

# Forgive Us Our Debtors...

By Curt Carbonell

**Level:** 1<sup>st</sup> to 3<sup>rd</sup>; although combat encounters are rare in this adventure and actual role-playing is what's more important, it is preferable if the PCs have little reputation to draw upon.

**Assignment:** Debt collectors.

**Starting Location:** Lugard, capital of Murandy (but any substantial city east of the Mountains of Mist and south of Tar Valon should do).

**Time Frame:** One month (due to the distance needed to travel to and from Tear).

**Note:** For each name that is in the **SMALL CAP & BOLD** font setting, there is a character block at the end of the adventure for them.

## Adventure Background

Through an earlier acquaintance, Lord Vik Kilmare, the PCs are given the seemingly small task of traveling to Tear to collect a rather large sum of money (1,000gc) from one Lord Aaron Tallik. Lord Kilmare and Lord Tallik were once gambling buddies; however, a year ago, when Lord Tallik squelched out on a game and left, owing Lord Kilmare 1,000 gold crowns, their relationship soon took a turn for the worse.

The PCs are promised 10% of the owed money, once they return, as payment.

## Adventure Synopsis

The PCs receive a temporary commission from House Kilmare to travel to Tear and collect the money owed. Upon arrival, they discover that Lord Tallik is now a lord only in title. His land, his wealth, and his very dignity have been gambled away. His only worldly possessions are now a stash of 500gc that he's carefully hidden away, and the few trinkets and baubles adorning his manor.

It remains up to the PCs to decide if they want to strip this poor man of his very last shred of dignity, or return to their friend and employer empty handed.

## Character Background

*Lord Vik Kilmare* – Vik Kilmare, of House Kilmare, is a young, handsome man, of around 23 years. He is very boisterous and carry's on famously with fellow nobles and commoners alike. He enjoys gambling and is often seen playing dice in some of the commoner inns and taverns pretending to loose simply so he can talk, drink, and laugh with the commoners, while at the same time 'giving' monetary aid to those in need. This kind of behavior gets a considerable amount of sniffs and sneers from the other nobles, however, he pays no mind and takes it all in stride. The common public adores him and his employees are extremely loyal.

He is married to Sallie Kilmare, formerly of House Tarrinde, who is a very critical woman who 'cares too much about the opinions of others' as Vik often puts it. She hates his gambling habit and hates even more how he's so often at the 'peasant pubs' as she

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calls them. She is a pretty young woman of 19 years who loves trinkets and jewelry, which she wears to all of the House balls and festivals.

Lord Aaron Tallik – Aaron Tallik, of House Tallik, is the Tear counterpart of Vik Kilmare with two acceptations, Aaron is almost as critical of his stature with the other Houses as Sallie is of Vik's, and he's not nearly as good a gambler as Vik.

He often tries to balance his noble life with his gambling life, and, just as often, gets him in a lot of hot water. "Nobles in Tear are supposed to know and understand their place on the social structure, they're not supposed to owe tens of crowns to the common rabble!" As his peers would often lecture him on.

Before too long, his gambling has landed him exactly where he is now; completely broke (save for a few coins here and there) and with no friends (no noble friends that is) to which to turn to for help.

## Starting the Adventure

Actually getting to Tear in the first place poses some problems. First off, which path are they to take? (For every problem I pose, I'm assuming that their starting point is Lugard).

They can travel north to Caemlyn, then south through Far Madding, then ultimately to Tear; they can travel south to Illian then sail to Tear; or they could simply cut straight through the Hills of Kintara, across the Plains of Maredo, and on to Tear.

Of course the choice is theirs, however there is always the trouble of bandits, along the north and south roads, pirates on the sea passage, and wild animal attacks if they go across country. I'm not about to tell you how to run your game so I'm going to leave it up to you.

## Upon Arrival In Tear

Once they actually get to Tear and start asking about Lord Tallik they'll receive different responses depending on whom they ask and who does the asking.

Always remember the Tear hierarchy where it is dangerous for a mere commoner to even approach a lord, and even worse to speak with him as if on common ground.

If a noble PC is asking a commoner, they should never be too certain if it is actual facts they are receiving or commoner simpering telling a noble what they want to hear out of fear of reprisal.

The PC's inquiries should eventually lead them to the manor house of Lord Tallik. Upon arrival, read or paraphrase the contents of the box below:

THIS TALL MANOR HOUSE LOOKS AS THOUGH IT HAS SEEN BETTER DAYS. IT STILL HAS THE AIR OF WEALTH AND PROSPERITY, HOWEVER, THE WINDOWS HAVE BEEN BOARDED UP AND STAINS RUNNING FROM A FEW BROKEN GUTTERS MAR THE OTHERWISE PRISTINE WHITE EXTERIOR.

A BROKEN CHAIR SITS LOPSIDEDLY UPON THE STOOP, WHAT LOOKS TO BE THE REMNANTS OF A GILDED COATING HAVE BEEN SCRATCHED OFF.

TWO LARGE OAKEN DOORS ENGRAVED WITH THE DEPICTION OF A LARGE BEE SPANNING BOTH STAND CLOSED BEFORE YOU.

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The double doors are locked (Open Lock DC 30). If the PCs knock on the door, Lord Tallik's last remaining servant (and how just happens to be his lover), MILLSIE, answers.

She states that Lord Tallik isn't home and hasn't been for quite some time, and that she has no idea when he'll return. This, of course, is a bold faced lie, have any PCs who wish to do so, roll a Sense Motive check against Millsie's Bluff check, those who succeed know that she's lying to them flat out.

This poses another problem for the PCs. Although Millsie is lying about the fact that Lord Tallik isn't home, she's not about to let the PCs enter (knowing full well why a group of foreign strangers would be arriving, unexpectedly, at the door).

They could force their way in, which would more than certainly have some severe repercussions in the near future, bringing the full authority of the hierarchy of Tear upon them.

They could sneak in, however, the front and back doors, along with the servant's entrances are locked (Open Lock DC 30). And, again, entering a noble's manor uninvited is a serious offence.

Intimidating Millsie into allowing the PCs entrance is probably their best bet (unless one of them happens to have *Compulsion*). Once they gain access read or paraphrase aloud:

The footsteps they heard belong to LORD AARON TALLIK. He's run off to his chamber to attempt to climb out a window and escape with whatever money he has left. Have the

**THIS EXPANSIVE ENTRANCE WAY LEADS TO A HUGE MARBLE FLOORED RECEPTION HALL.**

**RED AND GOLD-CARPETED STAIRS ENCOMPASS THE NORTH AND SOUTH WALLS GRADUALLY CURVING TO MEET AT A BALCONY 30 FEET ABOVE THE FLOOR.**

**MARBLE COLUMNS, SOME WITH TAPESTRIES HANGING FROM THEM, ARE ARRANGED TO HOLD AN ENORMOUS DOMED CEILING A GOOD 80 FEET ABOVE.**

**THE WALLS ARE BARE, SOME PLACES BEARING THE FADED OUTLINES OF WHERE PICTURES MUST HAVE HUNG. SOME DEBRIS OF WHAT MUST HAVE BEEN EXCEPTIONALLY FINE FURNITURE IS LITTERED ABOUT AND A FINE LAYER OF DUST COVERS MOST EVERYTHING.**

**YOU HEAR THE CLICK OF FOOTSTEPS ECHO THROUGHOUT THE DOMED RECEPTION HALL, GRADUALLY FADING AS IF SOMEONE WAS HURRYING AWAY.**

PCs roll a Listen check (DC 13) to see whether they recognize if the echo is originating upstairs or down.

It should take about two minutes (starting from the moment the PCs hear the echoing footsteps) for Lord Tallik to successfully collect his stash, tie a few bed sheets together and climb out the window. Keep track of the time the PCs take searching for him, since it is quite possible for Lord Tallik to escape into the crowded streets in Tear if the PCs tarry too much.

There are many different rooms in Lord Tallik's manor house, and many of them are bedrooms. If any of the PCs are nobles, or have spent a lot of time around or nobles or

in noble's houses, they should have no problem distinguishing a 'common' guest's quarter from the Lord of the Manor's quarters. Otherwise, they may have difficulty trying to find Lord Tallik amidst the abundance of rooms to check (if they ask Millsie where his room is, she'll take her time and eventually lead them to the wrong room).

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## Tallik's Escape

If the PCs take too much time trying to find Lord Tallik and he manages to escape out the window, two things happen:

First off, he finds the closest guard and alerts them of intruders in his manor house, intruders that attempted to kill him; he gives them a detailed description of the PCs. A squad of 1d8+2 **TAIREN GUARDS** is sent out to waylay and imprison the PCs. This could cause quite a lot of trouble for the PCs if they are caught red-handed snooping about Lord Tallik's manor.

Secondly, he finds the quickest passage out of Tear and disappears from the public eye, making it virtually impossible for the PCs to find him.

In this case, refer to *Failure!*

## You Can't Hide Forever!

If the PCs actually find Lord Tallik before he manages to escape he ceases all attempts to flee and tries to rely on his (supposedly) superior diplomatic skills and social stature to carry him through.

He explains his financial situation ("debts, upon debts... not a penny to my name", and so on) to the PCs hoping to draw on their sympathy (this is humiliating for him and some of that should show through).

However, in the end, his 'classic Tairen noble arrogance' finally shows through and if the PCs don't back down he tries to threaten them with imprisonment on whichever allegations he can think of.

If the PCs still refuse to back down Tallik tries to bribe them with 250gc out of his stash. It pains him to let go of such a sum out of his last reserves; however, it's better than being penniless.

Eventually, if, after the 'sympathy plea', the threats, and the bribes, the PCs still refuse to back down, Lord Tallik will grudgingly give up his last 500gc, and tell them (truthfully) that this is the last of his estate and that, "being the heartless scavenger's you are, I'm sure you can make up the last five hundred crowns pawning off the remaining trinkets lying around."

In this case, refer to *Success!*

The moment the PCs leave, Lord Tallik informs the city guard that he'd been robbed, giving a detailed description of the PCs. A squad of 1d6+3 **TAIREN GUARDS** is sent out to waylay and imprison the PCs and return Lord Tallik's money.

## Collecting

Like Lord Tallik said, there is just enough remaining in the manor house to make up the difference. The PCs can choose to pawn them off to make the remaining 500gc, however, you should mention that this could be very time consuming and they're under contract to return to Lord Kilmare before the month is out; not to mention the fact that the city guard is now out looking for them.

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On the other hand, (referring to the *Character Background*) Lord Vik's wife, Sallie, enjoys "trinkets and baubles" of the lordly type; if the PCs learned about this earlier, they could simply load up their packs with it and offer it to Lord Vik. Perhaps as a way to soothe her qualms about Vik's gambling.

## Tallik's Stand

If the encounter with Lord Tallik ever comes to an exchange of blows, he'll fight until he reaches half of his original hit points or Millsie dies (Millsie will fight alongside her lover to the death or until he surrenders).

However the fight ends (supposing that he's still alive), he'll beg for mercy and promise to deliver every last scrap of coin he has (this is the stash of 500gc he's hidden away) to the PCs. He then cowers in a corner with Millsie fawning over him until the PCs leave (play out *Tallik's Escape* but refer to *Success!* afterward).

If the PCs end up killing Lord Tallik, a Search check (DC 23) in Aaron's chamber should find the stash hidden under a false floorboard.

## Success!

Now that the PCs have the debt money in hand, they have the long road back to Lugard to travel. Bandits and their ilk should be making the PCs especially worrisome of the long road and it's up to you to make sure that their worries don't go unfounded.

Upon reaching Lugard, the PCs will be welcomed at the Kilmare Manor with open arms and smiles all around. Lord Kilmare thanks them profoundly for their services and, as agreed, gives them 100gc as a reward. On top of the cash reward, Lord Kilmare offers them the comforts of his manor house for as long as they wish; this doesn't sit well with Sallie Kilmare and after a few weeks he regrettably informs the PCs that he must retract his offer of hospitality.

Nonetheless, the PCs have made a very good, and potentially, very powerful friend in Murandy. This is something they should always keep in mind.

## Failure!

Soon after Lord Tallik makes his escape, the trail goes cold and the seemingly impossible task of finding him amongst the bustle of Tear shows itself all too clearly for the PCs.

Assuming that the PCs evaded the guards reporting to the Tallik residence, they now have the unpleasant duty of returning to their friend in Lugard to tell him the bad news. The encounters on the road should reflect their failure and a border guard of 12 **TAIREN GUARDS** is waiting for them at each exit (be it by road or sea). They can choose to avoid the roads and potential hazards there and cross the Hill of Kintara into Murandy, however, that path poses it's own problems. I'll let you decide.

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Upon reaching Lord Kilmare, they find a very cross noble indeed. He thanks them for their time and gives them each 2gc for their troubles.

Any ties they had with Lord Kilmare have just been severed.

## The End

**LORD AARON TALLIK:** Tairen Noble 4; hp 17; Init +1 (Dex); Defense 15 (+1 Dex); Spd 30 ft.; Atk +4 (1d4, masterwork dagger); SQ Call in favor, Inspire Confidence +1, Command +2; SV Fort +0, Ref +3, Will +5; SZ M; Rep 8; Str 10, Dex 13, Con 8, Int 14, Wis 12, Cha 16.

*Skills:* Appraise +8, Bluff +13, Diplomacy +7, Innuendo +5, Intimidate +11, Listen +3, Ride +5, Sense Motive +11, Profession (Gambler) +5, Speak Language (Tairen, Midlands, Illian).

*Feats:* Fame, Gambler, Persuasive.

*Possessions:* gold embroidered nobles outfit, masterwork silver dagger with gold hilt and an emerald pommel (worth approx. 10gc), small sack containing 500gc.

**MILLSIE:** Tairen Commoner 1; hp 4; Init +2 (Dex); Defense 12 (+2 Dex); Spd 30 ft.; Atk +0 (1d4, masterwork dagger); SV Fort +0, Ref +2, Will +1; SZ M; Rep 0; Str 8, Dex 15, Con 10, Int 13, Wis 12, Cha 14.

*Skills:* Bluff +4, Listen +5, Ride +6.

*Feats:* None.

*Possessions:* gold embroidered livery dress, masterwork silver dagger with gold hilt and a sapphire pommel (worth 10gc), a pouch containing 5mk.

**TAIREN GUARDS:** Tairen Warrior 2; hp 14 (average); Init +1 (Dex); Defense 14 (+1 Dex, +3 studded leather armor); Spd 30 ft.; Atk +4 (1d6+2, short sword); SV Fort +4, Ref +1, Will +0; SZ M; Rep 0; Str 14, Dex 12, Con 13, Int 8, Wis 10, Cha 8.

*Skills:* Intimidate +3.

*Feats:* None.

*Possessions:* short sword, studded leather armor, a pouch with 1d12mk.

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