



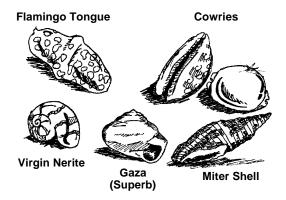
ost aquatic inhabitants have far less needs that surface dwellers, since they are able often live in natural homes, catch their own food, etc. When an item does need to be purchased, the barter is still the most common method of purchasing in most UnderDeep communities. However, other methods of payment have been developed as well.

While gold, silver, and other precious metals are an acceptable exchange in most oceanic communities, these are not the standard currency. Most aquatic races mint shells and other sea items as their means of trade.

Note that these shells must not only be of very high quality, but they normally must be minted in order to use them as currency. Minting shells involves carving the patterns and symbols of kingdom into the surface. These carvings are usually colored in rare ink to discourage forgery. A shell that has not gone through the process of minting is worth only 1/100 of it's minted value.

Most kingdoms commonly mint their shells to be similar to other kingdoms, and will usually accept each other's currency. The descriptions and precious metal conversion of these shells are given below.

Flamingo Tongue: A relative of the cowrie, the flamingo tongue belongs to a family of mollusks known as egg shells. These shells range around 3/4 to one inch in length. The flamingo tongue is an oval shaped shell with an thin opening that runs it's entire length on one side. A slightly raised ring runs around the center of the shell. Other egg shells, such as the simnia and the great egg shell, are also sometimes minted at the same value.



Cowrie: The cowrie has been used as currency since the early days of man, even on the surface. Their use died out on the surface when metal coins replaced them (some tribes in Africa used cowries as currency as recently as a few decades ago). Cowries are smooth, oval shaped shells with a thin opening running the full length of one side. There are many types of cowries, including the measled, golden, white spotted, mole, map, and the money cowrie. The size of a cowrie can range less than an inch in length to six inches. Only the smaller cowries are usually minted, to make them easily transportable.

Virgin Nerite: This shell, which is only about ½ inch in diameter, is noted for it's beautiful colors and patterns. The virgin nerite grows in a spiral nautiloid shape, with a smooth, shiny surface. Nerites are found in warmer, temperate oceans.

Gaza Shell (Superb): The superb gaza is a shell which looks like a toy top. It ranges from 1 to 1 ½ inches in width. It is the color or old ivory with a gold sheen. As with all top shells, the gaza is known for it's pearly lining. While very rare in most waters, the suberb gaza is more common in a few others. Like all shells used for money, the gaza must of outstanding form and color, and also be minted properly with engravings to be used as exchange. Most of the shells found are not of the quality to be used for money, and one must look hard to find shells worth minting.

Miter Shell: Known as the colorful aristocrats of the shell world, miters are narrow shells who's spiral shape ends in a point. Miters range from 3/4 inch to 5 inches in length, though only the smaller types are normally used for money.

The creatures who inhabit the miter shells are active during the night, hiding under rocks and coral masses along the reefs. They are most active during flood tide. Some of these creatures eject a purplish fluid to confuse their enemies when disturbed.

Shell Type	<u>Value</u>
Flamingo Tongue (ft) =	1 Platinum
Cowrie (cw) =	1 Gold
Virgin Nerite (vn) =	1 Silver
Gaza, Superb (gz) =	1 Electrum
Miter Shell (ms) =	1 Copper





Starting Money

As with surface characters, all *Fathoms* players begin with an amount of money. Most undersea races do not wear as much clothing, and usually eat whatever items they find on their way, and do not wear much armor, if any. Due to this independence on personal belongings with UnderDeep races, the starting cash for players is slightly less than for surface characters. The starting money for PC's are listed below:

Character Class	Starting Money		
Warrior	4d4 x 10 cowries		
Wizard	1d4 x 10 cowries		
Rogue	2d4 x 10 cowries		
Priest	3d4 x 10 cowries		

Equipment

A character in *Fathoms* will most often start with much less belongings than a character on the surface. One reason for this is the reduced amount of clothing worn underwater. Since it makes it more difficult to swim, only the minimum amount of clothing is usually worn by sea dwelling races. Some races, such as merfolk, octofolk, and locathan, rarely wear anything at all.

Another item that is not as common underwater is armor. Most undersea races have a natural armor class better than 10, and thus have less of a need for armor. More on the armor available for undersea races can be found later in this chapter.

Food in the UnderDeep is far more abundant than found on the surface. Since oceanic creatures do not cook or prepare their food, most beings can find fish, squid, mollusks, and other animals to eat whenever they have the need. Sea plants and vegetables are common as well. And since there is no need to have drinking water, characters are not usually required to carry provisions with them.

Since metalworking is not possible underwater, metal items are not as common in the ocean than on the surface. Most metal weapons in the UnderDeep are obtained from sunken ships or traded with surface dwellers. There are, however, many aquatic blacksmiths who have forging facilities in shoreline caves or coral cliffs. Because of this difficulty, most traders and aquatic blacksmiths are able to charge up to double the standard surface cost for metal weapons and equipment.

For most all items that characters may need, a surface equivalent can be found in the Players Handbook. The DM can assume most UnderDeep versions of equipment cost the same as on the surface. Feel free to adjust items or create new equipment for undersea purposes as needed.

<u>Item</u>	<u>Cost</u>	Wt.	
Clothing			
Belt	3 vn	-	
Bikini Top, Shell	6 vn	-	
Bikini Top, Byssal	3 cw	-	
Cloak, Byssal	40 cw	-	
Cloak, Cloth	12 vn	-	
Girdle	3 cw	-	
Gloves, Byssal	10 cw	-	
Gloves, Hide	1 cw	-	
Knife Sheath	3 ms	2	
Pin, Decorative	6 cw	-	
Plain Brooch	10 cw	1	
Quiver (1 score bolts capacity)	1 cw	6	
Robe, Common	9 vn	3	
Embroidered	20 cw	3	
Sash	2 vn	-	
Shorts, Byssal	5 cw	-	
Shorts, Cloth	6 cw	-	
Shorts, Hide	8 vn	-	
Sword scabbard	4 cw	2	
Tunic	8 vn	2	
Utility Vest	1 cw	2	
Food			
Anemones/Urchins	5 ms	-	
Crab/Lobster	4 ms	-	
Fish, Filleted	3 ms	-	
Fish, Small (Herring, etc.)	2 ms	-	
Jellyfish	3 cw	-	
Octopods/Squid	3 ms	-	
Shrimp, Shelled	4 gz	-	
Sea Grapes	2 gz	-	
Sea Slugs	4 ms	-	





Seaweed, Edible, Fine	6 ms	-	Drill, Hand	10 cw	3
Sea Worms	3 ms	-	Glass Bottle	20 cw	-
			Hammer, Utility (1d2)	2 cw	1
Mounts, Riding			Holy Item/Symbol	25 cw	**
Eel, Giant	250 cw		Holy Water	40 cw	1
Hippocampus	175 cw		Lantern, Glowworm	35 cw	4
Sea Horse	125 cw		Lock, Good, Metal	200 cw	1
Whale, Orca	275 cw		Lock, Poor, Metal	40 cw	1
			Magnifying Glass	100 cw	1
Tack & Harness			Mirror, Small Metal	20 cw	2
Barding (All steed types			Mirror, Small Shell	10 cw	2
Chiton	500 cw	50	Paper, Hide (sheet)	2 cw	-
Scale	800 cw	40	Penten Oil (vial)	8 cw	1
Hide	200 cw	25	Urchin Quill Pen	5 nv	-
Bit & Bridle	15 vn	3	Rope, Byssal (50 ft)	10 cw	8
Chariot, Gliding	200 cw	150	Rope, Kelp (50 ft)	1 cw	20
Saddle, Giant Eel	5 cw	15	Sack, Large	2 nv	1/2
Saddle, Hippocampus	7 cw	20	Sack, Small	5 ms	-
Saddle, Seahorse	10 cw	20	Sewing Kit (Fishbone &	1 cw	-
Saddle Box, Whale (Fits 4	120 cw	200	Byssal Thread)		
humanoids)			Sewing Needle (Fishbone)	1 ms	-
Saddle Bags, Large	4 cw	8	Signet Ring or Personal Seal	5 cw	-
Saddle Bags, Small	3 cw	5	Spellbook (blank)	100 cw	
			Spyglass	1000 cw	1
Miscellaneous Equipment			Thieves Picks	30 cw	1
Backpack, Small	2 cw	2	Vial, Empty, Glass	2 cw	1
Backpack, Large	10 cw	8	Wineskin	8 nv	1
Backpack, Waterproof	30 cw	6	Writing Ink, waterproof (per	16 cw	-
Bandages	3 vn	-	vial)		
Basket, Kelp, Large	3 vn	1			
Basket, Kelp, Small	5 ms	-	Armor Chiton	120	20
Bell, Small	1 cw	=		120 cw	30
Belt Pouch, Large	1 cw	1	Elven Chain Mail*	300 cw	15
Belt Pouch, Small	7 vn	1/2	Hide	15 cw	25
Chest, Large, Wood	2 cw	25	Scale	140 cw	25
Chest, Small, Wood	1 cw	10	Shell	200 cw	35
Chisel	2 cw	1	Studded Leather	30 cw	25
Cloth (per 10 sq. yds)			Helm, Shell	70 cw	8
Common	14 cw	10	Shield, Buckler	1 cw	3
Fine	100 cw	10	Shield, Medium	7 cw	8
Rich	200 cw	10			





* Available only for Aquatic Elves

Clothing

Due to the difficulty it causes for movement, most UnderDeep races wear very little for clothing. Many races, such as merfolk, octofolk, and quirden, often wear nothing in the way of clothing. When clothing is worn, it is usually made up of shells, fish hide, or some other type of naturally oceanic item. A high quality clothing material commonly used is byssal, which is made from the strong, silky threads called byssus left behind by pen shells. So fine is a pair of gloves woven by this thread, that they could be folded up and fit inside a modern day matchbox.

Types of cloth are readily available under water as well, such as the threads made by some sea worms. Common necklaces are often made from tusk shells.

Food

As mentioned before, food is normally not a scarce item in the Fathoms setting. Whereas a surface adventurer would need to stock rations for long trips, UnderDeep players usually find clams, crustaceans, fish, and other items readily available to eat. Few aquatic races make special preparations for their food, so filleting and eating a raw fish is a common meal. Note that most races do need to carry a knife or dagger around to fillet fish and pry open clams and crustaceans. Note that a character needs to take the appropriate proficiency (see proficiencies) to take advantage of this type of eating. If they do not possess the proficiency needed, they will need to carry food along with them, just as surface dwellers.

The equipment list shows some common types of food that can be purchased in the UnderDeep. Even with the abundance of food, it is common for many aquatic races to purchase their food and not spend their time foraging.

The quantity of food listed in the price list is enough to feed one humanoid for three meals, or three humanoids once.

Miscellaneous Equipment

Lantern, Glowworm: Certain types of aquatic worms in the UnderDeep give off a glow, very similar to a firefly. Aquatic beings have discovered that when large amounts of these worms are combined and put into a lantern type device, they give off a light that illuminates 25 feet (note that surface races, whose eyes are less accustomed to the darkness of the ocean

can only see 10 feet with this device). These glowworms are scavengers, eating off the remains of fish and other creatures. As long as the worms are constantly fed the corpse of at least one small animal (such as a fish) once per 72 hours, they will continue to give off their glow. Glowworm lanterns also help replenishing themselves as the worms reproduce, and worms that die are soon devoured by their neighbors.

Spellbooks, scrolls, etc

Paper for scrolls, spellbooks, and other items underwater has given way to thin animal hide or woven fibers. These materials, when pre-treated properly, can last for many years underwater.

Writing is usually accomplished with wax-like pencils, or from specially made ink. This ink is almost always obtained naturally from octopods and other animals. This ink is mixed with substances which allows the ink to clump together, much like tar. This eliminates the problem of the ink dispersing in the water, but still allows it to stick to the quills (usually made from sea urchin spines) and be used for writing.

Metals and Penten Oil

For the most part, items deteriorate at a far slower rate in the ocean. Ships have been found on the ocean floor over 400 years old which are still intact and recognizable.

The ocean is not that kind to most metals, though. If not cared for properly, metal products will unusable within a few months or years. A substance has been found by aquatic races that helps prevent the damage done to metal items, which if found in a fish called the penten. This fish produces a liquid in a gland that, when polished over a metal item, will protect that item from the adverse effects of saltwater.

Unfortunately, this material is dangerous to collect from the Penten fish, since they are able to combine it with another liquid to create a harmful acid (see *Penten Fish* in the *Creatures* section). Once safely collected, this material is sold in vials at most markets. The liquid needs to be applied to the metal item in a dry setting (usually in air pockets or at the surface), and then left to dry for 24 hours. The item will then retain it's protective coating permanently as the penten oil bonds with the metal. Many sailors have been surprised to stumble across a sword or stash of money sitting on a small island or





rocks jutting out of the ocean which was left there to dry by some oceanic humanoid. Most sailors just consider this just a lucky find, though, and never realize there is a purpose for the item's location.

Metal items can be purchased with penten oil already applied for an additional 10% of the item's cost. All metal currency found in sunken ships or obtained through trade is coated with penten oil as well. One vial of penten oil is enough to cover a metal item of a large sword or lantern size, or 50 coins.

Mounts

Although many UnderDeep races rarely use aquatic mounts, they are sometimes employed by triton, quirden, sea elves, and a few others. Surface dwellers find these mounts especially useful when adventuring underwater. The price listed is the amount these trained mounts can be purchased for in population centers, although the price often varies from place to place.

Note that these mounts are peacefully trained creatures, and are not trained to attack. Mounts trained for attack are rare, but if found can be purchased for 150% to 200% of the normal costs. Characters with a bond to a specific animal may be able to convince it to serve as a mount for a short period of time if their reaction rolls hold out.

Locathan do not need to purchase eels who they bond with, as these are unique creatures and the relationship is similar to a wizard and his familiar.

Weapons

The resistance water has against slashing and bludgeoning weapons makes them almost useless underwater. These types of weapons only cause 1/4 the normal amount of damage that they do on the surface (rounded down). In addition, this resistance makes thrown and hurled weapons useless, with the exception of nets. The only missile weapons that will function underwater are specially made crossbows. Thrust weapons are the only melee weapons that can be uses effectively in the UnderDeep environment. Following is a list of standard weapons that can be used underwater. Unless otherwise indicated, assume that the cost for these weapons is identical to that listed in the Player's Handbook. Other weapons may be added at the DM's approval.

Crossbow

Although the standard long, short, or composite bow cannot be used underwater, the crossbow is very effective, as the tension it produces can overcome water resistance. The crossbows for underwater use must be specially made by a knowledgeable bowyer. All crossbows made in the UnderDeep are created this way, but a crossbow purchased on the surface for underwater use will be 10 times the normal cost. Both heavy and light crossbow varieties are available underwater, although their effective ranges are half that of surface crossbows. Most crossbows of the UnderDeep are made of flexible cartilage of sharks and other creatures, although metal ones are occasionally used.

Dagger / Dirk / Knife / Stiletto

These are some of the oldest and most commonly used weapons in the UnderDeep. Not only are they a useful weapon, but they are used for hunting, cutting ship's ropes, etc. Many races use them to break open shellfish when eating. Most metal hand blades in the ocean are obtained through shipwrecks. Other blades use carved bones and teeth of fish, swordfish, etc.

Dart

Darts may be used underwater, but only as a thrusting point, not as a ranged weapon.

Gaff / Hook

A gaff or hook is commonly used in fishing by surface dwellers, but some UnderDeep races have adopted it's use as a crude weapon. Gaffs are sometimes used to board ships, using them to assist in climbing up the sides.

Harpoon

Harpoons are very common among surfacedwellers at sea, although they are not very effective underwater. While underwater, a harpoon cannot be thrown, but can be used as a thrusting melee weapon.

Javelin / Spear

Although they cannot be hurled while underwater, spears and javelins are some of the most effective thrusting weapons around. Most javelins and spears of the UnderDeep races are made of bone or other natural material.





Lance

While not very common, lances are just as effective underwater as they are on the surface. The UnderDeep version of the horseman's lance is often attached to seahorses and hippocampi, but has been seen used by the undersea races on whales, giant eels, and other aquatic creatures.

Mancatcher

This weapon is very popular among creatures who want to capture their opponents without killing them. The mancatcher is a polearm with springloaded, sharpened jaws at the end, designed to snap shut when the come in contact with their target. All targets are treated as AC 10 when being attacked with a mancatcher, regardless of defensive devices (including magical).

A victim suffers 1d2 hit points of damage per round while caught in the jaws of a mancatcher. A victim may escape a mancatcher on a successful bend bars/lift gates roll, but they will suffer an additional 1d2 points of damage while doing so.

Morning Star

Only morning stars with a thrusting point on it's head may be used effectively underwater. The point will inflict 1d4 points of damage.

Net

A net, when properly weighted, can be thrown underwater with impressive efficiency. It is thrown with a slight spin, with the force of the rotation keeping the lines taut. The range of a net underwater is 1' for every point of the thrower's strength. A victim who is netted cannot make any attack and loses all Dexterity and shield bonuses to Armor Class until the net is shaken off, requiring a successful Strength check. The victim may roll the Strength check every round until successful.

The attacker can improve the effectiveness of the net by wrapping the trailing rope around the netted character. This requires a normal attack for success, and the victim loses 4 points of effective Strength (for determining success of freeing oneself from the net) per successful round of attack. If the victim's Strength is reduced to zero, they are hopelessly tangled and cannot escape without help from someone outside the net.

A net that is thrown and misses will be unfolded, and will inflict a -3 penalty on the attack roll of anyone trying to hurl it until it is refolded.

Nets are very common among sahuagin, nixies, and sea goblins. These nets are usually made of kelp, byssal, or other woven material.

Polearms

Only polearms used as a thrusting weapon (listed as "P" under Type in the weapons chart) may be used underwater. These include the awl pike, bec de corbin, bill-guisarme, fauchard, fauchard-fork, glaive-guisarme, guisarme-voulge, halberd, hook fauchard, lucern hammer, partisan, ranseur, and the spetum. Some of these polearms are usable as slashing or bludgeoning weapons as well, but only the piercing attack is effective underwater.

Most aquatic polearms are made from bone, shells, and other similar strong material.

Rapier

The rapier is a light sword with a straight, double-edged, pointed blade. It is very popular among sea-going surface races, and as a result has highly used underwater as well. Most rapiers are salvaged from sunken ships. It is one of the few swords able to be used underwater, because it is a piercing sword rather than a slashing one.

Short Sword

Very common among aquatic elves, the short sword is used primarily as a thrusting weapon, and as such is ideal for underwater combat. The elves pride themselves in specializing with it, and as a result, gain a +1 bonus to hit when using the short sword.

Trident

Undoubtably the most popular weapon among the sea races, being versatile as a fishing tool in addition to an effective weapon. Although they come in many styles, all tridents are poles with points protruding from one end, much like a fork.

Armor

Since many aquatic races have natural Armor Classes better than 10 and some types of armor penalizes swimming, armor is not as common in the UnderDeep as it is on the surface. As a general rule, characters cannot swim while wearing metal armor. There are still some types or armor that can be used underwater, and these are listed below. Note that a character who has a natural AC class higher than the armor they are wearing will gain only a bonus of one

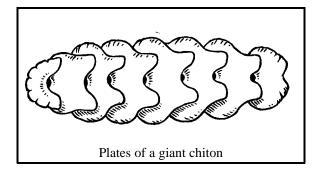




to their natural Armor Class. Example: A triton has a natural armor class of 5. If a triton were to wear armor that was of worse protection (hide armor of AC 8, for instance), their armor class would decrease to a 4.

Chiton Armor

While providing the best protection, this armor impedes the wearer's movement rate by 6' (i.e. a wearer who has a Sw movement rate of 18' would be reduced to a Sw rate of 12'. Chiton armor consists of the mollusk plates from giant chitons bound together to provide protection similar to the way standard splint or plate mail is constructed for surface dwellers. Note that chiton armor does not cover the entire body, but only offers protection to vital areas. Chiton armor gives Armor Class 3 protection to the wearer. Chiton armor is normally only used in heavy battles, for stationary guards, and in ceremonies.



Aquatic Elven Chain Mail

In conjunction with their surface cousins, elves of the UnderDeep have developed a type of armor that is very lightweight and does not impede movement. The process of creating this chain mail is believed to be magical, although the armor itself bears no enchantment. Aquatic elven chain takes a strong metal alloy and shapes it with hundreds of tiny air bubbles inside the links. This allows the armor to be somewhat buoyant in the water, and while it does not float, it seems to bear almost no weight. This armor resembles surface elven chain in all other aspects. The elves fiercely guard the secret to the production of this armor. While it is quite common among elves, it is very rare for a member of another race to obtain a custom suit of aquatic elven chain armor. Elven chain offers protection of an AC 5.

Hide Armor

As with surface hide, this armor is made from the skins of animals. Hide armor is commonly made from shark skin, as well as other tough-skinned animals. Unlike most types of hide armor on the surface, aquatic hide is often adorned with coquina shells and other decorations. Hide armor is very common among civilized UnderDeep dwellers. It offers an AC protection of 8.

Scale Armor

The UnderDeep version of scale male is exactly what it implies, scales of some large fish or animal set into leather or tough aquatic animal skin in an overlapping pattern. Only strong scales from animals with a high natural armor class is used to make this type of armor (dragon turtles, giant gars, etc.). This type of armor is a bit less protective than the metal version of scale mail, but is more flexible and easier to swim in. Aquatic scale mail gives the wearer an armor class base of 7.

Shell Armor

Shell Armor consist of various sized shells worked together into shoulder plates, chest guard, and possibly other protective gear. Helms are also sometimes made of shells. These shells are attached to animal hide, thick cloth, or other flexible material. Shell armor will impede the swimming speed all creatures except quirden by 3'. Quirden are unaffected by this penalty since the muscled fins on the sides of their legs propel them, and this armor does not cover the legs. A person with shell armor gains an armor class of 4.

Studded Leather Armor

This consists of small shells, penten coated metal rivets, or some other hard material attached directly to leather or some type of animal hide. Note that hardened leather is useless underwater, as it will soften and become no more useful than thick cloth. This type of leather is very light and mobile and will not impede a creatures ability to swim. Studded leather offers AC 7 protection.