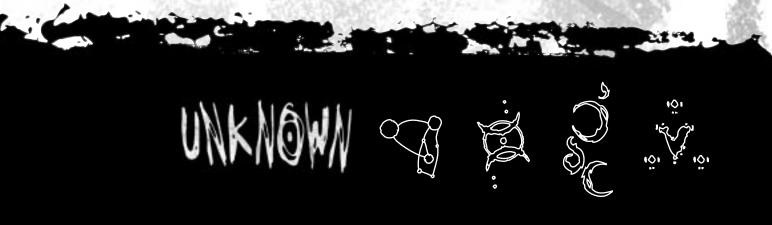
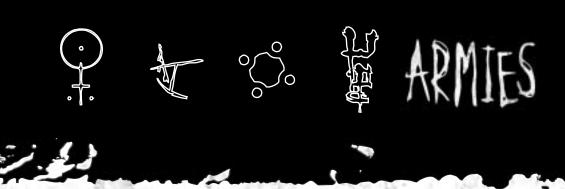




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A ROLEPLAYING GAME OF POWER AND CONSEQUENCES BY GREG STOLZE AND JOHN TYNES



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ABOUT THE BOOK

This book is divided into four sections. Which sections you read depends on what your campaign is going to be like. There are three campaign levels: street level, global level, and cosmic level. The terms "street," "global," and "cosmic" don't refer to settings or locations, but instead describe how much knowledge you begin the campaign with and how powerful you are. If you're the GM, you can of course run any kind of campaign you want. But we've designed the rulebook to support three broad categories of play to make your job easier.

Note that there is a difference between player knowledge and character knowledge. If you're a player who has already read the whole rulebook before you find a campaign to join, review the appropriate sections to understand what your *character* is going to know at the start of the game. Don't use your greater knowledge of the rulebook to give your character information and ideas he or she shouldn't have.

BOOK ONE: THE SECRET NAMES OF STREETS

Everyone should read this section. It contains the usual roleplaying-game rules for creating characters, combat, and so forth. It also explains a little bit about the setting of the game, but not very much. If the GM decides to run a street-level campaign, this is the only section that players should read. Much of the game deals with mysteries and secrets, and the less players start off knowing in a street-level campaign, the better the campaign goes.

In a street-level campaign, your group consists of relatively ordinary people who are just beginning to explore a hidden world of magick and intrigue. You are often heroic people trying to right a wrong, and this brings you into collision with strangers who have frightening powers and dangerous agendas.



BOOK THREE: THE LIVING MIRROR OF HEAVEN

Some GMs may decide to run a cosmic-level campaign. If so, players can read this section. It reveals more secrets of the game world, explores some of the consequences of magick, the creation and use of magickal artifacts, and other high-level issues that characters in street and global campaigns should not start off knowing.

In a cosmic-level campaign, your group knows how the cosmos works and how to change it. You know the fate of the world, and you can try to shape that fate. You are operating in the very highest echelons of symbolic magick and transcendent identities, and can even become a god.





BOOK TWO: THE WORLD OF OUR DESIRES

Players should only read this section if the GM is going to run a global-level campaign. It contains much more information about the world of *Unknown Armies*, along with rules for several kinds of magick. At the start of a street-level campaign, the players shouldn't know how magick works or what forms of magick exist, but players in a global-level campaign can.

In a global-level campaign, your group consists of obsessed mystics and visionaries who are pursuing your own agendas. You know who the movers and shakers are, and you're earning a rep as people that novices shouldn't mess with. The stakes are higher, but so are the risks.



BOOK FOUR: FOR THE GAMEMASTER

This section is strictly for the GM, and no players should read it. It contains further secrets of the world, lots of advice for running *Unknown Armies*, the most powerful artifacts, unnatural creatures, stats for all the major gamemaster characters (GMCs), a scenario, and more.



ABOUT THE RULES

Here are the very basics of playing the game.

Rolling Dice: Use two ten-sided dice to play the game. Usually these are read as percentiles from 01–00 (100), with one die as the tens digit and one die as the ones digit. A 0 in the tens digit counts as a leading zero (0 and 8 is 08 = 8). A 0 in the ones digit counts as a trailing zero (8 and 0 = 80). Sometimes they are added together, in which case the 0 counts as ten (8 + 0 = 18). Sometimes a single die is rolled by itself, in which case the 0 also counts as ten (0 = 10).

Character Stats and Skills: Humans have stats (Body, Speed, Mind, Soul) and skills (Horseback Riding, Greek History, Safecracking), all of which can range between 1%–99%. Each skill is tied to a single appropriate stat. To take an action during the game, you use the skill and roll the dice. If you do not have the appropriate skill, the game master may allow you to roll against the relevant stat instead—but you will not be able to succeed nearly as well as you would with the right skill, or it may take you much longer, or the game master may impose some other penalty.

Minor Skill Checks: In relaxed situations where you have plenty of time and are not at risk, you automatically succeed in any skill that you have at 15% or higher. The game master may ask you to roll anyway just to see how long it takes you or how good a job you do, or to see if you get any matches, crits, or fumbles (see below). If you do not have a suitable skill, you may attempt a minor skill check by rolling against the appropriate stat instead to just barely squeak by the task (a weak success); for this roll, your stat is reduced by 30.

Significant Skill Checks: In situations where there is uncertainty but little actual risk, you succeed strongly if you roll equal to or under your skill level and you succeed weakly if you roll above your skill level but equal to or under your related stat level. If you do not have a suitable skill, you may attempt a significant skill check by rolling against the appropriate stat instead for a weak success; for this roll, your stat is reduced by 30.

Major Skill Checks: In tense situations where time is important and/or you are at risk, such as in combat, you only succeed if you roll equal to or under your skill level. If you do not have a suitable skill, you may attempt a major skill check by rolling against the appropriate stat instead and hoping for a Hail Mary: only matched successes and criticals (see below) succeed; your stat is not reduced for a Hail Mary roll.

When to Roll: The GM always decides what rank of skill check to request and how to interpret it. He or she may be aware of factors you do not know about.

What to Roll: Besides rolling equal to or under your skill or stat level to achieve success, the number you roll has other effects. Your goal is to roll as high as you can without going over your skill. The closer your roll is to your skill level, the better you do. If you have a skill at 46%, a roll of 43 is better than a roll of 04.

Minimum Rolls: The game master may require you to roll a certain number or higher, as well as below your skill or stat. To shoot someone in the leg, you might have to roll under your skill level with a minimum roll of 30. If your skill is lower than the difficulty, you cannot perform the action.

Matched Rolls: A match is when both dice come up with the same number, such as 11, 66, or 44. This makes the action you are attempting more dramatic, but whether that added effect is good or bad depends on whether the roll was a success or a failure. A matched successful roll is unusually good, but a matched failed roll is unusually bad. Most of the time, the game master interprets what additional effects this triggers. However, some actions in the game have specific effects keyed to matched rolls—these are called Cherries and are used with obsessed martial arts skills and with the Magick skill.

Fumble Rolls: A fumble is when you roll double zeroes (00) and it means the worst possible outcome occurs—short of death. Even if you somehow have a skill or trait at 100%, rolling a 00 is still a fumble.

Crit Rolls: A crit is when you roll a zero-one (01) and it means the best possible outcome occurs. It does not mean you can succeed at an impossible task, such as picking up a skyscraper and throwing it across town. A crit supercedes even a difficult roll.

Flip-Flop Rolls: In some situations or with some skills, you may be allowed to flip-flop a roll. This means you have the option of switching the dice. If you rolled a 91 and you can flip-flop that roll, you could make it a 19 instead if it's better for you.

Shifted Rolls: A shift is a modifier applied to your skill number before you make the roll. If you had a Greek History skill of 56% and for some reason a –30% shift was applied, your skill would be 26% instead. Shifts are usually temporary, and might be applied because of wounds, difficult environments, or magickal effects.

Hunch Rolls: A hunch is a percentile roll you get to make and then set aside to use for the next time you need a skill check. In other words, you know what your next roll is going to be and can act accordingly, using it up on something unimportant if it's bad or trying to save it for something important if it's good. Hunches are awarded by the game master in some situations for magickal or mundane reasons. Note that you cannot always control when you make a roll, so don't try to hang on to a good hunch too long or you may lose it on a meaningless action.



















Book One The Secret Names Of Streets





THERE IS AN OCCULT UNDERGROUND.

Beneath the living mirror of heaven, beneath the world of our desires, there are streets with secret names. They connect the back alleys of civilization with the urine-stained vacant lots of the cosmos. They take you to the occult underground.

You can't call information for the underground's phone number. It doesn't advertise in *Rolling Stone*. There are no maps that show its borders. Yet you know it exists—or rather, you know it *has to* exist. You know it in your bones.

You know because you've heard the rumors. A song that drives people to suicide. A man whose face melts with each dawn. A videotape that shows the birth of a goddess.

There are lots of rumors. These are different. The people you hear them from are different, like the weird drunk in the bar who lit his cigarettes without matches, or the street performer whose juggling pins pirouetted in unison between his hands. When you asked them how they did it, they smiled and said, "Eh, it's just a magic trick." Then the drunk sloppily pulled a quarter from your ear and the juggler dropped a pin and the moment was gone. But that feeling of truth remained.

Finally you knew what it was: the look in their eyes. Once you noticed it, you couldn't help but see it. Maybe every week or two you'd pass somebody on the street and for a second your eyes would meet and there it would be. You can't describe that look. Sometimes it seems like the hunger of a junkie, and other times it's the smug satisfaction of a fat tycoon. In the mornings when you're half awake, on the weekends in the nightclub bathrooms, you catch yourself staring into the mirror, looking for the look. It's not there yet. But you feel it coming on, the way the tickle in your nose says you're catching cold.

You want it now. You want to know what they know. You want to walk those secret streets and see where they go. Some seek the occult underground for power: the power to change their bodies, change their lives, change the world. Others seek the occult underground for knowledge: the knowledge of their hearts, of their dreams, of the cosmos itself. Everyone finds what they desire. But few know what their desire truly is until it is upon them.

You know these things:

Something big is going down. You don't know what. But you can feel it all around you. It's in the air, in the headlines of newspapers, in the blurry images on television. It is a secret you have yet to grasp, though you could swear there was a dream you had in which you heard it whispered.

You need to know more. The world you know is not enough for you. You want to go deeper. At times you want to let go of reality and let yourself slip into some kind of pure understanding. Anything would be better than daily life. You know there is a place, a place of ideas, and that it contains all of your desires.

But there is danger there. People vanish, die horribly, become madmen, for the sake of whatever the secret is that lies at the heart of the unseen world.

That world is the occult underground. Find it, before it finds you.



WITNESS: RUTH PECHVOGEL, DIVE INSTRUCTOR

Underwater caving isn't for everyone. It's physically very demanding, it's often uncomfortable and the payoff is—well, most people wouldn't see any payoff at all. I mean, you swim through all these tight, constricting caverns and there's not even anything to see. Most of the time, the water's so murky that even a powerful flashlight is useless. All it does is light up the haze and sediment. And it's dangerous. It's easy to get lost. You can run out of air trying to find your way back. If that happens, you're stuck there until some other cave diver stumbles across your corpse.

But İ like it. Maybe I'm perverse. Maybe I like it *because* it's so different and dangerous. I don't know.

There's a large submerged cave system not far from here, a place called Shady Grove Lake. I've been working my way around in there for . . . gosh, two years now. I know this is going to sound crazy, but three months ago I was down there and I found something.

I'd been going through a series of small chambers, some kind of skinny vertical cracks in the granite, and then I found this chimney. It was really smooth, almost like a lava flow, though that really can't be in this area. I swam up it, and it kept going up, and then I reached up and realized I was clawing air. I'd gone above the water table, but I was still underground, still in the dark.

I had a lamp with me, but I'd left it off until then. I turned it on and saw the church. There's really no better word for it. The room itself was a perfect sphere, like an air bubble trapped in the stone, though I have to think it was dug and worked. I mean, it wouldn't be natural. It doesn't make geological sense. And up above my head, on the ceiling of the cave, was a *chapel*. There were stone pews. I guess they were carved out of the rock when the cave was, because they were stuck on the ceiling and going along the walls. There was, like, a stone communion rail between the pews and the altar. The altar was also stone, and behind it was a statue. A *beautiful* statue.

Everything there looked old, but the natives in this region were Ojibway and that statue . . it wasn't Ojibway. It was Egyptian. Maybe Isis, I guess. It was carved out of the ceiling of a cave you could only reach with an airless, forty-five minute swim through total darkness.

I tried to climb up there, but no way. I couldn't even reach the bottom pew. I took my respirator off and the air was pretty stale. So if there was a dry way in, it had been sealed off for a long time. I didn't have a lot of air left, so I had to leave. I mean, I *had* to, but I swore to myself that I'd come back and bring a camera.

I've been looking for that chamber for three months now. No one believes me when I tell them. People make jokes about nitrogen bubbles getting in my brain, about hallucinations from being in the dark. But I know. I know what I saw.

I'm going to find it again if it's the last thing I do.

WITNESS: AGNES VEUVE, RETIRED FARMER

Well, back then there wasn' no such thing as a battered women shelter. Not out in Caesar county, anyhow. There was just Mama Flo, a big ol' woman with her children runnin' 'round her house like ants on a hill. She didn' have no husband, Widow Flo, but she had some money set by and her oldest three sons looked after her and her oldest three daughters tended to the rest. And if a child run away, most times you could find him at Flo's. And sometimes women ran 'way there too, when their man had gotten mean or drunk or just run off.

'S why I was there, me and Leo, nursing a match' pair of shiners. We'd been there one night, and I figured Cyrus had one more night of mean drinkin' in him 'fore he got sorry, and then Loretta O'Day showed up and I almost went home to take my chances with Cyrus, because Retta's husband Antoine was somethin' else. Most men, you push 'em hard enough, they push back and that's nature's way. Antoine, though, he was just born snake-poison mean, a cruel man, a devil of a man. Even the police chief was afraid of Antoine O'Day, and no one got worse from him than Retta and her two sons. Those boys couldn't have been but nine an' twelve when they drag' her to Mama Flo. Retta couldn' hardly walk, she beat so bad, and no money for the doctor. But Mama Flo, she put Retta down in a bedroom and coo on her and kiss her forehead like Retta jus a sick little girl herself. And I thought it might be okay.

Right 'bout dinnertime, Antoine come to Flo's and he's yellin' for Retta and his two boys to come out. Flo, she tell him they ain't there, but Antoine know she lyin'. He try the door, but she got it locked, but Antoine don't make no mind of it, he just kick that door on in.

He don't take one step, though, 'fore he see Flo there with her husband's old scattergun, pointin' at him like she know how to use it. And he a mean man, but Antoine's no fool. He say some threats and back off, calling Flo an old woman, an old bitch, sayin' she can't keep him from what his. Flo don't say nothin' back to him, just warn all them children to keep themselves back.

After midnight, Antoine come back. Middle of the night, all Flo's kids and Retta's sons and Leo and some others besides, all sleeping around the house like a pile of puppies, when Antoine come through a window and start yellin' for Retta.

Now, Retta was in the bedroom next door to where me an' Leo was, and I told Leo to get in the closet and not make a sound 'til me or Flo come get him. While I gettin' him hid, I hear a powerful row out in the hall, and when I peek through the door I see Flo holding a fry pan in her hand standing toe to toe with Antoine, and Antoine, he got a gun.

"Get out the way," Antoine yell at her.

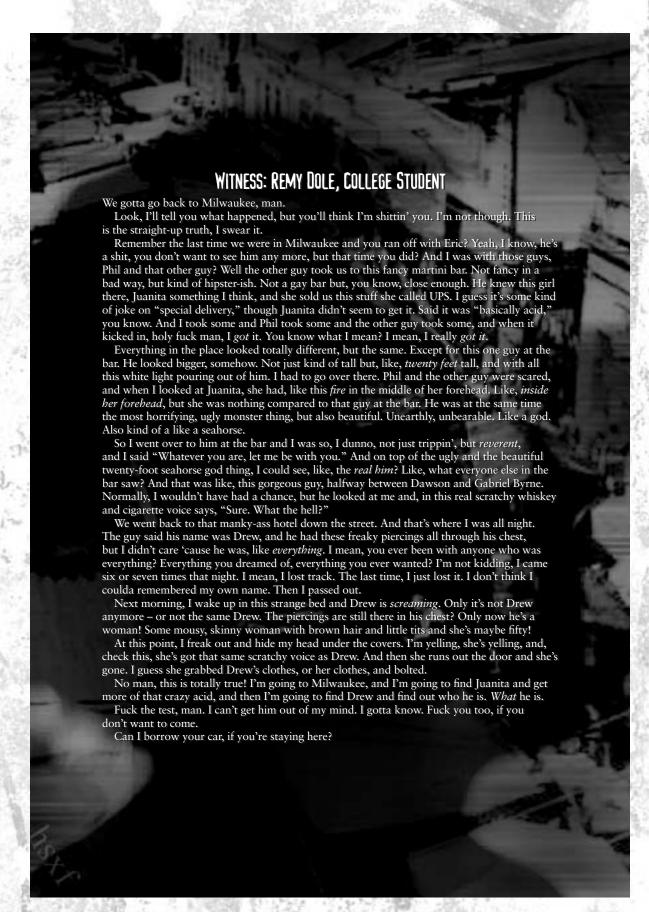
"Ain' gonna," she say back. "You try 'n hurt them children and I'll kill you dead."

"My children's my business," he say back. He put the gun right 'tween her eyes and he start to count three.

On two, she swing that fry pan. Antoine, he see it comin' and he pull the trigger. I'll tell you truth, he blowed her brains clean out 'fore that pan hit his head. It knock him back hard and he fall. Mama Flo, though, she don't fall.

I seen her later, and that bullet killed her clean. That hole went through the front an' out the back, and her eyes was burned black with powder. But she stood while he fell, and then she swing that pan again on his head. I couldn't do nothin' but count while she hit – one, two, three, clang went that pan, and he just screamin' for the first hit, and quiet for the next hit, and on the third one his head just open up like an egg and he dead. And as soon as he dead, Mama Flo fall on him, dead too.

I'm the only one who seen it, but it's true. It was just that way. An' if you don't believe me, tell me how he could got hit three times 'til his head bust open and *then* shoot her, huh? 'S what I thought.



WHAT YOU HEAR

Everybody hears things on the street. Some of them might even be true. Like these:

There is a man who lives behind a trap door in the sporting goods section of a Wal-Mart in South Dakota. If you ask him for a lemon, he will accurately predict your future for you.

Planes do not actually fly. It is a very elaborate hoax created because the general public does not understand or trust quantum physics.

Stories of elves, fairies and hobgoblins are based on a race of small people who still exist in a labyrinth of caverns underground.

Cats can catch ghosts, and eat them. That is how the old story about their having nine lives got started.

A mysterious man is often seen observing a spot where an exceptionally tragic car accident will happen. He stands on the sidewalk for hours watching the street, smoking a cigarette and checking his antique pocket watch from time to time. Then a moment after he leaves, cars come crashing into each other and people die.

Every single president of the United States has had a glass eye. The same glass eye.

Never use ATMs. They record the serial number on the bills they give you and send it to the government. Then they wait until a store deposits that bill and they know where you shop.

The penis of John Dillinger in the Smithsonian's secret vault is a fake. The genuine article has dark magickal properties and has been grafted onto a chimpanzee which can be controlled via ULF radio waves by the fiendish Brazos brothers, two gifted technological adepts, in the

service of darker powers.

Don't eat the food at those greasy burger joints: it'll suck out all your mojo.

The final scores of every year's Superbowl are part of an ever-changing numerology formula that can start and stop wars.

There's a prison in the mid-west where there are no guards yet the prisoners are too afraid to try and escape.

There is a vault inside the Library of Congress in Washington, D.C. that contains several tomes of magic rituals. These were collected by Jefferson back in the day to keep them from being destroyed. Supposedly there are hundreds of workable rituals in each book.

Butane lighters with occult symbology contain listening devices in the bases. The company putting them out is trying to spy into the occult underground with these devices.

The interstate highway system was actually laid out as a giant magickal glyph to enable the summoning of a demonic legion in case of a Soviet attack.

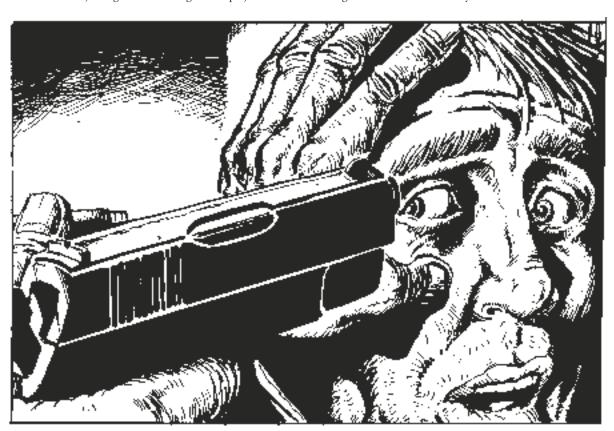
All the Russian immigrants in Alaska will take the state back for Russia at a pre-determined date and time.

Germ theory is a lie. Sickness is caused by invisible rays that nobody can explain. They are suspected to be of alien origin.

There's a website that sells magic books—real magic, that really works. The URL changes all the time 'cause they keep getting shut down. Do a search on "Magnum Arcanum" and "John Doe".

Aliens from Proxima Centauri have been living among us now for years, but in the last few months they've all started leaving.

Bigfoot has a Social Security Number.





Aleister Crowley designed the Susan B. Anthony dollar, and elements of that design have been used in the new dollar coin.

If you bury empty coffee canisters end to end around your house, lids on, then you will never see the Northern Lights from your yard, and the IRS will never audit you.

The Hertfordshire Constabulary is the only police force in Britain not headed by a Mason.

The Dodo is still bred in secret by an Amish community. They use its liver to brew an immortality potion.

JFK was in fact the Lindbergh baby, abducted by Joe Kennedy who performed a ritual on the baby. JFK gained a power allowing him to tap into the power generated by the fame of his biologic father to fuel his own popularity. The ritual is still performed in the Kennedy family.

The U.S. Patent Bureau hosts a special section for occult material, rituals, and mystic artifacts.

My ex-wife used to sing at a karaoke club where the spirits of dead musicians were trapped in the karaoke machine. After midnight each Saturday, a few would come out and jam.

In Memphis, there's a phantom Piggly Wiggly. It's where the local ghosts buy their groceries.

The Golden Gate Bridge is laced together with yards of scar tissue. It's the only thing holding California together.

Most people's morals and sense of authority comes from a psychic parasite living in their corpus callosum. You have to worry about the people who don't have the parasite. You can spot them easily: they're the ones with bad dress sense.

There are eight insect legs in every bar of chocolate. And it's some guy's job to put them in.

Certain prolific authors—hacks, in other words—put spells in their books. When you read these books, the books are reading you, and worse. One of these authors wrote over a thousand dime novel stories in the late nineteenth and early twentieth century. Once his stories have been read enough times, the accumulated power (taken from the readers) will activate the spell embedded in his stories and he will be resurrected.

Holiday Inns are sentient beings, tied in a large collective mind, with their own agenda. The people working in Inns are just pawns. People sleeping in Inns are sometimes warped in subtle ways, sometimes untouched, sometimes just disappear. Maybe it depends on the rooms, maybe not.

If you really examine the phone numbers scribbled on the walls of public restrooms, you'll find the secret mathematical construct of the universe.

The Knights Templar did not die out, but are actually still alive via the Masonic fraternity.

The Knights Templar are directly linked to the international banking conspiracy, via the bloodline of the Rothchilds.

The banking conspiracy had JFK eliminated because JFK was going to pull U.S. troops out of Vietnam. That would have bankrupted several military-industrial endeavors, including Bell Helicopter, Sikorsky, and General Dynamics.

The banking conspiracy is linked to the Illuminati.

The Illuminati manifested themselves in other mediums historically, most notably with the founding of The Order of



the Golden Dawn, in 1776—the same year as the American Revolution against England on the basis of a revolution against taxes (economics), and the publication of Englishman Adam Smith's *The Wealth of Nations*.

George Washington was a Mason. His monument was dedicated with full Masonic rites, and this is actually detailed in those words in brass at the foot of the Egyptianstyle obelisk.

Pop radio includes secret instructions for the secret armies that fight for control of the world.

Masonic lore figures prominently in all aspects of American heraldry.

The fate of the world rests upon the shoulders of seven honest and devout ordinary men. If there are ever less than seven, God will destroy this earth.

There's this girl who can sing without moving her lips, and everybody hears a different song when she does it.

Cats are secretly the bodily manifestation of angels.

The telephone system is alive, and has been ruling us—in a limited fashion—since 1943. The introduction of the Internet has cemented its hold on us.

Everyone forgets the *other* five symbols of the Zodiac. When you're drunk, reality opens up for you and allows you to fly away. Just remember to take your parachute with you.

Seven colors in the rainbow. Seven chakras in the Sanskrit texts. Seven varieties of Barbasol shaving cream, if you count the discontinued Wintergreen gel. Do I have to draw you a picture?





















In a street campaign, you are a normal person entering an abnormal world. You understand that there are strange things out there, and great secrets to explore, but you know little more about those hidden lands than any ordinary person on the street. You do have one advantage over another ordinary person: you've experienced a trigger event.

Trigger Events

This is something in your life that has opened your eyes to the existence of the occult underground. The three street witnesses in the last chapter are examples of trigger events: Ruth Pechvogel's cave dive into an impossible chapel, Agnes Veuve's encounter with a death that was not death, and Remy Dole's night of unbelievable passion. All three of these people have been touched by the unnatural, just as you have been.

To prepare for a street campaign, come up with your trigger event. You don't have to know anything else about yourself at this point. Just make up a strange experience and go from there. Your GM can help you with this. If you have an idea, she can ask you questions about it to flesh it out. The others in your group can do this as well.

Imagine it's a winter's night. You and the others have each come to a snowbound inn to escape the cold world beyond. A fire crackles. In this quiet space, over steaming mugs of hard cider, the bartender asks a simple question: What is the strangest thing you've ever experienced?

Go around the table and tell your trigger events. Ask each other questions, compare experiences, and flesh out your stories.

EXAMPLES

Here are some sample trigger events you might think about, or even use if you're stuck for an idea:

You're eight years old, and for the first time you are staying over at a friend's house. You both have crept into the attic with your blankets and pillows, and late into the night you tell each other jokes and read comic books. Finally you fall asleep. But you awaken a few hours later, before dawn when it is still dark. There is an old chest nearby. From the soft glow of the nightlight your friend's mother plugged into the wall socket that afternoon you can see a little girl squatting on the chest, staring at you, and she frowns and says: "Don't look at me. Don't look at me!" You shut your eyes tight for almost two minutes before you risk peeking again, and she is gone. But you remember her eyes, sunken from hunger, with a hatred you never even knew could exist focused directly on you.

On your fifteenth birthday, your parents gave you a puppy. You loved that dog. But your grandfather, who lived down the street, hated her. When you walked by with the puppy on a leash, your grandfather would come to the window of his run-down old house and scowl. One evening you came home late and your parents said the dog had run away. They'd looked all around, called her name, and had no luck. You ran out into the night to find her. Your grandfather was sitting on his porch and he called you over, looking grave. "I ate her," he said. "I had to. She had your grandmother's eyes." He would never speak of this again. Your parents didn't believe you. Two years later, he died of a heart attack.



Your karate instructor has an "unofficial" requirement for black belt. You have to go to Jolly Roger's, the local biker bar, and pick a fight. When your pal Ron was up for promotion you went with him, even though you were just a green belt. The guy Ron messed with—skinny guy with all these tattoos—rolled his eyes and sighed, but eventually went outside to fight. Out in the parking lot, he just reached over and *pulled off Ron's nose*. Just pinched it off like a piece of clay and threw it behind the dumpster, where you had to go and find it so the doctors could reattach it. Ron said the guy must have had a wire cutter in his hand or something, but you saw it. You were there and he did it with just his fingertips. Right then you decided that, compared to that guy with the tats, karate was bullshit. The weird thing was, you and Ron later realized you'd been at the *wrong bar* the whole time.

You were in a highway construction site, looking for a place to sleep, when you saw these two old geezers glaring at one another by a half-done overpass. They were talking some language that was mostly phlegm, but one said something about "John Dillinger" and the other said something about "Genghis Khan." They coughed and blathered some more, then shook hands and said "winner take all." They opened these big black suitcases and pulled out robots. Weird robots. One was like an ape made out of sawed-apart pistols and shotguns, and the other was this bright silver alligator. When the robots started to fight, you wanted to get closer, and that's when the old guys noticed you. They just pointed and the robots took off after you. Lucky they'd already hurt each other, 'cause you barely got over the fence before them. Alligator still took a piece of your heel.

You weren't quite old enough to go to the movies yourself, but you could sense that the local theater—the Platinum—was a magical place. You snuck in to see *Jaws* and *E.T.* and the other, weirder films they showed—The Cabinet of Doctor Caligari and The Deadcoat and Clash By Night, but the guy who ran it kept kicking you out. The Platinum eventually closed down when the multiplex moved in, but one night you saw people going there and you snuck in one last time. It was the people who'd worked there—the owner and the ticket girl and the guy from the popcorn counter—but they were all dressed like characters from Casablanca or Key Largo. A black-and-white movie was playing, one you'd never seen, and one by one they started stepping up and into the screen. As they did, they got big and flickery and entered the action, becoming the movie. When just the owner was left, you ran up and begged him to take you too, but he just snickered and said something about how, after him, "Cinnamon Nancy" was going to be dead. Then he stepped in and the lights went out. You thought it was all a dream until last week, when you caught the last half of that movie on late-night cable. It was titled Cold House With Mirrored Door.

You were ten when your parents burned. Your house burned, your two family cats burned, and you should have burned up too, except for the man with the mismatched eyes. He just walked in through the flames, looked at you, and said "Want to live?" You nodded and he pulled you out. Fire was all around, and smoke, and you know now that you should have died from carbon monoxide, smoke inhalation, or even heat prostration, but he took your hand and you *just walked out*. When you got outside he said, "I may have need of you some day. Do not marry or form any permanent attachments. Become a fire fighter. I'll come when you're twenty-six." The guys at the station are planning a big party. You'll be twenty-six next Wednesday.

CREATING YOUR GROUP

You're not going on this journey alone. There's a group of people you're working with to pursue your goals, people who are after some of the same things you are and who have trigger events of their own. The GM may have a plan for the kind of group you form, or you may decide this for yourself.

You need to know why your group is working together and what your common goals are. By defining your group, you help define the relationships your group has with other people and groups you meet.

Three types of groups are described here, but the nature of your group may change over time. These are just points of departure so everyone in your group knows where to begin.

CIRCLE OF FRIENDS

Your group is joined by the bonds of friendship. Before you even get into anything weird, you're already a team who trust and rely on each other. As a group, you explore the unknown and hang together as long as you can.

GOALS

You each have your own personal goals, but as a group, you're just concerned with holding on to the ride of life and taking care of the people who mean the most to you. Your circle of friends is the most important thing in your world, and you want to protect each other.

ASSETS

You're determined to stick together come Hell or high water. You know each other well and trust each other completely.

LIABILITIES

Sometimes friends piss each other off, or worse. You probably don't have the range of skills and experiences that formalized groups do. No one is going to take a bunch of dilettantes like you seriously. Since you live real lives outside of the occult underground, you're more vulnerable to those who would hurt you.

EXAMPLES

Dot Gone. The members of your group were co-workers at a local dot-com that went bust. The big project you all worked on was a data sniffer that could correlate seemingly unrelated events by performing text searches on news sites, looking for patterns in global events that could indicate market trends. You began getting some very strange results, and then your stock tanked, the founder spontaneously combusted, and one of the shadowy venture capitalists behind the project stepped in and took all the code. In the weeks since you lost your jobs, you've begun to suspect you're under surveillance. But from whom, and why?

The Friends of Charlie Verrick. Charlie was everyone's best friend in college. He was always three degrees past what anyone else was willing to do. When you were sweating through finals, Charlie blew his GPA to hunt for lost



















cities in Peru. When you went to the kegger, Charlie brought the Hell's Angels. And when 9/11 went down, Charlie was a paramedic killed by debris. After the funeral, you all made a decision: it's time to do things Charlie's way. You're walking away from your comfortable lives to discover the secret world around you, and make it a better and more interesting place. The funny thing is that Charlie is right there with you, talking to you in your dreams about what you could become.

Cabana Boys. In your small resort town, there's a pretty big divide between the Haves and Have Nots. You and your buddies were Nots in terms of money, but you've always been Haves when it comes to looks. Now you're in your prime and while you may put "Tennis Instructor" or "Pool Attendant" or "Chauffer" or "Gardener" on your tax forms, you're really pretty much kept men for widows, spinster daughters, or lonesome wives attached to one of the five local Have families. But you're learning that all is not happiness and light for the rich and beautiful people. They scheme and plot constantly—and viciously. "Accidental" deaths, mysterious reversals of fortune, and murky betravals are their bread and butter. There's something weirdly rotten about this town. You never meant to get tangled in a web of intrigue, but it's increasingly obvious that if you're not the spider then you're the helpless, struggling fly.

OCCULT INVESTIGATORS

You know the world is a dark and scary place. Your group is trying to figure out just what the heck is going on in this so-called "occult underground" and whether it's dangerous to the world at large. You might be a secret government task

force, you might be the staff of a paranormal-investigation television show or magazine, or you might just be a bunch of would-be Van Helsings out to stop the Draculas of the modern world.

GOALS

Find out as much as you can about the occult underground. When you find something ugly going on, expose it or stop it or both. Don't get killed. Don't turn to the dark side, whatever that is.

ASSETS

Your curiosity is a good reason to get involved in things. You expect the worst, and are pragmatic about the threats you face so you're well-prepared. You aren't likely to get suckered.

LIABILITIES

You don't know what's really going on with the occult underground. Your actions might backfire and get you in trouble with the authorities. When you gaze into the abyss, the abyss gazes into you; when you battle monsters, you can become a monster.

EXAMPLES

Lab Section Six. Professor Morbius is a weird old guy, but you knew that when you signed up for his Psychology Open Study Course. You'd heard the rumors: alchemy,





magic rituals, spirit summoning, all sorts of wack stuff that puts the "para" in front of "psychology." You and your fellow grad students comprise lab section six of the course, and the prof has given you your assignment for the semester. It's a hundred percent of your grade, all wrapped up in a nice little bundle: get off campus, mix it up with the alternative-spirituality community, and see just how deep the subculture goes. Wicca, Santeria, Rastafarianism, sure, but what else is out there? If this town has a cutting edge of the occult, your grade depends on finding it.

Sleepy Holler. Time passes slow out here in the boonies. You work for the county laying asphalt, tinker with that car up on blocks in the back yard, and hunt quail with a shotgun in one hand and a beer in the other. But you and the boys down at the bar have a secret: when you were just kids, Old Momma Voodoo showed you the cave where she said the angel lived, and told you how people from the city would sometimes come out looking to take that poor creature's wings on account of they worshipped the devil. You could even hear it in there, deep under the earth, singing so faintly but so sweetly it near broke your heart just to listen. Now Old Momma is gone, and you and the boys are the guardians of the cave. But you've had enough of these freaks coming out here and making trouble for that poor thing in the earth. You're gonna take the fight to them. Go to the city, find their devil's temple, and put paid to those sunsabitches once and for all. Show them how justice works down in the Holler.

The DEA's Dirty Dawgs. It all started because you figured the Army sounded like more fun than technical school-and sure enough, it was. You all wound up detached to a covert South American command, a joint duty with the Drug Enforcement Agency, and that's where the ethics got confusing. I mean, kill a drug kingpin's bodyguard and you're doing your job. Blow up his house and his smuggling boats and you're a hero. But put one sticky finger on any of his durable consumer goods and suddenly you're a rogue, out of control, dishonorably discharged and shipped back home in disgrace. Lucky thing you didn't squeal about any of the stuff you saw in ol' Pablo's secret sub-basement: stuff like the talking head in the jar with the metal nose, and those weird glass birds that actually talked. You'd have got a Section 8 instead. Now you're wondering what else is going on. Fortunately, not all your Army pals think you're crooked—and not all your DEA friends think you're crazy. Besides, it'd be a shame to let all that expensive demolitions training go to waste, right?

VIGILANTES

Something bad is happening, and the cops aren't doing jack. You've hooked up with a few other like-minded people to take action. You aren't looking for trouble, but you sure aren't going to tolerate it. You believe the trail leads to some high weirdness, and you're determined to follow it right into the heart of darkness if that's what it takes.

GOALS

You've got some sort of a clear agenda, such as "help people in trouble," or "stop psychos from screwing up our kids," or "destroy all monsters." You've got your group view of the way things ought to be and you're dedicated to enforcing it.

ASSETS

Your motivation is clear: beat some sense into the world. You know the occult underground can mean trouble for everyone, and it's also a bit short on heroes. Since you've got a definite agenda, plot hooks are pretty simple.

LIABILITIES

You're a bunch of amateur meddlers without a real power base. You're idealistic and could be manipulated by those more cynical than you. Since you aren't after power (the way many people are), you may not have the resources it takes to survive when you tick off the wrong people.

EXAMPLES

Curb Service. Being a valet is a crap job, no doubt, but it's what you and your buddies do to pay the bills. Now and then you take a little spin in some yupscale bastard's beamer, which you consider a perk. Then two of you were "on break," cruising through downtown in a freaking Hummer, when you saw a couple punks stomping on some homeless guy. Wham! You were on the sidewalk in seconds, kicking the crap out of those jerks, and then you drove the poor old man to the free clinic. As he got out of the truck, he turned and said: "There are a thousand more like me every day." That's when it hit you. You've got an endless supply of cars you never drive twice, you've got a monkey uniform that means nobody looks at you twice, and you're insanely unsupervised. *You can fight crime*. You can change this city one hell-bent joyride at a time.

The Star Chamber. You started out as a group of likeminded professionals, getting together to bitch about being women in "masculine" jobs like law enforcement, newspaper reporting, or the D.A.'s office. But it changed with Otis Smallbury. He was guilty. You all knew he was guilty. But you couldn't get the evidence admitted in court, and you couldn't publish without further wrecking his victims' lives, and legally, you couldn't do anything but watch him walk. That was the night you decided that laws are like a pair of tight pantyhose: justice looks better with them on, but sometimes has to lose them for comfort. Now your little secret group has grown. You don't act often, but you do act decisively.

The Lifers. You're an odd bunch. All different ages. All different walks of life. All different political views and backgrounds. And all different fatal diseases. HIV, for a few of you. Or a slowly-growing rhinopharynxial cancer, far too close to the brain to operate. Perhaps the ultra-rare and invariably fatal Berrinton's Syndrome. Not much in common except you've all got five years to live, max, and you're all looking at a slow, nasty, painful decline. But while other "support groups" press for acceptance and resignation, you've made a pact to flirt with disaster in the name of renewal. Some want revenge on a criminal world. Others want to make a statement, or to make the world just a tiny bit better. Some just want to die fast and hard instead of slow and whimpering. But you all agree on one principle: If you gotta go, why not go in a blaze of glory?









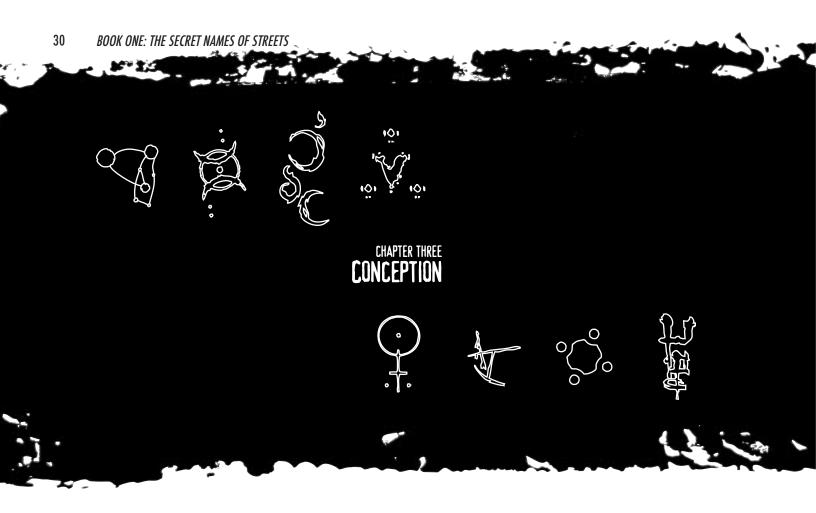












As you prepare to explore the occult underground, you need to examine three key questions: Who are you? What can you do? How can you change?

WHO ARE YOU?

You are a person who is turning away from the everyday to scratch deeper. You believe there are secrets that are worth learning. You are determined to discover them.

You are not boring. You are an obsessed, passionate individual with a distinctive personality.

YOUR OBSESSION

You don't enter the occult underground unless you're obsessed with something. This goes beyond a quirky interest or minor hobby. Your **obsession** is what you live for, what defines your existence, what gives your life meaning. Pick carefully. You want something useful, but original. It should also be something simple to express. "Toughness" is a good obsession. "Getting really strong so I can beat people up" is a needless elaboration.

There are rare exceptions. If you want to begin without an obsession and find one later on, talk to the GM about your idea.

If you want to be an adept—someone who follows a school of magick—or want to become an adept later, your obsession should be closely tied to your magickal worldview. Only the terminally fascinated ever get good enough at magick to make it work. Check out the *Adepts* chapter

beginning on p. 111 and see what brand of obsession turns your crank. (If you're playing a street-level campaign, your GM may want to keep adepts in the shadows for now. Ask her before reading the *Adepts* chapter.)

If you want to be an avatar—someone who follows an archetype—you don't have to take a related obsession. Avatars do not necessarily internalize their chosen archetype into their worldview, though some do. But they should not be incompatible, either. Check out the *Avatars* chapter beginning on p. 168 and think about the symbolic path you want to walk on. (Again, street-level campaigns don't usually begin with you playing an avatar. Ask your GM about this before peeking at the *Avatars* chapter.)

Write your obsession on the character sheet, along with a short summary of what it means to you. Examples follow.

OBSESSION EXAMPLES

Breaking & Entering. The violation of a person's home is an expression of power and daring that pumps you up. The secrets you find inside are just the whipped topping on the dessert of intrusion.

Egyptian Antiquities. You not only have a large personal collection and a degree in archaeology, you compulsively track current artistic and design trends looking for ancient-Egyptian influences.

Human Motivation. You're fascinated by what makes people stubborn, what makes them give in, what makes them love and hate different things.

Knowing It All. You want to accumulate all knowledge for yourself. You love the exchange of information, because



you always wind up with more than you started with.

Music. To connect with people on a deep level, you use the sister languages of melody, harmony, and tempo. You see music as a bridge between our separate worlds.

Physical Perfection. You diet, stretch out every morning and evening, lift weights three times a week, and try to run ten miles or swim sixty laps at least as often. If you don't get your exercise, you can practically *feel* your body turning to putty.

Pleasure. You tried S&M, B&D, LSD, PCP, and XTC—and then you tried them all again, only this time on a water slide. Too much fun is never enough for you.

Religion. Your dedication to Roman Catholicism (or orthodox Judaism, or Zen Buddhism, or whatever you want) guides your every action and thought. You strive completely to live a Christ-like life (or to adhere to the laws of the Talmud, or to annihilate your ego, or . . .).

Shadows. You dwell in the margins, in both literal and metaphysical shadow. You lurk and you plot and you slip through society like a ghost.

Top Dog. You want to be the quintessential alpha, the leader of the pack. In every situation, you must be dominant.

Toughness. You are compelled to be the baddest mofo on the street. Guns, knives, bare fists—they're all props, all part of the killer mystique you anxiously seek.

ADEPT OBSESSION EXAMPLES

(Bibliomancy) Self-help books. They are the alchemical texts of the postmodern era, every sentence a recipe for transformation.

(Cliomancy) Conspiracies. You must learn the secret history behind history, and revel in the power it grants.

(Dipsomancy) Binging. Can you drink yourself so far down a hole that you actually emerge on some unglimpsed other side? Through force of will, you can transubstantiate a toxin into pure wisdom.

(Entropomancy) Vansurfing. There's nothing like riding on top of a big smoking Ford right down the damn interstate. The ocean is just the ocean; the highway is a metaphor.

(Epideromancy) Blood Freedom. Your blood is your sixth sense. You must release it so it may share in your experiences and take its secret knowledge into your heart.

(Mechanomancy) Eccentric Genius. You follow in the path of Tesla, a solitary explorer in the unknown future of human achievement. You do not seek to be understood—only respected.

(Narco-Alchemy) Following the Dead. They stopped touring when Jerry died, but you're beyond that now. You follow the true dead: souls and the wisdom they impart, the expanded reality you find in every blunt.

(Personamancy) Mental Armor. You have a vulnerable core of being you must protect at all times. You rely on social and magickal masks to hide your injured, mewling soul from a long-buried nightmare.

(Plutomancy) The Price of Freedom. You suspect that every idealist is a capitalist with good spin. You are a modern Diogenes, walking the world to look for the one who cannot be bought.

(Pornomancy) Desire's Visage. You believe that in orgasm, we mimic the true face of the Naked Goddess. You must catalog those features, cross-reference points of

similarity, and build a composite image of Her.

(Urbanomancy) Urban Renewal. The dead hulks of abandoned buildings are abused children in your eyes. You believe if you can renew the city, the people renew themselves.

(Videomancy) The Judges. You know them all. Judge Judy. Judge Brown. Judge Wapner. They dispense wisdom and justice to the masses, Solomons for the media age. You must transcribe their teachings, systematize them, and synthesize the ultimate judgment passed on a passive audience.

YOUR PASSIONS

You don't go through life like a car on an assembly line. You're volatile, spontaneous, and committed. The events in your life can have a profound effect on you. There's something that really scares you, something that ticks you off, and something that inspires you to action.

These are the passions that rule your life. In a very real way, they're the foundation of all the "logical" and "rational" decisions you make as a human being. These are the hot buttons wired deep into your brain.

You have three: a Fear stimulus, a Rage stimulus, and a Noble stimulus.

Your passions cannot contradict your obsession. You are a coherent person.

When you're in a situation that pushes one of your buttons, you go all spooky-intense. You can opt to either flipflop or reroll a failed roll during that situation. You only get to do this once per session for each passion. If you're going to go buck wild, make sure it's worth it.

The GM can shut you down. If you unleash a passion for bogus reasons and she calls you on it, you don't get to cut loose. Yet.

THE FEAR PASSION

What do you fear the most? Pointy things? Looking weak in front of people you respect? Whatever it is, it's the thing that makes you run like a neck-stumped chicken, the stink of panic erupting from your fevered skin.

If you activate your fear passion, you can use the flip-flop or reroll to get away. Run fast. Bust down the locked door. But you cannot use it to attack—the thing you fear most has the most power over you.

Your fear passion has a connection to your Madness Meters. These are mental stresses that record how messed-up you are in the head. There are five such tracks: Violence, Helplessness, The Unnatural, Isolation, and Self. Pick one that synchs up closest to your fear. Then if your fear rises up and smacks you, you have to make a stress check against the linked meter. Madness Meters are covered in the *Madness* chapter beginning on p. 64.

FEAR PASSION EXAMPLES

(Helplessness) Fire. Fire claimed your house, and with it your wardrobe, your record collection, not to mention all your photos and yearbooks. It's bad stuff, not just dangerous and painful but unpredictable as well.

(Isolation) Foreigners. When you were overseas, you always knew they were talking about you behind your back, jabbering away in that weird monkey language. Now they're all around you, even in the streets of your home town.



















PERSONALITY



SUMMARY





	RAGE STIMULUS FEAR STIMULUS NOBLE STIM		NOBLE STIMULU	S		
BODY Body Skills	SPEEDSPEED S	SKILLS	MIND MIND SKILLS		SOUL SOUL SKILLS	
LENCE OENED ONLED	THE UNNATURAL HARDENED FAILED	HELPLESSNESS HARDENED FAILED NOTES - ITEMS - M		ISOLATION HARDENED FAILED	SELF HARDENED FAILED	













TRIGGER EVENT



CABAL NOTES



TABOOS _____

	FIREARMS			HAND-TO-HAND WEAPON	5
NAME	CALIBER	MAX DAMAGE	NAME		Damage Bonu
	RITUALS			ARTIFACTS	
NAME		CHARGE COST	NAME		POWER LEVE
		Notes - It	EMS – MAGICK		

continued from p. 31

(Self) Temptation. You don't drink anymore. When you get drunk you do terrible things, so you don't drink. Much. No, not at all. In fact, you're careful to stay away from bars, restaurants, and that liquor store on Third and Main.

(The Unnatural) Possession. You don't like to talk about the exorcism. You don't like to say the creature's name. You know it's still out there and calling it could bring it right back.

(Violence) Dogs. You've got marks on you from the red jaws and white teeth. Even those barky little shit dogs make you nervous, and big beasts like a Doberman or Saint Bernard? Forget it.

(Violence) Victimization. You weren't the one who got hurt, you were just the one they made talk. You tried to be tough, and that made it all your fault. Now you can't stand to see people get hurt. To you, watching the victim is worse than being the victim.

THE RAGE PASSION

What makes you lash out in blind fury? Child abusers? People who have undeservedly been rewarded with the things you work so hard for but cannot obtain? Your rage passion is the thing you must destroy, surpass, or overcome, in whatever form or persona it manifests.

If you activate your rage passion, you can use the flip-flop or reroll to lash out. You might fire a gun, swing a fist, or turn over the tables of the money-changers in the courtyard of the temple. You cannot use it to do some sort of skilled, careful work, like picking a lock or hacking a computer belonging to your enemy. You must lash out immediately, in all your volatile, beautiful, uncontrollable rage.

RAGE PASSION EXAMPLES

Backchat. Is it too much to ask that people be polite? You understand someone who throws a punch at you, but a sarcastic loudmouth really gets your goat.

Enemy Drivers. You're an excellent driver. You wish all the bad drivers around you would just realize it, hang up their cell phones, and get the hell out of your way.

Laziness. When someone does a half-assed job, they're not just disrespecting their duties or their boss. They're flipping the bird to everyone who has to put up with their shoddy work. God help one of *your* employees if you catch her slacking.

Sleaze. Booze. Pornography. Foul language. Toilet humor. The country is swimming in filth, and no one's doing anything about it. It's time someone took a stand. Someday a real rain is gonna fall.

Stuck-up Assholes. Just because you didn't go to college and don't drive a Lexus doesn't mean those rich fucks get to look down at you. Goddamn snobs. Someone ought to take them down a notch.

Those Fat Cats in Washington. Democrats and Republicans are just the competing teams in the "Screw the Taxpayer" Super Bowl, brought to you live by the Army, the Post Office, and your local Police Department.

THE NOBLE PASSION

What inspires you to be the very best person you can be? Relieving the worldwide burden of poverty? Getting the money for your grandmother's operation? Your noble passion is the thing that takes you higher. To avoid your fear,

you might leave your friends in the lurch. To destroy your rage, you might lie, torture, and murder. But to pursue your noble goal, you would make sacrifices, risk your own life, and endure terrible suffering for the common good.

If you activate your noble passion, you can use the flip-flop or reroll to take a selfless action that furthers your noble goal. You need to do it right away—this isn't a resource you can use to write a grant proposal. Bust the lock on the warehouse to feed the starving, drive fast to get the child to the hospital, persuade a soldier to let you into the refugee camp. This is a moment to define your highest self.

NOBLE PASSION EXAMPLES

Entertainment. How much better would the world be if people devoted as much effort to making one another happy as they do to getting rich or becoming powerful? You believe laughter is the best medicine—so if you cheer someone up now, the future takes care of itself.

Historical Preservation. If we can't learn from the past, we're doomed to repeat it, and all those who suffered did so in vain. Preserving our links to the past gives us a firm foundation to build a better future.

Landmine Removal. Landmines are deadly, indiscriminate, and a bitch to remove. You've seen their carnage firsthand and you're dedicated to removing them physically (by working as a minesweeper) and politically (through activism to get landmines banned).

One for All. Most people are crap, but you've made a tight bond with your friends. *They're* all right, and your loyalty to them is unshakeable.

Pedagogy. Education is the key to it all. Knowledge rinses away prejudice, eases misery, and exalts all that is good about the human condition. Educating others is your mission in life.

Protect the Elderly. Most old people have already had seven courses of misery and heartache in their lifetimes without an extra helping in the eleventh hour.

YOUR PERSONALITY

Who the hell do you think you are? Are you a lover or a fighter? Capricorn or Leo? Harry Potter or Darth Maul? You need a quick way of summing up how you present yourself, because that's as much attention as most people are going to pay you. You could use a role model, like a Good Cop or a Reluctant Warrior. You could use a Zodiac profile, not because it's really when you were born but because millions of people read the damn things in the newspaper already and know what they mean. Or you could use a pop-culture figure, like Lancelot, Gatsby, or Joey from *Friends*. Pick a role and play it. You've already figured out the real you—this is the you that other people can relate to.

ROLE MODEL PERSONALITY EXAMPLES

The Good Cop: You're tough but fair. You make a point to stay in regular contact with the people in your community, and you work hard to earn their trust. You want to do good, but sometimes the power you wield is frightening.

The Bad Cop: You're the Pit Bull of society. Nobody wants you around their kids until danger strikes, and then they throw you at the problem and hope for the best. That's fine by you. You don't need approval—you just need a target.



The Reluctant Warrior: You've trained yourself to be a kick-ass fighter. You're a master of weapons. Your body is a deadly instrument. But you keep it all in reserve until the day you have to take a stand, because the way of the warrior is a private one.

The Weary Observer: You've seen it all before. Nothing surprises you, except maybe genuine, selfless kindness. Nothing disappoints you, unless it's unqualified enthusiasm. Nothing impresses you, except a show of greater cynicism.

The Femme Fatale: You're the trouble that every man's looking for, the sticky sweet they'll pay for later with cavities and heartache, but you just don't care—and they just can't resist. You get what you want, they get used up and trampled underfoot. Secretly, they like it just fine that way.

The Outside Agitator: You've been marginalized, betrayed, and laughed at, but you've never been stopped for good. You know your cause is just. The Powers That Be may oppose you, but they can't afford to ignore you.

ZODIAC PERSONALITY EXAMPLES

Aries: You're courageous, powerful, straightforward, and incredibly egocentric. Everything's always about you, you, you. You'd make a good boxer.

Taurus: You just keep plowing along without letting setbacks get you down. You generally get the job done, but you rarely pause to ask if it's worth doing. You'd make a good receptionist or cop.

Gemini: You see both sides of every question and can quickly reach the facts. Unfortunately, you prefer Truth to facts—so you spend a lot of time debating with yourself. Gemini are often philosophy professors or strung-out druggies.

Cancer: You're intuitive and sensitive, and your loyalty to the group is tremendous. This often sets you up for disappointment, if not outright betrayal. You'd be a swell mom, with a pack of sons who come by every weekend to check up on you.

Leo: Leadership and authority are your strengths. Arrogance and an insatiable hunger for approval are your weaknesses. You need people to do things to. You'd make a good CEO or cult leader.

Virgo: Wise, cautious and pure, you're efficient and hard to fool. Proving you're smarter is one of your favorite things in the whole world. Virgos make good lawyers, drama critics, art critics, book critics . . . you get the picture.

Libra: You believe what goes around, comes around. This makes it easy for you to shrug off failures and overcome setbacks. However, it also means you can be an ungrateful jerk.

Scorpio: You're relentless. Your indomitable will scares people, but also fascinates them. Scorpios are known as great lovers and cruel ex-lovers. Scorpios are the most effective poets, pimps, and telemarketers.

Sagittarius: You're more concerned with results than theories. You don't waste your time trying to control others, and you expect them to extend you the same courtesy. If you're not a drifter, you'll probably wind up as a freelance something or other.

Capricorn: Versatile, patient, and subtle, you prefer to work slowly, adapting to changing circumstances but always building a power structure with yourself at the center. If someone crosses you today, you'll back down now and pay him back in a year. Capricorns make good spymasters and better snitches.

Aquarius: You are reactive, perceptive, and good at keeping your cool. Skilled with deals and compromises, your friends often rely on you to smooth things over—until you decide you can sell them out for an advantage. Being willing to compromise everything often means you really stand for nothing.

Pisces: Crisis brings out the best in you, because you're best at doing two things at once. In less stressful circumstances, this can make you look scatterbrained. You're good at any job that's 99% waiting and 1% sheer terror. Priests and hookers also tend to be Pisces.

POP CULTURE PERSONALITY EXAMPLES

Kane from *Kung Fu*: You are a mystic and a philosopher, a rootless seeker after knowledge. Yet time and again the world pulls you back into itself. Someone needs help, and while you seek to expand their mind you also have to kick some ass.

Joe Pesci in *Goodfellas*: You're the life of the party, everybody's good-time pal. But at the drop of a hat you rock and roll. You can turn your attitude on a dime to address the situation at hand, weaving confidently between friendship and violence like a bipolar skier. People want to be your friend because they're afraid to be your enemy.

Heather Donohue in *The Blair Witch Project*: You may be bossy, but it's because you're the one with the plans and ideas. You never give up, even when you're scared and over your head, because ultimately you feel responsible for your followers.

Louise from *Thelma and Louise*: You've spent a lot of time waiting to bust loose, and now that you have, no one's going to tell you what to do. You may be impulsive and headstrong, but you're willing to pay if that's the price of freedom.

Professor Snape from *Harry Potter*: You have absolutely no problem being a jerk. You're surrounded by fools and inferiors who resent your intelligence. But you have no need to prove them wrong—you just do the hard jobs that have to get done while they quiver and quaver, and the hell with what anyone thinks.

Obi-Wan Kenobi from *Star Wars*: You are the still, calm center around which chaos swirls. You share your wisdom where it's needed, but otherwise you keep your own counsel. You seek out people who need your help—not just to achieve an exterior goal, but an interior one as well.

WHAT CAN YOU DO?

You rate yourself with four stats: Body, Speed, Mind, and Soul. Each stat is a number from 1–100, the higher the better. From 30–70 is the typical range of adult human ability, so if you want a stat higher or lower than that range, you'd better have a good reason to feed the GM.

The number of points you have to divide among your stats depends on the kind of campaign you are creating a character for:

Street-level points: 220Global-level points: 240Cosmic-level points: 260



















With your stats in place, you pick skills: natural, learned, or unnatural abilities like Driving, Shooting Guns, Lying, or Seeing Auras. Each skill is assigned to a single stat. You use your stat levels as points to set your skills, and a given skill can't be higher than the stat that governs it. The more points you put into a stat, the more points you have available for the skills linked to that stat. It's a co-dependent relationship.

YOUR STATS

You can read more about the four stats below. Divvy up your points when you're ready.

But you're more than just numbers. Once you've chosen your stats, add a **descriptor** to each one. This is a word or short phrase that characterizes the nature of your stat. A Soul stat of 65 might be "shoulder to cry on," while a Soul of 35 might be a "cold fish." Mind descriptors could range from "irrational" to "quotes encyclopedias." Speed descriptors might be "catches flies" or "all thumbs." Body descriptors might be "totally ripped abs" or "flabby."

THE BODY STAT

This is a measure of how healthy, strong, and generally fit you are. A fitness buff has a really high Body score. A strung-out alcoholic has a really low score. Body determines how hard it is to kill you.

WHAT BODY MEANS

- 10s You're on death's door. You can't walk unassisted and require constant medical care.
- 20s You're very frail. You can manage maybe five shallow steps without taking a rest, but that's it.
- 30s You're sickly and weak. You breathe heavy after climbing a flight of stairs. Your muscle tone is best described as "suety."
- 40s You're either generally puny or a lard-ass, but not too
- 50s You're average: you can wear a swimsuit without too much embarrassment and helping a friend move is no big effort.
- 60s You qualify as "brawny." You're always among the first picks at the company softball game.
- 70s As far as you're concerned, every bottle has a twist-off top. You can do one-handed chin-ups.
- 80s You had the potential to be a professional athlete. You move heavy furniture without effort. "Getting tired" is something that happens to other people.
- 90s Professional strongman level here: tearing phone books, lifting the front end of cars, bending metal bars, *etc.*

BODY AND WOUND POINTS

Wound points are a measure of how much damage you can take before dying the death of a small brown dog. Your initial store of wound points is equal to your Body score. Every time your Body score goes up through experience (but not through magick), your wound points increase too.

If you hit 0 wound points, you're dead. If you hit 5, you're unconscious or in shock. You can read more about wounds and healing in the *Combat* chapter, p. 58.

You do not keep track of your wound points. The GM does that in secret and tells you how you're feeling.

THE SPEED STAT

This stat measures how physically quick and responsive you are. A race car driver probably has a high Speed stat, while a toll-booth attendant could have a low one. Wiggling through a tight space, trying not to slip on ice, or playing a computer game are all governed by your Speed.

WHAT SPEED MEANS

- 10s You're pretty much immobile, capable of only limited and tentative movements. People in the advanced stages of degenerative nerve disease fit into this category.
- 20s You can get around on your own, but you're still pathologically clumsy. You probably need canes or a walker to get around.
- 30s You're a klutz: you routinely spill drinks (even when you're sober), walk into door frames, and trip over your own feet.
- 40s The low end of average. When you play darts, almost all your shots hit the board. If you drive a stick-shift, it rarely stalls due to incompetence.
- 50s You're normal. You can hit the bull's-eye at darts (sometimes), you can run a city block in a reasonable amount of time, and you can box-shuffle a deck of cards without playing 52 Pick-Up.
- 60s As a kid, you were the local champ at "Bloody Knuckles" (or *Pac-Man*, depending on your age and inclination). You can manage an impressive sprint when you want to, and if you're not a good dancer it's because you didn't care to try.
- 70s Your childhood nickname was "Flash," even if you kept your clothes on all the time. You learned to juggle in about two minutes, just by watching someone do it. You can run a five-minute mile.
- 80s Your control of your body is nearly complete. You can beat carnival games of skill.
- 90s Your grace and dexterity is incredible. With training, you could compete at the Olympic level.

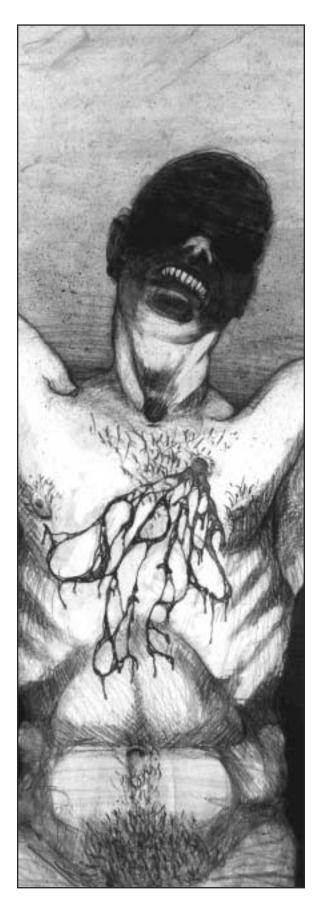
THE MIND STAT

Steven Hawking has a really high Mind score. Most people who appear on *Maury Povich* don't. It governs how quickly you think, and how good you are at examining an idea from all sides. It's also how mentally tough you are. When things go south in the occult underground, people lose their marbles. With a high Mind stat, you've got a much bigger sack of marbles you can lose.

WHAT MIND MEANS

- 10s You are a clinical moron requiring institutional care.
- 20s You're mentally retarded, but capable of independent living with frequent oversight.
- 30s You've got an IQ around 60. You can read (slowly) and write (poorly), but long division is pushing it.
- 40s You're no genius, but you can answer the occasional riddle on *Jeopardy* and remember to phrase it as a question.





- 50s You're average. You can balance a checkbook and you're fairly well-informed on subjects that interest you or employ you (sports, finance, Greek history, *etc.*).
- 60s You do crosswords in ink. You sometimes complete other people's sentences for them.
- 70s If you wanted to, you could get into Mensa. Whenever you took standardized intelligence tests, you scored in the top 5%. Even if you have little formal education, you retain information well and remember easily.
- 80s You're a genius, with an IQ of 150+. It takes you about ten minutes to do the New York *Times* Sunday crossword—less if you really push yourself.
- 90s You're capable of lightning-fast inductions and deductions that look like ESP to average minds.

MIND AND MADNESS METERS

When you created your fear passion, you linked it to one of the five madness meters. These measure how close you are to going crazy, freaking out, freezing like a headlighted deer, blowing your brains out, or running into the night howling like a wolf. These things happen when you start talking with demons, melting your face to win friends, and exorcising the supernatural resonance of a sex crime. It's tough stuff, and your Mind stat is all that stands between you and going completely gonzo batshit.

But why go crazy if you already live there? If you've had some heavy trauma in your life, you can go ahead and start using those madness meters right now. You need to read through the *Madness* chapter (p. 64) first, but if it sounds like a good idea then go right ahead, freak boy. You can put up to three "failed" notches onto your madness meters, total. For each one you take, you can also take a "hardened" notch as well. They don't have to be on the same meters—if you're going to be crazy, be your own special kind of crazy. And if you want more than three of each, talk to your GM. Remember to wear clothes.

One more thing. If you're an adept, you have to take one failed and one hardened notch in the Unnatural meter. (This is in addition to any other notches you take.) Play with fire, get burned.

THE SOUL STAT

Do you care about anything? If so, that's your Soul stat working. Emotions, nonverbal skills, social interaction, and magick are all governed by Soul. If you want to seduce people, sell cars, make a speech, or turn your will into reality, go with the Soul.

WHAT SOUL MEANS

- 10s You're emotionally stunted and almost incapable of forming emotional attachments.
- 20s You're congenitally crude, uncultured, and crass. Any time you dress acceptably or do the polite thing, it's completely accidental.
- **30s** You're an uncouth slob with all the sensitivity of a toilet seat.
- 40s You're at the low end of average in the personality department. Unless you're such a nebbish that no one notices you at all, you make people uncomfortable sometimes with your boorish comments and rude



















- jokes, but you can get along. At least one person in your life secretly despises you.
- 50s You're average. You at least know enough to be uncomfortable in a delicate situation.
- 60s You're unusually sensitive. If you turn this towards supernatural matters, you probably have a general feeling of the unseen powers in the world around you. If you turn it towards human society, you're probably empathetic and likeable.
- 70s At this level, those who pay attention to the spirit world get indistinct feelings about certain objects, areas, and people. Those who turn their perceptions to their fellow humans always seem to say and do the right thing.
- 80s Emotional energy and supernatural energy are both quite perceptible to you, and your own emotions are pretty easy to detect if you're not bothering to conceal them. If you turn your mind to politics and manipulation, you could be a state senator within a decade or so.
- 90s You can learn almost as much from your "extra" senses as you do from the normal five.

SOUL AND ADEPTS & AVATARS

If you're an adept or an avatar, your Soul stat matters big time. Soul governs the Magick skill of adepts and the Avatar skill of avatars. Don't slack on spending the points here, if you want to do more than pull rabbits from hats.

YOUR SKILLS

Skills are narrow applications of stats. You can be a huge, strong guy, but if you've never been in a fight or got trained to throw a punch, a lot of people can clean your clock.

Skills work on a percentile basis—from 1–99. You roll percentile dice and compare the result to your skill. How this works depends on the situation, since you make one of three different kinds of skill checks.

For minor skill checks, you need a 15% or higher skill rating for an automatic success—no dice needed. These are situations where you have plenty of time and no risk, like taking a photograph of your house or reading up on Greek history.

Higher skill levels are important for **significant** skill checks. These happen when you aren't in an intense situation such as combat, but there's still some pressure on you or what you're doing has a high element of uncertainty. Spending a day hacking an unfamiliar operating system, keeping an eye on your husband in a big crowd, or studying for a weekly test could qualify. For these tasks, you have a strong success if you roll under your skill level. If you fail the roll, you get a weak success if that roll is still under the related stat. You only fail completely if you roll above your stat.

Major skill checks are the big ones, and in the occult underground they happen all the time. All combat rolls are major checks, as are any actions you attempt under stress and risk. If it really matters, it's a major check.

There is a limit to how high your starting skill ratings can be. The limit depends on which kind of campaign you are going to play:

Street-level maximum: 55%Global-level maximum: 70%Cosmic-level maximum: 85%

If you have a good reason for a higher starting skill than allowed, you can ask the GM for approval. But starting with a single skill too high cripples your other skills within that stat.

There's no comprehensive skill list. You can pretty much define any skill you want, but the GM has to okay it first. Lots of examples follow.

One rule: Your skill number can never exceed its governing stat. If you have Body 30, no way are you going to be able to handle the training to get Boxing at 45%.

BUYING SKILLS

As with stats, you have a certain amount of points to spend on skills. But unlike stats, there is no fixed list. You can take as many or as few different skills as you like. It's better to take a few skills at higher scores than lots of skills at lower scores.

The amount of points you have to spend on skills is based on the stat that governs those skills, because every skill is tied to a single stat. If you have a Body of 60, that gives you 60 points to spend on Body-based skills.

You also get some bonus points you can distribute among your skills regardless of which stat they are tied to. These bonus points are based on the kind of campaign you are creating a character for:

Street-level bonus points: 15
Global-level bonus points: 70
Cosmic-level bonus points: 125

NOTES ON SKILLS

You're going to read more about sample skills, in the order of their governing stats. But first, here's a few things you oughta know.

FREE SKILLS

Before you spend any points on skills, you get some free skills per stat right off the bat. All of these begin at 15% except for Initiative, which starts at half your Speed score. You can use some of your points to improve them, or just let them be and spend the points on something else. The free skills you can take are discussed with each stat section in the following pages. As a quick reference, the free skills are:

Body: General Athletics, Struggle Speed: Dodge, Driving, Initiative Mind: General Education, Notice, Conceal Soul: Charm, Lying

What if you grew up someplace without cars? Replace Driving with Horseback Riding or Sprinting or whatever you did to get around. You can replace any free skill with a similar skill appropriate to your background, but only if your GM gives you the thumbs-up. Don't try using this flexibility to turn every free skill into Pistol Packing Mofo, though. That's a loser maneuver.

SKILL NAMES

You can call your skills whatever you want. Rename the free skills if you like. Instead of Struggle, you could use Take 'Em Down Street-Style, or make boring old Driving into Reckless Driving.



SKILL PENUMBRAS

A skill is more than a direct action. It's also the knowledge you have related to that skill. This area of knowledge around a skill is the penumbra. Your Firearms skill lets you shoot guns, but it's also the skill you use for knowledge about firearms: what the gun laws are in your area, who sells guns on the black market, how much a gun is worth, and so on. The penumbra is abstract knowledge, it's knowledge of people with similar skills and interests, and so on.

Got a skill in Egyptology? The skill's penumbra means you know about current Egyptian antiquities exhibits touring the country's museums, or who can figure out how old that mummy in your basement is, or where to sell stolen grave goods. It's all right there in that one skill.

The higher your skill, the wider your penumbra. Someone with a Firearms skill of 30 is unlikely to know any arms smugglers. Someone with an Egyptology of 70 is on a first-name basis with nationally recognized experts in the field.

OBSESSION SKILL

Your obsession isn't just what drives you. It also governs what you're good at. Pick one of your skills as your obsession skill. It's gotta be related to your obsession. Put a star next to that skill. *Every time* you make a roll on your obsession skill, you can choose to flip-flop the roll. You only get one obsession skill, and never get another, and can't change unless you somehow change your obsession—so pick carefully.

If you're an adept, your school of magick must be your obsession skill.

THE BODY SKILLS

The skills governed by your Body stat are anything you do with strength or endurance. It covers practices that are physically taxing or that require training and muscle memory, like the Martial Arts skill. Body can also govern inborn physical traits like "gorgeous" or "freakishly tall."

Your free Body skills are General Athletics and Struggle. The first is any basic physical activity—running, jumping, throwing balls or rocks. The second is fighting without guns, using your fists, knives, baseball bats, *etc*.

FREE BODY SKILL: GENERAL ATHLETICS

General Athletics 15%. Running, jumping, swimming, catching, hitting—all that stuff you spend some time doing as a kid, including organized sports. This is a poor substitute for specialization, though. If you're playing dollar-apoint volleyball against someone with a Volleyball skill, you have to make a significant skill check. If the winner gets the loser's car, it's a major check.

WHAT GENERAL ATHLETICS MEANS

- 10s You can hit a fly ball—sometimes. With a lot of huffing and puffing you can scale a ten foot fence.
- 20s This is about average for someone with an inactive lifestyle. You can hit an overhand pitch—sometimes. Your golf game hovers around the bad side of par.
- 30s This is about average for someone with an active lifestyle. You can sink free throws predictably. You can run a mile and not be exhausted at the end.

- 40s This level of skill is appropriate for someone with a very active lifestyle. Teenagers down at the schoolyard try to get you to play basketball on their team. You could outrun attack dogs with a little luck or a head start.
- 50s If you're on the company softball team, you pitch and bat clean-up. You get a lot of spikes playing volleyball and can sometimes slam-dunk a basketball.
- 60s You could play AAA baseball, or possibly be a minor pro in a less-lucrative sport like ice skating or horse racing.
- 70s You could be on a professional baseball, basketball, or football team. You'd spend a lot of time on the bench, but you'd be a pampered, well-paid pro.
- 80s You could be a top professional athlete—a Brett Favre or Tiger Woods.

FREE BODY SKILL: STRUGGLE

Struggle 15%. When you have to put the hurt on someone, this is how you do it. Even if you don't know Lotus Form from Lotus Notes, you can try to dodge, throw haymakers, pinch, spit, and bite. Besides, you might get lucky and roll that 01, right? If you want a martial-arts skill such as Tae Kwon Do or Savate, that's what Struggle becomes.

If you make Struggle your obsession skill—calling it Martial Arts or Big Brawl or whatever—then you get Cherries. These are special effects triggered whenever you roll a successful match (such as 11, 33, or 66) on your hand-to-hand attack. For a list of Cherries, see pp. 55–56.

WHAT STRUGGLE MEANS

- 10s Your combat skills are pretty much limited to slapping, shin kicks, and hair pulling.
- 20s This is about right for someone who grew up in a nasty neighborhood but who has outgrown weekly fisticuffs.
- 30s You're a skilled fighter. Nothing really impressive, but you're the equal of the average unarmed mugger.
- 40s Which nickname do you prefer, "Crusher" or "Lightning"? If you've studied the martial arts, you may have your black belt.
- 50s If you don't pound on people for a living, you could. Your punches can break ribs and pop jawbones.
- 60s You're a match for two average opponents, even if they've got knives.
- 70s You could go toe-to-toe with most professional boxers.
- 80s Your body is a finely tuned killing machine.

BODY SKILL EXAMPLES

Distracting Physique. There's something about your body that just draws stares. Maybe you're almost inhumanly beautiful. Or maybe you have a gigantic goiter on your neck, a filmed-over eye, or one arm is a foot longer than the other. In any event, whenever someone sees you for the first time, you can make a Distracting Physique roll. If you succeed, the viewer is freaked out and is at -10% to all skills until you leave his presence. Unfortunately, this only works once per target—and it works on your allies as well as your enemies.

Hold Your Breath. You can hold your breath a freakishly long time. Normally a person can hold their breath for a



















number of seconds equal to their Body score. Then they have to breathe. Not you; you can hold your breath for an extra second for each point you put in this skill.

Hold Your Liquor. Normally, people take penalties for sucking down booze like a dissipated writer; some people with iron guts can imbibe like William Faulkner and show no appreciable effects. At that point where an unskilled drinker would start taking penalties, the GM rolls this skill for you. If the roll succeeds, you don't take the penalty. If it fails, you still do—but you don't know it until you try to make a roll on your own. You cannot negate the effects of more than four drinks within a six-hour period.

Large And Hard To Move. You've got a low center of gravity, so you're hard to knock off your feet. Any attack or effect that would knock you down only does so if the person who rolled for it rolled *over* your Large And Hard To Move skill. (Note that you can also be Small And Hard To Move; ever try to push over someone who weighs 140 pounds and is only four feet tall?)

DO-IT-YOURSELF BODY SKILLS

Here are some examples of Body skills you might make up for yourself in consultation with the GM: Climbing, Boxing, Weight Lifting, Work Without Rest, Marathon Running, Football, Basketball, Judo, Swimming, Enduring Torture.

THE SPEED SKILLS

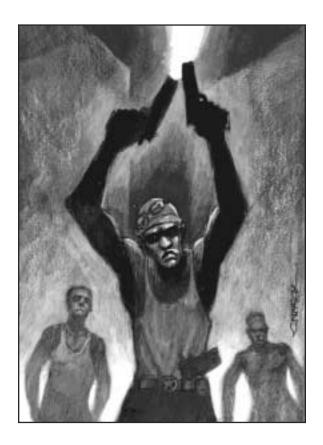
These cover reaction time, aim, and coordination—skills governed by your sense of where your body is. There is some overlap with Body; this is because a lot of sports and other activities have a reflex component and a physical-training aspect. If in doubt, ask your GM for a decision. (If you have Speed 50 and Body 40, you can still probably get away with having a Tennis skill at 45% if you really want it and your GM says okay. If you had Body 30, it might be a different matter.)

FREE SPEED SKILL: DODGE

Dodge 15%. People have natural flinch impulses when lunged at or startled. This dodge score represents that reflex. It's also your ability to avoid getting hurt in combat. If you just use your Dodge skill instead of fighting or doing anything else, it's your chance to hunker down and not get smacked.

WHAT DODGE MEANS

- 10s You can barely get out of the way of your own feet when you're dancing.
- 20s You can dodge a single falling object.
- 30s You have an okay—not good—chance of avoiding being hit by a speeding car.
- 40s The other kids never liked playing tag with you—you were too good.
- 50s If you work at a high-risk job (firefighting, police work), your co-workers probably call you "Cat" and make jokes about your nine lives.
- 60s You're darn near impossible to hit or kick when you put your mind to it.
- 70s People who try to shoot at you tend to get unnerved by your uncanny ability to not be where the bullets go.
- 80s Two words: Jackie Chan.



FREE SPEED SKILL: DRIVING

Driving 15%. This is your chance to drive safely in a tense situation—controlling a skid, swerving around a pedestrian, or stopping before you drive off a cliff. You don't have to roll for parallel parking unless someone is shooting at you or you're trying to do it at 70 mph.

WHAT DRIVING MEANS

- 10s You're a bad driver. You either go too fast when it isn't safe or you crawl along at ten miles below the speed limit.
- 20s You're an average driver: you still get caught in traffic jams, but you know enough to pump the brakes on ice.
- 30s This is a good level for a professional driver, like a cabbie or a trucker. Not a professional with an outstanding record for safety, but a professional.
- 40s You actually *are* as good behind the wheel as the standard jerk in a Trans Am *thinks* he is.
- 50s Your car could pop up on the two driver's-side wheels and you'd have a good chance of bringing it back down safely.
- 60s This is a good level for a professional stunt driver or an adequate race car driver.
- 70s You're an honorary Duke of Hazzard.
- 80s You could be a strong competitor on the stock-car circuit.

FREE SPEED SKILL: INITIATIVE

Initiative. When danger strikes, some people stand around slack jawed, while others instantly leap for safety.



Initiative is a measure of how quickly (if not how well) you respond when someone tries to shoot you, grab you, or cave in your head with a 2x4 plank.

Your Initiative score is equal to half your Speed. In a combat situation, you have a choice. You can *either* roll for initiative and hope to get a result under your Speed stat, *or* you can just go on your Initiative score as it is.

You can improve this skill normally, either by buying it up during character generation, or by improving it later with experience.

WHAT INITIATIVE MEANS

- 10s Wha?
- 20s Your first instinct when threatened is to frown angrily.
- 30s You're fairly alert to troubles around you.
- 40s Your jittery nerves pay off when the chips are down.
- 50s This is the level that separates "fast" from "goddamn fast."
- 60s You've got the combat smarts of Doc Holliday.
- 70s Miyamoto Musashi reborn.
- 80s The only rational explanation is a sixth sense for danger.

SPEED SKILL EXAMPLES

Do Two Things At Once. You're adept at splitting your attention without halving it. As a consequence, whenever you're successful at a Speed-based skill, and your roll was lower than your Do Two Things At Once skill, you can do something different at the same time (as long as the two actions aren't mutually exclusive). For instance, you can shoot your gun and kick someone in the same round, if your Firearms roll was low enough. Or you can yank the parachute out of your enemy's hands and pull the cord at the same time. However, the second action fails if the roll is higher than the relevant skill *or* if it's higher than your Do Two Things At Once skill.

Fast Draw. You're real good at getting a weapon ready real fast. Normally it takes an action to draw a weapon; however, if your initiative roll (or skill) is under your Fast Draw skill, you can draw your weapon and attack with it immediately.

Snatch. This is the skill of grabbing things out of people's hands or pockets before they can react. This is not the same as picking a pocket; the victim is immediately going to know what you've done. However, there's not a lot he can do about it. One limit to the Snatch skill is on its use in combat; if you try to snatch a gun or knife out of someone's hand, you have to not only roll under your Snatch skill, but *above* the target's relevant skill (Handguns or Knife Fighting or whatever). This is only for disarming someone with a drawn weapon; it doesn't apply to weapons still in their holsters, which can be yanked with a simple Snatch roll.

Squirrelly Reflexes. You're just an intrinsically jumpy, paranoid person. When a fight starts, your first instinct is to make like a squirrel—grab your nuts and run. Consequently, when you're making an initiative roll, you can flipflop it if the roll is lower than your Squirrelly Reflexes skill. You can do this even if the result would then be *higher* than your skill level (but still under your Speed). For example, if you have Squirrelly Reflexes 30% and you roll a 24 on initiative, you can make it into a 42.

DO-IT-YOURSELF SPEED SKILLS

Here are some examples of Speed skills you might make up for yourself in consultation with the GM: Billiards, Ping Pong, Firearms, Darts, Sleight of Hand, Picking Pockets, Moving Silently, Sprinting, Tennis, Juggling, Horseback Riding.

THE MIND SKILLS

Your basic book learning, plus logic and reason. If a skill requires alertness, perception, quick wits, and generally being-on-the-ball, it may be a Mind skill.

FREE MIND SKILL: CONCEAL

Conceal 15%. You can hide physical objects, including yourself or another person. This covers hiding a gun inside a chair, not hiding money in an offshore bank account. If you're hiding a person, Conceal only works as long as you're not moving.

WHAT CONCEAL MEANS

- 10s You never really understood the concept of "Hide and Go Seek."
- 20s Your hiding options tend towards "under the bed" and "in the underwear drawer."
- 30s You've purloined your share of letters.
- 40s You can outwit the standard jealous spouse or suspicious parent.
- 50s You could be a professional smuggler.
- 60s You could be a professional smuggler who's never done jail time.
- 70s Misdirection, disguise, and subtlety are only the most blatant tools in your arsenal of concealment.
- 80s You are ninja. You own the night.

FREE MIND SKILL: GENERAL EDUCATION

General Education 15%. It is difficult to get through life without learning *something* in school. 15% is the low end of average. 25% would be enough to put you on the honor roll, while 50% probably represents a college degree and some postgraduate work. If you do have a skill indicating a college degree or substantial professional training, you can change General Education to Philosophy, Medicine, Eastern European History, or whatever other academic or professional knowledge you specialize in; its penumbra still serves for general knowledge checks.

WHAT GENERAL EDUCATION MEANS

- 10s If you graduated high school, you did so with an unimpressive C average.
- 20s You were a good student and probably finished college.
- 30s You graduated from college with honors.
- 40s You probably have a master's degree.
- 50s You either have a terminal degree (Ph.D., M.D., M.F.A.) or multiple master's degrees.
- 60s You are an acknowledged expert in your area of study.
- 70s You are internationally known in your area of specialization. You can demand high fees as a consultant.
- 80s If lay people are aware of your field, they know your name. You appear in documentaries and *Newsweek*.



















FREE MIND SKILL: NOTICE

Notice 15%. See that? Probably not. Most people live in a haze of self-absorption, but sometimes we pick up on things that stand out: a cute puppy, a brand new car in a bad neighborhood, the glint of a telescopic sight moments before the sniper plants a bullet in your brain, that sort of thing. Some people notice more than others. Police detectives tend to have a Notice skill of 40% or higher.

WHAT NOTICE MEANS

- 10s You notice the obvious, most of the time, but you're easily distracted.
- 20s You're about average: if someone drops a shiny dime on the sidewalk, you at least see it.
- 30s You're pretty sharp: you can spy a toupee or dye job at twenty paces, and your typing is always free of typos.
- 40s You're remarkably perceptive: this level is typical of police detectives, forensic pathologists, and archaeologists.
- 50s You notice even tiny details—the one book that's upside-down in a shelf, incongruous scents, a previously locked door that's now open a crack.
- 60s You can hear a whisper from twenty feet away on a still night, or read a newspaper by starlight.
- 70s You could trail a cat through a dark alley.
- 80s Like Sherlock Holmes, no detail escapes you.

MIND SKILL EXAMPLES

Authority. For whatever reason, you are in a position to tell people to do things and have them get done. This is the requisite skill for people who want to play cops, mob bosses, bishops and other people who have a power structure backing them up. (GM characters in such positions don't need to take this skill; it's just a game balance thing for players in these jobs.) A police officer has an Authority score of about 15%, while a federal agent would have a score more like 30%. You can use this skill to wow the yokels, call for backup, obtain the skills of specialistsit's a very broad-based skill. (If you need to coerce someone into obeying you in a normal situation, like writing a speeding ticket, it happens automatically unless the person is predisposed against compliance.) Just make sure you and your GM agree on what kind of authority you are. You can also lose this skill by failing to uphold the responsibilities and expected duties of your station ("You were out of line, McBlain! Hand in your badge!"), so be warned.

Doublethink. This is a weird skill—the skill of briefly convincing yourself of things you really *know* aren't true. "I don't know what you're talking about! I didn't shoot nobody!" It's a short-term and intense form of method acting that involves suppressing your memories under waves of intense emotion—usually an intense *wish* that what you're saying was true. When you make a successful Doublethink roll, the next time someone asks you about something, you can give them a brief answer that appears true; you don't have to make a Lie roll because you believe it. The down side of Doublethink is that using it about minor stuff is a rank-2 Self mental-stress challenge, and using it on anything important ("Of *course* I love you!") is a rank-5 Self challenge. (To read about stress checks for madness, see p. 64.)

Hypnotherapist. This isn't any kind of mind-control shtick. It just means you can put a willing subject into a

trance state. You can use this to recover lost memories, reinforce suggestions, and get them to quack like a duck or gibber like a mandrill. You're more than just a sideshow entertainer, however; you're also trained in helping people deal with repressed, distorted, or just plain painful memories. (Meaning, you're qualified to put people under and erase those nasty "Failed" dots on their Madness Meters—see p. 69 for info on mental help). Note that it is possible to hypnotize an unsuspecting suspect, but it's hard—you have to roll at least a 40% and still get under your skill. It is impossible to hypnotize an unwilling suspect who knows what you're doing.

Photographic Memory. This is the ability to rapidly memorize everything in your visual field. You have to do it deliberately and it takes one action. Write down what you've mentally "photographed" when you do it; later you can roll to pull discrete details out of your "picture." (This means you can do that trick where you glance at a page in a phone book and can later recite it back.) A variation is eidetic memory or "total recall" where you can roll to recall anything you paid attention to; this does *not* allow you to do the phone book trick (you'd have to thoroughly read the page first instead of just looking at it), but you can (with an okay roll) remember any page of any book you've ever read.

DIY MIND SKILLS

Here are some examples of Mind skills you might make up for yourself in consultation with the GM: Automotive Repair, Biology, Locksmithing, Medicine, Strategy, Physics, Psychotherapy, Occult.

PARADIGM MIND SKILLS

A Paradigm skill is a deeply held philosophy. It's how you relate to the world. This might be military training, religious faith, or deep skepticism about the unnatural. Taking a paradigm skill helps you with some mental stresses, but leaves you more vulnerable to others. You can only have one paradigm skill, and it must be consistent with your obsession, passions, and personality. (Adepts cannot have a paradigm skill at all, because their philosophy is rooted in their school of magick.)

If you decide to take a paradigm skill—you don't have to—then you link it to two types of mental stresses. One is a stress that your paradigm skill protects you against. The other is a stress to which your paradigm skill is vulnerable. Mental stresses are defined in the *Madness* chapter beginning on p. 64. If it's appropriate, you can use the same stress for both slots.

Once you create the skill, you must take a failed notch on the vulnerable stress you chose. This failed notch is *permanent*—it cannot be erased. It is the weak link in your mental armor. Having it does not affect your madness rolls, but it means you are always that one notch closer to suffering a permanent mental affliction. Mark this notch in with a pen so you don't lose track of it.

Any time you fail a Mind roll on the protected stress, you may choose to immediately roll again. This time you roll against your paradigm skill, not your Mind stat. If you succeed, you avoid the stress reaction because your philosophical paradigm was strong enough to see you through the stress. You do not, however, get a hardened notch for this success.



There are no re-rolls on your vulnerable stress unless it's the same as your protected one. The permanent failed notch is trouble enough.

Here are some sample paradigm skills you can use, each of which lists its protected and vulnerable stresses in that order:

Military (Violence/Isolation). Your service in the armed forces indoctrinated you against the horrors of combat, but you're ill equipped to handle problems when cut off from the chain of command.

Scientific (Unnatural/Unnatural). Your scientific mindset stresses logic, reason, and predictability. While you value an open mind, the contradiction of commonly accepted natural law is very hard for you to assimilate.

Superstitious (Unnatural/Helplessness). You see patterns and symbolic connections where others see only coincidence. This makes you more open to the idea of invisible and *sub rosa* forces, but your faith in the power of symbolic gestures makes it hard to accept powerlessness.

Corporate (Self/Violence). Your hard-bitten, hard-headed business sense values pragmatism and results above all else. Occasional moral weakness is easy to assimilate as "flexibility." But your world of abstract results and maneuvers does little to prepare you for visceral realities.

Christian (Helplessness/Self). Your faith in the benevolence of a higher power makes it easier to accept setbacks with equanimity. But in accepting the strength of Jesus, you are quick to see the weakness in yourself.

Orthodox Buddhist (Isolation/Violence). Your Buddhist doctrines of detachment and non-involvement, coupled with your instruction in meditation, makes loneliness less of a burden—almost a treat. However, pacifism can leave you ill-prepared for the barbarity of modern life.

THE SOUL SKILLS

These are skills based on interaction and intuition rather than on mental acuity. Any social skill is a Soul skill, as are most artistic skills.

If you're an adept, your school of magick is a Soul skill. But don't just write down "Magick" by itself—include the school title, like Magick: Entropomancy, Magick: Pornomancy, Magick: Cliomancy, and Magick: Dipsomancy. If you're not sure yet, go ahead and write down "Magick" on the character sheet. Just make sure and change it to the name of your school of magick once you know what it is.

Another rule for adepts: Your school of Magick is your obsession skill. As with martial artists who take Struggle as their obsession skill, you get Cherries. These are special effects triggered whenever you roll a successful match (such as 11, 33, or 66) on your Magick roll. You assign a cherry to each match, so that 11 has its cherry, a 33 has its cherry, and so on. Sample cherries for Magick appear on p. 116, and you can make up your own with the GM's approval.

FREE SOUL SKILL: CHARM

Charm 15%. You have to make a good impression sometimes—maybe with Miss Congeniality down at the pub, maybe in a job interview, maybe with the high priestess of the cult you're trying to infiltrate.

WHAT CHARM MEANS

10s Even your friends find you a bit annoying at times.

- 20s You can get along with people, if you have a lot in common. You can flatter the boss without being too slimy.
- 30s You can be entertaining and friendly, even with people you don't particularly care for.
- 40s Whenever an important client comes into town, your boss asks you to take him or her out to dinner.
- 50s You could make a pretty good living as a confidence trickster, provided that you can lie as well as you schmooze.
- 60s You have the skills of a great diplomat or a great seducer (or both).
- 70s Your honeyed tongue is nigh irresistible.
- 80s Even your enemies feel bad about hating you.

FREE SOUL SKILL: LYING

Lying 15%. Sometimes you gotta lay it on thick for the sake of the greater good—or just to get out of a traffic ticket. Most people can't do it without looking around nervously, blushing, over-elaborating their stories, *etc.*

WHAT LYING MEANS

- 10s You can lie convincingly—as long as it's a white lie and you're telling your listener what they want to hear.
- 20s You can put one over on people now and again, as long as you don't have to sustain it for too long.
- 30s You can tell a complete whopper with a straight face.
- 40s You lie with ease and facility. This is a standard level of Lie skill for people who deceive routinely—crooked salespeople, con artists, private investigators, and compulsive philanderers.
- 50s You lie like it's second nature. This is the minimum level of skill possessed by most undercover cops or deep-cover secret agents.
- 60s You can instantly create elaborate and intricate lies, and keep track of them.
- 70s You can present the most illogical untruth and still be persuasive. You can keep track of multiple identities and stories without getting them confused.
- 80s People basically believe anything you tell them.

SOUL SKILL EXAMPLES

A Friend in the Family. You have a buddy who's a mobster. (Or a forensic pathologist, or an expert in the occult, or whatever.) Your buddy helps you out on minor matters without a roll. ("Hey Rocco, can you spot me a twenty until payday?") Activities involving risk or considerable effort will not only require a roll but an explanation. ("Hey Rocco, can you help me bury the body of this dead senator I got in my trunk?") You lose points off this skill if you only see your pal at *your* convenience; after all, who likes a friend who's only around when he needs something?

Aura Sight. Even though you're not trained in a school of magick, you're aware of auras. If you make a conscious effort, you can roll to pick up information about someone's magickal aptitude, health, physical capabilities, mood, and general state of metaphysical health. Demon possession and astral parasite infestation are easily detectable. Only living things have auras, however, so you can't tell if an item is magickal or if a car was last driven by a werewolf.



















Commanding Presence. You come across as someone who should be obeyed, regardless of whether you actually have any authority or not. You're the kind of guy who can direct people to the lifeboats in a calm and orderly fashion, tell people convincingly that the situation is under control, and get them to answer questions on the flimsiest of pretexts.

Good Old Whatsisname. You seem awfully familiar to people. Maybe you just have an unusually average face. Maybe you subconsciously imitate the word choice and accent of those you hear around you. In any event, people are always mistaking you for distant cousins, old high school acquaintances, long-ago frat buddies, *etc*.

Hunches. If you make a successful roll, you get a hunch, as explained on p. 7. You can try this skill a number of times a day equal to the tens digit of your Hunches skill. You can't do this *in* combat—though an existing hunch is valid when combat starts.

Play Dumb. You're real good at convincing people that you're about as sharp as a sack of wet mice. This means they're likely to underestimate you as a threat and often put the best interpretation on your actions ("Aw, the poor retard just wandered into a restricted area. Show him out and kick his ass a little, but don't bother writing it up.") It can also be used to get people to tell you more than they meant to in the process of explaining what they do want you to know.

Vocal Imitation. You have a knack for recreating sounds with your voice. Not only is this a useful skill for doing duck calls and spicing up your Bill Clinton jokes at parties, it can be remarkably useful for fooling people over the telephone.

Sing the Blues. You may not be musically trained (or maybe you were) but you can sing a decent blues riff or karaoke along to "Boom Boom (Out Go the Lights)" without sounding like a jackass.

DIY SOUL SKILLS

Here are some examples of Soul skills you might make up for yourself in consultation with the GM: Persuasion, Acting, Getting Sympathy, Painting, Intimidation, Seduction, Cadging Drinks, Getting Bank Loans, Dancing, Social Worker.

UNSKILLED ACTIONS

Sometimes you need to do things that you don't know how to do—you don't have the right skill, or even the right skill penumbra. You may be in luck, if the dice are on your side.

For minor and significant skill checks, you can roll against the appropriate stat. But your stat has a –30 shift. If you make it, you succeed but only barely—no finesse, no user-definable results, just a lucky but marginal success. Pat yourself on the back and next time, find somebody who knows what she's doing.

For major checks, you can roll a **Hail Mary** against the appropriate stat. Only matched successes and crits succeed. You don't get to treat the results as a match or a crit, either—they just give you a half-assed, marginal success.

Any unskilled failure is unusually bad. The GM comes up with an appropriate screw job as you bumble your way to disaster.

Example: You don't have a Photography skill, but this doesn't mean you can't point and shoot. If you're taking casual photos at your brother's wedding, you have to





roll your Mind stat with a –30 shift. If you succeed, you've got something your mom can stick in her photo album.

Now suppose you're staking out an apartment with your detective buddy. He takes off for coffee, leaving behind his complicated surveillance camera with telephoto lens, *etc.* Suddenly a car drives up and honks. The surveillance target leaves the building and hurries to the car. You've got to photograph the car, but you have no idea how to work the camera and only moments to figure it out. You make the roll against your Mind stat of 58. If you get a 01, 11, 22, 33, 44, or 55, you get an acceptable photograph. If you fail, you might damage the camera. You might even drop it out the window, causing the target and his driver to come beat on you.

But some things are just plain impossible. Even if you have all day to sit in the cockpit of an F-15, humming to yourself and pushing buttons in relaxed comfort, you're just not going to get it off the ground.

The GM is the final arbiter of all unskilled action attempts. She may choose to impose stiffer penalties than suggested if it seems appropriate, and may even disallow the attempt outright. In some cases, she may choose to make things easier.

HOW DO YOU CHANGE?

Only the dead are static. You are a dynamic, living person who isn't content to sit around doing nothing. You're going to get out into the occult underground and make waves. As you do, you're going to make a rep for yourself. But you're also going to get better at the things you do.

INSTANT IMPROVEMENT

If you roll a matched success or failure on a major skill check, the skill you rolled against goes up 1% immediately. A given skill can only be improved this way once per session, but multiple skills can each improve once. Stats do not

improve this way, only skills, and this does not apply to minor or significant skill checks.

GAINING EXPERIENCE POINTS

When you take action, the GM can grant you experience points (XP). These are points you can spend to improve your stats and skills at the end of the session, or you can hang on to them to spend them later.

Just for playing a session, you get 1 XP. Thanks for showing up.

If you're present at the climax of a plotline, your GM gives you 1–2 XP. Even if you didn't save the day, even if you got your butt kicked, you still get at least 1 XP for having been there in the clinch.

Each time you do something clever, your GM gives you 1 XP. Figured out a clue? Planned a good ambush? Made things exciting, entertaining, and unpredictable? That's good thinking and merits you a reward..

Finally, at the end of the session everybody but the GM votes on who did the best job. (Each person decides what "best job" means.) You can't vote for yourself. The GM breaks ties. Whoever wins the vote gets 1–2 XP, GM's call.

You can look forward to 1–8 XP per session. Don't whine if your GM seems stingy with the points—granting XP is one way a GM can pace the campaign. If the GM wants to play in a high-power style, you may get a lot of experience points so you can turn into hardcore bad-asses really fast. If she wants a gritty-realism tone, she'll probably keep the point load low and make you work for 'em.

SPENDING EXPERIENCE POINTS

Raising a skill by 1 costs 1 XP. Raising a stat by 1 costs 2 XP. However, you can't spend more than 3 XP on a single skill or more than 2 XP on a single stat in a single session. You can improve multiple skills and stats, however.

The only exception to this is new skills. Buying a new skill costs ten experience points. It starts out at 10%. Your GM may decide that you need a teacher or special training to gain a new skill. If you want to fly a helicopter, for example, you need to take lessons.

SOMETHING TO THINK ABOUT

CHARACTER CREATION

First and foremost, *Unknown Armies* is about making a good story. You're not playing it against the GM and you're not playing it against the other players. You're playing it against the fictions your GM is creating to oppose you.

Now this may sound real artsy-fartsy and abstract, but in the end it's simple: the best story is the one that keeps getting told. So all the point-stacking in the world isn't going to save a boring character.

What makes a character boring? Safety is the biggest thing. This game (like most roleplaying games) is all about risk, danger, adventure, and intrigue. Since you signed on to play, you have to accept the fact that bad things are likely to happen to your character, including madness, maiming, and death.

If you try to build a character who is immune to all those things, not only will you fail, but your character will be built around avoiding conflict (or at best, surviving it) instead of resolving it. Sure, you want your character to be competent, and the rules are tools to do that. But he should be just as competent at *starting* things as at finishing them.

If you want your character to survive in UA, it's easy: ratchet up your accounting skill and play a guy who works for a bank. Of course, you won't be doing *anything* while everyone else is doing *everything*—but you'll survive! (Bleah.)

If you want to do more than survive, you'll need an interesting character. Lucky for you, the rules are designed to help you develop one.

OBSESSED SKILLS

Your obsession skill is a really big deal. Besides defining the focus of your character, it jacks up your chances of success in a major way because you can always flip-flop the roll. The



















statistics show that when you account for flip-flopping, your effective skill is substantially higher than your actual skill:

Actual Skill	Effective Skill
10	18
20	34
30	50
40	63
50	74
60	83
70	90
80	95
90	98

Of course, adepts get this all the time because Magick is their obsession skill. But if you have a 50% obsession skill in firearms, martial arts, or whatever, it works like a 74% skill in play.

WHY NO SKILL LIST?

Some roleplayers, and even some entire groups, are just not going to be happy without a hard-coded list of skills for the game and a definitive list of which stat governs which skill. And, frankly, they're not out of line. Most games do something like that, and our approach can potentially lead to disagreements and confusion. (There's a list of *sample* skills in this chapter, but we freely admit it's not exhaustive.) Here's why we've done it this way.

First off, it's simple. Having a big list of skills to choose from—and a much larger pool of points to spread among them—really ratchets up the time it takes to make a character and the complexity involved in doing so. When you have a big pool of points to spend and a lot of choices to make, you're going to sweat over every decision and worry about juggling the numbers in umpteen different ways. We think that just having a handful of important skills—and resolving actions without a related skill by common sense, GM fiat, or a roll against an appropriate stat—is a smarter and easier way to play.

Second, it's pure. In games where characters all have big lists of skills, the differences between characters aren't immediately apparent. Keeping the number of skills down makes it obvious what the character's specialties are. It helps to define the character without a lot of rigmarole.

Third, it lets you use your imagination. Instead of going through a shopping list of standard skills, you are asked to think, "What does my character do that is noteworthy?" and then see what pops into your head. Maybe white-water rafting is something that would be a big part of your character's life, but a skill like that isn't going to turn up on many roleplaying game skill lists. You can also modulate a skill to better reflect your character. Where a typical roleplaying game skill might be History, you can take 17th Century French History. Make your skills reflect who your character is, rather than having your character defined by what skills are available.

Finally, it encourages cooperation. Yes, there is a red flag over this approach to skills—you're reading it, in fact. But that flag doesn't mean you're supposed to challenge the GM over the governing stat of every skill or what a skill can do.

What you're *supposed* to do is to work with the GM in an open atmosphere of cooperation. If the two of you disagree over the nature of a skill, find some middle ground. But just accept that the GM's word is final. If your disagreement occurs during a game session, feel free to discuss it in depth *after* the game. But don't hold up play with an argument. Accept the GM's ruling and move on.

We really think this is a good, clean system, and one that is very appropriate for the game. Other games have used it to great success. If you disagree, you're welcome to come up with something on your own. Gamers do it all the time—it isn't hard. Just grab the rulebook for a roleplaying game that you think has a good skill set, scribble in the margin which UA character stat governs each skill, and use that as your skill guide. If you think characters should buy more skills than just a handful, multiply the number of points available. As a rule of thumb, assume that the typical UA character has ten to fifteen skills (including the free ones). For every multiple of ten skills that your characters are required to spend points on, double the number of points available.

WHY THE WEAK SKILLS?

A common question people had about first edition UA basically boiled down to, "Why are skills so low?" There are a couple reasons for this: the mechanics and the setting.

A skill in UA is not like skills in other games, in that it measures your ability *under duress*. Most games, particularly horror games, are about perilous, terrifying situations. Yet it's not uncommon for a skill to measure your chance to do something under laboratory conditions. Some games don't even bother to modify this: your chance to fix the Jeep on a lazy Sunday with your tools, your buddies, and a case of beer is the same as your chance to fix the Jeep when it's your only escape and the monsters are going to show up in twenty minutes. Others give you the "lazy Sunday" score and make you add and subtract all kinds of modifiers on the fly.

Rather than slow the pace of play with all that math, it seemed smart to have "nail-biting tension" as the benchmark skill level. So if a skill seems low, ask yourself "what would be my chances if it was life or death?"

The setting reason is a little more involved.

UA is a horror game. It's about uncertainty and tough choices. Really high levels of competence reduce the horror. If you can rely on your 75% Firearms skill to see you through, enemies aren't terrifying: They're just paper tigers.

If the skills seem low, don't put trust in your skills. Push things in your favor. Don't like your Initiative? Plan ambushes! Struggle seem too low? Outnumber your opponents! Can't get help with just a low Charm roll? Think of compelling reasons the guy should help you even if he hates your guts!

The two halves of a PC are player and character. In a lot of games, if your character's stats are buff enough, you can be a lazy player. And sure, that's less work, but it's less rewarding too. We want you to get your money's worth out of UA, and if that means more planning, more scheming and more sacrifice—well, so be it. It's tough love, baby.

