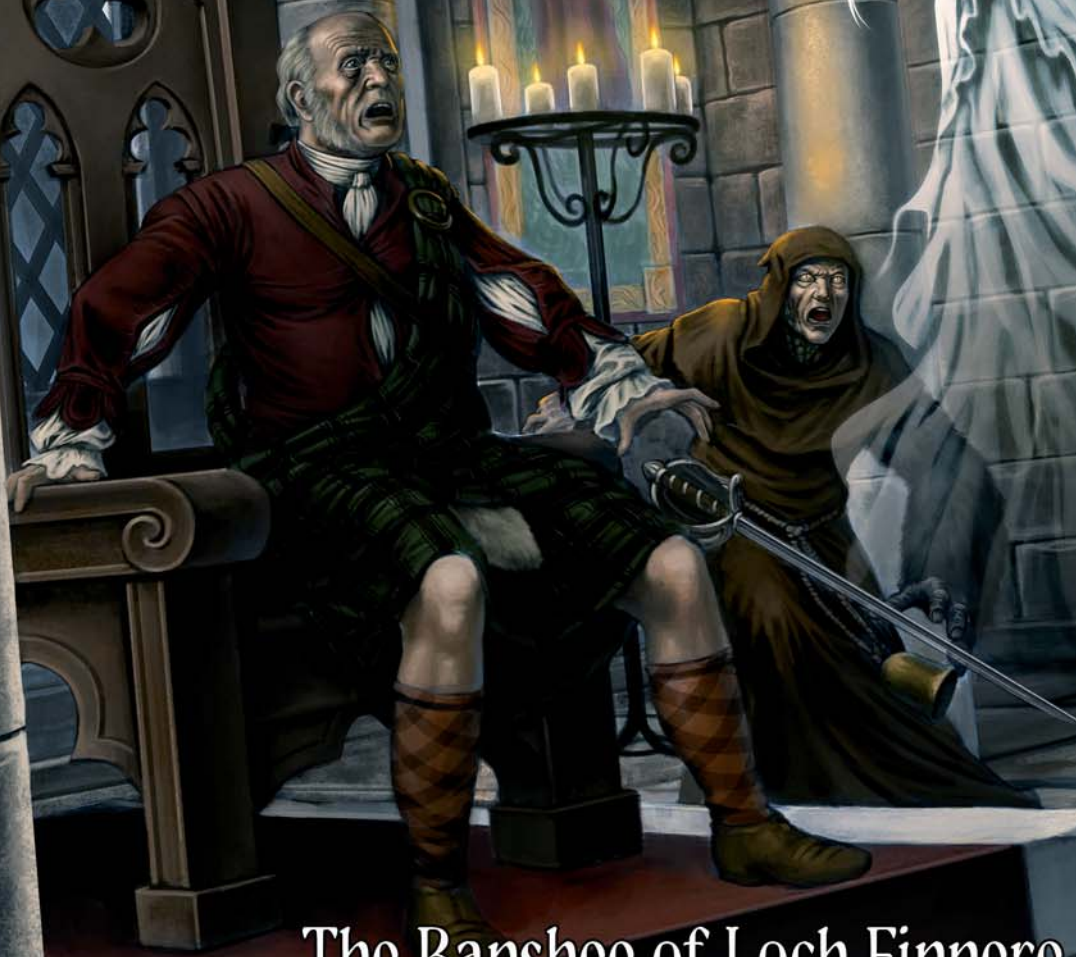


Accursed



The Banshee of Loch Finner

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MELIOR VIA

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<i>Background</i>	2
<i>Adventure Overview</i>	3
<i>Adventure Hooks</i>	3
<i>Loch Finnere</i>	4
Act One: The Murdered Queen	6
<i>Event 1: To Aid a Stranger</i>	6
<i>Event 2: Malcolm's Tale</i>	6
<i>Locale: Finniston Wood</i>	7
<i>Locale: Keep Finnoul</i>	8
<i>Event 3: The Murdered Queen</i>	9
Act Two: Grief Unbearable	10
<i>Event: A Missing Finnoul</i>	10
<i>Locale: The Keep Chapel</i>	10
<i>Locale: The Gray Moor</i>	11
<i>Locale: Aideen's Barrow</i>	12
<i>Event: The Morrigan's Ire</i>	13
Act Three: The Peace of the Grave	14
<i>Event: Looking for Connor</i>	14
<i>Locale: Dunaddin Abbey</i>	14
<i>Locale: Riona's Hut</i>	15
<i>Event: The Knight of the Gallows</i>	17
<i>The Final Confrontation</i>	17
<i>Concluding the Adventure</i>	18
Adversaries	19
<i>Aideen (the Banshee)</i>	19
<i>Attercop</i>	19
<i>Finnoul Guard</i>	20
<i>Spectral Warrior</i>	20
<i>Raven Swarm</i>	20



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The Banshee of Loch Finnere

An Adventure for Accursed

For hundreds of years, the proud Clan Finnoul has ruled over the moors and forests of northern Caer Kainen. Firmly bound to the High King by the ties of marriage and old loyalty, the Finnouls stood ready to answer High King Gaelin's call to muster their warriors and march against the Witch legions invading Morden. But the High King never called the clans to war, and Caer Kainen fell into the power of the Morrigan. The great clans were forced to bend the knee to the dark and beautiful Witch, and were left to govern a land mired in misery and death. Defeated in the Bane War, the Finnouls survive as best they can in the Morrigan's grim realm, but now a new curse has found them. A terrible apparition haunts the shores of Loch Finnere and stalks the cold halls of Keep Finnoul, the specter of a grieving woman who has marked the surviving members of the Finnoul family for her vengeance. Already three Finnouls have died under the ghost's dire foretellings—and it's only a matter of time before the Banshee of Loch Finnere claims another victim.

Background

The Banshee haunting the Finnouls is one of their own. Sixty years ago, Aideen Finnoul, daughter of the Great Finnoul, was a fiery young woman regarded as one of the most beautiful in all of Caer Kainen. True-blooded Finnoul women have always possessed the favor of the Fey, since long ago Finnouls intermarried with the Fair Folk and always honored their Fey kin. Aideen caught the eye of the young High King Gaelin MacLir, and he frequently visited Loch Finnere to court the proud princess. They were betrothed in the chapel of nearby Dunaddin Abbey, and married the next summer. For ten years they lived happily in the great castle at Shieldhaven, and Aideen bore three fair children to her king and husband.

Alas, their happiness was not fated to last. When the Witches invaded Morden, High King Gaelin began to gather Caer Kainen's strength to join the Alliance—but a mysterious stranger arrived at Shieldhaven, and counseled patience. The Lady Macha quickly became the High King's most trusted advisor, and he in turn became more and more dependent on her. Queen Aideen fought for her husband's heart, but she was no match for Lady Macha. One terrible night, Macha's whispers turned the High King against everything he had once held dear. He marched through the halls of Shieldhaven, slaughtering friends, allies, servants, and finally his own family. Aideen's children died under the High King's blade, and then he struck her down as well.

As she lay dying, Aideen perceived the terrible truth: The Lady Macha was in fact the dreadful Witch known as the Morrigan, and her magical powers over love and death had destroyed the High King. In her bitter despair, Aideen cursed the Morrigan and swore vengeance against the one who had caused the murder of her and her children. And, perhaps because of the old Finnoul fey blood or perhaps because of the strength of her outrage at the unbearable betrayal she had suffered, Queen Aideen's vengeful plea was heard, and answered. The Unseelie Fey lent their power to her terrible oath, giving her spirit the strength to linger in this world until she was avenged.

At first, Aideen was almost powerless, barely aware of her ghostly state. Years passed between her appearances, a silent apparition that enacted her tragic death and then vanished again. But as time passed, her curse gained strength and purpose, and Aideen gained the ability to manifest when she wished and affect the world of the living. Unfortunately, curses are two-edged swords, as likely to turn upon those who speak them as those who earn them. Over the years, Aideen has come to blame not only the Morrigan for her death, but also the fallen High King, and—most tragically—her own kinsfolk of Clan Finnoul for not avenging the wrong done to her.



Adventure Overview

The Banshee of Loch Finnere is an adventure for three to six characters of Novice Rank, presented in three acts. It should take about three to four game sessions to play through. The adventure is set in the land of Cairn Kainen, so you may want to review the background and setting information for this realm before you run the adventure.

Act One, the Murdered Queen: The heroes arrive in Loch Finnere and meet Malcolm Finnoul, who is desperately fighting off an attack by fearsome spectral warriors. From Malcolm, the heroes learn about the Banshee who has cursed the Finnouls. They also discover that the Banshee's wrath is not reserved only for the Finnouls: she has also attacked the Morrigan's servants, and her warriors have harried travelers and homesteads out on the moorlands.

At Keep Finnoul, the heroes meet the rest of Clan Finnoul, and learn that her spectral warriors are bound to Aideen, even to death and beyond. There they witness her next terrifying visit, when Aideen appears to predict another Finnoul death in three days' time.

Act Two, Grief Unbearable: The heroes set out to find a way to placate or defeat the Banshee. They have two good leads: the attacks in the moorland, and the barrow where her mortal remains are buried. In the moors, the heroes discover that the Banshee's spectral warriors may be haunting a ruined abbey nearby; at the barrow, the heroes find that someone—likely one of the Finnouls—has recently opened the grave and disturbed the remains of Aideen's children. The Morrigan's servants (under the leadership of a grave knight known as the Knight of the Gallows) make another appearance, angered by the defiance of the Banshee and determined to punish the Finnouls.

Act Three, the Peace of the Grave: To confront the Banshee, the heroes need an anchor, something that holds enough significance to Aideen to hold her spirit in one place. Two alternatives are available: in the ruins of Dunaddin Abbey lies the betrothal chalice from which she and Gaelin drank. The trail from the barrow leads the heroes to the cottage of the old hag Riona, an attercop (an Unseelie Fey) who used the bones of Aideen's dead children to make a reliquary. Strife between Witches surfaces when agents of the Gorgon attempt to steal the chalice, while the Morrigan sends a more powerful servant to seize the relic and thus gain control of the Banshee. Finally, the heroes can confront Lady Aideen's restless spirit and choose whether to free her or destroy her.

Adventure Hooks

What brings the player characters to the lands of Clan Finnoul at this moment? Why do they care about the Banshee's curse? Choose one of the following hooks that works well for your game, or create your own. Regardless of what draws the heroes to Loch Finnere, the adventure begins when they arrive in the area and find Malcolm Finnoul menaced by the Banshee's servants—continue with **Event 1: To Aid a Stranger**.

A Mysterious Mission: One of the player characters affiliated with the Order of the Penitent is asked to look into an unusual haunting in northern Cairn Kainen. This land is known to lie under the dominion of the Morrigan, but rumors are spreading of a ghost of some kind that is killing the innocent people of Loch Finnere. This does not seem to be the work of the Morrigan, and the Dark Queen—mistress of ethereal spirits and apparitions—likewise does not seem to be involved. The party travels to Loch Finnere to investigate.

Just Passing Through: The player characters are traveling through Cairn Kainen on their way to another destination—perhaps carrying a message from Valkenholm to an Outlands realm such as Deepshadow, or seeking a legendary site in the Darkwall Mountains. They hear stories of the Wailing Queen and the Banshee of the Finnouls as they pass through the region, but the stories don't seem to have any substance to them until the party stumbles across Malcolm Finnoul in **Event 1: To Aid a Stranger**.

A Lady's Locket: A few days ago, one of the player characters was given a small locket by an old Enochian priest named Father Tavin, who knows the character or did some kindness for him (for example, offering shelter in the church). Father Tavin was once a warrior who served as a member of the queen's guard in Shieldhaven before the High King's betrayal. He has spent his life regretting that he could not save Aideen. Long ago she gave him a locket as a reward for faithful service; he wishes to see the locket returned to her kin in memory of better days. Unfortunately, Father Tavin is in poor health and cannot make the journey, so he asks the character he knows to take the locket to Keep Finnoul on his behalf.



Loch Finnere

The lands of Clan Finnou lie in the northern portions of Cairn Kainen, about two hundred miles northwest of Loch Lumond. Here a narrow, fjord-like lake slices thirty miles into the Highlands, surrounded by higher and higher peaks as one travels westward. Few people live around the loch's upper reaches, but the gentler lands around the loch's southeast end are home to a small town (also called Loch Finnere), Keep Finnou (the clan's seat), and a scattered population of shepherds, woodcutters, and homesteaders who make their homes among the steep hills and dark forests of the loch's lower reaches. In better times Loch Finnere was a thriving town, busy with traffic between Shieldhaven and Valkenholm. In these dark days, the people of Loch Finnere stay close to home, and visitors are few and far between.

Some of the key locations for the adventure include:

THE TOWN OF LOCH FINNERE

The town of Loch Finnere stands on the southern shore of the lake of the same name, surrounded by a weathered old wall and crumbling watchtowers. It is home to about fifteen hundred people, including purveyors of common supplies, including arms and equipment. Items from distant lands, such as some of the more unusual firearms, require Availability checks. Nobody in Loch Finnere stocks De Acosta rifles or Nykoryuk guns, but there is always a chance that somebody might have one that came into their possession through unusual circumstances.

None of the important locales or events described in the adventure actually take place in the town itself. However, player characters who need to purchase goods or services may find them here. The townsfolk are fearful of any Accursed who can't pass for human, and are especially frightened of Revenants—they assume that any Revenant walking about the town is a servant of the Morrigan on the Witch's business and do everything they can to avoid such characters.



If the adventure does take the characters into town, here are a few of the people they might meet:

Fianna, the Lochman's Rest: Fianna is a handsome woman of 30 who runs the Lochman's Rest, the town tavern.

Cronin, High Street Provisions: A tall, stoop-shouldered man of 45 who says little, Cronin is a shopkeeper who owns High Street Provisions, the town's general store.

Marshal Fergal: The town's constable is Fergal, a burly, round-bellied man with a limp from an old wound. He is a short-tempered fellow of 40 who doesn't take to outsiders, but he is smart enough to pick his fights, and won't challenge any Accursed who don't cause trouble for the townsfolk.

Sister Orla: This Enochian priestess is the intendant of the town's small chapel. She is a calm, gentle woman of 55 who seems completely unflappable. She is trained in medicine and often serves as the town's physician.

AIDEEN'S BARROW

The final resting place of Lady Aideen Finnoul, once queen of *Caer Kainen*, stands on a windswept hillside overlooking the loch, a couple of miles outside of town. The barrow consists of a large grass-covered mound of earth with a stone door sunk into its east face. See **Aideen's Barrow** on pages 12-13 for more details about the locale.

DUNADDIN ABBEY

Located at the north end of the Gray Moor overlooking the middle reach of the loch, Dunaddin Abbey lies about ten miles north of Keep Finnoul. The abbey is now in ruins and lies abandoned, having been badly damaged by a fire about thirty years ago. The roof is mostly missing, and weeds grow amid the rubble inside the abbey walls. However, the main chapel is still mostly intact.

FINNISTON WOOD

South of Keep Finnoul and the town of Loch Finnere lies a large stretch of dark, tangled forest—Finniston Wood. The woodland forms a belt ringing the settled area at the south end of the lake, separating Loch Finnere from the wild lands of northern *Caer Kainen*. The road heading south toward *Shieldhaven* passes through this wooded belt, and most locals take care to time their travels so that they need not venture through the forest after dark. Wolves, outlaws, and more unnatural dangers sometimes assail travelers in this area.

GRAY MOOR

West of Keep Finnoul and Loch Finnere, the land climbs up to a wide, barren upland known as the Gray Moor. The moor is home to a small number of shepherds and peat-cutters, but it has a sinister reputation in the area—dense fogs seem to arise with little warning, making it very easy for travelers to become lost.

KEEP FINNOUL

The castle of Clan Finnoul stands atop a low crag a mile or so outside of the town, guarding the approaches to the lakeshore. Its hilltop location means that it only needs a fortified gatehouse and a low battlement to deter attack. Beyond the gatehouse lies a courtyard, a small barracks, a stable, a chapel, servant's quarters, and of course the keep proper, where the Finnouls have their quarters and the great hall. In addition to the dozen or so members of the family who live here, the keep is home to twenty guards and a like number of servants.

RIONA'S COTTAGE

This small, squalid cottage in a peat bog is home to an old hag named Riona. Most of the people of Loch Finnere assume that she is a reclusive (and repulsive) old woman, but in fact Riona is an attercop—one of the *Unselie Fey*. She knows more about Aideen's curse than anyone in Loch Finnere.

The Finnoul Family Tree

In case the players get caught up in trying to figure who's related to who, here's a brief overview of the family tree.

Older Generation: Aergus is the brother of Ian and Davina, both now deceased. Ian was the older brother and the clan lord before Aergus. These three siblings were younger cousins to Aideen.

Younger Generation: Malcolm is the son of Ian, who was Aergus's brother. Connor and Maeve are the children of Davina, who was Aergus's sister.

The Banshee's Victims: In recent years, the Banshee's doom has fallen upon Miles (younger brother of Malcolm), Neil (son of Aergus), Pearce and Quinn (nephew and grand-nephew to Aideen, and distant cousins to the rest), and Egan (brother to Connor and Maeve). All of Aideen's victims have been male.

Act One: The Murdered Queen

The adventure begins when the heroes arrive in Loch Finnere and stumble across Malcolm Finnoul under attack by the Banshee's minions (**Event 1: To Aid a Stranger**). Assuming the PCs rescue him, Malcolm shares the tale of Aideen's curse and extends the hospitality of Clan Finnoul, such as it is. However, the Banshee's servants are not the only danger abroad in the forest this evening—the Morrigan's ravens are thick in the area, searching for the power in Loch Finnere that defies the Witch. This part of the adventure concludes when the player characters visit Keep Finnoul, meet the surviving members of Clan Finnoul, and witness for themselves one of the Banshee's terrifying visitations.

Event 1: To Aid a Stranger

When you are ready to begin the adventure, read or paraphrase the following for the players.

After a long day's travel through the lonely glens and dark woods of northern Cairn Kainen, you are finally drawing near to civilization again. A signpost on the road indicates that the small settlement of Loch Finnere lies only three miles ahead. A low sliver of daylight still lingers in the western sky, but dusk is rapidly approaching. The evening is cold and gloomy, and a chill mist seems to gather beneath the branches of the black, tangled forest beneath the hills. There is a tangible aura of menace in the air, but you cannot find its source.

Suddenly the brooding dusk is broken by the sharp report of a pistol shot from the woods on the west side of the road, then a second shot. A moment later, you hear the clash of steel against steel!

The sounds of the fighting come from a clearing about 100 yards off the road, where Malcolm Finnoul and his manservant Bradan are fighting off an attack of the Banshee's spectral warriors. When the heroes investigate, continue with the following:

The misty forest feels unnaturally cold. The black trunks and bare branches seem to drip with menace. Up ahead you spy a small clearing. A pair of men stand back to back with broadswords drawn, defending themselves against several ghostly apparitions!

The men are dressed in kilts and jackets; one is a young, red-headed fellow, and the other is a grizzled veteran with streaks of gray in his brown beard. The dreadful specters attacking them look like skeletons clad in the tatters of highland garb, wielding ghostly swords that ring and clash hollowly when they meet the living men's blades.

If the player characters approach openly or otherwise signal their presence, the two men call out. The older veteran (Bradan) shouts, "Help! The ghosts are upon us!" while the red-headed man shouts, "Watch yourselves! They hate the living!"

Combat: The ghostly warriors are spectral warriors (see **Adversaries**, at the end of the adventure). There is 1 minion present for every 2 characters in the party, plus 1 for the Finnouls.

The spectral warriors fight until only one remains, then the last survivor attempts to flee. Malcolm is not entirely correct about the spectral warriors—they do indeed direct their attacks at living characters, but if a Revenant is in the party, the warriors seem especially drawn to attack that character. Mummies, Golems, or other unliving characters are ignored until they demonstrate that they are a threat.

Don't bother to have the Finnouls make attacks or be attacked. They fight bravely alongside the heroes, but to no great effect. If the player characters leave one of the spectral warriors unengaged or otherwise free to continue attacking the Finnouls, then the spectral warrior kills Bradan two or three rounds into the fight, and kills Malcolm six or seven rounds into the fight. (Game Masters can adjust this timing at their own discretion.)

Dense woods surround the clearing. Several footpaths meet here, but there is nothing else special about the place.

Conclusion: If the heroes defeat the spectral warriors and save Malcolm, the young Finnoul is grateful, and introductions are in order; proceed to **Event 2: Malcolm's Tale**.

If the heroes fail to save Malcolm, they'll miss out on his story, and likely won't visit the Finniston Wood locale later in this Act. When they arrive in the town of Loch Finnere and tell their tale to the people there, they'll be encouraged to take their grim tidings to Keep Finnoul.

Event 2: Malcolm's Tale

Assuming that Malcolm Finnoul survives and the player characters succeed in defeating the spectral warriors, the young lord is grateful for their assistance.

When the fighting ends, the red-haired man looks around carefully, making sure that the spectral warriors are truly gone. Then he sheathes his sword and studies you for a long moment, eyes widening as he realizes what you are. "Haven't seen you around here before," he manages. "Well, strangers, you have my thanks. The Banshee's warriors would have seen me off for certain if you hadn't come along. I am Malcolm Finnoul of the Clan Finnoul, and I'd be happy to offer you our hospitality."

Malcolm is a thoughtful young man of twenty-five; a reasonably skilled warrior who knows the lands of Loch Finnere like the back of his own hand. He worries constantly about protecting his people from the Morrigan's attentions and the dangers of these dark times, but tries to put on a brave face.

Interaction: Malcolm knows everything described in the Background to the adventure, but he doesn't know why Aideen has turned against the Finnouls, or whether the Morrigan knows about the Finnouls' plight. He wants to continue on to investigate the Finniston Wood (see below), since that's what he was engaged in doing when the Banshee's warriors found him. After that, he wants to persuade the heroes to return to Keep Finnoul and perhaps help him find a way to placate the angry Banshee.

If Bradan was killed in the preceding fight, Malcolm is of course saddened and regretful, feeling that Bradan wouldn't have died if he hadn't ventured out into the woods on such an ill-omened evening.

Some specific questions and typical responses Malcolm might provide include:

What were these things? "Specters that serve the Banshee. Her curse is so strong that warriors who served her in life are compelled to serve her still."

Who is the Banshee? "Alas, it is the restless spirit of Aideen Finnoul, who was queen to the High King Gaelin in the days of the Bane War. He fell under the Morrigan's enchantment and murdered Aideen and her children. Her tormented spirit lingers on here."

What is going on around here? "Dark times have fallen over Loch Finnere. A terrible ghost—a Banshee whose appearance portends death—haunts my family. In the last two years she has appeared three times to doom one of my kinsmen, and each time a Finnoul has died. Now even the common folk of the countryside are not safe from her. Terrible apparitions have attacked, even killed, travelers faring abroad at night or homesteaders who live far from help. Truly, we are cursed."

What are you doing out here? "Last night from the battlements of the keep I saw a ghostly silver light playing out over the wood. I feared that the Banshee had done some mischief out here, so Bradan and I rode out this morning to see if we could find what had happened. I don't think we are far from the spot now, but as you saw, the Banshee's warriors fell upon us."

What are you going to do? "I mean to find out what it was I saw last night, and then go back to the keep. Finniston Wood is no longer safe by night. I would be honored if you would accept the hospitality of the Finnouls this night—it is the least I can do to thank you for saving my life."

(If Bradan died) *Who was this fellow?* "Alas, this was Bradan, a faithful servant to my family. I did not want anyone else to risk the wood, but he insisted on coming with me. I have led him to his death."

Conclusion: If the heroes decide to help Malcolm search out the spot where he saw the ghostly light from the castle, continue with **Finniston Wood**, below. If the heroes accompany him to his castle, continue with **Keep Finnoul**.

Locale: Finniston Wood

If the heroes decide to search through the woods nearby the scene of Malcolm's fight or accompany Malcolm as he searches for the source of the strange lights he saw from the castle battlements last night, they discover that the Banshee's warriors are not the only dangerous creatures in the forest. The Morrigan relies on flocks of sinister ravens to serve as her eyes over much of Cairn Kainen, and one such flock is lurking in Finniston Wood.

A footpath leads through the misty woods from the clearing where you encountered the spectral warriors. After a half-mile or so, the path brings you to another clearing, a short distance ahead.

Have the character leading the way make a Notice check. If he succeeds, he realizes that there is an unusual amount of croaks, caws, and chirps coming from the clearing ahead—the sounds of a large number of ravens roosting. If the character brings this to the party's attention, Malcolm advises caution, warning that "the ravens are the Morrigan's spies."

If the party presses on (or fails to notice anything unusual), continue:

A dilapidated cabin stands in the middle of the clearing, surrounded by evenly stacked cords of firewood and several small work sheds. The door stands open by a foot or so. Most likely it is the home of a woodcutter...but at the moment the cabin roof and the branches of the nearby trees are occupied by hundreds of large black ravens. They eye you coldly as you approach. You notice that scores of ravens appear to be lying dead on the ground all over the clearing.

The cabin belonged to an old woodcutter named Berick. Malcolm knows him, and in fact was looking for this cabin since he thought the ghostly light he saw the night before might have originated somewhere nearby. Berick's crow-eaten body lies inside the cabin.

Any character who makes a close examination of the dead ravens can determine they were killed by a chopping weapon, although the wounds appear oddly covered with frost. (Aideen's spectral warriors attacked this flock last night. The light that Malcolm observed was actually the battle between the Morrigan's minions and the Banshee's.) If Malcolm's attention is directed to the injuries, he can confirm that people attacked by Aideen's ghostly warriors bore similar wounds.

Combat: Individually the ravens aren't dangerous, but the whole flock together poses a significant threat. The birds grow increasingly restive as the party lingers here; if any character enters the cabin or takes the time to make a thorough search of the area, the ravens take flight and attack as a single raven swarm (see **Adversaries**).

You can assume that Malcolm and Bradan (if present) defend themselves and avoid injury, but fail to deal any significant damage to the raven swarm.

Conclusion: When the raven swarm is defeated, the surviving individual birds split up and scatter. Scores of ravens survive even the most determined effort to kill all the birds here, and report back to their mistress in time.

Malcolm is alarmed to find that the ravens evidently killed Berick the woodcutter, especially so close to the castle. It's a sign that the doom laid upon Clan Finnoul might in fact mean dire harm for the common folk who happen to live nearby, not just the members of the cursed family.

Locale: Keep Finnoul

The castle and seat of Clan Finnoul, Keep Finnoul is an old stronghold that is seemingly three-quarters abandoned. Hard times have come upon the Finnoul family, and it is possible to wander the halls and battlements for hours without seeing another soul.

In the event that the PCs arrive at the castle without Malcolm Finnoul, the guards at the gate challenge them. Monstrous-looking heroes are denied entrance unless the party spokesman succeeds on a Persuasion check to persuade the guards to admit them. They receive a +1 bonus to the check if the spokesman for the party claims to have news or a message for the master of the castle. Alternatively, the party can use Intimidation to demand admittance by posing as agents or messengers from the Morrigan. If the party includes a Revenant, this automatically succeeds.

The keep stands on a crag overlooking the woods. From the steep road leading up to its gate, you can see the lights of a small town about a mile away on the shores of a large lake surrounded by dark mountains. The crag itself provides most of the castle's defense—a strong battlement and gatehouse protects the place from attack on one side, while steep cliffs protect the rest. A large, unfortified manor house dominates the open space beyond the gate, with smaller outbuildings huddled against the wall. Most of the windows in the great house are dark.

The gatehouse guards show you to the manor house and lead you into a great hall that seems mostly disused now. Benches and tables that once could have seated hundreds stand empty, but a smaller table stands at the head of the hall. Here a tired-looking old lord with white whiskers sits, accompanied by a lean man with a bandaged hand and the look of a warrior, and a dark-haired woman in a green gown. "Welcome to the hall of the Finnouls, strangers," the old lord says. "I am Aergus Finnoul, lord of the hall. What brings you to our door?"

Aergus Finnoul is Malcolm's uncle. The lean man is Connor Finnoul, Malcolm's cousin, and also a nephew to Aergus. The dark-haired woman is Maeve Finnoul, Malcolm's sister. Servants and guards are nearby, but none are important to the adventure.

Interaction: If the PCs have not yet heard the story of the Banshee, they should have an opportunity to hear it now. Like Malcolm, the Finnouls present here are familiar with the events described in Background, but don't know why Aideen has fixed her wrath upon the family.

Aergus has lost hope. He is now more frightened of the Banshee than he is of the Morrigan and is close to rebelling against the Witch, even though he knows it would be suicide.

Connor is angry. He'd do anything to destroy the Banshee, even beg the Morrigan's help. If asked about his bandaged hand, he says that he injured himself in arms practice (a Notice check at -2 suggests that this is not truthful. He actually cut himself when dealing with Riona the hag).

Malcolm is determined. He intends to resist the Banshee's commands, understanding that rebelling against the Morrigan would be disastrous. He is desperately seeking some way to allay her anger, but isn't sure what that could be, and is trying to hold on until an answer becomes clear.

Maeve is torn. She sympathizes with Aideen's grief but agrees with Malcolm that it would be disaster to turn against the Morrigan. She is also very loyal to her brother, and thinks that something must be done.

In addition to meeting the Finnouls and perhaps gaining a better understanding of what's at stake here, the player characters should be able to gather several important clues about what they should do about the situation.

- The Finnouls have recently learned that shepherds and homesteaders were murdered on the Gray Moor; they can tell the heroes where these attacks took place.
- Brother Hamish in the keep's chapel has been researching prayers or spells to banish ghosts.
- There is a story that strange lights and mysterious figures were seen near Aideen's barrow by a late-faring townsman just a couple of nights ago.

Conclusion: When the player characters have had a good opportunity to question the Finnouls (and pick up the key clues mentioned above), interrupt the conversation with **Event 3: The Murdered Queen**.

Event 3: The Murdered Queen

When the heroes' conversation with the Finnouls seems complete (or close to it), the Banshee interrupts the discussion with another appearance.

You are distracted from the conversation by a sudden rise in the wind outside, moaning through the chimney and rattling the windowpanes. At first it seems ordinary enough, but then you become aware of an aura of brooding menace gathering in the hall. The air grows strangely cold, and you realize that the glasses on the table are becoming frosted.

Horror steals over the faces of the Finnouls and their servants. "Dear God," Lord Aergus whispers. "She's here!"

If any of the player characters ask what's happening or who's coming, the nearest Finnoul simply answers, "It's the Banshee." Aideen has appeared in similar fashion before, each time before one of the Finnouls died. If the characters wish to make any preparations—hiding, readying weapons, or so on—they have a moment to do so.

A thin white vapor seems to flow through the hall's closed door. It hovers in the air, slowly curling and twisting, and gradually assumes the form of a silvery specter. The apparition has the form of a beautiful woman in regal robes, but the robes are torn and terrible wounds gape underneath. The ghostly figure fixes her gaze on Lord Aergus, then speaks.

"My children lie dead, kinsmen," she wails. "I have been betrayed, murdered, and still you sit here and bow to the one who did this? Are there no Finnouls brave enough to avenge me and mine? Where is your courage? Where is your anger? Will none of you be moved by a mother's grief?"

"Avenge me, my kinsmen! Avenge my children! If you ignore my plea, let my curse fall upon the cowards and traitors who were once my kin. Three days I give you—avenge me, or feel my anger! Oh, my children, my children!" The Banshee sobs in grief, her keening cries echoing in the cold hall, almost too terrible for mortal ears. Still wailing, the apparition slowly fades away.

If the heroes attempt to interrupt Aideen or engage her in conversation, they have little luck—she simply repeats that she was betrayed, her children murdered, and her kin will not give her justice. However, if a character asks her, "Who betrayed you?" the question provokes an outburst of pure fury. Aideen shrieks, "The Morrigan! The blood of my children is on her hands! Who will give them justice?"

Combat: If the player characters attack the Banshee, Aideen does not stay and fight. Her mission is to chastise her unworthy (in her eyes) kin and make her threat. Without some means of anchoring the incorporeal spirit in place, the heroes most likely cannot prevent her from simply vanishing again. Even if the party successfully attacks Aideen at this point, she is not permanently defeated—her unique form is hard to kill. She rejuvenates at her barrow in 24 hours, and continues her depredations.

Conclusion: If the heroes attack Aideen or otherwise prevent her from completing her threat, the Finnouls can tell her what the Banshee was going to say—they have seen this several times before. They fully expect her to return in three days and put Aergus, Malcolm, or Connor under her curse. Death through some unlikely accident will follow within a matter of days.

The Banshee's appearance brings the evening to an end, and the Finnouls glumly seek their beds. Malcolm offers to make rooms available to the heroes if they wish to stay. If Malcolm is not present but the heroes were reasonably polite or tried to help, Maeve likewise extends the hospitality of the keep. Nothing more happens this evening; continue with **Act Two**.

Act Two: Grief Unbearable

The player characters can commence their investigations on the following morning. Depending on their conversations with the Finnouls (or perhaps the townsfolk of Loch Finnere) the previous evening, the heroes should have at least three obvious lines of investigation for dealing with the Banshee:

- Investigate an outlying household attacked by the Banshee's warriors (go to the **Gray Moor**);
- Visit Aideen's barrow and look for clues (go to **Aideen's Barrow**);
- Consult with a local authority (Brother Hamish) about how to defeat the Banshee (go to the **Keep Chapel**).

If the players are truly at a loss about how to proceed, Malcolm or Maeve offer to take the heroes to the Gray Moor or the barrow so they can see for themselves what has been going on.

While the heroes are beginning to look for ways to defeat the Banshee, they find that even more dangerous forces are drawing near to Loch Finnere. Aideen's attacks against the Morrigan's minions have caught the Witch's attention, and she has dispatched some of her cauldron-born slaves to punish whoever is responsible. Run the event **The Morrigan's Ire** while the heroes are traveling to or from one of the locations they want to investigate.

Event: A Missing Finnoul

The morning after the Banshee's appearance in the great hall, Connor Finnoul quietly slips out of the keep to go visit Riona (see the **Attercop's Hut in Act Three**). The young lord is convinced that Aideen means for him to die next, and he intends to hurry Riona's work to create a talisman with power over the Banshee.

If any of the characters are standing guard or specifically watching to see if anyone tries to sneak in or out, they may catch Connor in the act of leaving (a Notice check against Connor's Subterfuge is appropriate). If confronted, Connor claims to be going out to hunt for signs of the Banshee's activity in the hopes that something can be done. If followed (a Tracking check), Connor's trail leads to the Attercop's Hut. If the heroes offer to accompany him and help him look for the Banshee, Connor rudely refuses their help, saying, "This is a thing for me to do, not you."

Otherwise, Connor's absence is not noticed unless the player characters happen to look for him for some reason—Keep Finnoul is a big and mostly empty place, and none of the Finnouls think it's unusual or noteworthy that they haven't seen Connor yet this morning.

Maeve is the only one who might be able to guess where Connor has gone, but it doesn't occur to her that he might be off to see "the old woman of the bog" unless the heroes question her about where he might go for help (a Persuasion roll).

Locale: The Keep Chapel

The chapel of Keep Finnoul is a separate building from the great house, and stands about halfway between the gatehouse and the hall. There are several other buildings within the outer walls including barracks, stables, servant quarters, and storerooms, so the chapel is not especially noteworthy. However, anyone in Keep Finnoul asked about the Banshee answers something to the effect of, "Brother Hamish might know."

The castle's chapel is a small building overlooking the crag's rocky northern face. It is small and somewhat disused—dust lies thick on most of the pews, which probably couldn't seat more than twenty people or so at one time. A door at the rear of the chapel leads to a small office, where a thin old man with spectacles and the collar of a clergyman pores over old books at a cluttered desk. He looks up, and blinks in surprise when he sees you. "Oh," he finally manages. "I heard that the keep had unusual visitors. You must be the ones who helped young lord Malcolm. I am Brother Hamish. Can I help you?"

Hamish is a very modest man who recognizes that he actually knows very little. He has been the intendant of the keep's chapel for twenty years, and never actually knew Aideen in life. He is deeply concerned for the Finnouls, and is searching his holy texts and the old genealogies of the Finnoul family for any hint of an answer to the ghost's anger.

Interaction: When the player characters explain that they are trying to determine how to bring peace to Aideen's ghost or destroy the spirit if they cannot placate it, the priest explains that he has been studying the question for months. He believes that it might be possible to use an Enochian ritual to send her spirit onward. However, he worries that the vengeful ghost would certainly resist any ritual—some sort of anchor would be necessary to draw her near and pin her in place while the ritual is performed.

Some potential questions and responses about Hamish's research include:

How can we defeat the ghost? "I wish I knew for certain. Some ghosts can be released by making amends for whatever wrong or injury that holds them here, but Lady Aideen seems to blame her kin. She might rest when they are gone...or she might only rest when the Morrigan herself is no more. According to my research, she is not like any creature created by witchcraft. I suspect that Lady Aideen is instead drawing her power from a connection to the Unseelie Fey. In that case, it might be possible to use a ritual of dismissal or exorcism to send her from this world; I have been working on one."

I know something about the Enochian faith. Can I see the ritual? "Of course. I know next to nothing." (A character with arcane knowledge can improve Hamish's ritual significantly with a successful appropriate Knowledge Skill roll and several hours of careful preparation; see the **Conclusion**.)

How long will the ritual take? "Only a few minutes, but the ghost must be present the whole time. And I have no idea how we bring the ghost to the place where we can perform the ritual." (The players may realize that Aideen intends to return in three days to claim another Finnoul.)

What do you mean by an anchor? "Something that reminds the ghost of her life, something with emotional resonance for her."

Like what? "I am not sure. She was betrothed in Dunaddin Abbey. Maybe there is something we could use there. It is possible you might be able to gain a clue if you can somehow find her and speak to her, although that would seem very dangerous. And of course she is buried not far from here."

What about her bones? "I rather think that would remind her of her death, not her life. But it is said that some ghosts are very sensitive about their graves."

Conclusion: Consulting with Hamish provides the heroes with a blueprint for a ritual that *might* work to release the ghost—if they can bring her to the right spot at the right time, and find a way to hold her there. The player characters should have an idea to either search out someplace where the ghost has been recently seen (the Gray Moor), the barrow, or the abbey. If not, Hamish might offer more direct advice and urge them to visit the barrow or the moor.

Locale: The Gray Moor

If the player characters decide to set out in search of the latest reported sightings of the Banshee or her spectral warriors, the Finnouls or their servants can easily provide directions to some of the outlying homesteads on the edge of the Gray Moor, along with riding horses if the heroes ask for them. In fact, Malcolm (or Maeve) offers to lead the heroes to the spot in person if the party requests a guide; otherwise, they intend to join Brother Hamish in his desperate study of old tomes and family history, looking for some clue about how to deal with the Banshee.

The day is cold, overcast, and windy, with occasional snowflakes swirling in the leaden sky. The trail from the castle of the Finnouls leads up into the high, bare hillsides west of the castle. To your north, you catch glimpses of Loch Finnere stretching off into the mountains. The uplands are covered in tough heather, mossy boulders, and occasional clumps of gorse.

You pass several long-ruined shepherds' huts along the way. Five or six miles from the castle, you come to a recently abandoned homestead surrounded by stone paddocks. Five fresh stone cairns stand in the yard, marking the spot where the family that lived here lies buried. Several other homesteads are visible in the distance—including one from which a thin column of smoke is rising.

If Malcolm or Maeve is present, they can tell the heroes that the homestead with the fresh graves was attacked a month ago; neighbors found the homesteader and his family dead with wounds covered in silver frost (the work of Aideen's spectral warriors.) Family in town took the homesteader's livestock. Several of the nearby homesteads in sight from this spot are likewise recently abandoned—after the murders here, settlers in this part of the moor fled. However, the homestead with the smoke is a different story. If the player characters choose to investigate, they find a more recent atrocity:

Approaching the burned homestead, you can see that the thatch roof of the stone cottage looks like it burned away in the last few hours. Paddocks near the house are littered with the carcasses of dead sheep, most hacked with frozen wounds. More livestock apparently broke out of the paddocks and scattered across the moor. Inside the cottage doorway, you can see a huddled and motionless form.

The body in the cottage doorway is the homesteader, a man of middle years named Morrel. His wife is dead in the cottage behind him; both died from smoke and flame in the cottage. When the Banshee's warriors attacked, Morrel's only defense was fire, and he inadvertently set the roof aflame. He and his wife dared not escape out into the yard with the spectral warriors waiting for them. However, their daughter Ellen managed to hide in the corn crib outside.

Combat: The spectral warriors that attacked Morrel's homestead are still here, although they are nearly dormant in daylight. However, the presence of the living draws their attention, and they materialize to attack. There is 1 spectral warrior, plus 1 for every 2 characters in the party. The spectral warriors attack until the heroes retreat or until they are shaken or destroyed (none of these warriors are Wild Cards). In broad daylight, they are more easily repelled and lack the strength to pursue fleeing victims very far.

Interaction: When the heroes defeat the spectral warriors, they become aware of a faint crying coming from the corn crib—Ellen, the 9-year old daughter of Morrel and his wife. She hid in the crib through the night and survived the ghostly attack, although she is quite terrified and upset. If the heroes calm her down, she tells the heroes about “the angry ghosts” that surrounded the house, and how her father fended them off with burning torches. Ellen also volunteers that the ghosts “rode out of the old abbey,” and says that she saw the “ghost lights” playing around the ruins of the abbey earlier in the evening. (Dunaddin Abbey lies just a mile to the north, hidden by the rise and fall of the land.)

Ellen has family in Loch Finnere and a place to stay, but she may need to be coaxed into leaving.

Conclusion: Although it is too late to help Morrel or his wife, the player characters can save their daughter and see Ellen to safety. Ellen's story about the ghostly warriors that came from the abbey should point the heroes at Dunaddin Abbey.

Locale: Aideen's Barrow

Aideen Finnoul and her three children are buried in a barrow mound that stands about two miles from the town and about the same distance from Keep Finnoul. The barrow is only about fifty years old, and was raised by the Finnouls shortly after the High King's betrayal. Anyone in the town or at the keep of the Finnouls can point the heroes toward the site of the barrow—it isn't hard to find.

A cart track winds along the hillsides overlooking the cold loch. A couple of miles outside the town, it passes by a high, grassy headland topped by a green barrow-mound. A disused footpath climbs from the cart track up to the barrow. It strikes you as a dark and brooding place, and you can't shake the feeling that something here is aware of your presence—and doesn't like you.

The footpath leads up to a clear, level patch in front of the barrow. It only takes a few moments of looking around to discover the barrow entrance.

On the west side of the barrow, facing the mist-shrouded mountains, stands the entrance passage of the barrow. A heap of rough-hewn fieldstones is currently lying to one side of the low, dark passage leading into the mound. It looks like these would normally wall over the entrance, but someone removed them and cleared the entrance passage.



Tracks: Characters who carefully examine the footpath leading up to the barrow can detect signs of recent use with a successful Tracking Skill roll. Bootprints show that a single man of average size went up to the barrow and came back down again, likely within the last few days. Succeeding with a raise also reveals occasional blood droplets both coming and going, as if the person who left the trail was bleeding from a minor wound. (This was Connor, who came here after dealing with the attercop Fiona.)

Barrow Interior: The narrow passage is only about 5 feet high and 3 feet wide. It leads to a rectangular burial chamber about 15 feet across, made of rough-fitted fieldstone blocks within the earth mound. On one side stands the bier of Lady Aideen, on the other the three smaller biers of her children.

The smell of damp earth and old death lies heavy in the barrow. The narrow entrance passage leads to a rectangular burial chamber about 15 feet across. A single stone bier stands at one end of the chamber; a moldering skeleton dressed in the remnants of a beautiful dress lies on the bier. At the other end of the chamber stands another stone bier, this one with three small forms—the skeletal remains of children, it seems—huddled together. They are also dressed in the remains of their burial clothing.

The single skeleton is Aideen's body. The three smaller skeletons are the remains of her children. If the heroes make a careful examination of the scene, allow them to attempt three Notice rolls.

- **Aideen's Children:** The lower jawbones of all three children are out of place, and several teeth are missing from each skeleton. Dust lying on the stone bier and the skeleton was recently brushed aside and has not yet re-accumulated, so this may have been done quite recently. (Connor removed them a few days ago.)
- **The Entrance Passage:** A line of dark gray powder is drawn across the entrance of the burial chamber. On closer inspection, the powder consists of fine iron filings—cold iron, specifically. Characters skilled in Witchcraft may find this unusual, since salt is usually what one uses to ward away ghosts or spirits. Connor left it here on the advice of the attercop.
- **Bloody Handprint:** A stone in the entrance passage wall about 4 feet above the floor captured a well-defined bloody handprint. Connor left it here when he absently placed his hand on the wall as he ducked under the low ceiling of the passage and entered the burial chamber. The blood is dried, but still reddish in color—it has not been here long.

Combat: Aideen's spirit is not here, and in fact has little connection to the barrow—places she knew in life hold more attraction for her than the place where her bones lie. However, her spectral warriors guard the barrow. The ghostly warriors linger near the barrow entrance, invisible and intangible during hours of daylight unless they are provoked. They cannot follow the heroes into the barrow due to the iron powder in the passage, but they can certainly observe much of what happens inside. Any significant disturbance of the barrow—for example, removing more bones, or attempting to use Alchemy or Witchcraft here— attracts their attention. If the heroes provoke the spectral warriors, 1 spectral warrior per 2 characters attack when the party emerges from the barrow.

Event: The Morrigan's Ire

Aideen has not escaped the Morrigan's attention. A detachment of cauldron-born loyal to the Witch set out to punish any show of defiance in Loch Finnere, led by the grave knight known only as the Knight of the Gallows. The Gallows Knight has dispatched bands of cauldron-born to spy out the lands around Loch Finnere and find out who is spurning the Morrigan's rule. During their investigations, the player characters encounter one such band.

Run this encounter when the heroes are returning to Keep Finnoul after exploring the Gray Moor or Aideen's Barrow, or whenever appropriate.

As you pass into the shadows of a small wood, you get the feeling that you are not alone. Some menace lurks beneath the black, bare branches, and the air seems to grow chill and foul. Pale warriors carrying rusted blades shamble into view. Their faces and clothing are cotted with dark gore and show terrible, gaping wounds.

Combat: The Morrigan's forces consist of 1 cauldron-born fresh corpse, plus 1 per member of the party (see page 135, Accursed Campaign Setting). The shambling corpses attack any living creature that doesn't immediately flee (to their limited intellects, that's the only way to determine who or what opposes the Morrigan's rule over Loch Finnere). The cauldron-born attack until destroyed.

A handful of ravens accompany the cauldron-born, but these are not enough to form a dangerous flock—they are simply scouts and messengers, and observe the fight before flapping off to report to the Knight of the Gallows.

Conclusion: Destroying these cauldron-born marks the heroes as foes of the Morrigan; the Knight of the Gallows orders his raven spies to search high and low for the player characters and shadow their movements.

Act Three:

The Peace of the Grave

During Act Two, the heroes may learn that Aideen has an unusual interest in Dunaddin Abbey, that someone has recently removed some of the remains of Aideen's children from her barrow, and that the forces of the Morrigan are beginning to take a serious interest in the happenings around Loch Finnere. Unfortunately, time is not on the heroes' side—the Banshee has promised to return and curse another member of the Finnoul family 3 days after her appearance in the great hall of Keep Finnoul, and the heroes most likely required a day or even two to investigate their initial leads. In the final act of this adventure, the heroes can make their preparations for dealing with the Banshee's return engagement, and take their shot at banishing the Banshee or giving her peace at last.

Depending on their previous investigations, the player characters should have three good avenues of investigation available to them:

- Go to Dunaddin Abbey to find out what holds the Banshee's interest there (see **Dunaddin Abbey**);
- Find out who broke into Aideen's barrow and why they removed her children's remains (see **Looking for Connor**);
- Search out the Morrigan's henchman (go to the **Knight of the Gallows**).

If the players are completely lost, you can have Maeve Finnoul approach them with her suspicions about where Connor has gone, or have Brother Hamish contact them and suggest that the betrothal chalice in the abbey may be just the connection to Aideen's life needed to attempt a ritual of exorcism.

After the player characters obtain the chalice or solve the mystery of Connor's comings and goings, they're ready to confront Aideen's ghost in the **Final Confrontation**.

Event: Looking for Connor

If the player characters investigated Aideen's barrow and discovered the bloody handprint or the blood drops along the footpath leading to the mound, they may recall that when they met Connor Finnoul in **Act One**, his hand was bandaged. (At their discretion, a GM may allow characters to attempt Investigation checks if they found the evidence at the barrow and did not connect it to Connor.) Nobody at Keep Finnoul has seen Connor for a day or two, since he is actually at the cottage of the attercop Riona. However, Connor's sister Maeve is worried for him.

If the heroes approach her (or if word gets around that they are trying to find Connor), Maeve tells them that she suspects Connor may have gone off to see "the old woman of the bog," who is reputed to have magical powers. As children they would scare each other with stories of Riona the hag, and in the last few days Connor asked her about everything she'd ever heard said about the bog woman. Maeve can provide the heroes with directions to Riona's cottage, or lead the party to the spot herself (see the Attercop's Cottage).

Locale: Dunaddin Abbey

The ruins of Dunaddin Abbey lie a few hours' ride from Keep Finnoul or Loch Finnere. Few in Loch Finnere realize that it may be important, but Dunaddin Abbey is the place where Aideen Finnoul was betrothed to High King Gaelin MacLir many years ago. The Banshee frequently appears within these ruins, lamenting the day she fell in love with the man who would one day betray and murder her. The spectral warriors who serve Aideen attend her in the abbey ruins, and go forth to do her bidding in the lands nearby.

A sprawling ruined abbey stands atop a hill overlooking the dark waters of Loch Finnere. Most of the roof is gone, having collapsed in on the interior of the building years ago. Wiry weeds and scrub grow among the toppled stones. Statues of sad-looking saints and martyrs gaze blankly over the nearby moorland, while the images of stern gargoyles leer down from the broken roofline. It looks like most of the old building was destroyed by fire—charred beams and patches of black soot tell the tale. However, a small chapel at the west end of the ruins seems to still be somewhat intact.

Further investigation reveals nothing of any great interest in the collapsed part of the ruins, although if the characters have any ability to detect the presence of dormant ghosts or spirits, they may notice that there is an evil presence in the place. When the heroes look into the intact chapel, continue:

The chapel is long abandoned, but it has not been destroyed like the rest of the abbey. Several painted wooden panels still hang in alcoves overlooking the pews, depicting scenes of happier days; others hang in splinters, revealing bare shelves behind them. Wind whistles softly through the broken windowpanes.

If any character specifically examines the painted panels, they notice that the panels are actually hinged cupboard-like doors covering old shelves, and that the panel nearest the altar appears newer than the rest. If the heroes instead make a general search, have them attempt a Notice roll to spot the unusual panel.

The last panel depicts a beautiful red-haired woman in a wedding dress and a handsome, dark-haired man who wears a crown. They are shown drinking together from a large silver chalice—a betrothal or wedding cup, you would guess—standing before the altar in this very chapel. The resemblance is unmistakable; the woman in the picture is the ghost you saw in Keep Finnoul.

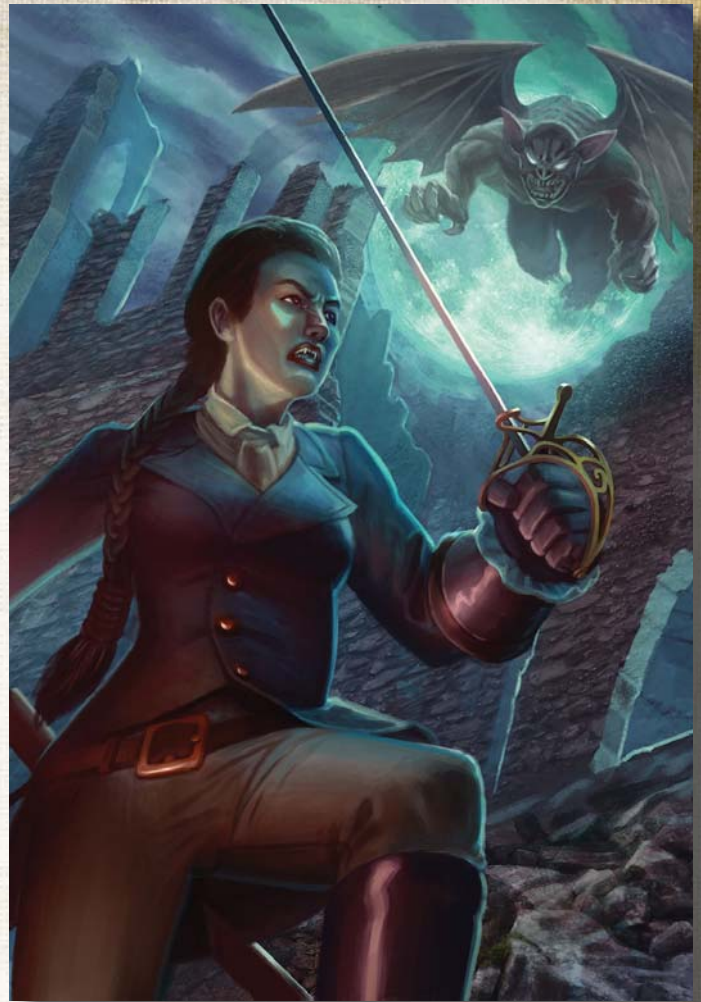
The shelf space behind this painted panel holds a large silver chalice beneath a dusty linen cover—the same chalice depicted in the painting. The other panels conceal a ceremonial gold altar service, a closet with priestly vestments (all thoroughly moth-eaten now), and a bookshelf of mildewing hymnals.

Combat: While the heroes may expect to meet the Banshee or her warriors here, they will be disappointed. For all practical purposes, Aideen and her spectral warriors just don't exist unless circumstances make them aware of their surroundings and cause them to appear. However, that does not mean the abbey is safe. Two gargoyles are lurking among the ordinary stone statuary of the abbey's rooftop.

The gargoyles are agents of the Gorgon who were dispatched here to fetch the silver chalice, the importance of which Melusine divined a few weeks ago. The Gorgon intends to use the chalice to bring Aideen under her control, and through Aideen to pry the Horned King away from the Morrigan's service or provoke him into rebelling against her. The gargoyles have not yet found the chalice, not realizing that it is simply behind the painted panel in the chapel, so they have decided to wait here and see if someone else succeeds in turning it up for them. They attack and attempt to get the chalice away from the characters once they see it's been found.

If one gargoyle is killed and the other believes it cannot overcome the surviving heroes, it flies off to report that the chalice is now in the characters' hands. If the Witchmarked overpower one of the gargoyles and question the bane, it can reveal the Gorgon's involvement.

Conclusion: With the chalice in hand, the PCs have a key component for any effort to banish or bind Aideen's ghost. Allow the player characters a Notice roll to spot a raven watching them from the ruined roof of the abbey as they leave.



Locale: Riona's Hut

Several miles outside of town lies a dark, boggy woodland avoided by the people of Loch Finnere. This is the home of Riona, an Unseelie Fey who appears as a vile old woman. When the Banshee's haunting became unendurable, Connor Finnoul decided to seek out the "old woman of the bog" and find out whether she had some magic or spell that might deflect Aideen's anger. Riona agreed to help Connor in exchange for a vial of his blood and a promise to do a service for her in the future. She told Connor to go gather teeth or bones from Aideen's dead children so that she could make a reliquary of sorts—a talisman that would have the power to compel obedience from Aideen's distraught spirit. Connor and a pair of his men are here now, waiting anxiously for Riona to finish her work.

Adjust the read-aloud text as needed if the heroes didn't get directions from Maeve.

Maeve's directions lead you to a trail that winds through a particularly dark and swampy stretch of Finniston Wood. Peat bogs begin to appear on one side of the trail or the other, and a dank, foul-smelling mist seems to hang over this part of the forest. Three or four miles outside of town, you come to a small, black lake, where the trail ends at a ramshackle cabin. Toads, rats, waterfowl, and fish hang skinned or plucked from the rafters of the porch, and a large woodpile stands next to a big smoking shed.

If the heroes try to listen at the door or spy through the dirty windows, allow them to attempt Notice rolls. On a success, add the following:

Several people are inside the cabin. First you hear a man speaking; he says, "I need the talisman NOW, woman. The Banshee returns tomorrow, and she will certainly kill me instead of Malcolm."

A raspy old woman's voice replies: "Some would say she deserves her revenge, boy. But never you fear. The talisman will be ready. Come back in the morning."

"You have been saying it will be ready for a week now!" the man replies.

"These things take time, sweetie," the woman replies, and falls into soft, rasping laughter.

If the heroes take no action, Connor continues to press the old woman to hurry up. Finally, after an hour of impatient waiting, the old woman gives him the talisman—actually a small reliquary, containing the powdered teeth of Aideen's children—and Connor leaves, accompanied by a Finnoul guard who has been sitting quietly the whole time.

Interaction (Connor): The players can choose to speak with Connor (in which case Riona emerges to stir up trouble, and generally cast Connor in a bad light), or hide until Connor leaves and avoid him. Connor is a dark-haired nobleman in his mid-twenties with an angry, suspicious manner. He thinks the heroes are following him on Malcolm's orders. He wants the heroes to leave him alone and stay out of his business. He begins a conversation by saying, "What are you doing here? Are you spying on me?"

Some potential questions or responses include:

Did you open Aideen's barrow? "What of it? The damned Banshee was already bent on killing us all."

What did the hag give you? "A weapon against the Banshee, I hope."

What will you do with it? "Destroy her, if I can." (This is a lie; Connor has realized he can use the Banshee to kill Malcolm and make himself the heir to Keep Finnoul when Aergus dies.)

Better let us have that talisman. "The devil you say. I paid for this, and it's my life on the line."

Interaction (Riona): The players can wait until Connor leaves to speak with Riona alone, or they can speak to her and Connor at the same time. Riona appears to be a hideous old hag dressed in ragged robes and tatters, but more or less human; on close inspection, her nails are like iron talons, and her mouth is full of needle-sharp poison fangs (a successful Notice roll at -4 reveals these features if a character studies her carefully in conversation). Characters who becomes aware of these traits may recognize Riona as an attercop, a type of Unseelie Fey, with a successful appropriate Knowledge Skill roll.

Riona is mostly interested in mischief and suffering. Saving the Finnouls means nothing to her, but Connor's bargain with her gives her a hold on the young lord, and she sees many opportunities for mischief there. She wants to convince the heroes to let Connor try to use the reliquary, although she has a hard time hiding her scorn for the Finnouls and their troubles.

Some potential responses include:

Are you a Witch? "There are witches and there are Witches, boy. I am not the kind you fear, just an old woman who remembers a few things others have forgot."

What did you give Connor? "A talisman that should give him power over Aideen's ghost. Aye, and he paid me well for it, too."

What did he pay you? "That is between the young Finnoul and myself." (Connor gave her a vial of his blood, and swore to give her whatever she asked for after the Banshee's defeat.)

What kind of talisman? "A reliquary with the remains of her children inside. She is a powerful ghost, but that will cut to the heart of her grief."

Can you help us? "Of course, child, but there is a price to be paid."

Dealing with Riona: The attercop can provide the heroes with instructions for a ritual of exorcism, a ritual to summon the Banshee, or with a talisman of their own (she saved some of the children's teeth). She demands a promise of future service and a vial of blood (or similar vital substance) from the hero bargaining with her. The process of drawing the vial inflicts a level of Fatigue on the donor.

Combat: If the heroes prevent Connor from leaving, Connor and his guard try to fight their way free. Riona joins the fight if it looks like Connor might be able to defeat the heroes with her assistance; otherwise she stays out of it. See **Adversaries**.

Conclusion: After visiting Riona's hut, the heroes likely know that Connor will attempt to dismiss or destroy the Banshee. They may have a talisman, which they will need in **Final Confrontation** if they attempt to deal with the Banshee themselves. Allow the player characters a Notice roll to spot a raven watching them from a dead pine tree as they leave Riona's hut.

Event: The Knight of the Gallows

The defeat of the Morrigan's soldiers in **Act Two** draws the attention of the Morrigan's chief agent in the area of Loch Finnere—the Knight of the Gallows. When the heroes are returning from Dunaddin Abbey or Riona's Hut to the castle, the grave knight moves to intercept them, guided by his raven spies. The knight wants whatever they removed from Dunaddin Abbey or received at Riona's Hut, intending to take control of the Banshee himself. (If the PCs visited neither site, the knight is happy to just kill them.)

A sudden cawing of many ravens draws your attention. Scores of the black birds fly past, wheeling over your heads. A terrible chill seems to gather in the air as a knight rides into view on a black horse. The knight wears battered black armor, and an old noose of ragged rope hangs around his neck. Skeletal warriors clamber from the thickets and briars behind him.

He gazes at you in silence for a long moment, and then speaks in a hoarse whisper. "You have something I need. Give me [what you found in the abbey/what you got from the hag], and you may go."

If the player characters comply, the Gallows Knight takes the chalice or reliquary and rides off. He is not interested in explaining himself or answering their questions. A clever hero may be able to bluff the knight by giving him something other than the chalice or reliquary; a successful Persuasion roll at -4 convinces the knight that he has what the Morrigan wanted him to get, and he leaves without a fight. Otherwise, he attacks.

Combat: The Knight of the Gallows is a grave knight (see *Accursed* p. 136). He is accompanied by 1 skeletal cauldron-born (see *Accursed* p. 136) for each character in the party. When the Gallows Knight and his skeletal warriors are outnumbered 2 to 1 by the heroes, the knight retreats. Any remaining skeletons fight to the death.

The Final Confrontation

After investigating the abbey or unraveling the mystery of who opened Aideen's barrow, there isn't much more for the heroes to investigate—it's time to confront the Banshee. The timing, setting, and adversaries in this scene depend on the player's choices.

- **Timing:** If the player characters decide to lure out Aideen before she returns to Keep Finnoul, this scene takes place when they successfully summon or attract the Banshee. Otherwise, this scene takes place on the third evening after Aideen's visit to Keep Finnoul.
- **Setting:** If the player characters decide to bring Aideen to a place where they can confront her, this scene takes place in the location the party chooses. The natural choices are Aideen's barrow or Dunaddin Abbey. Otherwise, this scene takes place in the great hall of Keep Finnoul.
- **Choosing Sides:** There are two potential groups of adversaries for the heroes to contend with: Aideen and her spectral warriors, or Connor and his guards.

Summoning the Banshee: Aideen appears in Keep Finnoul the third evening after she makes her threat. If the heroes want to face her at some other time or in some other place, they must employ a summoning spell or ritual. If the heroes have no such ability, Riona the attercop can provide a Fey ritual that works (if the heroes are willing to meet her price).

If the players decide to wait, Aideen shows up on the evening of the third day in the great hall of Keep Finnoul, just as promised.

Choosing Sides: If the heroes are prepared to exorcise Aideen (and have either the chalice from Dunaddin Abbey or the reliquary from Riona), you can assume that Connor and his men play no part in the final scene. Either Riona duped Connor with a fake reliquary, or the younger Finnoul decided to let the heroes take the risk. The heroes perform the exorcism and fight Aideen and her spectral warriors. Set the stage by reading the following (adjust as necessary if the party is not in Keep Finnoul):

An evil wind howls outside the keep walls as the appointed hour strikes. Lord Aergus and the rest of the Finnouls wait impassively, fighting to master their dread. "Let us be done with it," whispers Malcolm. "The waiting is too much to bear."

As before, the air grows chill, and a white, vaporous presence appears in the hall, slowly forming into the shape of Aideen Finnoul. "The hour has come, my kinsmen," the Banshee says. "Who here will strike a blow for the sake of my dead children?"

If the heroes know that Connor has the reliquary and are willing to let him proceed against the Banshee, Connor performs the exorcism. The heroes fight to protect him against Aideen and her spectral warriors until he completes the ritual. Add the text below if appropriate:

Suddenly Connor Finnoul stands. He raises his hand, displaying a small vial on a leather thong. "Aye, we will strike a blow," he answers Aideen. "By the dust of your children, be gone, ghost! Trouble us no more!"

A terrible expression twists Aideen's features. "Nooooo!" she wails. "You will damn us all!"

If the heroes know that Connor is prepared to deal with the Banshee and decide to stop him, Connor performs the ritual while his guards protect him. The heroes will have to defeat Connor's guards to interrupt his effort to bend the Banshee to his will. Add the following read-aloud if appropriate:

"You want mercy from me?" Connor replies. "Submit to my will. Swear to come when I call and go when I dismiss you, to destroy the enemies of our house and guard us faithfully, and I will show you mercy. Otherwise you and your children will be consigned to the darkness forever this night!"

"This is not what you said you would do," Malcolm says, rising in protest.

"But it is necessary," Connor answers. He nods to the Finnoul guards in the hall, who move forward to surround him. "Make sure none interfere," he instructs the soldiers. "This must be finished tonight."

Performing the Ritual: To exorcise or defeat Aideen with the ritual, one character must read through the ritual while testing his willpower against hers and ignoring distractions. This requires five successful rolls using Spirit (if performing the exorcism with faith) or Witchcraft. The character responsible for reading the ritual makes one check per round, and cannot move to the next check until he succeeds on the stage he is currently on. If the party does not have the chalice or reliquary (or neglects to take other steps to hold Aideen in place), Aideen flees when the ritual performer succeeds on the second Spirit or Witchcraft roll.

Aideen cannot directly attack the character performing the ritual, but she can attack other characters, and her warriors (if present) are free to attack the character performing the ritual.

Combat: If the party's principal adversary in the encounter is Aideen, the heroes must deal with her spectral warriors, who come to defend their mistress when she is threatened. The party faces Aideen, plus 1 spectral warrior per party member (see **Adversaries**).

If the party is intent on stopping Connor, the heroes must deal with a number of Finnoul guards who are loyal to him. The party faces Aideen, plus 1 Finnoul guard per party member (see **Adversaries**).

Conclusion: The encounter ends when Aideen is defeated—any spectral warriors remaining dissipate when the Banshee is successfully exorcised. If the heroes are unable to successfully banish Aideen before they are defeated, she retreats to fight another day.

If the heroes are instead fighting Connor's men, the guards fight on until it is clear they can't win, and then surrender. If all of his guards fall or surrender, Connor flees. At that point, Aideen pronounces a death curse upon him, and retreats, her mission accomplished—the heroes will have to try to banish her again.

When Aideen is finally banished, read:

As the last words of the ritual echo through the hall, Aideen wails in grief, defeated. She hangs in the air for a moment, fading slowly as she sobs—but three small forms appear around her, a young boy and two small girls who cling to her dress. A strange look comes over Aideen's face as she looks down at the children, and then, a small smile. Then all four ghostly figures fade away forever.

Concluding the Adventure

After laying Aideen's spirit to rest (or banishing it forever by means of the talisman), the heroes are warmly thanked by the surviving Finnouls. The Banshee's depredations are ended, her curse broken, and the family will experience no more untimely deaths. However, the heroes dare not remain long in Loch Finnere—their clashes with the Morrigan's servants have angered the Witch, and if they stay, all of Loch Finnere will be at risk of suffering the dire effects of the Witch's anger. Such is the reward of the Accursed.

If you want to continue your campaign with some of the story hooks introduced in this adventure, here are a few suggestions:

The Horned King: There were many victims of the Morrigan's treachery in the Bane War. King Gaelin was overcome by a power he could not resist and forced to destroy everything he once loved. Aideen's release is a powerful shock to the Morrigan's most important servant. The Horned King might seek out the heroes to punish them for their interference, but the same talismans that affected Aideen may have power over her dead husband as well.

The Attercop's Wisdom: One of the enduring mysteries of Morden is the puzzling disappearance of the Seelie Fey. Riona the attercop is certainly not of that kindred, but the Unseelie Fey may know more about the mystery than they admit. The heroes might be able to persuade Riona to share what she knows about the missing Fey (or some other mystery, for that matter) by agreeing to perform a service for her. Whatever the attercop wants, it's nothing the heroes will be comfortable giving to her.

Noble Hostage: The Morrigan is displeased by the losses her agents suffered in and around Loch Finnere from Aideen's defiance and the actions of the heroes. She sends the Knight of the Gallows (or another emissary) to claim Maeve Finnoul as a hostage to Clan Finnoul's obedience and loyalty. The heroes must rescue Maeve from Blackroot Wode, but find a way to conceal the success of their mission so that the Morrigan will not realize her hostage has been set free.

Adversaries

Many of the creatures the player characters may encounter in the adventure are unique to Loch Finnere.

Aideen (the Banshee)

Although Aideen is often referred to as a Banshee in this adventure, she is actually not a Banshee as defined in the Horror Companion—she is much more like a ghost with a few unique powers.

Attributes: Agility d6, Smarts d6, Spirit d10, Strength d6, Vigor d6

Skills: Fighting d6, Intimidation d12+2, Notice d12, Subterfuge d12+4, Taunt d10, Throwing d12

Charisma: 0; **Pace:** 6 (fly); **Parry:** 5; **Toughness:** 7

Special Abilities

Ethereal: Aideen is immaterial and can only be harmed by magical attacks.

Fear (-2): Aideen causes Fear checks at -2 when she lets herself be seen.

Doom: Aideen can foretell the demise of a living creature within 6" by succeeding at an opposed Spirit roll. The doomed creature suffers a -2 penalty to all Skill rolls and inevitably meets its death through misfortune, sudden illness, or freak accident within three days. Aideen can doom only one creature at a time. At the GM's discretion, a doomed character can be saved by having the curse removed (a very difficult ritual).

Undead: +2 Toughness; +2 to recover from being Shaken; called shots do no extra damage; immune to disease and poison. Furthermore, she does not suffer Wound Penalties.

Wail: One per night Aideen can unleash a bone-chilling wail that affects all living creatures within 12". Those who hear the wail must succeed at a Fear check at -3 (even if they have successfully passed an earlier Fear check against Aideen). If the victim rolls a 1 (regardless of the Wild Die), he literally dies of fright.

Weakness (Cold Iron): Unlike most ghosts, Aideen is a Fey spirit, and is vulnerable to cold iron. She suffers double damage from cold iron weapons and cannot cross a line of cold iron, such as a sword laid across the ground or a line of iron filings.

Weakness (Daylight): Aideen is rendered powerless by bright daylight. In this state she essentially ceases to exist, and returns to existence only when the light fades. In heavy overcast, fog, or dusk, she is weakened but not completely powerless, suffering a -2 to all Skill rolls.

Attercop

One of the various kinds of Unseelie Fey, the attercop appears as a horrible human hag. However, her mouth is full of needle-sharp fangs, and her nails are like iron talons. The name "attercop" means "poison head," and the attercop's bite is extremely venomous. An attercop is also skilled in hedge magic, potion-brewing, and other arcane arts.

Attributes: Agility d6, Smarts d8, Spirit d10, Strength d6, Vigor d8

Skills: Fighting d8, Notice d8, Persuasion d8, Witchcraft d10

Charisma: 0; **Pace:** 6; **Parry:** 6; **Toughness:** 6

Hindrances: Arrogant

Edges: Arcane Background (Witchcraft), New Power, Power Points

Powers: Bolt, blind, fear, obscure, puppet, transmogrify, zombie, 20 PP.

Special Abilities

Talons: Str + 1d6.

Poison Bite: Str + 1d4. Poison (Venomous).

Weakness (Cold Iron): A creature of the Unseelie Fey, attercops are highly vulnerable to cold iron. An attercop suffers double damage from cold iron weapons and cannot cross a line of cold iron, such as a sword laid across the ground or a line of iron filings.

Finnoul Guard

Like any noble household, the Finnouls command the loyalty of a small number of soldiers who protect the keep and enforce their laws. If the heroes find themselves fighting the Finnoul warriors (or Connor or Malcolm, for that matter), use the following traits.

Attributes: Agility d6, Smarts d6, Spirit d8, Strength d6, Vigor d6

Skills: Athletics d6, Fighting d8, Shooting d6, Survival d6, Throwing d6

Charisma: 0; **Pace:** 6; **Parry:** 6; **Toughness:** 7 (2)

Hindrances: Loyal

Edges: Dodge

Gear: Brigandine armor, broadsword (Str + d8), flintlock pistol (Range 12/24/48, Damage 2d6)

Spectral Warrior

The spectral warriors of Loch Finnere are the restless spirits of men who served Aideen Finnoul in life, and were drawn into undeath by the power of her curse. They appear as vaporous, floating images of their living selves, and their ghostly blades bite living flesh with icy cold.

Attributes: Agility d8, Smarts d4, Spirit d8, Strength d8, Vigor d8

Skills: Fighting d8, Intimidation d8, Shooting d6, Throwing d6

Charisma: 0; **Pace:** 6; **Parry:** 6; **Toughness:** 8

Gear: Broadsword (Str + d8)

Special Abilities

Ethereal: Spectral warriors are immaterial and can only be harmed by magical attacks or as noted below. Their weapons can still harm corporeal targets.

Icy Wounds: A living creature wounded by a spectral warrior's attack also becomes Fatigued until he has an opportunity to rest in a warm area for an hour.

Undead: +2 Toughness; +2 to recover from being Shaken; called shots do no extra damage; immune to disease and poison.

Weakness (Daylight): Spectral warriors are rendered powerless by bright daylight. In this state they essentially cease to exist, and return to existence only when the light fades. In heavy overcast, fog, or dusk, they are weakened but are not completely powerless, suffering -2 to all rolls.

Weakness (Fire): Spectral warriors suffer normal damage from fire or flaming weapons.

Raven Swarm

Usually, the Morrigan's ravens are spies and scavengers that avoid open battle. However, large numbers of the creatures flocking together can pose a deadly threat to unprepared characters.

The raven swarm covers an area equal to a Medium Burst Template and attacks everyone within every round. When the swarm is wounded, it disperses.

Attributes: Agility d10, Smarts d4 (A), Spirit d12, Strength d8, Vigor d10

Skills: Notice d6

Pace: 10 (fly); **Parry:** 4; **Toughness:** 7

Special Abilities

Peck: The swarm inflicts dozens of pecks every round to its victims, hitting automatically and causing 2d4+2 damage to everyone in the template. Damage is applied to the least armored location (victims in completely sealed suits are immune).

Blinding: The swarm targets its prey's eyes. Anyone within the swarm must shut their eyes in defense, suffering a -6 penalty to all Trait rolls that require vision and have their Parry reduced to 2. Characters with protective eyewear are immune to this effect.

Swarm: Parry +2; Because the swarm is composed of hundreds of creatures, cutting and piercing weapons do no real damage. Area-effect weapons work normally, and a character can stomp or flail to inflict his damage in Strength each round. A raven swarm is foiled by jumping in water, but is smart enough to wait for victims to emerge again.

