



Fig. I: A single ripple on the black loch, and nothing behind it. House-style plate.

CRYPTID № 8 NESSIE

The most famous monster on Earth, and the one built never to be found. A famous hoax, a modern DNA hunt that came up empty, and a loch whose black water is the monster's best accomplice. Real folklore, a full 5E stat block, and a system-neutral card.

“*The dark water will not say.*”

THE LEGEND

Loch Ness is a mile-wide crack of black water, better than seven hundred feet deep, stained the color of strong tea by the peat washing off the hills. A few feet down you cannot see your own hand. Whatever is or is not in there, the loch is very good at keeping it, and that is the first thing to understand about the most famous monster on Earth: its best accomplice is the water.

The legend has a long tail. A sixth-century account of Saint Columba has him facing down a water beast in the River Ness, which is either the oldest sighting on record or the oldest campfire story, depending on your mood. But the modern monster was born in 1933, when a new road was blasted

along the shore and opened the whole loch to passing traffic. A local couple reported something enormous rolling and plunging in the water, a newspaper ran it, and an editor reaching for a word called the thing a monster. The name stuck to the loch like the peat.

For sixty years the best evidence was a single photograph: a small dark head on a long curved neck, rising out of the ripples, taken in 1934 by a respectable London surgeon. It is the image the whole world still pictures. It was also a toy. In 1994 one of the men involved confessed the entire thing: a sculpted head fixed to a wind-up toy submarine and floated in the shallows, staged as part of a grudge by a big-game hunter who had already been publicly humiliated when his earlier discovery of monster footprints turned out to have been pressed into the mud with a stuffed hippopotamus foot. The most famous proof of Nessie was a prank tucked inside another prank.

The searches that came after were serious. A sonar sweep in the 1980s put a line of boats across the whole loch at once and came back with a few contacts nobody could name and nothing anybody could hold. In 2019 a team filtered the loch's water for the flecks of DNA that every living thing sheds, and found no trace of any reptile, any plesiosaur, any large unknown animal at all. What they found everywhere was eel. So the leading answer to the greatest monster mystery of the modern age is, quietly, a very large eel. Or nothing. The dark water will not say.

And still the boats run every morning. Because Nessie was never really about the animal. She is about a body of water built, as if on purpose, to keep a question open: too deep to drain, too dark to see into, ringed by a country that loves a good haunting. Every generation arrives with better cameras and better science, and every generation the loch hands back exactly what it always has, which is a black surface, a single ripple, and no way to be sure. That is not a failure of proof. For a certain kind of monster, it is the entire point.

Nessie

Gargantuan beast, unaligned

Armor Class 14 (natural armor)

Hit Points 189 (14d20 + 42)

Speed 20 ft., swim 60 ft.

STR	DEX	CON	INT	WIS	CHA
24	10	17	3	14	6
(+7)	(+0)	(+3)	(-4)	(+2)	(-2)

Skills Perception +5, Stealth +6

Senses blindsight 120 ft. (in water only), darkvision 60 ft., passive Perception 15

Challenge 8 (3,900 XP) **PB** +3

Deep-Water Dweller. Nessie can hold its breath indefinitely underwater but suffocates on land. It almost never fully leaves the water.

The Loch Keeps Its Secrets. While Nessie is in dark, deep, or murky water, it is heavily obscured, has advantage on Stealth checks, and cannot be tracked or located by nonmagical means. Any attempt to photograph, film, sonar-map, or scry it while it is below the surface fails, returning only a blur, an unreadable smear, or a single sonar contact no one can name. Magic that would reveal its location tells the caster only "somewhere in the water."

Elusive. Whenever a creature that is not grappled by or in melee with Nessie would get a clear, whole look at it, Nessie can use its reaction to submerge and become

Nessie

No stat lines. Just what it is and how to point it at your players, whatever system you run. An enormous, ancient, deeply shy animal in a lightless lake, never once proven, whose own black water is its best defense. Where Champ is a mystery born of a mistranslation, Nessie is a mystery by construction: a creature you are meant to never quite confirm.

HOW IT BEHAVES AT THE TABLE

- **A question, not a predator.** It surfaces, it is half-seen, it is gone. It almost never attacks. The tension is whether it is even there.
- **It leaves only bad evidence.** A wake with no boat. A photo that blurs. A sonar contact no one can name. Let the players argue over smears and ripples the way real witnesses do.
- **The water is on its side.** Too deep to drain, too dark to see through. Every tool the party brings comes back with nothing, and that nothing is the point.

WAYS TO USE IT

- **The proof expedition that fails.** The party are cryptozoologists, hired to *finally* settle it. Give them every near-

unseen. A creature trying to keep visual track of it must win a Wisdom (Perception) check contested by Nessie's Stealth.

ACTIONS

Bite. *Melee Weapon Attack:* +11 to hit, reach 10 ft., one target. *Hit:* 22 (3d10 + 7) piercing damage.

Tail. *Melee Weapon Attack:* +11 to hit, reach 20 ft., one target. *Hit:* 18 (2d10 + 7) bludgeoning damage, and a Huge or smaller target must succeed on a DC 18 Strength save or be knocked prone (or, if in a vessel, thrown into the water).

Capsize. If Nessie surfaces beneath a vessel of Large size or smaller, that vessel's crew must each succeed on a DC 18 Dexterity save or be pitched into the loch; the vessel itself capsizes on a failed DC 18 Strength (or Dexterity) save by its pilot.

Running it. Nessie is not a monster to defeat. It is a question the party cannot answer, and that is the encounter. The star of this block is The Loch Keeps Its Secrets: run the whole thing as signs and near-misses, a wake with nothing behind it, a sonar blip, a photograph that comes out blurred the way they always do, a shape gone before anyone gets a clean look. The party should end with less certainty than they started with. The Bite and Capsize exist only for the rare moment someone corners it, drops a harpoon, or moors a boat right over the top of a very large, very old animal that would simply rather be left alone. If your table wants a real encounter, let it be a genuine

miss and no confirmation, and let the failure be the story.

- **The town that needs it unproven.** A lakeside village lives on monster tourism. Proving it fake would ruin them; proving it real would bring hunters. Someone wants it kept exactly as it is: a rumor.
- **It surfaces only in the storm.** The one night the party must cross the loch is the one night the thing is moving. Now the mystery has teeth, and a boat.
- **Cut it loose from the loch.** Forget Scotland. Any deep, dark, cold lake can hold an unprovable leviathan: a flooded quarry, a mountain tarn, a drowned valley behind a dam. Keep the black water and the doubt; leave the map on the shelf.

DIFFICULTY DIAL

- As a *menace*, it is barely a combat encounter at all; the challenge is that it can never be pinned down. Make it *scarier* by letting it capsize one boat and vanish, so the party knows it is real and can still never prove it.
- Make it *usable*, not merely unresolved, by handing them one clean, fleeting, genuine encounter to build a session around, rather than only an eternal question mark.

ancient beast they can track into the shallows, protect from hunters, or provoke into one devastating surge before it is gone. The doubt is the default; a fleeting, real brush with it is a gift you can choose to give.

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