

GM'S MISCELLANY

URBAN
LOCALES



SYSTEM
NEUTRAL

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OUR QUEST

WE BELIEVE games set in a richly detailed, immersive world are better than games that are not. **WE PUBLISH** richly detailed, easy-to-use material designed to help you, the busy GM, prepare quicker and prepare better. **WE HELP** you have more fun with your friends.

VOCAB FOR YOUR GAME

01 Fresco: a painting executed on fresh, moist plaster	11 Penury: extreme poverty
02 Commodious: spacious, roomy	12 Nihilism: the belief that existence or values are meaningless
03 Slosh: a small amount; a smidgeon	13 Kulak: a prosperous peasant
04 Thews: muscles; attractive physical attributes or features	14 Naught: nothing; nothingness
05 Zealot: a fanatically committed person	15 Susurrant: gentle whispering or rustling
06 Maelstrom: great confusion, violence and destruction	16 Venom: toxic substance created by a living creature
07 Lissome: lithe and graceful; easily bent; supple	17 Penitent: a person sorry for something they have done
08 Onerous: troublesome or oppressive; burdensome	18 Quasi: something almost but not completely a thing
09 Jape: prank or joke	19 Castigate: to severely criticise someone or something
10 Comely: attractive	20 Bucolic: relating to the countryside

INNS & TAVERN NAMES FOR YOUR GAME

01 The Boar's Head	11 The White Stag
02 The Owl and Bear	12 The Archer
03 The Bloody Angel	13 The Dwarf & Dragon
04 The Coopers	14 The Smuggler's Moon
05 The Blue Door	15 The Six Bells
06 The Crown	16 The Barrel of Blood
07 The Red Dragon	17 The Sword and Scepter
08 The Drunk Ducks	18 The Ghost Ship
09 The Duke's Head	19 The Vilimzair's Arms
10 The Angry Badger	20 The Parrot & Bard

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URBAN LOCALES

Are you a busy GM? Does session prep take too long? Do you never have time to work on the cool little details that can bring your adventures and campaign to life? This compilation gives you, the time-crunched GM, the tools to effortlessly add verisimilitude and detail to a wide range of urban locales.

Use the material herein either before or during play and bask in your players' adulation.

This compilation is system neutral and suitable for any fantasy roleplaying game.



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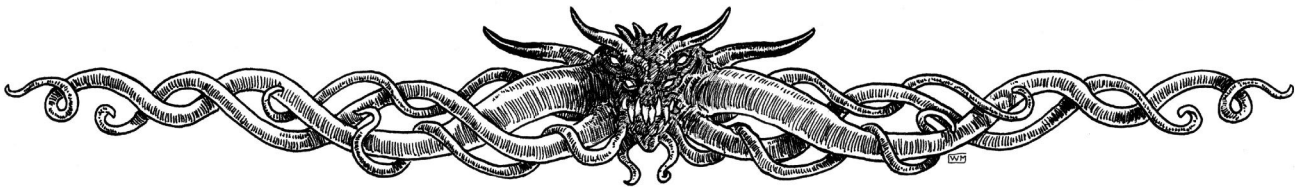
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William McAusland and Dean Spencer. Some artwork copyright William McAusland, used with permission.

Special Thanks

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USING URBAN LOCALES

You can use these lists, either before or during your game, to help breathe life into an urban locale. Adding depth and verisimilitude to your game helps the players' (hopefully willing) suspension of disbelief and leads to a better game.

These lists are compatible both with published modules and your own adventures. The lists appear in the order you'll likely need them. Roll on a list and use the result to spark your creativity. Re-roll, modify or ignore inappropriate results.

1. **The Locale:** Use this list to determine the locale's name, basic details and notable members of staff.
2. **Major Locale Features:** Use this list to determine the locale's major feature(s). Such feature(s) are so obvious that the characters automatically notice them. Only reveal details in brackets if a character discovers them.
3. **Minor Locale Features:** Use this list to determine the locale's minor feature(s). The feature(s) might be obvious, or the characters may have to find it. Only reveal details in brackets if a character discovers them.
4. **What's Going On?** Use this list to determine what's happening when the characters arrive at the locale. Remember, the characters' actions may render some entries moot.
5. **Visitors & Customers:** Use this list to determine who else is present when the characters reach the locale. Determine each NPC's class, level and so on to best suit your campaign.
6. **What's For Sale?:** Use this list to determine what special goods or services are for sale at the locale. Use the noted value or set one appropriate to your campaign.

Some locales may not have all six lists, and some locales may have slightly different lists, but the principle of use is the same, whatever kind of locale you are designing.



URBAN LOCALES

ALCHEMIST'S LABORATORY

Some folk eschew magic doings in favour of researching the transmutation of common materials through science, astrology and philosophy. Such folk are alchemists. Alchemists often establish laboratories in towns and cities so they can procure the raw materials (and patrons) they need for their ongoing experimentations.

1: THE ALCHEMIST'S LABORATORY

1. **The Garden:** This building stands amid a garden dotted with storage sheds, the apparatus of various outdoor experiments and more. Here works the eccentric Eetu Tammi (middle-aged male human).
2. **The Half Moon:** Comprising the entire upper floor of this rambling building, no one lives on the floor below this laboratory, such are the smells created by Kylli Ukko's (female human) work.
3. **Miela's Wondrous Emporium:** Lyyli Miela (female human) uses her abilities and knowledge to give a weekly demonstration of her craft. Such demonstrations are eagerly attended by children and the curious.
4. **The Crypt:** Antti Osmä (male human) works in the crypt of an abandoned church. He has a fell reputation—which is well deserved as he is researching how to return the dead to life using alchemy. He only takes on clients to pay the bills. He is not a pleasant chap.
5. **Viti's Place:** Quiet and serious, Kristian Viti (middle-aged male human) has fallen on hard times, as the dilapidation of his home and laboratory attest. He would love to find a wealthy patron to restore his fortune.
6. **Tapo's:** Nicknamed the Filthy Retort by its customers, the alchemist at this laboratory, Eerikka Tapo (old male human), specialises in unguents, oils and other aids for various bodily functions. He has a dirty sense of humour—hence the laboratory's nickname.
7. **Vesi's Traveling Emporium:** Filppu Vesi (male human) is a fraud; none of his creations works, but he is normally long gone by the time his customers realise their mistake. Several adventurers would love to meet this smooth-talking, handsome man again and give them a piece of their minds.
8. **The Smoke:** Named for the smoke always issuing forth from its chimney, this alchemist's shop is a busy place. It is popular, and the alchemist, Klaus Neuvo (male human), struggles to keep up with demand.
9. **Leino's:** Miina Leino (middle-aged female human) searches for a visionary patron to sponsor her studies; thus, she is more than happy to demonstrate her craft to wealthy visiting adventurers.
10. **Otra's:** This shop suffered a fire after some chemicals were incorrectly stored. The ruin is unstable; only beggars and other street folk congregate within.

2: MAJOR LOCALE FEATURES

1. A strong, pungent smell fills the air in the environs of the laboratory. It never seems to dissipate.
2. The laboratory has a fabulously expensive leaded glass skylight which lets in abundant light and lets the alchemist see the stars at night.
3. The laboratory has a deep cellar dug below it, which the alchemist uses to store their more dangerous raw components and equipment.
4. A small forge is set under a brass hood that rises up through the ceiling. It is always hot in the laboratory.
5. The alchemist employs a half-dozen young children as apprentices, helpers and general help; the laboratory is noisy with their constant chat.
6. The alchemist works in a five-storey tower surmounted by a small observatory they use to survey the night sky. A walled garden surrounds the tower.
7. Rubbish, debris and the leavings of many experiments fill the grounds of the alchemist's home. Children sometimes play amid the rubbish.
8. The alchemist dumps their waste into an underground stream that flows under their cellar.
9. Cracks run up and down the outer walls of the building, giving it a crazed, dilapidated look.
10. The building's walls are whitewashed and glimmer in the sun. The alchemist is a keen artist and often paints large murals on the walls. These displays change monthly.

3: MINOR LOCALE FEATURES

1. Shelves set up along the walls hold a bewildering array of equipment and raw materials, all vital to the alchemist's experiments.
2. The laboratory has excellent ventilation—mostly because several of its windows are broken.
3. A pool of some kind of semi-dried green sludge lies on the floor under the alchemist's workbench.
4. A sign on the main door states that all visitors must have an appointment.
5. A sign on the laboratory's front door states that those entering understand it is a dangerous work environment.
6. A fire blazes in the laboratory's hearth when the alchemist is working; they always keep a pot of tea on the go.
7. Various outbuildings hold bulky, inexpensive raw materials as well as coal, wood and other mundane materials. Expensive or dangerous materials are stored in the laboratory.
8. The alchemist has some small skill as a herbalist and apothecary and can prepare salves and the like.
9. At night, the alchemist sets out braziers of specially treated wood; their fires blaze blue!
10. The alchemist keeps several cats and dogs for company.

4: WHAT'S GOING ON?

1. A small group of children watch the alchemist's building with barely repressed excitement. They cannot wait for something "fun" to happen.
2. Strange sounds emanate from the laboratory; moments later, its chimney belches an odd effervescent white and green smoke.
3. Four burly teamsters are unloading a wagon pulled up outside the laboratory.
4. The alchemist is leaving and is in a hurry—they need certain supplies quickly; the characters will have to come back another time.
5. A heady, indescribable smell oozes from the laboratory's doors and windows.
6. The alchemist is in the middle of an important experiment and cannot be interrupted.
7. Indistinct voices—obviously raised in argument—float from the laboratory.
8. Someone (roll on "Other Folk") is waiting to see the alchemist, and the characters must wait their turn.
9. Someone (roll on "Other Folk") carrying a small, bulging sack leaves the laboratory as the characters arrive.
10. There has just been an accident. As the characters arrive, several people flee the laboratory as smoke belches from its windows.

5: OTHER FOLK

1. **Anton Hopea** (male human) wants to buy some acid to use during his next burglary. This whip-thin man loiters outside the shop, trying to come up with a legitimate, unsuspecting reason why he needs the acid.
2. **Hanna Otava** (female human) needs a special oil the alchemist knows how to make that burns twice as ferociously as normal oil. She wears chain armour and has an air of impatience about her.
3. **Fredrik Miemo** (male human) hates the alchemist and has come here—again—to complain about the strange smells and sounds emanating from the building. He is half-drunk and belligerent and rants about the alchemist to anyone who will listen (and some who won't).
4. **Erkki Kaukiainen** (male human) lusts after the alchemist's secrets and has weaselled his way into an apprentice position. In his mid-20s, he is old for an apprentice—before this job, he was a failed wizard's apprentice. He lusts for power and status.
5. **Ari Kainu** (male human) visits the alchemist to discuss a collaboration. He is a wizard and is fascinated by the intersection of alchemy and wizardry. He is carrying three big books festooned with bookmarks and the like and has an eager look on his face.
6. **Rauni Ehtaro** (female human) want to complain to the alchemist; her recent purchase and attempted use of his

"alchemical fire-oil" did not go well. During her last adventure, she threw the flask at a pack of zombies, but it didn't break; instead, it just bounced off. She almost died as a result and is not happy.

7. **Eeva Janakka** (female human) assassinates people for a living and has been led to believe the alchemist deals in poison. They don't, and a mix-up is in the offing. Eventually realising her error, she leaves only to return that night to slay the alchemist so he cannot tell anyone of her visit.
8. **Bernhard Montaja** (young male human) fancies himself an alchemist and wants to apprentice here. This scraggly, loud-mouthed boastful teenager is wrapped up in the confidence of youth and, consequently, is a disaster waiting to happen.
9. **Miina Susi** (female human) finds alchemy fascinating and has a crush on the alchemist. She hangs around, helping out and generally making herself useful. The alchemist is oblivious to her romantic interest.
10. **Kaisa Tornia** (female human) has great alchemical skill but lost her business to thieves who demanded protection money. She boils for revenge and is waiting for the right group of adventurers to come along. She can be exceptionally persuasive.

6: WHAT'S FOR SALE?

1. **Strong Acid (25 gp/Vial):** These small delicate glass vials hold powerful greenish acid.
2. **Sticky Oil (25 gp/Vial):** This oil burns twice as long as normal oil and is particularly viscous—sticking to whatever it coats.
3. **Dyes (5 gp):** As a sideline, the alchemist creates dyes for hair and clothes. They have various colours available.
4. **Glimmer Oil (1 gp/Vial):** When applied to metal—like a sword or shield—glimmer oil gives off shadowy light in a five-foot radius. The oil lasts for one hour. For an extra 1 gp a vial, the alchemist can treat the oil to give off a specific colour of light.
5. **Fire Resistant Cloak (10 gp):** This mottled green and brown cloak provides brief and limited fire resistance. The alchemist is vague on exactly how much protection it affords.
6. **Nose Plugs (1 gp):** These blue ceramic nose plugs are designed to stop the wearer from smelling anything.
7. **Glass Goggles (20 gp):** These goggles of opaque grey glass are designed to reduce the glare from a forge. They might also be useful against gaze attacks.
8. **Glue Bomb (15 gp):** This ceramic flask shatters on impact to deluge a five-foot area with sticky glue.
9. **Thick Leather Gloves (1 gp):** These cumbersome leather gloves extend all the way to the wearer's elbows.
10. **Apron of Many Pockets (5 gp):** This thick leather apron has many pockets perfect for holding small tools. Sadly, despite its impressive name, it is not a magical item.

ALLEYWAYS

The domain of footpads, thieves and thugs, alleys are a common urban feature. Many lie in the slums, but in other places, they are handy—if dangerous—cut-throughs.

1: THE ALLEYWAY

1. **Dagger Alley:** Notorious as a place of murder and robbery, Dagger Alley is avoided by all at night. So notorious is the alley that even the thieves and murderers that once lurked therein have moved on.
2. **Midnight Alley:** Named for the gloom and murk that perpetually fills it, this narrow alley twists and turns through the slums. In places, it is barely three-foot wide.
3. **Bear Alley:** Bear Alley is named for a tavern that once stood at one end. Therein, the ostler kept a tamed bear—until it escaped and ran amok. It got trapped in the narrow alley before it was killed. Locals believe the bear's spirit haunts the alley and ascribe several horrific murders to the ghost.
4. **Gibbet's Corner:** This L-shaped alleyway was the scene of a hanging decades ago. The unfortunate's body was left here as a warning to other ne'er-do-wells.
5. **The Passage:** This steeply sloped alleyway actually passes under several buildings before rising again. (Several of the buildings' cellars have doors that open into the alley.) When it rains heavily, the alley floods.
6. **Plague Lane:** An outbreak of plague in the vicinity 50 years ago gifted this narrow, twisted lane its name. Local rumour has it that plague victims were buried under the lane itself. Consequently, there has been no new construction here since the outbreak.
7. **Merl's Passage:** Merl, a notorious thug and thief, was killed in this alley by an irate barbarian whom he was foolish enough to accost. Things ended very badly for Merl. A local wag named the alley, and it stuck.
8. **Twisted Way:** True to its name, this alleyway twists and turns its way through the slums. It passes through several small, dim courts and is a busy thoroughfare for the slum's denizens.
9. **Dead Dog Alley:** This foul stretch of once cobbled, now treacherous, alley is bounded by high walls and rises and falls over several slight rises studded with rotting wooden steps. Over the years, several dead dogs have been found here—hence the alley's name.
10. **Kildrak's Passage:** The mad dwarf Kildrak the Witchslayer is famed through many lands for his foul mouth, impetuous decisions and inexplicably murderous rages. One such murder occurred in this alley when a fortuneteller approached the dwarf while he nursed a monstrous hangover. The killing led to Kildrak fleeing the town, but the name stuck.

2: MAJOR LOCALE FEATURES

1. Broken crates and barrels, along with a smattering of other rubbish and excrement, provide many obstacles for the unwary in this alley.
2. The alley is a literal quagmire. Either the locals use it as a dumping ground for their bodily waste, or water oozes to the surface from some underground source.
3. This alley is so narrow that a traveller's shoulders literally brush the walls on either side.
4. A trench—nothing more than an open sewer—runs down the alley. The stench is intolerable. When it has rained, the "water" in the trench often spills out into the alley.
5. Deep mud covers the ground. The mud hides holes and dips in the ground, which lurk, ready to catch the unwary. Here and there, old part-rotten boards are laid over the worst spots.
6. The alley passes a ruined building. Beggars, thieves and other unsavoury types often lurk in the ruin.
7. In several places, the buildings on either side of the thoroughfare jut out over it. This virtual roof fills the alley with darkness and gloom even on the brightest days.
8. All of the doors opening into the alley are barred from within, and any windows are similarly tightly shuttered.
9. The alley is used as a rubbish dump by those dwelling nearby. In places, it is virtually impassable; the piles swarm with vermin.
10. Houses of ancient construct fringe the alley; many of them are in danger of imminent collapse.

3: MINOR LOCALE FEATURES

1. Foul-smelling puddles of doubtless bodily origin dot the alley. Unwary travellers stand in several such puddles.
2. Rats infest the alleyway, either living among the heaped rubbish or in the adjacent houses. The rats are of normal size and are not hostile. They flee if attacked.
3. The ground is muddy and covered with rubbish. Much of the rubbish has begun to sink into the mud, creating hidden hazards.
4. Graffiti "decorates" the mouth of the alley. The graffiti colourfully lists various people's depravities and maligns their ancestry.
5. As #4 but hidden among the graffiti are several messages written in Thieves' Cant.
6. An old well stands at the centre of a small court through which the alley passes. The well's water is foul—no one uses it anymore.
7. The corpse of a dog lies against a wall; a half-dozen rats chew on the carcass.
8. A pool of almost dried blood covers the ground.
9. The alley is a dead end.
10. The alley is a notorious trouble spot; no one responds to screams or calls for help coming from within.

4: WHAT'S GOING ON?

1. No one else is about when the characters enter the alleyway. However, a short way down the alley, the characters discover the corpse of a man lying face down in an expanding pool of blood. It seems he was killed mere minutes ago.
2. A scrawny cat stalks the alley in search of dinner. The characters' approach flushes a rat toward it, which the cat gladly pounces on.
3. The faint sound of shuffling feet reaches the characters' ears. Someone is hiding deeper inside the alley. Investigation reveals Uolevi Ilakka (male human) hiding behind a broken barrel. He was attacked nearby and fled here to hide. He begs the characters to see him safely home but can offer little but his thanks in return.
4. A thin dog snuffles about in the alley, looking for scraps of food. If the characters take pity on the dog and feed it, it follows them about in the hopes of more food.
5. As the characters pass by, someone opens a high window and hurls a pot of night soil into the alley; unlucky characters are splattered with the stuff.
6. The characters hear the scuttling of many tiny feet from the darkness and shadows. Ahead, a cat hisses; there is a sudden rush of movement and then silence.
7. A trio of thugs lurk in the depths of the alley, waiting for a foolish and easy mark to enter their territory. Unless only one character enters the alley, the thugs suddenly remember they are urgently needed elsewhere.
8. The flickering of a small fire fills the alley with lurid, twisting shadows. Two beggars huddle around the fire and pass a flask of potent spirits back and forth.
9. The amorous sounds of a couple enjoying each other's company emanated from a short off-shoot of the alley, which terminates in a sheltered arched doorway set into a stone wall.
10. Screaming breaks out from somewhere deeper into the alley. It sounds like murder is being done! This could be a genuine attack or a ruse by a gang of thieves to lure do-gooders into an ambush.

5: OTHER FOLK

1. **Eljas Utujouts** (middle-aged male human) lives in the alley. Eljas is a beggar and claims a small part of the place—a bricked-up archway—as his home. Therein lie his pathetic possessions. Most nights, he can be found here. During the days, he loiters at the mouth of the alley, begging for anything he can get.
2. **Brusi Mielivalta** (male human) uses the alleyway as a place to watch for prospective victims. Brusi is an enthusiastic mugger who believes might is right and that he deserves an easy life. He enjoys life as a mugger. He

is burly, has a bushy beard and brandishes a large, heavy club of polished wood.

3. **Sirja Lemmikki** (young human female) lives in the alley because she has nowhere else to go. She's an orphan and has lived on the streets for a year or more. She's seen the grubby underside of the city and is terrified of what life may have in store for her. She is timid and does not trust anyone. For all that, though, she puts on a brave (but dirty) face.
4. **Tohmas Kari** (middle-aged male human) slumbers, oblivious to his surroundings. The stench of wine and smoke hangs thickly in the air about him. Tohmas has recently been on an epic bender and now sleeps it off. He is lucky no unsavoury folk have found him yet; amazingly, his coin pouch still holds a few silvers.
5. **Marili Glorijyr** (female dwarf) wanders about lost. The clink of her chain armour and her grumbling herald her arrival by a few moments. Thus far, her obvious toughness has persuaded several footpads to seek easier prey. Initially, she mistakes the characters for thieves and threatens them with extreme violence if they hinder her.
6. **Arndul Natityrr** (male elf) hates this city and finds it unbelievable how humans live. He was trying to find a shortcut out of the city when he got lost in this alley. The looming buildings, stench and noise assail his delicate senses. He hides from the characters—they may not even notice him.
7. **Sipro Arijouts** (old male human) nears death. A lifetime of hardships and hard living have rendered this bitter old man a foul, hateful individual. Shortly after the characters pass by, he dies, and shortly after that, he rises as a ghoul intent on revenging himself against everyone who wronged him in life.
8. **Mateli Kainu** (female human) works for a rich merchant who sent her out to get a bottle of fine wine. She's got the wine but was chased into the alley by a lecherous drunk. Now she's lost and scared in equal measure. Will the characters help her?
9. **Salomo** (ghoul) lurks under the alley in a burrow he dug out with his bare hands. To sate his hunger, Salomo preys on cats, dogs and any other animals he can catch; this alley is curiously free of rodent infestation. When he cannot control his hunger, he hunts for a beggar or drunk to feast upon.
10. **Risto Laulaja** (male human) stalks the alley in search of sinners to save from themselves. He is particularly keen to save any prostitutes or other workers of the night as he sees such folk as the most in peril. Risto masks his true intentions—even from himself—behind a complex web of half-understood religious ideas.

APOTHECARY

When someone cannot afford magical healing for an injury or curing for a disease, they seek out an apothecary.

1: THE APOTHECARY

1. **Root and Branch:** Allyshe Cyelrae (female half-elf) plays on her elven heritage to impress the local peasants. In truth, she possesses only average skills.
2. **Poultices and Potions:** Aake Kallas (old male human) is a respected member of the community, but he has a secret. As well as an apothecary, he is also a serial murderer. Sometimes, he wilfully poisons customers—he can't help himself. Only his terrified apprentice, Ilta Otra (young female human), suspects the truth.
3. **Ano's:** Esteri Ano (female human) carries on the family business. She is a respected member of the community and is absolutely not a witch.
4. **Tornio & Son:** Eljas Tornio (male human) fought in a war and has seen much killing and suffering. He has a careworn, weary look about him. His son, Arvi (male human), is young and idealistic; he can't wait to follow in his father's heroic footsteps.
5. **The Herb Basket:** Esko Vaino (middle-aged male human ex-priest) lost his way and was expelled from the priesthood. He is bitter—but mainly at himself for his lack of willpower and prudence. He likes a drink and does not speak of his youthful indiscretion.
6. **Bones:** Antti Hirvi (old female human) seeks an apprentice but has failed to find someone to put up with her constant sarcasm. She is respected by the locals but has few friends. She is lonely.
7. **The Happy Healer:** Kauko Unto (male human) works for a necromancer and sometimes supplies them with the fresh cadavers of patients they could not save. Some locals have noticed an increase in deaths at the Happy Healer in recent years and only come here when absolutely necessary.
8. **For All:** Mateli Tuiretuinen (female human) suffered terrible burns as a child. She became an apothecary to alleviate her own suffering and to help others. She is shy and self-conscious about her burns and wears deeply cowed cloaks.
9. **Crystal Healing:** Jegor Vaito (old male human) believes in the healing power of crystals. Every treatment ends with him trying to sell a crystal to his patient, and he is an excellent salesman. He wears many necklaces replete with various crystals.
10. **Stem & Bough:** Zainnis Shakirae (male elf) hides from powerful enemies. His home stands in an isolated grove of trees and an extensive wild garden. He is cautious around newcomers.

2: MAJOR LOCALE FEATURES

1. The apothecary's workshop stands in the centre of a large and well-tended garden replete with an incredible array of herbs and plants.
2. The apothecary has built a small hospice by their main workshop. Therein, they can treat those in need of long-term or complicated care.
3. A warm, fresh spring bubbles up from the ground behind the apothecary's workshop. The locals believe bathing in the spring aids healing, and the apothecary is happy to charge them a small fee to do so.
4. A shrine to the god of healing fills a small outbuilding connected to the apothecary's place of business. It is festooned with minor offerings.
5. The apothecary's workshop stands in the centre of a grove of trees. Here, it is calm and peaceful.
6. The workshop is of heavy stone construction with large windows sited to allow a goodly breeze to cool the building in the summer.
7. The workshop is in the building's cellar; the apothecary believes the cool of the cellar promotes healing.
8. The apothecary works from a wagon in which they tour the local communities and neighbourhoods.
9. The apothecary's shop has recently suffered a bad fire, and the signs—charred beams, scorch marks on the walls and so on—are evident all about.
10. The building has recently been extensively refurbished or extended; excess building materials lie about waiting to be stored away or sold.

3: MINOR LOCALE FEATURES

1. The heady scent of herbs, spices and other medicinal things hangs heavily in the air.
2. Shelves hold innumerable small boxes, tiny kegs and other storage containers. Herbs hang from the rafters.
3. Outside, small wooden grow boxes hold a plethora of plants—herbs and the like.
4. The apothecary performs private examinations in a small curtained-off alcove.
5. A statuette of the god of healing fills a high niche in the wall above the door to the apothecary's workshop.
6. The floorboards of this place creak, and the building has an air of dilapidation about it.
7. Cluttered workbenches, covered with equipment, herbs and so on, line the walls.
8. A fire is always burning in the hearth, and the apothecary is usually brewing or simmering something in a small cauldron hanging over it.
9. The apothecary's cellar is prone to flooding; thus, the faint smell of dampness fills the ground floor.
10. The apothecary's workplace has a veranda on which patients often rest after treatment.

4: WHAT'S GOING ON?

1. Smoke drifts lazily from the chimney of the apothecary's, and the smell of something unidentifiable fills the air.
2. A peasant—wrapped in a cloak and shivering—shuffles toward the apothecary's workshop. A character getting close to the peasant sees vivid red pustules on their face.
3. The apothecary's workshop is closed; the apothecary is out searching for a rare herb.
4. High-pitched screaming comes from the apothecary's workshop; the apothecary labours therein to set a child's broken arm.
5. The apothecary is in their garden harvesting herbs when the characters arrive.
6. A small queue of peasants stands outside the apothecary's place of work, waiting to be seen. They are patient, and all suffer from various minor ailments brought on by a hard life.
7. The apothecary's apprentice is outside chopping wood when the characters arrive.
8. The apothecary sits outside, taking their ease. They could be watching people going by, taking in the view of their garden and so on. In any event, the visitors must wait while the apothecary finishes their drink.
9. A local artificer is delivering a new cauldron—or some other large item—to the apothecary. The apothecary inspects the item as the characters arrive.
10. The apothecary has just taken on a new apprentice; every treatment takes twice as long as they explain everything to the keen but confused youngster.

5: VISITORS & CUSTOMERS

1. **Kuura Toiva** (male human) suffers from gout brought on by excessive drinking. He is in extreme pain and can barely walk. He wants a quick fix and won't hear of giving up his beloved booze.
2. **Maija Valtari** (female human) vomits wildly as the characters arrive. She suffers from what looks like severe food poisoning. The apothecary suspects she has been deliberately poisoned.
3. **Ilja Ukko** (male human) is here with his son (young male human), who has a deep wound in his left leg. Ilja was letting his son chop wood when the axe slipped. He knows he is in big trouble when he gets home. His son is being brave but is in considerable pain.
4. **Kössi Tammi** (male human) wants to sell the apothecary some "magic herbs". He is a charlatan, and the apothecary is suspicious. When the characters arrive, he turns his attention to them—adventurers will believe almost anything if it's magic.
5. **Jalmari Otava** (middle-aged male human) believes the apothecary is a charlatan and is shouting at them when the characters arrive. Jalmari is balding, stout and

aggressive. He gesticulates wildly and seems on the verge of violence.

6. **Kerttu Panu** (female human) visits the apothecary to see if she can help—as she does several times a month. Kerttu is wealthy and deeply committed to making others' lives better. This wealthy widow, consequently, is beloved by the locals. She always brings baskets of food to distribute to the needy, and when she is here, the apothecary is always busy.
7. **Iisak Mielenpito** (male human) believes something is wrong with him. He visits the apothecary frequently with a whole range of different symptoms. He has an annoying, whiny voice and doesn't believe anything is his fault.
8. **Paanu Otra** (male human) serves an important local family and is here to "request" the apothecary come and treat one of the family's children.
9. **Lytti Salme** (female human) enjoys good health; she is here because her beloved elderly dog is ill.
10. **Pentti Laso** (old male human) aches terribly—he suffers from "old" and visits the apothecary weekly to get a new herbal infusion to dull his many pains.

6: WHAT'S FOR SALE?

1. **Pain Relief Potion (5 sp):** This thick viscous potion has flakes of herbs and mushrooms floating in it. Drinking half dulls pain; drinking the entire potion induces unconsciousness for 1d4 hours.
2. **Healer's Kit (10 gp):** This small pack holds clean bandages, splints and other medical supplies as well as a selection of unguents.
3. **Belladonna/Wolfsbane (5 sp/sprig):** Useful for combatting lycanthropy, belladonna is also a deadly poison. A character buying more than a sprig or two raises the apothecary's suspicions.
4. **Mistletoe (1 gp/sprig):** Harvested on a night of the full moon, these fresh sprigs of mistletoe are of particular interest to druids.
5. **Sleeping Powder (5 sp):** This dose of sleeping powder is added to water or other beverage to induce slumber.
6. **Healer's Unguent (5 sp):** This thick, foul-smelling paste is used to treat wounds, sores and the like. As a side effect, it also masks a person's scent.
7. **Glass Vials (1 gp each):** These small, delicate glass vials are large enough to hold magic potions.
8. **Medicinal Candles (1 gp each):** These candles are scented and give off a relaxing aroma when lit.
9. **Dried Herbs (var.):** The apothecary has a wide range of dried herbs. If the characters seek something specific, the apothecary may have some for sale.
10. **Book of the Body (50 gp):** This leather-bound healer's manual contains advice for setting bones, cleaning wounds and so on. It also includes detailed anatomical drawings. The book is old, and many notes and sketches festoon its margins.

ARMOURER

The demand for armourers is seemingly without end. In a violent world, heroes (and villains) always require protection.

1: THE ARMOURER

1. **Hammer and Tongs:** Isto Asikka (male human) swears he is part dwarven. While he does have a thick and impressive beard, most people discount his claim.
2. **Axe and Hammer:** An exile from her kin, Ovdris Jarbek (female dwarf), is an excellent armourer but won't talk about her past. She is muscled and a doughty warrior—as befits her heritage.
3. **Shield Others:** As the name suggests, Jussi Ampuja (male human) specialises in shields. One of his employees is a skilled painter and can add any heraldic device or badge to a shield—for a price.
4. **Toivio's:** This family business has existed for three generations. Now, Ulla Toivio (female human) runs the business. She is a merchant and does none of the actual crafting herself.
5. **Alaman's Armourers:** This business has fallen on hard times after a prominent local hero died while wearing one of their suits. Some say the armour was poorly made; Alaman (male human) is looking for a new hero to prove his armour's protective capabilities.
6. **Nilf's Emporium:** Nilf Eclav (middle-aged half-elf) runs this large shop. He does not make armour but buys it from various nearby artisans. He has many useful contacts for adventurers and provides introductions—for a price.
7. **Byzan's Shields:** Old and weathered shields festoon the outside of this building. Inside, an extended family works on every aspect of shield design. Tiina Byzan (old human female) deals with customers.
8. **The Foundry:** Black smoke always hangs over this low, rambling workshop and its attendant storage sheds. Dordin Azcral (male dwarf) cares nothing for the smoke and the noise, and sometimes, he works late into the night—his craft is all. He is not popular with nearby residents and businesses as a result.
9. **The Armoury:** Ari Seppo (middle-aged male human) is famed both for the quality of his armour and his honesty. He is also canny and an excellent judge of character—such traits make him an excellent haggler.
10. **Kauko's Plate:** Kauko Arpia (middle-aged male human) only works on expensive armour—plate and the like—and prefers to only work for the nobility and other rich folk. He despises haggling—the price is the price; if someone doesn't like it, they can go elsewhere.

2: MAJOR LOCALE FEATURES

1. The workshop fills the ground floor of a wide, squat tower. The armourer lives on the tower's top floor and uses the other floors as display rooms for their wares.
2. The armourer works in a series of hot and gloomy interconnected cellars; chimneys belch forth smoke when the armourer is working.
3. The armourer maintains storage sheds in a walled courtyard. At night, four large hounds sleep outside.
4. The armourer is paranoid, and their workshop is heavily fortified. Some see this as proof they have valuable things—or dark secrets—hidden inside.
5. The armourer has a display chamber which customers can browse (under the supervision of an apprentice or—for good customers—the armourer himself).
6. The armourer has sample suits—examples of their craft that potential customers can hit with weapons to gauge the armourer's skill.
7. The workshop is styled to look like a small fortified keep. Its defences are formidable and include crenellated walls and a shallow moat.
8. The workshop has a towering chimney—much larger than it needs to be. Dove cots are mounted all the way around on a wooden scaffold.
9. The armourer shares a workshop with a leather worker who crafts the straps and padded undergarments required to wear heavy armour.
10. The armourer buys all manner of broken metal armour; they either repair the damage and sell the armour cheaply, use it for spare parts or melt it down.

3: MINOR LOCALE FEATURES

1. Suits of armour decorate the workshop's walls; all are for sale, although judging by the dust on some of the suits, a bargain could be had with a bit of haggling.
2. The workshop is disorganised and untidy; tools, scraps of armour, bits of metal and so on are scattered about.
3. The workshop is organised, clean and tidy.
4. The workshop is dirty—dust, grime and flakes of metal cover the floor and some of the older pieces of armour.
5. The armourer employs several local children to clean up, run errands and the like.
6. A sign above the door reads, "Supplier to Brave Sir Ozloc: All Armour Light Enough to Run In".
7. Gravel covers the floor to lessen the chances of an accidental fire and to help with drainage.
8. The smell of cooking permeates the workshop; the armourer's partner is a renowned cook, and sometimes she invites the armourer's favoured clients for meals.
9. A cobbled stone path leads through a small walled courtyard to the workshop.
10. The workshop's roof is thatched.

4: WHAT'S GOING ON?

1. The workshop is closed for the day. The armorer may be sick, taking a holiday or out visiting a supplier or important customer.
2. The workshop is open, and no other customers are present; the characters enjoy prompt attention.
3. The armorer's apprentices are taking in a delivery of iron, leather and other raw materials. They are busy and deal with the characters as quickly as possible.
4. An angry customer is shouting at the armorer—apparently, a strap failed on their breastplate during a skirmish, and they were almost killed.
5. A small fire has broken out in the workshop, and the apprentices are busy extinguishing it.
6. Street urchins loiter outside the workshop and pester obviously wealthy customers for spare coins.
7. Another band of adventurers—wealthier and better known than the characters—are at the shop. Several hero-worshipping peasants loiter nearby.
8. The armorer is busy on a job for a valued client—or one that has paid over the odds—and only has time for a brief conversation and certainly no time for another job.
9. The armorer is outside, taking a break from the day's work. Ale in hand, they are happy to chat for a while.
10. The armorer's shop is very busy. For different reasons, but at the same time, a dozen folk have all decided that they need the cheapest armour money can buy.

5: OTHER FOLK

1. **Bofrim Moribek** (male dwarf) knows that dwarf-wrought armour is far superior to human-crafted, but his shield has been stolen, and he needs to replace it. He is in a foul mood.
2. **Rideth Pyloninn** (female half-elf) wants a lightweight breastplate designed with a rearing swan design etched into its surface. She is in deep conversation with the armorer about it. She is detail-obsessed and wealthy.
3. **Jegor Hirvi** (male human) browses for his first suit of armour—he has dreams of becoming a mighty warrior and becoming the stuff of legend. Sadly, he is poor and cannot afford anything more protective than studded leather. He has tried on several suits, and the armorer is beginning to get exasperated with him.
4. **Elias Ilakka** (male human) carries in an armour-filled; he needs it repaired as during his last adventure, an ogre thrust a spear clean through it. He barely avoided death and is hungry for revenge. Would the characters like to help kill an ogre?
5. **Marke Kuura** (female human) grows increasingly angry with the armorer—all they do is offer her light-weight suits of leather and suchlike; she is here for the most

protective, heaviest suit she can afford. Her full coin pouch suggests she is a serious customer.

6. **Teemu Koveri** (male human) has some chain armour he wants to sell for scrap. The armour is rusty and has seen much better days. He'll sell it to anyone—given it isn't actually his; he stole it from a drunk mercenary collapsed in an alley earlier today.
7. **Untamo Paasia** (young male human) dreams of being a famous armorer. He is often here quietly watching the work. He is scrawny and shaggy-haired. He is capable of intense focus, and some people think he is deaf because he ignores them when they speak.
8. **Lucia Raita** (female human) searches for her wife; she has no interest in armour but asks everyone if they have seen a tall, flame-haired woman recently.
9. **Leena Susi** (female human) towers above most men and has an impressive physique. She is trying on armour, but the armorer has nothing to fit her. She is a renowned warrior; the characters have heard of her.
10. **Fosco Reenee** (male halfling) wants a suit of plate armour crafted from lightweight steel. He even knows where a supply of mithral is said to be hidden.

6: WHAT'S FOR SALE?

1. **Polished Plate (1,750 gp)**: Polished to a high sheen, this armour is destined for a knight or other luminary. Free fitting is included in the price.
2. **Silvery Chain (190 gp)**: This is not elven chain, sadly, but the suit has been finished with a wash of silver paint. It looks fabulous, but if worn in combat, the silvery paint will inevitably get chipped and damaged.
3. **Axe Shield (25 gp)**: This heavy wooden shield has two straps on its obverse designed to hold handaxes in place. Such an arrangement makes them easy to throw. The price does not include the handaxes.
4. **Glimmer Shield (20 gp)**: This large metal shield has been polished to a high sheen. It is so polished it could be used as a mirror—useful when fighting a cockatrice or other petrifying foe. It comes with a thick padded cover.
5. **Breastplate (180 gp)**: This breastplate is unadorned—deliberately so. It is ready to be decorated, and the armorer has a skilled etcher ready to do the work.
6. **Helm of Secrets (7 gp)**: This plain helm has a thick lining that has a secret pocket big enough for coins, a folded piece of parchment and so on.
7. **Dented Helm (5 gp)**: This helm was owned by Sir Ozloc the Brave. It is rumoured to have been discarded by the hero during one of his many legendary retreats.
8. **Spiked Buckler (15 gp)**: A field of tiny spikes adorn this metal buckler.
9. **Studded Buttons (3 gp)**: This bag holds a supply of studs to repair studded leather armour.
10. **Chain Mail (90 gp)**: This odd-looking armour comprises the remains of several suits forged into a new coat.

BOARDING HOUSE

Normally places for the poor or the penny-wise, boarding houses offer lodgings and food; most such places offer only the barest of essentials to their guests.

1: THE BOARDING HOUSE

1. **The Welcome Rest:** Set just outside town in a small wood, the Welcome Rest stands amid a large vegetable garden. The Welcome Rest offers a quiet, private place to rest for those who do not like the urban bustle.
2. **Sunset House:** Gloom hovers over this rundown, badly named boarding house. Here, the offering is sparse, and the food is bad. Its owner is a miserable, penny-pinching old man who has no friends. No one voluntarily returns to Sunset House.
3. **The Lodge:** Building work and improvements are always going on at the Lodge; the owner offers cheap or free stays to those who will work in return for board and lodgings. Currently, the owner is excavating further cellar space (for no apparent reason).
4. **Beech Tree Barn:** A farm once stood on this spot; this large wooden barn is the only surviving remnant; inside, the barn has been crudely segmented into many small rooms—although all are open to the double-height roof. It is noisy herein, as a result.
5. **Traveller's Retreat:** This small, stout cottage serves those with coin desirous of privacy or peace. Tucked away at the end of a short lane, the Traveller's Retreat is expensive, but the offering is excellent and the owners surpassingly discrete.
6. **Hillside Manor:** Once a noble's townhouse, this old building has an air of faded grandeur. The rooms are spacious, but the furnishings are threadbare. Guests eat and socialise in the old great hall.
7. **The Dry Dock:** This old barge—dragged from the water years ago—stands hard against the docks and provides lodging for sailors and the like. An adjacent tavern, the Dock, does a roaring trade. The Dry Dock is normally busy and loud.
8. **Tanil's:** Standing in the worst part of town, this rundown place is a sanctuary for petty thieves, the homeless and those searching for forbidden things. Its owner will deal in anything if whispered rumours are to be believed.
9. **The Half Moon:** The jaunty sign of a half moon marks this popular boarding house. This place is often busy as its prices are exceptionally low; an unnamed wealthy benefactor subsidises the Half Moon's running costs—why is a matter of considerable conjecture.
10. **The Footsore Wanderer:** Standing near the main gate, this cheap boarding house caters to travellers and the like. Its rooms are dry but sparsely appointed; the food offering is basic.

2: MAJOR LOCALE FEATURES

1. An overgrown and unruly garden of tangled bushes and choked vegetable beds surrounds the boarding house.
2. The boarding house was once a warehouse, but it has been subdivided into a dizzying array of small rooms.
3. Optimistically, the boarding house has attached stables, but it mostly stands empty and unused; the almost penniless can sleep within for a copper a night.
4. A low-class tavern stands next to the boarding house; fights and brawls are commonplace.
5. The boarding house is huge—the owner has slowly bought up and converted the adjacent buildings.
6. The boarding house stands amid a garden surrounded by a high stone wall; the gate is locked at night.
7. The boarding house stands atop a high hill, and the views from the upper floors are spectacular; those rooms cost extra.
8. The boarding house is a front for the thieves' guild; tunnels leading from a hidden cellar connect the house with several nearby buildings.
9. Rumours of abductions and deaths hang over the boarding house and its owner; the locals have little to do with the place.
10. Years ago, a murder took place in the boarding house; the victim's ghost still sporadically haunts the place. The ghost only appears to guests who resemble the murderer—such folk are normally found dead with looks of extreme terror on their faces.

3: MINOR LOCALE FEATURES

1. Those who are truly impoverished can stay in the boarding house's large, communal, draughty attic.
2. The boarding house is dark and dingy; many of the rooms suffer with damp.
3. A deep cellar lies below the boarding house; the confiscated possessions of countless lodgers who failed to pay their bills fill the subterranean chambers.
4. Little more than a dilapidated ruin, this boarding house caters to those with nowhere but the streets to go.
5. A scrawled sign on the door reads, "Humans Only".
6. Several windows on the top floor and in the roof are boarded up.
7. A large rusting weather vane depicting a dragon reared up on its hind legs juts from the roof; the vane squeals when the winds shift.
8. The boarding house is old and exhibits the architectural style of the last century.
9. Piles of rubbish fill the boarding house's rear courtyard; rats dwell within, and some are surprisingly large.
10. This boarding house allows folk to stay long term; several residents have been here for years.

4: WHAT'S GOING ON?

1. The boarding house is full, and it has no spare beds.
2. The boarding house is virtually empty, and the owner offers a good deal to prospective guests.
3. Sounds of soft laughter and off-key music waft from an upper window.
4. The owner is in the process of bodily ejecting a tenant who has fallen into arrears.
5. Two people shout angrily at each other from somewhere inside the boarding house.
6. Three unwashed men wearing traveller's clothes sit outside the boarding house, sharing a jack of wine.
7. A couple of urchins are hanging around outside the boarding house in hopes of begging a coin from those coming and going.
8. Smoke drifts from one of the house's chimneys, and the smell of baking bread fills the air.
9. Incongruously, an ornate coach drawn by two white horses stands outside the boarding house. Two mounted guards loiter nearby—someone important or wealthy—visits the boarding house.
10. The owner is elsewhere when the characters arrive, and the surly staff are of no help unless they are paid handsomely for their time.

5: OTHER FOLK

1. **Mikki Ano** (young male human) does odd jobs for anyone who'll pay him. As an orphan, he is desperate to find a permanent job and to get some security. He could easily latch onto a kind-hearted adventurer.
2. **Inka Hopea** (old female human) lives here because she is lonely; her husband is dead, and her children are lost to her. She is talkative—overly so—but knows much of what goes on in the locality.
3. **Paanu Ehtaro** (male human) loiters here because he is lazy and can't be bothered to better himself. He works just hard enough to get by but talks a good game; the same person rarely employs him twice.
4. **Samu Kare** (male human) stays here because he is new in town and does not want to draw attention to himself. This swarthy, muscular man is an assassin hunting his next victim.
5. **Kivutar Mieho** (female human) arrived in town looking for a friend who disappeared a month ago. Desperate for news, she asks everyone if they've seen her friend. Unfortunately, her friend fell prey to a mass murderer—who has just learnt of Kivutar's search.
6. **Piri Kupias** (middle-aged male human) hobbles about the place on a crutch. After being injured by a runaway horse, he has been unable to work and is slowly running out of money. This now borderline alcoholic exudes an aura of pain and desperation.

7. **Aino Niera** (female human) reeks of wealth and privilege but stays here to soak up the atmosphere. She is a writer and poet and is working on her next epic. Naive in the extreme, her obvious wealth has already been noticed by a gang of thieves.
8. **Elsa Säisä** (middle-aged female human) works at the boarding house while employed by the thieves' guild as a watcher; she reports interesting folk and events back to her paymasters.
9. **Veini Toivio** (male human) owns some of the nearby houses; he wants to buy the boarding house and is here to negotiate with the owner. He dresses well and is attended by a scribe bearing a sheaf of scrolls.
10. **Eeva Ukko** (female human) wears torn and filthy robes of surprisingly good quality. Eeva was once wealthy, but his gambling habit got the better of him, and now he has virtually nothing—would a character extend him a small loan so he can get back on his feet?

6: WHAT'S FOR SALE?

1. **Long-Term Stay (1 gp/week):** A tenant can rent a private room at the boarding house for 1 gp a week; if they want simple meals, though, this price doubles.
2. **Storage Facilities (1 gp/week):** For a nominal fee, the owner will store a small chest or bag in their cellar or attic; some owners may demand to know what they are storing, while some may not care (if the price is right).
3. **Alibis (var. gp):** Several of the tenants are somewhat unscrupulous and can be paid to provide an alibi for someone in trouble with the watch.
4. **Second-Hand Gear (var. cost):** Over the years, the tenants of this boarding house have swapped various items for their rent; most mundane items (except expensive weapons and armour) can be had here for half price.
5. **The Hideaway (1 gp/day):** The boarding house has a secret attic room accessible by a private stair; the owner is a good friend of many of the local thieves.
6. **Local Guide (5 sp):** Several of the unemployed locals living here will happily guide wealthy adventurers about the town for a day.
7. **Unskilled Labour (2 sp/day):** If the characters need unskilled labour, this is the place to get it; however, some of the folk living here are less than honest.
8. **Short Stay (1 sp):** This boarding house rents some of its rooms by the hour for "meetings" and the like.
9. **Barn Storage (1 gp/day):** An attached barn is available to store wagons, carts and the like. For an additional silver coin, the owner provides a guard to watch over a visitor's goods.
10. **Whispers & Rumours (var. cost):** The owner hears much of interest from their tenants—particularly if the house serves travellers; such information could have value, and the owner is only too happy to profit from it.

BOWYER/FLETCHER'S WORKSHOP

Wherever there is war—or the threat of war—or wherever hunters gather, adventurers will find bowyers and fletchers.

1: THE BOWYER/FLETCHER'S WORKSHOP

1. **The Bow Shop:** A team of bowyers and fletchers work here to produce a vast array of bows and arrows. The workshop is always busy with customers and well-stocked. Sometimes, mercenary companies specifically visit the settlement to buy the shop's entire stock. Kreeta Laso (middle-aged female human) fronts the operation, which includes a small tavern, the Bull's Eye.
2. **Target Archery:** Target Archery sells bows, arrows, and all other manner of related equipment as well as provides training. Lusia Keiho (female human) is the brains behind the operation.
3. **Veini's Place:** Veini Mielo (middle-aged male human) is an exacting craftsman who works for who he wants and no one else. A retired adventurer, he is wealthy and crafts bows and arrows because he enjoys the work. He has a great store of adventurous stories and is more than happy to share a drink and an idle afternoon with like-minded folk.
4. **Fletchers:** If you want arrows, this is the place to come. Pentti Torio (male human) crafts arrows for all uses. He is always on the lookout for exotic feathers for use as flights. He does not make bows.
5. **Bow & Feathers:** Maalin Unti (female human) crafts beautiful bows and is famed for adding intricate carvings and sigils to her creations. Sometimes, she works with a local wizard to create enchanted bows.
6. **The Old Archer:** Kustaa Valta (old male human) has crafted bows and arrows for decades. Even elves sometimes visit his shop, and he is well-known as a master craftsman.
7. **Fly True:** Azakial Eirinyrn (male half-elf) is a master archer and offers discounts to anyone who can beat him; he does not normally have to make good on his offer.
8. **Arrow Hall:** Bins of arrows stand along the walls of this large shop. The owner, Tilda Seppo (female human), has her apprentices dye the fletching on their arrows to suit the purchaser's tastes. This service is a popular one—although it doubles the cost of the arrows.
9. **Hunter's Mark:** A retired hunter, Lempo Tapo (middle-aged male human), owns this small shop. The shop specialises in hunting equipment and more traditional bows and arrows.
10. **Owlbear Archery:** Named for an off-hand joke by the owner, Jegor Panu (male human), this place caters to hunters and the like. (Jegor wants to procure a source of owlbear feathers for his arrows' fletchings.)

2: MAJOR LOCALE FEATURES

1. The workshop features a walled courtyard at the back where the bowyer tests their creations. Customers are also welcome to "try before they buy," and several straw-filled butts are set up as targets.
2. The fletcher keeps a flock of guard geese that roam the courtyard and garden at night. The geese make a tremendous noise, and the fletcher is not popular with their neighbours.
3. The shop's courtyard has high hedges of yew that form living walls. Various wooden outbuildings stand away from the building—in one of these locales, the fletcher mixes the foul-smelling glue needed for their creations.
4. Dovecots festoon the thatched roof of this two-storey building. The fletcher uses their birds' feathers for their arrows' flights.
5. A patch of bare ground behind the workshop serves as a shooting range for the bowyer's customers to try before they buy.
6. The bowyer/fletcher shares their workshop with a leatherworker. The leatherworker specialises in bracers, quivers and so on. The two are good friends.
7. A shed at the rear of the workshop holds three dozen lengths of wood waiting to be transformed into bows. The wood is valuable, and the shed is locked.
8. The bowyer's workshop fills an old, shutdown tavern. The taproom is long enough to serve as a shooting range. The bowyer rents out storage space in the tavern's cellar.
9. The workshop is rundown and desperately needs repairs; the bowyer doesn't have the time or money.
10. The workshop has been built to depict an elf's home.

3: MINOR LOCALE FEATURES

1. The workshop is gloriously disorganised; it seems like a whirlwind just blew through the place.
2. The workshop is meticulously clean, tidy and organised.
3. A corner of the thatched roof leaks when the rain and wind come from the south. The bowyer cannot afford the necessary repairs.
4. Bows—long and short and in various states of completion—hang from the ceiling.
5. The workshop smells heavily of glue and varnish.
6. Several large hounds lounge around the shop. They ignore most customers but greet the bowyer and their apprentices with strong tail wags.
7. Bins of arrows—some completed and some not—stand around the shop.
8. Several straw butts lean against the shop's walls.
9. The ceiling is low, and the light is dim inside the workshop; the bowyer normally works outside.
10. The workshop has a thatched roof; furtive rustling sometimes comes from within.

4: WHAT'S GOING ON?

1. The workshop is closed; the characters must return some other time, no matter how urgent their business.
2. The workshop is open, and no other customers are present. The characters enjoy prompt service.
3. Another group of adventurers is already here, and the characters must wait their turn.
4. The shop's owner needs cash—quickly. The bowyer is motivated to sell and, for the next few days, steep discounts can be had.
5. A young man who fancies himself an archer is trying to pull the fletcher's strongest, heaviest bow. He is failing and getting increasingly angry.
6. The fletcher is working flat-out; they have just received a huge order for arrows from a mercenary company and are being paid extra to complete the order quickly.
7. Several customers shoot arrows into straw butts to test the fletcher's wares. The sound of arrows thudding into the butts fills the air.
8. Several people are at the shop chatting, playing dice games and generally idling the day away.
9. Several children work at the workshop performing minor errands, tidying up and so on. They enthusiastically welcome visiting adventurers.
10. The bowyer is accepting a delivery of raw materials when the characters arrive. If they help unload, the artisan is predisposed toward them.

5: OTHER FOLK

1. **Aapo Miekka** (young male human) clutches his first bow. At the sight of the characters, he draws back the string and lets fly an imaginary arrow at the nearest adventurer. He cackles with happiness, and his parents look embarrassed.
2. **Hilda Kalamies** (female human) possesses great talent as a painter. She is decorating the wall of the fletcher's shop with a traditional hunting scene. The painting is incredibly detailed.
3. **Kanbrar Rumnaleir** (male elf) scoffs at the human-craft arrows he inspects. They are too heavy, too fat and too crude for his taste, but loudly, he pronounces them "barely adequate". A character watching can almost see the fletcher grinding their teeth.
4. **Lydia Ihalempi** (female human) wants to buy a bow so she can become a hunter. She doesn't know much about archery but is determined to learn. She has barely enough gold for a shortbow and a few arrows, and she would love to find a tutor. She lives on the edge of the settlement and would gladly provide lodgings in exchange for tutoring.
5. **Issu Janakka** (male human) works for a rival artisan and is here to subtly dissuade customers from shopping

here. This tall, muscular man is wholly lacking in subtlety, however and will shortly be told to leave.

6. **Daim Glanhak** (male dwarf) loudly demands bolts for his crossbow and gets annoyed and confused when he discovers the fletcher doesn't have any. Daim is a tad drunk and stomps off muttering—but not before knocking over a bin of arrows.
7. **Firatis Kaniater** (female half-elf) knows bows and has an archer's shoulders. She is engaged in an in-depth conversation with the bowyer.
8. **Kosti Hopea** (male human) browses here because he is bored. He wastes the bowyer's time and has no intention of buying anything. If he latches onto a character, he could be hard to get rid of politely.
9. **Cora Overhill** (female halfling) wants a bow custom-made for her. It has to be small, lightweight and strong. She also wants lots of arrows. Her large pouch of gold coins has convinced the bowyer to prepare her items as quickly as possible.
10. **Gaerel Karle** (female gnome) hopes to sell the bowyer her bright red and blue paint—what better way to decorate arrows?

6: WHAT'S FOR SALE?

1. **Rainproof Quiver (1 gp)**: This leather quiver has a cap which can be tied over the arrows within to keep them dry and protected. The cap also stops the arrows from falling out if the wearer should take a tumble, engage in acrobatics and so on.
2. **Leather Bow Case (5 gp)**: Lined with soft brown fur, this luxurious bow case is designed to keep a longbow dry and safe. A strap enables the owner to carry the case over one shoulder.
3. **Silver Arrows (1 gp each)**: A dozen silver arrows are displayed on a shelf. Each is exquisitely crafted and perfectly balanced.
4. **Quiver of Secrets (1 gp)**: This quiver has a secret compartment in its bottom. The compartment is about the size of a belt pouch.
5. **Beautiful Longbow (70 gp)**: Crafted of beautifully stained yew, this six-foot-long bow is a work of art.
6. **Ugly Longbow (50 gp)**: This ugly longbow is crafted from elm. It looks unfinished but is more than adequate.
7. **Whistling Arrow (1 gp each)**: These arrows have oversized tips bored through with many tiny holes. The arrows produce a loud whistling sound when loosed.
8. **Arrow Repair Kit (5 gp)**: This well-organised kit fills a small bag and enables an archer to repair spent arrows. The kit contains small tools, a thick paste, spare fletchings, spare arrowheads and so on.
9. **Bow Strings (1 gp each)**: Sized for various bows, these supple strings come coiled in tiny leather pouches.
10. **Bracers (3 gp)**: Beautifully wrought from soft leather, these bracers are comfortable and protective.

CITY GATE

As important centres of government, commerce and population, cities require substantial defences to protect their citizens. City gates provide access to a settlement and, as such, are among the most critical points of these defences.

1: THE CITY GATE

1. **The Gate:** Due to this city's unique geography, this gate is the only gate, the single point of access. As such, it's a colossal structure, made extraordinarily wide to accommodate the vast amount of traffic flowing through it, and it's heavily fortified due to its critical importance.
2. **Subterranean Way:** Comprising a large tunnel carved through solid rock, this underground gate is very difficult to assault. Flickering torches spaced at regular intervals bathe the cyclopean passageway in shadowy light.
3. **The Way of Truth:** After a group of assassins snuck into the city under the guise of clever illusions, this gate was enchanted by a powerful mage to reveal all illusions passing through it. Over the years, the gate has foiled several schemes, albeit most of them only petty thievery.
4. **Rivergate:** Built over a river, boats are the only traffic able to pass through this gate. An abnormally long portcullis reaches down to the riverbed, allowing water to enter the city even with the defences engaged.
5. **Vilhelm's Lift:** Built against a steep cliff, this gate is only accessible via a wooden platform, moved up and down the sheer rock face by a series of large metal gears.
6. **The Oaken Way:** An enormous oak tree abuts the city wall, through the base of which an arched tunnel has been carved. Although it provides a very sturdy frame for the city gate, it has resulted in many stinging complaints from angry local druids.
7. **Waterbridge:** Directly abutting a powerful river, the main defensive feature of this gate is a drawbridge suspended from thick iron chains. Once it is raised, no attacker has been able to beat the aggressive current.
8. **The Holy Way:** This city is regarded as the holy city of an important religious group and, as such, receives a large influx of pilgrims each year. A special gate, bedecked in religious symbols and approached by a road flanked by rows of statues, has been constructed for their use.
9. **Old Gate:** Repeated collapses beset the construction of this gate, often for unfathomable reasons. Eventually, the project was abandoned and incorporated into the city wall, but the shell of the gatehouse remains, albeit with the "gate" walled up.
10. **Dead Gate:** When a devastating plague struck the city, mass graves were dug outside the city walls to cope with the tragedy. Located close to the burial sites, the stench of rotting corpses sometimes hangs over this gate despite the cleansing passage of the years.

2: MAJOR LOCALE FEATURES

1. Two iron portcullises guard this gate, the space between accessible only by the numerous murder holes embedded in the ceiling.
2. A small guard post stands inside the gate, inspecting visitors and levying an entrance tax on all passing through, excluding those travelling on official business.
3. A path of hard-packed earth, wide enough for two wagons to pass side by side, leads through the gate and disappears into the city beyond.
4. This gate is sealed by towering wooden doors reinforced with thick strips of banded iron.
5. The ground within several hundred feet of the gate has been cleared of all obstacles; attackers have no cover.
6. This gate is protected by a deep ditch, filled with sharp wooden spikes, that wraps around the city walls. The gulf is spanned by a sturdy drawbridge.
7. The guards are very security-conscious, thoroughly questioning all travellers who pass through the gate.
8. This gate possesses a magical orb, which functions as a distress signal. Any guard laying their hand upon it sends out a call for aid to the main garrison.
9. Short of guards, the city has taken to employing mercenaries to guard this gate. Naturally, they are loyal only to their pay and respond favourably to bribes.
10. Several cauldrons full of oil sit atop the battlements; a plentiful supply of torches is also close by.

3: MINOR LOCALE FEATURES

1. The hanging bodies of several ex-criminals swing gently in the breeze against the outer wall, warning all newcomers of the dire consequences of lawbreaking.
2. The gate still bears traces of a violent assault that occurred many years ago.
3. The timber of this gate hasn't been properly tended in many years and has started to rot.
4. Two large braziers sit atop the gatehouse, piled high with stacks of firewood. At night, they help guide lost travellers towards the safety of the city.
5. Set over the walkway atop the gatehouse, a wooden roof shelters any guards from inclement weather.
6. Multiple wanted posters of notorious criminals and outlaws are pinned to the gate, fluttering gently in the breeze. Several of the portraits have been defaced.
7. Many javelins, bundles of arrows and heavy rocks are stockpiled here, ready to serve as ammunition.
8. The ground before the gate is churned and muddy, stirred up by many sets of boots and hooves.
9. The magnificent flag of the royal household flies proudly over the gate, fluttering gently in the breeze.
10. A small portion of the wall has faint words scratched into the stonework. Investigation reveals it is a list of names.

4: WHAT'S GOING ON?

1. The general hubbub of voices fills the air; a steady stream of people passes through the gate.
2. A wagon loaded with trade goods bounces from rut to rut as it trundles into the city. A merchant sits atop it, clutching the reins of a tired horse.
3. From atop the gatehouse, several well-armed guards keep a vigilant watch over the surrounding area.
4. Besides two yawning guards, the gate is deserted; the doors hang open, and an eerie quiet fills the air.
5. Several masons labour near the gate, repairing some minor damage to the outer wall.
6. A crowd has gathered and hangs excitedly around the gateway; an important procession is passing through.
7. A guard atop the gatehouse shouts a warning; a small band of raiders has been spotted in the distance.
8. The gates are firmly closed. No one is allowed into or out of the city.
9. A large swarm of birds circles overhead; their shrill cries fill the air, and their droppings occasionally splatter the ground close to the characters.
10. The next shift of guards has arrived to relieve the current watchmen, who tramp off to their barracks in search of a good meal and a refreshing mug of ale (or two).

5: OTHER FOLK

1. **Kuura Saarelainen** (male human) attentively watches those passing through, alert for any danger. As the commander of this gate's garrison, he knows responsibility for the safety of the city rests on his shoulders and, as such, takes his job very seriously.
2. **Tilda Kontio** (female human) stands with her arms held high, preaching the gospel of her deity to passing travellers. Although relatively low in her church's hierarchy, she's zealous in her worship and hopes to convert as many people as possible to her faith.
3. **Stiina Puukko** (female human) runs a small food stand, offering enticing meals to weary travellers. Her speciality is Puukko's Stew, and she offers a free tasting to every passerby in an attempt to garner more sales.
4. **Kristian Asikka** (male human) is extremely bored, leaning on his spear and yawning incessantly. A new recruit in the guard, he joined hoping to see action, but instead finds himself watching the same mundane scenes of travellers shuffling past, day after day.
5. **Torra Aspenguard** (female elf) returns from a successful hunt; several bloodied rabbits hang at her belt. She's en route to the tanner, first stopping to wash the blood from their soft fur, hoping the rabbits' snow-white pelts will fetch a higher price.

6. **Benjamin Tuiretuinen** (male human) perches atop a wagon filled with trade goods, a relieved smile on his face as he safely completes another long journey.
7. **Osma Kainu** (male human) slumps in rags against the city wall, begging for coins from passers-by. Destitute and out of work, these charitable donations are the only way he's able to put food in his stomach.
8. **Marjaana Lempinen** (female human) trudges out of the city, weighed down by a heavy basket. A tired mother of three, she's returning to her family's farmstead after purchasing essentials at the marketplace.
9. **Brusi Leino** (male human) owes his allegiance to a rival nation and is trying to infiltrate the city disguised as a common farmer. Perceptive characters might notice that his physique and complexion are unlike those of most other farmers.
10. **Rekiina Joutsu** (female human) gallops hard towards the gate, mounted upon a stolen horse. A novice thief, she was caught attempting to pickpocket a nobleman in the marketplace and hopes to quickly escape.

6: WHAT'S FOR SALE?

1. **City Guide (1 sp)**: A young street urchin offers their services as a local guide to any obvious foreigners.
2. **Pint of Ale (1 sp)**: A street vendor offers pints of ale to weary travellers, dispensed from several large barrels they wheel around from place to place in a handcart.
3. **A Hearty Snack (1 sp)**: From a small food stand, this vendor offers a wide array of choices, ranging from steaming bowls of mushroom stew to salted pork straight off the bone.
4. **Maps of the Surrounding Area (2 gp)**: Several maps of the area surrounding the city are on offer, although the cheapest versions don't hold much useful information.
5. **Guide (1 gp/day)**: A guide, very familiar with the area, offers his services to adventuring parties, altering his rates based on their perceived wealth.
6. **Mercenary (1 gp/day)**: Out of work and running low on cash, this down-on-their-luck mercenary offers their services to all those passing through the gate.
7. **"Lucky" Charm (2 sp)**: Trying to pay off a large tavern debt, a guard is attempting to pawn off a "lucky" charm (in reality, just a few intertwined pieces of coloured string) to any traveller who seems suitably gullible.
8. **Pair of Boots (5 sp)**: "You won't get far without a good pair of boots" is the message shouted out by this boot salesman from his little stand by the side of the street.
9. **Fortune Teller (2 sp)**: A fortune teller offers predictions about a traveller's upcoming journey from her exotic, incense-filled tent pitched just outside the city walls.
10. **Room and Board (1 sp)**: A farmer offers the characters room and board in his barn at a lower price than is normal. He seems to have certain unspecified reasons for wanting a group of brave adventurers nearby.

DERELICT BUILDING

Any town or city of note—and many villages—will have a derelict, ruined building or two; such locales are ripe for adventuresome doings.

1: THE DERELICT BUILDING

1. **The Old Kerwin Place:** This ramshackle townhouse caught fire mysteriously. The owner, Kerwin, was never seen again and attempts to contact his heirs have failed. Thus, the place remains empty and abandoned.
2. **Ozloc's Manor:** Persistent rumours speak of the many secret tunnels intersecting this ruined manor's cellars. The owner was apparently paranoid and feared being trapped. The tunnels allegedly pop up all over town. The house itself was once a grand affair, but it has been repeatedly looted since it fell empty.
3. **The Snake's Head:** This two-storey building was once an inn catering to visitors and travellers. It turned out the owners were cultists and cannibals who preyed on lone travellers. A wily barbarian put paid to the cult when they set upon him. Rumours of curses, ghosts and hidden cellars keep folk away from the ruined inn.
4. **Cornerways:** Standing on the corner of a busy intersection, this tall, ruined building is subject to ongoing arguments about who actually owns it. While interest parties argue, the building slowly decays.
5. **The Shunned House:** Rumours of vampirism, a curse and several unexplained deaths hang over this once-fine townhouse. Owned by a local merchant who rented it to wealthy visitors, it now stands empty and abandoned. No one who rented the place stayed long.
6. **The Bleak House:** This house has deep cellars—far deeper than the norm and local sages have identified the stonework in the deeper portions as “pre-human”. Strangely, nothing grows properly in the house's gardens; all the trees, bushes and flowers seem stunted and discoloured.
7. **Tapatora Mansion:** Owned by an adventurer who has not been seen in a decade or more, this ostentatious building is now the lair of beggars, outcasts and thieves.
8. **Mielitty's Place:** Named for the last family to live here, the building burnt down a year ago. Only blackened rubble remains, although the building's part-flooded cellar remains accessible.
9. **The Old Tower:** A wizard's home long ago, this tower has slowly degenerated over the decades. Its ground floor is now used as somewhere to pen cattle awaiting slaughter. The upper floors are thought to be unstable; sometimes, beggars dwell therein.
10. **Nameless Hovel:** This hovel has part-collapsed due to neglect and subsidence. It is widely seen as being one stiff wind away from total collapse.

2: MAJOR LOCALE FEATURES

1. This derelict building is nothing but a shell; it has no roof, and most of the upper floor has collapsed.
2. The building's staircase is dangerously rotten in places and ready to collapse. Only the lightest and nimblest of explorers can traverse it without danger.
3. The building had a small ornamental garden to the rear; it is now hopelessly overgrown and tangled. The tree nearest the building has grown several branches through the windows of the upper levels.
4. A deep cellar lies under the building, which has begun to subside along its frontage. Rubbish and trash cover the cellar floor and hide a secret trapdoor which gives access to an even deeper (forgotten) sub-cellar.
5. Long ago, the building was the home of an assassin who buried his victims in the cellar; their ghosts—bound to their mouldering remains—haunt the place.
6. The rear of the building collapsed a year ago. Occasionally, locals sift through the rubble and ruin for useable building materials; thus, the somewhat unstable pile is slowly diminishing.
7. Rats infest the ruin, and encounters with rodents are common in the surrounding area. The locals know the house is infested, but no one will take on the expense and hassle of solving the problem.
8. The building is the haunt of beggars and thieves; they jealously guard their territory.
9. The building was abandoned after a terrible fire; soot coats the surviving structure; piles of charred wood and so on fill the interior.
10. A cult uses the cellar for their foul rituals; they have made no attempt to hide the evidence of their doings.

3: MINOR LOCALE FEATURES

1. Scorch marks on the floor show where a beggar or other down and out has had a fire—perhaps to keep warm or to cook.
2. The building's remaining shutters bang loudly when the wind blows from a certain direction.
3. Graffiti decorates the walls inside and out.
4. A subterranean stream runs just below the cellar. When it rains heavily, the cellar floods.
5. Some of the building's floorboards are rotten.
6. All of the building's doors and shutters have been stolen; in some places, the floorboards are also missing.
7. Bats roost in the ruined attic and emerge at night to hunt in the local vicinity.
8. The doors and ground floor windows have all been boarded over.
9. The building has a sign on it proclaiming the owner's name and telling everyone to keep out.
10. Leaves and other wind-blown detritus cover the floor.

4: WHAT'S GOING ON?

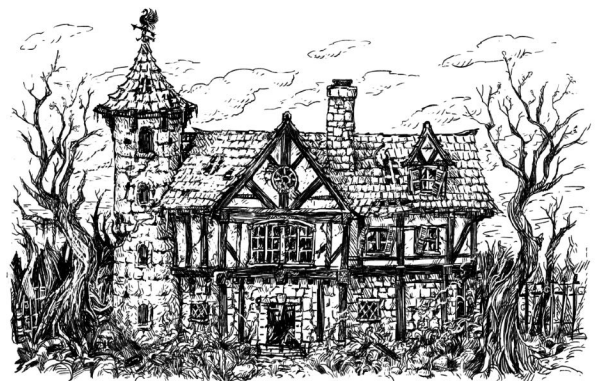
1. Birds perch on the ridge of the building's sagging roof.
2. A perceptive character spots the thin and drawn wan face of a person briefly behind the battered shutters of an attic window.
3. People passing the derelict building make obvious attempts not to walk in the ruin's jagged shadow.
4. A group of street urchins hangs around the building, daring each other to go inside. They all act brave and tough, but no one is actually entering the building.
5. A wisp of grey smoke wafts from the building's chimney; perhaps it is not as abandoned as first thought.
6. A quartet of thieves has gathered in the building to plot their next job.
7. The building is abandoned and empty; nothing stirs within except for the wind.
8. A young couple has come to the ruined building for some privacy; they are not best pleased with the characters' arrival.
9. The building's owner—or someone pretending to own the building—is here to inspect (or perhaps search) it; they demand the characters get out.
10. Someone has just set the building on fire; smoke and flame are visible through the windows.

5: OTHER FOLK

1. **Hannes Toivas** (middle-aged male human) covets the derelict building because he believes something valuable is buried in the cellar. He is in the process of trying to make everyone believe the house is haunted by using minor magics to simulate a ghostly presence.
2. **Jaakko Kuura** (young male human) lives in the building because he has nowhere else to go. Both his parents were thieves caught and hung by the local authorities. He burns for revenge—and may have it in later life—but for now, he concentrates on keeping life and soul together. He is skinny, pale-skinned and an exceptionally fast runner.
3. **Lotta Joutsimies** (female human) believes the building is haunted. Preparing to train as a priest, she believes it is her duty to cleanse the building of evil. She carries a bulging bag filled with various bits of quasi-priestly and occultist paraphernalia. She is stout and earnest—would the characters like to help her push back the darkness?
4. **Jegor Aikamieli** (male human) lurks in the building as he waits for a suitable victim to blunder by. Jegor is a violent thief not adverse to murder if his target resists. He is burly, part bald and has impressive body odour. He is armed with a club and his favourite handaxe, which he calls “Mr Chop”.
5. **Maija Vaania** (female human) searches for her friend, Liisa, who has been missing for the last few days. Liisa

was last seen near the ruined building, and Maija fears something terrible has happened. She wears a cowed brown cloak and carries an improvised club for protection. She is jumpy and does not trust easily.

6. **Katri Tuntia** (female human) hides in the building from her abusive husband, Reiju, who is stalking the streets looking for her. Reiju is an odious coward in need of a good beating. Katri sports a bruise on her left cheek and a black eye. She wears simple peasant clothes and has little coin; all she can offer for the characters' help is her grateful thanks.
7. **Sohvi Kare** (female human) uses a room on the upper floor to entertain clients. She has made the best of things and decorated and furnished the room. Sohvi is a working girl, fiercely independent, who does not want to work for anyone else. She is slim and attractive but has a hard air about her—she grew up on the streets and well knows what people are capable of. She is eager to make powerful and wealthy friends.
8. **Gorg Ahti** (male half-orc) kills because he enjoys it and is dumping the body of his latest victim—a sick beggar—in the building when the characters arrive. He would prefer to avoid detection and avoids any unnecessary contact or conflicts. Gorg wears a black cloak and serviceable studded leather armour; he carries several large knives and a big spiked club.
9. **Tuuli Saarelainen** (female human) sleepwalks and has come here while slumbering. She is still asleep when the characters discover her looking out of an upper-storey window. Tuuli is the daughter of a wealthy merchant and wears a fine nightgown. If the characters wake her, she is confused but can relate—with a bit of coaxing—that she was having a strange dream. The town was different and strange things tottered and slithered through the streets. She remembers a feeling of dread and is glad the characters woke her.
10. **Laus Asikka** (ghoul) dwells in the cellar. A beggar who starved to death, he now stalks his remaining “friends” to punish them for letting him die. He is cunning and even—sometimes—walks the streets heavily cloaked, searching for his prey.



DOCKSIDE TAVERN

Whether the characters are looking for a berth on a ship, a knowledgeable sailor or a smuggler gang, a dockside tavern is the best place to start.

1: THE DOCKSIDE TAVERN

1. **The Anchor & Parrot:** The once jaunty, now faded sign of a parrot perching atop an anchor swings over the door of this dilapidated one-storey tavern. The common room is gloomy and grimy. Isto Arpia (old male human) owns the tavern, which is only open at night. Stuffed parrots fill a shelf above the tavern's bar.
2. **The Sailor's Arms:** A cut above the average dockside tavern, this place caters to merchants and their servants. The food and drink are of good quality; rough sorts are not welcome here. Tuuli Kare (female human) ably runs the establishment.
3. **The Jolly Sailor:** Only open in the evenings, the Jolly Sailor offers cheap drinks and rowdy entertainment. Grimy murals cover the taproom's walls, and a simple low wooden stage runs along the wall opposite the bar.
4. **The Waterside:** This sprawling tavern also comprises a boathouse giving out into the harbour. The boathouse has two berths—one is for hire. Hopea Mielo (female half-elf), the ostler, doesn't pry into her customers' business. She also engages in some light smuggling.
5. **The Albatros:** This little-visited tavern is on its last legs. Bad luck bedevils the owner, Inkeri Leino (female human), who is bitter and desperate. Would the adventurers like to invest in—or buy—the Albatros?
6. **The Lusty Mermaid:** This boarded-up tavern has closed down. It is rat-infested; thieves use it as a lair to watch the docks for easy marks and easily-stolen cargo.
7. **The Rusty Anchor:** A rusty anchor hangs above the door of this two-storey building. The bumbling landlord—Juho Panu (male human)—lives above the tavern with his latest "friend". She—Lyyti Rauma (female human)—is arrogant, and the regulars do not like her.
8. **The Pirate's Head:** Run by the one-armed Jegor Susi (middle-aged male human), a seaman who fought pirates in his youth, this is a place for hard drinking. The clannish regulars are tough, no-nonsense folk. The portly, gregarious owner is perpetually unshaven and red-eyed.
9. **The White Whale:** The mural of a gigantic whale fighting two (much smaller) ships decorates this tavern's frontage. The mural is faded, and some of the paint is peeling. The rotund, alcoholic owner, Fosco Slycaller (male halfling), has never actually seen a whale.
10. **The Admiral Vilimzair:** Named for the legendary pirate captain, this tavern offers cheap drinks and virtually nothing else. Its owner, Venla Saarelainen (female human), wants to sell up, but no one is buying.

2: MAJOR LOCALE FEATURES

1. Several ship figureheads are mounted to the walls as decoration. The figureheads are in bad condition; dirty, with their paint faded, they are also scratched and worn.
2. The taproom's floorboards are repurposed deck planks. Some are almost bowed with age.
3. The tavern stands on a jetty and has no cellar. A trapdoor behind the bar allows the staff to dump rubbish and so on directly into the harbour.
4. Part of the taproom has been repurposed as a small shrine to Serat, Mistress of Storms. Every week, a priest of Serat visits the tavern to take a service, collect donations and tend the shrine.
5. Smugglers use the tavern as their base of operations—without the ostler's knowledge. Many of the regulars are part of, or are affiliated with, the gang.
6. The taproom ceiling is low, and the room is gloomy.
7. The taproom's windows afford an excellent view of the harbour; the shutters are normally wide open.
8. A tidal tunnel in the tavern's cellar leads out under the dock; it is wide enough for a rowboat.
9. The drinks here are cheaper than normal. The ostler is a spy for a powerful merchant and gathers much intelligence from his drunken customers.
10. A rowboat hangs from the taproom's ceiling.

3: MINOR LOCALE FEATURES

1. The tavern's tables and chairs are made from driftwood scavenged from the harbour. Consequently, many are almost dangerously unstable. A "special" table is kept empty for newcomers and the hilarity of the regulars.
2. A fire burns in the tavern's taproom; regulars get a free drink if they bring an armful of dry, seasoned wood.
3. The regulars have adopted two stray dogs. The dogs virtually live in the taproom and have places of honour by the fire.
4. One wall near the bar serves as a noticeboard. Layers of scrawled-on bits of paper hang on the wall. Some offer services while others seek such. Many of the bills are old.
5. A prayer to Serat, Mistress of Storms, has been painted on the wall over the taproom's bar. Another—much more faded—is painted over the tavern's front door. Regulars tap the prayer as they leave.
6. A smuggler's contact lingers in the tavern. Roll on "Visitors & Customers" to determine their details.
7. The landlord has several cats. The cats often lounge in the taproom, and they have developed a taste for ale.
8. Nautical memorabilia decorates the taproom's walls.
9. When it rains, the roof leaks; buckets are placed strategically throughout the tavern.
10. The owner thinks gnomes bring bad luck; they do not allow such folk in their tavern.

4: WHAT'S GOING ON?

1. The tavern has a pickpocket problem, and the owner may be oblivious to the situation. Alternatively, the owner may get a kickback from the thieves.
2. A brawl has just finished as the characters arrive. They enter the taproom as the tavern owner throws out several drunk, battered and bruised patrons.
3. Two rival crews glare at one another across the taproom. The crews are embroiled in a feud centred on a missing sail, ripped nets and so on. The tension in the taproom is palpable to even the least observant character.
4. The taproom is mostly empty; only a couple of diehard regulars nurse their drinks. The ostler is bored.
5. The taproom is jammed with fisherfolk and their families; a celebration of some sort is in full swing.
6. A bard leads the regulars in a series of loudly-sung sea shanties. Everyone is having a great time!
7. As the party arrives, a regular staggers outside and vomits on the ground near an unlucky character's feet.
8. The watch arrives in search of a seaman accused of murder. They question everyone; no one is talkative.
9. A cat chases a rat across the taproom floor.
10. The locals are celebrating a regular's good fortune—one of their numbers pulled up a golden tiara with today's catch! See "What's for Sale?" #10 for more details.

5: VISITORS & CUSTOMERS

1. **Helena Päiviä** (middle-aged female human) searches for her brother, Perttu. A sailor-for-hire Perttu told her about a big job before he disappeared a week ago. She is frantic with worry.
2. **Simo Rauma** (young male human) wants to serve on a fishing boat but has got a reputation as an unlucky sailor. Hence he cannot find a berth. He is morose and deep in his cups. If he latches onto a character, he whines of nothing but his ill fortune and how it is not fair.
3. **Tahvo Lempinen** (male human) thinks his exotic pet—a sour-faced parrot—makes him popular and a talking point. The parrot perches on his shoulder and glares at anyone nearby. No one likes the parrot. Tahvo also likes to dress how he thinks a pirate would dress. He is not a clever or observant man.
4. **Arvi Koveri** (male human) seeks a reliable hireling to convey him and his friends to a remote island. Treasure is said to be hidden thereon, and Arvi and his friends mean to find it. Arvi is bluff and friendly but won't reveal the island's name or location.
5. **Eufrosyne Kainu** (female half-elf) works for the watch and is here investigating rumours of a smuggling operation. She is trying to get a job at the tavern. She is friendly but tries a little bit too hard to be liked.

6. **Gaeral Narrick** (female gnome) seeks a hireling to get her fresh crabs and lobsters. She's a bit drunk and enjoying herself immensely. The regulars find her exotic, and she is the centre of attention.
7. **Karl Jurva** (male half-orc) owns a boat but never seems to be where the fish are; he is available for hire by adventurers and not afraid of a little danger. As well as a competent sailor, this burly half-orc is a skilled warrior.
8. **Juhana Lemmäs** (male human) slums it at the tavern. A holy warrior, he has heard rumours of foul doings on the docks and is investigating. He's not having much luck. Wearing a gleaming breastplate and armed with a fine longsword, he sticks out like a sore thumb.
9. **Hille Osma** (female human) works the taverns looking for a lonely sailor. This attractive woman is part of a mugging gang; her job is to lure the (preferably drunk and distracted) mark into a nearby alley.
10. **Iisak Paasia** (old male human) slumps across a table, comatose. This lonely, retired fisherman has a vast knowledge of the surrounding waters—when sober.

6: WHAT'S FOR SALE?

1. **A Berth** (1 sp): Customers can sleep in the taproom, but the owner provides no bedding or a fire overnight.
2. **Safe Storage** (variable): Patrons can place small items and packages in the tavern's "secure store". The ostler doesn't ask many questions about the item and charges what they think they can get away with. The "secure store" is a badly hidden niche in the attic.
3. **Boat for Hire (1 gp/day)**: A local will convey the characters wherever they want to go as long as there is no danger. Danger costs extra—a lot extra.
4. **Boat for Sale (50 gp)**: This fishing boat is in good repair. The owner is keen to take interested parties to see it.
5. **Brandy (10 gp a bottle)**: The ostler has three bottles of brandy distilled in a faraway land. They are on display behind the bar.
6. **Map (5 gp)**: Although old and weather-beaten, this map shows the coastline for about 20 miles in all directions.
7. **Orphan Iisak Ano (upkeep)**: Both Iisak's (young male human) parents are dead, and he needs a protector. He is skinny and lives on the streets. He is intensely loyal to anyone taking him under their wing.
8. **Ring of Water Walking (50 gp)**: This is a hilarious joke. The ring has no powers, but the locals like watching gullible folk fall in the harbour. Prospective buyers are invited to try the ring out before they buy it...
9. **Rumours (1 sp a rumour)**: The ostler knows much going on around the harbour; they share this information for a price. Juicier, time-sensitive rumours cost extra.
10. **Golden Tiara (2,000 gp)**: Found in a fishing net, this old golden tiara is a strange thing clearly not designed for a human head. A thorough cleaning reveals faint engravings depicting huge fish preying on humanoids.

FENCE

Successful thieves need a fence—someone willing to buy and sell their ill-gotten gains. Like their customers, such folk must keep their true business secret, and thus, they often openly practise some other legitimate trade.

1: THE FENCE

1. **The Waterline:** This waterfront tavern ostensibly serves local fisherfolk and visiting sailors on shore leave, but many stolen goods flow through the place. The tavern stands hard against the docks and has a private wharf.
2. **Deril the Carter:** Deril works for several local merchants—none of whom know of the secret compartments in his cart. He uses jobs with his legitimate customers as cover to move stolen goods from town to town.
3. **The Dungmerchant:** This small warehouse on the edge of town reeks of excrement and filth. The fence keeps their goods in a hidden cellar—the entrance of which can easily be hidden with a pile of dung. The dung merchant's carts are almost immune to official scrutiny—no one in their right mind would want to search one.
4. **Warlock of Flametop Keep:** This middling-powerful wizard uses her eldritch reputation to keep people away from her home. (In truth, she pays to have dark, unwholesome rumours about her home spread). She will deal in absolutely anything—if there is a profit to be had. She specialises in dealing in stolen magical items.
5. **Risto's Tannery:** The foul smells emanating from this ramshackle tannery keep casual visitors away—which is just how Risto likes it. The tannery stands on the edge of the town's slums.
6. **The Emporium of Wonders:** This rambling shop ostensibly sells a vast collection of bric-a-brac and secondhand goods. The place's true business is carried out in a suite of secret basement rooms.
7. **Darkgate Inn:** This inn stands hard against the town wall, and a long tunnel accessed from its cellar leads under the wall to a nearby copse of old oaks. The innkeeper has been a fence for decades, and he's been grooming his daughter to take over the business. She is already a skilled, respected thief in her own right.
8. **Santeri's Brewhouse:** Santeri only deals in small, high-value items. Some of his barrels have hidden compartments, and these barrels, filled with his excellent ale and stolen goods, only go to "select clients".
9. **The Book and Scroll:** Few suspect this wisened old sage of criminal doings, but she has an extensive network of folk in far-flung places to whom she can send goods.
10. **Burnt-Out Building:** Thieves recently burned down this tavern after discovering the fence-innkeeper had been cheating them. Publicly, the cause of the fire is a mystery, but several thieves have poked around the blackened ruin in search of the fence's hidden vault.

2: MAJOR LOCALE FEATURES

1. The fence operates from a small basement below another establishment. A steep flight of stone steps leads down to a grimy front door.
2. The fence operates from a small establishment hidden down a shadowy side street. The area is poorly lit—even during the day—and the establishment is deliberately nondescript and appears quite rundown.
3. This ramshackle tavern has been repurposed as a thieves' market of sorts. The authorities do not yet know of its location or purpose.
4. Extensive cellars below the fence's establishment hold a bewildering array of stolen goods. A lead-lined vault protects the fence's most valuable acquisitions.
5. A hidden tunnel below the fence's establishment runs across the street to the opposite building—which the fence also secretly owns.
6. Extensive hidden rooms in the building's attic hold the fence's stock. A secret door provides access to the adjacent building's attic.
7. The fence also owns a nearby stable and happily buys and sells horses and other more exotic animals.
8. A high-walled, private courtyard lies behind the fence's place of business. Here, the fence can buy and store even large stolen items.
9. The fence conducts business in a private, sumptuously decorated and furnished room; only trusted associates are admitted therein.
10. The establishment stands next to a watch station.

3: MINOR LOCALE FEATURES

1. The interior is dark and shadowy; several candles dotted about the room provide dim, wavering illumination.
2. All manner of things relating to the fence's legitimate business cram the establishment's shelves and counters.
3. The roof leaks, and several buckets are strategically set around the place.
4. A pair of street toughs hang around outside the shop, watching who enters and leaves.
5. A sign hanging over the front door is so dirty it is impossible to discern the place's name.
6. The fence loves dogs and keeps several large hounds as pets; they lounge around the place but get up to sniff the customers.
7. The place has a rat infestation, and perceptive characters may hear them scrabbling about under the floorboards.
8. The fence's front door is iron studded and possesses a surprisingly intricate lock.
9. The air smells stuffy inside the shop.
10. The interior is shabby as if the fence is poor and down on their luck. This could be a clever deception.

4: WHAT'S GOING ON?

1. The fence is not working today, and the building is quiet and obviously empty.
2. A smiling man leaves the fence's establishment as the characters arrive. The man, who clutches a bulging coin pouch, seems well-pleased with himself.
3. As the party approaches, the sound of laughter emanates from the establishment; the fence has just completed a rather advantageous deal.
4. The shop is busy—perhaps with legitimate customers unaware of its true nature.
5. When the characters arrive, a gang is within, selling their most recent ill-gotten gains.
6. When the characters arrive, the shop has no other customers. The fence is initially confused about the characters' reason for visiting the shop.
7. A watch patrol marches past the shop; none pay the place any mind.
8. A man lounges in an opposite doorway, drinking casually from a wine flask. A perceptive character may notice the man is not drunk and seems to be watching the establishment intently.
9. Shouting and the thud of something falling over emanate from the shop, and then everything goes quiet—suspiciously quiet.
10. Ironically, the shop has just been burgled. The fence is in a foul mood and offers the characters gold if they catch the culprits—and return them unharmed to the shop.

5: OTHER FOLK

1. **Hanna Jurva** (female human) wants to sell some silver cutlery and fine wine glasses she "inherited". She is clearly lying. This thick-set, muscular woman has a hard edge to her that belies her fine clothes.
2. **Pentti Kupias** (male human) "found" a pouch of jewellery lying in the street. (To be fair, the pouch was lying next to a recently stabbed merchant, but he does not easily volunteer this fact.) Pentti is dishevelled and dirty but has a dangerous look about him. The hilt of his longsword is obviously well-worn and well-used.
3. **Salu Hirvi** (old male) desperately searches for a family heirloom—an ornamental silver sword—stolen in a recent burglary. He loudly proclaims the sword has great sentimental value, and the fence (who now possesses the sword) is preparing to make a tidy profit. The sword is extra-planar in origin and is a potent magical weapon.
4. **Isto Arpia** (male human) suspects the fence's true occupation, which could be a serious problem for everyone involved as Isto works for the local lord but is masquerading as a thief. He is a shrewd and cunning man. If the characters seem nefarious or particularly honourable, he notes their names and descriptions.

5. **Ilma NAME** (female human) hates thieves, slavers and all who profit from victimising those who cannot defend themselves. She believes this place to be a clearing house for the vilest of trades—slavery. Ilma is unsubtle and is threatening the fence.
6. **Joakim Lempo** (young male human) visits the fence for the first time to sell some minor merchandise. He is almost comically inept in haggling, and he seems impressively naive. The fence is about to make a killing from this young, neophyte thief. Joakim has wide-open blue eyes and an unruly mop of blond hair.
7. **Anafa Manyheart** (female halfling) finds the fence and their business fascinating. She is an enthusiastic, repeat customer and brings anything she finds to the fence. She really, really wants to see his storage vaults. (Anafa is actually working to recover a certain item for a client and believes the item to be held here in the vault.)
8. **Filpus Torio** (male human) works for a rival fence and is here to gain intelligence. He is tall and skinny and follows the characters when they leave; his employer would love to do business with them.
9. **Kylli Unaja** (old female human) shouts at the fence. Kylli lives across the street, and because she rarely goes out, she spends a lot of time looking out of her window. She has guessed the fence's true business. This law-abiding old woman is making a scene; soon, an agent of the fence will quieten her—permanently. Characters hearing of her brutal murder may wonder if there is a connection with this argument.
10. **Lusia Uro** (female human) wants the name of the thief who broke into her fane last night and is visiting all the local fences. Lusia is a priestess of a forbidden religion, and the thief made off with a sacred idol she must have back. She is more than willing to kill for it

6: WHAT'S FOR SALE?

1. **Silver Candlesticks (30 gp)**: The owner's crest has been scratched off and replaced with a small brass plaque.
2. **Gold Ring (100 gp)**: A small red ruby fills the setting of this chunky golden ring.
3. **Scroll of Horrors (25 gp)**: This scroll presents pictures of certain demonic creatures in all their malign glory.
4. **Silver Dagger (35 gp)**: The sigil of the god of protection decorates this glimmering dagger's hilt.
5. **Pearls (3; 100 gp each)**: These small pearls are flawless.
6. **Worn Idol (100 gp)**: This old, worn verdigris-covered brass idol depicts a winged, octopus-headed thing.
7. **Old Map (10 gp)**: This map shows a secret way into the local lord's castle. It might be accurate.
8. **Walking Stick (50 gp)**: This heavy walking stick has a silver tip and silver handle. It could be used as a weapon.
9. **Holy Water (5; 15 gp each)**: Stolen from a local priest.
10. **Potion of Healing (50 gp)**: This potion may or may not be a legitimate magic item.

FORTUNE TELLER'S SHOP

Divining the future is a much-in-demand skill. Wizards, sages, shamans, learned folk and charlatans all profess to have this ability—and those desirous of knowing their future flock to their places of business.

1: THE FORTUNE TELLER'S SHOP

1. **In the Stars:** The half-elf Pyvanel Aldarrae (male half-elf) only performs readings at night, preferably on the roof of his shop.
2. **The Penetrable Veil:** Luestiss Cyelrae (female elf) arrived in town a decade ago and has been a fixture ever since. Some folk believe she communes with spirits, while others say invisible nature spirits whisper in her ears. She is exotic and beautiful and is much in demand in high society. She is a wizard of middling power.
3. **Joakim's Place:** Joakim Ano (male human) is a charismatic charlatan clever enough to give generalised fortunes. He also often invents or discovers new "better" ways of telling the future. His customers are devoted.
4. **Wheels of Fortune:** This brightly-painted, covered wagon is a common sight in several towns and cities. Its owner Liisa Päiviä (female human) has a reputation as a wizard, and she sells good luck charms to "those that need them," which is a surprisingly high percentage of her customers.
5. **Strange Times:** Janakka Tapo (male human) believes that the end times are coming and that almost everyone is doomed. He searches for someone with a long future—and plans to become invaluable to them so that, in this way, he can escape the horrors to come.
6. **Seppo's Wondrous Divinations:** Tuuli Seppo (female human) is a fortune teller and fledgling wizard; she offers minor divinations with her readings.
7. **Four Tells:** Sanni Leino (female human) offers a choice of four different divination techniques. She has a reputation among locals as an eccentric—she loves her reputation and enjoys playing the part.
8. **Otherworldly Foretelling:** Valpuri Ilakka (outwardly NG old female human but really a devil) loves presenting people's fortunes in a negative light and then offering them a deal to stave off their bad fortune. He is subtle and only preys on those without close friends or family. Every couple of decades, he moves to a new town.
9. **Dead Teller:** Kainu has been dead for years, but locals believe he still does readings. They believe his ghost creates shapes in the dust to foretell the future. They are mistaken; the rumour was started by a con man.
10. **The Stars Are Right:** This place has a mixed reputation. Many folk think the blind owner Montaja Koveri (old male human) to be a fraud; others swear his tellings are superlatively accurate. Many ask how a blind man can use the stars to foretell future events.

2: MAJOR LOCALE FEATURES

1. The fortune teller uses the basement of another business to conduct their business.
2. The shop fills the ground floor of a small tower. The room is decorated to resemble a wizard's study.
3. The shop is suffocatingly warm—a blazing fire always burns in the grate, and the windows are always firmly closed. The fortune teller has a pathological fear of the cold and the dark but won't say why.
4. A permanent illusion of the night sky covers the shop's low ceiling. It is beautiful.
5. The fortune teller's shop has a "wishing well". The fortune teller skims coins from the well on a weekly basis.
6. Strange and outlandish objects—some from strange and distant places—fill the shelves lining the walls. Most are just junk and bric-a-brac, but characters might spot something interesting amid the dross.
7. The fortune teller rents out the cellar beneath their shop, and strange sounds and smells sometimes emanate from within.
8. The fortune teller's shop fills a small cave; candles flicker in niches in the walls, and water sometimes drips from the ceiling. Rumours suggest there are deeper caves, but the fortune teller won't let anyone explore them.
9. The shop is haunted, and the mischievous ghost sometimes makes its presence known during readings by making the table shake, pushing small objects around and so on.
10. Rats infest the shop; they can be heard scuttling under the floor and sometimes even in the walls themselves.

3: MINOR LOCALE FEATURES

1. The heady, cloying scent of incense fills the air.
2. The shop is poorly lit (by design)—a pool of light illuminates the fortune teller; everything else is shrouded in gloom.
3. The shop has seen better days—its furniture is threadbare, and its walls show signs of damp and water damage. Water drips through the ceiling when it rains.
4. A sign outside the shop lists the hours of business and the fortune teller's rates. The fortune teller has a different sign for when adventurers are in town, and it features somewhat different prices.
5. The shop has stout but badly fitted wooden shutters that rattle irritatingly in the wind.
6. The shop's sign squeaks when the wind catches it and sometimes falls out of its fixings.
7. A stable backs onto the shop; the sounds of horses and so on sometimes disturb the fortune teller's readings.
8. The shop's furniture is old and of antiquated design.
9. This shop has a jet black iron bound front door.
10. The fortune teller loves cats; there are many within.

4: WHAT'S GOING ON?

1. The fortune teller's shop is closed—perhaps some unforeseen business or matter has called them away...
2. A customer leaves as the characters arrive; the customer seems annoyed and agitated.
3. A line of people waits outside the shop to consult the fortune teller. Bribes can propel the characters to the front of the queue.
4. Four mercenary guards wait without the shop; someone wealthy or important (or both) visits the fortune teller.
5. The shop's door is nailed shut. A sign on the door says the shop has been closed by order of the local lord.
6. The shop is open, and the fortune teller has no other customers—they can see the characters immediately.
7. The fortune teller has a guest—a seer from the outlands—and the two are comparing methods; would the customers like two readings for the price of one?
8. The fortune teller's shop is being painted or repaired. Annoyingly, the workers' conversation disrupts any readings the characters have.
9. A customer stands outside the shop, badmouthing the fortune teller to anyone entering the premises.
10. Odd sounds and a noxious smell emanate from the fortune teller's shop. Moments later, a terrified customer bursts into the street and runs off.

5: OTHER FOLK

1. **Jaakoppi Kuutamo** (male human) desperately wants to know if he will fall in love. He is a hopeless romantic but always scares potential wives away with his intensity. He is here for reassurance because he is terrible at meeting new people.
2. **Hannes Mielikki** (male human) ponders a certain terrible choice that he does not dare voice. He cannot ask for advice normally and has come here to determine how his fortune looks for the next few weeks. A perceptive character may notice Hannes seems evasive and unsure of himself.
3. **Otilia Neuvo** (middle-aged female human) loves the fortune teller, but the fortune teller is oblivious to her interests. She comes here frequently to get her fortune; when she does so, she lingers as long as possible. She is friendly, wealthy and lonely.
4. **Arak Kildann** (male dwarf) believes fortune-telling is nonsense. A bit drunk, and egged on by his friends, he is here to set the fortune teller right. He has been surprised, however, by how much they seem to know about him.
5. **Rauna Hirvi** (female human) believes she has a talent as a fortune teller and has come here to apprentice herself. She is incorrect, however. She has no talent as a fortune teller, but she does have a natural ability to commune

with the dead. Strange, fortuitous events follow this diminutive, short-haired woman.

6. **Cade Tealeaf** (male halfling) believes literally anything. He lets fortune tellers dictate the course of his travels and adventures. Fortune tellers are the only people he won't rob—he doesn't want a bad reading.
7. **Juuso Kainu** (middle-aged male human) doesn't understand the fortune teller's trade. He thinks the fortune teller communes with the dead and has come here to speak with his dead mother. Juuso is not a clever man, and much of life remains a mystery to him. If one of the characters is a wizard or cleric, he begs them to summon up his dead mother.
8. **Mikki Asikka** (male human) plans a combination of robbery and murder and wants to know his future. Unfortunately, the foretelling predicts "death and gold", which doesn't really help Mikki. He is pondering killing the fortune teller and burglarising the shop when the characters arrive. Their arrival changes his plans; he decides to return that night.
9. **Eereo Quickstep** (female halfling) thinks the fortune teller's method of foretelling is hilarious and keeps coming back—in disguise—for another reading. So far, she has got wildly different readings on four occasions. She is struggling, now, to contain her mirth.
10. **Lyylly Auvo** (female human) wants a job and is here to see if the fortune teller needs an assistant. She is beautiful, has a magnetic personality and is a skilled singer and actor. She would make an excellent bard.

6: WHAT'S FOR SALE?

1. **Cartomancy:** The fortune teller divines the future through the use of cards.
2. **Sortilege:** The customer casts sticks onto a table, and the fortune teller interprets the future from their pattern.
3. **Chiromancy:** The fortune teller interprets the bubbles formed when hot wax is poured into water to divine the future for their clients.
4. **Chriomancy:** The fortune teller examines their customer's hands—their shape, structure and the pattern of their lines—to determine the future.
5. **Oneiromancy:** Clients relate their dreams, and the fortune teller interprets them.
6. **Lithomancy:** The customer casts a handful of coloured stones onto a table, and the fortune teller uses the resultant patterns to divine the future.
7. **Demonomancy:** The fortune teller traffics with demons to foresee a customer's future.
8. **Pyromancy:** Flames' shape, colour and ferocity enable the fortune teller to interpret the client's future.
9. **Arithmancy:** Using numbers important to the client allows the fortune teller to divine their future.
10. **Crystallomancy:** The fortune teller uses a crystal ball to see the future.

GAMBLING DEN

Gambling dens dangle the possibility of excitement and wealth before their patrons' eyes. In truth, few patrons leave richer in the long term. In some towns and cities, gambling dens are illegal (and thus clandestine); in others, they are a welcome source of tax revenue for the local nobility.

1: THE GAMBLING DEN

1. **Two Dice:** Two dice are carved into the stonework above a sturdy nondescript door located halfway down a shadowy alley. Two guards linger outside.
2. **The Gold Coin:** This upmarket establishment charges an entry fee of 1 gp to keep out the riff-raff. The games here are for the wealthy and well-connected.
3. **The House:** Unimaginatively named, this small operation was once a merchant's house. The merchant had gambling debts and used the house to pay off his debt. Now the House runs small, exclusive games for wealthy folk. Isto Toiva (male human) opens to invited guests only a couple of times a week.
4. **Winners:** Optimistically named, Winners leeches money from its customers in every possible way. Tiina Mieho (female human) provides food, drinks, games of chance (of course) and "companions" for her customers. Customers can pay normal prices or pay double to get preferential treatment.
5. **Cards & Dice:** All manner of games are available at Cards & Dice. Guests pay a 1 sp entry fee and can stay as long as they like; Cards & Dice never closes.
6. **Red Seven:** Owned by Uoti Vihas (male human) who won the place during a legendary game, Red Seven has entered local legend as the place fortunes can be won. (Uoti did win Red Seven at the tables, but the game was rigged—he had already purchased the place).
7. **Silver Streak:** The Silver Streak offers good-quality food and drink to lure customers to the tables. The owner, Ulla Kokko (female human), is welcoming and charming; she loves meeting new people—and taking their money.
8. **The Lucky Badger:** The original owner loved badgers, and the entire place is decorated in (now fading) black and white paint. Aleksí Raita (male human) would love to redecorate but cannot afford it. The Lucky Badger has seen better days; Aleksí would sell it for the right price.
9. **The Merry Gnome:** Garishly decorated, this labyrinth of small rooms, cosy nooks and more runs under several buildings. The owner, Noora Ora (female human), forces her staff to dress like stereotypical gnomes.
10. **The Dragon's Hoard:** This legendary gambling den moves around to escape unwanted attention. Entry is by invitation only.

2: MAJOR LOCALE FEATURES

1. The gambling den fills the extensive cellar below an abandoned building. The owner of the den owns the building above and keeps it empty on purpose.
2. The gambling den has a fighting pit, and nightly bouts are put on for the customer's entertainment. Unsurprisingly, betting on the fights is rampant.
3. A small church dedicated to the goddess of luck is adjacent to the gambling den. A secret door links the two establishments.
4. Once plush, now worn rugs cover the floor, and garish paint covers the walls in (tacky) imitation of opulence.
5. Plush curtains stop natural light from illuminating the gambling den; instead, chandeliers replete with numerous candles hang from the ceiling.
6. Secret viewing ports pockmark the den's walls and ceiling, allowing the owner's most trusted servants to make sure no one is cheating. These secret niches also enable the den's owner and their servants to overhear supposedly private conversations.
7. The den has a "no weapons" policy; customers must check anything bigger than a dagger when they arrive.
8. The gambling here takes place over several floors; the higher the floor, the higher the stakes.
9. An array of oddities—things pawned to pay off gambling debts—adorn the walls; all are for sale.
10. A brothel fills the den's upper floor.

3: MINOR LOCALE FEATURES

1. Several rough and ready-looking bouncers stand about the gambling den, ready to eject anyone getting in the way of their boss's profit.
2. A bar runs along one wall of the gambling den. Weak ale is free, but everything else on offer is more expensive than normal.
3. The gambling den features a small shrine dedicated to the goddess of luck. Customers often leave small offerings here to curry her favour.
4. Tables dot the floor; all are set far apart from each other and can seat four to eight people.
5. The den is badly ventilated, and it is almost always hot and stuffy inside.
6. There aren't any mirrors or reflective surfaces anywhere in the den. Regulars like to joke with newcomers that it is because the owner is a vampire...
7. The den provides a moneychanging service and only charges a 2% fee.
8. The den employs numerous attentive servers so that no customer has to leave their game to get a drink.
9. Bold paintings of fantastical beasts decorate the walls.
10. The den's floorboards are the planks from an old ship. The ship was haunted...

4: WHAT'S GOING ON?

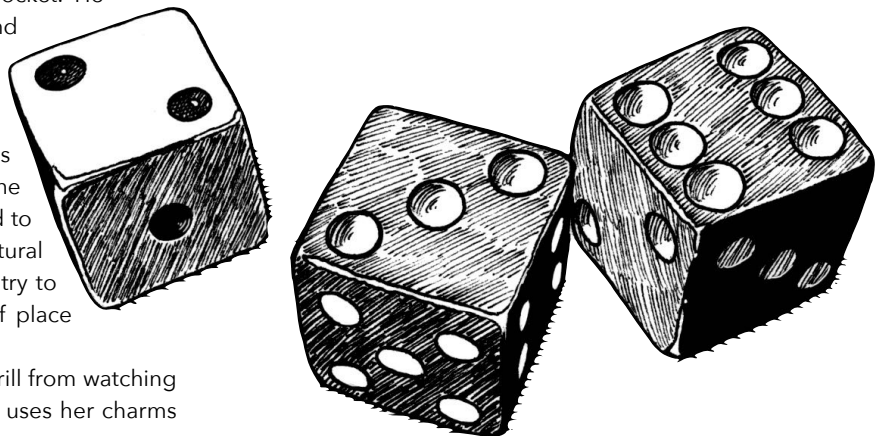
1. The gambling den is quiet, and only a few games are going on.
2. Gamblers and their hangers-on fill the den; all the tables are full, and the house is doing a roaring trade.
3. An irate and unlucky customer is being escorted to the door by two large, unsympathetic bouncers.
4. An irate and unlucky customer is being dragged to the door by three large bouncers. The customer is convinced they have been cheated out of their winnings—and they might be right!
5. A small troupe of singers and musicians has been hired to entertain the den's customers. They are performing cheery, jaunty songs.
6. An argument breaks out at a table over a dropped die. A heaped pile of coins is at stake, and the argument gets increasingly heated.
7. The owner moves among the tables, greeting customers new and old.
8. The bouncers have just broken up a small brawl. The combatants are being roughly dragged outside as the characters arrive.
9. A gambler has just won big and is enjoying the applause of the throng. A perceptive character spots several looks of jealousy or avarice on other gamblers' faces.
10. Several gamblers are getting noisily drunk at the bar. They are becoming increasingly rowdy and will ask to leave shortly unless they start playing—and losing.

5: OTHER FOLK

1. **Immo Antero** (old male human) comes here most nights to make small bets. Immo is a lonely old widower with few friends. His wits are still sharp, however, and he sees much that goes on. He is happy to chat with the characters and is eager to make new friends. He could become a useful local contact.
2. **Joakim Hirvi** (male human) watches for a fool easily parted from his money. Joakim is not only a skilled gambler but also an excellent pick pocket. He dresses well in the latest fashion and gives the appearance of being wealthy. This is a lie; as quickly as Joakim gets money, he spends it.
3. **Maarit Ehtaro** (female human) needs money to pay for her husband's leg—he broke it recently, and they cannot afford to get it treated properly. She isn't a natural gambler and is watching the tables to try to work out what to do. She looks out of place and ill at ease.
4. **Noora Ilakka** (female human) gets a thrill from watching other people lose. She is a beauty and uses her charms

to encourage gullible men to bet big. If they win, they often buy her a gift; if they lose, she gets the thrill of watching them suffer—either way, she can't lose!

5. **Ilkka Kalpio** (male human) drinks heavily and is in danger of being ejected. Ilkka is angry—he lost much money here recently, and he thinks he was cheated. He is working up to doing something terrible: setting fire to the place in revenge for his loss.
6. **Frans Lemmäs** (male human) plans to make his fortune by cheating. Sadly for him, he is not very good at cheating, and he is about to get a good beating from his fellow gamblers. This quill-thin man has short black hair, a small moustache and furtive eyes.
7. **Paanu Mielitty** (male human) works with the local thieves' guild. The guild wants their cut of the gambling den's profits but has thus far been frozen out. Paanu is here to "find a way in". He is gambling, but perceptive characters may notice he seems more interested in general goings on than the game.
8. **Serafia Torio** (female half-elf) wants to close this place down. She worries that gambling is the root of all evil in society and that the people here are in serious moral danger. Perceptive characters can sense her displeasure at the proceedings. If the characters are gambling, she approaches them and remonstrates with them—could not the wealth they fritter away here be better used for the common good? Surely it should be donated to a worthy cause instead?
9. **Talvikki Venemies** (female human) delights in a recent run of excellent luck. A pile of coins—more money than she has ever seen before—fills the table in front of her. She soon takes her leave, and good-hearted characters may fear that someone will seek to relieve her of her winnings. She would be delighted to have an armed escort home.
10. **Gargath Nalmek** (male dwarf) relaxes here between adventures. His preferred method of playing is to get his "lightweight" human opponents so drunk they can barely see the game. That's not cheating—he's not forcing them to drink or play after all...



GENERAL STORE

Every town and city boasts several general stores—places where the populace can get many of the miscellaneous mundanities required for living.

1: THE GENERAL STORE

1. **Gart's Place:** Gart Kalpio (old male human) is a foul-tempered old man, but he is not an idiot. He knows he gets what he wants—wealth—by giving his customers what they want—cheap goods. It's not Gart's fault if his merchandise is stolen. This is a thieves' haunt.
2. **The Rat and Elephant:** A sign depicting an enormous rat riding an elephant marks this shop. The owner, Etune Farstep (middle-aged female halfling), claims to have travelled widely and seen a giant rat riding an elephant. She is drunk much of the time.
3. **High and Low:** The name of this shop refers to the owner's, Alpo Kare (male human), business philosophy. He fills his shelves and sells at a low price. Consequently, he is a popular local figure. Alpo has big dreams—he wants his children to be "proper" merchants.
4. **Narm's:** This store caters to the slightly more well-to-do townsfolk, and the items for sale are of higher quality than normal. The owner, Dorotea Narm (female half-elf), has contacts with many local artificers and can arrange custom items for a small fee.
5. **Vesi & Sons:** This family business is run by two sisters—Tuuli and Siiri (female human). They are the surviving children of Uljas Vesi, who died during a robbery ten years ago. They are ever vigilant for trouble.
6. **The Loaf:** The smell of baked bread emanates from this shop. The owner, Miina Laso (female human), bakes every day, and their bread is popular with the locals.
7. **Rope & Bucket:** Lusja Kokko (female human) sells fresh spring water from the well in her cellar. The well never runs dry. Her shop stocks a vast array of items.
8. **The Grinning Goblin:** The carved wooden pillar of a goblin stands outside the shop to welcome customers. The owner, Hannes Jurva (old male human), is a short, wizened man with a hunched back. He is a perpetually cheerful fellow.
9. **The Blue Badger:** A jaunty picture of a badger on its hind legs carrying a pile of boxes decorates the front of this building. The owner, Eetu Auvo (male human), appears eccentric and often runs odd sales asking for things like buttons or combs in place of coin. In truth, he is a shrewd businessman and uses the oddities of his unpredictable sales to lure in customers.
10. **Shop of Many Things:** This was once a warehouse but is now a shop. Aamu Kalpio (female human) buys cheap and doesn't mind storing things for years; eventually, she'll turn a profit. The shop is huge, shadowy and impressively organised.

2: MAJOR LOCALE FEATURES

1. This dingy shop is half buried in a basement located under another business. The sounds of the business above filter down into the shop.
2. The shop is gloriously disorganised; only the owner can find anything with anything resembling speed.
3. The shop comprises a number of interconnected cramped rooms—it has expanded over time to fill nearby businesses. Each room is themed to a certain room in a typical townhouse.
4. Customers are not allowed to browse the store. Instead, they say what they want, and staff retrieve the items from a back room. The owner believes this keeps thievery to a minimum. It also slows down business.
5. The store fills all four floors of this tall, thin building. The stairs are steep and narrow; staff wait on each floor to assist customers.
6. This shop's gimmick is that everything costs 1 sp. Depending on the item bought, this could mean the shopper ends up with more than they want, or they could come away with a substandard piece of junk.
7. This shop is a front for a gang of thieves; those in the know come here to discretely fence their stolen goods.
8. This shop employs a half-drunk half-orc, Aino Kylli (female half-orc), as a guard. She is often hungover and rarely in a good mood.
9. This shop was obviously once a shrine to a minor god. Religious decoration still covers the walls and ceiling. The owner uses the shrine's crypt for storage.
10. This shop is a front for a gang of foul cultists; they prey on vulnerable customers.

3: MINOR LOCALE FEATURES

1. Rats or mice infest the shop; perceptive characters spot them occasionally scuttling about behind the shelves.
2. The shop is gloomy and grimy.
3. A skylight or large windows all along one wall let in an impressive amount of natural light.
4. The shop's roof leaks; strategically placed buckets dot the floor—ready for when it next rains.
5. An ornate sign hangs over this shop's door. It is splattered with mud—children use it as a target for their mud balls.
6. Awnings at the front of the shop protect trestle tables laden with a selection of the shop's wares. A member of staff is always outside to discourage thefts.
7. Several cats stalk the shop in search of rats and mice.
8. The shop features many freestanding sets of shelves packed closely together. The shop's aisles are narrow.
9. Most of the shop's wares are of poor quality.
10. The shop has a moth-eaten stuffed bear which stands by the front door to "welcome" customers.

4: WHAT'S GOING ON?

1. The shop is busy when the characters arrive—peasants browse the offering while the staff assist them. A perceptive character may spot a small boy slipping something into his pocket.
2. The shop is shut for some reason—perhaps the owner is ill or away—alternatively, the shop could be closed for repairs or because it has gone out of business.
3. The shop is virtually empty when the characters arrive, and the staff are attentive and eager to help.
4. The shop owner is desperate for quick cash, and they offer a discount on any large purchases.
5. The shop is taking in a delivery when the characters arrive, and the staff are busy—and distracted.
6. Several customers stand close to one another, chatting. Characters lingering nearby may pick up some interesting local gossip.
7. A gang of toughs hangs around outside the shop and occasionally hassles its customers.
8. A town crier stands outside the shop shouting the praises of a rival business.
9. The shopkeeper senses a big sale in the offing—and enthusiastically greets the characters.
10. Odd noises issue from the shop's backroom. Staff present ignore the sounds.

5: VISITORS & CUSTOMERS

1. **Edvard Jutikka** (young male human) visits the shop on a dare. He's got to steal something valuable to impress his friends. Now that he has got to the shop, he's not so sure; he fears getting caught and the ensuing inevitable violent beating.
2. **Eleonora Tuuli** (female human) browses the shop but has little actual money. She is an accomplished con merchant. If she thinks the characters are gullible, she goes to work on them, bemoaning her lack of funds, her children's hunger and so on.
3. **Mateli Viti** (old female human) hates the shop's owner for some slight rendered to her a decade ago. She sees the characters as excellent tools for her revenge. In conversation, she "accidentally" lets slip her "worries" about the owner's secret deviant religious beliefs and practises.
4. **Ambro Kulta** (male human) doesn't have a clue—generally. Horribly spoilt as a child, his parents now force him to make his own way in the world. With an air of confusion, clothes of fine cut and a (relatively) bulging coin pouch, he stands out like a sore thumb.
5. **Inga Ehtaro** (middle-aged female human) rushes past the characters—she is in a hurry and mutters a brief apology. She ends up buying so many things for her son's homecoming that she cannot carry it all—would the

characters help? (The son knows an interesting rumour that could propel the characters to their next adventure).

6. **Rauna Ikitiera** (female human) is an acolyte from the local church and has come to the shop to ask for donations to the church fund for the needy and the ill. Spotting the characters, she asks if they would like to make a donation.
7. **Narka** (female half-orc) browses aimlessly. Unfortunately, she is exceptionally clumsy and knocks over a large display of items. Narka is poor and cannot afford to pay for the damages—something she loudly proclaims. This could be just an accident, or it could be a distraction for a theft or deliberate sabotage.
8. **Isto Arpia** (young male human) shouldn't be here—he has a reputation as a tearaway and a fledgling thief. He snuck in while the staff were distracted and is busy deciding what to steal. He exudes (way too much) nonchalant innocence.
9. **Krister Miemo** (middle-aged male human) hangs around outside the shop begging for spare coppers. He spins an excellent yarn about being a homeless soldier but actually has a nice home elsewhere in town; he just likes taking money from suckers.
10. **Vilho Tuntia** (old male human) asks loudly for rat poison as the characters enter the shop. Vilho suffers an infestation of large rats in his cellar after some of a wall collapsed, revealing a dusty, narrow passageway. Vilho hopes the poison will solve the problem, but the characters are welcome to explore the tunnel.

6: WHAT'S FOR SALE?

1. **Orc Two-Headed Battleaxe (10 gp)**: Swapped in part-exchange for goods by a retiring adventurer, this axe has been for sale ever since.
2. **Holy Oil (50 gp)**: This holy oil affects undead and the like in the same manner as holy water but can be applied to a weapon or piece of ammunition.
3. **Guard Dogs (2; 25 gp each)**: These large mastiffs are exceptionally well trained.
4. **Hard Liquor (5 sp/bottle)**: This hard liquor is harsh and has a reputation among the locals. Customers bring their own bottles and flasks—as a container costs another 5 sp!
5. **Cider (2 sp/flask)**: This cloudy cider is brewed on site.
6. **Scented Candles (2 cp each)**: These scented candles are guaranteed to keep insects away. And they do.
7. **Everburning Lantern (75 gp)**: This lantern magically provides as much light as a torch.
8. **Porters (2 sp/day)**: Several of the staff are available as porters or servants. They don't do anything dangerous.
9. **Damaged Goods (half price)**: The store has a selection of damaged items for those short on coin or who like fixing things to save some money.
10. **Delivery (1 sp/sack)**: This shop will deliver goods to a customer's home. They charge by the sack.

GUILD HALL

Often grand and well-appointed—designed to show off the guild's power and prestige—guild halls are a fixture of commercial life in many towns and cities. Therein, artisans and merchants meet to discuss business and socialise. Customise the entries below to suit the type of guild the characters are visiting.

1: THE GUILD HALL

1. **The Arcade:** Workshops and shops flank the public right of way that runs through this long building that was once a street before it was covered over. The Arcade is a convenient cut-through for pedestrians, and its traders and artisans do a brisk business.
2. **The Lodge:** This building was once a hunting lodge for a wealthy family and has stood here longer than the surrounding settlement. The old building has long since been replaced, but the lodge's old labyrinthine cellars survive under the new building.
3. **Tower of Mietti:** Buildings surround this old tower. The tower itself is little used—most of the guild's business is conducted in the surrounding office and workshops—because a gruesome murder took place within four decades ago, and people think it is haunted.
4. **The Guild Hall:** The hall serves as a meeting place for all the town's guilds; it is always busy. The hall features an exclusive high-class tavern reserved for guild members and their guests.
5. **The Old Priory:** Once the home of a priest of the god of crafting, this ostentatious old building has extensive workshops at the rear. The building is in the old style and has several rare architectural quirks.
6. **Artisan's Rest:** This was once a fine inn. When the last landlord died in mysterious circumstances, the guild purchased the building at auction. Since then, it has been slowly buying up the surrounding buildings and converting them into offices, workshops and the like.
7. **The Sinking Hall:** This old building is subsiding—a subterranean stream is undercutting its foundations, and large cracks riddle its frontage. The guild is desperate to resolve the problem or move to a more suitable location.
8. **Hall of the Coin:** The blackened facade of this fire-damaged building stands in stark contrast to the guild's fortunes. Arguments about who will pay for the necessary repairs hold up work.
9. **Valtari's Hall:** The guild traces its origins back to the settlement's foundation. The artisan Valtari donated the building and the surrounding land to the guild. His ostentatious crypt lies in the cellar.
10. **Hall of the Worshipful Company:** The members of this guild are obsessed with status and power. The hall is ostentatiously decorated—gold leaf, beautiful carvings, sumptuous tapestries and so on predominate.

2: MAJOR LOCALE FEATURES

1. The guild hall is in an excellent state of repair, and its walls have recently been whitewashed; they glimmer in the sunlight.
2. The guild house has a large walled courtyard at the rear. Therein, members may display their wares, meet clients and so on.
3. A well-tended garden sprawls around the back of the guild hall. Gravel paths meander between beds of colourful flowers.
4. The guild hall has a central courtyard open to the elements. In the summer, the guild holds revels therein.
5. A small fountain set in the centre of a shallow pool stands before the guild hall's front door. Sometimes, riders stop to refresh their horses at the pool.
6. A large warehouse abuts the rear of the hall. Liveried guards patrol the warehouse, which is divided into many storage vaults of various sizes.
7. The guild hall is crenellated in the style of a castle and has a large area of flat roof. In good weather, members gather on the roof to speak in private.
8. The guild hall is in a bad state of repair; arguments about a subscription to repair the building are hotly debated by the members.
9. The guild hall features a large, impressive dining hall; members can use it to host customers, and the guild also hosts monthly dinners. Invitations to the dinners are most welcome—the guild has an excellently stocked wine cellar and the food at the dinners is excellent.
10. A tall tower juts from the guild hall. A large mechanical clock fills the tower, and its hourly chimes are audible throughout the locality.

3: MINOR LOCALE FEATURES

1. Oil paintings of guild members hang throughout the hall. Some of the paintings are huge and have impressively ornate frames.
2. A central oak staircase studded with landings connects the hall's various floors.
3. Beautiful stained and varnished floorboards comprise the ground floor.
4. Huge tapestries—some quite old and faded—hang on the walls. The tapestries depict the guild's business.
5. Examples of the guild members' work are displayed throughout the hall. Such items are chosen to represent the guild's finest work.
6. Some of the hall's furniture looks old and tired.
7. The hall's outer walls have recently been repointed.
8. Wooden scaffolding covers the rear of the hall.
9. Brightly painted shutters ward the hall's windows.
10. The hall has a small shaded walled garden between it and the street.

4: WHAT'S GOING ON?

1. People throng the street outside the guild hall; two liveried servants flank the building's front door.
2. The guild hall's front door is open, and several well-dressed merchants stand just within; they conclude their meeting, and two of them take their leave.
3. The murmur of conversation and soft music drifts from the guild hall's upper floor. The guild is holding a function of some kind, and the characters are not invited.
4. The guild's business keeps the hall busy; servants and artisans are constantly in motion inside, and it is almost impossible to move about undetected.
5. The guild hall is quiet—most of its members are about their business elsewhere, and only a few servants and guild officers are within.
6. The guild hall is in an uproar—a guild officer has just been attacked by an unknown assailant. As the characters arrive, a watch patrol dashes into the hall.
7. A wagon is being unloaded outside the guild hall, and many boxes and barrels are being carried inside.
8. A servant is busy sweeping the hall's steps and the patch of pavement immediately outside.
9. A messenger pushes past the party and rushes into the guild hall, shouting loudly. Clearly, something important is going on!
10. The guild hall is closed to visitors for the day.

5: OTHER FOLK

1. **Lempo Montaja** (middle-aged male human) hurries to the guild hall; he has important business within and won't stop to talk to rude adventurers. Lempo is a snob and has a superior attitude. He is obsessed with his work and getting the recognition he deserves.
2. **Pekko Otra** (male human) works in the hall as a clerk. He knows much of the guild's business and is happy to sell information to anyone. He appears hardworking, but he is always looking for a way to make a bit of extra coin.
3. **Leena Toiva** (female human) works in a building near the guild hall and has private business herein. She is polite to adventurers but will not discuss her reasons for visiting the hall. Leena is obviously wealthy.
4. **Piri Kuutamo** (old male human) serves the guild as a doorman; it is his job to control the admittance of non-guild members to the building. He takes his job very seriously. He proudly wears the guild's livery and is well-turned out.
5. **Maarit Kainu** (middle-aged female human) holds a lofty position in the guild and is somewhat consumed by her own importance. She is extremely knowledgeable in guild matters and well-informed about the general goings-on around town. She dresses in the latest fashion

and is unlikely to have much time for adventurers unless they give her good reason to chat with them.

6. **Hannu Leino** (male human) dreams of making a name for himself and sees the guild as the way to advancement and wealth. He is hardworking and can be annoyingly keen sometimes. Hannu also speaks quickly and without thought. His clothes are threadbare and stained; he is looking for a patron.
7. **Ilma Seppo** (female human) believes the guild owes her money and has come here to argue her case. Ilma is an importer of wine and exotic drinks. Thus far, the guild has refused to pay for their last shipment. She is clearly wealthy but also angry. Two servants attend her, one carrying a large book and several scrolls. A hulking bodyguard also looms nearby.
8. **Loviisa Vaino** (middle-aged female human) wants to join the guild—she is a skilled artisan—but a senior member of the guild's council hates her and has blocked her admission. She is here to, again, press her case. Loviisa is well-dressed and has an apprentice with her who carries several examples of her exquisite work. Even the least perceptive character can tell she is harried and annoyed. If the characters seem to be persons of note, she engages them in conversation; perhaps they would speak on her behalf. Alternatively, perhaps they are in need of her services?
9. **Tuuli Niera** (young female human) hangs around outside the guild hall, waiting for an opportunity to earn a few coins. She knows the town well and can serve as a messenger or guide. Dressed in her best (but still grubby) clothes, she looks little better than a beggar. She dwells in the slums with her parents and four brothers and dreams of a better life.
10. **Eerik Raita** (old male human) retired years ago but still comes to the hall to see old friends and, perhaps, make new ones. Eerik has much time on his hands and is a chatty fellow. If the characters seek news or information about the guild, he is a good person to talk to. He is happy to visit a nearby tavern with his new friends.



JEWELLERS

Every town and city has a jeweller or two. While jewellery is not an essential of life, many folk like to display their wealth and status with shiny trinkets.

1: THE JEWELLERS

1. **The Keep:** This shop fills an old wizard's tower sold to pay off its previous owner's gambling debts. The owner, Kurt Lalli (male human), wears wizardly regalia and uses long, erudite words but has only a basic understanding of the magic arts.
2. **Bands & Baubles:** This low-class jeweller's shop caters to commonfolk; not much here is of any real value. Its owner, Kylli Montaja (female human), is a fence for the thieves' guild.
3. **All That Glimmers:** Run by Erfael Scheppen (male gnome), this large shop has an excellent reputation. He is a master jeweller and works on commissions for wealthy customers; he is always looking for gems and precious metals for his creations.
4. **Shiny Shiny:** Aimed at the poor, this jeweller sells low-quality silver, brass and copper trinkets. Lusja Paaso (female human) is popular in the community and is secretly wealthy—business is good!
5. **Niilo's Baubles:** Run by the lecherous Niilo Rahikka (old male human), this shop has a suggestive sign hanging over its front door. The items herein are cheap, of poor quality and rather tacky.
6. **Bangles & Pearls:** Rumour has it that Pentti Uljas (middle-aged male human) is a retired pirate slowly selling off his ill-gotten booty. The rumours are right, and the grey-haired bearded man maintains contact with some of his old compatriots—which ensures a steady stream of new stock.
7. **Venemies's:** This family business has been a fixture in the town for three generations. The Venemies family are renowned for their skills, and many locally powerful individuals and families are their customers. Aune Tuuli (female human) runs the business.
8. **Silver & Gold:** A beautiful sign depicting intertwined gold and silver dragons marks this shop. All manner of moderately priced jewellery is available within. The owner, Ilta Vesi (female human), loves dragons.
9. **Gems & Jewels:** This shop sells no jewellery; rather, they buy and sell all manner of gems and jewels. Unsurprisingly, the place is heavily guarded. Mikael Vasara (middle-aged male human) is the fastidious and exacting owner.
10. **Royal Ruby:** This shop is fabulously exclusive and discourages normal folk from shopping within. The jewellers working here are so skilled that they can craft items suitable for enchantment. The haughty Jegor Auvo (male human) owns the place.

2: MAJOR LOCALE FEATURES

1. Glass-topped display tables holding the jeweller's wares stand about the room.
2. An armed guard stands without the shop. The burly man sizes up potential customers and decides whether to admit them or not. Another (vigilant) guard stands within the shop.
3. The building is stoutly built of stone and has small, high windows to admit light into the ground floor. The building's iron-banded front door is also suitably tough.
4. One part of the shop floor set behind a waist-high wooden railing is given over to work; here sits the jeweller during the day working on various commissions.
5. The shop has a vault in the cellar wherein all its stock is held at night. At night, the jeweller's three enormous hounds roam the shop floor and cellar.
6. The shop's ground floor comprises its showroom, while a workshop takes up the second floor. The jeweller and their family dwell above, and their apprentices live in attic rooms.
7. Fine, vibrant murals of pleasant scenes—bucolic woodlands, refined buildings and so on—decorate the showroom's walls.
8. The jeweller's choicest items are kept in a secure private viewing room. Only the jeweller's richest customers get to see them.
9. Expensive glass display cases line the walls. A good lock secures each cabinet.
10. The shop fills the cellar of the building above; it is lit with magical light and sumptuously decorated.

3: MINOR LOCALE FEATURES

1. A glass chandelier hangs from the ceiling; its numerous candles provide a pleasant light—and a bit of warmth—on the shop floor.
2. A guard sits on a small wooden platform by the door.
3. Thick rugs of deep, warm colours cover the floor, and fine tapestries showing hunting scenes and the like hang from the walls.
4. Stout shutters protect the shop's windows. During the day, they are thrown open, but at night they are securely closed and barred.
5. The shop has a subtle air of dilapidation about it; many of the fixtures and fittings are old and in need of repair or replacement.
6. The jeweller offers genuine customers refreshments while they make their purchases.
7. The heady smell of incense fills the air.
8. Several large displays of flowers add splashes of colour to the shop.
9. Drawings of good customers and staff hang on the walls.
10. Candles burn brightly throughout the shop.

4: WHAT'S GOING ON?

1. The shop is closed. Perhaps the owner is away, or they entertain an important client. Whatever the reasons, the characters will have to come back another day.
2. The shop has no other customers when the characters arrive, and the owner serves them.
3. The staff are cleaning and polishing some of the shop's merchandise, and the outer door is locked. The characters must wait for someone to let them in—which only happens if they look reputable.
4. The shop is busy, and the characters must wait to be served. This takes almost half an hour.
5. A customer is angry and is shouting at the jeweller.
6. A trio of rough-looking men hang around outside the shop, watching the customers.
7. A cart has lost its wheel outside the shop. This could be an accident or cover for a robbery.
8. The jeweller stands outside the shop greetings passersby and trying to lure them inside.
9. The jeweller is having some work done inside. The shop is open, but tools are scattered about, dust is everywhere and so on.
10. The shop has just been robbed, and the place is in an uproar. The owner can give a good description of the thieves, and they have only been gone a few minutes. Would the characters like to earn a reward?

5: OTHER FOLK

1. **Pauli Arpia** (male human) browses the shop while checking out its security. Pauli is deeply in debt and desperate for coin. He is considering robbing the place this very evening. A perceptive character may notice that the man seems anxious and that his fine robes are frayed and patched. He leaves quickly if challenged.
2. **Eevi Äijö** (female human) apprentices to the jeweller and has great potential. She is exceptionally dexterous and, in another life, would have made an excellent thief. She is friendly and believes in the amazing healing power of crystals.
3. **Pentti Ilakka** (young male human) works here as a favour to the jeweller's friend. He sees to important guests' needs, cleans the shop and so on. He is chatty and has little or no awareness of social etiquette or personal boundaries. Some find him charming, while others find him wildly irritating.
4. **Kaija Leino** (middle-aged female human) shops here for something for her husband—it is their wedding anniversary soon. She is sad, though, as she cannot afford much, and she radiates disappointment.
5. **Santeri Mielo** (male human) tries to sell the loot from his last adventure to the jeweller, but there is a problem: Santeri is greedy and is asking far too much for the

pieces. This doughty warrior is stubborn and is getting increasingly annoyed.

6. **Pietari Kostia** (male human) casually browses. They have nothing to do and all day to do it. He is in a chatty mood and may know an interesting rumour.
7. **Helga Uro** (middle-aged female human) wants to sell a piece of jewellery to fund her charitable works in the community. Unfortunately, thieves have followed the well-meaning woman here and wait for her outside.
8. **Niko Longhole** (male halfling) browse casually under the watchful eye of the distrustful jeweller. Niko is friendly and knows several rumours of interest to the characters—which he'll share over a good meal.
9. **Jussi Toivio** (young male human) waits without the shop to see if anyone needs help carrying their purchases. He'll also serve as a guide for 1 sp.
10. **Hedvig Seppo** (old female human) used to work here and has popped in to see old friends. She's taking a rest, when the characters arrive. Could they see her home?

6: WHAT'S FOR SALE?

1. **Gold Necklace (1,750 gp)**: Five golden spheres hang from this glimmering gold necklace. Four of the balls are small, while one is much larger. This necklace was originally crafted for a wizard who planned to enchant it; however, the wizard disappeared, and now the jeweller needs to recoup their expenses.
2. **Old Gold Ring (25 gp)**: Of obviously old artifice, this chunky gold ring holds an opaque green gemstone—malachite—in its mount cut to represent the hideous head of a three-eyed toad-thing.
3. **Holy Symbol (150 gp)**: This silver and gold holy symbol depicts a sun rising over the horizon. It is a chunky, ostentatious thing and hangs from a silver chain.
4. **Platinum Ring (300 gp)**: Forged from platinum, this plain, simple ring is slender and glimmers in the light. It is one of a pair.
5. **Monocle (200 gp)**: Flecked with diamonds and rubies, this monocle dangles from a delicate silver necklace.
6. **Silver Locket (20 gp)**: This hinged silver locket has a small compartment ready for the application of a tiny portrait. Alternatively, the locket could hold a tiny scrap of parchment or a small amount of powder.
7. **Bejewelled Gold Armband (100 gp)**: Glimmering in the light, this gold armband has detailed etchings of various geometric shapes and patterns.
8. **Belt Buckle (25 gp)**: Forged of iron, this belt buckle resembles a glaring demon's face. Tiny red gemstones—carnelians—serve as the demon's eyes.
9. **Hinged Golden Ring (100 gp)**: This ring's casing holds a small secret compartment that can be used to store snuff, poison or some other kind of dust.
10. **Silver Earring (20 gp)**: This simple hooped earring is old and missing its partner.

MERCHANT'S TOWNHOUSE

While many merchants choose to travel from town to town with their wares, many are content to set up shop in a promising settlement. Naturally, they require a home, and advertising their financial success to the lowly masses is always considered a bonus.

1: THE MERCHANT'S TOWNHOUSE

1. **The Grove:** This fine building hides a wooded garden to the rear. A high stone wall surrounds the garden, providing the inhabitants with much-valued privacy.
2. **Priest's Palace:** This wood and stone building was once the home to an influential local priest, who grew wealthy through marriage and selling influences. When he died, his children sold the place and moved away. The building still features an ornate private chapel, however.
3. **Sycamore Lodge:** Named for the trees growing to the rear of the property, this white-washed building gleams in the sunlight.
4. **Rose Cottage:** The heady scent of roses fills the air around this house. The front and back gardens are almost wholly given over to thorny rose bushes. The back garden features an ornate maze whose walls comprise trained rose bushes.
5. **Water's Edge:** Built with its back to a tranquil pool, this rustic two-storey townhouse features a small wooden pier that leads directly from the back door out onto the water, providing ample fishing opportunities to the keen angler who resides here.
6. **Blackstone:** The merchant who lives here once survived an assassination attempt and, as a result, is paranoid. They seldom answer the door unless expecting visitors and have spent much of their wealth fortifying the house, especially the cellar, which now serves as a panic room.
7. **Wormwood Manor:** This ancient townhouse has seen better days, and much of its structure is slowly decaying. The upper storey has shifted forward several feet, looming over the street below and giving the dwelling a hunched-up, tired look.
8. **White Hart:** The original owner was a keen hunter, and some of his trophies remain displayed inside. A room running the length of the house was built as somewhere to practise archery during inclement weather.
9. **Ambleside:** A wealthy merchant owns this house but is rarely here. They have many business interests and dwell in a range of residences depending on where their business takes them. Servants and a few guards keep the house in order. Local rumour says the interior is opulent in the extreme.
10. **Stonepeak:** Built on a large outcrop of stone, this sturdy wooden building is aptly named. Several flights of steps carved out of the rock lead from the street to the main entrance, which features a rope-operated bell.

2: MAJOR LOCALE FEATURES

1. This three-storey townhouse has a set of steps leading up to the ostentatious front door.
2. Fecund flower-laden vines grow over the front of the house, crowding out the light from several of the ground-floor windows.
3. Iron railings ward the house's approaches. Beyond, a small garden of shrubs provides a modicum of privacy.
4. The pitch of the townhouse's roof is particularly steep. That, and three small skylights, hint at attic rooms.
5. The house features extensive cellars—the lowest level is locked up and disused. The owner views them with a vague sense of dread and will not venture within.
6. This townhouse has a flat roof; a crenellated two-storey tower stands atop the roof.
7. Several rooms in the upper level of this townhouse have recently become infected with a resilient black mould that has resisted all attempts to remove it.
8. In the centre of the spacious, neatly kept garden lies a golden sundial, easily viewed from several large windows laid into the rear of the house.
9. Unusually, the front door of this townhouse is on the second story, accessed by a set of wooden steps and a wide balcony supported by thick timber pillars.
10. A crumbling, disused stone well lies behind the house, sealed with several thick wooden planks. The owner regards it with a strange fear and refuses to discuss it.

3: MINOR LOCALE FEATURES

1. The house's windows all benefit from robust, brightly painted wooden shutters.
2. A stout chimney stack rises from each of the townhouse's side walls.
3. Some of the upper windows in the house feature stained glass and display a series of religious scenes.
4. Ornate gargoyles crouch atop the house's walls. Local rumours describe them as animate guardians set there by a powerful wizard in return for some unknown favour.
5. A narrow lane runs behind the townhouse; only servants and visitors craving discretion and privacy use the lane.
6. This townhouse's ancient attic leaks incessantly during heavy rain, much to the owner's chagrin, who has repeatedly tried (and failed) to find a solution.
7. Several of the windows on the ground floor have been smashed with rocks, likely thrown by disgruntled clients.
8. The stout oak door is inscribed with a finely carved engraving of the merchant's family crest.
9. A gravel path snakes from the wooden gate to the front door; mossy stone slabs set into the pathway at irregular intervals resemble stepping stones across a stream.
10. Lying partially on its side, a broken wagon sits in front of this townhouse, a split wheel next to it on the ground.

4: WHAT'S GOING ON?

1. An upstairs window is open, and a servant is beating a rug draped over the cill.
2. A wagon has drawn up outside the house, and a pair of servants are unloading several boxes. They take them around the back to the rear entrance.
3. A well-dressed woman, attended by an armed bodyguard, waits outside the front door. The door opens, a brief conversation ensues, and the pair enter.
4. The enticing scent of freshly cooked meat emanates from an open window on the ground floor.
5. Faint sounds of arguing and angry exchanges are audible from within, muffled by the heavy oaken door.
6. Two young children are playing in the fenced-off front garden. They seem to be taking turns throwing pebbles at a series of random objects balanced on a tree stump.
7. A large guard dog chained to a post barks loudly as the characters approach.
8. A small crowd has congregated around the gate, exchanging excited whispers and looking at the front door with anticipation.
9. A gardener labours in front of the dwelling, tending a small flowerbed and humming a well-known song by Vilimzair Aralivar, the World's Greatest Ever Bard and Legendary Pirate Captain, under his breath.
10. Several brightly coloured birds flutter around a small birdbath, revelling in the cool, refreshing water.

5: OTHER FOLK

1. **Vilim Livar** (male halfling) tries to make a name for himself as a travelling bard. He sits on the front steps happily strumming his lute and humming a jaunty tune, but unfortunately, his music leaves much to be desired, and passers-by don't seem too happy with the racket this vagrant is creating.
2. **Hadden Rythen** (male human) hammers on the front door. He has become increasingly frustrated with this merchant acting as if he's above the law and has come in his official capacity as the local magistrate to remind him as such. However, the merchant has refused to answer the door, and Hadden's angry knocking can be heard for quite some distance.
3. **Conrad Tiera** (male human) answered the merchant's plea for a healer to tend to his sick daughter. He is busy preparing a herbal brew by the afflicted girl's bedside, occasionally pausing to reapply a damp cloth to her burning forehead.
4. **Amanda Kuura** (female human) serves as the merchant's mistress and was spending some "quality" time with the said merchant when his wife came home earlier than expected. She is currently hiding in the broom cupboard, hoping for an opportunity to sneak away.

5. **Wilmin Bellytwist** (male gnome) stands at the front door, having a cheerful conversation with the merchant. He is a travelling door-to-door salesman trying to sell his many homemade trinkets and inventions and is very glad to have found someone who hasn't immediately slammed the door in his face.
6. **Jegor Tuuli** (male human) lies asleep on the ground, snoring heavily and reeking of alcohol and stale sweat. He's been very down on his luck lately and has taken to heavy drinking, but seems to have quite overdone it on his most recent session.
7. **Johanna Lemmikki** (female human) thinks the merchant must have some valuable treasures hidden away in his luxurious manor and hopes to find a good opportunity to steal them. She's currently lingering a short way down the street, trying to fathom the merchant's daily routine.
8. **Lydia Ilmarinen** (female human) exudes desperation and appears very stressed. As a recent widow charged with looking after three young children, she already has a lot to deal with, but her husband's death, combined with her own lack of income, has caused her to fall behind on rental payments. She's here to plead with the merchant to give her some more time, but he doesn't seem very receptive to the idea.
9. **Edvard Kalervo** (male human) believes he is a talented businessman, but in reality, the only potential in his economic schemes is their potential to bankrupt all those involved. However, he has yet to realise this and is excitedly on his way to see the merchant with another of his "brilliant" ideas: selling firewood that's thoroughly waterlogged to reduce the risk of accidental fires breaking out in people's wood stores.
10. **Karmyr Deepdelver** (male dwarf) is an expert miner hired by the merchant to assess possibilities for an expansion of the cellar to include extra storage space and a vault, among other things. He is currently in the dusty and cobweb-filled cellar examining the stonework, occasionally tapping the walls with his pick and listening intently to the result.



MONASTERY

Houses of worship and quiet contemplation stand in or near many settlements. Within, the occupants seek spiritual enlightenment in the service of their patron.

1: THE MONASTERY

1. **White Gates:** This monastery's white gates are often repainted and decorated with pictures of religious significance; unfortunately, the gates are often vandalised by street urchins, ne'er-do-wells and drunks.
2. **The Spires:** Named for its trio of lofty towers, this monastery is old and wealthy. The prior wields great political and social influence in the locality.
3. **House of the Watch:** These warrior monks maintain a simple lifestyle dominated by training and worship; they only stir themselves to action when evil stalks the land, and the need is great.
4. **Greystone Abbey:** Aptly named, the grim bulk of this monastery looms over the surrounds; gargoyles of all manner of things jut from its walls. It is uniformly gloomy and cold inside; its extensive cellars suffer with damp.
5. **Calmer Priory:** This small religious house is named for its founder. The priory is poor but welcoming to guests; only a few monks and nuns—most of them in their twilight years—still dwell here.
6. **Black Run Friary:** Named for the subterranean river that flows through its crypt, whispers and rumours about strange goings-on ever haunt Black Run Friary. The initiates mostly keep to themselves—which further stokes the rumours of their odd practices.
7. **Cold Ash Nunnery:** This collonaded nunnery is open to all visitors and faiths; adherents of many different religions dwell together here in relative harmony. The remains of an ancient wood dot the nunnery's grounds; here, semi-feral pigs forage for food amid the stark and hoary trees.
8. **House of the White Angel:** The beautiful statue of an angel with its wings outstretched tops the high gatehouse warding this monastery. Its brethren are renowned for their charitable works.
9. **Cragtop Abbey:** Perched atop a tor of ragged, grey stone, this abbey is only accessible by a steep stair hacked into the living rock. Several hidden passages delve deep below the abbey; some link up with even deeper caves. Statues of famed members of the faith fill the many wall niches piercing the monastery's walls. Inside, the initiatives live in spartan conditions.
10. **Warden Abbey:** Built to watch over the surrounding community, Warden Abbey is of relatively new construct. The surrounding kitchen gardens are still establishing themselves, and the abbey's graveyard remains almost unused. Its faithful, though, are religious fanatics.

2: MAJOR LOCALE FEATURES

1. A high stone wall surrounds the monastery; two gates—always guarded—pierce the wall.
2. The monastery has stood for centuries; it mostly features an architectural style not used in a century or more.
3. Extensive kitchen gardens surround the monastery; the initiates tend the gardens, and they produce much food as a result.
4. The monastery provides healing services to the injured and the sick; a small hospice stands within the walls.
5. Numerous carvings appropriate to the monastery's faith festoon the outer walls. The carvings could depict the god and its servants, famous saints and the like.
6. The monastery is built over the ruins of an older fortification or church; some parts of the time-worn lower walls are redolent with age.
7. The monastery stands atop a high hill and dominates the surrounding area; folk living at the base of the hill often work in the monastery.
8. A lofty watchtower rises above the monastery's church, and a watch is always kept from there.
9. Secret subterranean passageways—built when the community was menaced by successive waves of raiders—link the monastery's many buildings.
10. The monastery's outer wall is crumbling and in poor repair; gaining access to the monastery is easy for those with nefarious intent.

3: MINOR LOCALE FEATURES

1. Parts of the monastery need repair, and a feeling of inexorable decline hangs over the place.
2. The monastery's courtyard is a muddy morass; narrow and uneven paved paths connect the various buildings.
3. An extensive crypt lies beneath the monastery's church.
4. Many birds nest in and around the monastery; they are noisy, and evidence of their presence splatters the roofs and paved courtyards.
5. Many chimneys sprout from the monastery's roofs; trickles of smoke rise from several.
6. The monastery suffered a severe fire years ago; evidence—scorched walls and two fallen buildings—is still evident.
7. Numerous religious frescoes decorate the monastery's whitewashed internal walls. Some frescos are in poor repair, while others appear new and fresh.
8. Inside the monastery, it is always cold; consequently, its folk often go about bundled in heavy cloaks.
9. The monastery is grim and astute; its brethren wear simple robes and eschew worldly pleasures—or so they say to their visitors.
10. Deep beds of roses grow thickly against the monastery's walls. The flowers' heady scent fills the air, and the plants' thorns provide an extra layer of defence.

4: WHAT'S GOING ON?

1. The monastery's gate is closed, and no one can gain admittance—a theft has just occurred, and the monks are searching for the culprit, who they believe to be trapped inside the walls.
2. A small crowd of beggars hangs around outside the monastery in the hopes of receiving alms.
3. The monastery has a graveyard; when the characters arrive two servants are digging a grave—an elderly monk died yesterday.
4. The monks are attending a service, and only servants are on hand to greet the characters.
5. Repair work is being carried out on a wall; building materials are neatly stacked nearby, but no one is actually doing any work.
6. A heavily laden cart with supplies and provisions rolls into the monastery.
7. Dark clouds hover over the monastery, and heavy rain lashes the place; a feeling of grim foreboding hangs in the air.
8. The pealing of bells cuts through all the other noise, summoning the monks and their guests to worship.
9. The prior, followed by two other monks, strides into view; the trio are deep in conversation and does not initially notice the characters.
10. Sunlight cuts through the clouds to bathe the monastery in warm, golden light.

5: OTHER FOLK

1. **Tommo Uljas** (old male human) serves the monastery as a gatekeeper; now old and feeble, his eyesight is failing, and he needs help to perform his duties. He is unfailingly polite.
2. **Dorotea Vartia** (middle-aged female human) visits the monastery to see her son who recently joined the order. This wealthy merchant's wife deeply disagrees with her son's choice and can be heard loudly begging him to change his mind.
3. **Suni Torio** (male human) greets all visitors to the monastery. He is a member of the clergy and enjoys sermonising to visitors.
4. **Samuli Kalpio** (male human) hates visitors; he is exceptionally pious and believes that outside distractions take him away from his patron. He is rude to visitors and ends any conversation as quickly as possible.
5. **Elli Hopea** (female human) wants sanctuary within as she has been accused of a terrible crime. She professes her innocence, but the clergy are not so sure.
6. **Reijo Arpia** (male human) delivers farm produce to the monastery every week. He has several friends among the clergy and knows much of what goes on here. Reijo is cheerful, friendly and loves a drink (or two).

7. **Hedvig Lempo** (young female human) waits outside for her lover who dwells in the monastery; theirs is a forbidden love, and he will be severely punished if their relationship is discovered. Consequently, she is acting somewhat suspiciously.
8. **Esteri Neuvo** (female human) comes to the monastery to seek guidance on a spiritual matter. She seems quiet, polite and in genuine need of guidance. In reality, she is a thief come to get the lay of the land; at the next new moon, she breaks in and burgles the place.
9. **Uljas Seppo** (young male human) ponders life in the monastery and has come to seek guidance from a priest. He is unsure of his faith, however, and perpetually worries that he has already sinned too much.
10. **Ilma Unaja** (female human) works in the monastery's kitchen and garden. She is beautiful and kind, and several of the initiates have become obsessed with her.

6: WHAT'S FOR SALE?

1. **Accommodation (2 sp or free):** Basic accommodation along with simple food can be had at the monastery. Fellow believers can stay one week for free but are expected to attend daily services and the like.
2. **Mundane Healing (5 sp/day):** For those who cannot afford magical healing, the monastery offers a hostel run by one of the initiates skilled in herb lore and the like.
3. **Magical Healing (var. cost):** The monastery offers magical healing for those with the requisite coin; higher-level spells will likely be unavailable.
4. **Religious Items (var. cost):** The monastery has a small supply of holy water (available at the normal price) along with various holy symbols, religious texts and the like.
5. **Mead and Honey (2 gp each):** The initiates keep bees and brew mead—both mead and honey are available for purchase in small quantities.
6. **Fruit Wines (10 gp/bottle):** The monastery offers a small array of fruit wines—blackberry, pear and so on—and sloe gin for sale.
7. **Home for the Homeless (20 gp/year):** If they are lucky enough to have a benefactor, an orphan or other hapless peasant can find a home here—if they work hard and join the faith.
8. **Blessing and Indulgences (25 gp and up):** Penitent (and not so penitent) believers can purchase indulgences—forgiveness for a specific sin—and blessings drawn up on beautifully decorated vellum scrolls.
9. **Sagacious Services (var. cost):** The monastery offers access to its extensive library, or one or more of the initiates is wise in a particular subject such as the planes, magical beasts, alchemy, odd religions and so on.
10. **Relics (var. cost but expensive):** The monastery has fragments of saint's bones for sale as well as scraps of clothes reputedly worn by famed priests and the like. Some of these relics may be genuine, but many are not.

MONEYCHANGER

Many folks hate and revile moneylenders, while others see them as a necessary service. Still others—with larcenous souls—plot to relieve these merchants of their stock.

1: THE MONEYCHANGER

1. **Silver and Gold:** Catering to affluent merchants and those needing to change large quantities of coins, this place does not admit riffraff. Sven Paaso (old male human) is the snooty owner.
2. **Sign of the Scales:** A wooden sculpture of a large set of scales sits by this shop's front door. The sculpture is chained up as young wags occasionally try to steal it. Aamu Helliikki (middle-aged female human) is the long-suffering owner.
3. **Seppo's Exchange:** The widowed Piri Seppo (middle-aged male human) owns this family business; his children work the shop floor. One, Simo (male human), is less than honest and tries to skim a few coins off the top for himself during every transaction.
4. **Worth the Weight:** Auni Toiva (old female human) has a reputation for extreme honesty. Thieves trying to exchange stolen coin know to avoid her small but impeccably kept shop.
5. **The Coin Exchange:** This shop is rumoured to keep large quantities of coins on the premise in a cellar-vault. The owner, Tiera Mieho (middle-aged male human), keeps trained attack dogs, and these roam the shop when it is closed.
6. **In the Bag:** This small shop has ties to the local thieves' guild and does a roaring trade exchanging coins and precious items. Few honest customers visit this place more than once.
7. **Notable Coins:** As well as being a moneychanger, Helka Kurikka (female half-elf) buys and sells rare or interesting coins. Sometimes she buys other antiquities as well. She displays some of her collection in the shop.
8. **World of Coin:** This shop features a display case filled with all manner of coins from all over the known world. The owner, Antti Kokko (old male human), is kind but stupefyingly boring when transacting business or discussing his love of coins.
9. **Mint Works:** Esko Hirvi (male human) deals primarily in chipped, damaged or otherwise unusable coins. He pays scrap value before using his minor wizarding powers to mend the coins.
10. **Coinucopia:** This "cleverly" named shop closed down a month ago when the owner fled town after it was discovered he was passing counterfeit coins. The local lord has taken possession of the building, and rumours swirl of a hidden vault somewhere within.

2: MAJOR LOCALE FEATURES

1. The moneychangers' door is of reinforced iron-banded wood, and stout iron bars protect the shop's windows.
2. The shop has a lockable vestibule immediately beyond the front door. Customers are examined before being admitted to the main part of the shop.
3. The shop has a vault in the cellar wherein they store their "stock". It lies behind three locked doors, and only the moneychanger has the keys.
4. The shop employs veteran warriors as guards. The warriors are well equipped and vigilant; the work is not hard—after all—but well paid.
5. The main shop floor is plushly furnished with deep rugs, fine tapestries and so on.
6. The moneychanger's shop fills a small basement of a building set into the side of a hill. A deeper, hidden cellar serves as the vault.
7. The shop is heavily fortified and even has a crenellated walkway around its roof.
8. The moneychanger has a separate meeting room for wealthy clients who wish to conduct business privately.
9. The building has a private roof garden; wealthy clients can take their ease therein while conducting business.
10. The moneychanger is a front for the local thieves' guild; they also act as a pawnbroker—members of the guild get preferential rates of exchange.

3: MINOR LOCALE FEATURES

1. The moneychanger weighs all the coins they receive so they are not taken in by forgeries.
2. The shop windows have half-height shutters to both admit light and provide privacy for the transactions carried out therein.
3. An old warrior sits on a stool in the corner, keeping an eye on the customers. The man has grey hair and a drooping moustache; occasionally, he falls asleep while "guarding" the shop.
4. The moneychanger also works as a gem and jewel clearing house—few forms of currency are as portable.
5. The shop is lit by candle-laden chandeliers; it is hot and stuffy inside.
6. Old rugs cover the floor, and tapestries hang on the walls; all are somewhat threadbare.
7. The moneychanger keeps large dogs—as company and a deterrent for would-be thieves. The hounds lounge around the place.
8. A spy hole in one wall enables a guard to keep an eye on proceedings on the shop floor.
9. A luxurious painting—depicting a blue sky, white fluffy clouds and a flying castle—covers the shop's ceiling.
10. No matter the weather, the shop's shutters are securely closed—giving rise to many rumours about the owner.

4: WHAT'S GOING ON?

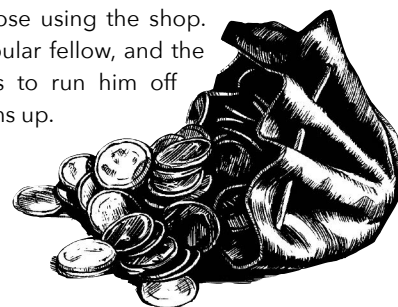
1. The moneychanger's is closed.
2. The moneychanger is open but not admitting any new customers to the shop; they are dealing with an important customer and do not want to be disturbed. The characters must wait.
3. A few ruffians linger outside the moneychanger's seemingly just hanging around chatting. A perceptive character notices, however, that they watch who enters and exits the shop.
4. The shop is busy—another adventuring party is inside, exchanging the booty of their last adventure for more portable gold and platinum. The other group are suspicious of the characters.
5. The moneychanger is in a bad mood and does not offer good service, and is less than keen to haggle on rates.
6. The shop is open and empty of other customers; the characters do not have to wait to be seen. Business has been slow recently, and the characters receive an effusive welcome from the moneychanger.
7. The moneychanger is in a good mood and is keen to do business; the characters may be able to secure a better-than-normal rate.
8. The moneychanger's is being robbed when the characters arrive! The door is shut and locked from the inside, but the characters can hear raised voices and sobbing from within.
9. The moneychanger's has just been the victim of an attempted robbery. The thieves were driven off, leaving one of their number—near-dead—behind. The moneychanger wants the other thieves brought to justice; would the characters like a job?
10. A street urchin, Aatu Hirvi (young male human), hangs around outside the shop, pestering customers as they leave for spare coin. Alternatively, he offers to act as a guide and assistant to a visiting adventurer.

5: OTHER FOLK

1. **Elina Kainu** (middle-aged female human) talks in a strange high-pitched voice and projects an aura of low intelligence and child-like wonder. She has long black hair pulled together in a single braid that runs down her back and wears a colourful patterned dress.
2. **Samppa Kylli** (old male human) knows everything—unluckily for anyone talking to him. With such a vast font of knowledge, Samppa is never happier when explaining how things are. He has close-cropped short white hair, dresses well and has an attitude of superiority.
3. **Taavi Laso** (male human) visits the moneychanger to exchange some forged silver coins for real gold. He appears nervous, and the moneychanger is on to him;

an argument is about to break out. Taavi is a coward and flees as soon as his scheme is revealed.

4. **Inkeri Neuvo** (female human) discovered some coins hidden in the cellar of her home while dealing with a rat infestation. The coins bear a design the moneychanger has not seen before; the two are discussing the coins—and their value—when the characters arrive.
5. **Prusi Mielo** (male human) plans to rob the moneychanger, but the characters' arrival forces him to delay his theft. Perceptive characters may wonder what this hulking man hides under his cloak and note his barely suppressed irritation. He also doesn't seem keen to be served and lets the characters go first.
6. **Hilda Uljas** (female human) works for a rich merchant and has come here to change a large sack of silver into gold or platinum. Hilda is perceptive and honest but knows that few people will give her the courtesy of a fair deal; she is expecting to be cheated and is slightly irritable. She wears fine clothes and carries a dagger at her belt—and she is not afraid to use it.
7. **Laus Susi** (male human) lingers here, looking to gain intelligence on the shop and its clients. He works for someone seeking power and influence in the town, and controlling the supply of ready coin seems like an excellent place to start. This finely-dressed young man is about to offer to buy this business.
8. **Ilmatar Paaso** (female human) saved up her spare coin for almost six months to come here. She wants a platinum coin—she collects one for each of her five children—but has just discovered she is short the moneychanger's commission. She radiates disappointment as the characters enter. Ilmatar wears threadbare robes but carries herself with dignity. She does not want to accept charity.
9. **Juuso Unti** (old male human) has some curious old coins he found while "voyaging". Juuso was once a pirate and found a cache of gold coins stamped with a human-headed snake. The coins are old, and Juuso wants to exchange a couple for more acceptable, small-denomination coins. He is happy to sell them to the characters and even recounts where he found them—with certain details of the tale modified or entirely omitted—if the characters buy him a few drinks.
10. **Elias Mielo** (old male human) hates everyone with more money than himself (which is almost everyone). He is also more than a little paranoid. Sometimes he comes to the moneychangers to stand outside and shout obscenities at those using the shop. Elias is not a popular fellow, and the shop owner tries to run him off every time he turns up.



PAWN SHOP

Life can be tough, and sometimes folk need a loan to get by. Pawnbrokers provide such loans against collateral the customer leaves with them. When they don't repay their debt, the collateral is sold—pawn shops are a great place for an adventurer to find a bargain!

1: THE PAWN SHOP

1. **Hope and Glory:** Run by the retired adventurer, Gabriel Ampuja (middle-aged male human), this shop has an adventurous clientele; such folk have to make do with higher interest rates than the norm—because a goodly proportion of them will never return to pay off their debt.
2. **The Gold Stop:** This high-end pawn shop only deals with people of means; the owner, Ilta Hopea (middle-aged female human), won't waste her time for mere copper or silver. She craves gold and the (begrudging) access her business gives her to high society.
3. **Eerik's:** This pawnshop stands in a rough part of town. Its owner, Eerik Jurva (old male human), has a reputation for not asking too many questions. Many folk have claimed their stolen goods have turned up in the shop, but unless they have proof, Eerik ignores them.
4. **All Things:** All Things is a front—for the local watch who use it to keep an eye on nefarious types. The apparent owner, Hedvig Kallas (middle-aged female human), informs her comrades about who sells her suspicious merchandise. The shop even turns a tidy profit!
5. **Seven Days:** This pawn shop specialises in seven-day loans; stock turnover here is brisk, which attracts weekly shoppers keen to find a bargain. The gnome, Rasal Vanhael (female gnome), runs the place and is rumoured to have dealings with several mysterious groups in distant places.
6. **The Trading Post:** This was once a normal general shop until Immo Kaivattu (male human) added pawnbroking to the business. The pawnbroking part of the business operates from a dingy backroom accessed from the alley behind the shop.
7. **The Striped Tent:** This mobile pawnbroker works from two large wagons. The charming but merciless Aune Lempo (female human) tours villages and towns, offering her service. Ten loyal veteran warriors guard her.
8. **The Cheap Deal:** The seemingly friendly Mauri Joukahainen (male human) runs this pawnbroker. His friendly exterior is a front; he is blackhearted and merciless. Those who cannot pay are forced to work off their debt in his (nefarious) employ.
9. **Last Chance:** Offering sky-high rates of interest, this place is only for desperate people with no other options.
10. **Buy Buy:** Prusi Vaino (male human) doesn't really care if his customers pay back their debt—he always makes money selling their possessions.

2: MAJOR LOCALE FEATURES

1. The pawn shop has a heavy iron-studded front door and iron bars over the windows—on all floors. The back door is similarly reinforced and looks imposing.
2. The pawn shop has a vault in the cellar for the shop's most valuable items. Only the pawnbroker has the keys, and they never leave their person.
3. The shop floor is divided in two by a wall of iron bars. The pawnbroker and their staff work on the other side of the bars to the customers. Similarly, items for sale are displayed in small barred cabinets.
4. Several lifelike statues of ferocious beasts dominate the shop floor. Local rumour has it that they are guardian creatures—and the pawnbroker does nothing to dissuade anyone from that belief.
5. The pawnshop fills the basement of the building above and is accessible via a set of outside stairs. Due to poor drainage, the shop sometimes floods after heavy rain.
6. This pawn shop deals not only in items but in livestock, horses and other miscellaneous animals. The shop owner maintains a small farm outside the town.
7. The shop features a large, ostentatious fireplace; a fire is always smouldering in the grate.
8. The shop is generally rundown and in need of repair.
9. The shop has large and impressive double doors flanked by worn statues of seated lions.
10. The shop's front door lock is poorly installed; a thievish character could notice this fact when they visit the shop.

3: MINOR LOCALE FEATURES

1. The pawnbroker employs mercenary guards to watch over his shop during business hours. The guards are paid well and loyal.
2. Once sumptuous tapestries bedeck the walls of the showroom; however, they are now old, faded and somewhat showing their age.
3. The shop's displays of goods for sale are gloriously disorganised; it's a miracle the shop sells anything.
4. The shop's displays of goods for sale are meticulously organised; every item has a price listed and a note as to its provenance.
5. Worn rugs of now impossible-to-discern design cover the floor.
6. From the coating of dust on much of the shop's merchandise, it is obvious the owner does not employ a cleaner. The windows are similarly grimy.
7. An old tapestry hanging on a wall (poorly) hides the door to the shop's storeroom.
8. The owner keeps two loaded heavy crossbows under the counter in case of emergencies.
9. The shop's windows and shutters rattle when it is windy.
10. One of the shop's staff is a member of the thieves' guild.

4: WHAT'S GOING ON?

1. The shop is closed; the characters must come back some other time, no matter how urgent their business.
2. The pawnbroker is rearranging the display of goods for sale—a number of items have just passed their collection dates, and they are keen to recoup their investment.
3. The shop is busy, and a queue of customers—all clutching items to pawn—stretches out of the door.
4. A shop employee is mopping up a small pool of blood; someone just tried (and failed) to rob the pawnbroker!
5. A customer is arguing loudly with the pawnbroker—apparently, the shop's interest rates are "not fair". The pawnbroker seems unmoved by this insightful argument.
6. Two members of the watch are visiting the pawnbroker in response to reports that the shop sells stolen goods. The pawnbroker vehemently denies the charge.
7. The shop is closed, but the staff are inside. They ignore any attempts by customers to enter the building.
8. A gang of street urchins hang around outside the shop, harassing vulnerable-looking customers. They have been paid by a rival shop to do so.
9. A peasant couple argues outside the shop. One of them wants to pawn their wedding rings, the other does not.
10. Two thugs lounge outside the shop; they are waiting for a suitably vulnerable victim to wander past.

5: OTHER FOLK

1. **Mikki Toiva** (male human) exudes desperation; he has almost no money and six hungry mouths to feed. He is here to pawn his father's old longsword. He doesn't want to, but he has no choice. The lank-haired, moustached man will consider any legal (or low-risk) scheme to earn quick money.
2. **Emilia Vaania** (female human) needs an extension on her loan, and she is worried the pawnbroker will sell her beloved family heirloom—a silver dagger—before she can pay him back.
3. **Pieti Säisä** (male human) wants to rob the pawnbrokers—he's heard rumours that much wealth is stored in the cellar—but the shop's physical defences have somewhat dismayed him. He is making a show of browsing the items for sale, but his heart isn't really in it anymore. A perceptive character senses he is depressed about something.
4. **Kaiju Otra** (middle-aged female human) has the money to pay back her loan and reclaim her mother's jewellery, but there is a problem; the pawnbroker has accidentally sold one of the pieces. Kaiju is getting increasingly angry. For a small, petite woman, she certainly has a loud, strident voice.
5. **Kreeta Ukko** (female human) browses the shop because she is bored. She has recently returned from her first

adventure with a small supply of gold, and it is burning a hole in her pouch. Kreeta is a fledgling wizard keen to meet other practitioners of the magic arts. She is interested in swapping spells with a like-minded person.

6. **Elli Vilja** (female human) browses because she is bored. She is a busybody and loves to know everyone's business—and the characters look interesting.
7. **Risto Aikio** (middle-aged male human) knows everything about everything—or so he thinks. In truth, this moustached, grey-haired man is catastrophically boring, ill-informed and lacking in social etiquette.
8. **Samu Venemies** (male human) has an acidic sense of humour and a braying laugh. He comes to the shop to profit from the ruin and sorrow of others' lives; he is not a nice person.
9. **Akatius Raita** (male human) possesses the brains of a gnat but is a genuinely nice person. He doesn't really understand money.
10. **Erkki Sotijalo** (male human) wants to buy the business and is here to (again) threaten the owner. Erkki has got friends in low places who want to use the place as a front to sell stolen goods.

6: WHAT'S FOR SALE?

1. **Vial of Green Slime (10 gp)**: The label identifies this as a jar of green slime, but the pawnbroker won't guarantee that's what's inside—they (wisely) don't want to open it.
2. **Blue Dinosaur Figurine (3 gp)**: Exquisitely carved, this bright blue figurine depicts a ferocious dinosaur in all its primal glory. A small sect of mad folk who follow a prophetic, but insane, elf, are searching for the figurine—they believe it has magic powers!
3. **Antique Breastplate (250 gp)**: This old piece of armour is forged in a style long since fallen out of fashion. However, it is in excellent condition and finely made.
4. **Robust Handcart (5 gp)**: This sturdy handcart is big enough to fit a small chest; it's just the thing for adventurers planning to find much loot.
5. **Old Lute (3 gp)**: This battered lute needs a new string but is in otherwise serviceable condition.
6. **Map Blanket (1 gp)**: This warm traveller's blanket has a map of the locality embroidered on one side.
7. **Owlbear Cushion (10 gp)**: This four-foot-long cushion is stuffed with owlbear feathers "harvested" by the great half-orc hero Krorz who was famed for his magic lance.
8. **Magic Potion (100 gp)**: The pawnbroker has forgotten what this potion is meant to be, and is too cheap to get someone to identify it. As always, buyer beware.
9. **Red Velvet Gown (80 gp)**: Of gorgeous cut and colour, this is just the thing for a woman moving in high society.
10. **Treasure Map (250 gp)**: This map shows where a group of adventurers buried their loot—in the depths of a then-abandoned mine. (Now, something terrible lives in the mine, but the treasure remains unclaimed.)

PLAYHOUSE

Playhouses exist to entertain and sometimes educate the masses. Herein can be found jugglers, bards, singers, actors, playwrights and more. Some playhouses are magnets for those with nefarious intent, while others offer additional entertainments to favoured (or wealthy) customers.

1: THE PLAY HOUSE

1. **The Globe:** Named for its wide array of performers—allegedly coming from all over the world—this playhouse is a thieves' den. A dimly-lit Museum of Curiosities fills the labyrinthine upper floors.
2. **The Stage:** This simple playhouse caters for commoners. The entertainment is raucous and bawdy and features many acts of varying proficiencies. Long plays are a rarity here, and instead, performances feature many short acts, including singers, trained animals, jugglers and so on.
3. **Maunu's Emporium of Wonders:** Alongside more typical fare—plays, visiting bards and so on—this playhouse features a Museum of the Bizarre and the Macabre in its tenebrous cellars.
4. **The Roundhouse:** This large building is akin to a keep in aspect, although most of its "defences" are merely for show. Gaudy banners fly from its battlements. In good weather, small performances are held on the roof.
5. **House of Wonderment:** Wizards and illusionists work here with visiting performers to create spellbinding spectacles. In this, they often succeed—which is something the pickpockets and cutpurses circulating among the audience appreciate very much. This playhouse has no seats—the audience stands.
6. **The Majestic:** With a colonnaded front accessed by a set of side steps, this tall, ostentatious playhouse has a reputation for lavish performances.
7. **The Limelight:** The owner of this playhouse is also an alchemist and artificer who experiments with using their creations in the shows put on here—sometimes with spectacular results.
8. **The Velvet Curtain:** This once grand playhouse is now faded and dilapidated. Its facade is crumbling and its reputation is not what it once was. The owner is desperate to turn things around and is looking for wealthy investors.
9. **Ballads & Bards:** The offering here is squarely aimed at the masses—the entertainment is cheap, coarse, and sensationalist. Sometimes, wealthy folk come here to rub shoulders with commoners and the like and perhaps to enjoy other entertainment after the main show is over.
10. **The Music Hall:** Whether through luck or design, the acoustics of this great hall are perfectly suited to music. Bands of roving troubadours often perform here for a week or two before moving on.

2: MAJOR LOCALE FEATURES

1. The playhouse is circular, and its large circular stage stands in the centre of the building. The audience surrounds the stage on all sides.
2. The playhouse features several stages suitable for small groups of troubadours or solo performers.
3. The playhouse's main stage is in the cellar, and the stalls surround it on the ground floor.
4. A minor fire broke out at the playhouse a month ago, and wooden scaffolding has just gone up to facilitate the necessary repairs.
5. Extensive gardens surround the playhouse, and in good weather, some smaller performances are held outside.
6. The playhouse has a flat roof; in good weather, performances are held there under a capacious pavilion.
7. A popular tavern adjoins the playhouse, and before and after performances, the various performers can often be found within, slaking their thirst. The tavern—the Vilimzair Arms—is always busy. There's always something happening here, and it's usually quite loud.
8. The playhouse has a small, private stage; here, the town's elite can gather to see the finest performances.
9. A 15-foot-tall, beautifully carved statue of a nude bard dominates the entrance chamber. Every month or so, the statue gets a new set of specially tailored clothes.
10. The playhouse is haunted.

3: MINOR LOCALE FEATURES

1. Thick, threadbare, stained rugs cover the wooden boarded floor.
2. Tapestries—many depicting famed bards (including Vilimzair Aralivar, the World's Greatest Ever Bard and Legendary Pirate Captain)—decorate the walls.
3. Gaudy coloured paint decorates the external walls, but in places, it is old and faded. The building looks "tired".
4. The playhouse's windows feature sturdy shutters painted in gaudy colours. Vines—in places almost reaching the roof—grow up the walls of the playhouse.
5. Recently repainted, the playhouse gleams in the light.
6. At night, blazing braziers flank the playhouse's main entrance, and outrageously dressed workers attempt to entice passersby inside to see the show.
7. During the winter, for some reason, the playhouse is exceptionally cold, and performers and audience alike must dress voluminously.
8. The playhouse has a rat problem, and a half-dozen cats stalk the building to keep their numbers in check.
9. Weird and fantastical gargoyles festoon the playhouse's walls. The gargoyles are fantastically detailed; the owner is obsessed with adding more to their collection; they commission new sculptures every year.
10. Smoke perpetually rises from the playhouse's chimneys.

4: WHAT'S GOING ON?

1. Servants are sweeping the floor and generally tidying up after the last performance. A few performers are practising on stage.
2. The playhouse is closed; all is quiet within.
3. The sound of ragged singing and raised voices emanate from the playhouse.
4. Outside the playhouse, a professional cryer is calling out details of the upcoming performances.
5. Small groups of people wait outside the playhouse—perhaps waiting to see a performance or to catch a glimpse of a famed bard or other performer.
6. Pickpockets lurk outside the playhouse, waiting for distracted, wealthy marks to arrive.
7. Bills advertising upcoming performances blow along the street. Nearby, a peasant boy wearing a faded red tunic hands other bills out to passersby.
8. A wagon stands behind the playhouse, and labourers are busy unloading musical instruments, chests filled with costumes and the like.
9. A trader working from a handcart is selling ale and cider to the playhouse's visitors.
10. Music and singing emanate from within the playhouse; both are of excellent quality, and several people have stopped to listen.

5: OTHER FOLK

1. **Niilo Toiva** (young male human) aspires to become a great entertainer and hangs around the playhouse, trying to soak in the atmosphere and get an apprenticeship with one of the performers. Niilo is keen and has a larger-than-life personality. His clothes, however, are frayed.
2. **Pirkko Unto** (female human) plots to burn the playhouse to the ground. She once performed here, but the audience took to her “brilliant” performance very badly. The shame of it still smarts. She’s wearing a voluminous cloak and conceals a small sack filled with oil flasks under it.
3. **Osma Nousia** (middle-aged male human) works at the playhouse as the night watchman. He is tired and has a rumpled, time-worn appearance. He has worked here for years and knows much about the place. He has seen many legendary performances. He is one of the few who knows how to access the deep cellars below the place.
4. **Tiina Rauma** (middle-aged female human) works at the playhouse as a jobbing actor and singer. She is ever short of money and will take on virtually any job. She is a skilled actor and a dab hand at makeup and disguises. Sometimes, she does work for the local thieves’ guild when its members require intricate disguises.

5. **Aatami Kainu** (middle-aged male) lingers outside the playhouse in the hopes that a wealthy, distracted person will wander past. Aatami is a skilled pickpocket. He’s not insane, though, and won’t pick an adventurer’s pocket—he knows such folk can be violent. He’s dressed as a respectable merchant, but a perceptive character might wonder why he lingers here.
6. **Olavi Uljas** (old male human) composes songs and ballads for a living—normally for wealthy clients who seek to bolster their image. He has just finished a commission for Sir Ozloc the Brave, and he can hardly believe the heroics and derring-do he was told to include in his composition. He’s come here to find skilled musicians and singers to perform the song in various locales—as his client stipulates.
7. **Salme Asikka** (middle-aged female human) possesses a rare talent for painting and is at the playhouse to paint sets for a variety of upcoming performances. She wears paint-splattered clothes and is a chatty person. She often works alone and relishes a break from work.
8. **Kerttu Ilakka** (young female human) works at the playhouse as a cleaner and general assistant to the owner. She dreams of being a famous singer and one day moving in high society. She is fiercely confident and talks to anyone if it is to her advantage.
9. **Reittu Lalli** (male human) leads a visiting troupe of performers and seeks an audience with the playhouse’s owner so that he and his followers may audition. He is loud, boisterous and a smidgeon drunk. Reittu dresses well and loves the sound of his own voice.
10. **Elsa Kylli** (female human) searches for her husband who disappeared here last night after coming to a performance. She is frantic with worry and fears something terrible has happened to him.



ROADSIDE SHRINE

Small roadside shrines appear in many towns and cities. They venerate important saints, local deities, or gods without a formal church in the area and are often tended by a small group of dedicated lay worshippers.

1: THE ROADSIDE SHRINE

1. **The Old Shrine:** This shrine has been many things over the years. Prior to being a shrine it was a small tavern that closed after the owner died.
2. **The Carven House:** This old shrine has stood for decades; one devout worshipper has been carving religious scenes into the walls for years.
3. **House of the Pigeons:** This shrine is named for the many pigeons roosting on its intricately decorated roof. Streaks of excrement stain the roof and walls.
4. **Water Hall:** This shrine lies above a natural spring. After heavy rains, it sometimes floods. There is staining on the floor around the iron grill over the spring.
5. **House of Cold Comfort:** This shrine has no outer door and, at night, is often used by beggars and the like to shelter. Any valuables the shrine once possessed have long since been stolen.
6. **Home of All:** This large shrine is dedicated to all the gods commonly worshipped in the locality. It is a busy place during the day and early evening.
7. **Tomb of St. Belivar:** Built around and over the final resting place of a local saint famed for their piety, this place is well tended by his descendants.
8. **Holy Shrine of the Lady:** Local tradition has it that this shrine was built at the behest of a travelling noblewoman who wanted somewhere suitable to pray. This small building benefits from a portico with beautifully carved pillars and a spacious and well-decorated interior.
9. **The Grey Shrine:** Clad in mottled light and dark grey stone, this small shrine is positioned to catch the rising sun. During the morning, its front facade glows with a warm light that slowly dims as the sun passes overhead.
10. **Hall of Song:** Architecturally impressive and built by a master architect and mason, this shrine has impressive acoustics. Voices raised in song within are amplified and beautified. Some say the shrine is blessed and that the gods hear the songs sung within.

Note: Determine the power worshipped in the shrine and modify the place according to your needs.

2: MAJOR LOCALE FEATURES

1. The shrine is old—its external scrollwork and decoration are worn and eroded by the rain of countless years, and the roof and walls are dashed with bird excrement.
2. The shrine has recently undergone extensive repairs and has an air of newness about it. Its old brickwork has been repointed, and a new wooden bench stands by the flower-decked entrance.
3. Constant magical light fills the shrine. The light blazes from a carving of the patron deity's holy sigil adorning the ceiling.
4. The shrine is dilapidated, and its roof leaks in poor weather; if it is raining, water drips onto the altar.
5. Locked iron gates bar access to the shrine but allow sight of the altar and attendant statuettes.
6. This large shrine is devoted to all of the locally important deities. Consequently, it is larger than the norm.
7. The shrine is tiny and is barely large enough for one person to stand inside. Intricate, low-relief scrollwork decorates the walls.
8. The shrine is also the mausoleum of a prominent local worshipper. They are buried beneath the floor, and an ornate grave marker names them.
9. The shrine has no walls, but four columns hold the ceiling aloft. Beautiful paintings glorifying the shrine's patron deity decorate the underside of the roof.
10. Extensive wooden scaffolding surrounds the shrine, which has a slightly sunken aspect; the building seems to be subsiding.

3: MINOR LOCALE FEATURES

1. A small slitted lockbox—a collection box—fills the space below an iron grill set into the floor by the altar. The grill is sturdy and padlocked.
2. Graffiti—some weathered and some new—decorates the shrine's interior walls.
3. Small statuettes of the shrine's patron deity and important members of the faith fill niches cut into the wall behind the altar.
4. Windblown rubbish—leaves, scraps of cloth and the like—cover the floor.
5. Baskets of flowers hang from iron fixings driven into the wall on both sides of the shrine's door.
6. The shrine has angled slits in its walls that admit light. The slits are akin to arrow slits but are not defensive.
7. The shrine's stone floor is worn smooth by the tread of many feet.
8. A beautiful but old and slightly damaged mosaic covers the floor. It shows an idealised image of the shrine's patron in an idyllic setting.
9. The shrine has a wrought iron bar door.
10. Several pigeons nest among the shrine's rafters.

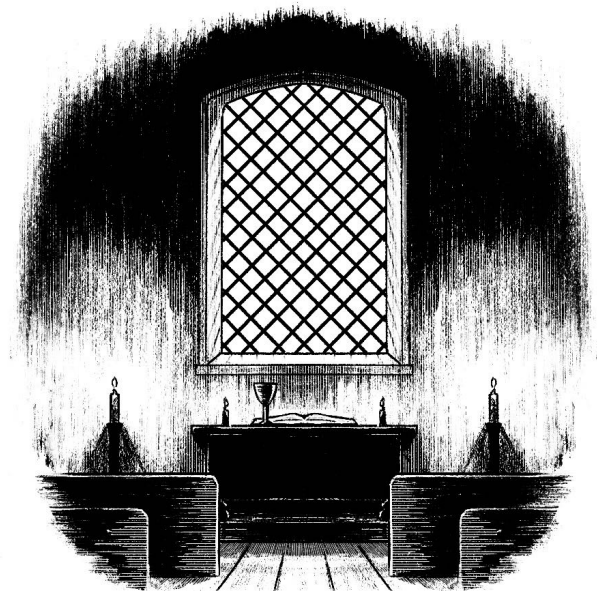
4: WHAT'S GOING ON?

1. The shrine is empty, and the characters have the place to themselves for a while.
2. Several candles burn in front of the shrine's altar, and the faint smell of incense hangs in the air. However, the place is devoid of worshippers.
3. A worshipper kneels before the altar deep in prayer. They are oblivious to the characters until they have finished their prayer and get up to leave.
4. A lay worshipper is busy sweeping out the shrine. A bucket of flowers, ready to be arranged on the altar, stands nearby.
5. Three street urchins loiter outside the shrine. Another urchin is inside, carving a lewd message into a wall.
6. A beggar sits in the shrine's doorway, holding up a small, almost empty collection plate.
7. Two worshippers are inside the shrine having a quiet conversation about their faith. They fall silent when the characters arrive.
8. A street trader loiters outside the shrine, trying to sell meat pies. They also know several rumours they are willing to sell to the characters. They are happy to make up more rumours if the characters seem wealthy.
9. A drunk slumps on the floor next to the door, sleeping off his epic debauch. He is not wearing any trousers. (There's clearly a story there.)
10. Low singing emanates from inside the shrine—several worshippers mark a minor holy day of the faith.

5: OTHER FOLK

1. **Tiina Ilakka** (middle-aged female human) diligently cleans the shrine—she is a lay worshipper of the faith, and it is her turn. She is enthusiastic and happy to answer questions about the faith and the shrine. She wishes a proper priest would lead services here.
2. **Maunu Kalamies** (young male human) loiters near the shrine. He's heard someone made a big donation to the collection box yesterday and is here to steal it. The teenager radiates nervous energy and nefarious intent. If he manages to get the collection box, he runs out at top speed—he isn't a subtle thief.
3. **Maunu Kuutammo** (middle-aged male human) sleeps on the streets and has virtually nothing to his name. He has come here to offer a prayer to the shrine's patron in hopes of getting just a little bit of good luck. Maunu is skinny, filthy and clearly at his wit's end.
4. **Noora Osma** (female human) prays at the altar for a dead relative who often came here. In the shrine, she feels at peace and connected to her faith and her dead relative. This well-dressed woman is polite but wants to be left alone to pray.

5. **Aleksi Rauma** (male human cleric) surveys the shrine. He has come here after a request from his church. Several miraculous occurrences are said to have happened inside the shrine recently, and Aleksi is to get to the bottom of matters. He's new in town and keen to talk about his faith and the shrine to almost anyone.
6. **Marke Otra** (female human) lingers here to meet her betrothed. Their pledge was made in secret, and neither family would approve of the match. When her lover arrives, the two radiate nervous energy and duplicity. Anyone watching the two can see they are in love. Marke is young, beautiful and comes from a wealthy family—in contrast to her betrothed.
7. **Eetu Aleksi** (old male human) serves the shrine as an unofficial caretaker. He is efficient and often here—he sees much and is starved of companionship. Eetu could be a good source of information about the shrine and the surrounds.
8. **Leena Toivio** (old female human) comes here to remember old friends. She believes their ghosts linger in the shrine, and she talks to them as if they were sitting next to her. She looks mad, but she might not be.
9. **Aukusti Henrikki** (male human) works on the shrine, repairing some stonework, fixing a door or carrying out some other mundane job. He is a member of the faith and well-known in the locality. He knows the local area well and is a chatty man; the characters could learn much from him if they have the time.
10. **Helka Emmanuel** (female human) wants to be a priest and be able to commune with her patron. She has been coming to the shrine for years and is an avid reader and seeks to broaden her knowledge. At the shrine, she feels close to her patron, and she is very welcoming to strangers—she sees them as an opportunity to practise her preaching. She wears the clothes of a common peasant but is clearly intelligent and empathic.



RUBBISH DUMP

Towns and cities produce large amounts of waste. To keep the population healthy and the streets relatively clean, a place to dispose of all that rubbish is essential.

1: THE RUBBISH DUMP

1. **Lucky Dip:** When a citizen dies without an heir, all their earthly belongings get sent here. Then, anyone due a reward from the authorities can instead choose to rummage through the pile and take one cartload of whatever they wish in lieu of payment.
2. **The Abyss:** This pit is unfathomably deep; no light has ever reached its subterranean depths. The townspeople have made a betting pool on how long the ever-growing mountain of rubbish will take to reach the surface, but this certainly won't come to pass within their lifetimes.
3. **Tide's Tithe:** This settlement utilises a nearby stretch of tidal mudflats as its rubbish dump, piling the refuse on the shore and letting the tide sweep it out to sea. The local merfolk do not view this behaviour kindly.
4. **Ilmatoivia's Incinerator:** When the piles of rubbish at this dump get too high, Aabraham IImatoivia, a powerful local wizard, uses his magical powers to incinerate the excess material. The extravagant pyrotechnics often attract an impressive crowd.
5. **The Beasts:** Years ago, a mated pair of otyughs wandered into the dump, attracted by all the delicious waste. Although they were initially feared, it was noticed their presence not only kept the amount of waste down but also strongly discouraged criminal activity in the area, so they were permitted to stay.
6. **Asikka's Compost:** Eero Asikka tries to help out the community wherever he can. His rubbish dump specialises in converting food waste to potent compost, which is donated to the local farms free of charge.
7. **The Lost Souls:** This rubbish dump has been used so often by criminal gangs to dispose of their victims that it has become an ersatz cemetery. All corpses found here are relocated to a small corner of the dump, buried with scratch headstones to mark their final resting place.
8. **The Bad Luck:** Being a particularly disgusting dump, the townspeople have a weekly lottery to determine who will have the misfortune of tending it for that week.
9. **Smuggler's Scrapyard:** Smugglers like to frequent this dump, hiding their illicit wares amongst the worthless rubbish. Several well-placed bribes to the city watch ensure this hiding place remains undisturbed by the law.
10. **Automated Sanitation System:** Held captive in a large pit, a score of gelatinous cubes rove around this rubbish dump. Their mindless wanderings have pushed all the inedible debris against the walls, and it's feared these "ramps" will soon allow them to escape.

2: MAJOR LOCALE FEATURES

1. Strange noises echo across the dump at night, although no two witnesses can agree on their exact nature.
2. A filthy pool of water, its surface covered with a thick layer of scum and rat droppings, promises a foul disease to any foolish enough to enter it.
3. A small hut fashioned from scrap material is nestled into the side of a rubbish heap. An old, warped door, still set in its frame, leans haphazardly against the entrance.
4. Hundreds—perhaps thousands—of rats infest this rubbish dump; many carry virulent diseases.
5. A tall, unstable mountain of rubbish is piled in the centre of the dump, ready to topple at the slightest touch.
6. A large pile of extremely rusted metal sits near the centre of the dump. Locals tell of strange, insect-like creatures, as big as ponies, who dwell within.
7. Broken glass, sharp wooden splinters, and other hazardous materials offer the constant threat of lacerations, especially to those who lose their footing.
8. Underneath a small mound of rubbish, a thick wooden slab covers a set of steps leading...somewhere.
9. A thick, cloying mist hangs over the dump, severely hampering visibility. The dark and menacing broken silhouettes of rubbish heaps loom all around.
10. Rumours tell of a dangerous flying sword hidden somewhere in the dump that attacks any who go near it. Locals think it must be guarding something important.

3: MINOR LOCALE FEATURES

1. The musty smell of damp cloth and rotting wood pervades the area.
2. A large collection of household items grouped tightly together gives the impression that a whole household's worth of stuff was thrown out all at once.
3. An eerie silence hangs over the area, broken only by the rustling, clanking sounds of the character's movement.
4. Vultures circle lazily overhead, occasionally swooping down to peck voraciously at scraps of rotting meat.
5. Several well-trod trails snake their way through the rubbish heaps, like river valleys through the hills.
6. A blackened and burnt-out campfire sits in the centre of a small clearing; around it, a dozen improvised seats.
7. The ground crunches underfoot, and small fragments of glass crack and shatter like autumn leaves.
8. Hidden under some hastily piled rubbish is a decomposing corpse, now reduced to little more than strips of tattered flesh clinging to bones.
9. Laid out to dry in the sunshine are several recently washed clothes. They're still soaked through and were obviously placed here not long ago.
10. A large patch of blood, still warm and sticky, stains the ground a dark brown. There is no sign of a body.

4: WHAT'S GOING ON?

1. A sudden rustle in a nearby rubbish pile betrays something small scurrying around.
2. A pack of stray dogs, mangy and starving, pick over the rubbish, fighting over any scraps they uncover.
3. Fat rats swarm over a dead bird, quickly reducing it to feathers and gnawed bones.
4. A group of tired workers sit on improvised seats around a small, makeshift table, taking a break from their hard labour for a game of knucklebones.
5. A group of dishevelled scavengers pick over the rubbish heaps, searching for discarded valuables.
6. Perceptive characters notice a worn bookshelf that seems to be following them; it is always visible nearby whenever they stop, although they never see it move.
7. An arrow hits the ground close to the players, accompanied by the loud command, "Leave now."
8. A group of men are hard at work throwing cartloads of broken furniture, collected from the townsfolk for a small fee, onto the heaps of rubbish.
9. Dismal rain falls, making the high piles of rubbish slippery and much more difficult to climb.
10. A whistled tune echoes around the dump, seemingly emanating from behind a nearby heap of rubbish.

5: OTHER FOLK

1. **Brusi Ehtaro** (male human) works hard as a carpenter, and the quantity of his work produces a lot of offcuts and waste pieces of wood. Whenever that pile gets too big, he brings it here on his small cart.
2. **Frans Lemmas** (male wererat) poses as a simple scavenger (in his humanoid form) while looking for opportunities to swindle (or rob) others of their valuables. He dwells with his kin in cramped earthen tunnels under the dump—a place of refuge if his nefarious plans backfire.
3. **Mauno Tapatora** (male human) prefers solitude in the natural world to the busy bustle of urban life. He is a hermit. Lacking income, he can often be found at the rubbish dump, scavenging for useful items.
4. **Veela Puukko** (female human) has a kind heart and regularly visits the rubbish dump, bringing food and other necessities to the homeless and destitute who dwell there. She herself is not a well-off woman, and her lined face clearly shows the strain of life.
5. **Tuulitar Kylli** (female human) makes her living scouring the town's rubbish, finding any broken or discarded metal items and selling them as scrap metal to local ironsmiths and other interested artisans.
6. **Ghalga Bigchin** (female goblin) dwells in a small burrow dug under the rubbish, growing incredibly fat and feasting on all the refuse dumped here, which she

considers delicious. Despite her size, she's still quite stealthy and prefers to stay hidden, not wanting to risk being forced out of her feeding grounds.

7. **Klaus Otava** (male human) loves booze and was on his way home from a tavern when he was robbed and badly beaten by a gang of criminals. Thinking they'd killed him, they hid his body in the rubbish dump, but fortunately, he's just come round and calls for help.
8. **Kristiina Arijoutsu** (female human) claims to be a city official collecting a small tax from those wishing to dump their rubbish here. In reality, no such tax exists, and she is a conwoman, albeit quite a skilled one.
9. **Ereshkigal** (mimic) believes itself to be a god and is brain-damaged. It perceives the constant stream of objects being brought to its domain as worship of its many forms and is deeply angered if anyone approaches without such an offering.
10. **Edvard Ilmarinen** (young male human) smashes various pieces of rubbish with a woodcutter's axe. An angry child, he comes here quite often to blow off some steam, although this is one of his more violent sessions.

6: WHAT'S LYING ABOUT?

1. **Small Lockbox:** A small lockbox lies open, its lock smashed and contents gone. A merchant's sigil is engraved on the lid; those with local knowledge know the merchant was recently robbed.
2. **Broken Lantern:** The glass housing of this lantern has been smashed, but it's still operable in calm conditions. The user's hand might get quite warm, though.
3. **Taxidermied Squirrel:** This stuffed squirrel is incredibly well-preserved, except for its tail, which, oddly enough, has been shaved.
4. **Fur Cloak:** A sack bulging with ripped and torn clothes hides a fine bearskin cloak, still intact and in good condition, although quite damp and pungent.
5. **Old Lute:** This battered lute is cracked in several places, and most of its strings are cut. A faded and incomplete carving in the wood reads, "Property of Vilimza-". If this was truly owned by the legendary Vilimzair Aralivar, it could be worth a veritable fortune.
6. **Teddy Bear:** Dirty, waterlogged and missing an eye, this worn teddy bear lies discarded in a muddy puddle.
7. **Chipped Axe Head:** This axe head has no shaft and is so chipped it would be of more use as a saw than an axe.
8. **Slightly Used Tent:** Pitched in a small clearing, this brown tent has a few small rips but is otherwise intact. There is no obvious owner; it seems long abandoned.
9. **Empty Kegs:** These two wooden kegs seem empty on first inspection, but a small puddle of ale remains at the bottom of each. It remains potent and delicious.
10. **Mysterious Paper:** Hidden in the sole of an abandoned boot is a scrap of paper, so wet the writing is indecipherable, although it looks to be written in Elvish.

SAGE'S STUDY

Adventurous folk are often in need of answers to questions they cannot fathom themselves. Such folk often turn to sages –learned folk steeped in the lore of their fields of expertise.

1: THE SAGE'S STUDY

1. **The Emporium of Knowledge:** Comprising the ground floor of a larger building, the privacy-conscious sage, Sven Joutsi (male human), works here but lives elsewhere. Sven is kind and friendly. He is wise in the ways of folklore, religion and fey.
2. **Warberry Cottage:** This small, tidy cottage looks respectable and in good repair. The sage, Hille Puukko (old female human), is knowledgeable on matters of religion, spirituality and art.
3. **The Tree of Knowledge:** In love with her own knowledge and intoxicated by wealth, Janaela Cyelrae (middle-aged female half-elf) works for anyone who will pay her. She trades on the mystique of her mixed heritage and knows much about the natural world and the history of the elves, dwarves and gnomes.
4. **Sipro Ehtaro:** Newly moved to the area Sipro Ehtaro (male human) sees customers at a local upmarket tavern. Steeped in the lore of engineering, heraldry and history, he seeks a noble or wealthy patron.
5. **The Gem and Book:** Crippled on her last adventure Eeva Ahti (female human) uses her extensive arcane knowledge to earn money in the hope of one day being able to regenerate her missing leg. She also knows much about gems and is a skilled gemcutter. She lives in a small, humble cottage.
6. **The House of Curiosities:** Brusi Mielo (male human) is a know-it-all given to extensive pontification. Intoxicated by his own considerable intelligence, he is a voracious reader. A gift of a book he has not yet read ensures prompt service. His particular specialised areas of knowledge include—according to him—everything.
7. **The White Tower:** Ambro Otra (old male human) lives in an old tower. He is rich in historical lore and has an encyclopaedic knowledge of the local area.
8. **The Open Book:** Esoteric symbols and stylised books decorate this building's frontage. Taavi Salme (male human) runs two businesses here. He knows much about the planes of existence and is skilled in cryptography.
9. **Moon & Stars:** Hanna Tapio (female human) is fascinated by the heavens. She is steeped in the lore of the stars and planets and the natural world. She also tells accurate fortunes; many think she has second sight.
10. **The Book & Chair: Jamir Pinetrail** (middle-aged male halfling) knows everything there is to know about food and drink. Acknowledged as the finest cook in the area, his "eating emporium" is booked up weeks in advance. By day, he is a sage; by night, he cooks!

2: MAJOR LOCALE FEATURES

1. A stuffed owlbear "guards" the door to the sage's public study. Here they meet clients, and the sage likes to tell how they killed the owlbear in their youth. This may—or may not—be true.
2. Books on many appropriate subjects line the study's walls. The study likely contains more books in one place than the characters have ever seen before.
3. The study is small and cosy. Thick rugs cover the floor, and a warm fire blazes in the hearth. A large wolfhound lounges in front of the fire. It ignores patrons.
4. A dusty chandelier glimmers with permanent magical light. The sage can use various command words to dim or brighten the light. The chandelier is not for sale.
5. The sage fancies themselves a student of the arcane arts—even if they cannot cast spells. The study is outfitted how they think a wizard's study should look; this impresses some clients.
6. The sage employs a housekeeper. Unbeknownst to the sage, the housekeeper is a spy. They find a reason to pop in when the characters are with the sage.
7. The sage shares a partition wall with a house of ill repute; consequently, "interesting" sounds filter through the wall during the characters' meeting.
8. The sage's study comprises a cramped attic room. The room's windows command sweeping views.
9. An abundance of house plants—some exotic or fabulously rare—fill the sage's study.
10. The sage receives customers in their cellar-study. The curtain-lined room is cool, quiet and private.

3: MINOR LOCALE FEATURES

1. The study is a riot of disorganisation; books, papers, objects of interest and more are piled randomly about the room. Only the sage knows where anything is.
2. A large tapestry covers one wall and shows a stylised map of the local region for 200 miles in all directions.
3. A perceptive character spots the edge of a large dried bloodstain part hidden under a poorly positioned rug. The sage evasively dismisses the bloodstain as the result of an old accident.
4. The sage feels the cold; no matter the weather, a fire blazes in the study's fireplace.
5. The sage is engaged in an experiment; related books, equipment and samples cover a workbench.
6. A damp patch on the ceiling and partway down one wall shows the sage has a leaky roof.
7. The sage is also a sculptor and is working on a marble dragon figure. A cloth hides the sculpture from view.
8. The sage has a dozen cats; they mill about the study.
9. Thick rugs cover the floor. (One conceals a trapdoor.)
10. Tapestries depicting fantastic scenes cover the walls.

4: WHAT'S GOING ON?

1. Sounds of two people shouting drift from the sage's study. As the characters arrive, another customer (roll on "Visitors & Customers") storms out of the study.
2. The sage is deep in research for a well-paying customer when the characters arrive. The characters must return tomorrow—unless they are better paying.
3. In need of quick gold, the sage offers to expedite the characters' research (for a small extra fee, of course).
4. The sage has their young child or grandchild with them. The young child fixates on one character and asks many simple (and increasingly annoying) questions.
5. The sage is angry; their last client refused to pay because they didn't like the sage's answer. The grumpy sage, therefore, demands payment in advance.
6. The sage is working on a lengthy treatise. The characters must wait until the sage has finished their current thought. This could take some time.
7. The sage is out on personal business; the characters are welcome to wait.
8. As the characters arrive, another person (roll on "Visitors & Customers") with urgent business barges past them.
9. The sage is ill; they cough and splutter through their meeting with the characters.
10. The sage is about to go out on a walk; they invite the characters to join them.

5: VISITORS & CUSTOMERS

1. **Veini Tuuli** (male human) needs to know how to cure someone infected with lycanthropy and is in a hurry. This brusque, stocky man won't say why he needs this information, but he has a bloody bandage tied around his left arm and looks a bit pale.
2. **Toni Vasara** (male human) pretends to be a wealthy client looking to hire a sage on retainer. They want to "test" the sage's knowledge first and heavily hint that they shouldn't have to pay for this "test".
3. **Ukko Neuvo** (male human) waits to warn the sage of a possible attempt on their life. Ukko had a terrible dream last night that the sage would be killed by a "winged thing". Ukko seems sincere and wants to help. He is a thin, wiry man who doesn't look physically dangerous, but he has great stores of courage.
4. **Sohvi Lempo** (female human) wants the sage to offer just the right sort of advice—preferably in writing—so she can convince her mark regarding a scam she is running. She is attractive, charming and manipulative.
5. **Rauni Toivio** (young female human) works for the sage as a general assistant. She is exceptionally intelligent and overly keen to be of service.
6. **Hilda Kullervo** (female human) helps the sage with general household tasks. She is also a member of the

local thieves' guild; she believes the sage has a great store of treasure somewhere and is trying to ferret it out. If the characters seem wealthy and naive, she passes their descriptions and details to her friends.

7. **Auni Ilakka** (female human) serves the sage as a bodyguard. Either the sage is paranoid, has received death threats, or they have something worth guarding. This skilled, heavily armed warrior is vigilant and honest.
8. **Falgar Dwygth** (male dwarf) watches the sage's place of business. He suspects the sage is a fraud after their advice led to a companion's death. (Perceptive characters may spot the dwarf lurking nearby.)
9. **Esteri Kaipia** (female human) needs advice "for a friend". She actually works for a merchant who wants to disguise their interest in a certain matter. She is friendly but evasive about the reason for her visit.
10. **Hille Kontio** (female human) works as an assassin and has been hired to kill the sage. She is here to get a feel for her target. Perceptive characters notice that she seems exceptionally aware of her surroundings. She is disguised as a moderately wealthy merchant.

6: WHAT'S FOR SALE?

1. **Fresh Book (50 gp)**: Bound in black leather and set with two lockable clasps, this book would be suitable for use as a wizard's spellbook or research journal.
2. **Treatise (20 gp)**: The sage has several copies of a treatise they have prepared on the subject of their specialist knowledge for sale.
3. **Answer in Writing (double the normal fee)**: The sage will set down the answers to the characters' questions in a voluminously researched scroll for easy reference on the road.
4. **Old Map (50 gp)**: This old map shows the local city and marks several caves and ruins that may be of interest.
5. **Town Map (50 gp)**: This map shows the town as it was a century ago.
6. **An Introduction (10 gp)**: If the sage cannot answer the character's question, they offer to introduce them to someone who can.
7. **Scroll Case (10 gp)**: This waterproof scroll tube is crafted from hard leather and sailcloth.
8. **Future Answers (variable)**: For an advance payment now, the sage will guarantee the characters swift, priority service once in the future.
9. **Spell Components (variable)**: Over the years, the sage has accumulated some objects that could be used as spell components. If the characters seek a specific component worth 100 gp or less, there is a 35% chance the sage has such a component for sale.
10. **Retainer (200 gp/month)**: The sage seeks a wealthy patron to fund their research and lifestyle. If the characters seem wealthy, the sage offers their services on an ongoing basis.

SEWERS

Most large settlements have a sewer—without such, life quickly becomes unbearable as thousands of residents tip their waste into the streets. In a subterranean world of dubious attraction, adventure can still lurk within.

1: THE SEWERS

1. **Cemetery Junction:** One of the largest chambers in the sewers, this place is the confluence of several wide channels. Four stone pillars hold the ceiling aloft. The chamber lies below the cemetery; sometimes, old graves collapse and deposit their mouldering contents into the chamber.
2. **The Falls:** Here, the sewers issue into a lower section of tunnels. The effluent falls over a ten-foot-high weir, which lies behind a series of iron portcullises; strange things sometimes get caught in the bars. Scavengers come here to look for lost or accidentally discarded treasures.
3. **Wide Street:** This is one of the sewer's main arteries; the channel is wide enough to fit a rowboat or similar craft. Rumours abound that smugglers and thieves use it to move their illicit goods.
4. **The Warren:** Building work above caused a collapse that blocked off this part of the sewers years ago. Rumours of ghosts and giant rats keep casual explorers and sewer workers away.
5. **Fleet Street:** This steeply sloped passage often floods when it rains. When it does, it is virtually impassable, so fast does the water flow here.
6. **Crossways:** Here, two wide channels meet, causing an area of viciously spinning, roiling effluent. When the water is high, this area is impassable and dangerous.
7. **Thieves' Corner:** A secret door leading to the thieves' guild's hidden lair pierces the walls somewhere around here. Sewer workers have seen many dark figures skulking about in the environs—hence the area's name.
8. **The Choke:** A collapse several years ago partly blocked this channel. Repairing it properly would take much gold—gold the authorities do not want to spend. Thus, the area repeatedly gets clogged up, and workers are despatched to make the best of things.
9. **Dead Man's Fall:** Four years ago, a man was found here; most of the bones in his body were shattered as if he had fallen from a great height—which is odd as the ceiling here is barely 12 feet high.
10. **The Stench:** This stretch of sewer is renowned for its still air, poor ventilation and horrendous stench. When it gets particularly bad, the smell even seeps into the houses and tenements above.

2: MAJOR LOCALE FEATURES

1. The sewer passage has an arched ceiling and is almost 20 feet wide. Walkways run on either side of the sewer's sluggishly-flowing channel.
2. The "water" in the sewer has almost reached the level of the walkway running alongside it.
3. The ceiling is barely three feet above the sewer channel; marks in the ooze show where human-sized and smaller creatures have scuttled along the walkway.
4. The water tumbles over a five-foot-high weir. The sound of falling water fills the air.
5. This large chamber is a nexus for six sewer channels. The sewer water moves in a slow spiral before flowing out of another barred passageway.
6. The walkway has completely collapsed. Rubble fills the sewer channel, and effluent oozes over the part-submerged stones.
7. The ceiling drops to a height of about one foot above the walkway. Human-sized explorers must crawl through the area.
8. A mass of rubble, bits of wood and other rubbish almost blocks the sewer channel; effluent flows over the blockage and the walkway.
9. The stench of excrement, rubbish and other foul, unidentifiable things is almost unbearable in this stretch of the sewer.
10. The stonework in this part of the sewers is much older than that of the surrounds; the architecture suggests it was built by a prior civilisation.

3: MINOR LOCALE FEATURES

1. Sludge and other pieces of noisome rubbish cover the sewer's walkways, making them slick and slippery.
2. An iron ladder fixed to the wall leads upwards to a small door in one wall. The door is sized for a crawling human.
3. Booted tracks in the mud and slime show where four human-sized individuals walked. Part of a wall has collapsed, covering a patch of walkway with rubble.
4. The pungent stench of sewage fills the air.
5. Greenish-yellow slime grows over the walls just above the effluent coursing through the sewers.
6. A distinct "tide mark" on the walls suggests this part of the sewers is prone to flooding.
7. Fronds of some kind of yellow-brown weed float languidly in the sewer.
8. An unlit, empty lantern stands on the walkway. Scuff marks in the muck and slime further suggest its owner fell—or was dragged—into the sewer's foul waters.
9. A faint light glimmers up ahead in the distance.
10. An odd yellowish mist drifts through the sewer.

4: WHAT'S GOING ON?

1. The water level in the sewer is low, which has exposed patches of glistening "mud".
2. The water level is high, and it is flowing swiftly. The sound of running water echoes through the space, and it is hard to hear normal conversation and other sounds.
3. Strange sounds echo through the sewer from up ahead. A roaring sound could be the sound of water falling over a weir or the call of some fearsome, slimy predator.
4. Suspicious ripples mar the surface of the sewer water. A perceptive character also spots a few bubbles rising to the surface. What lurks within?
5. The most perceptive character hears the quiet tread of someone approaching the party. Roll on "Other Folk" to see who the group encounter.
6. Loud noises from the streets above filter down into the sewer. Perceptive characters can work out where they are based on the sounds coming from above.
7. A corpse floats in the sewer; a knife obviously juts from the unfortunate's back.
8. The sound of a single loud splash echoes through the sewer, implying that something large or heavy has just fallen (or perhaps dived) into the effluent.
9. The harsh clamour of combat fills the air; somewhere close by, a death-struggle rages.
10. The water level in the sewers is mere inches below the level of the walkway.

5: OTHER FOLK

1. **Risto Himottu** (middle-aged male human) works to keep the sewers clean. He is grizzled and filthy, and he is half-drunk when encountered. He knows the sewers well but only helps those who help him. Human kindness died within him a long time ago.
2. **Sihvo Ilmatoivia** (young male human) lives in the sewers—sort of. While exploring a year ago, this urchin found an old cellar. The cellar is bricked up from above but accessible from the sewers. Sihvo is a petty thief, and his home is filled with his haul. He is mouthy, supremely confident and—although he won't admit it—desperately in need of a mentor.
3. **Tahlly Plyoninn** (female half-elf) follows the characters. She saw them enter the sewer, and her interest was piqued. She is a thief and is always on the lookout for easy scores. She won't attack a large group—she's not insane—but will take an opportunity to steal from them or the people they are fighting.
4. **Daladin Lerlig** (male gnome) lurks in the sewers waiting for a contact to bring him a vial of poison. Daladin is an assassin preparing for his next job. He is disguised as a sewer worker, but perceptive characters might spot the several daggers he has hidden about his person. He is

friendly, but if he becomes suspicious of the characters, he marks them for death.

5. **Pekka Kare** (old male human) searches the sewers for trinkets and treasures making their way here from the settlement above. Dressed in rags, he appears to be nothing more than a beggar but has actually become quite well off from selling what he finds to various pawnbrokers and bric-a-brac shops. Would the characters like to buy what he has just found?
6. **Elren Urzak** (female dwarf) surveys the sewers on the mayor's orders. She is a skilled stonemason hired to repair and upgrade the network. While this isn't the job she was hoping for—she really wants to build a castle—the pay is good, and the challenge is unique. She is happy to chat with the characters—she knows that adventurers often want castles, fortified manor houses and the like built.
7. **Juuso Keiho** (male human) languishes near death; something large attacked him—as evidenced by the bite marks on his left leg—and he barely escaped. When encountered, he is barely conscious. He is grateful for any healing the party can provide but vague on his reasons for being in the sewer. Juuso is a thief but believes in paying his debts; he may come to the party's aid in the future.
8. **Huaría Firisond** (female half-elf) searches the sewer for a lost child. This kind-hearted neophyte adventurer is working for free, and she'd love some help. She is friendly, brave and an enthusiastic drinker and singer. She's handy with a rapier as well.
9. **Kauppi Lempinen** (male wizard) searches the sewers for a trinket stolen from him a week ago. His magical divinations have told him it is here somewhere. Bored and aghast at the condition of the sewers, he would happily pay the characters to retrieve it for him—the item is a skull enchanted to act like a *crystal ball*...
10. **Merla Puddifoot** (female halfling) thought it would be fun to explore the sewers and has just realised, after slipping and falling in, that she was wrong. She appears in front of the party, wreathed in sewerage and smelling terrible. She is morose, but the presence of fellow adventurers cheers her up immensely.

6: THINGS TO FIND

1. Foul Rags.
2. Broken dagger.
3. Rotting pole.
4. Bloody rags.
5. Bag of unidentifiable rotted food.
6. Naked corpse bearing several stab wounds.
7. The rotting corpse of an unfeasibly large rat.
8. Be-fouled pouch holding 37 cp.
9. Shreds of a rent net—something large broke out of it.
10. Lantern atop a ten-foot pole.

SMITHY

One or more blacksmiths can be found in any settlement of note—and many of those without note. Forging the myriad finished metal goods the populace needs to live, smiths are often respected, comparatively wealthy members of the community. Some can even fashion simple weapons.

1: THE SMITHY

1. **Hammer and Tongs:** This small smithy caters to the commonfolk, judging by the many household items for sale. The folk here are polite but a little bit in awe of wealthy adventurers.
2. **Sihvo's:** The smith, Sihvo Rahikka, is well regarded in the community and has several apprentices. He now grows old, and his apprentices vie for his favour—all hoping he will leave them the forge when he retires. All the apprentices offer excellent service in an attempt to prove they are the best.
3. **The Smoke House:** Named for the smoke constantly belching forth from its chimney, this forge is busy. A master smith works here, and he has several assistant smiths and their apprentices to aid him.
4. **Jegor's Forge:** This smith, Jegor Tapatora, was once a soldier, and he can repair weapons and armour. His work is not pretty, but it is effective. He is fond of a drink, and often, his friends gather here after work to reminisce about the old days.
5. **The Forge:** This one-storey forge stands at the front of a taller building—the smith's home. The taller building was whitewashed, but a smattering of soot gives it a diseased, mottled look.
6. **Isto's Hammer:** The smith, Isto Unto, swears he has dwarven blood somewhere in his past and charges gullible clients extra as he "knows the secrets of the "dwarven smiths of old". In truth, he is lazy and is an indifferent smith at best.
7. **The Humble Hammer:** Maunu Kulta works for his neighbours and has no interest in working for adventurers unless the pay is exceptional. He has no experience with weapons or armour but is highly skilled at crafting everyday items.
8. **The Old Forge:** A blacksmith's forge has stood at this location since the settlement's very early days. The forge itself is built in the old style and reeks of great age.
9. **Tuomo's Anvil:** This forge backs onto a small natural cave system; the family live underground and slowly works to ever-expand their subterranean home. The family are also stonemasons, and their cave-home is fantastically decorated with all manner of carvings.
10. **Ruin:** A terrible fire swept through this forge a few months ago. It is little more than a burnt-out shell. The smith and his family are currently staying at a nearby inn.

2: MAJOR LOCALE FEATURES

1. The smithy has a huge and tall central chimney from which smoke billows. The chimney has a pronounced lean to the left.
2. Several stout storage buildings stand hard against the smithy; within are stored the fuel and raw materials necessary for the smith's work.
3. The smithy stands in the centre of a small gravelled courtyard formed single-storey storage buildings.
4. A small cellar lies beneath the forge; therein, the smith keeps their most expensive raw material. A hatch in the forge's workshop enables easy access to the cellar.
5. The three-storey stone forge with its slate roof is one of the grandest in the locality. The stonework of the upper floors looks much newer than that of the ground floor.
6. The smithy is mostly underground—several wide chimneys betray its presence.
7. A subterranean stream flows under the smithy, and the smith uses it to turn a waterwheel to power his bellows.
8. The smithy features a small windmill jutting from its roof; on windy days, the windmill powers the forge's bellows.
9. This is a large smithy—several skilled smiths and their apprentices work here.
10. The smith who works here is known as an eccentric and a dreamer. In their spare time, the smith crafts odd and outlandish metal sculptures. Some are innocuous, while others look truly hideous. Some of the sculptures are for sale—others (mostly the horrible ones) are displayed around the forge.

3: MINOR LOCALE FEATURES

1. It is always warm in the smithy's workshop.
2. The smithy has a steeply pitched thatched roof; several birds nest therein.
3. The smith and their family dwell on the building's upper floor; the apprentices live in a small building to the rear.
4. A young apprentice watches over an array of metal goods displayed outside the forge.
5. Tools and various finished metal goods hang from the workshop's rafters. In some places, tall folk must watch their heads.
6. The workshop's ceiling is blackened with soot and smoke. Patches of soot dot the floor.
7. Several soot-covered buckets of water and sand stand around the workshop in case of an accidental fire.
8. The smithy has an obviously new brick chimney. It juts from a similarly new slate roof.
9. The smith keeps dogs—several large hunting hounds lie about in front of the smithy. The dogs are not aggressive unless provoked.
10. A garden of wildflowers stands at the front of the forge. A kitchen garden lies to the rear.

4: WHAT'S GOING ON?

1. The clamour of hammer on metal emanates from the smithy; a thin stream of smoke rises from the building's thick chimney.
2. The smithy is quiet and shut up; the smith is not working today, and only an apprentice is present.
3. The smith is talking with a local about repairing a plough blade or other mundane item. To the customer, the matter is of urgent importance, and the characters must wait their turn.
4. The smith is in a bad mood—one of their apprentices has just ruined several days of work by failing to keep the forge fire hot enough.
5. A wagon arrives piled high with charcoal.
6. A wagon arrives piled with iron ore—raw material for the blacksmith's forge. The wagon is obviously heavy—it leaves deep grooves in the ground.
7. Several urchins hang around outside the forge. They could be merely bored, or they could be cutpurses waiting for their next victim.
8. Several locals stand about outside the forge, talking the day away. None of them have anywhere to go or anything to do and are happy to chat with the characters.
9. A rival smith has come to discuss a professional matter with the smith in residence here. When the characters arrive, the rival smith is obviously jealous of the business they may bring with them.
10. An apprentice clutching a letter dashes from the smithy. He swiftly disappears on his errand.

5: OTHER FOLK

1. **Jyrki Koira** (young male human) wants to be a blacksmith and to be rich and respected. He has come here to seek an apprenticeship. He wears old clothes in good condition and is obviously a strong, active boy. His eyes burn with intelligence and curiosity.
2. **Lalli Osma** (middle-aged male human) wants an iron-banded door for his home and has brought his woodworker to discuss the job with the blacksmith. The three are bent over a diagram of the desired door when the characters arrive. Lalli—a wealthy merchant—is haughty and takes a dislike to the characters unless they show him appropriate respect.
3. **Leena Toivas** (female human) visits the blacksmith at the behest of her master who desires a bag of nails. Mikael is young and attractive, and the smith has taken a liking to her. She is in the process of fending off his unsubtle advances when the characters arrive.
4. **Otava Vesi** (middle-aged male human) needs some arrowheads forging—quickly. This obvious hunter carries an old longbow, and his clothes are threadbare. He reeks of stale beer. His quiver has but seven arrows in it.

5. **Anvar Werain** (male dwarf) visits the smithy to see how humans forge metal; from what he has seen, he is not too impressed. When the characters arrive, he is pontificating—in a deep, gravelly voice—about some obscure smithing technique or another. He is oblivious to his host's negative body language.
6. **Juhana Urho** (male human) plans to sell the smith a few sacks of charcoal they have with them in a small handcart. Juhana looks shifty—in truth, wood chippings fill the bottom of each sack.
7. **Mikael Raita** (middle-aged male human) carries his old scythe to the smith for it to be repaired and sharpened. He is unkempt and smells of stale beer.
8. **Antal Miela** (male halfling) skulks about in search of some easily filched items—he doesn't care what. Antal is in desperate need of money and intends to immediately sell whatever he steals.
9. **Lucia Arpia** (female human) fancies the smith and has come here to make eyes at them. She is well-dressed and has obviously taken great care of her appearance. She is polite but obviously annoyed if anyone monopolises the smith's attention for too long.
10. **Maalin Miemo** (female human) visits the smith to discuss a joint project; the Maalin is a skilled woodcarver who has been commissioned to craft a chest for a wealthy patron. She has come bearing detailed sketches of her design.

6: WHAT'S FOR SALE?

1. **Large Caltrops (2 gp)**: As an experiment, the smith cast some caltrops large enough to impede charging horses, giants and the like.
2. **Horseshoes (1 gp)**: This set of horseshoes is engraved with the sigil of the god of travel and the sigil for good luck. They've all been blessed by a priest!
3. **Metalwork Treatise (30 gp)**: This large book has a smudged and scorched heavy leather cover. It's a simple text that covers the basics of metalwork.
4. **Lucky Horseshoe (1 gp)**: This old and worn horseshoe is said to bring good luck to its owner; the smith is seemingly reluctant to sell.
5. **Smith's Tools (20 gp)**: The smith has an array of surplus tools—a hammer, a set of tongs and so on—for sale.
6. **Iron Spikes (12; 1 sp each)**: Larger than pitons, these dull grey spikes are difficult to break or bend.
7. **Iron bars (5; 3 gp each)**: Six feet long and two inches thick, these iron bars were destined for a small gate; the job was cancelled, and the smith wants rid of the bars.
8. **Metal Pole (5 gp)**: Ten feet long, this metal pole has a sharp point at one end.
9. **Iron Campfire Cooking Tripod (2 gp)**: This three-foot-high tripod comes with a hook for attaching a cauldron.
10. **Bowl (10 gp)**: This thin, shallow bronze bowl has a beautiful patina to it.

SLUM TAVERN

Seedy backstreet taverns, thieves' dens, illicit drinking, and gambling dens; adventurers often (willingly) find themselves in such establishments.

1: THE SLUM TAVERN

1. **The Cock & Bull:** The ridiculous mural of an oversized cock fighting a bull decorates the upper storey of this dilapidated building. The ostler, Jussi Ano (middle-aged male human), maintains a fighting pit in the cellar.
2. **The Rusty Crown:** A rusty iron crown seemingly sized for a giant—that looks a bit like the top of a hacked-off brazier—hangs over the tavern's door. The opportunistic Kalle Tapo (middle-aged male human) looks forward to welcoming (and fleeing) adventurers.
3. **The Weeping Dwarf:** The faded sign of a crying dwarf clutching an upside-down tankard hangs over the tavern's door. The landlady, Leena Ilakka (female human), does not like dwarves; she won't say why.
4. **The Rose & Flagon:** Near-dead roses sprout from the tavern's window boxes. When they do grow, they are invariably stolen. Maarit Hirvi (female human) also festoons the taproom with various plants; many are sickly, and she spends hours tending them every week.
5. **The Crossways:** This tavern stands on a corner. The taproom has two doors—something the regulars appreciate when fleeing the watch or an angry partner. Ilja Arpia (male human) is an understanding chap.
6. **The Rusty Nail:** A long, tapered iron spike hangs from a chain over the tavern's entrance. The spike has been stolen repeatedly, and the morose landlord, Ari Keiho (male human), doggedly replaces it every time.
7. **The Goblin's Head:** Run by the ex-adventurer Maria Tammi (female human), this tavern's taproom is a shrine to her adventures; all manner of memorabilia hang from the walls and ceiling. She enjoys sharing stories with other adventurers, and such folk receive a warm welcome here.
8. **The Artful Dodger:** This thieves' den is known locally as a den of iniquity. Honest folk—or folk with valuables—do not drink here. Antero Toiva (male human) runs the Artful Dodger. He is a skilled liar and conman well versed in fleeing gullible customers. His regulars love to watch him work.
9. **The Angry Badger:** Beloved by its regulars, this tavern brews its own ale in its extensive cellars. The landlord, Eetu Vaania (male half-elf), is intensely private and never speaks of his past.
10. **Coins & Cards:** This gambling den is often the scene of brawls and the occasional "accidental death". Eerikka Unto (male human) pays the watch to stay away.

2: MAJOR LOCALE FEATURES

1. The dingy taproom's ceiling is low and smoke-stained. Light comes from lanterns behind the bar and foul-smelling candles on the tables.
2. The tavern's bar is nothing more than a trestle table covered by a filthy tablecloth. Barrels of ale and other drinks stand on a sturdy shelved rack behind the table.
3. The tavern has a rat problem; the ostler has solved the problem by getting almost a dozen cats.
4. Water leaks through the ceiling when it rains. Buckets are set at strategic locations throughout the taproom.
5. The tavern is in a cellar and accessed by a set of narrow, dirty steps. The taproom is shadowy and full of private corners and nooks.
6. The taproom is divided in half by a flimsy wooden partition wall; one half—the "exclusive" and "private" half—is watched over by a burly half-orc; she only admits favoured regulars, friends or those bribing her to the exclusive part of the taproom.
7. Some of the tavern's floorboards noticeably bend under the characters' feet. They are rotten and could break if undue weight is placed upon them.
8. The tavern has a narrow frontage onto the street—it looks tiny—but it has a long and thin taproom.
9. The taproom has two front doors, and a long thin passageway leads to a back alley; it is a popular place for those keen to avoid the watch.
10. The tavern's cellar features a secret tunnel; perceptive characters might wonder why random folk occasionally emerge from the door behind the bar.

3: MINOR LOCALE FEATURES

1. A smattering of old straw and sawdust covers the floor.
2. The taproom smells of sweat and stale beer. Perceptive characters also catch more than a whiff of vomit.
3. The tables and chairs are crudely-made, much repaired and battered through long service.
4. Dusty bottles, most of them empty, decorate a shelf behind the bar.
5. The landlord has an eclectic mix of things for sale; they fill a shelf behind the bar. (Use "What's for Sale" to determine the offering.)
6. The landlord is too tight to buy wood for the taproom's fire; consequently, it is often cold in the tavern.
7. The ostler is fastidious, and the taproom is far cleaner than one would expect in a slum tavern.
8. Many customers have their own tankards hanging from hooks behind the bar.
9. A wall in the taproom is painted black. The landlord provides chalk, and regulars use the wall as a message board and somewhere for their obscene graffiti.
10. The tavern has no toilets; patrons use the back alley.

4: WHAT'S GOING ON?

1. The taproom is quiet; a few regulars sit at their tables, nursing their drinks or muttering to their companions.
2. The taproom is busy; all the tables are taken, and customers stand at the bar. The hubbub of conversation and laughter fills the air.
3. A bard sits on a makeshift stage opposite the bar playing a lute and singing (badly).
4. A local brewer and his apprentice are delivering two barrels of ale; thirsty customers look on.
5. A trader stands at the bar, trying to sell wine to the ostler. In turn, the ostler demands a sample taste—a reasonable request the trader (suspiciously) turns down.
6. Two regulars are engaged in a drinking competition; most customers are cheering on the rivals.
7. A local group is holding a meeting in the tavern; one of the gathering is loudly pontificating about something.
8. Two customers are arguing about some pointless thing. As the argument intensifies, other patrons move away from the pair.
9. A brawl has just finished. Several battered patrons stagger out of the tavern while the staff tidy up. A few unconscious patrons lie about the taproom; one or more could be dead.
10. A brawl is in progress when the characters arrive! Many of the tavern's patrons are fighting while the staff try to calm matters (without getting hurt).

5: OTHER FOLK

1. **Anton Tiera** (middle-aged male human) nurses a pint and a monstrous hangover. Anton made a killing gambling several nights ago and is still celebrating. Unkempt and unshaven, he does not look like a man who has recently come into almost 50 gp. He is tired and in no mood to chat.
2. **Leena Tulo** (female human) hunts for victims; Leena is a vicious thief fine with murder if it gets her what she wants. She has no conscience and is skilled at masking her true nature.
3. **Maalin Janakka** (female human) needs help—but won't lie to get it. She approaches newcomers and asks them for a loan (which she has every intention of repaying). She looks harried and stressed.
4. **Arvi Kare** (middle-aged male human) possesses an (annoying) conscience. This down-on-his-luck mercenary is down to his last few coins. He is burly, looks dangerous and is handy in a fight.
5. **Kustaa Paasia** (middle-aged male human) stinks and is sitting alone. Kustaa works as a dung collector and has few friends. He is lonely and happy to chat with new friends. He is slight in build, part bald and wears dirty leather work clothes.

6. **Manu Vesi** (male half-orc) secretly watches the customers. Manu is new in town, having fled his last home to escape execution for a murder he did commit. This burly and unshaven half-orc is a skilled and enthusiastic mugger and thug.
7. **Serafia Tuiretuinen** (female half-elf) radiates an air of unease; she was once a wealthy merchant, but a backstabbing rival stole her business and fortune. She hates her current station and needs some funds to start again. She wears once-fine but now patched and worn robes. Once a trusting soul, her heart is now hardened to flattery and promises.
8. **Kuura Toivio** (old male human) sleeps in a corner after a "heroic" drinking session.
9. **Reetta Uljas** (female human) works hard to make ends meet. She is exhausted and is enjoying a quiet drink. She is beautiful and does not react well to being bothered by a cocky, lecherous adventurer.
10. **Useni Berranan** (female dwarf) works as muscle-for-hire in the slums. She is broad, strong and brooks no nonsense. She is also popular and fiercely loyal to her drinking companions.

6: WHAT'S FOR SALE?

1. **"Dwarven" Brandy (5 gp):** This chunky bottle holds what the ostler claims is dwarven brandy. It isn't, but the bottle is genuine. Any dwarf drinking this instantly knows the brandy is not what it seems.
2. **Rumours for Sale (var.):** The ostler hears much of import occurring in the vicinity and is a well-known source of rumours and news. They charge an amount based on the value and newness of the news sought.
3. **"Private" Meeting Room (2 gp):** The ostler has a room in the cellar outfitted as a meeting room. The room is not private, however; hidden holes in the connecting wall enable the ostler to hear everything said within.
4. **Guild Contact (5 gp):** The ostler is a contact for the local thieves' guild or local gang. They can arrange a meeting with a low-level contact.
5. **Small Kegs of Ale (3 gp):** These small sealed kegs of ale each hold about 30 pints.
6. **Red Wine (1 gp/bottle):** This red wine is overly sour.
7. **Fence Contact (5 gp):** The ostler knows a fence interested in buying the characters' loot—no questions asked—for a fraction of its true value.
8. **Dryad Statuette (20 gp):** The ostler found this veined marble statuette of a dryad in the taproom weeks ago.
9. **Guide (1 sp):** One of the tavern's servers is available to guide the characters through the maze-like slums.
10. **The Tavern (var.):** The tavern itself is for sale—if the characters offer enough gold. As the ostler says, "This place was for sale the minute I took over."

STABLES

Stables are a vital service for almost any town or city to offer—travellers must be able to stable their mounts. While some inns and taverns offer limited facilities, other larger operations offer more specialist services.

1: THE STABLES

1. **Kurikka's Place:** This family affair supports three generations of the same family. The building looks a little old and tired, but the horses within are well cared for. The original owner of the stables was a retired adventurer—some of her treasures are still buried below the stables in a forgotten secret vault.
2. **The Paddock:** A range of wooden stables surrounds this well-cropped field. A spring bubbles up in roughly the centre of the field to form a small pool; here, fresh water is not a problem.
3. **The Happy Horse:** This stable has an excellent local reputation as a good place to leave one's mount. The owner loves horses and takes great care of their charges. For a special consideration, the owner may even take on more exotic mounts.
4. **Main Stables:** The owner of this large stable thinks he is funny and loves puns. The stable is comparatively small but well run. The stabler has good relationships with a local blacksmith and leatherworker.
5. **Bit & Bridle:** The owner, Salu Miela (male human), is dour but competent. He loves horses, and customers seeing him tending a horse may think he is a different person, so chatty and caring is he.
6. **The Blue Horse:** A jaunty sign of a blue horse marks this stables. Here, the welcome is jolly and the stabling good. The stabler also has a cart and several horses for hire.
7. **Saddler's Mill:** This stable is built around a mill. The owner uses his own horses to power the mill and offers discounts if a customer lets their mount be used in a similar fashion.
8. **Apple Orchard Stables:** Set amid a small orchard and walled garden, this stables is a tranquil place removed from the surrounding bustle. Here, the horses graze free during the day.
9. **White Oak Stables:** This stables—its walls comprising oak tree trunks—has a rustic feel. The stable's thatched roof almost reaches the ground and houses well over a dozen bird nests.
10. **Saddles & Spurs:** This stable comprises the ground floor of a rambling inn catering to travellers. It has four large barns to the rear in which merchants and travellers can leave their wagons while they rest. The place is popular and always busy.

2: MAJOR LOCALE FEATURES

1. The stables feature a large muddy courtyard to the rear where the horses are exercised.
2. The stables comprise two sections: one for normal mounts and the other (separate) smaller section for more exotic mounts and animal companions.
3. The stables have a thatched roof, and several birds nest within. The sound of birdsong often fills the air.
4. The stables have several attached storage sheds and the like for hay, fodder and the like. The stabler is also a part-time smith able to shoe horses.
5. The stable stands at the centre of a large paddock; during the day, horses graze therein under the watchful eyes of several stablehands.
6. The stables have an extensive cellar filled with feed and other horse-based paraphernalia left or forgotten by previous customers; much of it is for sale if the characters enquire.
7. The stables is a three-storey building; the owner dwells on the second floor, feed and hay fill the first floor and the horses are stabled on the ground floor.
8. A steep ha-ha and a thick hedge surround the stables.
9. A deep pond stands at the centre of a courtyard flanked by stables on three sides. The pond holds pure, fresh water; the stablehands often allow the horses into the water to cool down in hot weather.
10. The one-storey stables is built around three huge, ancient oaks. The oak's massive crowns throw their shade over the building.

3: MINOR LOCALE FEATURES

1. Old horseshoes, nailed in place, cover the stable's walls.
2. The stables have stood for many years—the whole building looks tired and in need of maintenance.
3. Several large trees flank the stables and throw their shade over the building.
4. Several of the stablehands live above the stables in a converted attic.
5. A painted sign depicting a broadly smiling horse hangs above the stable door.
6. The faint smell of dung and rotting hay wafts from the stable doors.
7. A large iron weathervane wrought in the shape of a galloping horse surmounts the stable's roof. It creaks as the wind spins it about.
8. A large dung heap stands to the rear of the stables; the stabler sells the dung to local farmers who occasionally come here to load up their wagons.
9. The stabler has three gigantic hounds, almost the size of ponies, as pets and guards. They lounge about the stables night and day.
10. A strange, faint odour emanates from the stables.

4: WHAT'S GOING ON?

1. A young boy is mucking out the stables and piling horse dung and dirty straw into an overloaded handcart.
2. The sound of raised voices—an argument—comes from within the stables; someone is complaining about the standard of fodder given to their mount.
3. The stables are predominantly empty, and the characters can get a good deal.
4. The stables are almost full, and there might not be room for all the characters' mounts.
5. A carter has just stabled his two gigantic draft horses and is off for a well-deserved ale. He makes eye contact with the characters but otherwise ignores them.
6. A stablehand is refilling the stone troughs outside the stables from a handcart filled with a dozen buckets.
7. A large elderly wolfhound lounges in the stable door, keeping a sleepy eye on the comings and goings.
8. A black and white cat stalks through the stables on the hunt for rats and mice. It haughtily ignores people.
9. Birds peck at the floor, looking for grain and seeds.
10. A horse has just died, and the local knacker has arrived to take away the corpse. His wagon is drawn up close to the stable's main door.

5: OTHER FOLK

1. **Solaith Natiyr** (male half-elf druid) wants to stable his beloved wolf companion here, but the stabler is having none of it; both are getting increasingly irate. The wolf stands placidly by the druid's side, but the whinnying of nervous horses comes from the stables.
2. **Viljami Keiho** (young male human) works at the stables as a stablehand. When the characters arrive, he is skiving off, hiding behind some hay bales. He only reluctantly comes at his master's shout to take charge of the characters' mounts.
3. **Aellian Tahly** (female half-elf) tends to the horses and is in charge of their care and exercise. She is an excellent rider and exercises the horses throughout the locality. She has long black hair, grey eyes and a capable look about her. She wears worn leather work clothes.
4. **Samuli Miekka** (middle-aged male human) lectures a long-suffering stablehand on the best way to look after his horse. Samuli is wealthy and thinks he knows best. He is also generous and gives the stablehand a gold coin—the stablehand's eyes almost pop out of their head at such a casual display of wealth. Samuli dresses well and fashionably and is a friendly, talkative fellow.
5. **Tahvo Otava** (male human) believes the stablehands here abuse their charges—he's heard the rumours—and as a horse lover, he has come here to see the truth of the matter. He is angry and loud.

6. **Kustaava Hirvi** (middle-aged female human) exudes weariness and is splattered with mud; she has just finished a long ride and wants nothing more than a bed for the night. With her horse stabled, she is off to the nearest inn!
7. **Pirkko Ampuja** (female human) works at the stables because she loves horses. She is an excellent stablehand and a good horse trainer. She vastly prefers horses to people and can be quite short in conversation.
8. **Dricolen Silverleaf** (male halfling) stables his trusty pony, Surefoot, here. Dricolen is a scout and wanderer well at home in the wilderness. He is chatty and friendly.
9. **Tuuli Kalpio** (female human) works at a rival stables and has come here to see what the competition is like. She tries to lure the characters to her place of work by offering a really good deal.
10. **Auni Hopea** (female human) works at the stables as a farrier. She is renowned locally for her skills.

6: WHAT'S FOR SALE?

1. **Old Nag (25 gp):** This old horse is obviously on its last legs, and the stabler is keen to get rid of it—its last owner abandoned it here a week ago.
2. **Warhorse (400 gp):** An adventurer stabled their jet-black warhorse here a month ago and never returned. The price includes the horse's studded leather barding.
3. **Warpony (300 gp):** A halfling warrior short of funds sold their warpony for a pittance, and the stabler is keen to sell it. The horse is mostly brown, with a white nose and white stockings.
4. **Lucky Horseshoe (1 gp):** The stablehands try to sell this "lucky horseshoe" to anyone who seems friendly and wealthy. If they sell it, they replace it with another "lucky horseshoe" once the customer has left.
5. **Riding Horse (75 gp):** This black-brown horse has a white muzzle and two white socks.
6. **Wild Horse (50 gp):** Untrained and wild, this piebald horse is a handful. It rears up when frightened or surprised. It is cheap, as a result.
7. **Riding Horse (75 gp):** Although in robust health, this horse's grey and brown speckled coat gives it an unhealthy appearance.
8. **Mule (10 gp):** Stocky and incapable of any real speed, this piebald mule has great endurance and is well-trained. It also possesses intelligence far in excess of a normal mule (and could probably give some adventurers a good run for their money...)
9. **Draft Horse (50 gp):** Massively muscled and 18 hands high, this chestnut-coloured draft horse can pull prodigious loads. It has a white star on its forehead, between its eyes.
10. **Albino Horse (250 gp):** This high-spirited stallion is all white and has pink eyes. Its colouration makes it a rarity and, as a result, more expensive than normal.

STREET MARKET

Street markets are a staple of many towns and cities. Some markets are general—where you can buy a wide range of goods—while others are specialised and focus on a specific type of product (for example, food, metalwork and so on).

1: THE STREET MARKET

1. **Water Market:** The stench of fish fills this narrow alley. Stalls—all selling fish (fresh, salted or smoked) of some sort—line one side of the alley.
2. **Farmers' Market:** Held weekly, this market is dedicated to selling the provender of the surrounding countryside. The offering is seasonal and comprises both raw goods (wheat, fruit, and so on) and prepared foods (pies, ciders, and so on).
3. **Joutsi's Wandering Emporium:** The merchant Nikki Joutsi wanders from town to town with his wagons and servants. He offers what is exotic and interesting to the commoners at good prices. His emporium also provides street entertainment for his customers.
4. **Five Bells:** By ancient law, this market is allowed to fill the town square for only five hours every week. Thus, for speed, most of the stalls are little more than one or more handcarts piled high with goods. Some stalls can comprise as many as a half-dozen handcarts.
5. **Market of the Dead:** The local ruler makes extra money by selling off the unwanted possessions of criminals executed for their crimes. This market is sporadic—it is only held when enough "stock" has accumulated. Ghoulish interest is always high in this market—some folk vie to own things owned by notorious criminals.
6. **Masters' Market:** This monthly market serves two purposes: it allows master artificers to showcase their wares, and it enables the same artificers to hire apprentices when they have a need. Peasant families come here to shop but also in the hopes an artificer will offer their child a chance at a better life.
7. **Rubbish Market:** Beggars haunt the dump and scavenge there for anything sellable. They then linger outside the town gates, trying to sell their wares to anyone who will listen to their hard-luck stories.
8. **Dark Market:** Only held after dusk on certain nights, this market fills the town square with stalls offering food and drink. Bards wander the crowd, and revelry abounds.
9. **Market-in-the-Ruin:** Held amid the ruins of an old church, which still has most of its roof, this market is a quasi-secret affair; here, illicit things can be had.
10. **Bargain Alley:** The stalls here offer an unrivalled clutter of bric-a-brac and the like. Some stalls sell "antiques" while others sell common items rescued from the local dump or sold by desperate families. More than a few stalls sell stolen items.

2: MAJOR LOCALE FEATURES

1. The stalls line one side of the street; many are extensions of the shops fronting the street.
2. All the stalls in the market have the same colour awnings. The awnings flutter in the breeze, producing a pleasant susurrantion.
3. The market stallholders collectively pay for guards—five armoured mercenaries—to patrol the area. The guards are well-paid and motivated but won't risk their lives.
4. The street is cobbled—a rarity in this part of town—and some of the buildings jut out over the street.
5. A large awning has been erected over part of the street, and the market's various stalls cluster beneath it.
6. The market is rife with pick pockets; the thieves' guild protects this street market so its members can steal from its patrons.
7. Several troubadours and street entertainers wander the crowds performing for small coin; some of the entertainers are skilled—others are comically bad.
8. Several large statues stand along the street on stone plinths. The statues depict local heroes and the like, and the stalls nestle between them.
9. Tall buildings line the street, casting deep shadows over the stalls and people below; only the middle of the street is actually in the sun.
10. The market is under a covered walkway and out of the weather. Thus, hiring a pitch costs slightly more here, and the price of the merchandise reflects this.

3: MINOR LOCALE FEATURES

1. Wind-blown rubbish—leaves, scraps of cloth and so on—drift through the market.
2. Birds perch on several of the stall's awnings.
3. A small fountain gurgles away midway down the street. Shoppers gather here to listen to the water and chat.
4. The mouths of many small alleyways "puncture" the street; some of the stallholders use them to store their extra stock, wheelbarrows and the like.
5. A wandering priest of a foreign religion preaches loudly to the crowd; the crowd ignores him.
6. Several vendors push handcarts through the market. Most such folk sell some sort of food or drink.
7. The street is muddy, and here and there, deep puddles lurk to catch the unwary.
8. Rats live somewhere nearby; now and then, the characters spot a rat scurrying around behind the stalls. When they see a rat, the stallholders throw rubbish at it, attack it with sticks and so on.
9. Deliberately spaced trees grow along the street, and the stalls nestle between them. There is space for three stalls between each tree.
10. An old boarded-up well stands at the end of the street.

4: WHAT'S GOING ON?

1. The street market is busy, and many customers browse the various stalls and their offerings.
2. Several urchins linger in the market's vicinity, waiting for the vigilant stallholders to be distracted. When an opportunity presents itself, they pounce, grab what they can and then flee.
3. Dark clouds hover over the town, and the street market is quiet—rain is in the offing. If the characters are browsing, they could get a good bargain.
4. A wealthy merchant is slumming it at the market and moving slowly down the line of stalls. Several servants carrying bags of purchases attend the merchant.
5. A stray dog sniffs his way around the stalls, looking for scraps. A canny scavenger, the dog isn't above stealing from a stall if food is left unattended.
6. A town crier moves among the shoppers, calling out details of the various stalls and their special offers.
7. Warm sunlight bathes the market, and the mood of the stallholders and shoppers is relaxed and cheerful.
8. Street folk lurk at the market's periphery begging for coin, food or anything else the passers-by will give them.
9. For some reason, not many people are browsing the market. Some of the stallholders—desperate for sales—offer shoppers exceptionally good deals.
10. The market is packed—the crush of people makes shopping slow and difficult.

5: OTHER FOLK

1. **Leena Paaso** (young female human) loiters at the street market. She has no money and is hungry. Her clothes are only one step above rags. Leena has quick fingers and is plucking up the courage to pick her first pocket. A perceptive character spots her attempt—which is successful. If they apprehend her, she begs for mercy and bursts into tears.
2. **Tuomo Rautia** (middle-aged male human) browses the market to get a feel for the common folk. Tuomo is a holy warrior and is wearing clothes he thinks will help him blend in. His bearing, courtly manners and obvious affluence, however, doom his attempt to abject failure. Tuomo is a good man and helps anyone in need.
3. **Maalin Talvikki** (middle-aged female human) shepherds her four loud children through the market. The children—darting about and shouting at each other—seem possessed of boundless energy, and Maalin appears exhausted. She carries a large basket, which she slowly fills with purchases.
4. **Vilppu Miekka** (old male human) shouts at a smallholder who he believes has just cheated him. The old man—his face scarlet with anger—waves his walking stick aggressively at the store holder. The stall holder,

meanwhile, is trying to ignore Vilppu. Other customers give the two a wide berth.

5. **Riekki Kupias** (male human) searches for an altruistic adventurer. Riekki was in his cellar the other day when he heard strange sounds from behind one of the walls. He wants someone to break the wall down and investigate—he's scared his cellar might be haunted or infested with disease-riddled, carnivorous rats.
6. **Lylyli Kare** (female human) dreams of being a famous bard and has come here to practise her singing. She's hired a stall and is using it as a stage. Her singing wafts over the throng—and she isn't bad!
7. **Tilda Hopea** (female human) hates one of the stall holders—they put her mother out of work—and has come to have her revenge. She paid a group of young toughs to destroy the stall in question, and the four bravados have just entered the market. She is all set up to enjoy the show.
8. **Niko Ahti** (male human) wanders the market with time to kill and nothing to do. He browses many of the stalls but has no intention of buying anything. If the characters appear interesting—they are obviously adventurers—he follows them for a bit just for something to do. Dressed as a well-to-do labourer, Niko is wholly without guile, and any adventurer paying attention to their surroundings notices him following them.
9. **Venla Kalpio** (female human thief) patrols the market looking for thieves who have been stealing from the stalls, picking patrons' pockets and the like. Venla is a thief—and a good one—but this is her neighbourhood, and she is fiercely protective of the people living here. She is in disguise as a normal patron, but a perceptive character may spot her grace of movement and the faint outlines of several daggers secreted about her person. Such a character could easily come to the wrong conclusion about this woman.
10. **Olavi Vaino** (middle-aged male human) hates this market; he has a house nearby and hates how busy and noisy the street is when the market is open. Radiating grumpiness he stomps down the street leaning heavily on a stout walking stick. If any unruly street urchins get too close he swipes at them with his stick.



THIEVES' DEN

Rarely does a thieves' guild advertise its presence. Rather, the thieves work secretly in the shadows and use legitimate businesses as fronts to hide their nefarious doings.

1: THE THIEVES' DEN

1. **The Ostler's Rest:** This small tavern caters to innkeepers and their staff who want a quiet drink somewhere they will not be recognised. The thieves here are attentive and are always listening for news of wealthy guests and other opportunities in the local inns and taverns.
2. **The Adventurer's Backpack:** This general store caters—unsurprisingly—to adventurers. The staff here are friendly and open. All are thieves, however, and happy to prey on adventurers laden with booty and gold.
3. **Four Rings:** This moneychanger uses weighted weights and is also a pawnbroker. The place is solidly built and has a well-protected subterranean vault.
4. **The Retreat:** This private club caters to the wealthy and the well-connected. This is fertile hunting ground for the thieves; however, no thievery or nefarious doings can be conducted on-site. The Retreat is open all day and offers several private chambers for its members' use.
5. **The Boatman's Arms:** The waterside tavern has a pier, and guests often arrive by boat. A secret entrance below the pier leads to a cave the thieves use for smuggling and the like. The cave is linked to the tavern's cellars.
6. **Glimmer House:** Glimmer House is a chandlery, selling candles and soap; the air within is warm and heavy with the scent of burning wax. The Glimmer House has been in the same family for three generations.
7. **Your Precious:** This low-end jeweller deals in tawdry items for the lower classes. It escapes official notice because everything here is so cheap and obviously fake. The thieves here specialise in moving stolen jewellery. What can't be sold is melted down, and the stones are taken elsewhere for sale. Now and then, the guild burgles the place to keep up appearances.
8. **Bric and Brac:** The shelves of this disorganised general shop groan with all manner of items. The shop is large and rambling and is renowned locally for its bargains. Most of the shop's stock is stolen—but from a nearby town or city; thus, there is almost no chance a customer will happen upon their own stolen possessions and cause a problem.
9. **Horse & Scroll:** This business delivers missives—verbal or written—to anywhere within a day's ride. Its liveried riders are a common sight and often transport valuable and highly portable contraband.
10. **The Squat:** This old, dilapidated building is a flophouse. Below, in the cellar, the guild runs a thriving operation.

2: MAJOR LOCALE FEATURES

1. The den has a deep cellar with secret passages linking it to several nearby buildings. The thieves use these passages to come and go without being seen.
2. Cunning traps wait to kill or incapacitate intruders beyond the public areas of the thieves' den.
3. The thieves' den is seemingly of stout construction with thick stone walls. However, most are hollow and contain narrow secret passages accessing spy holes and the like. Watchers lurk within during business hours.
4. A secret door at the rear of the property gives out into a dark and shadowy alley. The beggars lurking therein are all thieves—and heavily armed.
5. The den has a walled courtyard to the rear, which features several outbuildings and a gate just wide enough for a horse and cart.
6. The thieves secretly own the buildings on either side of the business and have pierced the connecting walls with numerous secret doors.
7. The den has a treasure vault buried beneath the cellar. Dangerous traps guard the vault, which only the guild's leader and a few trusted lieutenants can safely access.
8. A high wall with domed coping stone surrounds the den's front and back yards. Iron-banded gates—closed at night—provide access to both yards.
9. An extensive garden—for the area—filled with mature shrubs and trees extends from the rear of the den. It is a shaded and peaceful place.
10. The den has a central courtyard surrounded on all sides by walls. Here, prying eyes cannot gaze.

3: MINOR LOCALE FEATURES

1. The den has stout shutters and an iron-bound hardwood door—breaking in without magic is difficult.
2. The thieves' den is well-run and makes a tidy profit from its legal business.
3. Three deep and dank oubliettes allow the thieves to hold prisoners, kidnapping victims and so on.
4. When it rains heavily, and the wind is from the west, the den's roof leaks badly. Wooden scaffolding covers the den's western wall.
5. Graffiti decorates one of the external walls. A thief spots several instances of Thieves' Cant among the carvings.
6. The thieves' den is in excellent repair compared to the nearby buildings; business must be good.
7. A colourful awning shelters the front of the building.
8. The building's external walls are whitewashed, and local artists have decorated them with a variety of scenes.
9. Compared to the nearby buildings, the thieves' den is in a terrible state of repair; business must be bad.
10. On the uppermost storey, a wooden balcony runs all the way around the building.

4: WHAT'S GOING ON?

1. All is quiet outside the thieves' den, and nothing obvious gives away the place's secret character.
2. A perceptive observer notices that at least one person is always lounging by an upstairs window. This sentry appears to be dozing—and sometimes is—but is normally awake and alert.
3. The sounds of a loud argument float from the den and are clearly audible on the street.
4. Several figures lounge across the street from the den enjoying a jack of wine. They appear to be beggars or street-folk but are actually guards watching the place.
5. As #4, but the figures are agents of the watch. The watch will soon launch raid the place.
6. The business is closed for the day. No amount of banging on the door or shouting elicits a response.
7. The legitimate cover business is open and is exceptionally busy; business is good!
8. Several thieves have just entered the building and are waiting for legitimate customers to leave. A perceptive character notices the individuals seem to be loitering.
9. The business is taking in a delivery; this may or may not include contraband, stolen goods and the like.
10. A wagon is being loaded—the business is about to make a sizeable delivery to a customer. The delivery could include contraband or could be entirely legitimate.

5: OTHER FOLK

1. **Tuomo Joutsi** (young male human) skulks about the den; he is not a member of the local guild but desperately wants to be. He's screwing up his nerve to go in and introduce himself. He wears threadbare robes and (badly) conceals an old dagger underneath.
2. **Auni Joutsimies** (old female human) totters past the thieves' den, oblivious to the hungry gaze of two toughs lounging by the front door. After a few moments, they set off after her; any perceptive character can tell they mean the old woman harm.
3. **Urpu Lempo** (middle-aged male human) works in the legitimate business serving as a front for the thieves. He is terrified at the characters' appearance—he thinks they are going to attack the place, and he fears for his life. He panics—and flees as soon as they arrive. This "might" raise the characters' suspicions.
4. **Eeva Otava** (female human) works for the watch and has been suspicious about this business for weeks. She is here posing as a customer. The characters pique her interest, and she finds an excuse to introduce herself.
5. **Seppo Aikio** (male human) browses the business, blissfully unaware of its thief-connection. Seppo is obviously wealthy and a newcomer to the area. He is

chatty and trusting and reveals lots about his business, where he is staying and so on.

6. **Inkeri Kare** (female human) works for a rival guild and has come to watch the thieves at work here. She may be planning a single job in the area, or she could be the advanced scout for another guild. She is friendly, personable and able to drink copious quantities of ale. She is also cunning and delights in using naive adventurers to bedevil her rivals.
7. **Soini Ilakka** (old male human) likes to come here to immerse himself in the local community. He suspected the thievish connection to this place years ago but believes in lives and let live. Assuming they don't trouble him, he does not trouble them. Soini is secretly wealthy but lives frugally.
8. **Leena Arpia** (young female human) wants to work here and is oblivious to the den's other business. She is friendly, innocent and chatty. Leena believes in the intrinsic good of humanity, and she will make an excellent (unwitting) frontwoman. Barely 18, she has a lot to learn about the world. She always wears a flowery dress and speaks in a sing-song fashion.
9. **Morild Ovlag** (female dwarf) visits the den on legitimate business; however, she is perceptive and has noticed something "off" about the place. She gives the characters a hard stare but discounts them as complicit in whatever is going on. Morild is not an idiot, but her interest has not gone unnoticed. The next day, the characters hear she was the victim of a fatal mugging.
10. **Jamir Deephurrow** (male halfling) curiously browses the business, and several things have fallen into his pouch. Unfortunately, he is not particularly subtle, and the staff have spotted what he is up to. When he leaves, several workers—brandishing cudgels—confront him. Jamir is a non-guild thief and, thus, must be taught a lesson. He is dragged around the back for a good beating unless the characters intervene.



UPMARKET INN

Like ordinary citizens and adventurers, members of the upper classes often need to travel from settlement to settlement to conduct their business. These people often frequent more specialised, upmarket inns that cater to their higher (and more expensive) standards.

1: THE UPMARKET INN

1. **The Hare & Hounds:** Located near woodland, this inn, run by Aatami Repo, often hosts keen hunters. Its rustic walls are festooned with the mounted heads of their conquests, most notably that of an enormous owlbear which glares down from over the foot door.
2. **Headland Inn:** This inn is well known for its fine fish dishes, usually caught by innkeeper Simo Hirvi, a keen angler. It's rumoured that on a clear sunrise, the sea-view rooms boast the most impressive vista in the town.
3. **The Sanctuary:** Designed to provide a safe refuge for travelling high priests of all religions, this inn, run by the ex-cleric Sofia Ehtaro, has the strict policy of no religious debate or conflict on its grounds.
4. **Thatcher's Rock Inn:** Built on a small island, this inn promises complete privacy, as well as the perfect base for a relaxing afternoon of fishing. A small ferry provides access, operated by the innkeeper, Joakim Ilakka.
5. **The Noble Steed:** Equipped with an expansive stable and a cadre of well-trained stableboys, Hannes Joukahainen prides himself on the excellent care his inn provides to the fine horses of travelling nobility.
6. **Billingbear Manor:** Once owned by a wealthy noble family, this opulent manor was purchased by Laaus Rauma and converted into a luxurious inn with sufficient grounds and facilities to cater to any guest.
7. **The Restful Refuge:** Utilising a variety of mundane and magical means, this inn is well protected against intrusion. Eerik Salme uses this safety to justify his high rates, asking unsure patrons if they'd rather die with a dagger in their heart and their money stolen anyway.
8. **The Bear & Badger:** Run by Eskeli Himottu, this inn was named after a legendary battle between a bear and a badger that once broke out on the front steps. Many paintings of the famous warriors decorate the inn's walls. The stories are unclear on who won the battle.
9. **The Tower of Dreams:** This centuries-old wizard's tower now functions as an unusual inn run by Henriikki Jutikka, with each floor converted into its own small suite. Surprisingly amenable, it even has dedicated porters to carry guests' luggage up the endless flights of stairs.
10. **The Come On Inn:** Established by Vilhelm Vartia, a whimsical bard with a passion for wordplay, this cosy inn provides a warm welcome to its patrons, who are quickly shown to comfortable armchairs by a blazing hearth.

2: MAJOR LOCALE FEATURES

1. This inn's taproom boasts an enormous hearth; kept permanently ablaze, it bathes the chamber in a warm, flickering glow.
2. A well-kept garden behind the inn contains a smattering of polished oaken tables and chairs, sheltered from the elements by a large pavilion.
3. Spacious windows adorn every bedchamber, providing patrons with an abundance of natural light.
4. A timber balcony wraps around the first floor of the inn; each room features a door leading onto it, and several rocking chairs provide excellent views.
5. This inn boasts a large ballroom with a polished wooden floor. A glass ceiling provides a romantic view of the starry night sky for the couples who dance here.
6. Behind the inn sits a small lake, its shimmering, tranquil waters perfect for a relaxing swim. Curiously, the innkeeper advises against going near it.
7. This inn possesses an extensive wine cellar, kept locked unless in use. Its rare and expensive contents are worth thousands of gold pieces.
8. Several guests have reported strange happenings at night. Some suspect the supernatural, but in reality, two local troublemakers have a problem with the innkeeper.
9. Customers have the option to store any valuables they wish in a robust vault in the inn's cellar.
10. One of the rooms is kept locked; the innkeeper claims they're repairing damage from an (unspecified) accident.

3: MINOR LOCALE FEATURES

1. The stout oaken door features a cast iron doorknocker forged in the likeness of a snarling dragon.
2. Behind the bar, a series of shelves display a wide array of high-quality spirits.
3. An ornate silver chandelier, its spindly arms casting strange shadows, hangs from the dining room ceiling.
4. Standing in the centre of the courtyard is a stone water fountain; small waterfalls cascade from each of its layers, pooling in a shallow circular pool at its base.
5. Hanging above the front door on iron chains is a sign that reads, "For those who enjoy the finer things."
6. This inn serves its guests with only the finest silverware rumoured to have belonged to the royal household.
7. Each room in this inn possesses a thick rug of animal hide. Most are bearskin, but the more prestigious rooms boast rugs crafted from the skin of the majestic tiger.
8. The walls of this inn are crowded with a scattered assortment of paintings on all manner of subjects.
9. Lying by the door is a well-trodden doormat, its bristled surface marked with the passage of thousands of boots.
10. A stone flag floor, well polished and swept scrupulously clean, covers the ground floor of the inn.

4: WHAT'S GOING ON?

1. A well-dressed man clearly has a complaint about his stay, arguing loudly with the innkeeper, who's doing their best to diffuse the situation.
2. The common room, crowded with fine figures, is filled with a raucous buzz; the inn is packed.
3. Stooped over a tub of soapy water, a middle-aged woman dressed in a maid's outfit is busy washing dark crimson stains (wine) out of a fine silk bedsheet.
4. Tonight, the inn is hosting the head of a powerful noble family; hired guards stand at every entrance.
5. A young stableboy leads two powerful stallions, road-weary and caked in mud, to the stables.
6. The inn has been hired for a wedding between two minor noble families; sounds of jubilant celebration emanate from the brightly lit common room.
7. Two aristocrats are preparing for a hunt; one strings an elegant longbow while the other sharpens a large knife.
8. A wagon inscribed with the name of the local brewery stands by the door; two men are busy unloading several heavy barrels, which they swap for empty ones.
9. A pair of fierce hunting dogs, both leashed to the wall with long chains, are dozing peacefully by the front door.
10. A homely-looking woman exits the kitchen carrying two plates piled high with mouth-watering food.

5: OTHER FOLK

1. **Henrikki Rasantaja** (male human) rests after a wearisome day on the road. He and his wife, Otiliana, are travelling to their second home to enjoy some well-earned time together, away from the stresses of making so much money.
2. **Anton Tuuli** (male human) takes his job as a stableboy seriously, although he wishes it paid more. Only sixteen, he's taken on the burden of supporting his widowed mother and younger sister, but with his low wages, he struggles even to put food on the table.
3. **Emmanuel Valtari** (male human) stands by the bar, brandishing a bottle of his best wine. A local vintner, he's trying to convince the innkeeper to stock his product and is offering free tastings to prove its quality.
4. **Sandra Ihamuoto** (female human) converses enthusiastically with the inn's male patrons. Hailing from the lower-middle class, she hopes to win over one of the inn's wealthier guests with her feminine charms.
5. **Mari Pakkanen** (female human) wears a stern expression. An important member of the nobility, she's been summoned to an urgent gathering at the capital and is eager to resume her journey.
6. **Arvi Kallas** (male human) works hard, affecting rapid repairs to his broken carriage by the side of the road. The frustrated coachman swears angrily under his

breath; he just bought this carriage, and now he's going to be late meeting an important client.

7. **Maaria Lempo** (female human) appears exhausted as she sweeps the floor with an old broom. There was an unusually large influx of visitors last night, and the aged maid has only just finished cleaning up.
8. **Sovi Viti** (male human) rummages through a large trunk of seemingly random objects and bright fabrics. A famous entertainer specialising in puppet shows, she's been hired to perform at the inn tonight and is cheerfully preparing her act.
9. **Fredrik Toivas** (male human) sits by the fire, deck of cards in hand, inviting nearby patrons to partake in a friendly game. A skilled conman, he makes good money in doing so, with a third of his profits going to the innkeeper in return for access to such rich pickings.
10. **Joosef Ikitiera** (male human) sits in a comfortable armchair in the corner, enjoying a mug of fine ale. An official messenger of the realm, he bears an important letter but nonetheless takes advantage of his travel warrant to stay at the finest inn on this route.

6: WHAT'S FOR SALE?

1. **Slice of Pie (1 gp):** Mrs Mielitty's homemade beef pie is well-known as a delicious and filling meal.
2. **Bottle of Fine, Aged Wine (25 gp):** Produced in Valtari's Vineyard and aged for ten years, this is one of the finest wines in the region.
3. **The Royal Chamber (5 gp/night):** This is the most luxurious room the inn has to offer, complete with its own fireplace, the best bedsheets money can buy and a vase of fresh flowers to keep the air healthy and clean.
4. **Silk Dress (30 gp):** Left behind by a travelling nobleman's wife, this emerald green dress speaks to the high status of its former owner.
5. **Glimmering Longsword (500 gp):** Taken in lieu of payment from a previous guest who racked up an enormous tab, this longsword is reputed to be magical.
6. **Ogre's Ruin (1 gp):** Anyone trying to purchase this potent spirit is warned of its stomach-rending strength.
7. **Gold Wedding Ring (5 gp):** Angry with his wife following a bitter argument, a drunk patron is trying to get rid of his wedding ring.
8. **Mug of Dwarven Ale (1 gp):** Not usually available in human lands, this ale has been imported specially for its high quality and unique taste.
9. **Children's Toy (1 gp):** The child of one of the guests is trying to raise enough money to buy their first drink (without their parents finding out) and is selling this small wooden figurine of an armoured knight to do so.
10. **A Song (var. gp):** A travelling musician sells "custom" songs; in reality, they've just memorised a few different tunes and play the one that seems most appropriate to the situation.

WAREHOUSE

Merchants, traders, artisans, and some ordinary folk, need somewhere to store their bulky goods. Some own their own warehouses, while others hire the requisite space on a temporary basis.

1: THE WAREHOUSE

1. **House of the Blue Swan:** A sign with a rampant blue swan hangs over this cavernous warehouse's main door. The place belongs to a prominent wealthy local merchant, and it is always busy. The warehouse is well guarded, and occasionally, the merchant lets others store their goods here (for a fee).
2. **Heikki's Store:** The merchant Heikki Toiva owns this small warehouse. He employs guards but has no idea they are corrupt and in the pay of the thieves' guild.
3. **The Shed:** This small warehouse belies the extensive cellar beneath it which delves several stories into the ground beneath it. The deepest level connects to a natural cave system; sometimes, the merchant flirts with an adventurer's lifestyle within.
4. **Carter's Rest:** This long, low warehouse is designed so that fully laden wagons can drive straight in and be stored securely. A connected stables serves the horses; often, the carters sleep under their wagons to safeguard their cargo. The warehouse has wide doors opening onto all three streets on which it stands.
5. **The Barn:** This wooden structure looks much like a barn—hence the name—but is bigger than most barns. Judging by the weathering, it has stood for decades.
6. **House of Many:** This warehouse is actually a series of interconnected old buildings the merchant purchased one after another. The inside is a veritable maze of small rooms and corridors.
7. **Junker's Hall:** This warehouse is open to the public. The merchant who owns it deals in reclaimed materials from houses, shops, workshops, and the like. Its contents are eclectic and gloriously disorganised; good prices can be had here.
8. **Warehouse of Wonder:** The merchant-owner deals exclusively in sought-after exotic goods from far-flung locales. The merchant has an office here and takes orders from customers for hard-to-find things. This place is well guarded.
9. **The Store:** This warehouse is operated by the local authorities and is stuffed with the confiscated goods of criminals and merchants who tried to avoid paying their taxes. Every month, the warehouse hosts an auction where some of the contents are sold off; bargains can often be had at such events.
10. **Fire-Ravaged:** This warehouse is dangerously unstable after a fire ravaged it a year ago. Sometimes, beggars shelter within from bad weather.

2: MAJOR LOCALE FEATURES

1. The warehouse has wide double doors at both ends, which open onto different streets. An external staircase leads to the upper floor.
2. The warehouse recently suffered a minor fire, and some of its walls are blackened with soot. Parts of the roof have obviously been recently repaired.
3. The single-storey warehouse has a sunken appearance; two levels of storage cellars lie beneath it.
4. Divided into many small private storage rooms, this warehouse caters to dozens of customers.
5. Guards patrol the warehouse during the day, and ferocious hounds prowl the interior at night. Their barks and howls drift through the nearby streets; some ascribe the sounds to ghosts and say the place is haunted.
6. The warehouse stands at the end of a narrow, deeply rutted lane known locally as Axel-Break Lane.
7. The warehouse stores nothing; a dozen ramshackle shacks stand within. Here dwell lepers, outcasts and the like, and thus, the place stinks of sweat and corruption.
8. The warehouse is cavernous; for some reason, the upper floor has been removed to create one vast open space.
9. The warehouse is infested with feral rats; some are as large as small dogs, and the workers are all armed with spiked cudgels.
10. The warehouse is built around an old watchtower, which juts through the roof. Guards can watch over the warehouse's interior from within the tower.

3: MINOR LOCALE FEATURES

1. The warehouse has a thatched roof.
2. The owner and their family live above the warehouse in a rambling suite of rooms.
3. The warehouse's main door is chained shut from within; all business passes through the small sally door.
4. The warehouse has an old, easily defeated lock on a side door, which is an open secret among the local thieves who sometimes come here to help themselves to small amounts of easily missed goods.
5. Scaffold covers one side of the warehouse; workmen scurry about it, affecting repairs.
6. Buckets of dirty water stand about the warehouse in case of fire. Some of the buckets smell suspiciously of urine.
7. The warehouse is full of piled boxes, barrels, and crates, forming a maze of "passages." Open shuttered windows high up on one wall provide pools of dim illumination.
8. The warehouse has no windows. Unless its doors are open, it is pitch black inside.
9. A shack in one corner of the warehouse houses a guard and his family; the guard's children play throughout the warehouse once the day's work is done.
10. It is unnaturally cold throughout the warehouse.

4: WHAT'S GOING ON?

1. The warehouse is locked up and silent; no one is within.
2. The warehouse is bustling with activity; a cart arrives at the main door, and workers quickly unload its contents.
3. A loud crash followed by confused shouting from within the warehouse announces something heavy falling over.
4. Two carts have crashed into one another outside the warehouse spilling their goods over the road. A few beggars and other street denizens loiter nearby, waiting to see what they can pinch.
5. Muffled bumping sounds followed by swearing and cursing reach the characters' ears.
6. Workers are unloading a wagon that has been drawn up by its front door.
7. Workers are loading a wagon that has been drawn up in front of its main doors.
8. The warehouse is undergoing extensive maintenance, and scaffolding covers the exterior.
9. The warehouse is open, but only one disinterested, slovenly labourer is present. Nothing is really happening.
10. The warehouse is being robbed when the characters arrive; the characters blunder into the middle of things.

5: OTHER FOLK

1. **Hannu Toivas** (middle-aged male human) labours here. He is impressively strong, but exceptionally clumsy and thus can be a bit of a liability. He dreams of being an adventurer and pesters any obvious adventurers for tales of heroic derring-do.
2. **Jegor Susi** (middle-aged male human) works at the warehouse as a nightguard. Hideously disfigured by a childhood disease, Jegor prefers the quiet solitude of the warehouse at night. He is not physically brave and won't tangle with armed adventurers and the like.
3. **Helga Vesi** (young female human) crept into the warehouse as a dare and is looking for something small to steal to prove she was there. If a character spots her, she flees into the depths of the place and leads pursuers on a merry chase. Helga is a child of the streets and wears ragged, dirty clothes. She is clearly malnourished.
4. **Isto Kaleva** (middle-aged male human) works here but is fat, slovenly and lazy; if he can get away with doing nothing, he will. He is hiding in a shadowy part of the warehouse drinking when the characters arrive.
5. **Kirsti Hirvi** (middle-aged female human) wants to store some chests here temporarily and is waiting to speak to the owner. She declines to say exactly what is in the chests filling her cart. She is stout, dressed in good travelling clothes and looks alert.
6. **Jussi Ampuja** (middle-aged male human) examines the warehouse's walls; Jussi is a mason and is here to report to the owner about some necessary repairs. He needs to

look at the roof but does not trust the ladder the warehouse labourers have provided.

7. **Liisa Ehtaro** (female human) hates the owner and has come here with arson on her mind. A jilted lover, she is not thinking straight and has decided that burning down the warehouse is a suitable punishment for the man who cast her aside. Liisa is obviously pregnant and carrying a pack stuffed full of oil-soaked rags.
8. **Osma Kaipia** (human male) toils in the warehouse for "a pittance" and is actively looking for a different job. He is tough and strong and is not adverse to a bit of danger.
9. **Inka Kekko** (old female human) works for the thieves' guild and is casing the joint. She is posing as a water and ale seller and is pushing a barrow containing two small barrels. She's just pushing her barrow inside as the characters arrive. Inka wears old, ragged clothes, but a perceptive character notices she is wearing an expensive pair of golden earrings.
10. **Kosti Ahti** (old male human) contributes little actual work to the warehouse crew but instead hangs around and generally keeps an eye on things. He is old but canny, and he sees much.

6: WHAT'S IN THE WAREHOUSE?

1. **Dressed Stone:** The warehouse holds stone blocks and other masonry supplies suitable for repairing the grandest homes in the vicinity. A smaller section holds a small supply of polished marble.
2. **Timber:** Stacked piles of timber of different sizes and types fill the warehouse, along with bins of nails, coils of thick tarred rope, and so on. The place is a fire hazard.
3. **Empty:** Except for some broken crates, bits of rubbish, and a faint, unplaceable odour, the warehouse is empty.
4. **Grain:** Sacks of imported grain and other farm produce fill the warehouse.
5. **Secret Fighting Den:** The warehouse is empty of goods; instead, it is used as a secret fight club and drinking den.
6. **Diverse Items:** The owner has various interests, and many things are stored within. Some things have been here for years and have likely been forgotten.
7. **Stolen Goods:** This warehouse, controlled by the local thieves' guild, holds a dizzying array of stolen items.
8. **Cattle:** A drover has hired the warehouse to hold a small herd of cattle he will sell soon. The sounds and smells of cattle emanate from the warehouse.
9. **Individual Storage Units:** The warehouse is divided into individual, locked storage units—each holds different things such as furniture, an artisan's finished stock, raw materials and so on.
10. **Artist's Den:** A famous sculptor is using the warehouse as a workshop. Everything has been cleared out except for what they require to create their masterpiece.

WATCH STATION

Watch stations are scattered throughout most large towns and cities. Therein are based the forces of law and order, and from there, they send out patrols to keep the peace, deter thievery and maintain order.

1: THE WATCH STATION

1. **The Keep:** This old shell keep benefits from stout fortifications and an extensive and deep dungeon. The Keep's stained and worn walls have long looked out over the city.
2. **The Watch:** This tower and attendant hall came into the watch's possession decades ago. The watch is a small satellite outpost and has a garrison of about a dozen.
3. **The Tower:** This wizard's tower stands in the old part of the settlement. Vague rumours of hidden dungeons and missing prisoners hang over the place. Few members of the watch volunteer to be posted here.
4. **Shield Nest:** This squat fortified watch station also serves as an armoury—heavy armour, tower shields and weaponry suitable for dealing with a major disturbance are stored within.
5. **Ambleside:** This small manor house-like affair is situated in a peaceful part of the town. It gains its name from the pace of the watch patrols setting out from this location. Often watch members close to retirement or lazy members seeking an easy life end up here.
6. **The Outpost:** Perched on the edge of the slums, the Outpost is rarely quiet. A posting here is often seen as a punishment, as the potential for injury or death among the garrison is higher here than at other stations. Those stationed here are fatalistic and unmotivated; they rarely enter the slums. The building looks old and worn.
7. **High Watch:** This white marble edifice looks like the home of a minor noble. The garrison watches over the great and good, and their training and equipment are far above average. Crimes in the locality are dealt with swiftly, and the watch even numbers several minor wizards and priests among its ranks.
8. **Low Watch:** This squat, fortified building stands in a low-class neighbourhood. Posting here is not as bad as a posting to the slums, and many of the garrison come from the local area. This means they have excellent local knowledge, but some are also susceptible to bribery or turning a blind eye to their friends' misdemeanours.
9. **Miralannen's Station:** Named after the watch's founder, this building is the oldest station in the city.
10. **Gallows Gate:** This watch station comprises an old gatehouse. Iron cages hang from hoardings jutting out over the parapets. Skeletons and decomposing corpses often fill these in macabre displays of justice and as a warning to other criminals.

2: MAJOR LOCALE FEATURES

1. A stout iron-banded door stands atop a short flight of broad stone steps. A member of the watch is always on guard by the door.
2. The station benefits from a small subterranean dungeon designed to hold a few prisoners until they are transferred elsewhere or released on payment of a fine.
3. A high crenellated tower juts from the station.
4. Lurid gargoyles cling to the station's external walls. These foul (inanimate) things leer down at those entering the station. The garrison has given some of the more hideous gargoyles "pet" names.
5. A crenellated balcony runs around the upper level of the watch station. A member of the watch is often on patrol here, watching for large disturbances, fires, and the like.
6. The station benefits from a small attached stable. The four horses therein are used for official business—carrying urgent messages back and forth and so on.
7. This station has an internal courtyard surrounded by the main building on all sides. Sometimes, punishments are carried out in this courtyard, which is informally called Hangman's Court.
8. The station's foundations are insufficient, and the whole building has begun to sink into the ground.
9. A battlemented stone wall protects the approach to the station at the front and rear.
10. A hidden cellar (accessed by a secret door from the adjacent building's cellar) lies under the station. Here, thieves gather to eavesdrop on the watch's plans.

3: MINOR LOCALE FEATURES

1. The stump of a flagpole juts forlornly from the station's roof. (The pole either snapped in a recent high wind or vandals broke it while stealing a pennant.)
2. A noticeboard outside the station holds a gallimaufry of wanted posters—pinned there one over another.
3. A stage complete with a few stocks near the station serves as a place to administer minor punishments.
4. The station's windows are barred and have stout internal wooden shutters.
5. Graffiti—daubed in whitewash and now somewhat indistinct—"decorates" an external wall.
6. The station has narrow, high windows on the ground floor, all protected by internal stout oak shutters.
7. The station caught fire a decade ago. The repairs to the stonework and sections of the roof are obvious to a trained eye.
8. A black wrought iron fence surrounds the station.
9. A nest of flagpoles on the station roof fly a variety of flags and pennants.
10. Ivy and wisteria grow over much of the station's frontage.

4: WHAT'S GOING ON?

1. The station is busy. The watch has just broken up a tavern brawl, and several of the brawlers have been dragged to the station. Consequently, it is noisy and chaotic inside.
2. Only a skeleton crew is on duty—the rest are out on patrol or engaged in duties elsewhere.
3. As the characters arrive, a six-strong watch patrol emerges and sets off at a slow run toward the seedier part of the settlement.
4. Several figures lurk in an alleyway across the street from the station and intently watch the place. They seem non-specifically nefarious in their demeanour and actions.
5. The sounds of a loud argument float from the station and are clearly audible on the street.
6. The station is in an uproar; three prisoners have just gone missing!
7. A short queue of folk snakes out of the station's front door. Some are here inquiring about arrested friends or family, while others wait to report a crime. The station is short-handed, and the characters must wait their turn.
8. A few minutes ago, a wagon lost a wheel outside the station. Now, somehow, the wagon has burst into flames. This could be an innocent accident or it could be a diversion for a raid or prison break.
9. The station is closed to visitors; those in need find no help here.
10. The station is in an uproar—two badly beaten members of the watch have just staggered back to base. While some of their fellows tend to their wounds, others plot violent retribution against the attackers.

5: OTHER FOLK

1. **Kosti Uljas** (male human) searches for his friend, Lempo, who was apparently brought here after a brawl last night. No one seems to have seen Lempo, and Kosti is getting increasingly annoyed and worried.
2. **Pirkko Vartia** (young female human) wants to join the watch but is too young. She hangs around, though, and shadows patrols as they carry out their duties. She is inquisitive and chatty. Pirkko believes in law and order.
3. **Salomo Tiera** (male human) hates the watch and all it stands for; he is a thief, and several of his friends have dangled at the end of a noose after being caught by those inside. He plans to set the place on fire. He looks shifty and avoids eye contact.
4. **Regina Paaso** (middle-aged female human) wants to report a crime but is too distressed. She's drunk, and confused and leans on the wall by the station's door. She wears old, once-fine clothes and clutches a fine, heavy walking stick.

5. **Reijo Miemo** (male human) guards the station entrance. He has only been in the watch for a few weeks and is still extremely keen. He is polite and well-turned out. He also has an excellent memory for faces.
6. **Santeri Mieho** (middle-aged male human) believes the law is sacred and must be protected and upheld at any cost—otherwise, chaos and anarchy will engulf society. Thus he is impressively inflexible on matters of law enforcement and is not well-liked. He has dark hair and maintains a magnificent moustache.
7. **Kaija Hirvi** (middle-aged female human) works for the local thieves' guild—but not willingly. The guild blackmails her into giving them details of the watch's plans and deployments. Kaija is highly religious and venerates Conn. The guild has evidence of her affair with a prominent priest and thus controls her. She is desperate to escape their clutches but sees no way out.
8. **Hedvig Kalpio** (female human) marches up and down outside the station. Hedvig is being punished by her sergeant for falling asleep on duty and is in a foul mood. She is sarcastic and unpleasant.
9. **Sergeant Urpanus Ano** (middle-aged male human) hobbles about on a leg broken by a runaway cart two decades ago. He has seen everything there is to see on the streets—or so he says—and nothing surprises him anymore. He does not like adventurers—he has found them to be arrogant and thoughtless. Urpanus feels a great duty to the people living and working nearby.
10. **Captain Elisa Ehtaro** (middle-aged female human) got this job because of family connections but has surprised everyone by being an effective commander. She is an excellent administrator but lacks street experience; she relies on the wisdom of several grizzled old sergeants who have walked the surrounding streets for decades.



WEAPONSMITH

Weaponsmiths are in high demand among adventurers, sellswords, mercenaries and the like. Such skilled artisans can be found in every settlement of note—particularly those close to the wilderlands and borderlands.

1: THE WEAPONSMITH

1. **Arms & Armour:** Owned by the burly and balding Mauri Puukko (male human), this is the place to come if you want simple, no-frills weapons.
2. **The Bright Blade:** A flaming sword is emblazoned on the wall of this weaponsmith's, but sadly, magical weapons are not for sale here. Kurt Rauma (male human) is an excellent salesman, though, and an affable chap. He likes money and welcomes customers in a hurry who will pay over the odds.
3. **Enonen's Blades:** Now old and nearing retirement, the master smith, Lalli Enonen (old male human), has taught his daughter everything he knows. Traditionalists scoff at the thought of a woman working as a smith, but her blades are just as good as her father's.
4. **Five Swords:** Named for the legendary Five Blades of Kravnav, this weaponsmith's produces high-quality weapons much in demand among adventurers and the nobility. Prices are high, and waits are long. The weaponsmith, Reko Seppo (middle-aged male human), is a popular fellow, and many folk try to bribe their way to the front of his list—doing so is not cheap.
5. **Toiva's:** Sihvo Toiva (male human) is mute and communicates through complex sign language. His wife understands him, as do his apprentices; other folk require a translator.
6. **The Heavy Hammer:** Aapro Oтра (male human) is reputed to be the strongest man in town. He invites newcomers to test him in a series of feats of strength.
7. **The Forge:** Run by the oft-discussed foreigner, Ahti Keiho (middle-aged male human), this place makes good, cheap weapons. This is a no-frills place; Ahti's weapons have only one purpose—to kill; they are not ornaments. He is a private, hardworking man who never discusses his history; thus, rumours are legion.
8. **Blade Craft:** Silja Kainu (female human) is renowned for her exacting standards and mercurial temper. She believes in getting even the tiniest of details right; her shop is tidy, clean and organised. Her apprentices are proud to work here but fear her anger.
9. **Axe and Hammer:** The dwarf smith, Eli Glanhak (male dwarf), has owned this shop for almost half a century. He is widely respected and a sought-after drinking companion. His shop has an extensive supply of weapons in its cellars.
10. **Hammer & Anvil:** A recent accident started a fire here, and the forge burnt down.

2: MAJOR LOCALE FEATURES

1. The weaponsmith has a small courtyard at the back of their shop where customers are welcome to try out a weapon before purchasing.
2. The weaponsmith has bins of old weapons for sale given in part-exchange for new ones. Most of the weapons therein are in poor condition, but sometimes a good-quality weapon lurks among the dross.
3. A high wall surrounds the weaponsmith's place of business; sharp pieces of pottery are cemented into the top of the wall to dissuade thieves from climbing over it.
4. The weaponsmith works from an old tower; the ground floor and the courtyard are where they work. An armoury fills one of the upper floors.
5. Extensive storage sheds hold vast supplies of coal, wood, iron and everything else the weaponsmith needs.
6. The workshop is open on all four sides; wood panels can be slotted into place to form walls when required.
7. The weaponsmith's workshop is badly built, and its walls amplify the sound of work within. When the weaponsmith is at work, conversation is near-impossible.
8. Extensive cellars below the workshop serve as store rooms for raw materials and as an armoury. Customers may visit the latter but not the former.
9. A beautiful mural of a battle adorns the front of the weaponsmith's building. A deep, shaded veranda fronts the building and protects the mural.
10. The weaponsmith displays their wares in a dedicated room; tapestries depicting martial scenes adorn the walls of this otherwise plain and simple room.

3: MINOR LOCALE FEATURES

1. The weaponsmith has a small room where customers can wait to speak with the artificer.
2. Old swords, axes, hammers and the like hang from the ceiling on chains; they sway gently in the wind and sometimes clang against one another. The display might look dangerous, but it is perfectly safe.
3. The weaponsmith keeps large hounds; at any one time, several are lounging about the place.
4. Mannequins wearing chain armour flank the weaponsmith's front doors. Each mannequin wears a tabard emblazoned with the shop's name and mark.
5. Gravel—to help with drainage and fire prevention—covers the floor of the forge and its surrounds.
6. The forge is wildly disorganised; tools and projects—both finished and unfinished—are scattered about.
7. The forge is exceptionally organised, tidy and clean.
8. It is hot and stuffy inside the forge.
9. The forge has a high chimney.
10. A magical lantern filled with everburning, heatless flames illuminates the forge.

4: WHAT'S GOING ON?

1. The clanging of metal on metal fills the air; the weaponsmith is hard at work.
2. The weaponsmith's apprentices labour to unpack a wagon drawn up outside the shop. The wagon contains coal and wood for the forge, and the apprentices are working hard to get it all inside.
3. The weaponsmith's is closed. Perhaps the weaponsmith is ill, away or entertaining an important client.
4. The weaponsmith's is busy; several mercenaries, adventurers and warriors are here browsing for new weapons. Their laughter and excitement fill the air.
5. An apprentice has just done something wrong—perhaps they let the forge fire die, imperfectly forged a blade or something else. The weaponsmith is in the process of explaining publicly—in exacting detail—what the apprentice did wrong.
6. An apprentice is cleaning up, and the weaponsmith is sitting nearby watching.
7. An important local personage has come to the weaponsmith to discuss a commission; they will not wait and demand to be seen first.
8. The weaponsmith relaxes after just finishing a weapon. They are in a talkative mood and welcome the characters' company.
9. The clang of metal on metal fills the air; a customer is trying out a weapon in a friendly bout with one of the weaponsmith's brawny apprentices.
10. Smoke belches from the forge; an apprentice has just put wet wood on the hissing fire.

5: OTHER FOLK

1. **Anton Jurva** (male human) wants a new sword and is here to negotiate with the weaponsmith. Anton has exacting standards and wants a certain kind of engraving on the weapon. He believes such extra work should be free of charge; the weaponsmith does not.
2. **Eetu Kari** (young male human) needs a dagger; he lives on the streets and wants a weapon for protection. The problem is that he has no money. Eetu is hanging around in case an opportunity to steal one presents itself. He might try to get a dagger from a character or—more likely—attempt to sell them a sob story with the aim of being given a coin or two.
3. **Inka Kulda** (female human) has a supply of high-quality ingots for sale and is trying to get the weaponsmith to buy them. Inka needs money—quickly—as certain debts are due, but the weaponsmith is demanding a sample to work to ensure the quality is sufficient for their work. Perceptive characters can tell Inka seems on edge.
4. **Hannes Joukahainen** (male human) needs his beloved sword repaired. The weapon was his father's and his

father's before him. The weaponsmith is trying to get the burly warrior to just buy a new sword—but Hannes is adamant; the sword must be repaired!

5. **Immo Helliikki** (middle-aged male human) wants to apprentice his son, Knut, to the weaponsmith and is here to discuss the matter. Sadly, Knut has a reputation as a wastrel and troublemaker. Immo is desperate; would any of the characters like an apprentice?
6. **Eerikka Ilakka** (male human) apprentices here under the weaponsmith and is already skilled enough to run their own forge. There is just one problem: they have no money. Ideally, a wealthy patron would set them up. Eerikka is charismatic and talks a good game; would any of the characters like to sponsor him?
7. **Elsa Lempinen** (female human) finds herself short of coin to pay for the mace she ordered. The weaponsmith won't give her the weapon, and she is pleading to be allowed to take it, as she "needs it to smite evil".
8. **Krusk Repo** (male half-orc) browses for a weapon to suit his propensity for smashing. He is trying out a warhammer and enjoying himself immensely.
9. **Vappu Montaja** (female human) watches the weaponsmith intently; she is planning a theft tonight and is getting a final feel for the place and its defences.
10. **Durserd Olgyth** (female dwarf) works at the weaponsmith to get an understanding of human smithing. So far, she's not impressed.

6: WHAT'S FOR SALE?

1. **Ornate Longsword (350 gp)**: Semi-precious gemstones stud the pommel of this highly polished longsword. It comes in a supple leather sheath.
2. **Battleaxe (25 gp)**: Elegant in its brutal simplicity, there is something beautiful—and malevolent—about this axe.
3. **Two-Handed Sword (400 gp)**: Crafted of light-weight, incredibly strong steel, this sword is almost five-foot-long. It is the apex of the smith's craft and could be enchanted so fine is its balance and so sharp is its blade.
4. **Steel Spear (50 gp)**: This experimental weapon comprises a spear forged from a single piece of steel.
5. **Set of Daggers (25 gp)**: These four matching daggers come with a black leather bandolier.
6. **Old Longsword (25 gp)**: This old blade has a new hilt; the weapon is old and has served on many battlefields.
7. **Short Sword (15 gp)**: The weaponsmith has repaired this blade of elven make as best they can.
8. **Warhammer (15 gp)**: This all-metal weapon has a heavy head engraved with lightning bolt sigils.
9. **Small Dagger (4 gp)**: This thin, lightweight weapon is suitable for a wrist sheath.
10. **Ingots (10 gp each)**: Each ingot is big enough to forge one sword or other one-handed weapon.

WIZARD'S TOWER

A stalwart of the urban setting, wizard's towers are a frequent destination for wandering adventurers. The wizard within is doubtless a wise, intelligent and learned individual—a font of lore and knowledge—and also a potential source of the rarest treasures: magical items.

1: THE WIZARD'S TOWER

1. **The Sky Tower:** Auvo Ehtaro's (male human) lofty tower soars ten stories into the sky; it is the tallest tower in the locality; Auvo is a star-watcher.
2. **Eerik's Keep:** This old, time-worn tower stands at the centre of a part-filled moat. A short drawbridge leads to the tower's only outer door. Herein dwells Eerik Seppo (old male human).
3. **The Crooked Tower:** The Crooked Tower leans perceptibly to one side due to a collapse in its cellar a decade ago. The irritable owner, Isto Susi (male human), has a bad reputation with the locals.
4. **The Spire:** This tall and slender tower soars seven stories into the air. It is so narrow that there is barely space for two cramped rooms on each floor. Tilda Ilmarinen (female human) dwells within; she has a good reputation with most of the locals, although some brand her a "trouble magnet".
5. **Tower of Zenopus:** Raised long ago, this tower has a decrepit appearance. Inside, however, it is plushly appointed. Ventla Unaja (female human) uses the tower's external appearance as camouflage from thieves, blackhearted adventurers and so on.
6. **Black Bart's Spire:** The bearded wizard, Black Bart (male human), dwells herein. He is named for the colour of his hair, not the hue of his soul.
7. **Tower of Lightning:** When storms pummel the city, lightning inevitably strikes this copper-roofed tower. The wizard, Jegor Nousia (male human), uses the lightning's power to power certain experiments.
8. **Guthrax:** Named for the dwarf who built it, this tower resembles more of a squat gatehouse than a traditional tower. The wizard, Sanni Koveri (female half-elf), dwells in one wing while her servants and apprentices dwell in the other. Sanni loves comfort and her quarters are opulent in the extreme.
9. **Lost Soul Tower:** Named for a perfidious wizard who laired here long ago, this slender black-stoned tower is the kindly Kauko Kultimo's (old male human) home. Kauko casts masterful illusions for the local children once a week and is beloved in the surrounding area.
10. **The Blackened Shard:** This ruined tower burst into flame a decade ago. The fire burnt so hot they part-melted the tower's stones, giving it a curious melted appearance. Superstition and rumour have kept the ruin empty and unoccupied.

2: MAJOR LOCALE FEATURES

1. The wizard's tower is faced with white marble and gleams in the daylight.
2. Lurid and terrible carvings of ferocious monsters of the most loathsome sorts decorate the tower. These carvings are designed to impress the locals but also make climbing the tower child's play.
3. Gargoyles crouch atop the tower's battlemented roof; sometimes, they seem to move as if they are alive. They could be actual guardian creatures, or this could be an illusion wrought to keep casual thieves away.
4. The tower stands at the centre of a walled garden; strange noises sometimes emanate from the garden.
5. At night, the tower's battlements blaze with magical—some say, unholy—fire.
6. The tower's bottom two levels have no windows, instead relying on various sources of magical illumination.
7. Extensive cellars—more extensive than anyone knows—lie beneath the tower and intersect with an ancient buried settlement which the wizard sometimes explores.
8. The tower has no ground-floor entrance; instead, a set of curling steps leads up to a doorway on the second floor.
9. The tower has a celestial observatory on its roof.
10. Magical runes inscribed into the tower's battlements and foundation stones ward the place from extra-dimensional travel.

3: MINOR LOCALE FEATURES

1. Drifting motes of enchanted light illuminate the tower's interior. They can be dimmed or brightened by those who know the proper commands.
2. Magical sigils are inscribed into the risers of all the tower's stairs.
3. Tapestries depicting star constellations, mythical creatures and so on hang on many walls. Some may hide concealed doors, hidden niches and the like.
4. The wizard is fabulously wealthy, and all the tower's rooms are richly appointed. Bejewelled items are commonplace in the tower.
5. The tower has invisible, mindless servitors who keep the place clean and tidy.
6. The tower has magically hardened glass windows, as tough as stone, that flood the interior with natural light.
7. All the doors in the tower are magically locked. The wizard and their apprentices wear silver sigils as necklaces that unlock the doors.
8. Everything in the tower radiates faint universal magic.
9. The tower is in an untidy disarray; the wizard and their apprentices no longer see the clutter and mess.
10. The wizard has gathered an extensive library of books detailing magical matters and more mundane subjects such as local history and the like.

4: WHAT'S GOING ON?

1. Strange noises and odd-coloured smoke drift from the tower's upper windows. At night, flashes of light add to the strangeness.
2. The tower's windows and doors are shuttered and closed; at first glance, the place seems empty.
3. Two figures stand atop the tower observing the comings and goings of the townsfolk.
4. Fovina Woland (female dwarf) is knocking on the tower's door. She wants the wizard to tell her if the dagger she found on her last adventure is magical.
5. The sound of shouting emanates from inside the tower someone is having an argument—and it sounds quite one-sided.
6. A wagon, piled with boxes, crates and barrels, stands before the tower's door; the wizard is having a delivery, and their apprentices are carrying it all inside.
7. The wizard is engaged in teaching their apprentices a lesson; the apprentices are more annoyed to be interrupted than the wizard.
8. Erkki Leino (male human) has business with the wizard; he wants the wizard to enchant a magic ring for him. Erkki is rich and entitled; he rarely hears the word "no" and does not react well to his demands not being met. As the party approaches, he knocks loudly on the door and demands admittance.
9. Antero Ora (young male human) wants to apprentice to the wizard, but the wizard has rejected him. If an obvious wizard is among the characters, Antero asks to serve as their apprentice.
10. No matter how loudly the characters attempt to gain entry to the tower, no one answers the door; the place seems deserted.

5: APPRENTICES

1. **Krister Miemo** (male human) craves knowledge and power and cares little for wealth—except for what it can bring him. He is single-minded and enjoys using subtle magics—such as charms and enchantments—to attain his self-centred goals.
2. **Sikke Kuura** (female human) hails from a poor family. Plucked from obscurity by the wizard, she works supremely hard to better herself. She still dresses as a poor peasant but has a keen intellect. Sikke burns to use her powers for good.
3. **Rathiaia Sarpetor** (female elf wizard) seeks knowledge of human magic. She is intrigued by how short-lived humans accumulate power so quickly and has come to study under a human master. She conceals her power; in truth, she is a powerful spellcaster.
4. **Jalmari** (male half-elf) hides an ulterior motive for living with the wizard; his elven mother told him his father was

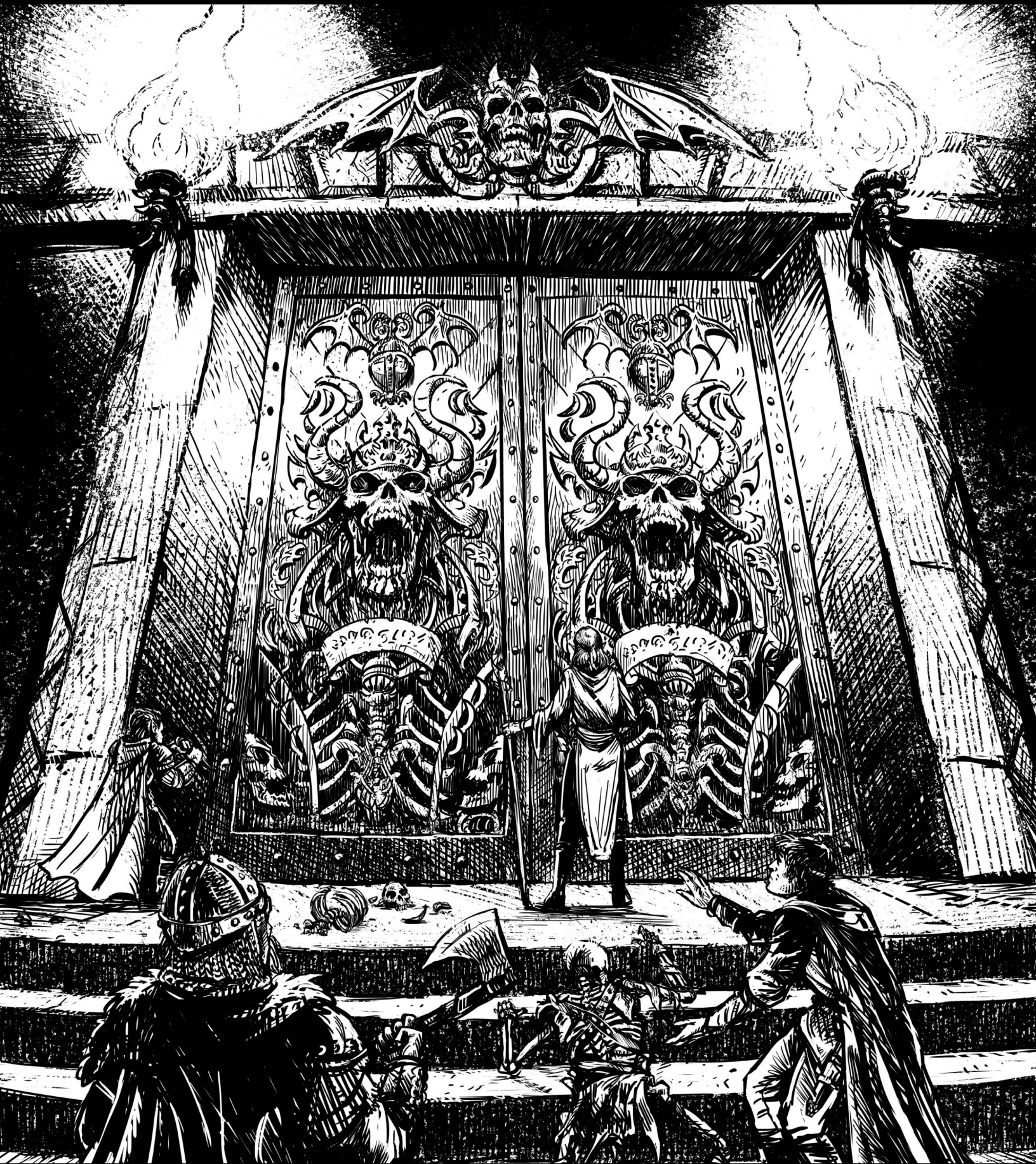
a native of the area, and Jalmari is searching for him. By chance, one of the characters shares the same surname as his father...

5. **Elanil Aeven** (female half-elf) works hard to better herself and is a diligent student. She is loyal to the wizard and acts only in good faith. Nature fascinates her, and she is often encountered wandering outside the city.
6. **Maija Raita** (female human) can't get a grip on magic and can cast no spells. Her continued failure to grasp the basics deeply depresses her. Can a character offer her extra lessons?
7. **Adamen Temen** (male human lich) cloaks himself in illusions and is in the city searching for a certain magical device thought long lost. He is not above using the characters for his own ends.
8. **Osmo Tuuli** (male human) plots endlessly against the wizard, for he craves their great store of spellbooks and arcane implements. Osmo's pale skin makes it clear he rarely goes outside.
9. **Niku Otra** (male human) wants to learn enough magic to help his community; he harbours no grand dreams of power and glory. If the characters seem decent, he tells them of a monstrous problem a local village has been enduring of late...
10. **Liisa Ahti** (female human) seeks power. She harbours dark plans for a kingdom of her own. Liisa views everyone as a pawn to further her schemes, but she is supremely clever and does not insult or anger people for no reason. She has no friends.

6: WHAT'S FOR SALE?

1. **Blank Spellbook (40 gp):** This thick 100-page book comes with an ornate clasp and lock. For another 25 gp, the wizard will magically inscribe a title or sigil into the book's cover.
2. **Waterproof Scroll Case (10 gp):** Minor enchantments woven into this scroll case keep its contents dry.
3. **Luscious Pearls (4; 100 gp each):** There is no discount for buying more than one of these large white pearls.
4. **Blank Scrolls (9; 2 gp each):** These fresh, unused scrolls are suitable for the inscribing of magical spells.
5. **Spellcasting Services (var.):** The wizard will cast spells for hire. It takes 1d2 days for the wizard to be ready, and if the spell is to be cast elsewhere, the price increases.
6. **Luminous Chalk (1 gp/stick):** Treated to subtly glow in the dark, this chalk is available in all the primary colours.
7. **Dragon's Fang (100 gp):** This long, preternaturally sharp fang came from an ancient dragon.
8. **Knowledge (var):** The wizard will serve as a sage.
9. **Iron Wand (400 gp):** This wand is of good enough quality to be enchanted.
10. **Gold Ring (1,000 gp):** Of olden elven artifice, this ring was once magical, but its powers have faded; a skilled spellcaster could rekindle them.

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