

QUESTLINE

MONTHLY

WEALTH
OF THE
WICKED

A Wealth & Gold Themed Supplement

FREE VERSION

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5TH EDITION SUPPLEMENT

WEALTH OF THE WICKED

A WEALTH & GOLD THEMED SUPPLEMENT

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Hello, my name is Carson and I am creator and writer behind Questline. Nearly eight years ago I first discovered Dungeons & Dragons and it has been a creative outlet for me ever since. I found myself constantly weaving story elements together to create plots and situations that I thought players and DM's alike would enjoy. So years later here I am, my passion for D&D is stronger than ever and I spend much of my free time writing homebrew for Questline! My dream is to one day turn my passion for writing and creation into a career, and you are helping me to do just that. So thank you, I greatly appreciate your support!

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CREDITS & THANKS

This supplement wouldn't have been possible without the help of several talented and dedicated individuals, who collaborated with me to make this supplement a reality. Please, take a moment to acknowledge the work of everyone who contributed their time and effort. I want to send a special thanks to each of you for helping me finish this quest.

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CONTENT OVERVIEW

Issues of Questline Monthly will contain a unique fantasy setting built around enthralling lore, enriched with enticing locations, and populated with engaging characters and imaginative monsters. Giving Game Masters a foundation to create new adventures or to influence their existing world. And providing players access to irresistible new player options, extraordinary new spells, and thrilling items. Where will your quest take you?

INTEGRATION

Avarus, can be seamlessly integrated into your current campaign setting, allowing players to continue their adventure in a luxurious setting so they can gain experience, upgrade equipment, or take a break from their current objectives. You can place the opulent city of Avarus wherever you see fit, preferably in a region capable of obtaining great wealth and prosperity.

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LORE



AVARUS, CITY OF OPULENCE

DRAGONIC GREED
CULT OF THE COIN

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AVARUS, CITY OF OPULENCE

The streets of Avarus are bustling with energy and sounds of urgency fill the air. Caravans hastily move cargo through busy streets, children run weaving between droves of people, and merchants project their voices advertising their wares to passing customers. The city is filled with hundreds of skilled artisans, each one a mastercraft in their specialization. Shops line the streets with the highest quality goods. And citizens of Avarus can find entertainment available around every corner, including theater halls, gambling houses, and courtesan chambers. Thousands of travelers flock to Avarus to spend their gold and live lavishly, making it home to many of the world's most affluent individuals.

Avarus is known as the Gilded City, not only because its streets and structures are trimmed in gold, but because of how wealthy the city has become. The city has continued to provide those who can pay an opulent lifestyle for several generations. Although, beneath the city lies a dark secret that remains unknown by those who spend their gold above.



DRAGONIC GREED

Hundreds of years ago, an ancient red dragon, named Mammon claimed the city as his and created a lair beneath it. Mammon instilled fear in the residents, demanding they pay a tax in gold each month or else he would lay ruin to the city, and burn them to ash. Throughout the years, Mammon demanded more and more gold from the residents of Avarus, forcing them to find ways to further build the city's wealth or face his wrath.

Generations later, the city is known for its luxurious markets and world-class entertainment. Every day hundreds of thousands of gold pieces exchange hands throughout the city. Mammon the Gorged continues to collect a gold tax unbeknownst to all except the Cult of the Coin who keep Mammon and the city's origins a secret from others. The cultists perceive Mammon the Gorged as their "Master" and believe without the dragon's guidance the city would have never achieved this level of success. They continue to serve Mammon the Gorged by offering the dragon large sums of gold each month, keeping it from annihilating the city, and saving those who are oblivious of the threat below them.

CULT OF THE COIN

The city itself has its own governing body and army to defend it. Although, the ones who pull the strings and make the decisions within the city are unseen. A mysterious organization called the Cult of the Coin has seeded deep roots of corruption within the city. Their numbers are unknown, but they are the shopkeepers who take pride in their store. They are the guards who keep a watchful eye on merchandise. And they are the children who sit outside the bakeries, enjoying the smell of freshly baked bread wafting from within. They have one simple goal, to collect gold and give it to their "Master" who slumbers below.



PLACES OF INTEREST



AVARUS, CITY OF OPULENCE

GOLDEN HOUR
HALCYON HOLDINGS
MIDAS GOLDEN HOUSE
RADIANCE EMPORIUM
THE MOLTEN HOARD

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AVARUS, CITY OF OPULENCE

Avarus is a city of opulence and excess, where the streets are paved with gleaming gilded marble and the air is thick with the sounds of music and laughter. At every turn, there is something new to see or do, from grand theaters and luxurious ballrooms to bustling marketplaces and beautiful gardens.

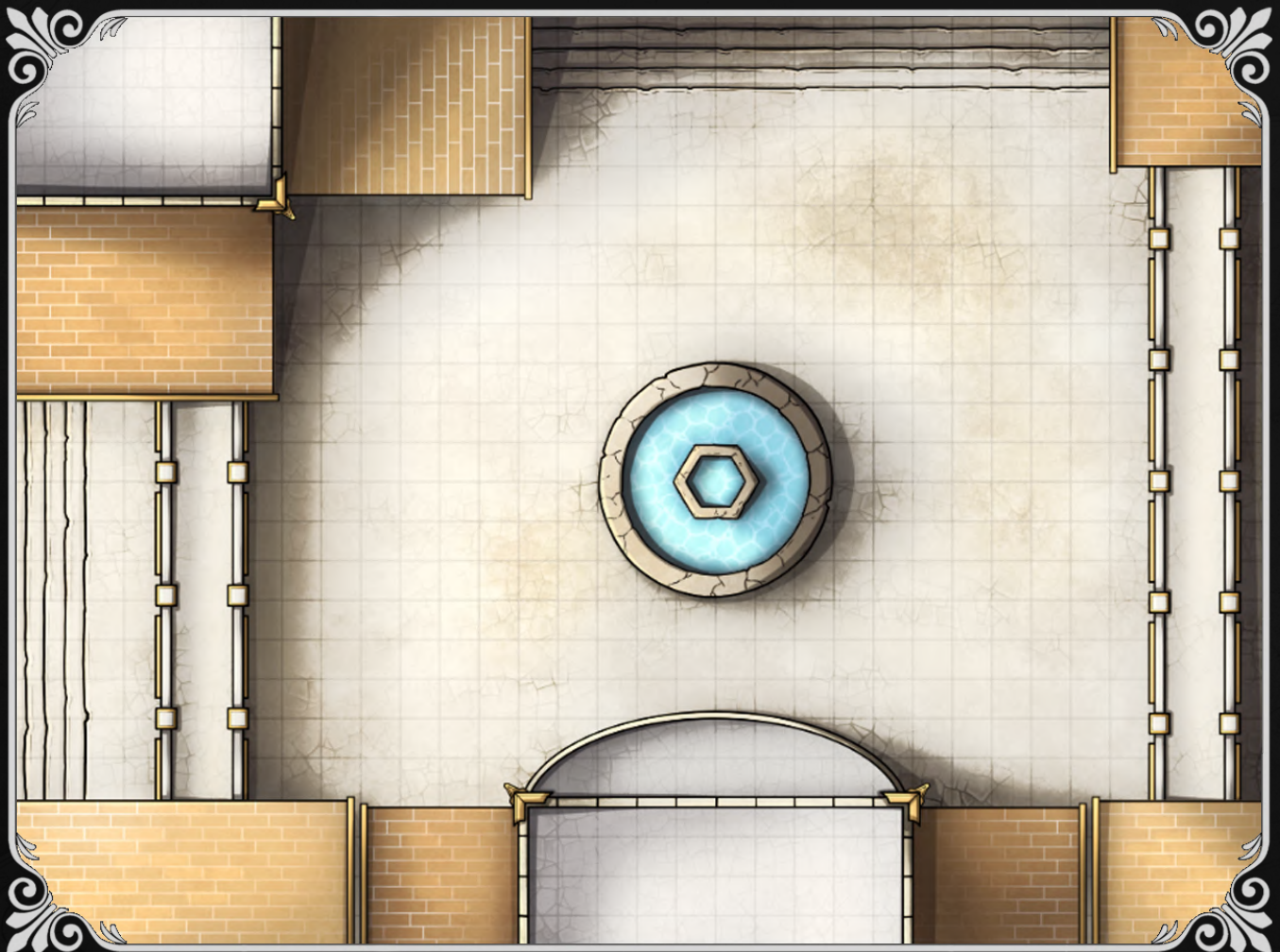
The city is a glittering hub of trade and entertainment, with merchants from all corners of the realm coming to sell their wares and performers from every discipline vying for the attention of the wealthy and powerful. No expense is spared in the pursuit of pleasure, and the city is filled with all manner of indulgences, from fine dining and rare wines to courtesans and gambling.

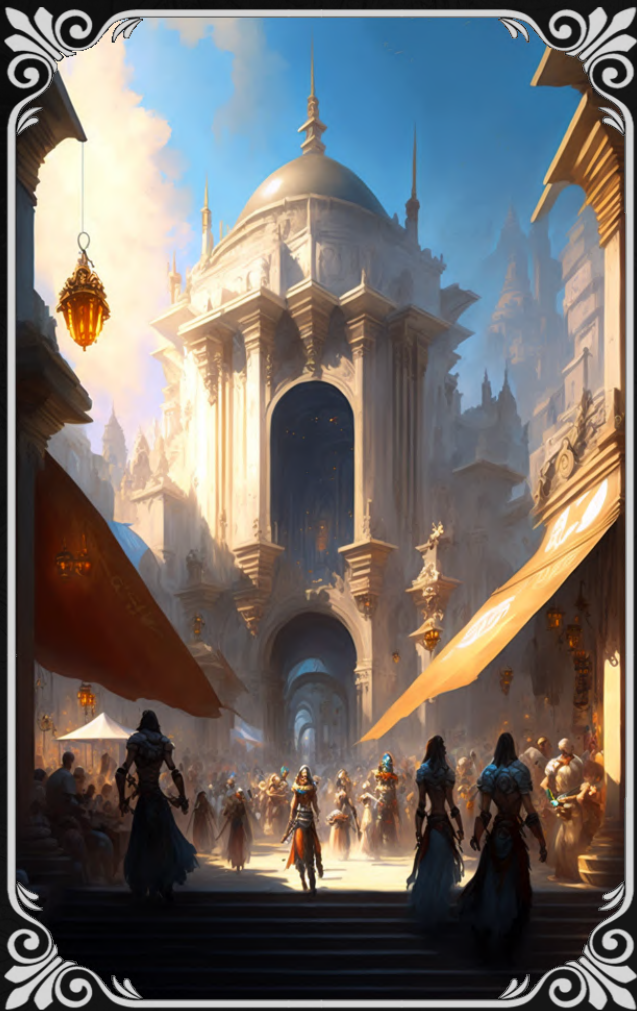
But beneath the surface of Avarus' splendor lies a darker secret. The Cult of the Coin, hidden from the eyes of the general population, worships the ancient red dragon Mammon that dwells beneath the city. The cultists believe that the city's success was guided by the dragon, and so they serve it by giving it great quantities of gold.

Despite the extravagance of Avarus, there is a darker underbelly to the city. Behind the scenes, powerful factions vie for control, and the city's glittering facade hides a seedy underworld of corruption and deceit. Still, for those who can afford it, Avarus remains a paradise of endless entertainment and endless possibility.

AVARUS ENCOUNTERS

Lvl. 3	Encounter
Easy	Acolyte of Mammon(2)
Medium	Acolyte of Mammon(1), Fanatic of Mammon(1)
Hard	Acolyte of Mammon(2), Fanatic of Mammon(1)
Lvl. 6	Encounter
Easy	Taxman of Avarus(1)
Medium	Gilded Gargoyle(3)
Hard	Acolyte of Mammon(2), Fanatic of Mammon(2), Warlock of Mammon(1)
Lvl. 9	Encounter
Easy	Fanatic of Mammon(2), Warlock of Mammon(1)
Medium	Avarus Merchant(2), Halcyon Vault(1)
Hard	Taxman of Avarus(2)
Lvl. 16+	Encounter
Hard	Mammon the Gorged(1)





THE MOLTEN HOARD

Deep beneath the opulent city of Arvarus, hidden from the eyes of its inhabitants, lies the lair of Mammon the Gorged, known as the Molten Hoard. An imposing fortress of blackened stone and walls lined with molten gold lead down to unimaginable riches and danger.

Guarded by the Cult of the Coin, devoted followers of Mammon, the cultists worship the dragon as a deity and will stop at nothing to protect their master's hoard. Clad in robes of dark red and carrying gleaming swords, they patrol the lair's entrance, vigilant for any intruders who might dare to try and steal from the dragon's hoard. They are devoted to their master, and would gladly lay down their lives to protect it and its treasure.

At the burning heart of the lair lies a vast chamber. The air here is thick with the smell of burning metal. Molten gold rains down, dripping from golden stalactites hanging above. In the center of the chamber, a lake of molten gold bubbles and churns, casting a fiery light upon the hoard that rests within it. Piled high in the sea of liquid gold, a massive hoard has created an island of treasure for Mammon to rest upon. The treasure itself is a dazzling array of gold coins, gemstones, and other precious objects. The hoard glows with blazing intensity as if it were a living embodiment of the dragon's own power and might.

RADIANT EMPORIUM

The Radiant Emporium was a grandiose market that stretched for miles through the center of the opulent city of Arvarus. Its streets were lined with gleaming white marble and gold filigree, and each shop was adorned with sparkling jewels and shimmering fabrics.

The market was a veritable wonderland of exotic goods and luxuries, with merchants from every corner of the realm offering their wares for sale. There were stalls selling fine silks from the East, rare spices from the South, and precious gems from the North. There were also vendors selling magical potions, enchanted weapons, and other rare and mysterious items.

At the heart of the market was the grand bazaar, a massive open-air plaza where the wealthiest and most influential merchants gathered to sell their finest goods. Here, one could find exotic animals, rare artworks, and other treasures beyond price.

Despite its opulence, the Radiant Emporium was a place of great diversity and tolerance, with people of all races and classes coming together to trade and conduct business. It was a place where one could find anything they desired, no matter how obscure or rare. And as the sun set on the city, the market's sparkling lights cast a warm glow over the city, making it a place of wonder and delight for all who visited.



CHARACTERS OF INTEREST



EDRICK ARNOULT, MAGNATE OF AVARUS
FINANCIER CALUVULL
HOUSE MASTER MIDAS
MATRON YESRIE DUSKVALE
TRADER PAEDREY KEENSUN

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EDRICK ARNOULT MAGNATE OF AVARUS

Edrick Arnoult, Male Human (Neutral Evil)

Personality. Edrick doesn't concern himself with what is right or wrong, only with what action will reap the most rewards.

Appearance. Edrick is a 47-year-old male human magnate of Avarus. He stands 177cm (5'9") tall and has an average build. He has messy black hair and a widow's peak hairline. He has a mustache and a goatee which is also black and peppered with grey.

Characteristics

Ideal. Greed: Edrick is only in it for the money. (Evil)

Bond. Edrick pursues wealth to serve Mammon the Gorged.

Flaw. Edrick is never satisfied with what he has and always wants more.

Background

Born into the prestigious Arnoult family, Edrick was raised to believe that the end always justifies the means. He was sent to the best schools and groomed to take over the family's business empire, which had been built on a foundation of unscrupulous deals and underhanded tactics.

As a young man, Edrick excelled in his studies and quickly rose through the ranks of the family business. He was ruthless and cunning and had a talent for manipulating people and situations to his advantage.

When he inherited the Arnoult family business he was told about the [Cult of the Coin](#) and how the Arnoult family had served an ancient red dragon beneath the city for generations. Following his enlightenment, he was initiated into the cult, and Edrick quickly became increasingly obsessed with accumulating wealth and power to better serve his new master, [Mammon](#).

Edrick is willing to do whatever it took to achieve his goals. Edrick learned of the ancient Ironjour Timberland, a dense and sprawling forest that was said to be home to the finest lumber in the world, he saw an opportunity to make a fortune. He knew that the forest was protected by powerful druids and fey creatures, but he was determined to find a way to exploit its resources.

After much searching, Edrick contacted a dubious company known as Fellsaw, which specialized in the business of felling trees, cutting, and preparing timber. Edrick struck a deal with Fellsaw, agreeing to pay them a hefty sum to clear the Ironjour Timberland of its ancient trees. The company accepted the offer and set to work cutting down the massive trees and hauling the lumber back to the city. Where it would be sold to merchants from across the Material Plane for exorbitant amounts.



EDRICK ARNOULT QUEST

Below are possible quests that could be given to adventures, creating enticing plot points for GMs to easily implement the material within this supplement.

WALKING BANK

[Halcyon Holdings](#) is transporting some of Edrick's gold to a separate deposit outside of Avarus. The bank is willing to repay their clients any gold lost under their services. Edrick is requesting the party to act as bandits and intercept the [halcyon vault](#) carrying his gold, and then return it to him secretly. So he may keep his gold and have Halcyon Holdings unknowingly pay him the gold they "lost".

SABOTAGE

A new business venture has begun by a young promising merchant that could be damaging to the Arnoult family's business. Edrick will pay a great reward to the party if they assassinate this merchant, or somehow destroy the merchant's new business.

IRONJOUR TIMBER

Edrick Arnoult has paid the Fellsaw to illegally harvest lumber from the sacred Ironjour Timberlands. The magnate will pay adventurers to transport this illegal lumber into the city and evade detection by authorities.

You can learn more about the Ironjour Timberland and the Fellsaw in the Questline Monthly issue, [Last of the Sacred](#).

GAME MASTER RESOURCES



BROTHELS

COURTESAN MECHANICS
SERVICES
COURTESAN RACES

GAMBLING HALLS

DICE GAMES
CARD GAMES

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BROTHELS

A place of business that can be found in many towns or cities, a brothel offers relaxation and entertainment of a certain variety to those that have the coin for such indulgences. Brothels range in quality of both courtesans and offerings, which generally include baths, lodging, massages, entertainment, food, and drink. The main attraction of a brothel is the courtesans themselves and depending on who you get and how many coins you have, the experience can be euphoric or scarring.

COURTESAN MECHANICS

When using the service of a courtesan, a player must make a Performance check. The Performance check DC depends on the courtesan's expertise. Succeeding in a Performance check will result in a variety of different benefits within the brothel and throughout the city. However, failing the performance check may result in a lowered reputation within the city, and refusal of certain goods and services.

COURTESAN TABLE

Expertise	Price	Performance Check DC
Novice	5g	10
Standard	20g	15
Professional	100g	20

SERVICES

Brothels offer a range of services for patrons to help them relax or fulfill important needs. These services are all performed by the courtesans or even the master or matron of the house. These services can range from relaxation to espionage, theft to entertainment. Entertainment at a brothel varies, but usually includes dances, displays of skill, songs, and music. Relaxation services include massages and bathing, services that help wary souls rest faster than usual. Brothels are places of various morals, but they do have one rule that all follow, no coin, no services.

BROTHEL SERVICES

Service	Cost	Effect
Food	10sp - 4gp	a meals worth of food
Drink	10sp - 4gp	a beverage, alcoholic and nonalcoholic
Relaxation or Entertainment	4g - 20g	take a short rest
Overnight Stay	5g - 20g	take a long rest
Courtesan	5g - 100g	see to courtesan chart
Information	100g	gain information about a patron
Stolen Items	5g - 250g	gain an item stolen from a patron
Assassination	100 - 1000gp	the house will kill a patron if GM allows this option



COURTESAN RACES

HUMANS

The most common and widely spread race, they vary in shape, size, and background more than any other race. Humans will have a variety of reasons why they would end up becoming a courtesan, but most brothels tend to be the easiest of races to handle when hired for their services.

Expertise	Benefit
Novice	10% discount on services in the brothel
Standard	30% discount on services in the brothel
Professional	30% discount on services in the brothel and advantage on Per

ELVES

Though fairly common, finding an elven courtesan is far less so. Elves look lowly upon those that fall into working for such a place. Elves that become courtesans are usually young and have been ostracized from their societies for reasons of shame or disgrace, and they lack resources or skills to make a living, so they resort to other means for coin. Elven courtesans are usually expensive due to their rarity within brothels and have a reputation for being hard to impress.

Expertise	Benefit
Novice	+1 bonus on Persuasion checks with the residents of the city where the brothel is located for the next 24 hours
Standard	+2 bonus on Persuasion checks with the residents of the city where the brothel is located for the next 24 hours
Professional	+3 bonus on Persuasion checks with the residents of the city where the brothel is located for the next 24 hours

DWARVES

Another common race to find, dwarves are between humans and elves in rarity at brothels. Dwarves enjoy a good time, and some will become courtesans for the drinks and fun. Other dwarves will end up in this life because they were cast out by their families and they need to make a living. Dwarves do not look down upon those that work in brothels, accepting it as work, but they prefer jobs they feel are more productive. Those that work in brothels are not hard to impress but are a challenge to keep up with their boundless love of drink and fun.

Expertise	Benefit
Novice	1 free meal and drink of choice
Standard	free food and drink while purchasing services in the brothel
Professional	free food, drink, and free overnight stay in the brothel for 1 day

TIEFLINGS

Often treated as dregs of society and forced to live in unsavory areas of cities, some tieflings find their way through life as a courtesan. Their appearance makes them popular among the other workers of the brothels as it adds to the air of sin in the establishments. Tieflings are surprisingly charming and use their influence to get the most coin out of their customers.

Expertise	Benefit
Novice	+1 bonus to the next Charisma saving throw you make before your next long rest
Standard	Advantage on the next Charisma saving throw you make before your next long rest
Professional	Advantage on Charisma saving throws before your next long rest

HALF-ELVES

Generally accepted into the societies of both humans and elves, half-elves tend to feel like outsiders and wander, trying to find their place in the world. Some find their place in brothels, enjoying the connection they get from somewhere they are accepted.

Expertise	Benefit
Novice	a free relaxation or entertainment service
Standard	a free piece of information
Professional	a free stolen item

HALF-ORCS

Intelligent and cunning, half-orcs are more than just brutes, though their orcish heritage is plain for all to see. Those that live among humans are generally treated poorly and are forced to earn their place through hard work or great deeds, but not all achieve this status. Some half-orcs find themselves in brothels where they earn their living being both courtesans and guards for the house. Their strength makes them dangerous partners, but they have a savage beauty that some find appealing.

Expertise	Benefit
Novice	+1 bonus on Intimidation checks with the residents of the city where the brothel is located for the next 24 hours
Standard	+2 bonus on Intimidation checks with the residents of the city where the brothel is located for the next 24 hours
Professional	+3 bonus on Intimidation checks with the residents of the city where the brothel is located for the next 24 hours

PLAYER OPTIONS



BACKGROUND

FINANCIER
DEBT COLLECTOR

SUBCLASS

BARDIC COLLEGE: COLLEGE OF FORTUNE
OTHERWORLDLY PATRON: MASTER OF COIN

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BACKGROUND:

FINANCIER

Financiers use coin to get more coin. They are familiar with economics, arithmetic, and risk assessment. They are purveyors of securities and loans. The best bankers are good judges of character. They are most often associated with institutions but may also be independent operators.

Skill Proficiencies: Insight, Persuasion

Tool Proficiencies: Finance Tools

Languages: One Language of Choice

Equipment: A ledger book, an abacus, a merchant's scale, a small chest, a lock, a set of fine clothes, a letter of reference from an accredited institution, two pouches, and 25 gp.

FEATURE: NOSE FOR GOLD

When you do not have the coin you need on hand, you know from whom you might borrow it. Actually securing a given loan is never promised and the terms must always be negotiated. That said, you know who has the capital and your expertise will get you a meeting.

VARIANT FEATURE: SILVER TONGUE

With dealing with various businesses and criminals for so long you have become a natural haggler for goods you wish to procure. Shops are more likely to give in to your demands for lower prices on goods you are attempting to attain. Your reputation amongst traders has spread throughout and very few shop owners are interested in having you in their shop for longer than needed. They want you out as fast as possible so expect there to be a few occasions where you will pay the full price for goods.

SUGGESTED CHARACTERISTICS

Bankers tend toward the practical and calculating. They are excited at the promise of growth and expansion. They may be motivated by a sense of personal gain or by contributing to the overall economic security of their community or both. They do tend to favor legal and lawful means toward their goals, as their work supports complex civilization and is in turn legitimized by the same.

PERSONALITY TRAITS

d8

- 1 Nothing feels better than making a good deal.
- 2 I once saw a dragon hoard and I have never stopped thinking about having a hoard of my own.
- 3 Having money makes you attractive to creditors but a good reputation makes you attractive to everybody.
- 4 I am thoughtful and always think through the consequences.
- 5 I am secretly a romantic; I would take on the greatest risks for love.
- 6 Humor makes people comfortable and I show them I am comfortable by laughing often and loudly.
- 7 I get more excited by what I can get out of collateral and repossession than what I can make from interest.
- 8 Collections are my favorite part of the job - especially when a shakedown is in order.



COLLEGE OF FORTUNE

While many bards travel around the world, singing of adventures and tall tales while they gather information to share with the world, it is those who are part of the college of fortune who use their influence for trade and financial benefits. These bards can serve as messengers for prominent trade guilds or craftsmen, taking a small cut for themselves; proprietors of magical shops stocked with wondrous supplies that they trade for coin or gossip; or even act as the head of a craftsman guild that strives to create a vast network of trade where they are in control of the flow of gold.

SILVER TONGUE

When joining this college at 3rd level, you have learned to subtly manipulate the ways of trade negotiations to your favor and gain the following benefits.

- You have advantage on Charisma (Persuasion) checks when interacting with creatures for trade or business transactions, such as when buying or selling items.
- While staying in a city or town, you can maintain a modest lifestyle for yourself and up to 5 other creatures of your choice without paying the daily gold cost. This improves to a comfortable lifestyle at 5th level, a wealthy lifestyle at 10th level, and an aristocratic lifestyle at 15th level.
- While in a city or town, you can spend 1 hour magically enchanting your words with the local shopkeepers to sell magic items without spending the normal required days searching for a buyer.

SUSTAINED SUPPLIES

Also at 3rd level, when you or an ally within 60 feet casts a spell that requires material components, you can expend one use of Bardic Inspiration as a reaction to fulfill the material component required by the spell. This reaction can fulfill the requirement for all material costs that total no more than 100 gp.

The cost of material components that can be affected by this feature increases to 250 gp at 5th level, 500 gp at 10th level, and 1,000 gp at 15th level.

ENCHANTED ARGUMENT

At 6th level, your enchanting words have given you insight into using enchantment-style spells. Choose two spells from any class's spell list that is from the Enchantment school of magic. A spell you choose must be of a level you can cast, as shown on the Bard table, or a cantrip. The spells you choose to count as bard spells for you but don't count against the number of bard spells you know.

You do not need to provide the verbal, somatic, or material components that do not have a specified gold cost, as part of casting these spells.

FORCED ACQUIESCENCE

At 14th level, you have grown strong enough with your magically laden words to bend the results in your favor. When you or a friendly creature casts a spell that requires at least one creature to succeed on a saving throw, you can expend one use of Bardic Inspiration to roll a Bardic Inspiration die and subtract the number rolled from one creature's saving throw.



OTHERWORLDLY PATRON:

MASTER OF COIN

Your patron is a Master of Coin, an entity obsessed with wealth and prosperity. They are known to be calculating and cunning, always seeking to increase their own wealth and power. As a result, individuals possessing immense wealth make pacts with a Master of Coin to literally purchase their power. These avaricious entities demand a hefty price for their magic, requiring a constant stream of gold and riches. In exchange for a warlock's loyalty and gold, a Master of Coin will grant them access to powerful magic related to wealth and prosperity.

ORIGINS OF PROSPERITY

Decide how your character amassed enough wealth to purchase their warlock abilities from a Master of Coin. Consult the Prosperity Table for a possible origin of your wealth and power.

d6 Origin

1. **Noble.** You are an heir to the throne. You come from a family of noble blood and have access to vast amounts of gold from your family heritage.
2. **Tycoon.** You are a highly successful trader. You have built a business empire that makes an immense amount of profit.
3. **Financier.** You have learned a great deal of financial skills when working for a bank. Using your skills you can easily earn wealth in a multitude of ways.
4. **Treasure Hunter.** After making a huge discovery and striking it rich you used your newfound wealth to purchase your warlock powers.
5. **Family Heirloom.** An heirloom of immense value was passed down to you. After striking a deal with a high-class merchant you made enough money to purchase your powers.
6. **Life Savings.** You worked diligently for most of your life and saved frugally. You spent these life savings to acquire your warlock powers.

EXPANDED SPELL LIST

The Master of Coins lets you choose from an expanded list of spells when you learn a warlock spell. The following spells are added to the warlock spell list for you.

MASTER OF COIN EXPANDED SPELLS

Spell Level	Spell
1st	<i>charm person, identify</i>
2nd	<i>enhance ability, fool's gold</i>
3rd	<i>locate treasure hoard, major image</i>
4th	<i>compulsion, secret chest</i>
5th	<i>creation, geas</i>



BONUS CANTRIPS

At 1st level, you learn the *Coin Barrage* and *Currency Compass* cantrips. They count as warlock cantrips for you, but they don't count against the number of cantrips you know.

GREAT VAULT

At 1st level, you gain access to the Great Vault, an extraplanar storage of infinite capacity accessible only to you. As an action, you can do one of the following:

- You deposit any number of gold pieces in your possession into the Great Vault. You cannot deposit any gold piece that is magical, unmovable (as though it were affixed to a part of the environment), or in the possession of another creature.
- You withdraw any number of gold pieces from the Great Vault into your possession.

For the purpose of using this feature, you can use gold pieces stored in the Great Vault as though you were holding them. The Great Vault and its contents persist even if you are killed. However, it is then only accessible by your Patron.

SPELLS



CURRENCY COMPASS
FOOL'S GOLD
COIN BARRAGE
LOCATE TREASURE HOARD

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LOCATE TREASURE HOARD

3rd-level divination

Casting Time: 1 action

Range: Self

Components: V, S, M (a golden compass)

Duration: Concentration, up to 1 hour

Classes: Bard, Cleric, Sorcerer, Warlock, Wizard

You sense the direction and distance of the largest hoard of treasure within 5 miles if any are present. Treasure hoards are defined as a type of wealth deposit consisting of a variety of different metal-based objects, including precious metals, stones, ceremonial artifacts, and coins. A treasure hoard must have a combined value of at least 1,000 gp to be sensed.

COIN BARRAGE

transmutation cantrip

Casting Time: 1 action

Range: 15-foot cone

Components: V, S, M (20 coins worth at least 1 cp each, which the spell consumes)

Duration: Instantaneous

Classes: Bard, Wizard

You imbue a fist full of coins with magic causing them to explode from your palm. Each creature in a 15-foot cone must make a Dexterity saving throw or take 1d6 bludgeoning damage.

This spell's damage increases by 1d6 when you reach 5th level (2d6), 11th level (3d6), and 17th level (4d6).



ITEMS

COLLECTION BAG
FINANCE TOOLS
HAND OF MIDAS
HALCYON PLATE ARMOR
RISKY WAGER

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RISKY WAGER

Weapon (any), rare (requires attunement)

Risky Wager is a weapon made of a shimmering, golden metal that seemed to glow from within. Its handle is adorned with intricate arcane symbols of wealth and greed. The magic of Risky Wager lies in its ability to store gold pieces within it and convert them into magical power.

However, those who wield this weapon must be willing to take risks. The more gold that is placed within it, the more powerful the weapon becomes. When fully charged with gold, this weapon can deal with devastating blows. But with each swing, wielders risk their fortunes being lost to their greed.

You have a +1 bonus to attack and damage rolls made with this magic weapon.

Lucky Strike. Once per day, when you make a melee weapon attack with this weapon, you may roll an additional d20. You can choose to use this after you roll the die, but before the outcome is determined. You choose which of the d20s is used for the attack roll.

Risk It All Risky Wager can hold up to 100 gold pieces. As an action, you can deposit or withdraw any number of gold pieces you desire. Critical hits with this weapon deal additional weapon damage depending on the number of gold pieces stored within it. However, if you critically fail when making a weapon attack with this weapon, the gold pieces stored in the maul's head are destroyed and cannot be withdrawn.

Gold Pieces	Additional Damage
25+	+1 weapon damage die
50+	+2 weapon damage die
75+	+3 weapon damage die
100+	+4 weapon damage die



STATBLOCKS



MEMBERS OF OPULENCE

AVARUS MERCHANT
AVARUS MAGNATE
TAXMAN OF AVARUS

HALCYON SECURITY

GILDED GARGOYLE
HALCYON VAULT

CULT OF THE COIN

ACOLYTE OF MAMMON
FANATIC OF MAMMON
WARLOCK OF MAMMON
MAMMON THE GORGED

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TAXMAN OF AVARUS

Medium humanoid (any), chaotic good

Armor Class 19 (+1 Plate)
Hit Points 102 (12d8 + 48)
Speed 30 ft.

STR	DEX	CON	INT	WIS	CHA
20 (+5)	16 (+3)	19 (+4)	10 (+0)	13 (+1)	12 (+1)

Saving Throws STR +8, CON +7
Skills Insight +4, Intimidation +4,
Senses passive Perception 11
Languages Common
Challenge 8 (3,900 XP)

Action Surge (1/Day). The taxman can take an additional action.

Gold Detection. The taxman knows the *currency compass* cantrip.

Indomitable (1/Day). The taxman can reroll a saving throw that he fails.

Improved Critical. The taxman scores a critical hit on attack rolls of 19 or 20.

Actions

Multiattack. The taxman makes three melee attacks or three ranged attacks.

+2 Greatsword. *Melee Weapon Attack:* +11 to hit, reach 5 ft., one target. *Hit:* 14 (2d6 + 7) slashing damage.

Heavy Crossbow. *Ranged Weapon Attack:* +11 to hit, range 100/400 ft., one target. *Hit:* 9 (1d10 + 3) piercing damage.

Collection Bag. The taxman targets one non-hostile creature within 30 feet and attempts to force it to place one random item in its possession or one handful of coins into the taxman's collection bag. The creature must succeed a DC 14 Charisma saving throw or be charmed. A creature charmed this way will use its action to approach the bag and deposit one random item or a handful of coins into the bag. After the collection, the creature is no longer charmed. A creature who successfully saves or has already been charmed by the collection bag is immune to being charmed this way for the next 24 hours.

Bonus Action

Second Wind (1/Day). The taxman can use a bonus action to regain 17 (1d10 + 12) hit points.

Reaction

Golden Glint. After a creature hits the taxman with a melee weapon attack, as a reaction, the taxman can cause a flare of radiant light to flash from his plate armor. The creature must make a DC 14 Constitution saving throw or be blinded until the end of their next turn.



TAXMAN TACTICS

Below are strategies that a taxman may use during a combat encounter.

USE OF FORCE

Taxmen are trained in combat and are skilled with weapons, so they may use force to enforce compliance with the tax code. This could include arresting or detaining those who refuse to pay or threatening to use physical force if they do not comply.

INTIMIDATION

Taxmen may also use their status and reputation to intimidate people into paying their taxes. They may show off their armor and weapons, or use their presence to make people feel threatened and more likely to comply with the tax code.

DIPLOMACY

While taxmen are trained in combat, they may also use diplomacy to try and resolve tax issues peacefully. They may try to negotiate with those who are unable to pay their taxes or offer alternative solutions, such as a payment plan.

FORMATION

Taxmen who enforce the city tax code are well-trained and disciplined fighters, and as such, they would likely use formation tactics to keep themselves organized and coordinated on the battlefield. This might involve positioning themselves in a line or phalanx to present a unified front, or using a wedge formation to break through enemy lines.

GILDED GARGOYLE

Medium Construct, unaligned

Armor Class 16 (Natural Armor)
Hit Points 61 (8d8 + 22)
Speed 30 ft., fly 60 ft.

STR	DEX	CON	INT	WIS	CHA
16 (+3)	12 (+1)	16 (+3)	5 (-3)	12 (+1)	3 (-4)

Skills Perception +3

Damage Immunities Poison, Psychic

Damage Resistances Piercing, and Slashing from Nonmagical Attacks that aren't Adamantine

Damage Immunities Poison

Condition Immunities Charmed, Exhaustion, Frightened, Paralyzed, Petrified, Poisoned

Senses Darkvision 60 Ft., Passive Perception 13

Languages Understands the Language of its Creator but Can't Speak

Challenge 3 (700 XP)

Avarice Intuition. The gargoyle can magically detect if a creature it can see has intentions to steal wealth or possesses feelings of extreme greed.

Brittle Body. If the gargoyle takes 12 or more bludgeoning damage from a single source, it can no longer use its multiattack until it completes a short or long rest. If it takes 12 or more bludgeoning damage from a single source a second time, it loses its fly speed until it completes a short or long rest.

False Appearance. While the gargoyle remains motionless, it is indistinguishable from an inanimate statue.

Magic Resistance. The gargoyle has advantage on saving throws against spells and other magical effects.

Magic Weapons. The gargoyle's weapon attacks are magical.

Actions

Multiattack. The gargoyle makes two attacks: one with its halberd and one with its bite.

Golden Halberd. *Melee Weapon Attack:* +5 to hit, reach 10 ft., one target. Hit: 8 (1d10 + 3) slashing damage plus 4 (1d8) radiant damage.

Bite. *melee weapon attack:* +5 to hit, reach 5 ft., one target. Hit: 6 (1d6 + 3) piercing.

Wing Shield. The gargoyle covers itself in its wings as an action. Until it emerges, it gains a +5 bonus to its AC, and it has advantage on Strength and Constitution saving throws. While the wing shield is active, its speed is 0 and can't increase, it has disadvantage on Dexterity saving throws, it can't take reactions, and the only action it can take is a bonus action to emerge from its wings.



GILDED GARGOYLE TACTICS

Below are strategies that a gilded gargoyle may use during a combat encounter. It is important to note that gargoyles are not intelligent beings and do not have the ability to strategize or use advanced tactics in combat. They simply follow the orders of their creators and attack any target designated to them.

AMBUSH

The gargoyle may employ stealth and deception by remaining motionless to appear as a statue until the opportune moment strikes.

ARIAL ASSAULT

The gargoyle will use its wings to fly and gain a strategic advantage over its opponents, such as by attacking from above or using its aerial maneuverability to evade attacks.

HALBERD REACH

The gargoyle will fly out of an enemy's melee range and attack with its Golden Halberd to reach its targets, and then fly to a safe distance.

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Sincerely, *Carson H.*

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