

# LIQUID ASSETS

AN ADVENTURE FOR CHARACTERS OF 2ND TO 4TH LEVEL



**AVERN  
ALES**

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**L**IQUID ASSETS IS A FIFTH EDITION ADVENTURE for three to six characters of 2nd to 4th level, optimized for a party of four 3rd-level characters. The party has been asked to collect on a debt owed by a man named Grigori, the owner of a prominent public bath house. Naturally, Grigori is unenthusiastic about the expectation of repayment at this time, and so the party must find a way to bring Grigori around to their point of view. Failing that, perhaps they can steal the debt right out from under his nose. This adventure is set in Cartosia, but names of people and places can be changed to place the adventure in practically any other campaign world.

### BACKGROUND

In the heart of a bustling neighborhood within the city of Dorran stands the familiar Whispering Streams Bathhouse. A sentinel of local tradition, this establishment has served as a comforting constant in the lives of community members for generations. Grigori, the stalwart owner who inherited the business from his father, has lovingly maintained this neighborhood cornerstone for nearly three decades. As the building has worn over the years, the nagging rehabilitation projects Grigori had been putting off became too prominent to ignore. Recognizing the urgent need for renewal, Grigori enlisted the services of a modest, two-man construction company called Flint Ridge Masonry to carry out the work.

With a handshake and the promise of the second half of the payment being delivered after completion of the work, the rehabilitation project began. Construction was completed on schedule, and Grigori was pleased to soon reopen his doors to the public. Yet, as the fresh coat of paint dried and the renovated rooms stood ready to embrace patrons once more, clouds of discontent began to gather. Grigori, upon inspection, voiced uncertain dissatisfaction with the outcome, criticizing what he perceived as shoddy craftsmanship that fell short of his vision. Their agreement was now disputed, as accusations of unmet standards replaced their earlier camaraderie.

The dispute simmered, unresolved, as conversations stalled and weeks turned into months, leaving the once enthusiastic craftsmen feeling slighted and aggrieved. Their requests for payment are met at best with silence and at worst with staunch refusal, as Grigori has remained steadfast in his criticism, holding his purse strings tightly closed. Frustrations have reached a boiling point, and both parties have claim to financial impacts. Desperate for a resolution that seems increasingly elusive, Flint Ridge Masonry is resorting to hired muscle to collect on what

they are owed. Will the party finally be able to settle this frustrating stalemate?

### GETTING THE QUEST

One way or another, the party has become aware that Lukas (CG he/him human **commoner**) of Flint Ridge Masonry seeks the help of adventurers for a debt-collecting job. The party may have responded to a publicly posted notice, or one of the party members may be a friend or a friend-of-a-friend of Lukas or his son, Misha, who form the entirety of the company. The adventure begins when the characters meet Lukas at his home within the city, a modest, two-story dwelling in a respectable neighborhood. Lukas can explain the following to the characters:

- He and his son Misha performed significant renovation work for the Whispering Streams bathhouse three months ago.
- What started as a positive client-contractor relationship turned sour after the job was completed, as Grigori, the bathhouse's owner, did not provide prompt payment after the work was completed.
- Lukas was amenable to giving Grigori some time, but knew something wasn't right when Grigori was vague about when he would be able to provide payment.
- Eventually, Grigori began to ignore any attempts at contact. Lukas tried approaching the bathhouse himself, but Grigori's bodyguard forced him out.
- Grigori's bathhouse is staffed by two capable threatening bodyguards.
- Lukas figures the party should be able to handle the bodyguards if things get messy, but would very much prefer for no blood to be spilled. He certainly does not want Grigori dead; the potential involvement of the authorities would be ruinous for his business.
- Lukas knows Grigori keeps a small cache of coin somewhere within the bathhouse for emergencies. If Grigori claims he doesn't have the money to pay, he is lying.
- Lukas is owed a total of 500 gp, not including interest. Lukas is happy to take only the principal sum, at this point.

Lukas withholds the fact that Grigori believes the work is shoddy from the party. While part of him is confident in the quality of the job, another part of him is aware of the possibility that his son's inexperience led to some flaws, despite the fact that this is a possibility is extremely reluctant to accept. A character who makes a successful DC 14 Wisdom (Insight) check senses that Lukas isn't providing the whole story. Lukas can be convinced to divulge Grigori's vague complaints about the quality of the work while simultaneously dismissing them as unfounded with a successful DC 12 Charisma (Persuasion or Intimidation) check. If asked why he withheld this information in the first

place, Lukas explains he didn't want the party to get the wrong idea about his company; his work is good, it is Grigori who is trying to steal from him. Lukas promises the party a 100 gp portion of the payment if they are able to successfully recover it from Grigori.

## WHISPERING STREAMS

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The Whispering Streams bathhouse is a single-story structure of brick and clay nestled between two canals in the upper region of the city. It serves as a popular neutral ground for rivals or business partners to meet for tense negotiations, due to the difficulty in sneaking a blade into a steam bath. Unless otherwise stated, the features of the bathhouse are as follows:

**Ceilings, Walls, and Floors.** Ceilings within the bathhouse are nine feet high. Internal walls are a foot thick. Many of the bathhouse's floors have been refinished with new marble, courtesy of Lukas and his son.

**Doors.** The bathhouse's doors are solid oak reinforced with iron bands. They have AC 14 and 27 hit points. The bathhouse doors are unlocked, with the exception of its back entrance, which can be opened with a successful DC 13 Dexterity check using thieves' tools or the keyring carried by Grigori.

**Light.** A combination of wall-mounted torches and whatever sunlight filters through the bathhouse's few windows keep it well-lit during its operating hours. After the bathhouse closes for the day at approximately 10 pm, it goes dark until the next morning.

**Windows.** There are a few windows throughout the bathhouse. They have an AC of 12 and 10 hit points. These windows cannot be opened, but, once broken, provide a space for a Medium-sized creature or smaller to climb through.

**Security.** During its operating hours, Grigori keeps bodyguards (a **veteran** and a **thug**) posted at all times to ensure the safety of himself, his staff, and his patrons. One of these bodyguards is posted in the lobby (area 1, the thug), and the other in its communal bathing area (area 2, the veteran). When the bathhouse closes at 10 pm, a single thug carries a torch and patrols its interior and exterior to ward off vandals and thieves. This guard shift rotates every three hours until the bathhouse opens again at 10 am. None of the bodyguards fight to the death. If reduced to one quarter of their hit points or fewer, they surrender.

The following areas are keyed to the provided map of the Whispering Streams bathhouse:

### I. RECEPTION

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A polished marble countertop rests opposite the entryway in this vestibule, its surface decorated with potted flowers and a visitor's log. Watercolor landscape paintings in gilded frames hang on the walls. Doors exit to the north and south.

Any guests who wish to use the facilities must check in at the front desk and record their attendance in the day's visitors

log. During operating hours, in addition to the bodyguard posted near the front entrance (a thug) the desk is staffed by a young man named Marek (LN he/him human commoner) with a clean-shaven face and bony hands that he often keeps folded in front of his chest. By default, Marek will not permit the party to enter the bathhouse with their weapons (which can be left behind his desk) or without paying the 2 sp fee for entry. He will call on the bodyguard to help him enforce these rules if necessary. If the party explains that they only wish to speak to Grigori, Marek unhelpfully claims that his boss is too busy to meet. Marek can be convinced to let the party pass with a successful DC 12 Charisma (Persuasion or Intimidation) check. If this check succeeds by five or more, Marek will not object to the party bringing in their weapons.

### 2. SOUTH LOCKERS

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A L-shaped bench extends along the west and south walls of this room. To the east is a row of wooden lockers.

Patrons can store their belongings here while they bathe. During operating hours, lockers in use are locked with a padlock, the corresponding key to which is left with Marek at the reception desk. Alternatively, these locks can be opened with a successful DC 13 Dexterity check using thieves' tools. The lockers are unlikely to hold much of significant value, but the party has a 1d4 chance of finding a coin purse containing 1d20 gp.

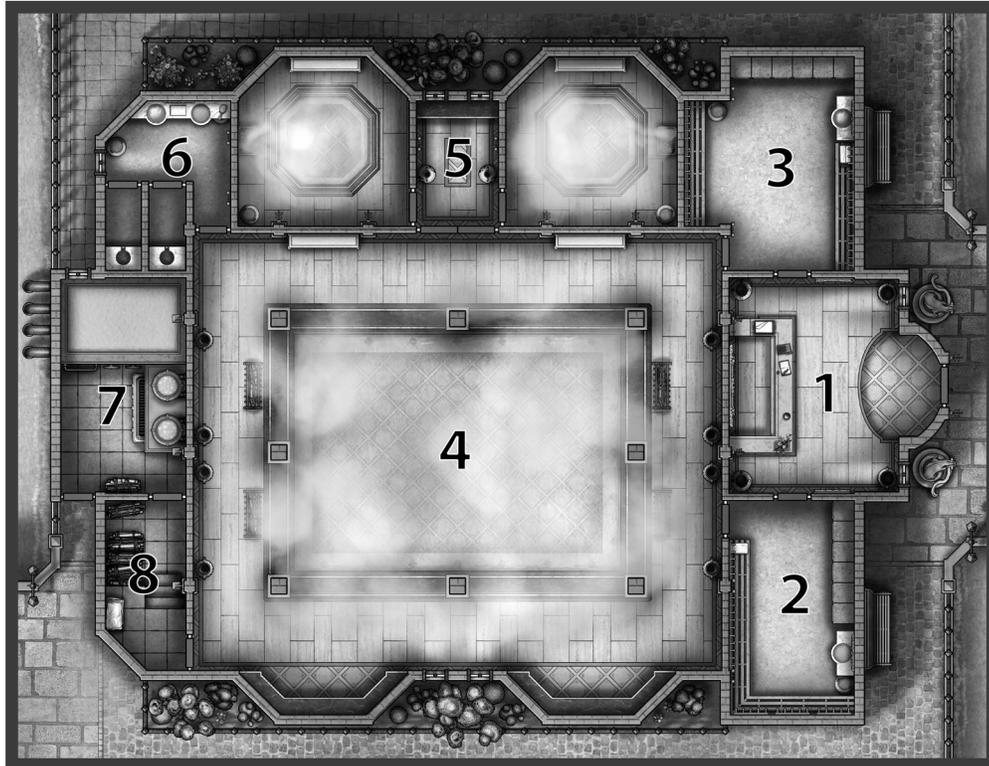
### 3. NORTH LOCKERS

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A bench and washbasin flank the east wall of this room. The north wall is occupied by a row of wooden lockers.

This room is also accessible to patrons as well, but the right-most locker is used by Grigori. Behind its locked door, the owner keeps his emergency fund: a small iron strongbox filled with 750 gp, enough to pay back Lukas and then some. This strongbox is also locked, and can be opened with a successful DC 13 Dexterity check using thieves' tools or with the keyring carried by Grigori.

# WHISPERING STREAMS



## 4. COMMUNAL BATH

A large, communal pool fills the majority of this spacious chamber. The room's perimeter is lined with stone benches and discarded robes. Doors exit in all directions.

During operating hours, this main area of the bathhouse is busy with bodies and quiet conversation, overseen by one of Grigori's bodyguards (a **veteran**). The bodyguard firmly orders that the party disrobe before continuing through this area, regardless of whether or not reception has allowed them to proceed as-is. A successful DC 20 Charisma (Persuasion or Intimidation) check is required to convince the bodyguard otherwise.

**Grigori the Owner.** Grigori (CN he/him **commoner**) is a sweaty, heavy-set man draped in jewelry. His hair is thick, dark, and tightly curled, and his eyes are beady and set deep into his face. His voice has a higher pitch than one might expect. Grigori loves getting a good deal, and fancies himself an expert businessman. He resents any implication that he does not deal fairly. Grigori is present at the bathhouse from open to close. While it is open, Grigori spends most of his time supervising the single maintenance staff member and fraternizing with the patrons in the communal area. After it closes, he makes a brief ten-minute walk alone to his house, where he lives alone. When confronted by the party, Grigori can share the following information:

- He agreed to a scope of work with Flint Ridge Masonry, including new roofing and new marble floors.
- After the work was completed, he immediately noticed serious defects with the work.
- Grigori told Lukas that the work was shoddy, and that he would not be providing any payment until the issues could be addressed (this is partly a lie; in actuality, Grigori never clarified he would pay if the issues were addressed, he only voiced vague concerns about the quality of the work- while dodging the matter of payment).
- Lukas was obstinate, and demanded payment while refusing any claims that there was anything wrong with the work.

A character who makes a DC 14 Wisdom (Insight) check infers that Grigori is likely not providing the entire truth. If pressed with a successful DC 12 Charisma (Persuasion) check, Grigori reluctantly admits that he was "vague" about payment, but claims he has never intended to steal from Lukas. A character who examines the roof and flooring of the bathhouse and who makes a successful DC 16 Intelligence (Investigation) check can determine that though there are some defects to be found, these defects are minor, almost entirely cosmetic, and perhaps unreasonably being used as justification to withhold payment.

### REACHING RESOLUTION

If they choose to deal with Grigori, there are multiple ways the party can go about getting Lukas back his money. A few of these methods are described below.

**Convincing Arguments.** The party can convince Grigori to provide Lukas his payment without Lukas having to remediate any defects with a successful DC 18 Charisma (Persuasion or Intimidation) check. Failed Persuasion checks can be repeated once, but after two failures, Grigori refuses to negotiate further along the same reasoning. An Intimidation check that fails by five or more causes Grigori to summon his bodyguard and attempt to throw the party out of his bathhouse. If the party goes back to Lukas to discuss rehabilitation work, Lukas can be convinced to complete the work in exchange for payment with a successful DC 10 Charisma (Persuasion) check. If Lukas has agreed to this rehabilitation work on condition of payment, the party makes any checks to convince Grigori to provide payment with advantage. If the party negotiated a compromise where Lukas and his son are to return to the bathhouse for repairs in exchange for their overdue compensation, any defects in the work are successfully addressed, payment is issued and both parties can move forward.

**Broubeating.** If the party dispatches Grigori's bodyguard, either because they swung first or because Grigori tried to throw them out after a failed intimidation check, Grigori comes to his senses and retrieves the payment from his strongbox.

**Pickpocketing.** While the party may be able to access Grigori's strongbox on their own, this might be easier with his keyring, which can be lifted from his pockets with a successful DC 15 Dexterity (Sleight of Hand) check. The party may wish to facilitate a face-to-face meeting between the two men. Doing so requires convincing each party to meet with a successful DC 15 Charisma (Persuasion) check. The checks necessary to reach resolution remain the same at a face-to-face meeting, however any attempts are made with advantage, as the parties find it difficult to be so obstinate when they are forced to look each other in the face.

## 5. PRIVATE BATHS

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Single, hexagonal baths fill these smaller chambers. Benches along the north walls provide space for de-robing.

These areas can be reserved by request for privacy preferences, such as sensitive meetings. During operating hours, one or both of these rooms is likely to be occupied by patrons.

## 6. LAVATORY

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A vanity against the north wall of this room hosts two sinks and a few instruments for personal grooming, such as brushes and soap. The south end of the room is divided into two privy stalls.

Bathhouse guests are encouraged to use this room to refresh themselves before and after their baths. For the communal pool especially, entering the water while noticeably unclean is a significant faux-pas.

## 7. PUMP ROOM

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This small room is swelteringly hot. A pool against the far wall bubbles and steams, heated by a well-fed furnace below it. A knot of pipes controlled by a pair of valves disappears into the nearby wall, carrying the water throughout the bathhouse.

There is nothing of value to be found here. A character who inspects the valves and makes a successful DC 15 Intelligence (Investigation) check can determine the appropriate sequence to shut off any more hot water from making its way through the bathhouse.

## 8. STORAGE

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A neat pile of folded towels as well as bundles of firewood bound together by twine are stacked against the west wall of this chamber.

Grigori uses this room for storage. There is nothing of significant value to be found here.

## AFTERMATH

The aftermath of this adventure varies greatly depending on the choices made by the party. If the party was able to persuade or intimidate Gregori into providing payment, and they return that payment to Lukas, they are given their reward as promised. The party, however, may selfishly choose to keep the payment for themselves and tell Lukas they were unsuccessful. They are likely to get away with this, at least for a period of time, after which Lukas may eventually discover their betrayal. It is unlikely, however, that the man will be able to do anything about this wrongdoing. If the party recovered the funds by stealing from Grigori, the bathhouse owner may eventually send enforcers to track them down and rough them up or worse, presuming that Grigori was able to trace the theft back to the party.

## REFERENCES

This work includes material taken from the System Reference Document 5.1 (“SRD 5.1”) by Wizards of the Coast LLC and available at <https://dnd.wizards.com/resources/systems-reference-document>. The SRD 5.1 is licensed under the Creative Commons Attribution 4.0 International License available at <https://creativecommons.org/licenses/by/4.0/legalcode>.

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