

A FETCH QUEST: AGLIKA THE MONEY-LENDER

CHARACTERS

BOB MAYBERRY – Bob is a half-elf, below medium height; he has olive-coloured skin, messy dark brown hair, wide, uncertain eyes and a nervous demeanour. He wears the clothes of a noble, but seems a little uncomfortable in them. His mother was an elf who married into a proudly aristocratic Athkatlan human family, but his human father gambled away the majority of their money. Subsequently, he grew up in a house that was proud but ragged; Bob has always been embarrassed of the situation.

His mother disapproved of his marriage to Ellory, since she is a tiefling. Moreover, Bob took Ellory's last name when they married. Bob has gone into the cloth import trade; Ellory's father signed over the business to them when he retired. Bob deals with the shipping side of the business; after his aristocratic upbringing, he has always felt a bit out of place among the sailors, but he tries his best. He has never been able to understand why Ellory might love him, but he wants to do as much for her as he can.

ELLORY MAYBERRY – Ellory is a tall tiefling woman, with light purple skin and long, elegantly curled horns. She wears her hair in complex braids woven around the horns. She has no shame about her heritage: in fact, she rather enjoys the stares. She deals with their cloth-import business in the city: taxes, warehouses, supplying tailors and the cloth-shops in the Gem District and the Temple District. She is a confident, straight-forward woman, who is not afraid of speaking the truth when she needs to; she believes that she can solve most problems herself. This has helped her while trading, but has meant that she is unwilling to ask for help when she needs it.

She fell in love with Bob because he was kind to her, and because he did not seem more interested in her father's business than her. She knows that he is sometimes a little awkward and bumbling, and prone to worrying too much; this is why she wanted to hide the truth of the debts the business was building up from him. Although she loves Bob very much, she has also found herself a little lonely: running the business does not leave much time for a social life, and Bob often has to be absent dealing with shipments. This is why she was so eager for a friend, when she first met Aglika.

BENCE FARKAS – The shopkeeper and owner of Farkas' Food-Stuffs, a shop in Waukeen's Promenade that deals primarily in imported delicacies, and the shop in which Tav stages the robbery. He is a halfling, with dark brown skin, long, dark braided hair, and a haughty, suspicious manner. He is the purveyor of the finest bon-bons in Waukeen's Promenade, and thinks he is rather above all those street-vendors hawking sugared treats.

He was born in Waterdeep to a family of prestigious wizards. After some fierce disagreement with his family over a matter of magical ethics, he left Waterdeep to seek his own fortune, setting out for a city where the arcane arts were banned. Once he arrived in Athkatla, he used the last of his funds to purchase a shop in Waukeen's Promenade – not wanting to settle for anything but

the best – and has since used his sharp commercial sense to keep his business thriving. He is well aware of the dangers that come with doing commerce in Athkatla, and is not easily cowed or bribed.

AGLIKA ZHEFAROVICH – a half-drow woman of medium height. Her skin is dark, with a purple tint. She has pale lilac eyes, which she surrounds with heavy eye-makeup, and broad, soft lips. She wears rich clothing, and complex jewellery; she would not look out of place among the *nouveau-riche* of the Gem District. Her overall appearance is elegant and refined, with a compelling, almost hypnotic beauty.

She runs a morally dubious money-lending business that, unusually for Athkatla, is independent of any guild like the Shadow Thieves or Cowled Wizards. She uses her gentle demeanour to befriend women like Ellory, and then convince them that she is a trustworthy solution for a loan. In truth, she is cold-hearted and interested only in her own self-advancement; she would like to build an empire in Athkatla to rival the other secretive guilds.

INTRODUCTION

As TAV walks by the shops in WAUKEEN'S PROMENADE, a noble calls out to them. Talking to him initiates a conversation in which the noble introduces himself as BOB and offers TAV a hefty sum of gold for their help.

BOB explains that he has recently angered his wife, the lovely ELLORY, by forgetting their anniversary. He would like TAV and co. to stage a small-scale robbery that he can “courageously thwart” to impress ELLORY. He points them towards the nearby shop, FARKAS' FOOD-STUFFS, in which ELLORY is browsing for her favourite sweet treats; he tells TAV that ELLORY will be particularly happy if he manages to save this proprietor of delicious baked and imported goods. If TAV passes a **passive DC 10 Perception** check, they will note that it is a very normal, unsuspecting establishment, and that BOB seems to be genuinely distressed and looking for help.

If TAV accepts BOB's proposition, he will walk inside the shop to prepare for his upcoming heroics.

TAV may now inspect the outside of FARKAS' FOOD-STUFFS; it has striped awnings, a written menu advertising its daily specials, and flower-pots in the windows. Its sign is written in beautiful curlicue handwriting. Placed outside the shop are two sets of spindly gold chairs and tables, where rich ladies can eat pastries and consult each other on the matters of the day. There are two dragonborn ladies sat discussing whether or not it is a wise idea to attempt to bribe a Cowled Wizard.

At this point, TAV may also choose to walk away; if they do this, they will later encounter BOB and ELLORY having a heated argument outside SILVERALE HALL (see **Endings: Failure 1**).

Entering the shop will trigger a cutscene. TAV will begin the “robbery”, brandishing their weapon, and BOB will jump to defend his wife.

A **DC 13 Performance** or **Deception** check will be required to fool ELLORY, the various CUSTOMERS (mainly ladies, their maids and a few accompanying husbands) and the shopkeeper, BENCE FARKAS.

On a success, the CUSTOMERS all scream and run away, leaving the shop emptied out. Bob will unconvincingly brandish a weapon, holding it at your throat and telling you in overly dramatic tones to, “Begone, foul creature!”. BENCE FARKAS simply ducks low and locks himself into the BACK ROOM – he is used to the constant threats of doing business in Athkatla. Go to **Location One: Farkas’ Food-Stuffs; Success: Continued.**

On a failure, a few of the CUSTOMERS scream and run away; but the rest just watch with interest. One of the ladies comments that TAV looks rather splendidly heroic – but with a lascivious tone, rather than a fearful one. BOB starts to pull out his sword, but is interrupted by BENCE FARKAS, who rather pompously asks TAV what they think they’re doing, and if they have any idea what kind of establishment they’ve just barged into. Go to **Location One: Farkas’ Food-Stuffs; Failure: Continued.**

QUEST MIDDLE

TOPLINE

After dealing with BENCE through persuasion, trickery or violence, TAV discovers that ELLORY is so upset because she’s in debt to AGLIKA ZHEFAROVICH, an independent money-lender, and has handed over a very sentimental necklace as collateral; she had entirely forgotten about the anniversary with all the stress. TAV chooses a method to confront AGLIKA in the ZHEFAROVICH HOUSE, acquires the necklace, and finds a way to wipe out ELLORY’s debt; and perhaps even gets BOB an anniversary present to give to ELLORY along the way.

LOCATION ONE: FARKAS’ FOOD-STUFFS

Description:

The interior matches the exterior: a somewhat gaudy, over-decorated shop, with more frills than ought to fit in the relatively small room. The whole décor recalls European rococo of the 18th century. The primary accents are pink and white.

In the centre of the shop are more small tables and chairs, the same as those seen at the exterior of the shop, with white tablecloths and neatly arranged cake-forks. Hanging from the ceiling are golden candelabras. At the far edge of the room, away from the door, is a counter serving small

and elaborate pastries. There are shelves along the edges that stock various precious delicacies; these will contain lootable camp supplies. There are also several WAITERS in lavish livery, all halflings like BENCE.

If TAV's Deception / Persuasion roll has been successful, the shop is abandoned apart from BOB and ELLORY. If it has failed, it still contains most of the CUSTOMERS, BENCE and the WAITERS. BENCE is originally standing behind the counter, but comes into the main shop to confront TAV.

Behind the counter and a locked door, there is a STORE ROOM, into which BENCE locks himself if TAV succeeds in the Deception / Persuasion roll for the fake robbery. There will be several crates with lootable camp supplies in this room, along with a locked chest, containing 43 Gold, a letter from BENCE's sister, giving some backstory to his family conflict, and a bronze necklace.

Ideal Path:

There are two main paths, depending on whether the initial roll was a success or a failure.

Success (continued):

Although everyone else has fled, ELLORY, starts to sob and beg TAV for her life, saying that she will hand over anything, just to please spare BOB. She offers all the gold she has on her. BOB, who is watching this and panicking, his sword just hanging about uselessly, signals to TAV that they should stop the fake robbery.

TAV may either threaten and extort ELLORY, demanding all the gold she has on her, or they may stop the robbery and explain that it was all just staged, and that BOB was in on it.

If TAV extorts ELLORY, they will receive 73 Gold, but BOB will be outraged. He will then tell ELLORY the robbery was staged; at this point, TAV can give back the money and continue with the quest, or take the money and walk away from the quest. BOB will threaten TAV ineffectually, but not attack (leads to **Endings: Failure 1**).

If TAV gives back the money, or tells ELLORY that the robbery was staged, at first, ELLORY will be furious with BOB, and ask why he would do such a thing. When BOB tells her that he only wanted to make up for missing their anniversary, and didn't think she'd be so upset, ELLORY suddenly deflates.

She tells TAV and BOB that she was so scared because she thought TAV was an agent of a MYSTERIOUS MONEY-LENDER, to whom ELLORY is in debt. BOB is shocked; he has known nothing about this. ELLORY admits that she took out a loan to cover some operating costs of their cloth importing business, but she didn't want to worry BOB with it. She admits that she even used a necklace that belonged to BOB's mother as security for the loan. She had totally forgotten about the anniversary, what with all the stress about the loan.

TAV can either berate ELLORY for her foolishness, tell ELLORY it's not her fault that she was taken advantage of, or choose to question ELLORY further about this MYSTERIOUS MONEY-LENDER.

ELLORY will tell TAV that the money-lender was a woman named AGLIKA. They met while shopping in Waukeen's Promenade, and immediately got on well. ELLORY thought that they had become close friends, and confessed some money troubles she'd been hiding from BOB. AGLIKA offered a small loan; and as soon as ELLORY couldn't pay back the first installment, had become cruel and harsh, sending ELLORY threatening letters and stalking her with hired mercenaries.

At this point, TAV can choose to offer their services in retrieving the necklace and confronting the money-lender, or they can choose to say that it sounds like a pretty tricky problem for BOB and ELLORY.

If TAV leaves the problem up to BOB and ELLORY, then BOB will bravely, if a little foolishly, say that he is going to protect his wife and confront AGLIKA. If TAV does not attempt to solve the quest themselves, but later visits AGLIKA, they will find BOB's body (see **Endings: Failure 1**).

If TAV offers their services, ELLORY will give them AGLIKA's location, THE ZHEFAROVICH HOUSE.

Failure (continued):

After BENCE shouts at them, TAV must pass a **DC 18 Performance, Deception or Intimidation** check (see **Dialogue Example 2**).

On a **success**, BENCE will kick them out of the shop, but not call the guards. BOB will beckon you to follow him to the alleyway outside the shop; he has a very angry-looking ELLORY with him, who has realised that something is up between the two of you.

TAV may either agree and follow (see **Location 2**), or tell BOB that they've had enough of this nonsense, and abandon the quest. See **Endings: Failure 1**.

On a **failure**, BENCE will turn hostile and TAV may choose either to flee, or to fight BENCE along with several nearby COWLED WIZARDS. If they defeat them, see **Alternate Option: Just A Bit of Violence**.

If they are defeated by BENCE and the COWLED WIZARDS, and are taken to jail, or if they start combat against them and then choose to flee, the quest fails. See **Endings: Failure 1**.

Alternate Options:

Pure Violence: TAV may also choose to kill everyone in the shop, including BOB and ELLORY. This will be the end of the quest (**See Endings: Failure 2**); but ELLORY's body will contain a note that leads TAV to the ZHEFAROVICH HOUSE, where they can talk to or attack AGLIKA. BOB's body will have a note with a list of ideas of anniversary presents for ELLORY, along with a note berating himself that they aren't good enough ideas, and he has to get her something really special.

Just A Bit of Violence: TAV may choose to kill everyone in the shop *apart* from BOB and ELLORY. In this case, BOB and ELLORY will have dialogue indicating that they fear TAV; TAV will have to pass a **DC 10 Persuasion Check**, to persuade BOB and ELLORY not to just run away from them. If they pass, continue to the dialogue that would take place in Location Two, but taking place in the shop. If they fail, go to **Endings: Failure 1**; BOB and ELLORY will run away.

A Sneaky Route: Instead of going in the front entrance, TAV may choose to sneak into the shop via the back door (located in the alleyway behind the shop). The cut-scene will not trigger until TAV is in sight of BOB; this option therefore offers the possibility of triggering combat or stealing supplies from the shop without commencing the whole quest.

Conclusion: If TAV has agreed to confront AGLIKA, they will follow the quest-marker on the map to the ZHEFAROVICH HOUSE. If they have looted and read the note from ELLORY's body, with the threats from AGLIKA, they will also have this quest-marker, but they can no longer complete the quest.

LOCATION TWO: THE ALLEYWAY BEHIND FARKAS' FOOD-STUFFS

Description: If the initial **Performance / Deception** roll during the robbery succeeds, TAV, BOB and ELLORY stay within the shop, and this location is not used; it is only used if TAV fails to persuade / deceive BENCE FARKAS, and agrees to leave when he kicks them out.

This is the alleyway just behind the shop; it is a narrow, dark, paved alleyway, stocked high with sacks of kitchen waste and old crates. These may be looted, but will contain only rags and rotten vegetables. There is a cat prowling around the scraps, who will tell TAV to get out of their territory if spoken to.

Ideal Path: As soon as they are in the alleyway, ELLORY starts to berate BOB; she knows that there is some sort of scheme between BOB and TAV. BOB defends himself by saying that he was just trying to make up for missing their anniversary. ELLORY is taken aback – she realises that she also forgot the anniversary. She then breaks down, and admits that she's just been overwhelmed by anxiety recently.

TAV can either stay silent and leave BOB to deal with this, offer comfort to ELLORY, or tell her to stop being so over-dramatic. Either way, ELLORY ends up confessing that she owes

money to AGLIKA ZHEFAROVICH. The conversation then proceeds as in the **Success** above, including the **Alternate Route** of killing BOB and ELLORY.

Conclusion: If TAV has agreed to confront AGLIKA, they will follow the quest-marker on the map to the ZHEFAROVICH HOUSE. If they have looted and read the note from ELLORY's body, with the threats from AGLIKA, they will also have this quest-marker, but they can no longer complete the quest.

LOCATION THREE: THE ZHEFAROVICH HOUSE

Description: The house is on a quiet, narrow street, just off of WAUKEEN'S PROMENADE. There are several armed guards on the street; they watch TAV's progress carefully. The house itself is tall, looking rather like the house of a late-medieval Dutch merchant. It is painted in a dark, unobtrusive colour, but the fittings are of exquisitely high quality; it is luxurious, but subtly so. There is a sign on the door which reads, "The Home Residence of Ms. Aglika Zhefarovich, Merchant Banker and Magistrate of Athkatla. Please direct all enquiries elsewhere."

The house itself has three primary rooms: the Reception Room, Aglika's Bedroom, and the Dining Room. The furnishings are lavish: golden chandeliers, rich colours, displays of precious china and rare paintings and jewellery. The Reception Room will be where AGLIKA meets TAV; the Dining Room and Aglika's Bedroom will be accessible only through stealth.

Aglika's Bedroom will contain several ledgers and notebooks which give more backstory, including lists of merchant wives and noblewomen she has ensnared in debt, and a short account of her journey from the Underdark. It will also have a letter from a representative of the SHADOW THIEVES, asking if she would like to integrate their operations; AGLIKA will have scribbled some notes to herself on this. It will also have, behind a painting on the wall, a safe that contains several banned arcane artefacts, mainly relating to financial good luck. TAV may steal these, but will face immediate hostility from AGLIKA if they are caught. In this room, there is also a SHINING BROOCH; if TAV passes a **DC 8 Perception Check**, they will think that it might make a good anniversary gift for ELLORY.

The Dining Room will have a lavish spread of food, which TAV may loot for camp supplies: oysters, gilded pastries, pickled vegetables, pheasants, artichokes, pears, and sparkling wine. It will also have paintings of the Underdark on the walls, depicting AGLIKA making her ascent to Athkatla; this will give the player the backstory of her arrival in Athkatla.

The Reception Room will have a great number of soft-looking chairs, as well as small tables covered with doilies, pots of tea, delicate cups and saucers, and bowls of bon-bons or slices of pretty cakes. It seems like a place where indolent noble ladies take afternoon tea, rather than a place of financial transaction; but it is a carefully maintained illusion. Behind a painting, this has the safe in which AGLIKA keeps the objects she has collected as collateral, including ELLORY's necklace.

Ideal Path:

TAV has been given the location of the house by ELLORY; they will follow the quest-marker to the house. When they approach the door, they are interrupted by several ARMED GUARDS, who ask what they think they're doing. They may either **Persuade, Intimidate, Deceive (each DC 15)** or attack the guards.

If TAV has been welcomed in by the guards, they will be directed to the Reception Room, where AGLIKA will be waiting. If they have fought their way in, they will have to find their way to the Reception Room, passing a **DC 12 Sleight of Hand Check** to unlock the door to the house; AGLIKA will still be sat in the Reception Room, but won't be expecting TAV.

In the Reception Room, TAV may then choose the tack they will take with AGLIKA ZHEFAROVICH. They will have some conversation with AGLIKA, in which some of AGLIKA's history and profession is revealed – particularly the fact that AGLIKA feels absolutely no regret or remorse about the many women she has destroyed with debt. From then on, there are three main paths: **Deceive, Persuade, or Intimidate, or Fight.**

If TAV chooses to **deceive** AGLIKA, they must pass a **DC 18 Deception roll**. On a success, TAV convinces AGLIKA they are an emissary from the COWLED WIZARDS, and that they specifically want one thing back: a necklace from a merchant under their protection. AGLIKA will vacillate, but eventually agree – giving them just the necklace, and nothing else. On a failure, AGLIKA says they're an obvious liar, turns hostile to TAV, and TAV must either fight or flee.

If TAV chooses to **persuade** AGLIKA, they must pass a **DC 20 Persuasion roll**; TAV will tell AGLIKA the tragic story of BOB and ELLORY, and tug on her heartstrings. AGLIKA will say that they are not usually soft-hearted, but that they will make an exception this one time, and returns the necklace, but nothing else. TAV may then choose to do a further **DC 30 Persuasion roll**, which will convince AGLIKA to quit her profession entirely. On failing either of these, AGLIKA turns hostile to TAV, and TAV must either fight or flee.

If TAV chooses to **intimidate** AGLIKA, they must pass a **DC 18 Intimidation roll**. On a success, AGLIKA will try to **save** face and pretend that she isn't scared, and say that she has changed her mind about wanting the necklace anyway. On a failure, AGLIKA laughs at TAV, turns hostile, and TAV must either fight or flee.

If TAV fights and defeats AGLIKA, they will find a Safe Key on her body. They will need to pass a **DC 2 Perception Check** to spot the safe hidden behind a painting; the same key will open the safe in AGLIKA'S BEDROOM. The Safe will contain the NECKLACE, along with several other rings and necklaces – none of which have particular powers, but all of which have descriptions showing their sentimental value.

If TAV flees without acquiring the necklace, or fails to pick up the necklace, see **Neutral Ending 1.**

Alternate Options:

Pure Violence: TAV can simply kill everyone in sight. This will have the benefit of allowing them to loot as much as possible in the house itself. It does, however, mean that they lose the opportunity to convince AGLIKA to reform her money-lending ways.

The Sneaky Route: There will be a chimney on the roof into which TAV can jump, as an alternate way into the house. If they sneak into the Reception Room, they will be able to stay out of the line of sight of AGLIKA, pick-pocket her, open the safe with the key (or pass a **DC 20 Sleight of Hand check**), and then retrieve the necklace. If AGLIKA notices them after the pickpocketing, she will turn immediately hostile.

Allying With Aglika: Once she has figured out that TAV is here on behalf of ELLORY, AGLIKA will offer TAV the option of working with her instead; she will suggest that TAV act as her agent, and take a 40% cut of the money ELLORY owes her. Choosing to follow this option and returning to threaten BOB and ELLORY will lock TAV out of any further trade / interaction with them.

Conclusion: TAV must now find their way out of THE ZHEFAROVICH HOUSE back to WAUKEEN'S PROMENADE, where BOB and ELLORY are waiting near the shop.

QUEST ENDINGS

TOPLINE

TAV returns to BOB and ELLORY, who have been anxiously waiting near Farkan's Food-Stuffs in WAUKEEN'S PROMENADE. TAV hands over whatever they have been able to salvage, and is rewarded with a rather glamorous (and useful) outfit, made from arcane materials that they aren't able to sell in Athkatla.

IDEAL – RETURNING WITH THE NECKLACE

BOB and ELLORY are thrilled. TAV is rewarded with the GREGARIOUS GARMENT: it is a robe with an armour class of 11, which gives the wearer advantage on Persuasion and Deception checks, and a +1 to Charisma. It is covered with little embroidered faces with different expressions; similar to the masks of Greek tragedy / comedy. TAV may also now trade with ELLORY.

- Other factors:
 - o If AGLIKA is dead, TAV may tell BOB and ELLORY they have nothing to worry about any more; they may do this in a kind way, or they may berate ELLORY and tell her never to do anything this silly again.

- If they have picked up the SHINING BROOCH, they may slip it to BOB, who will whisper that it is the perfect anniversary gift.
- TAV may also choose to gift BOB and ELLORY some money to pay off their debts and get their business going again; this will come from their own supplies, and get disapproval from all companions.

NEUTRAL 1 – RETURNING WITH NOTHING:

BOB and ELLORY are disappointed, but understanding; they thank TAV for trying, and say they will focus on paying off their debts. TAV can choose to apologise or to be rude about it; either way, BOB and ELLORY maintain some dignity. TAV can now trade with ELLORY, but the GREGARIOUS GARMENT is not available in her wares.

- Other factors:
 - If AGLIKA is dead, TAV may tell BOB and ELLORY they have nothing to worry about any more; they may do this in a kind way, or they may berate ELLORY and tell her never to do anything this silly again. ELLORY will say that she doesn't
 - If they have picked up the SHINING BROOCH, they may slip it to BOB, who will whisper that it is the perfect anniversary gift.
 - TAV may also choose to gift BOB and ELLORY some money to pay off their debts and get their business going again; this will come from their own supplies, and get disapproval from all companions.

FAILURE 1 – INITIAL REFUSAL OF THE QUEST or ABANDONING THE QUEST MIDWAY THROUGH

TAV may find BOB's body on the street outside the ZHEFAROVICH HOUSE; he has tried to fight his way in, but been defeated soundly by the guards. If TAV loots BOB's body, they will find 75 gold, a bundle of imported fabric worth 10 gold, and a standard dagger. TAV cannot trade with ELLORY.

FAILURE 2 – KILLING BOB & ELLORY

If both BOB and ELLORY have been killed, TAV may follow the letter on ELLORY's body to AGLIKA's house, but they will receive no reward for acquiring the necklace.

FAILURE 3 – SIDING WITH AGLIKA

If TAV sides with AGLIKA, they may choose to threaten BOB and ELLORY when they return (they may also choose to simply return the objects / say they have nothing, in which case see IDEAL or NEUTRAL 1). BOB and ELLORY cower with fear, and give over everything they have in their purse; TAV is rewarded with 200 gold. TAV now cannot trade with ELLORY.

If TAV does take the money from BOB and ELLORY, they may choose to return to AGLIKA to give her the 60%. If they do, AGLIKA will give them a silver candlestick (worth 15 Gold) as a reward. If they do not, if AGLIKA spots TAV again in Athkatla, she will be immediately hostile.

DIALOGUE EXAMPLES

EXAMPLE ONE:

[CONTEXT: *Quest Middle; Ellory has just revealed that she is in an enormous amount of debt to a mysterious money-lender*].

ELLORY: I didn't want you to be worried! I thought I could fix it with one little loan, just to smooth us over. But then we had another shipment fall through, and I couldn't pay it back right away, and the interest kept building up, and suddenly I just owed her *so much*. And the worst thing is – I gave her your mother's necklace as security.

BOB: You did *what*? But - that's the only thing I have left from her. My father pawned everything else she owned.

ELLORY: I know! I'm so sorry. I thought I'd be able to get it back by now, and you'd never have to know. But it's all gone wrong, and I just don't know what to do.

TAV:

1. You trusted a money-swindler with someone else's family heirloom? That's not just foolish, that's insane.
2. You don't need to feel so guilty. Someone preyed on you. They're in the wrong.
3. Sorry, but who exactly is this mysterious money-lender?

ELLORY:

[Response to 1]: I know, I was so stupid. But I thought she was my friend. She was called Aglika. I trusted her. I don't know why, but she was just so easy to talk to. She was gentle, and she listened to me – *really* listened. And when we had money problems, and I didn't want to worry Bob – it just made sense to ask her. And when she asked for something valuable to secure the loan – it was the only thing I could think of. But I had no idea it would end like this.

[Response to 2]: But I could have told someone. I could have told you, Bob. I know I should have. Instead, I just let the guilt eat me up. I thought – I've caused this problem, and I'll fix it. But I couldn't fix it, and I should have realised that. Instead, it all just got worse and worse, and now I just don't know what to do.

[Response to 3]: She was called Aglika. I met her at the bathing-house. I thought she was a noble lady. She seemed like one, dressed the part and everything. I thought we were friends. I

was embarrassed when I found the errors in our accounting, and I didn't want to worry Bob. So I asked her, because I knew she gave loans to other ladies. But as soon as I couldn't make the first payment – she was terrifying. I got these letters, threatening me; I started to see armed men hanging around our house. But I didn't want to admit what I'd done.

TAV:

1. I can't stand parasites like that. I'll get your necklace back, and wipe out your debt to boot.
2. I'll have a look for her, but I'd better get something in return.
3. Sounds like you've got a pretty tricky problem to deal with. I hope you figure it out.

EXAMPLE TWO:

[Context: TAV is trying to get out of the situation with BENCE FARKAS, who has not been deceived at all by their performance of a robbery].

BENCE FARKAS: What the Hells do you think you're doing? This is a respectable establishment, not some tavern where any scum of the earth can kick the dirt in. Mark my words, the Cowled Wizards will have you strung up by the end of the day!

TAV:

1. [DECEPTION] I'm from an amateur dramatic club. This has all been part of the marketing campaign for our new production of 'Lolth and Eilistraee: a Drow Romance'. I'm in the starring role!
2. [PERSUASION] The Cowled Wizards? But I'm a representative of the Cowled Wizards, here to check your security systems. And you, my good sir, have passed with flying colours!
3. [INTIMIDATION] Stand down, or I'll make you a quarter-ling.
4. I'm sorry, this has all been a terrible misunderstanding. Perhaps some gold could smooth things over? [100 Gold]
5. *Attack.*

BENCE FARKAS:

[Response to 1; SUCCESS]: Amateur dramatics? I've always despised actors. Too keen on showing themselves off, and no respect for hard labour. But I suppose you can't be blamed for your – proclivities. Go on then, be on your way, and stop bothering my customers.

[Response to 1; FAILURE]: You expect me to believe that *you're* an actor? That people would pay to see *your* ugly face? I don't know what you're up to, but I don't trust it. Guards!

[Response to 2; SUCCESS]: I hadn't heard about this. It wasn't in the newsletter. And of course I passed. This is an establishment that cares for its customers. Now get out, before I complain to your guild-leader about you bothering my clientele.

[Response to 2; FAILURE]: Do you think I'm fresh out the womb? Do you think I just crawled my way into Athkatla from a sewer? Do you look at me and see a galumphing fool? I'll have your guts for garters, my Cowled friend.

[Response to 3; SUCCESS]: Oh, well – I certainly didn't mean to get in your way, my good Saer. Please, have a look around. Take a cake, on the house!

[Response to 3; FAILURE]: You *dare* to threaten me? Do you *know* who I am? I am the three-time consecutive winner of Athkatlan Food Establishment of the Year, and you will pay for this disrespect!

[Response to 4]: That's rather a pitiful attempt at a bribe, I'd say. But try again. See if you can't muster a more worthy offer.

EXAMPLE THREE:

[Context: *Quest Middle, at the ZHEFAROVICH HOUSE. TAV and AGLIKA are discussing her business.*]

AGLIKA: Shall we have some tea? I have it imported from Waterdeep. It's rather an exquisite treat.

TAV:

1. *Drink the tea.*
2. *Pretend to drink the tea.*
3. *Refuse to drink the tea.*

NARRATOR:

[If you drink the tea] The tea *is* exquisite. It is a light, delicate flavour: herbal. It sends a feeling of warmth from the top of your head to the tips of your toes. This really is a magnificent house, you think. And what a wonderful hostess!

[If you pretend to drink the tea] You get near enough to the tea to smell it: floral and delicate, just as she said. But while you're pretending to sip, you see Aglika smile almost imperceptibly; as if she's pleased about something.

[If you don't drink the tea] Aglika frowns, but she doesn't push it. You wonder if there was something in the tea that would have made this conversation go a lot easier for her.

AGLIKA: Now, about my little business. I prefer to think of myself as providing a service, or even a charity. There are so many women in need of spare cash, who have their own reasons for wishing it to be secret from their husbands. Who am I to judge? I know how terrible it can be, struggling under the thumb of a wretched man. I set them free. And who would blame me, for taking a little fee for such an important task?

TAV:

1. You're taking advantage of these women. You pretend to be their friend, and then you bankrupt them with unfair interest. You're no saviour.
2. I think you're doing a wonderful thing. Finding easy marks and draining the gold out of them, while making them too embarrassed to admit what's happening? It's genius, really.

AGLIKA:

[Response to 1] Well, we're feeling feisty today, aren't we? What makes you think you can come to a woman's house accuse her of such terrible things? It's very improper.

[Response to 2] Perhaps I wouldn't phrase it quite like that. But – thank you. I suppose.