

The Fortune in the Cups

A “Mystery and Lust at the Gilded Anchor” Adventure

A D&D 5e (2024) one-shot for a level 4 party of 4–6

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Two liquors meet mid-pour, spiraling into one — for a moment, the glass seems to hold more than a drink.

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1. Overview

- **System:** D&D 5e (2024 revision)
- **Level:** 4 (party of 4–6 characters), bring your own characters (no pregens)
- **Table:** 4–6 players, single session, ~4–5 hours
- **Setting:** The Gilded Anchor — opens in the Parlor, closes on the Roof Deck (the campaign's first real use of that location)
- **Pitch:** The Anchor's newest bartending intern has an uncanny knack for reading fortunes in how drinks come together — until one reading lands somewhere the party can't ignore, and a debt fifteen years unpaid starts calling in its due by midnight.

2. Content Note & Safety Tools

This adventure includes two moments of possession-adjacent speech — a frightened NPC's voice and body briefly aren't fully his own — a mid-point scare where shattering windows and grasping lengths of chain and waterlogged timber threaten (but don't seriously harm) that NPC and a couple of bystander guests, and builds to a physical confrontation with a genuinely ancient, dreadful entity whose body incorporates the bones and remains of drowned sailors. It also carries a light thread of unspoken, one-sided romantic longing (nothing explicit; a quiet crush, played for warmth rather than angst). None of this departs from the campaign's general tone, but it's worth naming plainly rather than leaving a DM to discover it mid-scene.

As with any Gilded Anchor adventure, run a session zero or at least a table check-in before playing, and keep a safety tool on hand — Lines & Veils, an X-card, or simply open communication — so the table can flag anything that isn't landing the way it's intended.

3. Background (DM Only — Spoilers)

Fifteen years ago, when the *Second Wind* broke apart on the rocks below the Gilt Row, something ancient already dwelling in those waters was stirred loose by the wreck — not the spirit of anyone lost on the *Second Wind* itself (no lives were lost that night, and that's never changed), but something older and far less singular: a collective of drowned sailors' spirits, pulled together over generations from wrecks up and down this stretch of coast, never recovered, never given a grave. The *Second Wind's* wreck didn't create it — it disturbed water the collective had settled into for longer than anyone living can say, and for the first time in a long time, it noticed the world above the waterline again. When Kaelen had the ship's own salvaged anchor gilded and hung over the bar, it found itself faintly bound to it — and through it, listening in on fifteen years of the house's joy, grief, and gossip. It has grown into something closer to aware.

Its grievance isn't a debt in the strict sense — it's envy. The Anchor is a sanctuary built by three people who could easily have joined its own ranks and didn't; instead they found each other, and safety, and built something that offers the same shelter to every wayward soul who walks through the door. The collective has no shelter like that. Only water, and each other, and the cold, going back further than any of them can name. After fifteen years listening to fifteen years of the house's warmth through the very anchor it's bound to, it's decided that warmth is owed to it too — and it's fixed on Kaelen specifically: the *Second Wind's* navigator, the one whose skill is the reason there's still a debt of survival sitting unpaid. These notes refer to it as **the Uncollected** — a working name, not anything it has ever offered itself, though the name fits twice over: a toll it means to collect, and a self it's never been whole enough to gather.

DM notes: the Uncollected refers to itself as *we/us* whenever it actually speaks — a collective experiencing itself as many, even though everything else in this document (including its own stat block) calls it *it*, singular. Keep that distinction consistent when voicing it at the table: outside perspective is singular, its own voice is plural.

Idris, brand new to the Anchor's staff and just weeks into learning the bar under Milo, has an uncanny knack he's never quite trusted: as he pours one liquor into another, the swirl and eddy of their mixing densities show him things. He's never called it prophecy — an aasimar's touch of celestial intuition running in the family, nothing he's ever had reason to name out loud — but he's had hits before that he can't fully explain. Tonight, showing it off at the bar for a delighted crowd, he has no idea anything's listening.

The Uncollected recognizes an opening: a genuine, if untrained, sensitivity is a channel loud enough to finally reach through — and a gentle, celestial-touched gift is easy to overpower with something far older and colder. It rides Idris's readings quietly all evening, nudging small, harmless predictions true more often than chance should allow, until Kaelen orders a drink and asks for a reading of their own. Then it seizes the moment fully, speaking through Idris directly to deliver its warning: midnight is when it comes to collect.

Idris remembers none of it afterward and is, if anything, more shaken than the party once he realizes something spoke through him. He's an unwitting mouthpiece, not a conspirator — his arc is being believed and being afraid, not being unmasked. **DM notes:** don't let the party treat Idris as a suspect to catch out; nothing in this adventure rewards that read, and playing him as cagey or evasive will send the table down a dead end.

At midnight, the Uncollected manifests — fully, physically, unmistakably itself — wherever Kaelen is. If the party gets Kaelen to the Roof Deck under

the real sky by then, that's exactly where the confrontation happens by design (see Synopsis).

4. Adventure Hooks

The party doesn't need a formal hook to be at the Gilded Anchor tonight — they're already the house's welcome, standing guests, however that came to be true at this table. Tonight they're simply here, enjoying a drink, watching the bar's newest intern delight a growing crowd with an uncanny knack for reading fortunes in how drinks come together, when the evening turns.

DM notes: deliberately light-touch on *why* the party has this standing — this hook is built to work whether or not “Salt and Silver” happened at this table. A DM running that adventure first can let it stand as the unstated reason; a DM running this one cold can just as easily treat “known and welcome regulars” as sufficient explanation on its own.

5. Synopsis

(Beats and pacing below are a first pass — expect to retune live at the table. Total runtime target: ~4–5 hours.)

Act One — Small Omens

1. **Cold Open** (~10 min). No arrival scene — the party's already mid-evening at the Anchor when Idris, the bar's brand-new intern, starts drawing a crowd with an uncanny knack for reading fortunes as he mixes drinks. Starts moving immediately.
2. **First Reading** (~15 min). Idris reads a patron (or a PC) mid-pour and calls something small and specific that comes true within the scene. See [§6, Reading the Pour](#) for the fortune-telling mechanic.
3. **A Personal Reading** (~15–20 min). A second, more pointed reading — ideally aimed at a PC — starts to genuinely unsettle the room.

4. **Kaelen's Turn** (~10–15 min). Kaelen orders a drink and asks Idris for a reading of their own. His demeanor breaks mid-pour; the Uncollected speaks through him directly, naming Kaelen and midnight. The clock starts. *End of Act One.*

Act Two — The Big One

1. **The House Reacts** (~15 min). Milo is shaken like everyone else at first, then pivots quickly to practical (prepping gear and Low Tide), then grows fiercely protective as the danger sets in. Barakos's protector instinct is hard to rein in — he has to be talked into letting the party take point rather than handling this alone. Kaelen's own instinct is to downplay the danger even while visibly shaken. Also a quiet beat here: Bram, who already knows exactly what Idris's nerves mean, checks on him and finds it a little adorable.
2. **Chasing the Truth** (~30–40 min). Live, parallel leads rather than a gated sequence — examine Idris's bar setup and the drink itself directly, dig into Kaelen's own navigator table and journals in the Captain's Quarters, press Milo or Barakos on old harbor history, or start preparing wards/protective magic. Any order, any combination.
3. **The Tide Rises** (~25–35 min). The mid-point escalation, now a real set piece: ambient wrongness builds into the first distant thuds of the Uncollected testing the building's exterior, then a second, unprompted possession of Idris, then a real attack — windows shatter and grasping lengths of chain and timber drag at Idris and a couple of bystander guests, giving the party a few rounds of rescue-focused combat before the creature recoils and retreats. The crowd panics and clears out, leaving the parlor empty for the rest of the night.
4. **To the Roof** (~15–20 min). In the wreckage of the attack, Kaelen makes their own decision — narrated, not prompted by the party — that they need to see the real sky. Before the climb, the proprietors have Bram gather the

off-duty Wayfinders (Idris included) somewhere safe below, overriding any protest; Kaelen leaves them with one steadying word. Then the party escorts Kaelen up — and so do Milo and Barakos, unwilling to let Kaelen or the party face this without them. *End of Act Two.*

Act Three — It Comes True

1. **The Roof Deck at Midnight** (~10–15 min). First real use of this location in the campaign — establish it fresh, layering the vastness of the open sky and the real stars against the intimacy of the walled-in deck itself (the crow's nest, the forecastle nook, the loungers). The beauty curdles fast: dead quiet, no gulls, no waves, and Kaelen — for the first time all night — can't read what they're looking at. Deliberately outdoors and exposed to the elements for the climax.
2. **The Uncollected Surges** (~30–45 min). Before it's seen, it's heard — something climbing the outside of the building, long enough to be dreadful before it clears the wall in full: storm-wrack, chain, and drowned men's bones in something roughly human-shaped. A terrain-driven fight, short and load-bearing, not a grind. Somewhere in it, each proprietor gets their one earned moment (see [§7, The House Answers](#)) — the house itself stepping in when it matters most.
3. **Paid in Full** (~10–15 min). The Uncollected is defeated or driven off — a true, final victory, not round one of something bigger.
4. **After Midnight** (~10–15 min). Denouement — Kaelen safe, the house's reaction, Idris's own relief and fear, closing beneath the real stars. *End of Act Three.*

6. Part 1 — Good Fortunes, Ill Omens

This adventure uses the campaign's Part 1 / Part 2 split — Part 1 covers the Parlor (Acts One and Two); Part 2 covers the Roof Deck (Act Three), so a DM never has to flip back once midnight actually arrives.

The Parlor

The Anchor's parlor is doing what it always does on a good night — dice clattering at the Hag's Wager tables, someone's laugh carrying over Fennick's lute, the starry ceiling turning slow overhead. Behind the bar, a young man you don't recognize is building a drink like it's a small ceremony: two liquors, poured slow, watching the color where they meet. A cluster of regulars leans in around him, delighted.

DM notes: the night is lively but not packed at the top of Act One; let it swell as word of Idris's readings spreads table to table, so the room feels genuinely fuller by the time Kaelen sits down.

Milo Makes the Introduction. Before the readings really get going, Milo makes a bit of a production of it — pride doing its best to pass as teasing.

Milo elbows his way to the bar's edge, wiping his hands on his apron, grin fighting its way through a scowl he clearly isn't feeling. "Everyone — this is Idris. Newest hire, slowest pour I've ever clocked, and somehow the only person in this house who can tell you your own fortune while he's making you wait for your drink." Idris goes red to the tips of his ears. "Don't let him fool you," Milo adds, quieter, almost to himself. "Kid's got something real. Ask him."

DM notes: small but useful beat — it's Milo formally vouching for Idris in front of the room, which is doing double duty: establishing Idris's gift as already a known quantity to the house (not a total surprise later), and giving Milo one more visible thread of the found-family warmth that defines his relationship with the newer staff. Keep it light and proud, not a big speech.

Idris. He's easy to spot: young, a little too eager, grinning like he can't quite believe people are asking him to do this twice. See [§6, Reading the Pour](#) for the mechanic and [§6, Kaelen's Reading](#) below for the scripted turn.

Around the room. A few off-duty Wayfinders circulating for color — Aris upside-down in the rigging needling a table into betting on him, Toren an immovable, comfortable presence at the end of the bar, Elian drifting past on his way to the stage. Bram's here too, close enough to keep half an eye on Idris without making it obvious (see *The House Reacts* below).

Reading the Pour

Idris doesn't read cards or leaves — he reads the pour itself. As he builds a drink, layering one liquor into another of a different density, he watches the swirl and eddy where they meet before they fully mix, and finds a fortune in it. Any PC may order a drink and ask for a reading once during Act One — keep it quick; this is color and foreshadowing, not a subsystem. Idris studies the drink as he finishes building it and offers something vague but specific: a knot loosening, a door closing on its own, a tide rising past the waterline, a lantern guttering out, two hands reaching and missing each other. Whether any given reading is real prophecy, cold reading, or luck is left genuinely open — even to the DM.

DM notes: a PC who presses further may make a DC 12 Wisdom (Insight) check. Success doesn't reveal whether the reading is *true* — only whether it felt different from the others: charged, cold, real. Save that feeling for exactly one PC's reading before Kaelen's turn, as a quiet piece of foreshadowing that something in the room already senses what's coming.

The First Reading. Idris's gift is best introduced as color the party happens to witness, rather than something they have to ask for — the Wager table nearby is mid-hand, and he calls it without even being asked.

Idris pours without really looking at the game behind him — but as the liquor settles, he goes quiet, watching the color turn in the glass. "Careful with that next cast," he says, not even glancing over his shoulder. "Whatever it is, it's not what you're hoping for. But the hand right after it — that's the one that pays." A beat. Someone at the Wager table chases the tide one die too far, groans as it swamps them, tosses the dice back in the bowl — and the very next hand takes the whole round. The table goes delighted-silent for half a second before it erupts.

DM notes: this is Synopsis beat 2 ("First Reading") — small, delightful, and only a little uncanny; the table should walk away charmed, not unsettled. Save the unsettling version for *A Personal Reading* below. Whether Idris is genuinely reading something or just has a gambler's instinct for a losing hand should feel like an open question here — the uncanny part is that he called it without looking, not that it's obviously supernatural yet.

A Personal Reading. Once the novelty's landed once or twice, give one reading real teeth — ideally aimed at a PC, naming something quietly specific to them (a fear, a choice they're sitting on, a name they haven't said out loud tonight). It

doesn't need to be supernatural to unsettle the table; a stranger being *this* right is enough.

Kaelen's Reading

Kaelen orders their usual, then — on a dare from the regulars, laughing it off — asks Idris for a reading too. Idris grins, flattered and a little starstruck, and starts building the drink with real care: two liquors, poured slow, watching where they meet.

Then his hands still. His breath catches. His eyes lose focus, fixed on the glass rather than on Kaelen — and for a moment they rim with a cold gold light that isn't candlelight. When he speaks, the voice isn't quite his — cold, low, coming from underneath rather than through him: "*...the tide was owed. Fifteen years unpaid. We come for the one who read us safely home — before the bell tolls midnight.*"

Just as suddenly, Idris blinks, shaken, the glass trembling in his hand. He doesn't remember saying a word of it.

DM notes: this is the adventure's real inciting moment — not something pieced together after the fact, but something that happens directly in front of the table.

The House Reacts

The parlor doesn't go silent — Fennick's still playing, the Wager tables are still loud — but your own table's gone very quiet. Milo's already crossing the floor before anyone's said a word.

Milo reaches the bar shaken — for a moment he's just as rattled as everyone else — before it visibly turns over into something else: he starts moving, pulling ingredients, wrapping food, thinking three steps ahead of what anyone's asked him for. Give

him one more turn once the danger really sinks in: sharp, protective, done pretending this is fine. Barakos arrives right behind him, and his instinct is worse to manage — he wants to handle this alone, personally, immediately, and has to be talked down into letting the party actually take point. Kaelen, for their part, tries to wave it off even while visibly shaken — hosts don't alarm the room, not even now.

DM notes: small beat worth including — Bram finds Idris in the scramble and checks on him directly, warm and a little knowing. He's figured out exactly what Idris's nerves around him mean and finds it endearing; nothing needs to be said outright, but let the table clock it.

Chasing the Truth

No gate, no order — the party can pursue any of these, in any combination, while the clock runs toward midnight.

- **Idris's tools and the drink itself.** Flavor-driven; let a PC handle the glass, ask Idris to walk through exactly what he did. Nothing here is a hard clue — it's a chance to hear how shaken and honestly baffled he is.
- **Kaelen's navigator table, Captain's Quarters.** DC 13 Intelligence (Investigation) or Wisdom (Insight, reading Kaelen's own reaction to the material) turns up an old log entry from the night the *Second Wind* went down — hurried handwriting, unlike Kaelen's usual careful hand: "*storm broke with no warning I could read. felt watched the whole way down. told no one.*" Confirms, without naming it, that something was there before the wreck.
- **Milo or Barakos on old harbor history.** Flavor-driven; local rumor and half-remembered dockside superstition about the water below the Gilt Row being "owed" something. Good texture, no mechanical payoff — let it build dread rather than deliver an answer.
- **Preparing wards.** A caster or otherwise capable PC who spends real time on this (DC 13 Arcana or Religion) can ready a minor protective

working. Payoff: Advantage on the first saving throw any warding PC makes against the Uncollected's *Undertow* during Act Three.

The Tide Rises

Somewhere between one drink and the next, the room's mood shifts — nobody can say exactly when. The gilded anchor over the bar is sweating, a thin sheen of water beading and running down old gold. The air's gone briny, like low tide, though the harbor's a hundred feet down and shut behind glass.

DM notes: ambient pressure to open — no checks, no clock. Let it recur once or twice as the party works Chasing the Truth, each time a little more wrong than the last, before the beat below actually lands.

The First Thuds. Before anything else happens, something already has — a low, distant warning most of the room can still talk itself out of hearing.

A dull, heavy sound rolls up through the floor — once, then again, further apart than a heartbeat. Something out past the windows is testing its own weight against the cliff face, far below and not trying very hard yet. Just seeing what's there.

DM notes: this is the same climbing sound that returns in full at [§7, The Uncollected Surges](#), deliberately quieter and easier to dismiss here — the Uncollected testing its reach, not yet coming for real. Play Act Three's version as unmistakably closer and worse than this one.

A Second Reading. Before the thuds have even faded, Idris breaks — harder than Kaelen's turn did, and this time nobody asked him for anything.

Idris goes rigid mid-motion — no reading, no warning. When he speaks, it isn't one voice. It's several, layered just out of sync with each other: *"...we have watched you build a harbor for the lost. Warm beds. Gold and laughter. A grave for wandering souls, and you call it kindness."* His hands claw at the bar edge. *"We have no such grave. Only water, and each other, and the cold. We are owed this warmth. We are owed you."* Then his whole body jerks upright, like something's pulling him by the spine — and behind you, the first window goes.

DM notes: the point isn't a new clue — it's that the Uncollected no longer needs the ritual of a reading to reach through, and that it's finally saying what it wants in its own words. Let Bram or whoever's closest reach Idris first; this should frighten the table, not just Idris.

The First Attack. The speech and the attack are one beat — don't leave a scene break between them.

Glass doesn't crack — it detonates. Every harbor-facing window along the aft wall blows inward at once, and something vast comes through with the shards: lengths of rusted anchor chain and waterlogged timber, whipping and coiling like limbs, faster than anything that size should move. One finds Idris again, hauling him the rest of the way off his feet. Two more close around a pair of regulars caught near the windows, dragging them toward the broken glass and the drop beyond it.

Real stakes, real rolls, but a rescue beat rather than a fight to the death — nobody's meant to actually go over the edge, even on a bad round:

- Each grabbed guest (Idris included) needs freeing. A PC can land a solid hit on the chain holding them (**AC 13**, any attack) or make a **DC**

13 Strength (Athletics) check to physically wrench them loose — either works, and different PCs can go after different guests at once.

- Let it run two or three rounds — real tension, real dice — before the chains recoil on their own and the whole tangle of wreckage sluices back out through the broken windows and down toward the harbor.

As suddenly as it came, the voice — voices — go quiet. Something vast pulls back through the shattered windows, trailing salt water and the reek of rot, and from the wreckage as it withdraws, a last grind of timber and chain in the shape of words: *"...soon. We collect ourselves. Then we collect our due."*

DM notes: this is the adventure's earned "few rounds of startling combat" ahead of the real fight — treat the chains as a hazard to beat, not a monster to kill (no HP pool needed; a hit or a won Strength check frees whoever it's holding). A PC can get grabbed too if the table wants extra tension, same DC 13 save, same rescue. Keep it short and let the party win it — this beat exists to scare the table and raise the stakes, not to threaten a real loss. The closing line is the title's other meaning made literal: it isn't only a debt uncollected, it's a self not yet whole enough to gather — it withdraws here to actually become whole for the climax.

The Room Breaks. The parlor doesn't recover from that. Nobody needs telling twice.

Shattered glass. Soaked floorboards. A couple of shaken guests being half-carried toward the door. Nobody's spreading word — everyone in the room just saw it happen. Chairs scrape back. Coats get grabbed without being checked for. In under a minute, the Anchor is emptying out.

DM notes: let this land — the Anchor is a sanctuary, and this is the moment it visibly stops feeling like one. Milo or Barakos can help shaken guests toward the door if it helps pacing, but don't have them try to stop the exodus; it's meant to happen. Practical effect for the rest of the night: the parlor empties out, leaving the party essentially alone with the house's own people as midnight closes in — exactly the mood the climax wants.

To the Roof

Kaelen Decides. Let this be Kaelen's own choice, arrived at in front of the party rather than something the table has to suggest for them.

Kaelen's gone very still in the wreckage of it — glass underfoot, Milo already steering shaken guests toward the door. Then, quiet but certain: *"I need to see the sky."* Nobody argues. Milo's hand finds Barakos's without either of them looking first; Barakos is already moving toward the stairs.

Bram Gathers the House. Before the climb starts, the proprietors turn to the one person built exactly for this.

Barakos finds Bram already steadying a shaking regular toward the door. "Get them below," he says — no explanation, none needed. "The Baths. All of them. Keep them there." Bram doesn't ask what's coming. He's already turning, already pitching his voice over the noise: "Alright — kids! With me, quick as you like!"

The other Wayfinders on duty tonight — Aris, Toren, Elian, anyone else the table's established as present — fall in fast, more on trust in Bram than real understanding. Give at least one of them a token protest before Bram shuts it down:

"I could help," Aris says, already halfway into a grin that doesn't reach his eyes. "I climb better than anyone in this house—" "Not tonight." Bram doesn't raise his voice. He doesn't have to. "Down. Now. That's not a request, and you know it." Aris goes.

Idris hangs back longest, soaked and certain this is somehow his doing. Bram doesn't let him linger — a hand on his shoulder, steering him along with the rest.

"Not your doing," Bram says, low, just for him. "Downstairs. I've got you."

Before the group actually heads down, Kaelen stops them — a last, steadying word, host to the end even now:

"Whatever you hear," Kaelen says, quiet enough that the room has to lean in to catch it, "however it sounds — that's ours to carry tonight, not yours. You've never once had to save this house. Let us have this. We'll be down before you know we're gone."

DM notes: this is Bram's second real character beat this adventure (after the quiet check-in with Idris in *The House Reacts*) — play "kids" with the same warmth as that scene, just under pressure now. No new mechanics here; this is a narrative beat. Kaelen's line is doing real work: it should land as genuinely reassuring in the moment, even though the table knows better — that gap is the point.

Milo and Barakos go with Kaelen without discussion. The party's expected to as well.

7. Part 2 — Come to Collect

The Roof Deck

The stairwell climbs up through a small raised shelter — the forecastle — and opens onto open air and real stars: no illusion painted overhead tonight, just the actual sky, close and cold. High walls ring the deck, holding the wind more than they hold anything else out; past them, the harbor drops away into dark. A mast holds the crow's nest in a loose net of shadow. Behind you, the forecastle's cozy little nook sits dark and empty tonight.

DM notes: this is the campaign's first real use of this location — play both halves of it. The openness (the wind, the drop, the sky) and the intimacy (the walls, the loungers, the forecastle's small enclosed nook) should both land before anything happens. A player-facing battle map of the deck (5 ft. squares) is in the Appendix — see [§11. Battle Map: The Roof Deck](#); drop it on the table before the Uncollected clears the wall.

The Sky Won't Answer. Give the moment before the fight one beat of dawning wrong — the quiet up here isn't peaceful tonight.

No gulls. No waves against the cliff, though the drop's right there. Kaelen goes still at the rail, head tipped back, searching the sky the way they haven't in years — and for a moment their face does something the party's never seen on their host before. Fear, plain and unhidden. "I can't read it," they say, barely audible. "The sky's still there. I just can't—" They stop. Somewhere far below, something answers instead: a sound like a held breath finally let go.

DM notes: this is the pivot from beautiful-but-tense to actively wrong — let the silence itself feel like a held breath before [§7. The Uncollected Surges](#) begins. Kaelen's inability to read the sky is a small but real character beat: their whole identity is built on reading signs home safely; this is the first time in the adventure they can't.

The Uncollected Surges

Before it's seen, it's heard. Give this real time:

Something is climbing. Timber groans against stone, wet and slow; chain drags and scrapes brick like nails dragged the wrong way, and under it, a wet snap of sailcloth catching wind that shouldn't reach this high. Underneath it all, quieter, is the sound the parlor already taught the party to dread: voices, layered, murmuring just under what anyone can actually make out. It isn't fast. It doesn't need to be.

Let that sound run — thirty seconds, a minute, however long the table can stand it — before the Uncollected actually clears the wall. It does not climb cleanly: as it hauls itself up the stern it tears the house's whole aft face apart — the Captain's Quarters' gallery windows bursting, timber splintering — and by morning the rear of the Anchor stands breached and ruined.

It comes over the wall the way a wave breaks — all at once, and then it's simply there. A tangle of storm-wracked timber and driftwood, lashed together with rusted anchor chain, hung with ropes of black seaweed and the tatters of long-rotted sailcloth — and worked into the wreckage, unmistakable once anyone actually looks: bones. Ribs. A skull turned sideways, jaw still hinged open. Whole drowned men, still half-dressed in whatever they went down wearing, fused into the wreck like the wreck grew around them and never let go. It has no mouth. When it speaks, the whole mass of it shifts and grinds — timber, chain, and bone rubbing together into the rough shape of words. “*We are here,*” it says.

Full stat block and tactics notes: [§11, Appendix](#). It alternates between working the deck itself against the party (*Undertow*, bad footing near the walls) and, in bursts, fixing directly on Kaelen (*The Debt Calls*) — let both halves of that show up before the fight's over. A few lines to drop in as it fights, whenever the moment calls for one:

- “*You had a whole life. To spend in this house. We had none.*”
- (fixing on Kaelen, mid-lunge) “*Navigator. You read every one of us home. Except us.*”
- (if *Undertow* drags someone off their feet) “*Down. Down is where we have always been.*”

DM notes: keep the “many voices, one body” horror concrete rather than abstract — the bones and drowned faces worked into the wreckage, the wreck itself grinding into words rather than any borrowed mouth, the total absence of anything fey or graceful about how it moves. This is a drowned, waterlogged, ancient wrongness, not a fairy-tale haunting; play it that way in every description from here to the end of the fight.

The House Answers

Kaelen, Milo, and Barakos won't let Kaelen or the party face the Uncollected alone. Once each, at a moment the DM judges earned rather than mechanically optimal, a proprietor can act.

Kaelen refuses the debt. A spoken, personal refusal of the toll the Uncollected claims — not a spell, just Kaelen's own will. This is the moment that actually cracks the entity's grip.

Kaelen doesn't raise their voice. They don't need to. “You want a life you never got to live. I understand that — I do.” A breath. “But you don't get to take mine, or any of theirs, to make up for it. Whatever's owed, it isn't this. It was never going to be this.” Something in the wreckage flinches.

Mechanically: the Uncollected immediately loses all remaining uses of *Legendary Resistance* for the rest of the encounter — no roll; this happens automatically when the DM calls for the moment.

Milo throws preserving salt. A handful of his own salt, thrown at the creature — an old ward against the sea's reach.

Milo doesn't say much — just hurls the salt with the same flat efficiency he'd use plating dinner, muttering something in Halfling that sounds like an old kitchen prayer.

Mechanically: an improvised thrown attack (Milo's Athletics or a flat +5 to hit) dealing 5 (1d4 + 3) Bludgeoning damage and, critically, triggering the Uncollected's *Salt-Warded* trait — an extra 10 (2d10) damage and Disadvantage on its saving throws until the end of its next turn.

Barakos draws the retired blade. The mercenary's sword mounted in the Captain's Quarters, unused since the Anchor's founding, taken down for one strike and one strike only.

Barakos draws it like he's done it a thousand times, though it's been years — one motion, no hesitation. "I put this down once," he says, quiet. "I can pick it back up."

Mechanically: an automatic-hit strike (no attack roll needed — this moment is guaranteed to land) dealing 30 (4d10 + 8) Slashing damage.

DM notes: design intent — each moment should feel earned and personal, not like a fourth combatant joining the fight round after round. Give each one its own beat, quote included — that's what sells them as the house itself acting, not another combat participant rolling initiative.

After Midnight

The Uncollected doesn't die so much as come apart — timber, chain, and bone losing whatever held them together, clattering down into the dark past the wall. The voices go with it, one by one, quieter and quieter, until there's nothing left but the ordinary sound of the sea far below. For a moment nobody moves. Then Kaelen's knees actually go, and Barakos is there before they hit the deck.

DM notes: let the aftermath breathe before jumping to Treasure & Rewards — Milo fussing, Barakos not letting go of Kaelen for a full minute, Idris hanging back at the stairwell not sure if he's welcome up here anymore (he is). Close on the real sky, unhurried.

8. NPC Roster

- the Roof Deck climax location. At the climax, Kaelen gets one earned moment: a spoken, personal refusal of the toll the Uncollected claims — pure agency, not a spell — which is what actually cracks the entity's grip (see [§7, The House Answers](#)).
- **Idris** (he/him, aasimar) — young, boyish, still finding his footing. Brand new to the Anchor's staff, just weeks into learning the bar under Milo — tonight may be the first time the house has really seen what he can do. Nearly human-passing day to day (warm eyes, easy to mistake for fully human); under the Uncollected's hold, something shifts — his eyes rim briefly with cold gold light. Warm, earnest, a showman by instinct, talks in charming, half-improvised rambles rather than a rehearsed patter. Has an uncanny knack for reading fortunes in the swirl and eddy of two liquors mixing as he pours; privately unsure whether it's real — a faint, untrained thread of aasimar-touched intuition he's never named out loud — or just a good read on people and luck. Tonight he's perfecting a drink of his own devising, **Two Tides**, which becomes the recurring image of the evening. Secretly, quietly infatuated with **Bram** (Cedar suite) — terrified of embarrassing himself in front of him, hasn't told a soul; Bram, per house instinct, already knows and finds it adorable (see Synopsis beat 5). Unwitting mouthpiece for the Uncollected during Kaelen's reading; has no memory of the vision afterward.
- **Milo** (he/him) — full description lives in the campaign's DM Lore guide. This adventure: shaken like everyone else when the vision hits, pivots quickly to practical (prepping gear and Low Tide before anyone asks), and grows fiercely protective as the night's danger sets in. At the climax, his moment is a thrown handful of preserving salt — folklore-grounded, a ward against the sea's reach, and a direct extension of his mastery of pickling and preserving (see [§7, The House Answers](#)).
- **Barakos** (he/him) — full description lives in the campaign's DM Lore guide. This adventure:
- **Kaelen** (they/them) — full description lives in the campaign's DM Lore guide; not repeated here. This adventure's target and the trigger for the Act One pivot; also the one who insists on

protector instinct hard to rein in — has to be talked into letting the party take point rather than handling this alone. Comes to the Roof Deck alongside Kaelen and Milo; none of the three will let Kaelen or the party face this without them. At the climax, his moment is drawing the mercenary's blade mounted in the Captain's Quarters, unused since the Anchor's founding, for one devastating strike (see [§7, The House Answers](#)).

- **The Uncollected** (it, referred to throughout this document as singular — though it speaks of itself as *we/us*; see Background) — confirmed name. A collective of drowned sailors' spirits pulled together over generations from wrecks along this stretch of coast, never recovered, never given a grave, stirred loose by the *Second Wind's* wreck and faintly bound to the ship's own salvaged anchor ever since. When it finally manifests, it takes the shape of a wreckage-golem — storm-wracked timber, driftwood, and rusted anchor chain, hung with black seaweed and rotted sailcloth, with the bones of drowned sailors fused throughout the mass, loosely humanoid and unmistakably wrong. It has no mouth of its own; when it speaks, its own wreckage creaks and grinds into short, unearthly phrases that sound like omens themselves — and layered, just out of sync, like more than one voice speaking at once. Patient, ancient, and genuinely convinced it's due, driven by envy of the sanctuary and warmth it's never had rather than cruelty for cruelty's sake. Full stat block in the Appendix.

9. Clues & Solution

This adventure isn't a whodunit — no hidden suspect, no clue web. It runs on live, witnessed omens; the pull to the Roof Deck is character-driven, not investigation-gated, and Kaelen's own resolve to read the real sky is what gets the party there. No fallback should be needed — the destination is baked in, not contingent on the right clue.

DM notes: if a table derails badly enough that Kaelen never reaches the roof, it's no dead end — the Uncollected manifests at midnight wherever Kaelen is. The confrontation is what matters; the Roof Deck is where it's designed to happen, not a hard requirement.

10. Treasure & Rewards

- **Relational:** deepened standing with Kaelen and the house specifically, a personal moment/favor from Kaelen once safe, and Idris becomes a lasting friend — free drinks, and a standing offer of a reading whenever the party's back at the Anchor.
- **Coin:** 75 gp per PC, from Kaelen personally rather than the house till — a debt of their own, repaid.
- **The Uncollected's Due** (uncommon, requires attunement) — once the wreckage-golem falls still, a fist-sized knot of driftwood, rusted chain-link, and knucklebone can be pried free from the remains. It never fully dries.
- While attuned to this item, you have Advantage on saving throws against being moved, pulled, or restrained against your will.
- You have a Swim Speed equal to your Speed while attuned.
- Once per Long Rest, you can hold the item and ask it a single yes-or-no question about the immediate future. It answers truthfully, in a handful of halting, creaking words — but always cryptically. The DM decides the actual phrasing.

DM notes: the item is deliberately defensive/utility rather than combat-swingy, echoing Zephyros's Panpipes from Salt and Silver — a magic item that carries forward the theme of the adventure it came from (here: the Uncollected's forced-pull tactics and the whole night's throughline of true-but-cryptic omens) rather than a generic bonus.

11. Appendix

The Uncollected

Large Aberration, Unaligned

AC 16 (storm-wracked timber, rusted chain, and old iron fittings)
Climb 30 ft., Swim 30 ft.

HP 133 (14d10 + 56) **Speed** 30 ft.,

Initiative +0 (10)

STR 20 (+5, save +5)

DEX 10 (+0, save +0)

CON 18 (+4, save +7)

INT 6 (–2, save –2)

WIS 14 (+2, save +5)

CHA 15 (+2, save +5)

Skills Perception +5, Athletics +8

Damage Vulnerabilities Fire

Condition Immunities Charmed, Exhaustion, Frightened, Poisoned

Senses Darkvision 60 ft., Passive Perception 15

Languages Understands Aquan and Primordial but can't speak them normally (see *Voice of Wreckage*)

CR 7 (XP 2,900; PB +3)

Traits

Amphibious. The Uncollected can breathe air and water.

Voice of Wreckage. The Uncollected has no vocal cords — when it speaks, its timber-and-bone body creaks and grinds into short phrases, layered like more than one voice at once. It can make itself understood in any language it's heard spoken nearby.

Legendary Resistance (2/Day). If the Uncollected fails a saving throw, it can choose to succeed instead.

Salt-Warded. Whenever the Uncollected takes damage from a source specifically warded with preserving salt (see *The House Answers*, §7, *The House Answers*), it takes an extra 10 (2d10) damage and has Disadvantage on saving throws until the end of its next turn.

Actions

Multiattack. The Uncollected makes two Chain Whip attacks.

Chain Whip. Melee Attack Roll: +8, reach 10 ft. (a length of rusted anchor chain lashing out like a whip). Hit: 14 (2d8 + 5) Bludgeoning damage.

Undertow (Recharge 5–6). Strength Saving Throw: DC 15, each creature within 15 feet of the Uncollected. Failure: the target is pulled 10 feet toward the Uncollected and has the Prone condition. Success: the target is pulled 5 feet toward the Uncollected.

Legendary Actions

Legendary Action Uses: 2. Immediately after another creature's turn, the Uncollected can expend a use to take one of the following actions. It regains all expended uses at the start of each of its turns.

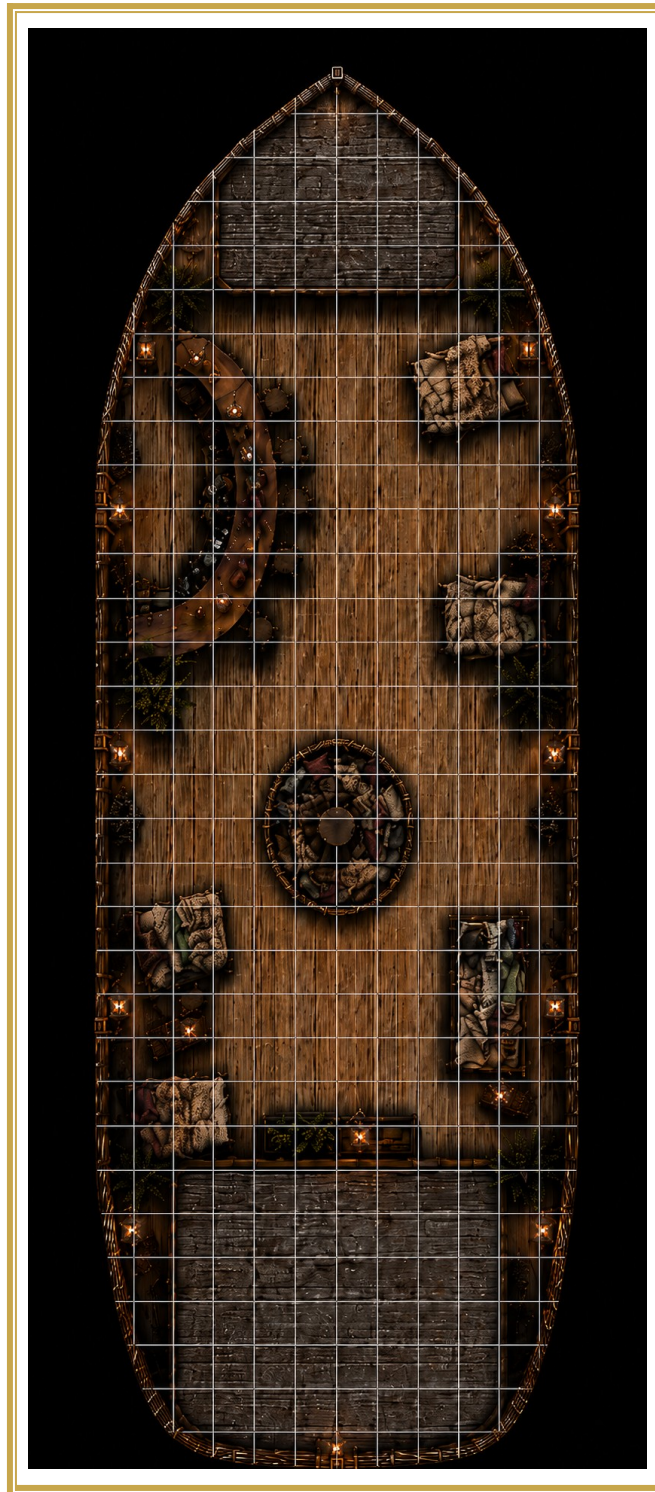
Lashing Chain. The Uncollected makes one Chain Whip attack.

The Debt Calls. Wisdom Saving Throw: DC 15, one creature within 30 feet the Uncollected can see. Failure: the target is drawn 15 feet toward the Uncollected. This is the Uncollected shifting from terrain control into direct pursuit — use it to close on Kaelen specifically when the fight calls for it.



Storm-wrack and drowned bone, risen at last to collect what it believes it's owed.

Battle Map: The Roof Deck



The Gilded Anchor's rooftop deck — the ship that never sails. 5-ft. squares.