



“SKIDS” O’TOOLE

## ALL OR NOTHING

“You’re willing to do whatever it takes to make things right. Your mother’s massive hospital debts won’t pay themselves off, so you’ve come up with a plan: gambling. The adrenaline rush of going all in and risking everything on the mercy of the cards is also a nice perk. Lately it feels as though life has dealt you a bad hand, but you’re often able to turn terrible hands into winning ones. Who needs skill when Lady Luck is on your side?”

Your game of choice is blackjack. Somehow the right cards tend to come up at the right time, and you try to hide your elation when the dealer busts yet again. You seem to go on a hot streak every night as stacks of chips grow ever taller in front of you. Such hot streaks go a long way in paying your debts, but your luck often draws the ire of both the dealer and fellow players alike. You know when to stop.

Over the years, you’ve acquired a reputation for winning that some call “cheating.” As a result, you’ve been forced to keep a low profile and gamble at a rotating list of venues. There is one venue which you revel winning at over all others: the Clover Club. Vast amounts of money are at stake every night at the speakeasy, but it’s controlled by the O’Bannion gang. Intimidating. Unscrupulous. Ruthless. No one wants to draw the attention of the gang, as your reputation surely does.

But the Clover Club has a bottom line that, above all else, must be maintained. The brazen O’Bannions are not fond of being taken advantage of, and will use any means necessary to prevent it.

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## Scenario Prerequisites

- » “Skids” O’Toole must be chosen as one of the investigators when playing this scenario.

## Campaign Mode

- » To add *All or Nothing* as a side-story to a campaign costs “Skids” O’Toole **3 experience**, and each other investigator only **1 experience**.

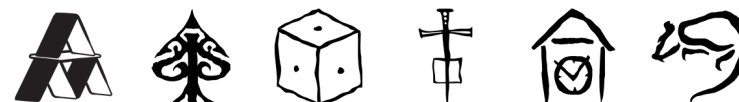
## Stand-Alone Mode

- » Construct the chaos bag with your chosen difficulty.
- » **Easy:**  
+1, +1, 0, 0, 0, -1, -1, -1, -2, -2, , , , , , .
- » **Standard:**  
+1, 0, 0, -1, -1, -1, -2, -2, -3, -4, , , , , , .
- » **Hard:**  
0, 0, -1, -1, -2, -2, -3, -4, -5, -6, , , , , , .
- » **Expert:**  
0, -1, -2, -3, -4, -5, -6, -7, -8, , , , , , .



## Scenario Setup

- » Gather all cards from the following encounter sets: *All or Nothing*, *The House Always Wins*, *Bad Luck*, *Naomi’s Crew*, *The Midnight Masks*, and *Rats*. Each of these sets except for *All or Nothing* can be found in the Core Set and *The Dunwich Legacy Deluxe Expansion*. These sets are indicated by the following icons:

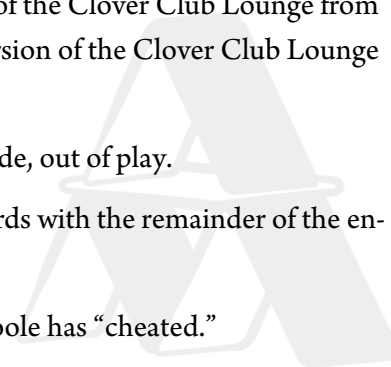


When gathering *The Midnight Masks* encounter set, only gather the 5 treachery cards (2x False Lead and 3x Hunting Shadow). Do not gather the locations, act, agenda, and scenario reference cards from that set.

- » You may optionally decide to gather the cards included in the *Return to the House Always Wins* encounter set, as well, if your collection includes them. This set is indicated by the icon to the right. If you do, perform the following additional steps:



- Remove the “Return to” setup card from the game.
- Remove the original version of the Clover Club Lounge from the game and use the new version of the Clover Club Lounge instead.
- Set the Clover Club Stage aside, out of play.
- Include the new treachery cards with the remainder of the encounter cards.
- Remember that “Skids” O’Toole has “cheated.”



- » Remove the original scenario reference card from The House Always Wins encounter set from the game. Use the new scenario reference card provided in the downloadable All or Nothing encounter set.
- » Remove the original act and agenda deck from The House Always Wins encounter set from the game. Build the act and agenda decks using only the new act and agenda cards provided in the downloadable All or Nothing encounter set.
- » Remove the Peter Clover asset and the Dr. Francis Morgan story asset from the game. These cards are not used in this challenge scenario.
- » Set the following cards aside, out of play: each copy of the Back Hall Doorway location, each copy of the Clover Club Bouncer enemy, and the Siobhan Riley enemy.
- » Put each of the remaining locations into play: Darkened Hall, Clover Club Lounge, Clover Club Bar, Clover Club Cardroom, and La Bella Luna.
  - Each investigator begins play in La Bella Luna.
- » Put the Clover Club Pit Boss enemy into play in the Clover Club Lounge.
- » Shuffle the remainder of the encounter cards to build the encounter deck.
- » You are now ready to begin.




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**When the game is complete:**

- » *If no resolution was reached (each investigator resigned or was defeated)*  
Go to page 52.
- » *If Resolution 1 (R1) was reached*  
Go to page 50.
- » *If Resolution 2 (R2) was reached*  
Go to page 52.



...from page 49 (*Resolution 1*).

Heart pounding and exhilaration coursing through your veins, you don't know what gives you more of a rush: winning money from the O'Bannions or escaping from them. This night is proof of what you've always thought: "Skids" O'Toole always wins...



- » Each investigator earns experience equal to the combined Victory X value of each card in the victory display.
- » If the number of resources on Act 2a is (choose one) ...
  - 10 or more, "Skids" O'Toole begins the next scenario with 1 additional resource.
  - 20 or more, "Skids" O'Toole begins the next scenario with 2 additional resources.
  - 30 or more, "Skids" O'Toole begins the next scenario with 3 additional resources.
  - 40 or more, "Skids" O'Toole earns 1 bonus experience and begins the next scenario with 4 additional resources.
  - 50 or more, "Skids" O'Toole earns 2 bonus experience and begins the next scenario with 5 additional resources.
  - 60 or more resources, "Skids" O'Toole earns 3 bonus experience and begins the next scenario with 6 additional resources.
- » "Skids" O'Toole **may** either upgrade On the Lam to its advanced version, or downgrade the advanced version of Hospital Debts to its original version



...from page 49 (*Resolution 2*).

You've failed to go unnoticed. Within minutes, you are surrounded by the O'Bannion's heartless enforcers and dragged into a dark room. The brutes clench their fists and roll up their sleeves. You close your eyes and brace for the hard lesson they're about to teach you: Lady Luck is no use at the Clover Club.

You end up in a heap of trash outside the back alley entrance of the club. All things considered, it could have been worse. Bruised and battered, you remove the Clover Club from your rotating list. Gambling isn't worth it if the stake is your life. You know firsthand that, at the Clover Club, the house always wins...



- » Each investigator earns experience equal to the combined Victory X value of each card in the victory display.
- » “Skids” O’Toole **must** either upgrade Hospital Debts to its advanced version, or downgrade the advanced version of On the Lam to its original version.

