

# d12 Monthly

BEYOND ALL THAT  
GLITTERS ISSUE

Issue 49  
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**FREE VERSION**

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TREASURE BY MONSTER TYPE

## ADVENTURE LOCATION

WHAT'S IN THE FOG?

## INFORMATION AS TREASURE

AND THOSE WHO SEEK IT



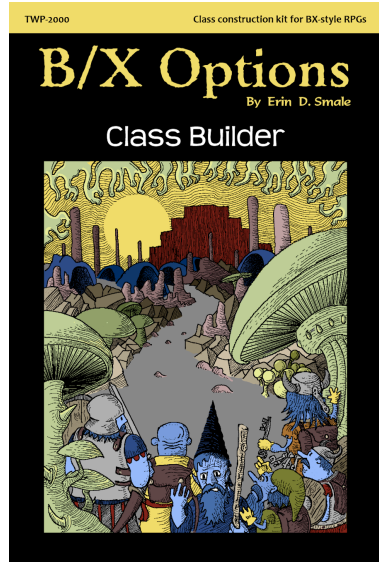
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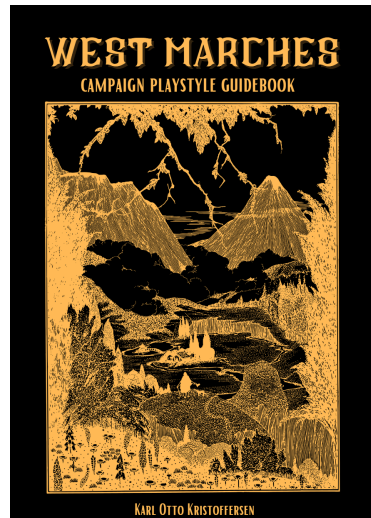
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# Beyond All That Glitters

## Issue

This is the final in the “treasure trilogy” issues, and one that delves into treasures that do not glitter, but are valuable all the same.

Treasure - in any form - can add so much to a campaign world: it can tell stories, give history, enlighten, dazzle, and, of course, make characters rich.

I hope this issue (along with the other two in the series) has broadened your view of what treasure is, and how to give out more than just coins and gems, and the occasional magic item.

From what monsters actually keep as treasure, to information brokers and factions, to mundane items, and even to those who seek to grow rich on information alone - I am sure your campaign will become richer from the articles in this issue.

I hope you have found the treasures you have been looking for.

And, as always, happy gaming!

- Russ from YUMDM

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... for making this zine as good as it is.

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(Tiers are available to receive a physical copy).

# Grrrrr Aaargh!

## How Monsters View Treasure

It's a staple of fantasy gaming: kill the monster and get the treasure. But what are the monsters doing with all those coins, gems, jewelry, and art?

In other words, what are the motivations and cultural significance behind why monsters collect, protect, or abandon treasure?

Understanding a monster's relationship with treasure can add depth to encounters and give you good fodder for your world building efforts. It can also make your world feel more real.

## Treasure by Monster Type

There are many different types of monsters and they all have various reasons to hoard what would be considered treasure to adventurers.

I have listed reasons for why certain monster types (from D&D 3.0 listings, but they should all be recognisable) collect the treasure they do, plus some example treasures.

### Aberration

Treasure reflects their alien logic, obsession, or psychic resonance.

**Obsession:** Hoards of objects reflecting their compulsions, such as identical

sculptures, mirrors, or mathematical models.

**Research Tools:** Strange alchemical devices, surgical tools, or fragments of ancient texts.

**Psionic Resonance:** Crystals or artifacts amplifying their psychic abilities or trapping memories.

### Animal

Treasure is incidental and tied to instinctive behavior.

**Nest Finds:** Shiny stones, bones, or baubles that caught their attention.

**Hunting Remains:** Bones or gear from prey left uneaten.

**Environmentally Influenced:** Items naturally found in their habitat, such as rare flowers or moss.

### Beast

Treasure is a result of their lairs and feeding habits.

**Feeding Grounds:** Lost items from past victims or prey.

**Natural Collectors:** Objects like feathers, horns, or shiny trinkets accumulated in their lairs.

**Territorial Marks:** Objects marking their territory, such as carved bones or scattered gems.

## Constructs

Treasure often serves as fuel, maintenance, or creator's design.

**Crafted Goods:** Intricate gears, magical cores, or leftover creator tools.

**Guarded Objects:** Items they were built to protect, such as keys, vault contents, or magical relics.

**Raw Materials:** Rare metals or gemstones incorporated into their design.

## Dragons

Hoarding due to greed, magical resonance, or territorial dominance.

**Classic Hoards:** Gold, gems, and finely crafted treasures.

**Lair Resonance:** Magical or historical artifacts attuned to their element.

**Territorial Markers:** Unique items like banners, statues, or relics that claim their domain.

## Elementals

Valuing gemstones, minerals, or items tied to their elemental essence.

**Elemental Anchors:** Crystals, enchanted minerals, or raw elemental materials.

**Environmentally Shaped:** Sculpted stones, frozen water forms, or winds trapped in jars.

**Utility Items:** Magical tools aligning with their element, such as water vials or fire orbs.

## Fey

Treasure reflects their whimsical nature, natural alignment, or emotional significance.

**Mystical Trinkets:** Enchanted baubles, moonlit flowers, or gilded acorns.

**Emotion-Fueled Objects:** Items tied to strong emotions, like love charms or revenge weapons.

**Natural Wonders:** Rare herbs, animal companions, or objects formed in magical glades.

## Giant

Treasure reflects their culture, strength, and practical needs.

**Cultural Relics:** Oversized jewelry, decorated hides, or massive carvings.

**Spoils of War:** Items taken from defeated foes, such as weapons or livestock.

**Utility Objects:** Functional goods like barrels of mead, tools, or crafted weapons.

## Humanoid

Treasure is functional, cultural, or mercantile.

**Everyday Wealth:** Coins, tools, or household items.

**Cultural Items:** Religious icons, folk art, or ceremonial goods.

**Trade Goods:** Spices, textiles, or practical materials.

## **Magical Beast**

Treasure reflects their mystical nature and instincts.

**Magical Components:** Feathers, scales, or fluids with inherent magical properties.

**Lair Oddities:** Shiny objects or lost treasures drawn to their magical aura.

**Environmentally Unique Finds:** Crystals, rare flora, or enchanted objects from their habitat.

## **Monstrous Humanoid**

Treasure reflects their tribal culture and combative nature.

**Tribal Heirlooms:** Masks, totems, or ceremonial weapons.

**Spoils of Raids:** Stolen goods or livestock.

**Trophies:** Bones, skulls, or enemy gear used as decor or status symbols.

## **Ooze**

Treasure is what survives their corrosive nature or accumulates in their environment.

**Surviving Items:** Metals, gemstones, or tools immune to corrosion.

**Absorbed Finds:** Objects consumed by accident, often mundane but intact.

**Environmental Residue:** Rare minerals or magical substances tied to their origin.

## **Outsider**

Treasure reflects their celestial or infernal ties and plane of origin.

**Planar Artifacts:** Shards of their home plane, magical contracts, or divine scrolls.

**Essence-Tied Objects:** Soul gems, angel feathers, or infernal relics.

**Otherworldly Tools:** Unique magical items used in planar travel or rituals.

## **Plant**

Treasure reflects their natural growth or symbiotic relationships.

**Botanical Goods:** Seeds, fruits, or rare herbs with alchemical properties.

**Rooted Finds:** Objects entangled in roots, such as old coins or bones.

**Environmental Items:** Spoils from creatures that lived near or within the plant.

## **Shapechanger**

Treasure reflects their adaptability and predatory habits.

**Disguise Tools:** Masks, enchanted cloaks, or shape-altering rings.

**Victim Spoils:** Loot taken from their prey, such as clothing or gear.

**Personal Caches:** Hidden stashes containing coins, poison, or sentimental objects.

## Undead

Treasure tied to curses, memories of their former lives, or their master's ambitions.

**Grave Goods:** Burial items like coins, jewelry, or weapons.

**Necromantic Tools:** Items used in their creation, such as enchanted candles or bone wands.

**Historic Relics:** Artifacts from their past life or the era they hail from.

## Vermin

Treasure is accidental or tied to their environment.

**Nest Collectibles:** Shiny stones, lost coins, or small trinkets.

**Environmental Goods:** Rare mushrooms, silks, or alchemical venoms.

**Accidental Finds:** Objects caught in webs or left behind in their burrows.

## Monster Motivations

If you need a reason as to why the monster has a particular treasure, then roll on the *Monster Treasure Motivations* table to find out its motivation.

**Table: Monster Treasure Motivations**

D12	Reason for Treasure
1	Heirloom of a fallen kingdom.
2	Bribe from a previous encounter.
3	Fetish objects tied to their rituals.
4	Bait for prey or trespassers.
5	A shiny object they find amusing or beautiful.
6	Treasure stolen from rivals.
7	Tribute from terrified locals.
8	Hoarded supplies for a harsh season.
9	Spoils of war or conquest.
10	Trophies of defeated enemies.
11	Magical or cursed items they cannot use or destroy.
12	A collection representing their obsession or vanity.

## Example Ooze Treasure

Here is an example of a treasure available after the characters have defeated an ooze.

- **Gold Coins (2d20 × 10):** Found clinging together in slimy clusters.
- **Silver Medallion:** A tarnished heirloom with an engraving of a distant city-state. Worth 100 gp.
- **Copper Buttons (1d8):** Broken off a dissolved coat, useful for repairs or trade.

- **Rare Fossil:** A perfectly preserved ammonite, partially encased in slime. Worth 30 gp to collectors.
- **Bundle of Bioluminescent Moss:** Grows on stones in the ooze's lair. Can be used for lighting (lasts 1 week).
- **Ancient Clay Figurine:** Crudely made but depicting an extinct animal. Worth 50 gp to a scholar.
- **Personal Journal:** The last notes of a lost adventurer. Pages are damp but readable, detailing encounters with strange flora in the surrounding area.
- **Rust-Resistant Knife:** Made of high-quality steel, its edge remains sharp. Worth 10 gp.
- **Waterproof Satchel:** Somehow intact, containing a partial map of a nearby area (incomplete, shows some hazards).
- **Herbs:** A bundle of rare herbs (useful for healing salves, worth 15 gp to an herbalist).

## Example Fey Creature Treasure

Here is an example of a treasure available after the characters have defeated a fey.

- **Glimmering Coins** (3D12 × 5 gp): Coins of odd mintage that shimmer faintly in moonlight. Collectors might pay double their face value for a complete set.
- **Silver Thorn Ring:** A delicate ring resembling woven thorny

vines. Enchanted to glimmer when near sources of strong emotion. Worth 150 gp to a jeweler or mage.

- **Tiny Musical Box:** Crafted from polished wood and silver, it plays a haunting melody when opened. Fey magic ensures it never runs out of "spring." Worth 75 gp.
- **Veil of Gossamer:** A translucent scarf spun from fey silk. It shimmers in sunlight and counts as fine clothing, worth 50gp to nobles.
- **Shard of Star Quartz:** A piece of radiant, otherworldly crystal. Glows faintly in darkness and fetches 100 gp from a scholar or alchemist.
- **Tattered Invitation:** A beautifully written invitation to an ancient fey revel in the long past. Its whimsical script details lore about fey culture and customs.
- **Glittering Moth Wing Cloak:** A miniature cloak sized for a sprite, but its fabric could be used in larger garments or enchantments. Worth 20 gp to tailors or enchanters.
- **Fragment of Fey Song:** A fragment of melody stored in a crystal orb. Can be played once to calm nearby creatures (as the calm emotions spell). Worth 100 gp to bards or collectors.



# If I Told You, I Would Have To Kill You

## Information as Treasure

Information has always been a protected and valuable commodity. It can bring down leaders, win battles, and make someone rich and powerful.

Instead of giving gold and gems to your PCs, give them information as a reward.

This could be new information they can make use of, or you can tie it to a PC's background.

## NPCs as Treasure Troves of Lore

Turn rescued prisoners, reluctant allies, and defeated enemies into sources of vital information.

In fact, any sort of NPC can be a repository of information. Although, make sure you don't have just one NPC giving the characters all they need to know.

Break it up. Different NPCs will have different information (or misinformation), and it's up to the characters to piece it together.

## Using Historical Knowledge

Provide ancient knowledge or forgotten lore that changes the campaign world or players' strategies.

If you have a PCs who is big into researching various topics, then give them

valuable information while they research - even if it isn't completely related to what they are researching - this extra information can be used for future adventures or events they have just stumbled upon.

## Journals, Diaries, and Logbooks

Show how written records can reveal dungeon layouts, villain weaknesses, or forgotten treasures.

Place these in various spots where you would normally place traditional treasures and you can open up new avenues for adventure.

Spellbooks and scrolls can contain much more than just spells. Maybe there are rituals written in one, or a map to a magical place, information on Planes (see *Issue 29 of d12 Monthly*), or anything else you can think of putting in there.

## Divine Insights: Religious Knowledge

Sacred texts or visions that offer guidance, historical context, or magical insights.

In my world, the various alignment tongues are variations of one written language used to write divine texts.

Whether or not this is true in your campaign world, you can always add in text that could change the history of a church, or give the characters knowledge on how to make divine items (see *Issue 16 of d12 Monthly* for information on these items).

## **Dangerous Knowledge as Treasure**

How to reward players with forbidden or cursed knowledge that carries risks as well as benefits.

A great example of this is the Dark Tongue language (see *Issue 46 of d12 Monthly*) that can unlock more powerful magic, but comes at a huge cost.

This sort of knowledge can also be forbidden only in certain nations or parts of the world.

## **Valuing Cultural Knowledge**

Reward players with languages, customs, and traditions that open new opportunities.

This is especially important when characters are travelling to other nations or areas within your world. You can add in cultural knowledge to help them navigate this new world.

## **Secrets of the Land:**

### **Environmental Knowledge**

Include information about hidden trails, safe havens, and dangerous territories.

This is a great way to get players interested in your world: by giving them information about it in small, important packages.

They may find a map to a safe haven in the wilderness, that may allow them to stay without fear of random encounters and, thus, traverse further afield.

## **Rare Song Lyrics, Recipes, and Art**

Cultural artifacts - in the form of songs, recipes, and art - can be meaningful and desirable treasures; as well as contain information about your world.

## **Learning from the Legends of the Past**

You can reward players with stories of ancient heroes that inform tactics or campaign strategy.

In my campaign world, dwarves worship their ancestors, so this sort of treasure would be invaluable.

To others, it may just give the upper hand to finally defeat that Kobold lair.

## **Merchant Ledgers and Trade Secrets**

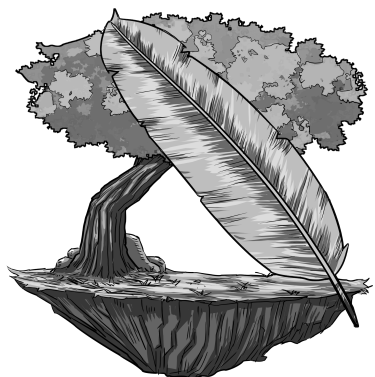
Leverage detailed trade routes, secret supplier lists, or contraband logs as valuable finds.

As any thief worth their salt knows, merchants are rich. If you take this up a notch, you will realise information on trade routes, supplies, and contraband is valuable treasure to some people, including rival merchants.



# Recovering the World's Forgotten Treasures

## The Church of Banoth



The Church of Banoth reveres knowledge as the greatest treasure of all. However, knowledge comes in many forms. From ancient relics to lost histories and powerful artifacts, Banoth's faithful dedicate themselves to recovering and preserving the lost wonders of the world.

This article explores how the Church of Banoth approaches the recovery of treasures in my own campaign world.

### Philosophy of Treasure Recovery

For the Church of Banoth, treasure is not merely gold and jewels; it is anything that enriches understanding or reveals the hidden layers of the world. They classify treasures into three categories:

1. **Cultural Treasures:** Artifacts and relics that tell the stories of civilizations, their triumphs, and their tragedies.
2. **Arcane Treasures:** Magical items, ancient tomes, and enchanted objects that expand the understanding of the arcane.
3. **Wisdom Treasures:** Insights hidden in riddles, maps, and other forms of encoded knowledge.

The recovery of these treasures is seen as a sacred duty, with each discovery a step toward Banoth's ultimate gift: complete enlightenment.

## Methods of Recovery

### The Codex Seekers

An elite order within the Church, Codex Seekers are tasked with uncovering and retrieving treasures of knowledge. They act as archaeologists, explorers, and negotiators, often embedding themselves in adventuring parties or leading expeditions.

Codex Seekers rely on a combination of scholarship, diplomacy, and divine guidance to locate treasures.

**Plot Hook:** A Seeker hires the PCs to assist in exploring a ruin, promising part of the recovered treasure in exchange for their protection and expertise.

### The Rite of Discovery

Before embarking on a recovery mission, Banoth's faithful perform a divination ritual

to seek the god's guidance. This ritual often provides cryptic clues or visions about the location or nature of the treasure.

This Rite of Discovery can be used as a storytelling tool to introduce adventure hooks or foreshadow future events.

### **Safeguarding the Found**

The Church doesn't merely recover treasures; they ensure they are safeguarded or distributed responsibly. Dangerous or cursed items are sealed away, while artifacts of cultural significance may be returned to their rightful owners.

**Plot Hook:** The players might clash with the Church if they wish to keep a treasure the Church believes must be protected or hidden.

## **The Role of Treasure in the Church's Teachings**

### **Preservation Over Exploitation**

The Church believes treasures should not be used frivolously. Every item or piece of knowledge carries historical and cultural weight.

### **The Puzzle of Ownership**

Not all treasures belong to Banoth's Church.

The faithful often face moral dilemmas about whether to return a treasure to its rightful owner, keep it for study, or destroy it to prevent its misuse.

**Plot Hook:** The players recover an artifact alongside a Church representative, but its ownership is contested by a powerful NPC faction.

## **Sacred Sites**

### **The Labyrinthine Archives**

A sprawling library-temple where recovered treasures are cataloged and studied. Access is restricted to the most trusted followers of Banoth.

**Plot Hook:** A rogue scholar has infiltrated the Archives, seeking to steal an artifact. The players must track them through the labyrinthine halls.

### **The Vault of Shadows**

A hidden vault that houses the Church's most dangerous and valuable finds. It is protected by divine wards and spectral guardians.

**Plot Hook:** The players are hired to help fortify the Vault against a looming threat, such as an assault by treasure-hungry mercenaries or a magical breach.

### **The Obsidian Peaks**

A mountain range where many ancient civilizations hid their most precious treasures. The Church frequently organizes expeditions to explore the Peaks' extensive caverns.

**Plot Hook:** During an expedition, the players discover not just treasure but an ancient cult still guarding its secrets.

# Character Building

## Legacy in the Making

In character-driven campaigns, the most meaningful treasures are those tied to the characters' personal journeys.

These treasures are more than just loot, they are legacies in the making, weaving into the story and growing alongside the adventurers who wield them.

### Making a Treasure Personal

To make a treasure personal, it needs to reflect that character: their past and future, as well as their values and beliefs.

An example of this might be an heirloom tied to their family, which is a symbol of familial struggles. For such treasures to feel meaningful, they must resonate with the PC and/or what's happening to them within the campaign.

An old, rusted heirloom sword that once belonged to the character's ancestor could grow in power over time as the character achieves deeds worthy of their lineage.

### Other Examples

*The Incomplete Map:* A fragment of a map leading to a mythical homeland or treasure, pushing the character to explore the unknown.

*The Broken Locket:* A keepsake from a lost loved one that unlocks secrets when reunited with its missing half.

## Mechanics for Growth

One way to tie personal treasures to character progression is by letting the treasure evolve with the character:

**Unlocking Features Over Time:** As the character conquers certain enemies or completes certain quests, the treasure gains new abilities or reveals hidden features.

*Example:* A shield with dormant runes that activate when the character faces a life-or-death challenge.

**Bonded Development:** The treasure gains strength the more the character uses it, reflecting their growing mastery or emotional connection.

*Example:* A bard's lute that produces more powerful effects as they compose original songs tied to key moments in the campaign.

## DM Tips for Crafting Meaningful Treasures

**Collaborate Early:** During session zero or a character's introduction, discuss potential treasures with the player.

**Make It Earned:** Ensure the treasure feels earned through meaningful effort or sacrifice, rather than handed out casually.

**Balance Mechanics and Story:** While a treasure's narrative significance is paramount, it should also provide useful (but not overpowered) in-game benefits.

# Solo Spotlight

## Preserving Mystery and Wonder in Solo Play

One of the joys of solo roleplaying is the thrill of discovery.

However, as both the player and GM, maintaining the mystery of found information can be challenging. This article explores techniques to use informational treasures in solo play without spoiling surprises, ensuring the mystery stays alive and the campaign remains engaging.

### The Core Challenge: Knowing Too Much

In solo play, the DM and player are one and the same. When you uncover a treasure map or decode a mysterious inscription, it's tempting to jump ahead to the solution.

The key to preserving the excitement lies in separating in-character knowledge from out-of-character planning and creating systems to introduce surprise, even to yourself.

### Techniques for Maintaining Mystery

#### Fragmented Information

Reveal only parts of the puzzle at a time. This ensures that the full context remains unknown ahead of time and encourages you to piece it together gradually.

*Example:* A found map shows the location of a dungeon but leaves out critical details, like the dangers within or the correct entrance. Other pieces of the map can be discovered as the campaign progresses.

#### Outsourcing Mystery

Use random tables, and random tools to introduce elements you couldn't predict.

*Example:* A roll on a random table determines the nature of a cryptic prophecy found in an old book.

#### Delayed Resolution

Introduce clues that cannot be acted upon immediately. By the time the information becomes relevant, you may have forgotten details or contextual clues, preserving the element of surprise.

*Example:* An inscription reads, "At the solstice, the gate will open." The solstice is several sessions away, giving time for the clue to fade into the background before it becomes significant again.

#### Conditional Interpretation

Tie the meaning of the information to future events, ensuring that its full significance only becomes clear later.

*Example:* A riddle found in an ancient ruin makes little sense until the player encounters a puzzle or encounter later that directly references it.



# Spellcraft

## Natural Treasures for Spellcasters

The natural world can be a treasure trove of arcane wonders, offering spellcasters unique opportunities to harvest, study, and utilize magical phenomena.

### What is this Arcane Ecology?

Arcane ecology focuses on the magical properties of natural elements, from flora and fauna to weather patterns and geological formations.

### Examples of Arcane Ecology Elements

- A rare flower that blooms only under a full moon, its petals enhancing divination spells.
- A volcanic stone that emits latent fire magic, useful for crafting or empowering fire-based spells.
- A crystalline formation that hums with resonant energy, storing spells cast nearby.

### Designing Natural Arcane Treasures

When creating treasures rooted in arcane ecology, consider the following:

**Environment:** Tailor the treasure to the region or biome. A coastal cavern might hold pearls infused with tidal magic, while a forest may harbor glowing fungi that affect illusions.

**Accessibility:** Decide if the treasure is easily gathered or requires a challenge, such as taming a guardian beast or surviving a hazardous environment.

**Utility:** Give the treasure clear in-game, mechanical benefits, balanced with limitations or risks.

### Harvesting Arcane Resources

Introduce mechanics for players to gather and prepare these treasures:

**Ability Checks:** Use secondary skill or non-weapon proficiency checks to locate and safely harvest resources.

**Time-Sensitive Events:** Some treasures, like plants that bloom during a specific celestial event, require precise timing.

**Risks and Rewards:** Gathering might disturb dangerous guardians, cause environmental repercussions, or trigger unforeseen magical effects.

### GM Tips

Make these treasures integral to your setting's lore, including cultural significance, economic impact, and environmental consequences.

Allow spellcasters to use natural treasures for crafting or spellcasting by substituting components, in creating potions and scrolls, or empowering spells (see *Issue 4 of d12 Monthly* for information on how to do this).



# Adventure Location

## The Wandering Vault: A

### Hoard Within the Fog

Deep in the wilderness, shrouded by tales and time, there exists a treasure hoard that defies conventional discovery.

Known as the Wandering Vault, it appears only on rare nights when a thick, unnatural fog blankets the land. Those brave - or foolish - enough to seek it must contend with its spectral guardians and the mystery of its ever-shifting location.

### The Legend

Travelers, bards, and adventurers speak of a spectral fog that rolls in without warning, carrying with it the faint sound of whispers and the clinking of coins.

Within the heart of this fog lies the Vault: a treasure hoard said to hold riches from a dozen lost kingdoms.

The fog, however, is no ordinary weather: it is the domain of the Vault's undead guardians, bound eternally to protect its contents.

### Features

#### The Shifting Fog

The Vault never remains in the same place for long. On foggy nights, it manifests in random locations across the land. Its presence might be heralded by unnatural phenomena, such as sudden drops in

temperature, muffled sounds, or eerie lights visible in the fog.

The PCs must uncover clues to predict its appearance. Examples include local rumors, ancient maps with shifting markings, or tracking the movements of spectral creatures linked to the fog.

#### The Undead Guardians

The fog is populated by spectral undead who seem to emerge from its depths. These guardians, ranging from ghostly sentinels to shambling corpses, are bound to the Vault and will attack intruders without hesitation.

The undead cannot leave the fog but are empowered within it. Players might find themselves disoriented or weakened the longer they remain inside the mist.

#### The Vault Itself

The Vault manifests as a dilapidated structure: a ruined temple, a sunken crypt, or a forgotten treasury.

Its form changes with each appearance, keeping it mysterious and unpredictable.

The hoard is a mix of traditional wealth (see *Issue 47 of d12 Monthly*), arcane oddities (see *Issue 48 of d12 Monthly*), and lost tomes containing information about lost civilisations (see this issue).

The Vault always contains one signature item tied to its lore, such as a cursed crown or a spellbound mirror.

## Adventuring in the Fog

Adventuring within the fog should have some major challenges. Feel free to come up with additional challenges than the ones below.

### Environmental Challenges

*Limited Visibility:* The fog reduces vision to just a few feet. Players must navigate carefully, relying on sound, memory, or magical means to avoid becoming lost (characters will get lost on a 1-5 on a D6 or 1-4 if a ranger is present).

*Psychological Effects:* Prolonged exposure to the fog causes unsettling hallucinations or whispers, forcing players to make Wisdom checks or suffer be surprised on a 1-4 on a D6 (1-3 for rangers).

### The Guardians' Powers

*Ambush Tactics:* The undead use the fog to their advantage, ambushing players with sudden attacks or driving them toward more dangerous areas (see surprise above).

*Regeneration in the Fog:* Destroyed undead reform after a few minutes unless their remains are removed from the mist, or they are covered in holy water (one vial per human-sized undead).

*Turn Resistance:* A cleric trying to turn the undead within the mist may find that power fails to work or is much more difficult (treat Undead as 4 HD higher than they are).

## The Vault's Trial

Reaching the hoard is not the end of the challenge. The Vault may demand a price to access its treasures, such as solving riddles, sacrificing an item of value, or passing a test of character.

Failure might result in the treasure vanishing into the fog once more, or worse, the characters may become the undead to forever guard the treasure!

## Using the Wandering Vault in Your Campaign

You can use this location in a number of ways. Some ideas follow.

### As a Recurring Mystery

The Vault's appearances can serve as a recurring plot point, with players encountering its foggy herald multiple times. Each encounter could provide new clues about its origin or the nature of its treasures.

### As a Major Arc

The Vault could be tied to a larger narrative. Perhaps the treasure contains an artifact crucial to the campaign's main conflict, or the undead guardians were cursed by an ancient betrayal that the players must uncover and resolve.

### As a Moral Dilemma

The Vault's treasure may come with a price. Perhaps taking the hoard worsens the curse on the land, releases the undead into the world, or binds the players to the fog in the guardians' place.

# Class Acts

## Information Broker Kit

### Requirements

*Abilities:* Minimum Intelligence 12, Charisma 13.

*Alignment:* Any non-Lawful.

*Background:* Urban upbringing or connections to a major trade hub.

### Role

The Information Broker thrives in a world of secrets and lies, trading knowledge for coin, power, or favors. They gather rumors, piece together truths, and manipulate the flow of information to their advantage.

### Secondary Skills

Information Brokers usually have the following skills: Appraiser (see *Issue 47 of d12 Monthly*), Clipper, Charlatan, Forger, Petty Thief (see *Issue 47 of d12 Monthly*), Street Urchin.

### Equipment

A fence can have two of the following bits of equipment: stylish but inconspicuous outfit, journal of coded notes, set of small tools for writing and forgery, 1D4 informants across nearby towns or cities, each with varying reliability.

### Special Benefits

*Rumor Gathering:* The broker can eavesdrop effectively, interpreting idle chatter for valuable information (roll d6; 1-3 uncovers a useful lead).

*Web of Secrets:* The broker's network of contacts and informants provides a constant stream of information. Once per week, if they roll 1-3 on 1D6 they receive a random rumor, clue, or tip about a relevant area or person.

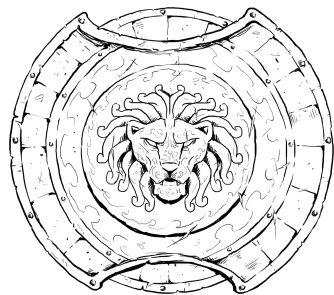
### Special Hindrances

*Trust Issues:* The broker's reputation as a purveyor of secrets makes others wary. When attempting to gain trust or forge alliances, they suffer a -2 penalty to reaction rolls unless they provide proof of goodwill or leverage a valuable piece of information.

### Typical Services

NPC Information Brokers can offer a variety of services that can enrich any campaign:

- ➔ Selling maps to hidden dungeons or lairs.
- ➔ Revealing the weaknesses of a powerful foe.
- ➔ Unveiling the secret motivations of factions or individuals.
- ➔ Providing leads on treasure hunts or political intrigue.



## Want Even More?

Looking for more adventure? Back issues are available to download on [my website](https://yumdm.com/).

I'm also expanding this zine via new articles on the website. This will include web enhancements and other regular features.

**Web Enhancements** are articles that for whatever reason didn't make it into the zine. Usually 2-3 are posted on the website each month for each issue.

<https://yumdm.com/>

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Unless otherwise mentioned, all articles are written by Russ at YUMDM.



## Next Month

This is going to be a bit of a milestone: the 50th issue of **d12 Monthly**! I really cannot believe I have created this many issues.



I will be headed back to my roots of playing the game in this issue, and I hope you enjoy it as much as I do.

**Join my Patreon** today to start receiving print copies every month (beats just getting bills in the mail), or just to help out.

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