

The background of the entire page is a dark blue, textured image that resembles an underwater scene. There are numerous small, light blue bubbles rising from the bottom, and some larger, fainter bubbles are scattered throughout. The overall effect is a deep, moody blue with a painterly or watercolor-like texture.

RULE REFERENCES

TIDES OF GOLD v3.0 — CASSKDESIGNS

PRIMARY ACTIONS & ROLLS

ACTION ROLLS

COMPLICATIONS

New threat

Use up resources

Unintended consequences

Terrible choice

Brewing trouble

Cause harm

1. Player describes their approach and goal.
2. Player chooses the action rating that fits description.
3. Player rolls **2d6** and adds action dots to the total.
6 or less: failure, face a complication (and mark xp)
7-9: costly success, act but face a complication
10+: heroic success, act without complications
natural 12: succeed with an advantage; describe the advantage; when anyone uses it, they get a bonus die

BONUS DICE

Roll 3d6 and keep the highest

- » **Invoke an advantage** (from a natural 12)
- » **Push yourself** (spend 2 stress)
- » **Teamwork** (act in sync with another PC or cohort)

EDGE / PENALTY (OPTIONAL RULES)

If you have an **EDGE**, add +1 to your roll (+2 if a major edge).

If you have a **PENALTY**, take -1 to your roll (-2 if a major penalty).

- + **Ten Steps Ahead:** tactical advantage or clever strategy
- + **Shock & Awe:** surprise or overwhelming power
- + **Finisher:** builds on a teammate's previous actions
- **Foolhardy:** terrible idea or the wrong tools for a job
- **Outclassed:** significantly more powerful adversary or surprised
- **Bad Conditions:** environment is complicating the action, e.g. darkness, slippery ice

RESISTANCE ROLLS

1. Player chooses to resist a complication.
2. GM decides if the complication will be reduced or negated completely.
3. GM determines which attribute applies to the complication.
4. Player rolls a dice pool equal to that attribute.
5. PC takes stress equal to 6 minus the highest dice result; the complication is negated or reduced.

UNMOORED

If you mark your last stress box, become confused, doubt yourself, and long to return home. Do not participate in the scene as you must connect with your anchor. When you return, all stress is gone but you have a new **CHAIN** formed to your anchor: *profess, provide, dedicate, fix, glorify, entertain, cover, or blend.*

HARM

1. GM describes the harm and names an attribute
2. The player writes it in the lowest level (-1, -2, -3)
3. All actions under that attribute take the penalty while harm remains
4. Become **INCAPACITATED** if attribute already has -3 harm or second attribute reaches -3 harm; cannot act until all harm is healed

ROLLS & PROGRESS CLOCKS

1. TITHES

OBSTACLE CLOCKS

- » **less than 6:** no segments
- » **7-9:** 1 segment
- » **10+:** 2 segments
- » **Natural 12:** 4 segments

CONSEQUENCE CLOCKS

- » **less than 6:** 2 segments
- » **7-9:** 1 segment
- » **10+:** no segments

BACKGROUND:

once per session, you can gather information within that knowledge area, and the GM will answer your question as if you rolled a 10+

HERITAGE:

once per session, when in region of your heritage you can **CONNECT:** 6 or less, rival; 7-9, you owe them something; 10+ friendly

QUESTIONABLE ASSOCIATES:

call them into the scene
up arrow = asset
down arrow = obligation
cannot have assets > obligations
reset arrows after port downtime

COIN ROLL:

use 1 Coin to roll 2d6 + Wealth
10+ doesn't use up coin;
7-9 lose coin;
6 or less, lose coin and face a complication

SHIP ACTIONS:

ship **TRAIT** sets the maximum modifier for any actions done with the ship:

Speed: Navigation, speed, piloting, any movement

Durability: Ramming a target, cutting a reckless path, any physical stress

Firepower: Firing weapons, threatening statement, any force or danger

Crew: any actions that involve multiple people/locations

Size: any actions involving the Corw's Nest, e.g. scouting, planning

SCORE PHASE

1. CHOOSE A PLAN & FILL IN THE DETAIL

- ◇ **Assault**— Do violence to a target. **Detail:** The point of attack.
- ◇ **Deception**— Lure, trick, or manipulate. **Detail:** The method of deception.
- ◇ **Stealth**— Trespass unseen. **Detail:** The point of infiltration.
- ◇ **Occult**— Engage a supernatural power. **Detail:** The arcane method.
- ◇ **Social**— Negotiate, bargain, or persuade. **Detail:** The social connection.
- ◇ **Transport**— Use a vehicle, speed, or athletic prowess. **Detail:** The route and means

2. PICK ITEM LOADOUTS

Light Load (3): Unburdened. You carry very little, quick and agile.

Normal Load (5): Prepared. You look like someone ready for action, able to maneuver normally.

Heavy Load (7): Threatening. You are ready for war, slowed by your haul.

3. MAKE ENGAGEMENT ROLL

Determine your modifier before you roll. Can never have more than +2 or -2:

- » Bold or daring? Take +1. Overly complex or contingent on many factors? Take -1.
- » Plan's detail expose a vulnerability of the target or hit them where they're weakest? Take +1. Target strongest against this approach, or do they have particular defenses or special preparations? Take -1.
- » Can any of your friends, associates, contacts, or anchors provide aid or insight for this operation? Take +1. Are any enemies or rivals or obligations interfering in the operation? Take -1.

Roll 2d6 + plan modifier:

Natural 12: Exceptional result. You've already overcome the first obstacle and you're in an excellent position for what's next.

10+: Good result. You're in control when the action starts,

7-9: Tense result. Hit your first complication when the action starts.

6 or less: Bad result. Disaster has struck, and you're desperately responding when the action starts.

USE FLASHBACKS

0 Stress: An ordinary action for which you had easy opportunity.

1 Stress: A complex action or unlikely opportunity.

2 (or more) Stress: An elaborate action that involved special opportunities or contingencies.

GET LOOT

Crew earns coin:

- **2 coin:** A minor job; several full purses.
- **4 coin:** A small job; a strongbox.
- **6 coin:** A standard score; decent loot.
- **8 coin:** A big score; serious loot.
- **10+ coin:** A major score; impressive loot.

Crew gains cargo:

Wealth Rating	Cargo Seized
1-2	1
3-4	2
5	3

You can store cargo equal to your ship **SIZE** traits x 2.

GIVING UP

When you give up on a score, go into the next game phase: you can move into any phase except trade, as you need some time to pass for things to die down before you return to the public markets.

ODYSSEY PHASE

Use an Odyssey if you travel more than 2 hexes at sea or more than 1 hex in the Reef Lands.

1. PLAN

Strategy to make journey safely:

- ♦ **Assault:** aggressive, attack whatever comes in your way, primary trait is firepower
- ♦ **Stealth:** avoid interaction, primary trait is size
- ♦ **Transport:** navigate the most efficient path, primary trait is speed
- ♦ **Deception:** disguise your ship or bluff through trouble, primary trait is crew
- ♦ **Occult:** harness a magic power, primary trait is based on occult person or item
- ♦ **Social:** travel as part of a group or convoy, primary trait is the crew's Wealth

2. ENGAGEMENT ROLL

Determine modifier before you roll:

Take +1 if:

- » Plan uses a dominant trait (e.g. ship's strongest feature)
- » Route is never more than 2 hexes from land
- » Ally or patron is assisting

Take -1 if:

- » Plan uses a weak trait (e.g. ship's weakest feature)
- » The route is not the most direct course
- » A faction is interfering

Roll 2d6 + modifier:

Natural 12: Exceptional result. You've already overcome the first obstacle and you're in an excellent position for what's next.

10+: Good result. You're in control when the action starts,

7-9: Tense result. Hit your first complication when the action starts.

6 or less: Bad result. Disaster has struck, and you're desperately responding when the action starts.

3. ODYSSEY CHALLENGE

Each journey involves one challenge to overcome. You open the odyssey scene with this challenge, framed by the engagement roll and the crew's plan type.

Consult the odyssey route to determine the highest ranked zone the crew will travel through. Roll 1d6 and consult the appropriate zone list. If necessary, you can also roll on the monster tables:

CHALLENGE TABLES

ZONE 1

- 1: Wealth I Institution faction
- 2: Wealth I Trade faction
- 3: Wealth II Trade faction
- 4-5: Wealth I Underworld faction
- 6: Next table

ZONE 2

- 1: Wealth II Institution faction
- 2: Tier I Monster
- 3: Wealth II Underworld faction
- 4-5: Wealth III or IV Trade faction
- 6: Next table

ZONE 3

- 1: Wealth III Institution faction
- 2: Tier II Monster
- 3: Tier III Monster
- 4-5: Wealth III Underworld faction
- 6: Next table

ZONE 4

- 1: Wealth IV or V Institution faction
- 2: Tier IV Monster
- 3: Tier V Monster
- 4-5: Wealth IV or V Underworld faction
- 6: Firestorm with Sea Raiders

MONSTER TABLES

TIER I

- 1: Spotted shark
- 2: Lightning Snake
- 3: Vampire Pod
- 4-5: Hook Eel
- 6: Next chart or mythical monster

TIER II

- 1: Venom Ringed Octopus
- 2: Colossal Squid
- 3: Spider Crab
- 4-5: Banshee Sea Lion
- 6: Next chart or mythical monster

TIER III

- 1: Swallowfish
- 2: Bedeviler Beetle
- 3: Siren Seal
- 4-5: Doppelganger Lizards
- 6: Next chart or mythical monster

TIER IV

- 1: Snapping Cay
- 2: Bloody Maw
- 3: Gulper
- 4-5: Chameleon Shark
- 6: Next chart or mythical monster

TIER V

- 1: Sickle Shark or mythical monster

- 2: Abyssal Worm

- 3: Leviathan Star

- 4: Blobfish

- 5: Lion Crab

- 6: Sunken Salamander

MYTHICAL MONSTERS

- 1: Sea Raiders

- 2: Primordial

- 3: Undine

- 4: Merfolk

- 5: Centaur

- 6: Harpy

SEAFARING REFERENCE

LIMITING TRAITS

- » **Size:** carry cargo equal to your size x 2
- » **Crew:** number of max cohorts
- » **Firepower:** can only choose the “fight back” option during a sea downtime raid if your firepower equals or exceeds your opponent’s Wealth level
- » **Durability:** armor for ship can use and max fallout
- » **Speed:** once you leave port, can engage in speed + 1 phases before needing port downtime

SHIP ENCOUNTERS

1. Compare wealth:

If you are 1-2 higher, take +1 on all actions. If 3+ higher, +2 on all actions.
If you are 1-2 lower, take -1 on all actions. If 3+ lower, take -2 on all actions.

2. Choose combat jobs

- ♦ **Helm:** In charge of driving the ship and navigation. *Example actions:* escape, evasive maneuver, pursue.
- ♦ **Gundeck:** In charge of weapons. *Example actions:* Fire all weapons (+1 this round, -1 next round); target (gain +2 next round); fire one weapon (standard attack roll)
- ♦ **Ship’s Crew:** In charge of damage control and helping wherever you are most needed. *Example actions:* boost ally (+1 to their roll); damage control (resist consequences); repair (reduce a fallout clock)
- ♦ **Crow’s Nest:** In charge of providing information and planning the best route. *Example actions:* setup another teammate (describe a setup action, the teammate gains +1 on their roll without exposing you to their complication).

3. Play in rounds:

Take 1 action per round. You can take an action based on your combat job, give your action to another PC, or respond to a crisis.

4. Face sea-based consequences

On a 7-9, the GM chooses a normal complication or a sea consequence.

On a 6 or less, the GM must choose a sea consequence. If you have a sea consequence the players pick **fallout** or **crisis**.

FALLOUT

Start related progress clock with 2 segments filled. Each round fill 1 segment. If a clock fills, damage is permanent until repaired, actions take negative modifier, and a crisis is triggered.

CRISIS

Roll 1d6:

1-2: Cargo loss. Supplies are falling out: could be coin lost, damaged cargo, decreased player load, lose access to crew upgrades. PCs can resist to stop the loss and/or recover the items.

3: Crew loss. Crew are placed in danger: cohorts are damaged, NPCs are hurt, PCs take harm. PCs can protect NPCs and resist harm to themselves.

4: Rudder loss. The helm cannot take actions until the combat ends or the ship’s crew repairs the damage.

5: Gun deck fire. The weapons area is on fire, threatening the entire ship. Two PCs must give their next actions to the ship’s crew for damage control.

6: Hull damage. The ship takes on water. Start a “sinking” progress clock with sections equal to the ship’s size. Each round 1 PC must give up their action to water control or the sinking progress clock will advance.

DOWNTIME AT SEA

Same as port downtime except: do not pay tithes; cannot seek your anchor.

For raids, roll 2d6 + Wealth as a modifier (calculate cargo into any additional Wealth modifier). On a 10+, you are raided. On a 7-9 mark the box “stormfront.” On a 6 or less, you escape the attention of potential raiders.

CLEAR STORMFRONTS

Next port downtime must spend all Stormfront points:

- » 1 point: Roll an additional raid or re-roll raid and keep highest.
- » 2 points: must choose the “fight them off” option for your raid

DOWNTIME PHASE

Pay coin to use the port. Pay Wealth + 1. If at war, it costs Wealth + 3

If you do not pay, start a progress clock. Each phase in port until you pay, fill a section. Each time the clock fills, lose 1 status with the related faction.

2. NOTORIETY

If you completed a score or got into conflict with another faction, increase notoriety:

- +0: Smooth & quiet; low exposure.
- +2: Contained; standard exposure.
- +4: Loud & chaotic; high exposure.
- +6: Wild; devastating exposure.

Add additional based on : +1: high profile or well-connected target; +1: if at War or on hostile turf; +2: if killing involved

When your tracker is filled, you are **AT WAR** with every citizenry faction. Effect remains until you reduce notoriety.

3. RAIDS

Bribes: Pay your Wealth + associated Notoriety bribe to avoid a raid.

Fight them off: If you try to fight off a raid, the PC's will take a total harm amount equal to the Wealth of the aggressor.

To determine the raid type, **roll dice equal to your Wealth**; if you have 0 Wealth, roll two dice and keep the lowest.

If 2+ of Cargo Type	Add to Raid Wealth	Commandeer: an Institution faction claims your cargo for official business. Give away 1 cargo, fight			
Precious Gems	+3				
Luxury Food / Fashion	+2				
Armaments / Knowledge	+1				
Crafting Elements / Essential Goods	0				

Roll Result	Notoriety 0 - 3 (bribe: 3 coin)	Notoriety 4 - 6 (bribe: 5 coin)	Notoriety 7+ (bribe: 8 coin)
1-3	Memories	Looters	Invasion
4/5	Taxes	Dangerous Waters	Examples
6	Stowaway	Commandeer	Hostile Takeover

back, or agree to perform a raid for them on a faction with a higher Wealth than your crew.

Examples: The locals want to make a statement against piracy and send a crew to arrest you. The raid is led by the highest Wealth faction in the area. Hand over a PC, go to war, or fight them off.

Hostile Takeover: a Trade faction decides to acquire part of your operation for their own uses. Lose 1 Wealth (and an associated Expansion) and drop to a weak hold, or go to war.

Invasion: A faction with whom you have a negative status tries to take over part of your operation. Give them a claim or go to war. If you have no claims, lose 1 hold instead. (If you hold is already weak, lose a Wealth level).

Dangerous Waters: A higher Wealth faction takes a move against you. Fight them off or forfeit 1 Coin and 1 Investment equal to their Wealth rating.

Looters: A group of desperate locals approaches your ship. Half the crew loses a downtime action guarding the ship or fights off the local citizenry faction.

Memories: A PC remembers a raid from their past that went poorly; narrate what happened and what they lost. Roll 1d6; you take that much stress. Another PC can volunteer to split the stress if they spend time listening to an account of the memory.

Stowaway: A wanted criminal has hidden on your ship. Turn them over to the authorities and take -1 status with their faction, or increase Notoriety by 2.

Taxes: The locals want a cut of your trade. Lose Investments equal to 1 + your Wealth or give them a tip on a higher Wealth rival; take -1 status with the faction you betray.

4. DOWNTIME ACTIVITIES (2 ACTIONS PER DOWNTIME)

ACQUIRE ASSET: Common items within your Wealth bracket you automatically acquire. Illegal, expensive, or rare items take a roll. Roll 2d6 + Wealth modifier to the total: **6 or less**, you fail; **7-9** you succeed with a complication; **10+** you succeed.

LONG-TERM PROJECT: Work on a project if you have the means. Roll 2d6+ appropriate action. Fill in progress clock according to result: **6 or less**: no segments; **7-9**: 1 segment; **10+**: 2 segments; **Natural 12**: 4 segments

RECOVER: All harm decreases by 1 level naturally at the end of downtime. If you take the recover action, an attribute of your choice recovers at 2nd level. You must describe how you get access to a professional to treat your harm.

REDUCE NOTORIETY: Describe how, then roll 2d6+ appropriate action. Reduce notoriety according to result: **6 or less**: none; **7-9**: 1 level; **10+**: 2 levels; **Natural 12**: 4 levels

TRAIN: Mark 1 xp in playbook or attribute. Can only train each track 1 time per downtime.

SEEK YOUR ANCHOR: Roll number of d6 equal to your lowest attribute and clear stress equal to the highest die. If you have 0, roll 2d6 and keep the lowest. If you clear more stress than marked, you become **homesick**. Choose 1:

- » **Boastful:** Spend time spinning tall tales to make you feel better about the decision to seek your fortune and leave your anchor behind. Increase crew notoriety by +2.
- » **Combative:** Take your negative feelings out on another group. Roll an additional raid or take -1 status with a local faction.
- » **Guilt-ridden:** Send extra funds back to your anchor. Pay coin equal to crew Wealth +2.
- » **Homebound:** Return to your anchor. Play a different character for a session while this character travels home for a time. When they return, they have also healed from any harm they had.
- » **Restless:** You cannot stop thinking about your anchor and cannot rest. Do not recover from harm at the end of this downtime. If you have no harm, gain a level 1 harm "fatigue" in the attribute of your choice.

If you have a **CHAIN**, you must **Seek Your Anchor**, pay 1 coin, or gain level 1 harm "guilty."

TRADE PHASE + INVESTMENT

Crew gets Trade actions = Wealth +1. Choose the SELLER, BARTER, GOSSIP, or MANIPULATE MARKETS actions.

SELLER

Choose which cargo type you want to sell and make a Seller roll. If the cargo type is scarce in port, roll 3d6 and keep the top 2. If the cargo type is overflowing in port, roll 3d6 and keep the the lower 2. Otherwise, roll 2d6:

6 or less: decrease your total profit by -2

7-9: decrease your total profit by -1

10+: standard profit

The amount you earn will go up based on how many of that cargo you sell at one time. As shown on the chart, each type has a limit of how many you can sell at once.

Cargo Type	Total Coin Earned (1 sold / 2 sold / 3 sold / etc.)
Precious Gems	7 / 15
Luxury Food / Fashion	6 / 13 / 25
Armaments / Knowledge	4 / 9 / 19 / 30
Crafting Elements / Essential Goods	3 / 7 / 15 / 25 / 30

BARTER

Exchange cargo for different types. You must trade in cargo that equals or exceeds the Wealth equivalent of what you receive. Cargo that is scarce takes +1 Wealth; cargo that is overflowing takes -1 Wealth.

Cargo Type	Wealth Level
Precious Gems	5
Luxury Food / Fashion	4
Armaments / Knowledge	3
Crafting Elements / Essential Goods	2

GOSSIP

Learn from the market gossip. Roll 2d6 + Wealth.

6 or less: the GM will tell you the current stock of 1 local faction they choose

7-9: choose 2; on a **10+** choose 3:

- » The GM will tell you the current stock of a faction of your choice;
- » The GM will tell you the current stock of 2 factions of their choice;
- » The GM will not change a faction's current stock during the next dynamic market turn; the players choose the faction
- » Take +2 on an engagement roll against a faction of your choice; hold this advantage until you use it

MANIPULATE MARKETS

Normally the markets begin to shift every 2 player phases. Manipulate those changes. Roll 2d6 + Wealth:

6 or less: choose 1:

- » The current port's scarce cargo type will remain the same during the next dynamic trade turn
- » The current port's overflowing cargo type will remain the same during the next dynamic trade turn

7-9: same as the above result, but you can choose any port within the same nation

10+: same as the above result, except you can choose either:

- » any port regardless of nation
- » choose two ports within the same nation

INVEST IN CREW

Spend 2 coin to fill in an Investment box. When your investment track fills, increase your hold from weak to strong. If it is already strong, increase your Wealth by 1.

When Wealth increases, choose one type of Wealth expansion: fleet, bribes, or fame. Gain the next expansion in that attribute.