adventure in the Five Fingers

Male Thurian Aristocrat 4/Expert 2
 Neutral Good, Born 560 AR
Abilities: Str 10, Dex 12, Con 10, Int 14, Wis 16, Cha 12
Religion: Morrowan, Asc. Shevann

Asenath Scarrow

Asenath Scarrow and her schemes are well detailed elsewhere in this chapter. She is one of the most subtle Cryxian agents on the mainland. Nonetheless she faces considerable danger from other players in the city who are equally adept at her games. She may have spent too much time in high profile circles among the city's elite, as she has drawn some attention to herself by those who could unravel her schemes. She is playing a very dangerous game.

Scarrow dresses in scandalously revealing attire and looks exactly like a well-bred Tordoran, betraying none of her Scharde ancestry. She seems unarmed and helpless but is far from it. In addition to her own considerable abilities she has a number of associates who look out for her. This includes undead as well as living protectors although the former are careful not to reveal themselves. One of her foremost bodyguards is a particularly intelligent, incorporeal, and invisible pistol wraith that bears special tokens making its presence difficult to detect even for those trained in such matters. She usually has a trio of assassins nearby trained in blending into a crowd or hiding from sight. She can call on additional support from the Wraithblade Emporium and members of the Cult of Toruk if need be.

Scarrow has secret holdings, including ownership of several significant shops in Crucible Alley related to the sale of alchemical items and poisons. She also has a reliable network of informants among the city's arcane community. Most of them suspect she is a Thamarite (which they would approve of), and they do not have any idea of her affiliation with Cryx.

Female Scharde Rogue 6/Wizard 6
 Neutral Evil, Born 579 AR
Abilities: Str 9, Dex 18, Con 11, Int 18, Wis 13, Cha 18
Religion: Lord Toruk

FACILITIES, GOODS, AND SERVICES

The following table provides a reference to where certain types of facilities and goods are located in Five Fingers. The list is not exhaustive; it does not include every shop or black market in Five Fingers by any stretch. Most establishments on the list are mentioned in Chapter 3 or elsewhere in the book, but some are not. Prices for base goods should be taken from the IKCG, *Liber Mechanika*, or other campaign books. Every city in western Immoren has different availability of goods and prices of services based on local conditions.

Column headers in Table A-1 are defined below.

Type: Defines the general type of facility, goods, or services.

Establishment (Island, District): The establishment's name and the map designation for where it can be located.

Quality: Quality is a rating from 0-5 representing the overall quality of merchandise or services offered by the establishment. It represents aggregate quality; individual items may vary. Pricing is linked to this rating although not always proportionately. As quality increases, cost can multiply. Apply base prices from the IKCG, the *Liber Mechanika*, or other campaign book. Where prices are not available, the GM should determine a baseline for the category and adjust for establishments based on quality. Some goods are always more expensive due to scarcity regardless of quality. For example, in Five Fingers fresh meat is scarce, so residents pay a premium while quality fresh fish is plentiful and cheap.

The following describes the ratings:

0 – Abysmal quality. Prices will be extremely low (as low as 10-30% base price), but goods are usually damaged and entirely nonfunctioning. It is potentially dangerous to ingest food or drink served at this establishment (automatic chance of contracting a mild disease, see Chapter 7, pg. 152).

1 – Poor quality. Prices (30-70% base price) may make purchases tempting despite quality. Functional items can be found at bargain prices, but most goods are damaged, and food or drink is awful and could be unsafe.

2 – Mediocre quality. This establishment sells serviceable goods, food, or services at often cheap prices (70-105% base prices), but nothing exceptional will be found. Prices determine the quality in these establishments. If an item is really cheap, there is something wrong with it.

3 – Good quality. Establishments strive for this level of quality, but not all hit the mark. Anything purchased here will be trustworthy and of good quality; sometimes an item of exceptional worth can be had, priced accordingly. (90-150% base prices.) Masterwork items are rare.

4 – Excellent quality. These establishments are recognized for quality but charge accordingly (125-300% of base prices). The price increase may include a premium for reputation or a number of other factors that some would consider inconsequential. Masterwork items are uncommon.

5 – Highest quality. This establishment is considered the absolute best of its type. Prices are always higher, in some cases well beyond what seems reasonable. This establishment will offer goods or services impossible to find elsewhere. (200+% or more base prices.) Masterwork items are commonplace.

Places or categories that do not sell goods or services are listed with a “–”.

TABLE A-1: GOODS AND SERVICES

TYPE	ESTABLISHMENT (ISLAND/DISTRICT)	QUALITY	PAGE
Arcane Supplies, Alchemy (and Poison)	Chadra & Chuff Scriveners (parchment, quills) (D3)	3	51
	Free Order of the Golden Crucible (D3)	4	51
	Incabulous (D3)	2	51
	Nodra's Veil (D3)	2	52
	The Onyx Pestle (D3)	3	52
Arcane Orders (Arcane Services)	Fraternal Order of Wizardry (B3)	5	47
	Free Order of the Golden Crucible (D3)	3	51

TYPE	ESTABLISHMENT (ISLAND/DISTRICT)	QUALITY	PAGE
	Order of Illumination (D1)	—	50, 142
	Sworn Order of Arcane Adepts (D3)	2	145
Armor/Weapons	Ashecroft Armorworks (Bellows Island)	5	74
	Black Hilt (Wake Isles)	3	77, 158
	Bull's Horn Leatherwork (Ch3)	2	—
	Cathedral Market (D1)	2	49
	Chaser Market Street Vendors (Ch1)	2	—
	Chesake Central Market (H1)	1	67
	Maggin's Cutlery (D1)	2	—
	Quality Forgework (Ch1)	3	—
	Rasmin Foundry (Ch1)	4	—
	Simply Clubs (D3)	3	—
	Slightly Nicked Accoutrements (D2)	2	—
	Tambertan Lane (C5)	3	63
	Tamishan's Custom Smithy (B2)	4	—
	Whetted Blade (fine knives and swords) (Ch1)	3	54
Black Markets, Fences, Pawnshops	Bell Row (pawnshops, money lending) (D5)	2	53
	Blackpenny Trove (tavern/fence) (H1)	2	68
	Chesake Central Market (H1)	1	67
	Forgotten Silver (pawnshop) (D2)	2	—
	Haggler's Square (H1)	1	67
	Hoary Trove (fence, pawnshop) (D5)	3	53
	Hospice Swap Market (H1)	0	67
	Radiz Camps (H3)	2	69
	Talbot's Fine Bargains (pawnshop) (H2)	2	—
	Wake Isles Black Markets	4	—
	Well Oiled Holster (will buy stolen firearms) (Ch1)	3	54
	Wraithblade Emporium (C4)	3	124
Breweries/ Distilleries/ Sangre Bottling ²	Flying Distillery (Crane Island)	4	75
	Gabson Varsity Sangre (C3)	2	61
	Island Rum Runners (C3)	3	61
	Kileston Fine Liquors (B2)	5	—
	King's Finger Brewery (C3)	2	61
	Ordic Beet Refinery (C3)	2	61
	Rusted Screw Brewery (Bellows Island)	3	74
	Scrimtack's Aged Uiske (C3)	4	61
	Shearwater Sweet Rum (C3)	4	61
Church/Temple	Church of the Waters (C4)	3	32, 62
(divine services; does not include cult shrines)	Church of Asc. Rowan (H1)	—	68
	Five Fingers Cathedral of Morrow (D1)	2	17, 50, 157
	Shrine of Asc. Shevann (B3)	3	—
	Stone of Addurg (Dhunian) (H6)	—	71, 72

TYPE	ESTABLISHMENT (ISLAND/DISTRICT)	QUALITY	PAGE
Entertainment (not including gambling halls or taverns)	Fulsome Garter (upscale club/bordello) (B1)	5	46
	Carson's Streetside Players (plays/begging) (H1)	1	—
	Chaser's Theater (comedy plays) (Ch5)	2	—
	Gentleman's Parlor (club) (B2)	4	—
	Fasher Basement Pugilistic Arena (W1)	2	—
	Havershaw's Folly (carnival) (Ch5)	3	57
	Heatherlong Opera House (B3)	4	47
	Murk's Fighting Pit (W2)	1	—
	Radiz Faires (H3)	2	—
	Reddle's Ribald Theater (comedies) (D2)	1	—
	The Polished Silver (bordello) (C1)	4	59
	Southhold Warehouse Arena (H5)	3	70
	Steamgirl's Parlor (club) (Bellows Island)	4	74
Firearms/Ammunition	Crandle's Pistolry (C6)	2	63
	Gabson Fine Rifles and Sidearms (Bellows Island)	4	—
	Free Order of the Golden Crucible (D3)	3	51
	Samson Sidearms (Ch3)	2	—
	Well Oiled Holster (Ch1)	1	54
Food (only)	Black River (restaurant) (C6)	3	—
	The Bloody Market (meats) (H2)	2	69
	The Chopping Block (meats) (H2)	3	69
	Cod Row (fishmongers) (D2)	2	51
	The Cutting Board (good basic eatery) (C2)	2	27
	Governor's Table (restaurant) (C7)	5	—
	Haggler's Soup Kettle (H1)	1	—
	Old Ceryl (restaurant) (C6)	4	—
	Pilter's Channel Catch (H4)	0	—
	Slat Market (Fishmongers) (D4)	3	53
	Tambertan Lane (restaurants, inns) (C5)	2	63
	Taste of Korsk (restaurant) (C5)	3	—
	Tresred's Tordoran Cuisine (C5)	4	—
	Watched Kettle (soup) (H6)	2	72
Gambling Halls ¹ (All serve drinks, many also serve food and offer lodging)	Baize Hand of Fate (Ch5)	4	57
	Bodger's Bones (D2)	2	51
	Corsair's Coin (C1)	4	59, 79
	Dicer's Alley (D2)	2	—
	The Fair Deal (C1)	2	—
	Fortune's Sails (C1)	3	—
	Gambler's Paradise (C1)	4	—
	High Sail (C1)	4	59
	Laden Galleon (C2)	4	60
	Lady of Ample Luck (D2)	3	51, 135

TYPE	ESTABLISHMENT (ISLAND/DISTRICT)	QUALITY	PAGE
	The Left Handers (D1)	1	50
	Loaded Hand (C1)	1	—
	Luck's Mistress (C1)	3	—
	Platinum Wheel (C1)	5	59
	The Slippery Coin (C1)	3	—
	Winking Coin (B1)	4	45
Hirelings (various)	Addigan's Pub (privateers, crew, pilots) (D4)	2	—
	Dead End Tavern (bodyguards/thugs) (Ch3)	0	—
	Quenched Whistle Tavern (bodyguards) (Ch1)	3	54
	Tradeway Caravaners' Guild (B2)	2	47
	Skallet's Aquatic Salvage (Ch2)	2	55
Legal Services	Dorne and Fergurn Barrister and Imports (B1)	5	46
	Jarson and Waye Jurisprudence (C7)	4	—
	Nivelson Brothers Counselors at Law (D3)	1	—
Luxury Items	Bellicose Market—various shops (Zu imports, fine clothes, art, other imports, ceremonial weapons/armor) (B2)	4	47
	Hundred Smokes Glass (Bellows Island)	4	—
	Pinterish Jewelry (Bellows Island)	4	—
	West River Fine Woodworks (Ch2)	4	—
Mechanical Services	Gearworks (fine small gears, other parts) (Ch1)	3	54
	Harlow's Spare Parts (D2)	2	—
	Turlow Mechanika and Machine (Bellows Island)	3	74
Mercenaries ³	Emerald Watch (C1)	3	59, 120
	Jenner's Arsenal (B1)	5	119
	Red Shields (Crane Island)	2	119
	Sons of Thuria (Crane Island)	4	75
	Steelhead Mercenary Company (Crane Island)	2	75
Merchant Guilds/ Merchant Houses/ Trade Consortiums ⁴	Bellicose Trade Board (B2)	—	47
	Bellows Island Council (Bellows Island)	—	73
	Berck Imports House Branch (C4)	—	124
	Chaser Island Merchant's Fellowship (Ch4)	—	—
	Dragon's Tongue Trade (C2)	—	59
	Four Star Syndicate (Crane Island)	—	75, 100, 125
	Grand Stevedore Union (B1)	—	100
	Keyword Estate (B4)	—	48, 124
	Mateu Merchant House (B4)	—	124, 161
	Mercarian League Branch (C4)	—	124
	Peers of the Pestle (D3)	—	145
	Steam and Iron Workers Union #20 (C3)	—	60
	Wraithblade Emporium (C4)	—	124

TYPE	ESTABLISHMENT (ISLAND/DISTRICT)	QUALITY	PAGE
Mounts/Stables	Bold Bridge Stables (B2)	3	—
	Gadder's Beasts of Burden (mule, ox, horse) (H2)	2	—
	Strop Grooming and Stables (H6)	1	—
Shipwrights	Baldwin Sails (Ch2)	4	55
	Bilge n' Barnacles (Ch2)	3	55
	Captain's Choice Schooners (C4)	2	—
	Mackleby Small Boats (C2)	2	—
	River Steamers (C2)	3	—
	Tambleshorn Watercraft (Ch2)	2	55
Special Items	Hidden Hide (leatherwork, fine rogue gear) (Ch1)	4	54
	Callupus Fine Locks and Tools (Ch2)	5	55
	Full Leaf Hooaga Importing (Ch2)	3	—
	Great Thurian Library (books) (C7)	2	64
	Pauly's Smoke Shoppe (C2)	2	—
	Shenvien's Tattoo Parlor (Ch3)	4	—
	Shoreleave Skin Art (C4)	2	—
Steamjack Services	Dragon's Maw Engines (C3)	3	60
	Five Fingers 'Jackworks (C3)	3	60
Sundries	Cathedral Market (D1)	2	49
	Chaser Market	3	—
	Chesake Central Market (H1)	1	67
	Haggler's Square (H1)	0	67
	Hospice Swap Market (H1)	1	67
	Slat Market (D4)	2	53
Taverns/Lodging (often have some gambling)	Addigan's Pub (privateers, crew, pilots) (D4)	3	—
	Bitter End Tavern (C2)	2	26
	Blackpenny Trove (H1)	1	68
	Blaggard's Manse (Crane Island)	3	76
	Cacogen Tavern (Ch3)	2	56
	Dangling Inn (C8)	2	65
	Dead End Tavern (bodyguards/thugs) (Ch3)	2	—
	Drowned Man Inn (C1)	4	59
	Leaking Barrel (D4)	1	53
	Red Bucket Tavern (C2)	2	—
	Parched Whale (D4)	1	53
	Quenched Whistle (Ch1)	3	54
	Squid's Corner (D4)	1	53
	Suckled Sow (H1)	0	68
	Tambertan Lane (several taverns) (C5)	3	63
	Velvet Coach Tavern (B2)	4	46

1 Gambling halls with higher quality ratings accept higher bid limits and handle larger payouts.

2 Sangre is always produced in bulk to be sold extremely cheaply.

3 These organizations offer mercenary services for a variety of contracts, more expensive but also more professional than found under Hirelings.

4 These organizations do not sell goods directly but negotiating with these groups may permit special pricing arrangements on related services or goods.

FIVE FINGERS FEATS

The feats in this section are most common to Five Fingers. They include society feats (see IKCG, pg. 152) related to the criminal syndicates run by the High Captains. Note it is not necessary to have a society feat in order to be counted as a “member” of the listed organization.

BLACK STRENGTH [FAITH]

You are powered by witch blood or a cultish faith.

Prerequisite: Evil alignment and at least one of the following cleric domains: Assassination, Dark Lore, Death, Evil, or Undeath.

Benefit: Once per day you may gain a +4 unholy bonus to your Strength or Dexterity. The bonus lasts for 1d6 rounds.

CRUCIBLE STREET CANTRIPS [SOCIETY]

You have been taught a few rudimentary arcane tricks by shortcuts and half-measures, but it is still magic.

Prerequisite: Intelligence 13+, 1 rank Knowledge (Arcana) or Spellcraft, member of one of the following groups: the Godblooded or Crucible Street Sorcerers gangs, the Wake Isles Syndicate, or the Grand Stevedore Union

Benefit: You learn 1 cantrip for each point of Intelligence bonus you have. You can cast a number of arcane cantrips per day equal to 1 + half your intelligence modifier (rounded down) at the time you gain this feat.

Because this feat means you just learned the motions instead of the long study involved in true wizardry, you never advance in your understanding. The number of cantrips you know and can cast never changes even if your Intelligence increases.

Unless you have other arcane spellcasting levels, you are always considered a 1st level caster for purposes of duration, area, or damage. Any required spell saves are Intelligence-based.

FAVORED GAMBLER [SOCIETY]

Your reputation within your syndicate means you are extended some additional courtesy and the occasional pass on “bending the rules” while within a gambling hall controlled by that syndicate. It is easier to pick up cash, but if abused your behavior can come to the attention of the higher-ups.

Prerequisite: 6 ranks Profession (Gambler), Charisma 14+, and one of the following feats: Grand Stevedore Union, Order of the Rat, Riverrose Syndicate, or Wake Isles Syndicate.

Benefit: You are extended every courtesy and winning odds at gambling halls belonging to your syndicate. You gain a +4 circumstance bonus to Profession (gambling) checks at syndicate establishments; the choice to apply this benefit may be made *after* the roll is made. After two successive weeks (two checks) in the same district, you will be reported to an enforcer watching over the district who will ask the character to seek his fortune elsewhere.

GEAR BREAKER (GENERAL)

Prerequisite: Jam Gears

Instead of dealing additional damage or slowing a mechanical construct with your demolish ability, you break its gears or power-shifting levers after a successful melee attack. A construct with broken gears cannot move, suffers a –2 circumstance penalty to all attack rolls, and loses its Dexterity bonus to AC, if any, for a number of rounds equal to your current ranks in Disable Device (maximum 10 rounds)

The weapon used to break the gears suffers 1 point of damage per Hit Die of the construct. Weapons not destroyed may become stuck in the gears (make a Reflex save DC 20 to avoid). If the save fails, you are immediately disarmed as the weapon is ripped from your hands. This feat is otherwise similar to Jam Gears.

GRAND STEVEDORE UNION [SOCIETY]

Members of the Grand Stevedore Union hear the word earlier than anyone else through their network of informants and legitimate business contacts.

Prerequisite: Reputation 5+, qualify for syndicate (see Chapter 4, pg. 100)

Benefit: You gain a +3 bonus to Gather Information and Knowledge (Local) skill checks when interacting with members of the upper class anywhere on Bellicose Island or any district where High Captain Riordan’s influence is rated 2 or higher.

JAM GEARS (GENERAL)

You can use a weapon to jam the gears of a mechanical construct and slow it.

Prerequisites: Base attack +3 or better, Disable Device 6 ranks, Demolish ability

Benefit: Instead of dealing additional damage with your demolish ability, you may jam gears after a successful melee attack. A construct with jammed gears moves at half its speed (round down to the next 5-foot increment), and it loses its Dexterity bonus to AC, if any, for a number of rounds equal to half your current ranks in Disable Device up to a maximum of 5 rounds. Multiple jam gear effects do not stack.

The weapon used to jam gears suffers 1 point of damage per Hit Die of the construct. Weapons not destroyed are caught in the gears, and you are immediately disarmed as the weapon is ripped from your hand. You can use a disarm action to snatch the weapon back on a subsequent round.

Special: Characters with the “Toss a hammer at it” ability (IKCG, bodger class, pg. 99) can jam gears once per day after a successful ranged attack within 30 feet with a thrown weapon.

MADE [SOCIETY]

As a member of a powerful local crime syndicate, you may wield your reputation like a weapon. Your threats carry a great weight and people often provide you with morsels of extra information or choice valuables in an attempt to avoid your wrath or curry your favor.

Prerequisite: Reputation 20+, Intimidation 10 ranks, member of the Grand Stevedore Union, Order of the Rat, Riverrose, Wake Isle Syndicate, or a similar leading criminal syndicate in a city.

Benefit: You may add your Intimidation ranks to any Gather Information check; if you succeed your DC by 15 or better, people spontaneously volunteer additional valuable information for which you did not ask. If you fail your DC by 5 or more however, you gather false or misleading information.

Your Intimidation check to change another's behavior lasts 1d6x10 hours instead of minutes. On a successful check to demoralize an opponent, the target remains shaken for a number of rounds equal to half your ranks in Intimidate.

Normal: You can only add your Gather Information ranks to Gather Information skill checks.

MUDSKIPPER (GENERAL)

You are adept at finding your way in obscure piers, small towns, and hidden holds. You have more contacts,

better routes, and bigger cargoes, and your benefits make you an exceptional smuggler.

Prerequisite: Profession (Smuggler) 6 ranks, Forgery 5 ranks

Benefit: You double your earnings from all Profession (Smuggler) skill checks. You can also attempt Shipload Smuggling with entire crews bought off, dozens of accomplices, and large payoffs. These Shipload Smuggling attempts can be tried once per month (in addition to your normal Profession (Smuggler) checks), and they pay 100 times your skill check result if you meet or beat the DC 25 check. If you fail, the shipment is betrayed, captured, seized by customs, detected for faulty paperwork, or something similar.

Normal: You earn only half your Profession (Smuggler) skill check result in gp per week.

ORDER OF THE RAT [SOCIETY]

Members of the Order of the Rat are respected by privateers and sailors abroad, particularly those of Ordic background and those in competition with the Mercarian League.

Prerequisite: 5 ranks Profession (Sailor), Reputation 5+, qualify for syndicate (see Chapter 4, pg. 99)

Benefit: When interacting with privateers, sailors, or merchants in a district that has a High Captain Kilbride Influence rating of 2 or higher, you gain a +2 circumstance bonus on Bluff, Diplomacy, Gather Information, or Perform skill checks. This becomes a -2 penalty when interacting with members of the Mercarian League.

PIRATE CHARGE [GENERAL]

With a blood-curling scream you charge into combat, unnerving your foe.

Prerequisite: Charisma 13+

Benefit: When making a charge action you may make an intimidation check to demoralize your opponent as a free action before attacking the opponent you charged.

QUICKFOOT [GENERAL]

You are a particularly strong sprinter, able to pull away in the vital first moments of a chase.

Prerequisite: Dexterity 13+

Benefit: You always gain an additional competence bonus of +5 to your chase check for the first 8 rounds of any chase whether you are runner or pursuer.

Normal: Only movement speed, Dexterity modifier, and skill ranks dictated by terrain or circumstances add to the chase check.

RIVERROSE SYNDICATE [SOCIETY]

These recognized members of the syndicate are known in the Rivergraves and can find choice deals on smuggled goods or arrange to have their own goods smuggled elsewhere.

Prerequisite: Reputation 5+, qualify for syndicate (see Chapter 4, pg. 99)

Benefit: As a member of the Riverrose Syndicate you always have access to smuggled goods at half price, and you can request that particular items be smuggled into or out of town on your behalf. This only functions in the N. Rivergrav and Rivergrav districts.

This requires a Reputation check with a DC of 15. If it fails, you suffer no consequences other than the favor not being done. On a roll of 1, you have offended another member of the syndicate who acts against you to smear your Reputation (reputation -1), cheat you when fencing goods, or another consequence of the GM's choice.

RUTHLESS EXTORTION (GENERAL)

You are ruthless and have the knowledge and connections to force others to give you money.

Prerequisite: Profession (Blackmailer) 6 ranks, Knowledge (Local) 5 ranks

Benefit: You double your earnings from all Profession (Extortionist) skill checks. You can also attempt to Extort the Wealthy by leeching money from nobles, rich merchants, powerful gangsters, ship captains, or other persons with money and power. These Extort the Wealthy attempts can be tried once per month (in addition to your normal Profession (Extortionist) checks), and they pay 100 times your skill check result if you meet or beat the DC 25 check. If you fail, the attempted extortion is betrayed, the payoff is a trap, the victim learns your location and raids you, the city guards suspect you, or something similar.

SHROUD KEEPER [SOCIETY]

Those who serve the Shroud, are strong of will, and have force of personality may learn how to force the

unliving to do their bidding.

Prerequisite: Charisma 13+, Will of the Dark Twin, member of the Shroud sept of Thamar

Benefit: You gain the ability to rebuke or command undead as a 1st level cleric a number of times per day equal to 1 plus your Charisma modifier. You can increase this number by taking the Extra Turning feat (PHB, page 94). If you are already able to rebuke or command undead, you act as a cleric 2 levels higher as a result of this feat.

SILENT KILL (GENERAL)

Your sneak attacks are silent.

Prerequisites: Sneak attack ability, Move Silently 6 ranks, base attack bonus +3

Benefit: You strike to kill without noise either by attacking the mouth and throat or by inflicting enough pain to prevent an alarm. If you surprise your target when making a sneak attack, the surprise round of combat is entirely silent and does not attract attention. You gain a +8 circumstance bonus on your initiative check for the combat. If you kill your target within 2 rounds (the sneak attack and the follow-up), the target dies without a sound.

SPRINT (GENERAL)

You can outrun most people.

Prerequisite: Run

Benefit: When running you can move up to six times your normal speed (if wearing light or no armor and carrying no more than a light load) or five times your speed (if wearing medium armor or carrying a medium load) or four times your speed (if wearing heavy armor or carrying a heavy load). If you make a jump after a running start (using the Jump skill), you gain a +6 bonus on your Jump check. While running, you retain your Dexterity bonus to Armor Class.

You can sprint for a number of rounds equal to half your constitution score.

Normal: You move four times your speed while running (if wearing light or no armor and carrying no more than a light load) or three times your speed (if wearing medium or heavy armor or carrying a medium or heavy load), and you lose your Dexterity bonus to AC.

WAKE ISLES SYNDICATE [SOCIETY]

You are a trusted member of High Captain Waernuk's inner circle—or at any rate, you have access to smuggled Cryxian magic and items.

Prerequisite: Reputation 6+, qualify for syndicate (see Chapter 4, pg. 99)

Benefit: You can purchase black ogrun weapons and other Scharde Island and Cryxian items at Wake Isles Syndicate affiliated black markets and vendors such as the Black Hilt (Chapter 3, pg. 77) at a quarter the normal gp cost.

Normal: Scharde Island and Cryxian items are largely unavailable or priced at very high rates (up to 3x or more listed gp cost).

WILL OF THE DARK TWIN [SOCIETY]

These Thamarites are intent on gaining power for themselves and their cult, and their indoctrination strengthens their mind from **outside influences**.

Prerequisite: Devout Thamarite with a patron scion, member of either the Shroud or Council of Ten sects of Thamar

Benefit: You gain a +4 unholy bonus to all Will saves against enchantments, fear spells, and other mind-affecting magic. This bonus is cumulative with the Iron Will feat.

PRESTIGE CLASSES**The Agent (Spy)**

This class replaces the old Intelligence Liaison class for the Iron Kingdoms.

Some people fight wars in the open, but agents serve their nations from the shadows. From behind enemy lines agents listen, watch, and note the weakest spots in an enemy's defenses. It is a dangerous life. Even agents with the backing of a nation are often left to their own ingenuity to survive. They are often far from support and tasked on dangerous assignments to penetrate enemy patrols, find useful information, and get back to their masters alive. In the course of a mission, an agent might be tasked to assume a false identity and maintain a deep deception over months or years of subtle intrigue. Life for an agent in the field is often short but never dull.

An agent specializes in gathering and manipulating information. Most work as parts of larger networks, infiltrating social circles or organizations to steal secrets. They are masters of disguise and adaptability who are able to blend in just about anywhere. Agents are quick-witted and quick on their feet. Even if they do not know how to handle a situation, they are savvy enough never to let anyone realize it. They exude competence and self-assurance.

Though it is possible to be a self-taught agent, it is likelier that a preexisting agent or intelligence group will recruit and train a person in this challenging specialty. Those who handle such recruiting look for protégés among exceptionally skilled rogues or scouts with better than average social skills. By the time a person is selected for this role, he is likely already an extremely capable professional rogue although it is not unknown for spies to come from other useful fields. Army scouts, wizards, and even the occasional monk or former priest have adopted this role. Considerable social finesse and intelligence is required as is the ability to deceive and evade being deceived in turn. A quality not so easily judged, but just as vital, is loyalty to one's cause, or in the case of mercenary agents, absolute discretion and professionalism.

Bastian Lattimore, Agent.

In the Iron Kingdoms

The agent is a rare and distinguished breed in the Iron Kingdoms. Every kingdom, human or otherwise, employs agents to spy on enemies and allies alike. (See IKWG, Covert Organizations, pp. 132-136.) In some kingdoms such as Ord, the king takes a very hands-on approach to his intelligence network, and agents report to him personally. Other nations like Cygnar, Rhul, and Khador have dedicated “spymasters” controlling such operations and serving as an information filter for their respective leaders.

Agents are given considerable flexibility in the pursuit of their goals and are deployed for extended periods abroad with little contact with superiors. They are often given vague orders, and they rely on their field experience to execute the details. Most agents work for governments, but some serve particularly powerful organizations or private individuals such as the Mercarian League, the Mateu Merchant House, or the Unseen Hand.

Notable Figures

Bastian Lattimore (male Thurian Rog9/Spy5): Keen-eyed and observant does not begin to describe Bastian Lattimore. Among King Baird’s most trusted ‘special investigators,’ Lattimore’s piercing eyes miss nothing. Quiet and unassuming, Lattimore is nearly impossible to pick out in a crowd, but in private he is among the most formidable interrogators in western Immoren. A valued advisor, Lattimore is able to discern truth from lies with practiced precision bordering on the supernatural.

Mihkovitch “the Vladovar Specter” Salintarsk (male Khard Rog7/Spy3): Though it is difficult to gain notoriety in a field where secrecy is paramount, the Vladovar Specter has earned acclaim from his superiors and the hatred of his Cygnaran enemies. He has long been attached to the naval fortress at Vladovar, considered a key Khadoran strategic asset, and has worked to ensure the city has remained free of outside agents. A number of well trained and experienced Cygnaran and Ordic agents have met their ends at his hands. Rumor says he has been temporarily taken off counter-intelligence and may have been sent south to aid in Khadoran efforts in the Port of Deceit.

Hit Die: d6

REQUIREMENTS

To qualify to become an agent (spy), a character must fulfill all of the following criteria:

Base Attack Bonus: +4

Skills: Bluff or Diplomacy 6 ranks, Disguise 5 ranks, Forgery 3 ranks, Gather Information or Search 6 ranks, Sense Motive 6 ranks.

Feats: 2 of any combination of Deceitful, Investigator, Negotiator, Persuasive, or Stealthy

Special: A current ranking member of the appropriate covert organization, government, major trade organization, mercenary group, or cabal must handpick the individual and train him in his methodology. This training period can take several months.

CLASS SKILLS

The agent’s prestige class skills (and the key ability for each) are: Bluff (Cha), Climb (Str), Craft (Int), Craft (small arms) (Int), Decipher Script (Int, exclusive skill), Diplomacy (Cha), Disable Device (Int), Disguise (Cha), Escape Artist (Dex), Forgery (Int), Gather Information (Cha), Hide (Dex), Intimidate (Cha), Knowledge (Int), Listen (Wis), Move Silently (Dex), Perform (Cha), Profession (Wis), Ride (Wis), Search (Int), Sense Motive (Wis), Sleight of Hand (Dex), Spot (Wis), Swim (Str), Tumble (Dex), and Use Rope (Dex).

Additionally the agent may select 3 other skills to be class skills, which represent individual specialization. They are chosen when the character gains the prestige class and may not be changed; skills exclusive to other classes may not be chosen.

Skill Points at Each Level: 8 + Int modifier

CLASS FEATURES

Weapon and Armor Proficiency: Agents are proficient with weapons that favor stealth, including crossbow (hand or light), dagger, dart, light mace, sap, shortbow, short sword, and two martial or exotic weapon of choice. They are proficient with all light armor. An agent using weapons or armor with which he is not proficient may make a Bluff check to appear that he knows how (look comfortable wearing it/wielding it), but he suffers the standard penalties. This does not apply to exotic weapons or armor unless the agent can spend some time (1-12 hours observation) studying someone who is proficient and actually utilizing the exotic weapon or armor.

Fabricate Identity (Ex): Agents have the ability to create new identities for themselves involving papers, histories, references, seals and heraldry, gossip, and records such as military commissions, priestly ordination, or tax documentation. These identities are usually set up for a mission and abandoned afterward. To create an identity the agent must spend time researching and laying groundwork for the identity. The difficulty and time are based on the identity being created; consult the following table for check DCs and times.

TABLE A-2: FABRICATE IDENTITY

Type	Time (days)	DC	Cost (gp)	Skills Checks Required
Common	1	15	up to 1d6	Disguise
Moderate	1d4+2	20	3d20	Disguise and Gather Information, sometimes Forgery
High-ranking	3d12	25	3d6 x 100	Disguise, Forgery, and Gather Information
Very High	7d10	30+	2d20 x 250	Diplomacy, Disguise, Forgery, and Gather Information

Common identities include laborers, pilgrims, grooms, shop clerks, bartenders, etc. Most spies can establish these identities very easily (by taking 10) and with cheap and even improvised materials.

Moderate identities include low-ranking officers such as sergeants and lieutenants, petty merchants, mercenaries, enlisted members of the town watch, skilled craftsmen, priests, glassblowers, weavers, or other specialized artisans. These identities generally require purchase of specific types of attire, tools, and learning jargon and other details of daily life. Some of these identities require forged paperwork such as military officers, but most do not.

High-ranking identities include ranking officers such as army captains, majors, and ship's mates or navigators, merchant ship captains, tax collectors and sheriffs, mercenary company leaders, city officials, wealthy merchants, lesser landed nobles (knights and barons), and priests or priestesses of a local church or temple. Establishing these identities is considerably more difficult and requires an outlay of money (including bribes), expensive attire, and knowledge of the proper names and

backgrounds associated with the identity. Identities of this rank or higher may require some distance from the feigned source of origin to be convincing. (Pretending to be a priest of the local church when everyone knows the real priest will likely fail; but pretending to be a priest from a town two hundred miles away is another matter.)

Very high-ranking identities are powerful leaders over a wide area such as army colonels, commanders or lesser generals, warship captains and commodores, ranking nobles (up to viscounts or possibly obscure relatives of the royal family), obscenely wealthy merchants, lesser government ministers, and vicars or other church officials who control multiple churches and monasteries. At the GM's discretion, very high-level identities might require a Knowledge (Local) or Knowledge (Nobility) check as well, and certain types may not be allowed, especially when impersonated near the district or region they supposedly control. Some identities require the impersonation skill instead (see Expert Impersonation below). These covers almost require the background being feigned to be far away—an agent in Midfast pretending to be a merchant prince of Mercir, for example. Certain special high ranking identities may also require the help and cooperation of multiple agents working together, including assistance from the intelligence network or organization to which the agent belongs. In these cases, those deemed qualified to provide assistance can aid another to improve the agent's skill checks.

To create the identity the agent must spend the time and money indicated in the table and then make successful Diplomacy, Disguise, Forgery, or Gather Information checks (as indicated in Table A-2) at the listed DC. Each failed check adds 25% to the creation time and cost; a second failure means the identity cannot be created at the agent's current level. He can retry after gaining a level. An agent can only maintain a number of identities equal to half his agent levels (rounded up) plus his Intelligence modifier.

Benefit: Once created, the new identity is foolproof under normal scrutiny, and no further Bluff or Disguise checks are required when the agent uses the identity. His identity will be questioned only if the agent does something unusual, if he is subjected to unusual scrutiny, or if there is some special incongruity about his cover (e.g. everyone knows there are three watch captains, and the spy is pretending to be a fourth). This identity is not protected from magical detection.

This ability has two major limitations. It does not allow one to imitate an individual of another race, and it does not allow impersonation of a specific living individual. The identity is wholly fabricated.

Cover Identity: At 1st level, the agent gains a free moderate cover identity. He gains 5 ranks in a Profession related to this cover for free, created by the organization the agent joins as part of the prestige class requirements. This cover is always low key (a barkeep for example) and has little if any effect on actual gameplay. The cover helps the agent lie low between adventures or when on the run. The identity is likely what most people outside the covert organization believe is the 'true' identity of the spy. The agent gains a free high-ranking identity at 5th level and a free very high-ranking identity at 10th level as he grows more valuable to the organization. Generally previous covers are abandoned unless the spy wishes to maintain them and can do so without discovery. (This may require covers in different cities.) For example, a 10th level spy might have a cover as a tax collector in Caspia, another as a textile merchant in Tarna, and a third as a wandering religious pilgrim in Llael.

At the GM's option, nominal effort may be required to maintain a cover, such as appearing as that guise semi-regularly. Spies prefer covers of traveling identities for this reason. A ship captain gone to sea most of the year is easy to maintain while cover as a city councilman would require an ongoing presence.

Linguist: At first level the agent receives focused training and learns 3 languages; they can count toward more complex languages (all 3 spent on Shyr, for example). Only languages the agent could conceivably have been tutored in or read about can be learned. With the exception of partial spending on complex languages, this provides both written and spoken literacy.

Charming (Ex): Starting at 2nd level, agents receive a +2 competence bonus to Bluff, Diplomacy, Intimidation, and Gather Information checks.

Field Education (Ex): At 2nd level the agent can pick a Craft, Knowledge, Perform, or Profession skill he does not already know and gains +2 ranks in that skill. This represents a skill learned in the field; the GM may restrict it to skills the agent has seen used as part of his missions. Every other level thereafter, the agent can add an additional +2 ranks to this skill or choose a new skill he does not know and gain +2 ranks in that skill. After the initial +2 investment, the agent can spend skill points normally to increase the skill.

Conditioned Mind (Ex): By 4th level an agent becomes particularly resilient against divination and mind-affecting enchantment magic. He gains a +1 insight bonus to these saves at 4th level and an additional +1 at 6th, 8th, and 10th level.

Surprising Move (Ex): At 5th level, if an agent has the highest initiative at the beginning of combat, he may make a standard action before the first round.

Against the Odds (Ex): At 7th level the agent is allowed to reroll a failed attack, save, or skill check once per day.

Detect Ruse (Ex): By 8th level the agent has become so adept at the arts of deception that he can notice discrepancies others would easily overlook. This works with an automatic Spot check against disguised individuals, magical areas of effect (DC 25), forgeries, polymorphed entities, or even if an invisible being is present. Use the standard DCs for such checks. If successful the agent has a hunch that something is wrong but will not know exactly what the situation is, especially with magical area effects. This allows the use of other methods of investigation. For example, when encountering a man disguised by an illusion, on a successful check the agent would know that something is not right about the

TABLE A-3: THE AGENT

Class Level	Base Attack Bonus	Fort	Ref	Will	Special
1	+0	+0	+2	+0	Fabricate identity, cover identity, linguist, spy ability (see below)
2	+1	+0	+3	+0	Charming, field education +2
3	+2	+1	+3	+1	Spy ability
4	+3	+1	+4	+1	Conditioned Mind, field education +2
5	+3	+1	+4	+1	Cover identity (high ranking), surprising move, spy ability
6	+4	+2	+5	+2	Field education +2
7	+5	+2	+5	+2	Against the odds, spy ability
8	+6/+1	+2	+6	+2	Detect ruse, field education +2
9	+6/+1	+3	+6	+3	Spy ability
10	+7/+2	+3	+7	+3	Cover identity (very high ranking), field education +2, master of persuasion

man's appearance, but he would require other means to eliminate the illusion.

Master of Persuasion (Ex): By 10th level the agent has reached a consummate level of skill in the verbal arts and is able to disarm the suspicions of even the bitterest enemy. If the agent can engage a target in a private conversation outside of combat for at least one minute, he makes a special opposed Diplomacy check versus the target's Sense Motive. If successful, the target must make a Will save (DC = 11 + agent's intelligence modifier + agent's charisma modifier) or is treated as if under the effect of *charm person* (duration equal to 1 hour per point of the agent's combined intelligence and charisma modifiers). If the check fails or the save is made, the target acts as he normally would in reaction to the conversation or persuasion.

SPY ABILITIES

Starting at 1st level and every other level thereafter, the agent can pick one ability from the following list. Unless noted otherwise, each ability can only be chosen once.

Aura of Charm (Ex): The agent choosing this ability can use the power of his personality to shift reactions by one category as a full-round action three times per day.

Disguise Others (Ex): The agent choosing this ability can assist others in the fabrication of plausible disguises, providing a bonus to his Disguise checks equal to half his skill. This stacks with any Disguise ranks the target has.

Escape (Ex): The agent choosing this spy ability can stack his Intelligence modifier to his AC as well as his attack bonus when using the total defense action.

Ear of Truth: The agent choosing this spy ability knows a lie when he hears it. He may take 20 on any Sense Motive check not in a combat situation.

Eagle Eyed: The agent choosing this spy ability can make Spot and Search checks with a -10 penalty while distracted by combat, conversation, spells, or other skill use as a free action once per round.

Field Mastery (Ex): The agent becomes so well versed in the use of certain skills that he can use them reliably even under adverse conditions. Each time this ability is selected choose two skills. When making a skill check with one of these skills, he may take 10 even if stress and distractions would normally prevent him from doing so.

Improvised Threat: The agent choosing this spy ability can use any improvised weapon as if he were proficient with it (no attack penalty), and he gains a +2 circumstance bonus to Bluff checks when feinting in combat.

Presence: The agent choosing this spy ability gains an aura of confidence and authority for a bonus to any one Bluff, Intimidate, or Diplomacy check equal to one-half his class level. This ability is usable once per day per point of Charisma modifier.

Poison Use: An agent who chooses this spy ability is trained in the use of poison and never risks accidentally poisoning himself when applying poison to a blade.

Slippery Mind: A character with at least 5 agent levels choosing this spy ability gains the rogue ability Slippery Mind.

Sneak Attack: The agent choosing this spy ability gains +1d6 sneak attack damage. This ability can be taken multiple times.

Versatile: The agent choosing this spy ability may choose any one bonus feat. This ability may be taken multiple times.

Expert Impersonation (Ex): An agent with at least 3 agent levels choosing this spy ability is able to use his disguise skills to impersonate a specific person expertly. If the agent can spend time directly observing his target and gathering information about him, he can execute his disguise with considerably less risk than is normally possible with the Disguise skill. To gain the benefits of Expert Impersonation, the agent must spend at least twelve hours directly observing the target. This time can be broken up into smaller observation periods. The agent must also spend a week making a Gather Information check (DC 30). Failing the check by more than 10 indicates the agent's questions have attracted the attention of either his target or associates of the target. Otherwise the check can be tried again, taking another week to do so.

If these conditions are met, the agent can avoid some of the repercussions of disguising a specific individual. The agent will not be subject to normal Spot checks against his disguise even when interacting with otherwise suspicious individuals. The only risk to his disguise is prolonged interaction (actual conversation) with those who know the individual being impersonated. When interacting with someone who knows the individual he is impersonating, the agent can try to forestall suspicion

with an opposed Bluff vs. the target's Sense Motive check (applying the "familiarity spot check bonus" to Sense Motive). If the check is successful, the individual is not treated as suspicious and will not attempt a Spot check unless the agent does something out of character or otherwise deemed suspicious. If the opposed roll fails or the agent draws suspicion, the disguise is thereafter treated normally (and can therefore still hold if the suspicious party making a Spot check cannot beat the Disguise check).

As with normal non-magical disguises, this ability is impervious to *true seeing* and similar magic.

This misdirection applies only to skill checks directly related to maintaining false identity. For example, if an agent is caught in lies while disguised, normal Bluff checks are still required.

Enforcer (Enf)

Enforcers are the criminal gang leaders who control street gangs, smuggling rackets, and criminal syndicates. In some corrupt cities they can run the town from the shadows. In Five Fingers the most prestigious and powerful enforcers may eventually earn the title of low captain and become the right (or left) hand of a High Captain. In other cities they may adopt other titles of rank in a criminal organization; in smaller cities the top enforcer can become a dominant crime lord. Enforcers are not lone pickpockets or flashy highway robbers; they work with a brotherhood of allies and control the darkest, seediest pits in town. Their political connections shelter them from retribution but not from each other. Their brotherhoods and gangs live and die based on their ability to steal, extort, and defraud honest citizens. Their loyalty to the local crime boss (if one exists) gives them power but also keeps them in line.

Enforcers are decent street fighters with many dirty tricks at the ready. Their charisma and flashy combat style prevent people from seeing their weaknesses while intimidation and blackmail keeps witnesses quiet. They generally take from the rich and may even protect the normal residents of their neighborhoods, so sometimes these thugs can become local folk heroes among the poor.

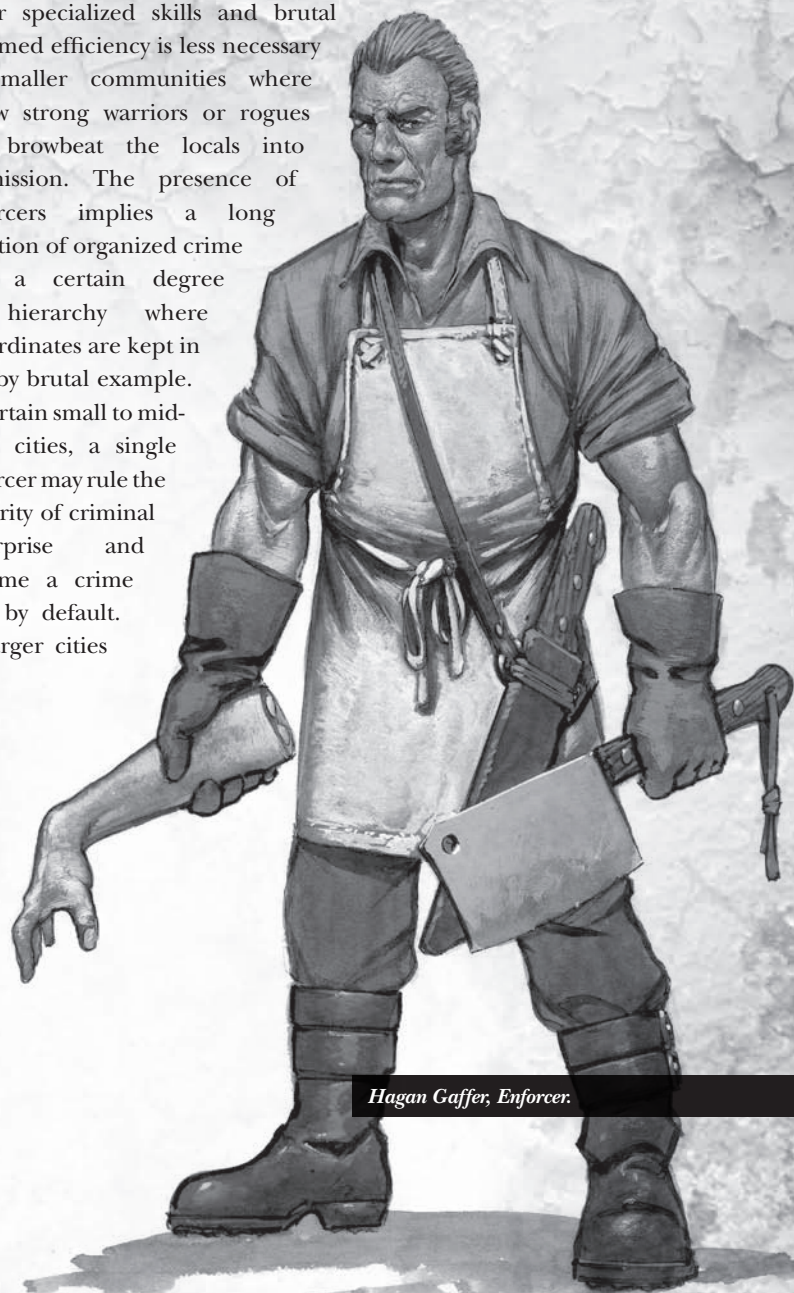
Enforcers have networks of informants, groups of subordinate thugs, and silent allies among the city watch, merchants, and even sometimes the clergy. People who

oppose them can wind up dead in a hurry or simply disappear, their bodies fed to wild pigs or the eels.

This prestige class is most popular among urban humans, ogrun, bogrin, and trollkin who are not disturbed by bribery, violence, or thuggery. Most enforcers come from the streets or the lower class and learn their skills to survive and rise above their normal lot in life.

In the Iron Kingdoms

Enforcers are most often found in large cities that can support substantial underworld and criminal enterprise. Their specialized skills and brutal unarmed efficiency is less necessary in smaller communities where a few strong warriors or rogues can browbeat the locals into submission. The presence of enforcers implies a long tradition of organized crime and a certain degree of hierarchy where subordinates are kept in line by brutal example. In certain small to mid-sized cities, a single enforcer may rule the majority of criminal enterprise and become a crime lord by default. In larger cities



Hagan Gaffer, Enforcer.

it is virtually impossible for a single gang or organization, no matter how well organized, to control all criminal activity, and each powerful gang or syndicate will boast a few notable enforcers. Cities like Berck, Caspia, Ceryl, Corvis, Fharin, Five Fingers, Korsk, Merywyn, Ohk, and Port Vladovar are all good places for enforcers to find regular work.

Notable Figure

Nicols Baumgart (male Midlunder Ftr3/Exp3/Enf3):

Nicols is an enigmatic emissary rumored to be part of the Gertens crime family of Corvis and serves their interests in Five Fingers. He is rumored to have the ear of High Captain Riordan, and there may be business conducted between their respective syndicates using the Dragon's Tongue River as a conduit for illegal trade. Nicols spends a portion of the year in each city and owns a well-protected house in the Terraces District of Bull's Island as well as a comfortable abode in eastern Corvis.

Hagan Gaffer (male Arjun Ftr7/Enf4): Known as the "Butcher of Five Fingers," Hagan Gaffer is one of Velter Waernuk's two low captains, and he terrifies many who live on Hospice Island and the Wake Isles. He runs a well-respected meat shop called the Chopping Block and prides himself on his impeccable cleanliness. His shop is known for offering fine cuts of meat for fair prices to restaurants across Five Fingers. Not so well known though is his responsibility for getting rid of corpses for Waernuk. He also ensures several of the rowdier gangs on Hospice keep in line.

Hit Die: d8

REQUIREMENTS

Base Attack Bonus: +5

Reputation: 15 points or better.

Skills: Intimidate 7 ranks, Sense Motive 4 ranks

Special: Must have acquired a criminal fiefdom in a city

CLASS SKILLS

The enforcer's class skills (and the key ability for each) are: Appraise (Int), Bluff (Cha), Climb (Str), Diplomacy (Cha), Gather Information (Cha), Hide (Dex), Intimidate (Cha), Jump (Str), Knowledge (laws, local) (Int), Listen (Wis), Move Silently (Dex), Profession (Wis), Ride (Wis), Search (Int), Sense Motive (Wis), Spot (Wis), Swim (Str), and Use Rope (Dex).

TABLE A-4: THE ENFORCER

Class Level	Base Attack Bonus	Fort	Reflex	Will	Special
1	+0	+0	+2	+2	Improved Unarmed Strike, crippling gouge, +1d6 sneak attack
2	+1	+0	+3	+3	Five Cant, Punishing blow
3	+2	+1	+3	+3	Word of Mouth
4	+3	+1	+4	+4	Street Fighting, +2d6 sneak attack
5	+3	+2	+4	+4	Gut Shot
6	+4	+2	+5	+5	+3d6 sneak attack
7	+5	+3	+5	+5	Leadership
8	+6	+3	+6	+6	Street Tribute, Street Fighting (Flank Bonus)
9	+6	+4	+6	+6	+4d6 sneak attack
10	+7	+4	+7	+7	Succession

Skill Points at Each Level: 4 + Intelligence bonus

CLASS FEATURES

All of the following are class features of the enforcer:

Weapon and Armor Proficiency: An enforcer gains proficiency with martial weapons and with light and medium armor.

Improved Unarmed Strike (Ex): At 1st level the Enforcer gains Improved Unarmed Strike as a bonus feat.

Crippling Gouge (Ex): A 1st level the enforcer learns methods of inflicting pain and crippling foes without killing them. This provides a +2 competency bonus to unarmed damage while grappling.

Punishing Blow (Ex): At 2nd level, when using unarmed attacks to inflict non-lethal damage against a foe with no armor or light armor, any successful hit by the enforcer is automatically threatening. At 5th level, the critical multiplier becomes x3.

Five Cant (Ex): At 2nd level, enforcers learn a special dialect (treated like a language) known as Five Cant; criminals have adopted this dialect in other cities as well as Five Fingers (see pg. 104). Five Cant allows information to be conveyed discreetly without comprehension by the authorities or other listening parties. Code phrases vary widely by region; learning the cant of a different city (or even district) requires a period of adjustment (generally two weeks of interaction).

Word of Mouth (Ex): At 3rd level, an enforcer knows about any character in the city with a Reputation of 10 or better (see Reputation, pg. 109). He knows the character's name, race, sex, class, approximate level (total character levels 1 to 5 as "amateur", 6 to 10 as "accomplished", levels 11 to 15 as "famous," level 16 to 20 as "powerful", and above 20 is "extremely powerful"), and known criminal history, if any. With a successful Gather Information check (DC 20), he learns the name of one of the character's current allies. The enforcer may continue to make additional Gather Information checks (with a DC increasing by 2 for each check) until he fails a check or there are no more allies and associates of the character.

If a character reaches a Reputation that is a multiple of 10, enforcers can hear about the deeds putting the character there. With a successful Gather Information check (DC equal to the target's Reputation), an enforcer gains an informant who follows a character for him and reports on his or her ongoing movements, activities, and associates. In addition, he gains a +2 on Bluff, Diplomacy, Intimidate, Profession (Blackmailer), and Sense Motive skill checks against that character.

Street Fighting (Ex): At 4th level, an enforcer exudes calm and control but can burst into ruthless violence with shocking speed. With a successful Bluff check the enforcer makes a special feint that masks his intention to attack. He gains a surprise round against anyone who fails to see through the Bluff before combat begins. At 8th level, the enforcer's ability to fight dirty increases, and he gains a +4 flanking bonus rather than the usual +2.

Gut Shot (Ex): Beginning at 5th level, an enforcer can make an attack with a pistol as if it were a light weapon while grappling, and the usual -4 attack penalty is halved.

Street Tribute (Ex): At 8th level or higher, an enforcer attracts a larger than usual group of followers, and he gains stronger than usual loyalty from those he has. If he does not already have the Leadership feat, he gains it immediately. If he has Leadership already, he gains +1 to his Leadership score, improving his cohort and possibly gaining additional followers.

Succession: At 10th level, an enforcer may declare himself independent of the crime lord he has served to date: he either takes his territory independent peacefully (if the crime lord he once served fears his strength) or through a gang war (if the balance of power is closer or no such division is possible). See "Moving Up" on page 109

to determine whether or not the enforcer's rise triggers a street war. Another method of gaining independence might be for the enforcer to be sent abroad to take over part of a new city, thereby expanding the crime lord's empire to another region.

Once he is independent, the enforcer can draw on a wide range of rogues, bards, bandits, assassins, and other scum in his territory. He gains a +3 competence bonus on all Gather Information checks.

He gains coin and tribute equal to 5% of the gp value of his territory per month, but a smart enforcer will share this wealth with his followers.

Finally, a 10th-level enforcer acquires one or more 1st-level enforcer followers (with enough levels in rogue, fighter, warrior, expert, or similar classes to qualify for the enforcer prestige class), attracting at least one and an additional such follower for each point of his Charisma bonus. These loyal retainers act as henchmen and serve loyally until he or she reaches 10th level as an enforcer unless abused.

Malefactor of Thamar (Mal)

Once human, Thamar ascended to godhood as a paragon of selfish evil and was followed in that path by her scions, extremely powerful ascended beings who serve as intermediaries between the goddess and her faithful. Malefactors are strongly inspired followers of the Dark Goddess who feel a special calling to emulate their patron scion and follow the same path in service to Thamar. They come from varied walks of life and skills, yet they feel driven to embody the darkness represented by their patron and aspire to become one of her Chosen at death.

Thamar's power comes in three guises represented by the Voice of Tyranny, the Voice of Subversion, and the Voice of Discord. Thamarites who embody these paths call themselves **Tyrants**, **Subversives**, and **Discordists**.

Tyrants emphasize control over others and rising to power at all costs. They are drawn to dark lore and forbidden magic to enhance their power such as necromancy and infernalism. Tyrants most often revere scions Ekris or Delesle, but they may also serve Khorva, Roth, or Nivara. Subversives represent the fairer face and the silky voice of Thamar, and they encourage vice and the indulgence of dark appetites in their followers, seducing them to give up morality. Scions Drayce, Bolis, Nivara,

Stacia, and Aidan are popular among them. Finally, the Discordists are obsessed with self-gratification at all costs, sometimes heedless of consequences, and embrace greed, destruction, fire, rampant violence, and murder as their own rewards. Their favored scions include Lukas, Stacia, and Khorva, but some are drawn to this path by a different interpretation of Roth, Delesle, or Aidan.

Each malefactor must choose one of these dark roads, and each gains some of his or her powers based on that aspect of the dark volition. Malefactors are tightly linked to their patron scion, in some respects even closer than a priest who must always be mindful of the supremacy of Thamar. This prestige class is intended primarily to serve as villains in a campaign, but it is possible for a player character to become corrupted and seek entry in this prestige class; his redemption or fall into depravity might make for a dark but fascinating campaign.

In the Iron Kingdoms

Malefactors of Thamar are found in all walks of life from soldiers to merchants and lesser nobles and even pretending to be clerics of Morrow. They work to undermine and corrupt followers of Morrow when they can, and their cults strive to bring all creatures into Thamar's embrace and power—by which they mean achieving one's greatest potential outside the constraints of morality. Malefactors of Thamar are almost always human but not exclusively.

Notable Figure

Anton Velliten (male Thurian Clr9/Mal3): Anton is one of the Fallen, a former cleric of Morrow who fell prey to the machinations of a seedy cabal of infernalists that came to call themselves the Nonokrion Fellowship (IKWG, pg. 135). He is now a full Thamarite and a willing participant in dark schemes who reveres Scion Ekris and follows the Voice of Tyranny. He has recently been seen operating out of the Gnarl east of Five Fingers and has a small but fanatical following. They have been seeking to exploit the ongoing war and encourage the spread of violence and atrocities to use the chaos as a distraction to allow leaders chosen by their criteria to seize positions of prominence and influence.

Nivene Dromere (female Thurian Ftr7/Mal5): Nivene is the leader of the Fingers Buccaneers, a bloodthirsty group of pirates operating out of the Wake Isles of Five

Fingers and terrorizing shipping abroad, often pretending to be privateers under forged papers. Nivene is a dangerous woman who feels she was specifically chosen by Scion Roth to follow the Voice of Discord on the sea. Following his example, she has specifically targeted ships flying the colors of the Church of Morrow and has impaled both priests and paladins on the tip of her collapsible harpoon. She considers herself an advocate of piracy in Five Fingers and works to ensure the city will always offer safe ports and black markets for stolen plunder.

Hit Die: d8

REQUIREMENTS

Base Attack Bonus: +3.

Knowledge (Religion): 5 ranks.

Alignment: Any evil.

Special: Must be a devout worshipper of Thamar. Must worship a particular scion of Thamar. Must survive a Trial of the Scion (see IKCG, page 270).

CLASS SKILLS

The malefactor's class skills (and the key ability for each) are: Bluff (Cha), Concentration (Con), Craft (Int), Diplomacy (Cha), Disguise (Cha), Forgery (Int), Gather Information (Cha), Intimidate (Cha), Jump (Str), Knowledge (any) (Int), Listen (Wis), Profession (Wis), Search (Int), Sense Motive (Wis), and Spot (Wis).

Skill Points at Each Level: 2 + Intelligence bonus

CLASS FEATURES

All of the following are class features of the Malefactor of Thamar:

Weapon and Armor Proficiency: A malefactor of Thamar gains proficiency with martial weapons and with light and medium armor. The malefactor of Thamar is proficient in the use of all spears, morningstars, and daggers—Thamar's favored weapons.

Malefactor Spells: At 1st level, if the malefactor was not already a divine spellcaster, he gains the ability to cast a number of divine spells drawn from the malefactor spell list (below). A malefactor must choose and prepare his spells in advance. To prepare or cast a spell, the malefactor must have a Wisdom score equal to 10 + the spell's level. The DC for saving throws against a malefactor is equal to 10 + spell level + the malefactor's Wisdom modifier.

A malefactor can only cast a certain number of spells of each level per day. The base spell allotment is given on the table below, and new spell slots are received every other level. In addition a malefactor receives bonus spells per day if he has a high Wisdom score.

Choosing a Voice of Thamar: At 1st level the malefactor must make a permanent choice that will determine his options for others powers in the prestige class.

Voice of Discord: Followers of Delesle, Khorva, Lukas, Roth, Aidan, or Stacia may choose this voice. It is most often chosen by those of chaotic evil alignment.

Voice of Subversion: Followers of Drayce, Bolis, Aidan, Stacia, or Nivara may choose this voice. It is most often chosen by those of neutral evil alignment.

Voice of Tyranny: Followers of Ekris, Delesle, Khorva, Roth, or Nivara may choose this voice. It is most often chosen by those of lawful evil alignment.

**TABLE A-5: MALEFACTOR OF THAMAR
SPELLS BY LEVEL**

Spells Per Day

Class Level	1	2	3	4	5
1	0				
2	1				
2	2	0			
3	2	1			
3	2	2	0		
3	3	2	1		
4	4	3	2	0	
4	4	3	2	1	
5	5	4	3	2	0
5	5	4	3	2	1

Mask of Evil: At 1st level, a malefactor gains one of the following abilities depending on his Voice:

The Changing Mask (Sp): A malefactor following the Voice of Subversion gains the spell-like ability *disguise self* 3x/day using his malefactor level as caster level.

The War Mask (Su): The malefactor following the Voice of Discord gains the ability 1x/day to make

a touch attack filled with unholy power that inflicts 1d6+class level points of negative energy damage and gains that same number of hit points. These hit points are temporary and fade after an hour.

The Tyrant's Mask (Sp): The malefactor following the Voice of Tyranny gains the spell-like ability *command* 3x/day using his malefactor level as caster level.

Dark Whispers: At 3rd level the malefactor chooses one of the following divine granted powers. The choice is permanent once selected.



Nivene Dromere, Malefactor of Thamar.

Cursing Whisper (Su): The malefactor following the Voice of Discord can choose this ability to curse an opponent with a word once per day per class level. One subject takes -2 on attack rolls, damage rolls, saves, and checks (Will save DC 10 + malefactor's Charisma bonus + half the malefactor's class level negates).

Doom Whisper (Su): A malefactor following the Voice of Tyranny or the Voice of Discord who chooses this ability can speak a terrifying word twice per day to send fear into the hearts of his foes. Unless an opponent makes a Will save (DC 10 + malefactor's Charisma bonus + half the malefactor's class level), he becomes frightened. The subject is shaken for 1 round instead if the save is made.

Whisper of Delesle (Su): A malefactor following the Voice of Tyranny and having Scion Delesle as a patron can choose this ability to create a single permanent thrall lieutenant and 1d6 thrall warriors (see MN1, pp. 170-175) once per month without expending experience or gold to do so. This requires access to an equivalent number of corpses as are being created, weapons and/or armor if desired, and 1 hour per hit die as the malefactor paints runes on the flesh of the bodies. The thralls obey the malefactor's commands. There is no limit to the total number of such thralls the malefactor can create over time given an adequate supply of corpses.

The Gift's Whisper (Su): A malefactor with Scion Nivara (Tyranny or Subversion) or Stacia (Discord or Subversion) as a patron can choose this ability

that allows wizard, sorcerer, cleric, and malefactor levels to be added together when the malefactor is determining his caster level. For example, a 10th level wizard/3rd level malefactor would be considered a 13th level caster when casting either wizard or malefactor spells. This does not advance spell progression, only caster level.

Whisper of Lies (Sp): A malefactor following the Voice of Subversion can speak to and seduce his foes 3x/day as the spell *suggestion* using his malefactor level as caster level.

Ambition's Reward: At 5th level the malefactor chooses one of the following divine granted powers. The choice is permanent once selected.

Black Fire (Su): Twice per day the malefactor following the Voice of Discord can add unholy power to his damage-creating spells. This adds 1d6 damage per malefactor level to the normal spell damage roll. The extra damage is magical fire damage and is resisted identically to the base spell. The identical amount of additional damage rolled by Black Fire is inflicted on the malefactor as non-lethal damage (no save). For example, a Ftr 6/Mal 5 uses the black fire power and casts *inflict moderate wounds* on a soldier. He rolls 2d8+5 for the spell and 5d6 for the black fire. He rolls 14 for the spell and 18 for the black fire, causing 32 damage to the soldier who failed his Will save. The malefactor takes 18 points of non-lethal damage.

Corrupting Touch (Su): The malefactor following the Voice of Tyranny or Discord choosing this power can make a ranged touch attack 3x/day to inflict on the target a negative level unless the target succeeds a Fortitude save (DC 15 plus half class levels).

Word of Obedience (Sp): The malefactor following the Voice of Tyranny who chooses this power gains the spell-like ability *greater command* 3x/day using his malefactor level as caster level.

Vanishing Hand (Su): Once a day the malefactor following the Voice of Subversion can make a number of creatures invisible equal to half his malefactor class level (round down). The effect lasts 1 minute per level and does not end if the subject creature attacks.

Beloved of Thamar (Su): At 7th level or higher, the malefactor can call on Thamar once per day and be possessed by a powerful spirit of evil for a number of rounds equal to his malefactor level. Thamarites believe these spirits are "The Chosen", very powerful

TABLE A-6: THE MALEFACTOR OF THAMAR

Class Level	Base Attack Bonus	Fort	Reflex	Will	Special
1	+0	+2	+0	+2	Mask of Evil
2	+1	+3	+0	+3	
3	+2	+3	+1	+3	Dark Whisper
4	+3	+4	+1	+4	
5	+3	+4	+1	+4	Ambition's Reward
6	+4	+5	+2	+5	
7	+5	+5	+2	+5	Beloved of Thamar
8	+6/+1	+6	+2	+6	
9	+6/+1	+6	+3	+6	Cultists
10	+7/+2	+7	+3	+7	Chosen Initiate

unholy servitors of Thamar who were leading priests or malefactors in life.

This grants the malefactor a +4 divine bonus to Strength, Charisma, and Constitution and allows him to cast divine spells as a cleric two levels higher. This does not provide access to additional spell levels. The spirit's lack of concern for its host body means that the malefactor incurs a -2 divine penalty to Armor Class.

While possessed, the Beloved of Thamar gains the Evil subtype, but the character remains rational and in control of his actions. He can be found with a *detect evil* spell and warded against by a *magic circle against evil*. *Dispel evil* has no effect on the malefactor, but it banishes the spirit and ends the possession immediately.

Cultists (Ex): At 9th level, a malefactor of Thamar attracts a larger than usual group of followers and gains stronger loyalty from those already possessed. If he does not yet have the Leadership feat, he or she gains it at this level and attracts a cult following. If he has Leadership already, he gains +1 to his Leadership score, improving his cohort and possibly gaining additional followers. All followers are members or allies of the same sept of Thamar as the malefactor or considered a new sept if the malefactor does not already belong to one.

Chosen Initiate (Su): When a malefactor reaches the final stage of power at 10th level, he becomes an initiate to the Chosen of the dark goddess. Like the most powerful priests, malefactors of this level are likely to become Chosen when they die, elevated as divine servitors in the unholy host of the goddess led by the First Scion. The sign of favor can be seen as a luminous Telgesch glyph on their brow only visible to Thamarites and other malefactors, and it grants a +4 divine bonus to Charisma-based skill checks when interacting with these individuals, even if they are of an opposing sept.

Additionally, malefactors can manifest this symbol to unleash a wave of power once per week. The malefactor takes one of the following powers based on his Voice:

Manifestation of Discord (Su): All creatures within a 60-foot radius must make a Will save (DC 15 + Charisma bonus) or become permanently insane (as the *insanity spell*). Those making their save suffer a -2 divine penalty to Will saves for 10 rounds. Those following the Voice of Discord gain this ability.

Manifestation of Subversion (Sp): All creatures within a 60-foot radius must make a Will save (DC 15 +

Charisma bonus) or be charmed (as the *charm monster spell*) for 10 hours. Those making their save suffer a -2 divine penalty to Will saves for 10 rounds. Those following the Voice of Subversion gain this ability.

Leash of Tyranny (Sp): All creatures within a 60-foot radius must make a Fortitude save (DC 15 + Charisma bonus) or suffer 3d6 points of temporary Strength damage. Those making their save suffer a -2 divine penalty to Will saves for 10 rounds. Those following the Voice of Tyranny gain this ability.

MALEFACTOR SPELL LIST

Malefactors choose their spells from the following list:

0-level: *Cure minor wounds, detect magic, detect poison, guidance, inflict minor wounds, light, mending, purify food and drink, read magic, resistance;*

1st level: *Bane, cause fear, command, comprehend languages, cure light wounds, curse water, deathwatch, detect evil/good, detect undead, disguise self, divine favor, doom, false life, inflict light wounds, obscuring mist, protection from good/evil, shield of faith;*

2nd level: *Bear's endurance, bull's strength, charm person, cure moderate wounds, darkness, darkvision, death knell, delay poison, desecrate, detect thoughts, eagle's splendor, enthrall, find traps, hold person, hypnotism, inflict moderate wounds, owl's wisdom, lesser restoration, misdirection, produce flame, shatter, silence, sound burst, spiritual weapon, undetectable alignment;*

3rd level: *Animate dead, bestow curse, blindness/deafness, blur, contagion, deeper darkness, dispel magic, flaming sphere, glyph of warding, hypnotic pattern, inflict serious wounds, invisibility, locate object, magic circle against good/evil, nondetection, obscure object, prayer, spectral hand, speak with dead, stone shape, touch of idiocy, wind wall;*

4th level: *Arcane sight, clairaudience/clairvoyance, confusion, death ward, dismissal, displacement, divination, divine power, flame arrow, freedom of movement, inflict critical wounds, major image, neutralize poison, poison, protection from energy, rage, sending, spell immunity, suggestion, tongues, vampiric touch;*

5th level: *Break enchantment, charm monster, crushing despair, dream, false vision, greater command, commune, dispel good/evil, dominate person, fear, flame strike, lesser geas, locate creature, mass inflict light wounds, mind fog, nightmare, phantasmal killer, righteous might, scrying, seeming, shout, spell resistance, symbol of pain, true seeing, unhallow*

NPC APPENDIX

Acorsi, Rufio (male Tordoran Rog7/Spy2), until he was recently replaced by Gillian Hurlough, Rufio was the leading agent of the Cygnaran Reconnaissance Service in Five Fingers, pg. 122.

Alaro, Jophen (male Tordoran Wiz8/Inf4), a full magus of the Fraternal Order of Wizardry, occasionally hired for special services by Dorne & Fergurn Barristers and Imports, pg. 156.

Bray, Hagle (male Thurian Rog3/Exp3), pit boss for Jannish Riordan at the Winking Coin, pg. 167.

Bridgeson, Anrus (deceased), one of the High Captains of Five Fingers in 536 AR, helped unearth evidence used to dethrone and execute King Fardini Cathor, pg. 14.

Bailoch, Kell (male Morridane Ftr7/Rog3/Rfl7), mercenary sniper known to accept occasional contracts with the Four Stars Syndicate, an ex-Cygnaran rifleman wanted in that kingdom for a wide assortment of crimes, pg. 125.

Baumgart, Nicols (male Midlunder Ftr3/Exp3/Enf3), an enigmatic emissary rumored to be part of the Gertens crime family of Corvis. He owns a small well protected house in the Terraces District of Bull's Island and is friendly with a number of High Captain Riordan's enforcers, pg. 196.

Belavdin, Jachemir (male Skirov Ftr11), the "Twenty-five Stone Grand Champion" of the Southhold Warehouse Arena, pg. 70.

Belcari, Giana (female Thurian Rog6/Enf3), an enforcer for Velter Waernuk, pg. 98.

Berck, Chester (male Thurian Ftr6/Bbn1), leader of Berck's Skulls, a high profile gang on Chaser Island well known to be in the service of the Riverrose Syndicate, pg. 102.

Boggs, Kreedan (male Thurian Exp4), the 'bridge tyrant' of the King's Channel Bridge, running its drawbridge for the Five Fingers Port Authority, pg. 55.

Blu, Ashleigh (female Thurian Exp2/Rog5), proprietress of the Polished Silver bordello, pg. 59.

Blackgills, Hezguth (male Trollkin Bbn2/Ftr6), leader of the Knucklebone Boys, a trollkin gang that terrorizes Hospice Island, pg. 103.

Bluetongue, Heath (male Trollkin Flc10), leader by default of the majority of trollkin living in the Kithgrav Bourg of Hospice Island, pg. 71.

Branduff, Gowan (male Thurian Brd10), chronicler for the Sons of Thuria mercenary company, and most trusted advisor to their current leader, Mara Finnigan, pg. 118.

Breggan, Narson (male Thurian Rgr2/Ftr2), tentative leader of the "Blackguard" who keep an eye on the Chatterstones and the periodic undead who shamle forth to terrorize Hospice, pg. 70.

Brenn, Culin (deceased), a former prelate of the Five Fingers Cathedral of Morrow who was murdered in 595 AR, pg. 137.

Burgmanis, Pryce (male Thurian Ftr5/Exp2), Ordic Navy captain, one of the higher ranking officers serving at the Naval Fortress on Bull's Island in Five Fingers, pg. 45.

Callupus, Geoff (male Midlunder Rog6/Exp1), proprietor of Callupus Fine Locks and Tools on Chaser Island, pg. 55.

Canterwell, Dagson (male Ftr3/Rog3/Ptr3/Enf3), low captain for Banek Hurley, leads the Emerald Watch mercenary company and helps supervise the Riverrose Syndicate, pg. 58.

Cathor, Alvor IV (deceased), former Ordic king and father of King Baird II, died of old age after holding the throne for 38 years, pg. 14.

Cathor, Alvor V (deceased), older brother of King Baird II, killed in fluke storm at sea 3 months after crowned king, pg. 92.

Cathor Alvor VI (Ari1/Ftr1/Rog6), grandson of King Baird II, son of Prince Baird III, and second in the line of succession for the Ordic throne, known to spend considerable time in Five Fingers, pg. 126.

Cathor, Baird (deceased), called 'Baird the Headsman,' he regained the Ordic throne from the Mateus in 425 AR after hiding his family in Five Fingers to evade assassins, pg. 14.

Cathor, Baird II (male Tordoran Ari5/Ftr5/Rog8), 'the Bandit King' of Ord, current sovereign and frequent visitor to Five Fingers, pg. 91.

Cathor, Baird III (male Tordoran Ftr11/Ptr3), King Baird's eldest son, heir to the throne, Castellan of the Tordoro grav, and General of the Ordic Army, pg. 15.

Cathor, Brogan (deceased), older brother of King Baird II, killed in the partial collapse of the royal palace two months after his crowning, pg. 92.

Cathor, Fardini (deceased), Menite king of Ord; attempted to clean up Five Fingers in 533 AR, was executed for the murder of his older brother, the former king, pg. 14.

Cathor, Lionor (male Tordoran Ari4/Ftr3), a distant cousin of King Baird II, Lionor runs several shipping concerns in Five Fingers but prefers to spend his time gambling, pg. 57.

Cathor, Merin II (deceased), second king of Ord after the Rebellion; before his crowning, Prince Merin managed to force Five Fingers to pay the crown taxes in 242 AR, pg. 11.

Cathor, Merin III (deceased), third king of Ord, reigned at the time of Scion Bolis' ascension, reacted by sending clergy to "purify" the city, ordered the construction of the Five Fingers Cathedral of Morrow and declared the Church of Morrow the state religion of Ord, pg. 12.

Cathor, Merin IV (deceased), an Ordic king secretly assassinated by his brother Fardini in 531 AR; evidence did not come to light until five years later, pg. 14.

Celdesh, High Captain (deceased), killed by High Captain Nielson, replaced by High Captain Karsento in 586 AR, pg. 94.

Councilman, The (?), term used for the leader of the Council of Ten sept of Thamar, whose actual identity is known to only a few, pg. 133.

Crandle, Evigan (male Thurian Exp10), a man who produces customized firearms at excellent prices, pg. 63.

Crenichko, Olvemir (male Khard Wiz15), a Koldun of the Greylords Covenant, one of the leading Khadoran agents in Five Fingers, pg. 145.

Crimstone, Haig (male Morridane Rgr6/Ftr4), the warden of the Blackstone Prison, pg. 74.

Croe, Jarok (male Thurian Rog10/Rgr7), mercenary leader and assassin of infamous reputation, a criminal wanted in Cygnar for the murder of almost a hundred people including the former mayor of Fharin and six army officers, pg. 125.

Cymryn, Culamir (male Ryn Ftr5/Ptr4), a former captain of the Elsinberg Royal Fusiliers and now member of the Llaelese Resistance, in Five Fingers serving the Duke of Rhydden, pg. 122.

d'Lamsyn, Artys (male Ryn Gmg8/AmeRos3), a member of the Llaelese Amethyst Rose order of gunmages and proud member of the Llaelese Resistance, in Five Fingers to find recruits and hire mercenaries for the cause, pg. 122.

Daltry, Lincoln (male Midlunder Clr7), prelate of the Church of Morrow in Five Fingers, presiding at the Five Fingers Cathedral of Morrow on Doleth Island, pg. 50.

Degrata, Belchor (male Thurian Rog5/Ftr5/Enf6), once a High Captain of Five Fingers, now a thane with an estate northeast of the city, friend of King Baird and Banek Hurley, pg. 178.

di Glyce, Maurin (female Ryn Alc10), ranked as a Master Alchemist in the Order of the Golden Crucible, one of the most accomplished of that wizard order in Five Fingers, pg. 144.

Dirge, Kaelin (female Thurian Ftr6/Rog6), assassin and bodyguard for Durgan Kilbride, pp. 66, 174.

Dorekovich, Vojin (male Clr5/Bbn3), leader of a local cult of the Devourer who encourages his followers to engage in the city's violent bloodsports and pit fighting arenas, pg. 139.

Dorne, Cord (male Thurian Rog6/Exp5), barrister and named partner in Dorne & Fergurn Barristers and Imports, pg. 100.

Doyle, Eilish (male Thurian Ari4/Exp2), Lord Governor of Five Fingers, the highest legal authority in the city, pp. 64, 116, 180.

Doyle, Kellise (female Thurian Ari3), wife of the current Lord Governor of Five Fingers, rumored to be estranged from her husband, pp. 48, 180.

Dromere, Nivene (female Thurian Ftr7/Mal5), leader of the Fingers Buccaneers, a group of pirates operating out of the Wake Isles, pp. 133, 198.

Duff, Alvaro (male Thurian Ftr4/Exp3), proprietor of the Baize Hand of Fate, possibly an illegitimate son of King Baird II, pg. 57.

Duff, Lonan (male Thurian Rgr3/Ftr3), a lieutenant in the Ordic Navy posted to Five Fingers. No relation to Alvaro Duff, pg. 158.

Dunne, Roglan (male Morridane Rog5/Ftr3), agent hired by Baird Cathor III to watch after his son Alvor while he is in Five Fingers, pg. 127.

Eregosi, Paulson (male Tordoran Ftr4), a sergeant in the Fingers Watch on Captain's Isle, pg. 117.

Fergurn, Lagston (male Thurian), barrister and named partner in Dorne & Fergurn Barristers and Imports, pp. 100, 156.

Fiorno, Larimel (female Tordoran Exp4), the senile senior librarian at the Great Thurian Library, pg. 64.

Finnigan, Mara (female Thurian Ftr6), leader of the Sons of Thuria mercenary company formerly led by her now deceased father, pg. 118.

Gabson, Jellen (female Thurian Exp7), owner of Gabson Varsity Sangre, the most successful and high volume distillery of the weak fruity wine, pg. 61.

Gaffer, Hagan (male Arjun Ftr7/Enf4), low captain for Velter Waernuk, also known as the "Butcher of Five Fingers" as the proprietor of the Chopping Block on Hospice Island, pp. 69, 196.

Gallows Tom (?), a terrifying murderer stalking Hospice Island, pg. 68.

Galwaith, Decke (male Sinari Ftr6/Exp3), one of the three proprietors of the Laden Galleon, pg. 60.

Galway, Keorge (deceased), former watch captain of Bellicose Island, disappeared along with his family under mysterious circumstances circumstantially linked to Jannish Riordan, pg. 161.

Gant, Oliver (male Thurian Rog7), a seasoned fence rumored to be able to handle difficult merchandise, pg. 68.

Gehl (female bogrin Rog5), proprietress of the Dangling Inn in the Rigs, pg. 65.

Ghask (skarlock), courier for special orders between Blackwater and Five Fingers, pg. 163.

Gladson, Tomas 'Silvertouch' (male Thurian Rog3/Exp5), a man trusted by Velter Waernuk to head up the financial side of the Wake Isles Syndicate, pg. 99.

Gorvis, Setter (male Thurian Alc6), proprietor of the Onyx Pestle alchemical shop and member of the Order of the Golden Crucible, pp. 52, 144.

Greyvine, Pauline (female Caspian Wiz8), wizard of the Order of Illumination recently arrived in Five Fingers, pp. 50, 142.

Grimgrave, Jack 'Blackbarrels' (male Scharde Ftr8/Wiz6), proprietor of Dragon's Tongue Trade as well as a

fully authorized privateer with a letter of marque from the Ordic throne, sailing the clipper ship *Storm Crow*, pg. 59.

Habershan, Kierlon (male Midlunder Exp15), famous armorsmith artisan, formerly of Caspia, now living in the Hundred Smokes district, pg. 74.

Haggise, Don 'Dainty' (male Thurian Ftr11), low captain for Durgan Kilbride. Don helps lead the Order of the Rat syndicate and directly oversees Dag's Wardens, a powerful gang on Chaser Island, pp. 56, 174.

Hammerhand, Lagdor (male ogrun Bbn8), leader of the Fist of Cancienna gang of highwaymen who prey on travelers outside the city, pg. 98.

Harte, Kelesta (female Thurian Ftr4), a sergeant in the Fingers Watch, pg. 117.

Hern, Garrigan (male Ftr5/Enf7), a low captain for Velter Waernuk as well as the head of the Salter Crew gang on the Wake Isles, pp. 99, 101.

Higginson, Darlise (female Morridane Ftr1/Exp2), proprietress of the Quenched Whistle tavern, pg. 54.

Higginson, Klive (male Morridane Ftr4/Exp2), retired mercenary and proprietor of the Whetted Blade weapons shop, pg. 54.

Hurley, Banek (male Thurian Ftr10/Rog8), considered the most influential of the four High Captains of Five Fingers, a friend of King Baird II entrusted with paying the city's tithe, leader of the Riverrose Syndicate, pp. 91, 167.

Hurlough, Gillian (female Thurian Rog6/Spy6), supervisor of Cygnaran Reconnaissance operations in Five Fingers, pg. 122.

Isleson, Aldon (male Rhulic Rog9/Ssm10), famous second-story man and perhaps one of the oldest residents of Five Fingers, pg. 177.

Jackery, Kervain (male Morridane Rog7/Ssm3), the man who coordinates "collections" for the Order of the Rat syndicate, pg. 100.

Jarlyse, Meshyva (female Ryn Exp7), proprietress of the Steamgirl's Parlor gentleman's club on Bellows Island, pg. 74.

Jenner, Bricke (male Thurian Ftr8/Ari2), leader of the Jenner's Arsenal mercenary company, pg. 119.

Junker Jarv (male gobber Bdg3/Rog5), one of the best scroungers for the Rigs, works to bring in continual

supplies of abandoned materials from the shipyards to maintain the Rigs, pg. 35.

Kain, Carolan (female Thurian Rog7/Spy2), one of the three proprietors of the Laden Galleon, also one of King Baird's favored illegitimate daughters and one of his trusted agents in Five Fingers, pp. 60, 166.

Kal (male bogrin Ftr7), one of the bouncers and doormen at the Dangling Inn in the Rigs, pg. 65.

Kannigur, Jethbelle (female Thurian Ftr4/Rog4/Enf5), low captain for Jannish Riordan, also the leader of the Kannigur's Shrikes on Bull's Island, pp. 46, 172.

Kannock, Forles (male Scharde Nec12/Rog3), necromancer and smuggling supervisor in Blackwater, Cryx, pg. 164.

Karsento, High Captain (deceased), killed and replaced by Durgan Kilbride in 601 AR, pg. 94.

Kavanugh, Shannon (female Thurian Alc5), an alchemist who makes some additional money selling sambertine, a dubious alchemical substance, pg. 167.

Kerlo (male Ogrun Bbn5), assistant to Gorvis Setter in the Onyx Pestle, pg. 52.

Keyword, Garstin (male Thurian Ari4/Exp2), head of one of the wealthiest trading families in Five Fingers, pg. 86.

Kilbride, Durgan (male Thurian Ftr13/Rog1), newest of the four current High Captains of Five Fingers, head of the Order of the Rat syndicate, pp. 94, 174.

Klinior, Crastin (deceased), Lord Governor of Five Fingers until his assassination in 423 AR by a Mateu family conspiracy, pg. 114.

Klivson, Ives (deceased), the High Captain who started the Rigs Inferno in 458 AR, was captured by the authorities and sentenced to death by gibbeting, pp. 35, 78.

Klar (male bogrin Rog6), a courier of the Rigs who delivers messages for Dorne & Fergurn Barristers and Imports, among others, pg. 124.

Klune (male ogrun Bbn4/Ftr8), the "Ogrun Weight Grand Champion" of the Southhold Warehouse Arena, pg. 70.

Ladway, Sherill (female Umbrean Ftr7), Fingers Watch Captain for the Twin Islands Watch Barracks, pp. 57, 160.

Lagristawinifron or 'Lag' (female gobber Rog2/Exp7), expert locksmith who works at the Callapus Fine Locks and Tools, pg. 55.

Largond, Manfred (male Midlunder Pal7), paladin belonging to the Knights of the Prophet serving the Order of Illumination, assists Pauline Greyvine in the city, pp. 50, 142.

Larksworth, Ander (male Midlunder Ftr5/Enf1), lieutenant in the Fingers Watch who works the Governor's District and helps with the security of the city courts, pg. 161.

Larrissey, Hirem (male Thurian Exp13), Chairman of the Bellicose Trade Board and a merchant who has considerable interests in sugar and spirits exports, pp. 47, 164.

Lassiter, Kipson 'Slitgrin' (male Thurian Ftr4/Rog2), leader of the Shambleton Delves gang on Hospice Island, pg. 68.

Lattimore, Bastian (male Thurian Rog9/Spy5), King Baird's primary agent investigating Five Fingers, pp. 178, 191.

Laverton, Kieras (female Sorc4/Alc4), a former member of the Order of the Golden Crucible and now the proprietress of Incabulous, a shop selling unusual alchemy supplies in Crucible Alley, pg. 144.

Layrn, Sasha (female Ryn Sor6), leader of the Crucible Street Sorcerers gang, pg. 146.

Lestiway, Sesh (female Thurian Exp6), merchant in the Bellicose Market noted for expensive but rare imports, pg. 47.

Legison, Jarl (deceased), Lord Governor puppet of the Mateus placed in charge of Five Fingers in 423 AR. One of the first to lose his head to King Baird the Headsman in 425 AR as the Cathors fought to regain the throne, pp. 14, 157.

Lochlan, Conor (male Thurian Ari5/Ftr4), moorgrave of Hetha and one of the leading nobles of Ord; the Lord Governor of Five Fingers is his appointed vassal, pg. 19.

Lochley, High Captain (deceased), killed and replaced by Belchor Degrata in 581 AR, pg. 94.

MacGovern, Mason (male Thurian Rog6/Spy3), primary agent in Five Fingers serving the Broken Coast Brotherhood, pg. 164.

Magiston, Ulfer (male Thurian Ari3/Exp5), one of the judges in the Five Fingers city courts, pp. 133, 165.

Magnus, Asheth (Warcaster), former Cygnaran army commander and wanted outlaw known to work as a mercenary warcaster occasionally in the employ of the Four Star Syndicate, pg. 125.

Magton, Kerlin (male Midlunder Rog5/Exp2), bartender of the Wake Firepit on eastern Wake Isle, pg. 126.

Margiles, Sarlise (female Thurian Wiz9), leader of the local Sworn Order of Arcane Adepts on Doleth Island, pg. 146.

Margose, Brasren (male Scharde Rog7/Exp2), a member of the Wraithblade Emporium, pg. 163.

Marona, Mizah (female Radiz Clr16), Thamarite priestess in charge of the Chapel of the Dark Twin, feigns being a fortune teller in the Radiz community on Hospice, pp. 131, 164.

Mateu, Eliana (female Tordoran Ari3/Sor5), youngest daughter of Izabella, involved in a relationship with Alvor Cathor, the king's grandson, pp. 127, 162.

Mateu, Izabella (female Ari5/Rog4/Sor8), matriarch of the Mateu Merchant House, which she supervises from Berck, pp. 48, 161.

Mateu, Kelvio (male Tordoran Rog7/Ftr4), head of the Mateu Merchant House in Five Fingers, subordinate to his mother Izabella, pp. 48, 1114, 124.

Matrelo, Saroli (male Tordoran Ftr4), navy captain working for the Five Fingers Port Authority, pg. 156.

Middleton, Darvis (male Thurian Ftr3/Ari5), commander of the Fingers Watch, pp. 64, 160.

Milorno, Bregald (male Tordoran Clr5), chaplain of the Church of Asc. Rowan on Hospice Island, pp. 68, 142.

Milorno, Evalina (female Tordoran Mnk4/Clr1), wife of Chaplain Bregald Milorno, mendicant and monk of Ascendant Rowan who protects and aids the poor of Hospice Island, pp. 68, 142.

Miserope, Jorge (male Morridane Clr12/Rgr2), a leader (spoliate) of the Despoiler cult, pg. 137.

Morleigh, Gavitt (male Thurian Sor4/Ftr3), leader of the Godblooded gang, pp. 146, 147.

Morvaen, Craethan (male Scharde Ftr12/Rog7), the self-styled pirate king and Lord of Blackwater, a man with keen interest in maintaining friendly ports in Five Fingers, pg. 164.

Murgis, Jartor (male Sinari Ftr7/Enf2), one of the key enforcers for Low Captain Don Haggise, helps supervise Dag's Wardens, pg. 103.

Nielson, High Captain (deceased), killed and replaced by Jannish Riordan in 593 AR, pg. 94.

Nodra, Leishe (female Radiz Wiz8), proprietress of Nodra's Veil in Crucible Alley, pg. 52.

Norwick, Conleth (male Thurian Wiz7/Inf2), a wizard of the Fraternal Order of Wizardry who has begun to dabble in Infernalism secretly, pg. 143.

Nostrio, Agostano (male Tordoran Ftr4/Rog1), considered the boss of the Brotherhood of Shipwreckers gang although he defers most of his authority to the enforcer Grigori Valoro, pg. 97.

Orangegrove, Thaddish (male Midlunder Clr12/Exp3), engineer of Turlow Mechanika and Machine, also lesser known as one of the foremost priests of the Five Fingers cult of Cyriss, pg. 138.

Parvolo, Nestor (male Tordoran Ftr6/Rgr3), Fingers Watch Captain for Captain's Isle, pp. 64, 161.

Petri, Rafaldo (male Tordoran Exp4/Ari1), magistrate of the Five Fingers Port Authority, pg. 45.

Pogorio, Anton (deceased), first Lord Governor of Five Fingers, appointed by King Merin III. The Governor's Rest holiday is attributed to this famously humorless man, pg. 31.

Porthan, Chase (male Thurian Ftr2/Exp4), popular innkeeper of the Drowned Man Inn, pg. 59.

Pronovoich, Morov (male Khard Amk7), co-owner of the Gearworks and a Khadoran expatriate, pp. 55, 121.

Pronovoich, Vasily (male Khard Bdg5), co-owner of the Gearworks and a Khadoran expatriate, pp. 55, 121.

Raelthorne, Leto (male Caspian Ari10/Ftr9), current king of Cygnar, suspicious of possible culpability of Ord in general and Five Fingers in particular for Cryxian incursions on the mainland, pg. 19.

Radershin, Wash (male Thurian Rog7/Mal3), proprietor of the Lady of Ample Luck gambling hall on Dicer's Island, pg. 135.

Radleffe, Brim (deceased), Captain Radleffe, also known as 'Captain Bloody Boots', notorious pirate, ruled Five Fingers as a tyrant until his death in 245 AR, pg. 11.

Ragenton, Feltus 'the Ox' (male Thurian Ftr6/Enf2), an enforcer who oversees the Rivergrav district for the Riverrose Syndicate, pg. 98.

Ragledder, Gorden (male Midlunder Ftr6), captain of the Red Shields mercenary company, pg. 119.

Renlos, Cargis (male Scharde Rog5/Ep4), proprietor of the Black Hilt weapons shop on Wake Isles, pp. 77, 158.

Reno, Odrin (male Thurian Ftr2/Rog3), captain of the Gambler's Bride river steamship and casino, pg. 85.

Rerdin, Galvin (male Thurian Exp7), considered one of the best cobblers in Five Fingers, pg. 35.

Riordan, Jannish (male Thurian Ftr12/Enf4), one of the four High Captains of Five Fingers and leader of the Grand Stevedore Union syndicate, pp. 93, 171.

Riorlan, Leeshal (female Thurian Rog5/Ptr2), leader of the Kip Street Blades on Hospice Island, pg. 68.

Ronolvo, Gald (male Tordoran Clr6), Morrowan chaplain of the Church of the Waters on Captain's Isle, responsible for overseeing ocean funeral rites, pp. 32, 62, 142, 156.

Rosado, Pascal (male Tordoran Rog5), leader of the Brotherhood of Beggars, pg. 166.

Rovisi, Adelar (male Ryn Exp4/Rog3), fence and proprietor of the Hoary Trove pawnshop, pg. 53.

Rovissi, Lyan (male Ryn Ftr2/Exp5), former Llaelese Army soldier, now riverboat shipwright, pg. 122.

Quinn, Bastinian (male Thurian Ftr3/Exp4), privateer captain of the *Kingfisher*, an older but well-maintained sloop that regularly visits Five Fingers, pg. 9.

Rachlavsky, Fodor (male Kossite Rgr4/rog4/Spy1), a Khadoran spy thought to be in Five Fingers seeking Llaelese insurgents, pp. 121, 145.

Roane, Sybeth (female Thurian Wiz16/Rog2), an accomplished occult expert and arcane specialist relatively open about her Thamarite religious beliefs, pp. 129, 165, 179.

Salintarsk, Mikhovitch 'the Vladovar Specter' (male Khard Rog7/Spy3), a Khadoran spy who may have been sighted in Five Fingers, pp. 121, 191.

Samberton, Maurt 'Slickblade' (male Midlunder Rog7/Enf2), an enforcer who oversees the North Rivergrav district for the Riverrose Syndicate, pg. 98.

Scali, Talia (female 'Tordoran' Rog8), a woman known as a skilled lockbreaker and burglar in the criminal underworld of Wake Isles. Talia is a leader of one of the Cult of Toruk cells in the city and is actually a Scharde pretending to be Tordoran, pg. 140.

Scarrow, Asenath (female 'Tordoran' Rog6/Wiz6), foremost Cryxian agent in Five Fingers under the guise of an attractive Tordoran socialite. Asenath is actually a Scharde, pp. 114, 123, 140.

Sculler, Gervis (male Thurian Ftr6/Rog3), watch captain of the Bellicose Watch Barracks, pp. 47, 161.

Skallet, Hodge (male Thurian Rog3/Ftr3), runs Skallet's Aquatic Salvage searching the bottom of the channels for useful material, pg. 55.

Startio, Brace (deceased) Lord Governor of Five Fingers in 536 AR and a key figure in finding the evidence that ended the reign of King Fardini Cathor, pg. 14.

Strongback, Melar (male trollkin Ftr4/Clr3), shaman of Dhunia and one of the respected elders of the Kithgrav Bourg on Hospice Island, pg. 71.

Surfborn, Balaras (male trollkin Clr9), an elder shaman of Dhunia living in Mercir, occasionally in communication with his peers in Five Fingers, pg. 71.

Terpwell, Piran (male Thurian Wiz13), high magus of the Five Fingers branch of the Fraternal Order of Wizardry, also the nephew of Thanos Terpwell, pp. 47, 127, 143, 168.

Tocursar, Sorio 'Legs' (male Tordoran Ftr4/Rog2), an enforcer working for Jannish Riordan, pg. 122.

Tolbert, Ennis (male Caspian Rog5/Mnk4), possible agent of the Sancteum in Five Fingers to serve as a discreet conduit for Church of Morrow aid to the Llaelese Resistance, pg. 122, 142.

Topworth, Lars (male Thurian Amk6/Rog2), one of the head mechaniks at the Five Fingers 'Jackworks willing to buy used cortexes for fair rates, pg. 60.

Torio, Lutony (male Tordoran Ftr6), also known as 'Dragonfish', a skilled bravo and lieutenant of the Goyle Finns gang, pg. 25.

Traskin (male Thurian Rog13), the mysterious man chosen by the High Captains as their intermediary for arranging mercenary hiring under the Four Star Syndicate, pg. 101.

Turgon, Bolis (ascended 271 AR), folk hero and arguable founder of modern Five Fingers, ascended to become a Scion of Thamar—patron of gamblers, smugglers, and evil merchants, pg. 12.

Vaggin, Korsto (deceased), former card dealer at the Corsair's Coin and most recent victim of Gallows Tom, pg. 129.

Valoro, Grigori (male Tordoran Ftr6/Enf1), an enforcer of the Riverrose Syndicate who watches over the Brotherhood of Shipwreckers, pp. 97, 167.

Versalo, Bertal (male Tordoran Exp7), leading representative for the Mercarian League in Five Fingers, pg. 124.

Vascar, Carlutia (female Tordoran Ari2/Ftr6), King Baird's eldest legitimate daughter, married to General Ostal Vascar, pg. 166.

Vitton, Borzal (male Scharde Exp7), owner and captain of the *Selgea's Tears* riverboat, won the Dragon's Chase steamship race two years in a row, pg. 32.

Wadock, Gunner (male Thurian Ftr3/Exp3), an experienced trader of wares along the Dragon's Tongue River, pp. 57, 177.

Wadock, Megan (female Thurian Ftr6), one of the most hard working and honest sergeants of the Fingers Watch, currently assigned to the Chaser Island Watch Barracks, pp. 57, 117.

Wadock, Rorgun (male Thurian Ftr5/Rog1), a freelancing bodyguard and bouncer originally from Corvis, pp. 57, 177.

Waernuk, Velter (male Scharde Rog9/Ftr6), longest standing and most senior of the current High Captains of Five Fingers, controls the Wake Isles Syndicate, pp. 93, 169.

Wallace, Nigelis (male Thurian Clr5/Exp1), owner of Nigelis Bulk Cloth on Bull's Island, pg. 133.

Wallfort, Sheila (female Thurian Clr3), a young priestess of Morrow at the Church of the Waters on Captain's Isle, pg. 142.

Waters, Karl (male Thurian Rog6/Ssm2), proprietor and 'entry man' who runs the Hidden Hide leatherwork shop, pg. 54.

Waylen, Asrin (male Thurian Alc7), current leader of the Peers of the Pestle, pg. 145.

Wenhorn, Baylish (male Thurian Exp5), captain of the Tranquil Waters funeral ship, pg. 156.

Wersock, Quinn (male Thurian Ftr5/Enf2), one of Velter Waernuk's enforcers, pg. 167.

Wisely, Laption (male Thurian Exp6), chairman of the Grand Stevedore Union, handles the legitimate side of the business, pg. 100, 172.

Woldred the Diligent (deceased), 5th king of Cygnar, demanded Five Fingers be deemed a Cygnaran city, but backed down to King Merin III, pg. 13.

Wortun, High Captain (deceased), killed and replaced by Banek Hurley in 595 AR, pg. 94.

Wren, Gostinal (male Thurian Nec10), one of the leaders of the Shroud sept of Thamar in Five Fingers, pp. 135, 164.

Wyans, Elbeth (female Thurian Clr9), one of the leading priests of the Shroud sept of Thamar in Five Fingers. No relation to Lazlin Wyans, pp. 135, 164.

Wyans, Lazlin (male Thurian Ftr5/Rog2/Ptr4), lead tax collector and bounty hunter for the Office of Collections in Five Fingers. No relation to Elbeth Wyans, pg. 88.

Wyatt, Dardan (male Caspian Rog2/Ari6), Lord Wyatt is Cygnar's official ambassador to Ord, pg. 121.

Wyse, Garlen (male Ryn Rog5/Ptr5), one of the three proprietors of the Laden Galleon, pg. 60.

Yez (male bogrin Rog4/Ftr2), one of the bouncers and doormen of the Dangling Inn in the Rigs, pg. 65.

Zavor, Eliska (female Umbrean Sor11/Spy2), a Khadoran spy who may be in Five Fingers likely operating in disguise, pg. 121, 145.

Ziyad, Nestele (female Sinari Ftr2/Rog5), proprietress of the Southhold Warehouse Arena, pg. 70.



The Port of FIVE FINGERS Awaits

Enter the city of Five Fingers at your own risk. Though it is a place of vibrant trade and rampant opportunity, it is also a haven for pirates, thieves, and dark cultists. One day you could be socializing with the political elite, and the next day you could be running for your life from enforcers demanding tribute. Five Fingers is an active port city filled with mystery, intrigue, and danger where an adventurer can make his fortune, build a criminal enterprise, or meet a dubious end.

Every chapter is narrated by a different personality living in the city, and each narrator provides a unique point of view and expertise. In addition to the six chapters covering city life, industry, crime, history, and politics, there is a chapter specific to gamemasters that sheds light on the various plots and rumors throughout the book in addition to providing guidance for running various campaigns in the city.

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