

GM NOTES

The Disadvantages are meant to give a player direction in roleplaying their character. Disadvantages affect skills and attribute rolls, but should have very little effect on combat. Many traits originally listed in the GURPS book have been altered to reflect this. I have removed many of the disadvantages that would not fit, including most that would be incapacitating. High-Tech abilities have been mostly removed as well, but certain ones may have a magic equivalent. I will likely be adding new disadvantages as I come up with them, feel free to make them up yourself as well.

DISADVANTAGES

A “disadvantage” is a problem or imperfection that renders you less capable than your attributes, advantages, and skills would indicate. You are probably wondering, “Why would I want to give my character disadvantages?” There are two good reasons:

1. Each disadvantage has a *negative* cost in character points. Thus, disadvantages *give you extra character points*, which let you improve your character in other ways. But note that disadvantages limit you in proportion to their cost. Be sure to read the disadvantage description in full to know what you are getting into!
2. An imperfection or two makes your character more interesting and realistic, and adds to the fun of roleplaying!

Disadvantages for Heroes

Two kinds of disadvantages are particularly suitable for heroic PCs. Roleplayed well, they might limit the *character's* choices, but they should make the *player's* experience more fun.

“Good” Disadvantages

It might seem strange that virtues such as Truthfulness and Sense of Duty are listed as “disadvantages.” In the real world, we regard such traits as advantages! Their disadvantage value in *GURPS* comes from the fact that these virtues limit your freedom

of action. For instance, someone with Truthfulness will have trouble lying, even for a good cause; therefore, within the framework of the game, he has a disadvantage. This has one very worthwhile benefit: if you want to create a wholly heroic character, you don't have to take any “character flaws” at all. You can get points by choosing only those disadvantages that are actually virtuous!

Tragic Flaws

Many of the greatest heroes of history and literature had a “tragic flaw.” Alcoholism, great ugliness, bad temper, compulsive behavior, and even drug addiction – all are found in the *heroes* of fact and fiction. So don't assume that your heroes have to be perfect . . . try giving them significant problems to overcome.

RESTRICTIONS ON

DISADVANTAGES

Your GM might wish to “cap” the extra points you can gain from disadvantages;

This limit applies to the total points you can get from *all* traits with negative point costs. Mandatory disadvantages assigned by the GM *don't* count against this limit. Most GMs will want to enforce two additional restrictions:

Negated Disadvantages

You cannot take a disadvantage that one of your advantages would mitigate or negate! For instance, if you have Acute Hearing, you cannot take Hard of Hearing. Contradictory disadvantages, such as Curious and Incurious, are also mutually exclusive. The GM has the final say as to which traits are compatible.

Villain Disadvantages

Some disadvantages – Sadism, for instance – are not at all suitable for a “hero,” and the GM is free to forbid them to PCs. But they are often found in the more fiendish villains of adventure fiction, so they are included in the interest of good NPC creation.

TYPES OF

DISADVANTAGES

Like advantages, disadvantages are classified according to how they work in play and who can have them.

Mental 2, Physical 3,

and Social 4

Mental disadvantages originate from your mind or soul. They stay with you if your mind ends up in a new body. This category includes the vast majority of “magical,” “psionic,” and “spiritual” traits. Mental disadvantages are marked 2.

Physical disadvantages are associated with your body. You can escape them by moving to a new body! If another mind occupies your body, the new owner gains your physical disadvantages. Physical disadvantages are marked 3.

Social disadvantages are associated with your identity. Should it become important to know whether they go with mind or body, the GM's word is final. Note that this category includes below-average Status, Wealth, and so forth. Social disadvantages are marked 4.

The GM is the final judge of which category a disadvantage belongs in. It is possible to interpret certain disadvantages in more than one way!

Exotic 1, Supernatural 5, and Mundane

Exotic disadvantages are forbidden to normal humans. Nonhumans may acquire such traits from their racial template (see Chapter 7), but they still need the GM's permission to take additional exotic disadvantages.

Exotic disadvantages are marked 1. *Supernatural* disadvantages are the result of divine intervention, magic, psionics, etc. With the GM's permission, *anyone* might be cursed in this way – but only if supernatural powers exist in the game world. Supernatural disadvantages are marked 5.

Mundane disadvantages are everything else. They are inborn, acquired, or self-imposed handicaps that anyone might have. Mundane disadvantages are not marked in any special way. Assume that a disadvantage with neither 1 nor 5 is available to anyone.

SELF-CONTROL

FOR MENTAL

DISADVANTAGES

Many mental disadvantages do not affect you constantly – you may attempt to control your urges. For each disadvantage like this, you must

choose a *self-control number*: the number you must roll on d10 to avoid giving in. This modifies point value as follows:

You resist quite rarely (roll 8 or more): *2 X listed cost*.

You resist fairly often (roll of 6 or more): *1.5 X listed cost*.

You resist quite often (roll of 4 or more): *listed cost*.

You resist almost all the time (roll of 3 or more): *0.5 X listed cost*.

Drop all fractions (e.g., -22.5 points becomes -22 points).

The "default" self-control number is 4: you must roll 4 or more on a d10 to avoid giving in to your problem. This lets you use disadvantage costs as written. Choose a self-control number of 3 if you wish to have a tendency toward a disadvantage instead of a full-blown case. A self-control number of 6 will regularly limit your options. A self-control number of 8 can be *crippling* (especially with genuine psychiatric problems).

Note your self-control number in parentheses after the name of the disadvantage on your character sheet. For instance, if you can resist Berserk on a roll of 8 or more, write this as "Berserk (8)."

Self-Control Rolls

In circumstances that are likely to trigger your problem, you may opt to roll 1d10 against your self-control number to see whether your disadvantage actually affects you. If you roll more than or equal to this number, you resist your disadvantage – this time. Otherwise, you suffer the listed effects.

This is called a *self-control roll*.

Like all success rolls, self-control rolls are subject to modifiers.

Exceptionally mild or severe stimuli can give bonuses or penalties. Drugs and afflictions can make you more or less likely to give in. Other disadvantages can make you irritable, reducing your odds of resisting. See the disadvantage descriptions for details.

You never *have* to try a self-control roll – you can always give in willingly, and it is good roleplaying to do so. However, there will be times when you really need to resist your urges, and that is what the roll is for. Be aware that if you attempt self-control rolls too often, the GM may penalize you for bad roleplaying.

Optionally, the GM may permit you to use one unspent character point to

"buy" an automatic success on a self-control roll. Points spent this way are gone for good, but there will be times when staying on the straight and narrow is worth the sacrifice. In this case, the GM should *not* penalize you for bad roleplaying, because you are penalizing yourself! Mental disadvantages represent an aspect of your personality that you cannot simply will (or reason) away. This is part of what makes them disadvantages!

"BUYING OFF"

DISADVANTAGES

You may use bonus points to "buy off" many disadvantages – whether you started with them or acquired them in play. This costs as many points as the disadvantage originally gave you. If the GM permits, you may buy off leveled disadvantages one level at a time. Likewise, you can buy off those with self-control numbers gradually, by raising the self-control number. In both cases, the point cost is the difference between your former level and your current one. For more on buying off disadvantages, see Chapter 9.

Self-Imposed Mental Disadvantages

Certain mental disadvantages – Code of Honor (p. 127), Disciplines of Faith (p. 132), Fanaticism (p. 136), Honesty (p. 138), Intolerance (p. 140), Sense of Duty (p. 153), Trademark (p. 159), and Vow (p. 160) – are not psychiatric problems, but beliefs or codes of conduct. Such "self-imposed mental disadvantages" share three features that distinguish them from other mental disadvantages:

- They can be "bought off" with earned points at *any* time. People really do wake up in the morning and resolve to live their lives differently for no apparent reason!
- They cannot be caused by Afflictions (p. 35), drugs, brain surgery, and similar "quick and dirty" behavior alteration. Such techniques can create a pacifist or a maniac, but you need magic, Mind Control (p. 68), or prolonged Brainwashing (p. 182) to impose anything as complex as a code of conduct.
- They can be used with the Pact limitation (p. 113) as conditions to which you *must* adhere to retain certain supernatural powers.

Absent-Mindedness 2

-15 points

You have trouble focusing on anything not of immediate interest. You have -5 on all Mental skill rolls, save those for the task you are currently concentrating on. If no engaging task or topic presents itself, your attention will drift to more interesting matters in five minutes, and you will ignore your immediate surroundings until something catches your attention and brings you back. Once adrift in your own thoughts, you must roll against Perception-1 in order to *notice* any event short of personal physical injury.

Absent-minded individuals also tend to forget trivial tasks (like paying the bills) and items (like car keys and checkbooks). Whenever it becomes important that you have performed such a task or brought such an item, the GM should call for an INT roll. On a failure, this detail slipped your attention.

Example: An absent-minded detective is in a shootout. He was involved in gunplay earlier in the day, in which he fired four rounds, so the GM calls for an INT+2 roll. The detective fails the roll, and discovers too late that he forgot to reload his weapon, so his revolver has only two bullets left! This is the classic disadvantage for eccentric geniuses.

Appearance

-3 to -12 points

Below-average appearance is a disadvantage, and should be noted as such on your character sheet. Each level is worth -3 points and will people will generally react to you at a -1 per level.

Bad Back 3

-10 or -20 points

For whatever reason, your spinal column is in bad shape. During strenuous physical activity, you may "throw your back" and suffer crippling pain or further injury. Whenever you make a POW roll, or fail on a roll for an "athletic" skill such as Acrobatics, make a LIFE(8) roll as well. On a failure, you throw your back. Consequences depend on the severity of your case:

Mild: You are at -1 POW until you

rest or someone helps you; a First Aid or heal will reset your back. -10 points.

Severe: The roll is LIFE (10). On a failure, POW and RANGE are both at -2 until you receive rest or help; you are in constant agony. -20 points. High Pain Threshold (p. 59) halves penalties (drop fractions), but does not eliminate them completely.

Bad Grip 3

-5 points/level

You have a penalty on tasks that require a firm grip. Each level (maximum three levels) gives -2 with such tasks. This penalty is *overall* – not per hand. Affected tasks include climbing, catching things, and anything else the GM deems requires a firm grip (e.g., an Acrobatics roll to catch a trapeze).

This disadvantage is mutually exclusive with No Fine Manipulators (p. 145).

Bad Sight 3

-10 points

You have poor vision. This applies to *all* your visual senses: regular vision, Infravision, Ultravision, etc. You may be nearsighted or farsighted – your choice.

Nearsighted: You cannot read small print, computer displays, etc., more than a foot away, or road signs, etc., at more than about 10 yards. You are at -6 to rolls to spot items more than one yard away. -10 points.

Farsighted: You cannot read text except with great difficulty (triple normal time). You are at -6 to Vision rolls to spot items within one yard, and you have -3 on any close manual task. -10 points.

Special Limitations

Mitigator: You can acquire glasses that compensate totally for Bad Sight *while they are worn*. Remember that accidents can happen . . . and that enemies can deprive you of these items -60%.

Bad Smell 3

-10 points

You exude an appalling odor that you cannot remove, such as the stench of death and decay. This causes a -2 reaction from most people and animals (although pests or carrion-eating scavengers might be unusually *attracted* to you!). You can mask the smell with perfumes, but the

overpowering amount needed results in the same reaction penalty.

Bad Temper 2

-10 points*

You are not in full control of your emotions. Make a self-control roll in any non-combat stressful situation. If you fail, you lose your temper and must insult, attack, or otherwise act against the cause of the stress..

Bloodlust 2

-10 points*

You want to see your foes *dead*. In battle, you must go for killing blows, and put in an extra shot to make sure of a downed foe. You must make a self-control roll whenever you need to accept a surrender, evade a sentry, take a prisoner, etc. If you fail, you attempt to kill your foe instead – even if that means breaking the law, compromising stealth, wasting ammo, or violating orders. Out of combat, you never forget that a foe is a foe.

This may seem a truly evil trait, but many fictional heroes suffer from it. The hero is not a fiend or sadist; his animosity is limited to “legitimate” enemies, be they criminals, enemy soldiers, or feuding clansmen. He often has a good reason for feeling as he does. And, in an ordinary tavern brawl, he would use his fists like anyone else. On the other hand, a gladiator or duelist with Bloodlust would be very unpopular, a policeman would soon be up on charges, and a soldier would risk a court-martial.

Cannot Speak 3

-15 or -25 points

You have a limited capacity for speech. This trait comes in two levels:

Cannot Speak: You can make vocal sounds (bark, growl, trill, etc., as appropriate), but your speech organs are incapable of the subtle modulations required for language.

You may still have the Mimicry or Voice advantage, or the Disturbing Voice disadvantage (but *not* Stuttering). Most animals have this trait. -15 points.

Mute: You cannot vocalize *at all*. All communications with others must be nonverbal: writing, sign language, Morse code, telepathy, etc.. No roll is required (or allowed!) when you try to communicate with PCs who don't know your sign language – roleplay this on your own! You cannot have any other voice-related traits. -25 points.

Charitable 2

-15 points*

You are acutely aware of others' emotions, and feel compelled to help those around you – even legitimate enemies. Make a self-control roll in any situation where you could render aid or are specifically asked for help, but should resist the urge. If you fail, you *must* offer assistance, even if that means violating orders or walking into a potential trap.

Clueless 2

-10 points

You totally miss the point of any wit aimed at you, and are oblivious to attempts to seduce you. The meanings of colloquial expressions escape you. Sophisticated manners are also beyond you, giving -4 to Etiquette skill. You have many minor habits that annoy others (e.g., leaving the turn signal on while driving from Chicago to Albuquerque), and may take one or two of these as quirks. Most people will react to you at -2. Unlike No Sense of Humor (p. 146), you may make jokes – albeit lame ones – and you can appreciate slapstick and written humor. However, you rarely “get” verbal humor, *especially* if you are the target (roll vs. INT(8) to realize you're the butt of the joke). And unlike Gullibility (p. 137), you normally realize when someone is trying to take advantage of you, except in social situations. You are no more susceptible to Fast-Talk than normal, save when someone is trying to convince you that an attractive member of the appropriate sex is interested in you . . .

This disadvantage is most appropriate for ivory-tower princesses, geniuses, aliens from Mars, etc.

Code of Honor 2

-5 to -15 points

You take pride in a set of principles that you follow at all times. The specifics can vary, but they always involve “honorable” behavior. You will do nearly anything – perhaps even risk death – to avoid the label “dishonorable” (whatever that means).

You must do more than pay lip service to a set of principles to get points for a Code of Honor. You must be a true follower of the Code! This is a disadvantage because it often requires dangerous – if not reckless – behavior. Furthermore, you can often

be forced into unfair situations, because your foes know you are honorable.

Code of Honor is not the same as Duty (p. 133) or Sense of Duty (p. 153). A samurai or British grenadier marches into battle against fearful odds out of duty, not for his personal honor (though of course he would lose honor by fleeing). The risks you take for your honor are solely on your *own* account.

The point value of a particular Code of Honor depends on how much trouble it is liable to get you into and how arbitrary and irrational its requirements are. An informal Code that applies only among your peers is worth -5 points. A formal Code that applies only among peers, or an informal one that applies all the time, is worth -10 points. A formal Code that applies all the time, or that requires suicide if broken, is worth -15 points. The GM has the final say!

Some examples:

Code of Honor (Pirate's): Always avenge an insult, regardless of the danger; your buddy's foe is your own; never attack a fellow crewman or buddy except in a fair, open duel. Anything else goes. This is also suitable for brigands, bikers, etc. -5 points.

Code of Honor (Professional): Adhere to the ethics of your profession; always do your job to the best of your ability; support your guild, union, or professional association. This is most suitable for lawyers and physicians (Hippocratic Oath), but dedicated tradesmen, merchants, and so forth may have a similar Code. -5 points.

Code of Honor (Gentleman's): Never break your word. Never ignore an insult to yourself, a lady, or your flag; insults may only be wiped out by an apology or a duel (*not* necessarily to the death!). Never take advantage of an opponent in any way; weapons and circumstances must be equal (except in open war). This only applies between gentlemen. A discourtesy from anyone of lower Status calls for a whipping, not a duel! -10 points.

Code of Honor (Soldier's): An officer should be tough but fair, lead from the front, and look out for his men; an enlisted man should look out for his buddies and take care of his kit. Every soldier should be willing to fight and die for the honor of his unit, service, and country; follow orders; obey the

"rules of war"; treat an honorable enemy with respect (a dishonorable enemy deserves a bullet); and wear the uniform with pride. -10 points.

Code of Honor (Chivalry): As Code of Honor (Gentleman's), except that flags haven't been invented. Respond to any insult to your liege-lord or to your faith. Protect any lady, and anyone weaker than yourself. Accept any challenge to arms from anyone of greater or equal rank. Even in open war, sides and weapons must be equal *if* the foe is also noble and chivalrous. -15 points.

Cold-Blooded 3 1

-5 points

Your body temperature fluctuates with the temperature of the environment. You are less susceptible to damage from high or low body temperature and require only 1/3 the food needed by a warm-blooded being of equal mass, but you tend to "stiffen up" in cold weather.

After 30 minutes in cold conditions (or one hour if you have any level of Temperature Tolerance), you get -1 to your max health per 10° below 60°. At temperatures below 32°, you must roll vs. LIFE (8) each hour or take 1 HP of damage. Warm clothing gives +2 to this roll. You regain health and LIFE at the rate of one point of each per hour once you return to a warm climate. Double this rate in an exceptionally warm environment.

Colorblindness 3

-10 points

You cannot see any colors at all (this is *total* colorblindness). In any situation requiring color identification (e.g., gem buying, livery identification, or pushing the red button to start the motor), the GM should give you appropriate difficulties. Certain skills are always harder for you. In particular, you are at -1 on most Artist, Chemistry, Driving, Merchant, Piloting, and Tracking rolls.

Compulsive Behavior 2

-5 to -15 points*

You have a habit – often a vice – that wastes a good deal of your time or money. You *must* indulge at least once per day, if at all possible, and do so *any* time you have the opportunity unless you can make a self-control roll. You seek to avoid any situation where you know you will be unable to indulge for more than a day. You must make a self-control roll to enter into

such a situation; if you succeed (or are forced into the situation), you suffer from Bad Temper (p. 124) the whole time, with the same self-control roll as your Compulsive Behavior. It's bad roleplaying to try to avoid your compulsion regularly!

The point value of this disadvantage depends on how much your habit costs and how much trouble it is likely to get you into. The GM is the final judge. Examples include:

Compulsive Carousing: You cannot resist the urge to party! Once per day, you must seek out a social gathering and lounge around – feasting, drinking, singing, and joking – for at least an hour. If you are not invited, you crash the party; if there is no party, you attempt to liven things up. Money is no object! If you have it, you will spend it. You try almost any mindaltering substance without a second thought, never refuse a social drink, and aren't particularly picky about your romantic partners. You get +1 to reactions from like-minded extroverts, but -1 or worse from sober-minded citizens -5 points.

Compulsive Gambling: You cannot pass up an opportunity to gamble. Bets, wagers, games of chance, and even lotteries hold an uncanny fascination for you. If there is no game of chance or bet going, you will start one. You try any gambling game proposed to you, whether you know it or not. You do not *have* to have the Gambling skill, but if you don't, you will need a steady source of wealth! If you are prevented from gambling – for instance, by traveling with nongamblers – you will quickly earn a reaction penalty (-1 per -5 points in this disadvantage, after the self-control multiplier) by constantly talking about gambling and attempting to draw others into games or wagers. -5 points.*

Compulsive Generosity: You are too open-handed. If a beggar asks for cash, you give – and where others give copper, you give silver. You always listen to larger requests for financial aid, if they are even remotely plausible, and you must make a self-control roll whenever you hear a good hard-luck story (if you are broke when asked, you apologize profusely). You aren't a complete sucker – you just feel guilty about being better off than others.

This may earn you a +1 reaction bonus from pious folk; if you are poor

yourself, the reaction bonus may be even higher. This trait is incompatible with Miserliness. -5 points.*

Compulsive Lying: You lie constantly, for no reason other than the joy of telling the tale. You delight in inventing stories about your deeds, lineage, wealth – whatever might impress your audience. Even when exposed as a liar, you cling to your stories tenaciously, calling your accuser a liar and a scoundrel. Make a self-control roll to tell the pure, unvarnished truth. If you fail, you *lie* – no matter how dire the consequences. When you roll to tell the truth to your fellow party members, roll out of sight of the other players. Thus, they can never be sure they are getting accurate information. -15 points.*

Compulsive Spending: Cash just runs through your fingers! You enjoy being seen as a big spender, are too fond of luxury, or find the experience of buying to be fun – perhaps all three. Make a self-control roll whenever someone offers you a purchase that matches any of your quirks or interests, and the cash in your pocket is more than twice the asking price. If you fail, you buy. Compulsive Spending is not limited to the wealthy! A poor farmer can be a spendthrift. This trait is incompatible with Miserliness (it's the opposite!), but you *can* combine it with Greed. -5 points.*

Compulsive Vowing: You never simply *decide* to do something; you must make it an oath. Although these vows are often trivial in nature, you approach them all with the same solemnity and dedication. You may tack extraneous vows onto legitimate ones. -5 points.*

Curious 2

-5 points*

You are naturally very inquisitive. This is not the curiosity that affects *all* PCs ("What's in that cave? Where did the flying saucer come from?"), but the *real* thing ("What happens if I push *this* button?"). Make a self-control roll when presented with an interesting item or situation. If you fail, you examine it – push buttons, pull levers, open doors, unwrap presents, etc. – even if you *know* it could be dangerous. Good roleplayers won't try to make this roll very often . . .

In general, you do everything in

your power to investigate *any* situation with which you aren't 100% familiar. When faced with a *real* mystery, you simply cannot turn your back on it. You try to rationalize your curiosity to others who try to talk you out of it. Common Sense doesn't help – you know you are taking a risk, but you're curious anyway!

Deafness 3

-20 points

You cannot hear *anything*. You must receive information in writing (if you are literate) or sign language. However, time you spend communicating this way counts at *full* value for study of the skills used (Gesture, Lip- Reading, etc.); see Chapter 9.

Delusions 2

-5 to -15 points

You believe something that simply is not true. This may cause others to consider you insane. And they may be right! If you suffer from a Delusion, you *must* roleplay your belief at all times. The point value of the Delusion depends on its nature:

Minor: This Delusion affects your behavior, and anyone around you will soon notice it, but it does not keep you from functioning more-or-less normally. Those who notice your Delusion will react at -1. **Examples:** "Squirrels are messengers from God." "The Illuminati are watching me constantly – but only to *protect* me." "I am the rightful Duke of Fnordia, stolen at birth by Gypsies and doomed to live among commoners." -5 points.

Major: This Delusion *strongly* affects your behavior, but does not keep you from living a fairly normal life. Others will react at -2. **Examples:** "The government has *all* phones tapped." "I have Eidetic Memory and Absolute Direction." -10 points.

Severe: This Delusion affects your behavior so much that it may keep you from functioning in the everyday world. Others react to you at -3, but they are more likely to fear or pity you than to attack. A Delusion this severe can keep you from participating meaningfully in the campaign; therefore, you should always clear it with the GM first. **Examples:** "I am Napoleon." "I am immortal." "Ice cream makes machines work better, especially computers. Spoon it right in." -15 points.

Depending on your behavior, the same Delusion could be a quirk (-1

point) or worth -5, -10, or -15 points. Consider "Everything colored purple is alive." If you pat purple things and say hello, that's a quirk. If you won't discuss serious matters with purple things in the room, it's a Minor Delusion. If you picket the Capitol demanding Civil Rights For Purple Things, that's Major. If you attack purple things on sight, that's Severe! Regardless of how insane you really are, you may not get more than -40 points, total, from Delusions.

A GM who wants to shake up his players can have a Delusion turn out to be *true*. This does not suit all Delusions. Of those listed above, for instance, the ones about squirrels, ice cream, and Napoleon seem unlikely. But the Illuminati might really exist, or Gypsies might really have stolen the heir to the throne of Fnordia . . . Have fun!

If your Delusion turns out to be true, you don't have to buy it off until the other players realize it's true. (And remember: the GM *won't* tell you that you are not really crazy. You can be right and *still* be crazy . . .)

Dependency 3 1

Variable

You must regularly ingest a substance (e.g., a drug or magic potion), touch or carry an object (e.g., a holy shrine or magical amulet), or spend time in an environment (e.g., your coffin or your home country, planet, or plane) in order to survive. If you fail to do so, you start to lose LIFE and will eventually die. Point value depends on the rarity of the item you depend on: **Rare** (cannot be bought; must be found or made): -30 points. **Occasional** (very expensive or hard to find): -20 points.

Common (expensive, somewhat hard to find): -10 points.

Very Common (available almost anywhere): -5 points.

Add -5 points to these values for items that are *illegal* in your game world.

Apply a multiplier based on the frequency with which you must receive the item:

Constantly: You must carry and use the substance at all times – for example, an exotic atmosphere. Lose 1 Health per minute without the substance. X5.

Hourly: Lose 1 Health per 10 minutes after missing an hourly dose. X4.

Daily: Lose 1 Health per hour after

missing a daily dose. X3.

Weekly: Lose 1 Health per six hours after missing a weekly dose. X2.

Monthly: Lose 1 Health per day after missing a monthly dose. X1.

Seasonally: Lose 1 Health per three days after missing a seasonal dose (a "season" is three months for this purpose).

X1/3 (drop all fractions).

Yearly: Lose 1 Health per two weeks after missing a yearly dose. X1/10 (drop all fractions).

If you need to touch an object or spend time in an environment, you must do so for time equal to your damage interval in order to avoid damage. For instance, to avoid losing 1 Health per hour to a daily

Dependency

on rest in your coffin, you must spend at least one hour per day in your coffin. To avoid losing 1 Health every two weeks to a yearly Dependency on visiting your home planet, you must visit your home planet for at least two weeks per year.

With the GM's permission, normal humans may take this disadvantage to represent the special requirements of certain chronic illnesses.

Use Restricted Diet (p. 151)

for special dietary requirements that result in slow starvation as opposed to rapid Health loss when you are forced to do without.

Special Enhancements

Aging: You age unnaturally without the item you depend on. For each LIFE lost, you also age two years (even if you are normally Unaging). +30%.

Destiny 2 5

Variable

A disadvantageous Destiny functions identically to an advantageous one (see p. 48), save that it always leads to something *bad* – but perhaps not immediately, and not without a chance to gain honor by dealing with it well. A fated, tragic death can be an end worthy of a hero! This kind of Destiny comes in three levels:

Minor Disadvantage: You are fated to play a small part in a larger story, and you will not come off so well. You are guaranteed at least one tragic experience or embarrassing failure – although these things are unlikely to result in your death except under the most desperate and heroic of circumstances. -5 points.

Major Disadvantage: You are fated to play a key role in a sorry turn of

events. For instance, you might be late with a message that could save the day . . . or execute the only competent general in a threatened province, causing its loss to barbarian invaders. Still, you will survive. -10 points.

Great Disadvantage: Death stalks you. Something out there has your name on it. It knows where you are and it's getting closer all the time. You will either die or be ruined, and your fall will have terrible repercussions for others. This kind of Destiny is not suitable for every campaign! The GM does not have to allow it – and if he does, he should plan on letting the campaign take a radical turn, or *end*, when the Destiny is fulfilled. -15 points.

You *must* buy off a disadvantageous Destiny as soon as it is fulfilled. This is automatic if the outcome strips you of Allies, Status, Wealth, etc. worth the same number of points. If you lack the points to buy off your Destiny, you gain Unluckiness (p. 160), regardless of the point value of the Destiny. It is up to the GM whether you can buy off the Unluckiness! Alternatively, the GM might assign you a new bad Destiny, Divine Curse (below), or other supernatural disadvantage.

Disciplines of Faith 2

-5 to -15 points

You live by a strict set of rules in order to achieve a greater understanding of your faith. This might be a personal decision or a requirement of your religion. Such rules are optional in many faiths, though – indeed, some religions might *forbid* them as excesses! Disciplines of Faith are often a prerequisite for abilities that channel divine power: Power Investiture, True Faith, etc. Some examples of Disciplines of Faith:

Asceticism: You have renounced the comforts of society to lead a life of self-denial and self-discipline. This often involves some sort of isolation in bleak, austere settings. It might even involve sporadic bouts of severe self-punishment to excise the mortal taint of earthly desire. You must try to transcend *all* need for worldly possessions, and in any event cannot have above average Wealth or Status beyond that granted by your Religious Rank (if any). -15 points.

Mysticism: You engage in deep meditation and trance-like

contemplation, with the aim of obtaining a closer union with the divine. You spend most of your time engaged in these rituals, complete with chanting and any other necessary trappings. Individuals other than devout co-religionists will consider you a bit mad, and will react at -2. -10 points.

Ritualism: You adhere strictly to elaborate rituals regarding every aspect of life – from waking to eating to bathing to sex. Each ritual has its proper place, time, words, trappings, and ceremony. Your fundamental belief is that, through the perfect performance of these rituals, you bring each aspect of your life closer to the divine. -5 points.

Disturbing Voice 3

-10 points

Your voice is naturally unpleasant or obviously artificial. Details can vary. You might be a robot, or use a technological aid to mitigate the Mute disadvantage. Your voice might be raspy, hollow, or squeaky, or your speech might be monotonous and without inflection. The game effects in all cases are identical to those of Stuttering (p. 157), although you do not necessarily stutter.

This trait is the opposite of the Voice advantage (p. 97); you cannot have both.

Divine Curse 2 5

Variable

You suffer from a curse placed by a god or similar supernatural force. The curse might be on just you, on your entire family, or even on your nation or race.

Divine Curse can take any form the GM desires. It can be a continuing commandment (e.g., "You may never sleep at night," -10 points), a misfortune (e.g., "Every child born to you will die young," -5 points), or even a particularly nasty disadvantage such as Berserk, Blindness, or Epilepsy (at the usual cost). What makes it distinct from other disadvantages is the potential for removal. The curse was given for a reason, and you can try to uncover this reason and atone in play, thereby lifting the curse.

The GM should judge the point value of Divine Curse on a case-by-case basis, using existing disadvantages as guidelines: the more encompassing or debilitating the curse, the higher its value. Curses that result in standard disadvantages should never

be worth more points than those disadvantages.

Price commandments as

if they were Vows. The terms of atonement

will often be nearly as bad as the curse itself, or require great effort to discover and satisfy. *Halve* the point value if this is not the case.

Draining 3 5

Variable

Once per day, at a specific time – sunrise, noon, sunset, midnight, etc. – you take 2 HP of damage. You can do nothing to prevent this, and cannot heal the damage naturally (even if you have Regeneration!), technologically, or supernaturally. The *only* way to regain your lost HP is to receive a daily dose of a particular substance. Point cost depends on the rarity of this substance:

Rare (e.g., a special potion): -15 points.

Occasional (e.g., virgin's blood): -10 points.

Common (e.g., human blood): -5 points.

Add -5 points to these values for items that are *illegal* in your game world. This is not the same as Dependency (p. 130). You can have both!

Dread 2 5

Variable

You suffer from a supernatural aversion that compels you to keep a certain, minimum distance from a particular item or substance. If outside forces bring you and the item you dread closer together than that, you must move away as fast as you can, by the most direct route possible. You may do *nothing* else until you are beyond the range of your Dread. If you cannot put at least that much distance between yourself and the object of your Dread, your Dread will render you helpless!

You can instantly sense the presence of the dreaded substance as soon as you enter the forbidden radius. You do not know exactly where it is, but you know what direction it lies in and are compelled to go exactly the other way.

Base value of Dread is -10 points, which prohibits you from coming within one yard of the dreaded substance.

A larger radius gives an additional -1 point per yard, to a maximum of -20 points at 11 yards. Find

the final disadvantage value by multiplying the point value for your range to reflect the rarity of the substance, as

described for *Weakness* (p. 161).

Special Enhancements

Cannot Be Trapped: You cannot enter the forbidden zone of your own volition, but if carried there by an outside force, you no longer feel your Dread. You can act normally in the forbidden zone until you leave the substance's presence, at which time the prohibition reactivates. -50%.

Duty 4

Variable

If your occupation and social situation saddle you with a significant personal obligation toward others, and occasionally require you to obey hazardous orders, you have a "Duty." Duty most often accompanies Rank (p. 29), a Patron (p. 72), or one of the traits discussed under *Privilege* (p. 30).

A particularly arduous job might qualify as a Duty, but most ordinary jobs would not. A wholly self-imposed feeling of duty is not a Duty, either (but it can still be a disadvantage; see *Sense of Duty*, p. 153). Finally, you cannot claim points for a Duty toward Dependents (p. 131); the points you get for Dependents *already* reflect your obligations in this regard.

DISADVANTAGES 133

The GM may restrict the Duties allowed in a campaign, or even forbid them entirely, if he feels they would unduly disrupt the flow of the adventure.

If you have a Duty, the GM rolls at the beginning of each adventure to see whether it comes into play. Being "called to duty" could delay your plans ... or be the *reason* for the adventure! Alternatively, your master might give you a secret agenda to pursue, or his associates might harass you while you are officially "on leave." If you try to avoid your Duty, your GM is within his rights to penalize you for bad roleplaying.

The basic point cost of a Duty depends on the frequency with which comes up in play:

Almost all the time (roll of 15 or less): -15 points. At this level, the GM may rule that you are *always* on duty. Quite often (roll of 12 or less): -10 points.

Fairly often (roll of 9 or less): -5

points.

Quite rarely (roll of 6 or less): -2 points.

This cost is for an occasionally hazardous

Duty imposed through normal social means. If this does not describe your Duty, you should modify the cost:

Extremely Hazardous: You are *always* at risk of death or serious injury when your Duty comes up. There are significant penalties if you refuse to take these risks: dismissal in disgrace, imprisonment, perhaps even death. The GM has the final say as to whether a given Duty is "extremely hazardous" in his campaign. -5 points.

Involuntary: Your Duty is enforced by threats to you or your loved ones, or is imposed by exotic mind control, a curse, etc. This is unrelated to how hazardous the Duty is when you carry it out – the danger here lies in what will happen if you *don't* carry it out! A Duty can be *Involuntary* and either *Extremely Hazardous* or *Nonhazardous*. -5 points.

Nonhazardous: Your Duty never *requires* you to risk your life. This option is mutually exclusive with *Extremely Hazardous*. +5 points. (If this raises the cost of your Duty to 0 points or more, the obligation is too trivial to qualify as a Duty.)

Examples

Example 1: A mayor is indebted to the crime lord who got him elected. His benefactor rarely calls on him for favors (-2 points), but since the mayor faces blackmail or violence if he refuses to comply, his Duty is *Involuntary*. Duty (Crime Lord, 6 or less; *Involuntary*) is worth -7 points.

Example 2: A commando is always on duty (-15 points). He might see only a handful of combat assignments in his whole career, but these will be *deadly*. And his daily routine calls for him to jump out of planes, hike through snake-infested jungles, and train with live ammo. A commando has Duty (Army, 15 or less; *Extremely Hazardous*), for -20 points.

Dyslexia 2

-10 points

You have a *crippling* reading disability. Even simple maps and road signs are beyond you. You start with a written comprehension level of "None" in your native language. This is included in *Dyslexia*; you get no extra points for it. Furthermore, you

may never improve your written comprehension level beyond "None" in *any* language. For more on language comprehension, see *Language* (p. 23). You can learn "book-learned" skills at normal speed if you have a teacher to substitute for your inability to use texts. Attempts to learn such a skill without a teacher progress at 1/4 speed – *if* the skill is one you can teach yourself without books. The GM's word is final in all cases. Note that this is a *severe* case. Mild dyslexia is not significant in game terms, except possibly as a quirk.

Easy to Kill 3

-2 points/level

You have a health problem or structural weakness that leaves you prone to catastrophic system failure if you suffer enough damage. A normal character will die when they have taken more negative damage than their total health.

Each level of Easy to Kill gives -1 to the amount of damage it takes to kill you. Maximum of 1 level/point of LIFE

Easy to Read 2

-10 points

Your body language betrays your true intentions. This is *not* the same as Truthfulness (p. 159). You have no moral problem with lying, and may even possess Fast-Talk at a high level, but your face or stance gives the game away. Easy to Read gives *others* +4 on all rolls to discern your intentions or the truth of your words.

This is a crippling disadvantage for a would-be spy, con man, or gambler! This is a mental disadvantage, despite its physical manifestations; with enough practice, you can "buy it off."

Extra Sleep 3

-2 points/level

You need more sleep than most people. A normal human requires 8 hours of sleep per night. Each level (maximum of four levels) means you need one additional hour of sleep. Thus, you must go to bed early or sleep in for a few hours each day. This gives you less time each day in which to study or work on other projects.

Fanaticism 2

-15 points

You believe so strongly in a country, organization, philosophy, or religion that you put it ahead of *everything* else. You might even be willing

to die for it! If the object of your Fanaticism demands obedience to a code of behavior or loyalty to a leader, you oblige willingly and unquestioningly.

You *must* roleplay your unwavering dedication. Fanaticism does not make you mindless or evil. A glaring priest of Set, brandishing his bloody dagger, is a fanatic. But so is a kamikaze pilot, exchanging himself for an aircraft carrier. And so is a patriot who says, "Give me liberty or give me death!" Fanaticism is a state of mind; it is *what* you are fanatic about that makes the difference.

Extreme Fanaticism: This is an advanced case of Fanaticism. You get +3 on rolls to resist Brainwashing, Interrogation, and supernatural mind control in any situation where failure to resist would lead to betrayal of your cult or organization.

On the other hand, you will not hesitate to die for your cause, and will undertake suicide missions "matter-of-factly." This is still worth -15 points. Your willingness to die is offset by the significant bonus to Will (which will apply a good deal of the time, if you are roleplaying properly).

Fat

see p. 19

Fearfulness 2

-2 points/level MAX 5

You are nervous and timid. Subtract your Fearfulness from your roll whenever you make a Fright Check, and whenever you must resist the Intimidation skill (p. 202) or a supernatural power that causes fear. This trait is the opposite of Fearlessness (p. 55); you cannot have both.

Flashbacks 2

Variable

You tend to experience "flashbacks" when under noncombat stress. These are vivid hallucinations, full-participation replays of memories, or similar phenomena. You should choose the *type* of flashback you experience when you take this disadvantage. The *content* of each episode is up to the GM. In any situation that the GM feels is stressful, he will roll 3d. On a 6 or less, you have a flashback. The GM will roll whenever you miss a Fright Check or make the roll exactly, and whenever you fail a self-control roll

for another stress-related disadvantage.

The flashback occurs *in addition* to any other results!

Point value depends on the severity of the flashback:

Mild: Duration is 2d seconds. The attendant hallucinations give -2 on all skill rolls, but they are minor – you realize that you are experiencing a flashback. -5 points.

Severe: Duration is 1d minutes. The hallucinations give -5 on all skill rolls, and seem *real*. -10 points.

Crippling: Duration is 3d minutes. The hallucinations are so severe that they preclude all skill use. The flashback seems completely, 100% real, and can be potentially fatal, as you are receiving *no* input from the real world. -20 points.

Frightens Animals 2 5

-10 points

Animals react to you with fear and aggression. Horses do not permit you to ride them, dogs shy away from you or attack savagely, and your mere scent is enough to panic most creatures.

You get -4 on all reaction rolls made by animals. Anyone who sees how animals react to you – and those with Animal Empathy – reacts to you at -1. Note that guards or police with guard animals, "sniffer" dogs, etc. decide how to deal with you based on the *animal's* reaction roll, not their own! If your disadvantage is due to lycanthropy, vampirism, or a similar trait, observers get +1 on all rolls to deduce your secret!

Gigantism

see p. 20

Gluttony 2

-5 points*

You are overly fond of good food and drink. Given the chance, you must always burden yourself with extra provisions. You should never willingly miss a meal. Make a self-control roll when presented with a tempting morsel or good wine that, for some reason, you should resist. If you fail, you partake – regardless of the consequences.

Greed 2

-15 points*

You lust for wealth. Make a self-control roll any time riches are offered – as payment for fair work,

gains from adventure, spoils of crime, or just bait.

If you fail, you do whatever it takes to get the payoff. The GM may modify this roll if the money involved is small relative to your own wealth. Small sums do not tempt you much if you are rich, but if you are *poor*, you get -5 or more on your self-control roll if a rich prize is in the offing. If you have Honesty (p. 138), your self-control roll is at +2 for a shady deal and +4 for outright crime. However, it is almost a foregone conclusion that you will eventually do something illegal.

Guilt Complex 2

-5 points

You feel personally responsible for those who play a significant role in your life. This includes adventuring companions, employers, subordinates, Allies, Dependents, and those toward whom you have a Duty or a Sense of Duty. If *anything* bad happens to someone like this, you will be wracked by anxiety and guilt – even if there was nothing you could have done to avert the disaster. If the mishap was not your fault, you will become depressed for up to (10 - INT) days, minimum one day. If the mishap *was* your fault, the effects of Chronic Depression will last up to (20 - INT) days, minimum two days.

Others may attempt to help you overcome your feelings of guilt by making Fast-Talk or Psychology rolls. The GM is free to modify their rolls, depending on how convincing they sounded. Roleplay it!

Gullibility 2

-10 points*

There's one born every minute, and you're it. You believe everything you hear. You'll swallow even the most ridiculous story, if it's told with conviction.

Make a self-control roll, modified by the plausibility of the story, whenever you are confronted with a lie – or an improbable truth, for that matter. If you fail, you believe what you were told!

A lie well told, or involving something you have no familiarity with ("My father is the chief of police in this town, and he won't stand for this!") gives -3 to the self-control roll. A lie concerning a topic you are familiar with ("Didn't you know they bred ducks in your village, Torg?") gives -1. You believe even a totally outlandish

tale ("Of course the Eskimos are descended from Spanish conquistadors; everyone knows that!"), if you fail an unmodified self-control roll.

You also suffer a -2 penalty on any Merchant skill roll, or in any situation in which your credulity might be exploited. You can *never* learn the Detect Lies skill.

Ham-Fisted 3

-5 or -10 points

You have unusually poor motor skills. You suffer a penalty to any roll to do fine work.

For -5 points, the penalty is -2; for -10 points, it is -4.

You are also a messy eater, can't tie a necktie properly, and so on. You get -1 per level of this trait on any roll where being tidy or well-groomed would matter.

This disadvantage is mutually exclusive with High Manual Dexterity.

Hard of Hearing 3

-10 points

You are not deaf, but you have some hearing loss. You are at -4 on any Hearing roll, and on any skill roll where it is important that you understand someone (if you are the one talking, this disadvantage doesn't affect you).

Hidebound 2

-5 points

You find it difficult to come up with an original thought. You have a -2 penalty on any task that requires creativity or invention, including most rolls against Artist skill, all Engineer rolls for new inventions, and all skill rolls made to use the Gadgeteer advantage.

Honesty 2

-10 points*

You *must* obey the law, and do your best to get others to do so as well. In an area with little or no law, you do not "go wild" – you act as though the laws of your own home were in force. You also assume that others are honest unless you *know* otherwise (make an INT(10) roll to realize someone might be dishonest if you haven't seen proof).

This is a disadvantage, because it often limits your options! Make a self-control roll when faced with the "need" to break unreasonable laws; if you fail, you *must* obey the law, whatever the consequences. If you

manage to resist your urges and break the law, make a second self-control roll afterward. If you fail, you must turn yourself in to the authorities! You *may* fight (or even start a fight, if you do it in a legal way). You may even kill in a legal duel or in self-defense – but you may never *murder*. You may steal if there is great need, but only as a last resort, and you must attempt to pay your victims back later.

If you are jailed for a crime you did not commit, but treated fairly and assured of a trial, you will not try to escape. You always keep your word. (In a war, you may act "dishonestly" against the enemy, but you will not be happy about it!) However, you *are* allowed to lie if it does not involve breaking the law. Truthfulness (p. 159) is a separate disadvantage. Honesty has its rewards, of course. If you stay alive and in one place long enough for your honesty to become known, the GM should give you +1 on any noncombat reaction roll – or +3 if a question of trust or honor is involved. This is essentially a free Reputation (see *Reputation*, p. 26).

Hunchback 3

-10 points

You have a spinal deformity that forces you into a twisted or hunched position, usually resulting in a noticeable hump or lump on one or both shoulders. This reduces height by 6" without changing weight or build. Normal clothing and armor will fit badly, giving you -1 AP; to avoid this, you must pay an extra 10% for specially made gear.

Most people find you disturbing to see and react at -1. This penalty is cumulative with regular appearance modifiers (see *Physical Appearance*, p. 21), and you may have no better than Average appearance. Your appearance is also *distinctive*, which gives you -3 to hide your identity, and +3 to others' attempts to identify or follow you.

Realistic hunchbacks should have the Bad Back disadvantage (p. 123) as well, but this is not required.

Impulsiveness 2

-10 points*

You hate talk and debate. You prefer action! When you are alone, you act first and think later. In a group, when your friends want to stop and discuss something, you should put in

your two cents' worth quickly – if at all – and then do *something*. Roleplay it! Make a self-control roll whenever it would be wise to wait and ponder. If you fail, you *must* act.

Increased Consumption3

-10 points/level

One “meal” keeps you going for a much shorter period of time than it would a normal human. This is suitable for small creatures that must eat often, or for machines that rapidly exhaust their fuel or energy supply.

Increased Consumption 1: You must eat six meals a day.

Increased Consumption 2: You must eat 12 meals a day.

A single level of this trait is appropriate for normal humans who have a build of Overweight or heavier (see *Build*, p. 19), or the Gluttony disadvantage (p. 137).

Incurious 2

-5 points*

You hardly ever notice things unrelated to the business at hand. Make a self-control roll when confronted with something strange. If you fail, you *ignore* it! You react at -1 to new things.

Innumerate 2

-5 points

You have little or no grasp of mathematics. You cannot learn – and get no default with – Computer Programming, Economics, or any of the skills that benefit from Mathematical Ability (see *Talent*, p. 89). You effectively have Incompetence (p. 164) in those areas. This has many frustrating side effects: you must use your fingers to count or perform arithmetic, you have no idea if the results computed by calculating machines are correct (making them basically useless), and you are easily cheated by dishonest merchants (-4 to rolls to notice you’ve been had). In “innumerate” cultures, including many cultures at TL4 or below, this disadvantage is widespread, and the GM should not count it against the campaign disadvantage limit (if any). In societies that prize technological or mercantile ability, Innumerate individuals are liable to have a Social Stigma *as well*. This is worth an additional -5 points and gives -1 to reaction rolls.

Insomniac 3

-10 or -15 points

You go through periods where falling asleep is very difficult. During such an episode, you must make a LIFE(9) roll once per night. On a success, you fall asleep easily, ending that episode of insomnia. On a failure, you lose two hours of sleep that night (and suffer all the usual effects; see *Missed Sleep*, p. 426) and the episode continues for another night. On a critical failure, you get *no* sleep that night.

Point value depends on severity:

Mild: The GM secretly rolls 3d6 for the number of days between episodes. -10 points.

Severe: The GM rolls 2d6-1 for the number of days between episodes. -15 points.

Regardless of severity, whenever you suffer prolonged stress, the GM can require a LIFE roll. Failure means an episode starts immediately.

Intolerance 2

Variable

You dislike and distrust some (or all) people who are different from you.

You may be prejudiced on the basis of class, ethnicity, nationality, religion, sex, or species. Victims of your Intolerance will react to you at -1 to -5 (GM’s decision). Point value depends on the *scope* of your Intolerance.

If you are thoroughly intolerant, you react at -3 toward *anyone* not of your own class, ethnicity, nationality, religion, or species (pick one). On a “Good” reaction, you tolerate the person and are as civil as possible (but are stiff and cold toward him). On a “Neutral” reaction, you still tolerate him, but make it plain in words and deeds that you don’t care to be around him and consider him inferior or offensive. On any worse reaction, you attack or refuse to associate with the victim. Total Intolerance of this kind is worth -10 points.

Intolerance directed at only one *specific* class, ethnicity, nationality, religion, sex, or species is worth from -5 points for a commonly encountered victim to -1 point (a nasty quirk) for a rare victim.

Killjoy 3

-15 points

Your brain’s pleasure center is burned out or absent. You cannot appreciate the taste of good food, the

joy of sex, the savage beauty of combat, and so on. You might not even remember what these pleasures were like! You can “go through the motions,” but you have -3 on all Carousing, Connoisseur, Erotic Art, and Gambling rolls. Others react to you at -1 to -3 in any situation where your lack of appreciation becomes obvious (GM’s decision). A bad reaction indicates ridicule from cultured folk, rejection by a lover, etc. not violence.

Klutz 3

-5 points

You have an uncanny affinity for gross physical blunders.

Klutz: Make a RNG(8) roll to get through the day without doing a pratfall, dropping books, or knocking over shelves filled with fragile items. This is rarely life-threatening, but it is inconvenient and often expensive. The GM should be creative in inventing minor torments. You should especially avoid laboratories, explosives, china shops, etc. -5 points.

Lame 3

-10 points

This disadvantage assumes that you are a member of a race with legs. If your *entire race* is legless, see *No Legs* (p. 145).

You have some degree of impaired mobility:

Crippled Legs: You have all of your legs, but some of them are damaged. For a human, this means one bad leg. You are at -3 to use any skill that requires the use of your legs. You are 1/3rd slower (3 AP to move 1 space than others when walking long distances) -10 points.

If surgery, magic, or ultra-tech replacement parts eliminate this disadvantage completely, you must pay back the points you received for Lame.

Lifebane 2 5

-10 points

You have a supernatural aura of death about you. Grass dies in your footprints and will never grow there again, larger plants wilt instantly in your presence, and insects and other tiny creatures die if they get within a yard of you. Your aura has *no effect* on animals that weigh more than a few ounces, on very large plants such as trees (but the leaves closest to you

might die, and a tree you pass daily for years will eventually be affected), on ordinary life forms controlled by supernatural means (e.g., insect swarms conjured up using magic), or on supernatural entities of any kind. Lifebane gives -2 on reaction rolls made by anyone in a position to notice it. If it stems from demonic powers, vampirism, etc., observers get +2 on all rolls to deduce your secret! This trait makes it difficult to use stealth or invisibility-related abilities outdoors, too: +2 on rolls to locate you in most outdoor environments. It has its side benefits, however. For instance, you need never buy insect repellent!

Light Sleeper 3

-5 points

You do not sleep as soundly or as easily as most people. Whenever you must sleep in an uncomfortable place, or whenever there is more than the slightest noise, you must make a LIFE(8) roll in order to fall asleep. On a failure, you can try again after one hour, but you will suffer all the usual effects of one hour of missed sleep (see *Missed Sleep*, p. 426).

You usually wake up if there is activity going on around you. If you wish to continue sleeping, you must *fail* a Perception roll. If you wake up, you must make LIFE rolls to get back to asleep, as above. This can occasionally be to your advantage, but the most likely effect is that you miss sleep whenever inconsiderate companions trade watches or return from a night on the town.

Loner 2

-5 points*

You require a great deal of "personal space." Make a self-control roll whenever anyone lingers nearby, watches over your shoulder, etc. If you fail, you lash out at that person just as if you had Bad Temper (p. 124). Loner NPCs always react to others at a penalty.

Low Empathy 2

-20 points

You cannot understand emotions *at all*. This doesn't prevent you from having and showing emotions of your own (unless you have something like No Sense of Humor) – your problem is that you don't really *understand* them. As a result, you have difficulty interacting socially.

You may not take the Empathy advantage, and suffer a -3 penalty on

all skills that rely in whole or in part on understanding someone's emotional motivation, including most social skills. You can still have these skills – you just aren't as good at them as someone without this disadvantage. Low Empathy is common in androids, demons, golems, the undead, and some aliens. It is also appropriate for certain humans! This trait is mutually exclusive with the somewhat similar disadvantages Callous (p. 125) and Oblivious (p. 146), both of which assume *some* understanding of emotions, however flawed.

Low Self-Image 2

-10 points

You lack self-confidence and underrate your abilities to such a degree that it interferes with your performance. You are at -2 to all skill rolls whenever you believe that the odds are against you or others expect you to fail (GM's judgment). For instance, if you're a mechanic, you have no penalty to repair an engine in your shop . . . but you are at -2 to make the same repairs on the road, in the rain, with only a portable tool kit, and an enemy hot on your trail – on top of the usual modifiers that would apply in that situation!

Low TL

see p. 22

Lunacy 2

-10 points

The moon has a dramatic and inconvenient effect on your personality.

During the full moon, you are extremely emotional and volatile (-2 to all self-control rolls), while on nights of the new moon, you are very passive (you temporarily suffer from the Laziness disadvantage, p. 142). While the moon is waxing, you are focused and pleasant; while it is waning, you are apathetic and a little touchy. Roleplay it!

Miserliness 2

-10 points*

You are preoccupied with conserving your wealth. You must always hunt for the best deal possible. Make a self-control roll any time you are called on to spend money. If the expenditure is large, this roll may be at -2 or worse (GM's decision). If you fail, you refuse to spend the money. If you absolutely *must* spend the money,

you should haggle and complain interminably.

Note that you may have both Greed (p. 137) and Miserliness!

Missing Digit 3

-1 points

You are missing a finger on one hand. This may make certain tasks more difficult, but the majority of the penalties have been removed, turning this Disadvantage into a 1 point Quirk.

Mistaken Identity

see p. 21

Mute

see Cannot Speak, p. 125

Neurological Disorder 3

Variable

You suffer from one of several neurological disorders that cause tremors, involuntary movements, facial contortions, etc. Point value depends on severity:

Mild: Your condition is obvious to anyone who observes you for more than a few seconds. You are at -2 to tasks that involve fine manipulation (see *High Manual Dexterity*, p. 59), and such tasks take twice the normal time. You also have -2 to social skills such as Acting, Leadership, Performance, Public Speaking, and in any situation where your condition would be apparent (GM's decision). *-15 points.* Many other symptoms are possible, including *gross* motor impairment (buy down DX or Move), involuntary vocalizations (treat as Noisy, p. 146), and facial contortions (reduce appearance level; see *Physical Appearance*, p. 21). Violent tics and *profane* involuntary vocalizations might qualify as Odious Personal Habits (p. 22).

Night Blindness 3

-10 points

You have poor night vision. If the vision or combat penalty for poor lighting is between -1 and -4 for most people, your penalty is the *worse* of double the usual penalty or -3. If the usual penalty is -5 or worse, you function as though you were completely blind (see *Blindness*, p. 124). If you have Acute Vision (p. 35), it only applies in situations with no darkness penalty. This trait is mutually exclusive with both Night Vision (p. 71) and Dark Vision (p. 47).

Nightmares 2

-5 points*

You are tormented most nights by horrible nightmares. Sometimes they're so harrowing that they affect your efficiency during waking hours. Make a self-control roll each morning upon awakening. If you fail, you suffered nightmares; tossing and turning, shouting or making noises that disturb others.. if you rolled less than half of your self-control number you are left shaking, and are at -1 to all skill rolls for the entire day. These nightmares can be so vivid that they're indistinguishable from reality.

No Depth Perception 3

-15 points

You have two eyes, but you lack effective binocular vision and cannot visually judge distances. This might be due to a vision disorder or a quirk of your racial neurology. The game effects are identical to One Eye (p. 147); you may not take both disadvantages.

No Manipulators

see *No Fine*

Manipulators, p. 145

No Sense of Humor 2

-10 points

You never get any jokes; you think everyone is earnestly serious at all times. Likewise, you never joke, and you *are* earnestly serious at all times. Others react at -2 to you in any situation where this disadvantage becomes evident.

No Sense of Smell/Taste

-5 points

This affliction – known as *anosmia* – prevents you from smelling or tasting *anything*. Thus, you are unable to detect certain hazards that ordinary people spot quickly. However, the disability has its advantages . . . you need never worry about skunks, and can always eat what is set before you.

Noisy 3

-2 points/level

You make a *lot* of noise! Perhaps you're a ghost with clanking chains, a cyborg with a rasping ventilator, or a machine with a loud engine . . . or perhaps you're absurdly inept at stealth. You make noise constantly – even when standing still – unless you are comatose (for animate beings) or

powered down (for machines). Each level gives +2 to rolls to hear you or -2 to your Stealth rolls, as the situation warrants. In some circumstances (e.g., at the opera), each level might also give -1 to reactions! You may not take more than five levels of Noisy without the GM's permission.

Non-Iconographic 2

-10 points

You are incapable of processing abstract images and symbols. Graphical computer interfaces, maps, heraldic devices, and magical runes are completely meaningless to you. Like Dyslexia (p. 134), this is a structural shortcoming of your *brain*; you cannot normally buy it off. You cannot learn Cartography, Heraldry, Symbol Drawing, or any similar skill used mainly to design or arrange patterns and symbols. You also cannot use graphical computer interfaces; you are limited to text interfaces and immersive virtual realities. Finally, since you cannot grasp magical symbols, you cannot use runes or scrolls. Note that you can process *text* without difficulty, and may learn written languages normally (see *Language*, p. 23).

Numb 3

-20 points

You have no sense of touch. You have a limited degree of pressure sense – enough to feel your weight and stand up and walk without falling over – but you cannot distinguish textures by touch at all. Feats that depend on touch alone (e.g., touch-typing, or untying your hands behind your back) are impossible for you. When performing a task that requires hand-eye coordination, you suffer all the effects of one level of Ham-Fisted (p. 138) unless you take twice as long to perform the action *and* can clearly see what you're doing. If you also have Ham-Fisted, add its effects. You experience pain, temperature, and shock as acutely as anyone else, unless you also have High Pain Threshold (p. 59), but you won't know *where* you were injured without looking. Instead, you feel pain as generalized shock throughout your entire body. As a result, you cannot perform First Aid on yourself if you can't see the injury.

Oblivious 2

-5 points

You understand others' emotions but not their *motivations*. This makes you awkward in situations involving social manipulation. You are the classic "nerd"! You have -1 to use or *resist* Influence skills (see *Influence Rolls*, p. 359): Diplomacy, Fast-Talk, Intimidation, Etiquette, Sex Appeal, and Streetwise.

Obsession 2

-5 or -10 points*

Your entire life revolves around a single goal. Unlike Compulsive Behavior (p. 128), this is not a daily habit, but an overpowering fixation that motivates all of your actions. And unlike Fanaticism (p. 136), this does not necessarily imply a set of philosophical beliefs.

You must rationalize *all* of your actions as an attempt to reach your goal. Make a self-control roll whenever it would be wise to deviate from your goal. If you fail, you continue to pursue your Obsession, regardless of the consequences. Point cost depends on the time needed to realize your goal. A short term goal (e.g., assassinating someone) is worth -5 points, while a long term goal (e.g., becoming President) is worth -10 points. In both cases, modify the base cost to reflect your self-control number. If your Obsession causes others to react badly, take Odious Personal Habit (p. 22) or Delusion (p. 130) as well. Should you ever reach your goal, you must either substitute a new goal or buy off your Obsession.

Odious Personal Habits

see p. 22

One Arm 3

-20 points

You have only one arm. You cannot use two-handed weapons, wield two weapons at once (or a weapon and a shield), or perform any task that *requires* two arms. You get -4 on tasks that are *possible* with one arm but that are usually executed with two (e.g., most Climbing and Wrestling rolls). You have no penalty on tasks that require only one arm. In all cases, the GM's ruling is final. When in doubt, try a quick reality check if possible! If you originally had two arms, assume that you lost the left arm if you were right-handed, or vice versa.

If you are a nonhuman who only had one arm to begin with, your “arm” need not be an arm at all – it can be any appendage capable of fine manipulation. For instance, a parrot that used its beak and tongue would have One Arm (and *not* No Fine Manipulators).

If you have advanced prosthetics that cancel One Arm while worn, apply a Mitigator limitation (p. 112). Should you ever eliminate One Arm completely through surgery or an ultra-tech replacement limb, you must pay back the points you received for it.

One Eye 3

-15 points

You have only one eye. Either you are missing an eye (in which case you may wear a glass eye or cover the missing eye with a patch) or you have only a single, cyclopean eye. You suffer -3 on any task involving hand-eye coordination or depth perception. Some cultures regard those who are missing an eye as unattractive. If this is generally true in your game world, losing an eye will *also* reduce your appearance by one level (see *Physical Appearance*, p. 21). If you start with this trait, assume that it is already factored into your appearance – do not apply an additional reaction modifier.

One Hand 3

-15 points

You have only one hand. For the most part, use the rules under *One Arm* (above). The difference is that you may make unarmed parries with a handless arm, and possibly strap something to it (e.g., a shield). Good-quality prosthetic replacements use the rules under *One Arm*. Not all prosthetics are good enough to count as Mitigators, though. A lowtech mechanical replacement gives you -2 (for a grabber) or -4 (for a hook or claw) on tasks involving that hand.

A hook or claw also counts as an undroppable large knife in combat, and gives +1 to Intimidation skill if waved at your foes. In some societies, such crude replacements will reduce appearance as described under *One Eye* (above).

Overconfidence 2

-5 points*

You believe that you are far more powerful, intelligent, or competent

than you really are. You may be proud and boastful or just quietly determined, but you must roleplay this trait.

You must make a self-control roll any time the GM feels you show an unreasonable degree of caution. If you fail, you *must* go ahead as though you were able to handle the situation! Caution is not an option.

You receive +2 on all reaction rolls from young or naive individuals (who believe you are as good as you say you are), but -2 on reactions from experienced NPCs.

Overconfidence is like Megalomania (p. 144) on a smaller scale.

Robin Hood was overconfident – he challenged strangers to quarterstaff duels. Hitler was a megalomaniac – he invaded Russia! Heroes are rarely megalomaniacal but often overconfident.

Overweight

see p. 19

Paranoia 2

-10 points

You are out of touch with reality, and think that everyone is plotting against you. You never trust anyone except old friends . . . and you keep an eye on them, too, just in case. Most people, understandably, react to you at -2. A paranoid NPC reacts at -4 toward *any* stranger, and any “legitimate” reaction penalty (e.g., for an unfriendly race or nationality) is *doubled*. Paranoia goes very well with Delusions (p. 130), which of course have their own disadvantage value!

Phantom Voices 2

-5 to -15 points

You are plagued by whispered phrases that only you can hear. These voices might be unintelligible, or they might repeat the same words over and over. Eventually, your sanity (such as it is) will start to erode. In any situation that the GM feels is stressful, he may roll d20. On a 4 or less, you hear voices. The GM will always roll whenever you miss a Fright Check, and whenever you fail a self-control roll for another stress-related disadvantage. The voices occur *in addition to* any other results! Point value depends on the nature of the voices:

Annoying: You hear voices, but you are reasonably sure that they are not real, and they do not harm you directly.

Still, most people who see you responding to unheard noises will react at -2. -5 points.

Disturbing: As above, but in addition, the voices can drown out normal sounds, and may even startle and frighten you (possibly requiring a Fright Check). -10 points.

Diabolical: The voices tell you to kill – yourself or others – or perform other terrible deeds. If you are already under stress, or under the influence of drugs, you might need to make a self-control roll to avoid carrying out the “orders” (GM’s discretion). -15 points. Phantom Voices are usually due to mental problems, but they may also be symptomatic of some form of supernatural possession. If so, psychotherapy cannot reveal the cause, much less cure the problem. If you manage to exorcise the evil spirits, you are cured and must buy off this disadvantage.

Phobias 2

Variable*

You are afraid of a specific item, creature, or circumstance. Many fears are reasonable, but a Phobia is an unreasonable, unreasoning, morbid fear. The point value depends on how common the object of your fear is – fear of darkness is far more troublesome than fear of left-handed plumbers.

Make a self-control roll whenever you are exposed to the object of your Phobia. If you fail you must try to avoid the object of your fear and you are at -4 to all skills for up to 10 minutes after you are no longer exposed to your fear.

If you succeed, you have successfully mastered your Phobia (for now), but you are still shaken, and have a -2 to all skill rolls while the cause of your fear persists.

You must roll again every 10 minutes to see if the fear overcomes you.

Even the mere *threat* of the feared object requires a self-control roll, although this is at +2. If your enemies actually inflict the feared object on you, you must make an unmodified self-control roll, as described above. If you fail, you might break down,

, but you won’t necessarily talk. Some people can panic and fall apart, but still refuse to talk – just as some people do not talk under torture.

A phobic situation is by definition stressful. If you have other mental disadvantages that are triggered by

stress, you are likely to have these reactions if you fail to resist a Phobia. Some common phobias:

Being Alone (Autophobia): You cannot stand to be alone, and do anything in your power to avoid it. -15 points.*

Cats (Ailurophobia): -5 points.*

Crowds (Demophobia): Any group of over a dozen people sets off this fear unless they are all well known to you. The self-control roll is at -1 for over 25 people, -2 for a crowd of 100 or more, -3 for 1,000, -4 for 10,000, and so on. -15 points.*

Darkness (Scotophobia): A common fear, but crippling. You should avoid being underground if possible; if something happens to your flashlight or torch, you might well lose your mind before you can relight it. -15 points.*

Death and the Dead (Necrophobia): You are terrified by the idea of death. Make a self-control roll in the presence of any dead body (animals don't count, but *portions* of human bodies do). Roll at -2 if the body is that of someone you know, or -3 if the body is unnaturally animated in some way. A ghost (or apparent ghost) also requires a roll at -3. -10 points.*

Dirt (Mysophobia): You are deathly afraid of infection, or just of dirt and filth. Make a self-control roll when you must do something that might get you dirty. Roll at -2 to eat any unaccustomed food. You should act as "finicky" as possible. -10 points.*

Dogs (Cynophobia): This includes all canines: foxes, wolves, coyotes, wild dogs, etc. -5 points.*

Enclosed Spaces (Claustrophobia): A common, crippling fear. You are uncomfortable any time you can't see the sky – or at least a very high ceiling. In a small room or vehicle, you feel the walls closing in on you . . . You need *air*! This is a dangerous fear for someone who plans to go underground. -15 points.*

Fire (Pyrophobia): Even a burning cigarette bothers you if it comes within five yards. -5 points.*

Heights (Acrophobia): You may not voluntarily go more than 15 feet above ground, unless you are inside a building and away from windows. If there is some chance of an actual fall, selfcontrol rolls are at -2. -10 points.*

Insects (Entomophobia): You are afraid of all "bugs." Large or poisonous ones give -1 to self-control rolls. Very large ones, or large

numbers, give -3. Avoid hills of giant ants. -10 points.*

Loud Noises (Brontophobia): You avoid any situation where loud noises are likely. A sudden loud noise requires an immediate self-control roll. A thunderstorm is a traumatic experience for you! -10 points.*

Oceans (Thalassophobia): You are afraid of any large body of water. Ocean travel, or even air travel over the ocean, is basically impossible for you, and encounters with aquatic monsters are also upsetting. -10 points.*

Open Spaces (Agoraphobia): You are uncomfortable whenever you are outside, and actually become frightened when there are no walls within 50 feet. -10 points.*

Psionic Powers (Psionophobia): You are afraid of those with known psionic powers. An actual exhibition of power in your presence requires a self-control roll. You do not voluntarily allow anyone to use a psionic power on you. The power does not have to be real – all that matters is that *you* believe it is! -15 points if *psi* powers are common, -10 if they are uncommon, -5 if they are *essentially unknown*.*

Reptiles (Herpetophobia): You come unglued at the thought of reptiles, amphibians, and similar scaly slimies. A very large reptile, or a poisonous one, gives -1 to self-control rolls; a horde of reptiles (such as a snake pit) gives -2. -10 points.*

Spiders (Arachnophobia): -5 points.*

Sun (Heliophobia): -15 points.*

Post-Combat Shakes 2

-5 points*

You are shaken and sickened by combat, but only *after* it's over. Make a self-control roll at the end of any battle. It is up to the GM to determine when a battle has truly ended, and he may apply a penalty if the combat was particularly dangerous or gruesome. If you fail, you are at a -2 to skills for a number of hours equal to the amount you failed by. Otherwise you are have -1 for one hour.

Pyromania 2

-5 points*

You like fires! You like to set fires, too. For good roleplaying, you must never miss a chance to set a fire, or to appreciate one you encounter. Make a self-control roll whenever you have an opportunity to set a fire.

Restricted Diet 3

-10 to -40 points

You require a specialized food or fuel that is hard to come by. Unlike Dependency (p. 130), you do not take damage if you go without . . . you just can't eat or refuel, which will eventually incapacitate you. Point value depends on the rarity of the item you consume:

Rare: Dragon's blood, exotic nutrient mixture, weapons-grade uranium. -40 points.

Occasional: Virgin's blood, rocket fuel, babies, radioactives. -30 points.

Common: Human flesh, gasoline, liquid hydrogen. -20 points.

Very Common: Fresh meat, any hydrocarbon fuel (gasoline, diesel, etc.), electric batteries, fresh blood. -10 points.

Restricted Diet is appropriate for normal humans with chronic gastrointestinal disorders.

Restricted Vision 3

-5 or -10 points

You have an unusually narrow field of vision. A normal character can see a 120° arc in front of him without turning his head, and has 30° of peripheral vision to either side, giving him a 180° "arc of vision" for observation and ranged attacks. This Disadvantage comes in two forms, both of which can cause problems beyond their stated skill penalties:

No Peripheral Vision: Your arc of vision is a 120° wedge to the front. You are at a -2 on skills where peripheral awareness is important. -10 points.

Tunnel Vision: Your arc of vision is a 60° wedge to the front. You are at a -4 on skills where peripheral awareness is important -20 points.

Revulsion 3 5

-5 to -15 points

You have an incapacitating supernatural reaction to an ordinarily innocuous substance. If you touch or breathe the substance, you must immediately make a LIFE(8) roll. On a failure, you are at -5 to all skills and attributes for the next 10 minutes. If you *ingest* the substance, you are at -2 to attributes and -10 to all skills and Sense rolls for 10 minutes. Point value depends on the rarity of the substance:

Occasional (leather, soap): -5 points.

Common (smoke, wood): -10 points.

Very Common (grass, metal): -15 points.

This reaction is physical in nature. For mental aversions, see *Dread* (p. 132).

Secret 4

-5 to -30 points

A Secret is an aspect of your life or your past that you must keep hidden. Revelation would result in lasting negative consequences. The point value depends on the severity of those consequences:

Serious Embarrassment: If this information gets around, you can forget about ever getting a promotion, getting elected, or marrying well. Alternatively, revelation of your Secret might simply attract unwelcome public attention. -5 points.

Utter Rejection: If your Secret is revealed, it will change your whole life. Perhaps you will lose your job and be rejected by friends and loved ones. Perhaps admirers, cultists, long-lost relatives, or the press will harass you. -10 points.

Imprisonment or Exile: If the authorities uncover your Secret, you'll have to flee, or be imprisoned for a long time (GM's discretion). -20 points.

Possible Death: Your Secret is so terrible that you might be executed by the authorities, lynched by a mob, or assassinated (by the Mafia, CIA, etc.) were it revealed. You would be a hunted man. -30 points.

Frequency of Appearance

When a Secret appears in play, it is not automatically made public. The GM will give you a chance to prevent your Secret from being revealed. This might require you to cave in to blackmail or extortion, steal incriminating documents, or even silence the person who knows the Secret. Regardless of the solution, however, it's only temporary – the Secret will appear again and again until either you buy it off with earned character points or it is finally revealed.

Effects of Revelation

If a Secret is made public, there is an immediate negative effect ranging from serious embarrassment to possible death, depending on the severity of the Secret (see above). There is also a lasting effect: you suddenly acquire new, permanent disadvantages – or lose advantages –

worth points equal to *twice* what the Secret was worth!

These new disadvantages replace the Secret on your character sheet, and reduce your point value accordingly. The GM chooses the new disadvantages and lost advantages, which should always be appropriate to the Secret. Most Secrets turn into Enemies (p. 135), negative Reputations (p. 26), and Social Stigmas (p. 155), or reduce or remove advantages described under *Wealth and Influence* (pp. 25-30). Some could even turn into mental or physical disadvantages.

Example: A city guardsman has a -20-point Secret: at night, he is a thief. When he is finally caught and brought to justice, his Secret is revealed and immediately replaced with -40 points in disadvantages and lost advantages! The GM rules that he is stripped of his 5-point Legal Enforcement Powers (-5 points), gains Social Stigma (Criminal Record) (-5 points), and is punished by having his right hand chopped off (One Hand, -15 points) and being forced to pay reparations that reduce his Wealth from Average to Poor (-15 points).

Secret Identity 4

Variable

A Secret Identity is a special kind of Secret (above): it is another *persona* that you use for deeds that you don't want connected with your "public" self. Only your closest family and friends know, and you are willing to go to great lengths to keep your privacy.

This is a disadvantage because it limits your behavior. It is difficult (and often illegal) to maintain a Secret Identity.

The GM will roll to see whether your Secret Identity factors into a game session, just as for any Secret. If it does, this usually takes the form of someone who threatens to expose your real identity.

A Secret Identity otherwise works just like any other Secret, its point value depending on the severity of the consequences should it be exposed.

Selfish 2

-5 points*

You are self-important and status-conscious, and spend much of your time striving for social dominance. Make a self-control roll whenever you experience a clear social slight or "snub." On a failure, you lash out at

the offending party just as if you had Bad Temper (p. 124) – likely resulting in a bad reaction (-3 to the target's reactions toward you) and putting you in an awkward social situation.

Selfless 2

-5 points*

You are altruistic and self-sacrificing, and put little importance on personal fame and wealth. You must make a self-control roll to put your needs – even survival – before those of someone else. A Selfless *race* will have a "hive mentality."

Semi-Upright 3 1

-5 points

You have a semi-upright posture, like a chimpanzee. You can stand up more-or-less comfortably, allowing you to use your forelimbs to bash enemies, hold babies, or even manipulate objects. You can manage a clumsy gait while upright (-40% to Move), but you must use all of your limbs to run at full Move.

Sense of Duty 2

-2 to -20 points

You feel a strong sense of commitment toward a particular class of people. You will never betray them, abandon them when they're in trouble, or let them suffer or go hungry if you can help. This is different from a Duty (p. 133), which is imposed upon you. A Sense of Duty always comes from within.

If you are *known* to have a Sense of Duty, the GM will adjust the reactions of others by +2 when rolling to see whether they trust you in a dangerous situation. However, if you go against your Sense of Duty by acting against the interests of those you are supposed to be looking out for, the GM will penalize you for bad roleplaying. The GM will assign a point value to your Sense of Duty based on the size of the group you feel compelled to aid: *Individual* (the President, your wingman, etc.): -2 points.

Small Group (e.g., your close friends, adventuring companions, or squad): -5 points.

Large Group (e.g., a nation or religion, or everyone you know personally): -10 points.

Entire Race (all humanity, all elves, etc.): -15 points.

Every Living Being: -20 points.

You *can* take a Sense of Duty toward adventuring companions. If you do, you must share equipment with and

render aid to the other members of your adventuring party, and go along with majority decisions. The GM might make this mandatory in games where the party *needs* to get along. This gives everyone a “free” 5 points to spend . . . but if you start backstabbing, running off on your own, etc., the GM is free to overrule your actions and point to these bonus points as the reason why.

Short Attention Span 2

-10 points*

You find it difficult to concentrate on a single task for longer than a few minutes. Make a self-control roll whenever you must maintain interest in something for an extended period of time, or whenever a distraction is offered. If you fail, you *automatically* fail at the task at hand. The GM might give you a small bonus to the self-control roll in situations where concentration is crucial, such as when your survival is at stake.

Short Lifespan 3 1

-5 points

Your lifespan is *much* shorter than your racial norm. This disadvantage halves your lifespan (round down). This affects the age at which you reach maturity.

Shyness 2

-5, -10, or -20 points

You are uncomfortable around strangers. Roleplay it! This disadvantage comes in three levels; you can buy it off one level at a time.

Mild: You are uneasy with strangers, especially assertive or attractive ones. You have -1 on skills that require you to deal with people-5 points.

Severe: You are very uncomfortable around strangers, and tend to be quiet even among friends. -2 the skills listed above. -10 points.

Crippling: You avoid strangers whenever possible. You may not learn the skills listed above *at all*, and are at -4 on default rolls on such skills. -20 points.

Skinny

see p. 18

Sleepwalker 2

-5 points*

You walk in your sleep (“somnia ambulate”). This is merely annoying or embarrassing under most circumstances (unless you fall down the stairs), but it can be very

dangerous to sleepwalk while encamped in hostile territory! If sleepwalking would matter during an adventure, the GM will make a self-control roll for you whenever you go to sleep. If you fail, you sleepwalk sometime during the night. You wake up after walking for 5 minutes, or if someone awakens you. The GM will make rolls to see if you trip while going down stairs or walking over rough ground – if this happens, you wake up suddenly and are mentally stunned.

You are considered to be in a hypnagogic state while sleepwalking, and thus are very susceptible to telepathic influences. If you possess supernatural abilities, you might use these while sleepwalking (e.g., if you have Warp, you might “sleepwarp” instead).

Sleepy 3 1

Variable

This is a racial trait. Members of the race need to sleep more than the human norm of 1/3 of the time. Point value depends on the fraction of the time they must spend asleep:

Time Spent Asleep Cost

1/2 of the time -8 points

2/3 of the time -16 points

The race’s precise schedule is a “special effect.” For instance, a race that sleeps 3/4 of the time might be awake and active for three days straight and then sleep for a full nine days.

This trait can also represent *hibernation*.

For instance, if a race is awake and active on a human schedule for six months, and then hibernates for two months straight, then *on the average*, that’s equivalent to sleeping 1/2 of the time.

Slow Riser 3

-5 points

You are not a “morning person.” For one hour after you awaken from any sleep longer than a one-hour nap, you have -2 on all self-control rolls and -1 to mental skills and INT rolls. Furthermore, whenever the GM assesses penalties for missed sleep, you suffer an *extra* -1.

Social Stigma 4

-5 to -20 points

You belong to a race, class, sex, or other group that your society deems inferior. To be worth points, this must

be obvious from your physical appearance (a visible brand, tattoo, or magical mark counts), dress, manner, or speech; *or* easily learned by anyone who cares to check up on you (only valid in societies with free and easy access to information); *or* the result of public denouncement (e.g., by a powerful leader or media figure) that ensures that everyone you meet knows that you, personally, belong to the disdained group.

A Social Stigma gives you a reaction penalty (-1 per -5 points of Social Stigma), restricts your social mobility, or both. Examples include:

Criminal Record: You have been convicted of a crime that your society considers serious. You may be prohibited from legally acquiring certain items (e.g., weapons), taking certain kinds of employment, receiving security clearances, or even traveling outside your country. Many noncriminals who learn of your past react at -1; police, judges, vigilantes, and other law-and-order types usually react at -2. -5 points.

Disowned: Your family has publicly snubbed you. This is only worth points in settings where family ties play a significant social role, and never applies to those who *voluntarily* part ways with their family. This Social Stigma comes in two levels:

- You would normally be an heir in your culture, but someone else has been named in your stead. This is embarrassing, but you may still count yourself as part of the family. This gives -1 on reaction rolls. -5 points.
- The head of your family – or your entire *clan* – has wholly and publicly disowned you. This gives -2 on reaction rolls. -10 points.

Excommunicated: Your church has cast you out. Followers of your faith react to you at -3. This is only a disadvantage if you are

excommunicated by a powerful and widespread religion (most likely state-backed) that plays a significant role in day-to-day life. -5 points. If your religion has true supernatural power, and you are surrounded by an aura that conveys your shame to co-religionists, angels, and anyone else who would care, no matter how well you disguise yourself, your Social Stigma is worth twice as much. -10 points.

Ignorant: You have not learned a skill required of all responsible adults in your society (that is, you have no

points in the skill). Others look down upon you as a slacker or a fool. This gives -1 on reactions for each "expected" skill you lack, up to a maximum of four skills. This is only worth points in highly structured societies, or in primitive ones where individuals depend on one another for survival. -5 points/skill.

Minor: You are underage by your culture's standards. You suffer -2 on reaction rolls whenever you try to deal with others as an adult; they might like you, but they do not fully respect you. You might also be barred from nightclubs, vehicle operation, war parties, guild membership, etc., depending on the culture and setting. You must buy off this trait when you reach "legal age" (usually 18) for your time and place. -5 points.

Minority Group: You are a member of a minority that the dominant culture around you regards as "barbarians" or "inferior." You get -2 on all reaction rolls made by anyone except your own kind. In an area, profession, or situation where your minority is *especially* rare, you get +2 on reaction rolls made by your own kind. -10 points.

Monster: You are a large carnivore, magical abomination, or other being that is hated or feared regardless of *actual* appearance or disposition. This gives you -3 on all reaction rolls, and you are liable to be hunted on sight. However, you get +3 to Intimidation rolls in situations where you have the upper hand (GM's opinion). *Examples:* a bear or a vampire. -15 points.

Second-Class Citizen: You belong to a group that receives fewer rights and privileges than "full citizens." This gives -1 on all reaction rolls except from others of your own kind.

Examples: a woman in 19th-century America, or members of some religions. -5 points.

Subjugated: You are a member of a slave nation or race. Within the overlords' culture, you have *no* rights, and suffer the negative effects of Second-Class Citizen and Valuable Property. If you manage to escape to freedom, you acquire the entire overlord nation or race as an Enemy. -20 points.

Uneducated: You are from a class, race, or subculture that lacks a cultural repository of wisdom, eschews formal schooling, and takes a dim view of activities that do not relate directly to survival or

procreation. You receive -1 to reactions from more sophisticated folk in any situation where your lack of schooling would be apparent, and you may not start with any "booklearned" skills (GM's discretion). You may buy off this trait once you have lived in "civilized" parts for long enough (GM's decision). -5 points.

Valuable Property: Your society regards you as somebody's property rather than as a "legal person." This takes the form of limited freedom or lack of intellectual respect more than as a reaction modifier. *Examples:* a woman in 18th-century America or 16th-century Japan. -10 points. Social Stigmas *must* bind those who take them. For example, a medieval Japanese lady must pay for her 10-point bonus by giving up her freedom of movement in many cases, and must defer to older male relatives when they are present. A black slave in 19th-century America is allowed to learn very little and own almost no property, and has little freedom of any kind unless he manages to escape. (If he does escape, he has traded his Social Stigma for a powerful Enemy!) It is possible to have multiple Social Stigmas, provided they do not significantly overlap (GM's decision). For instance, a teenager who drops out of school and joins a street gang could believably end up with Minor, Uneducated, and Criminal Record.

Split Personality 2

-15 points*

You have two or more distinct personalities, each with its own set of behavior patterns. They may interpret their memories differently, and even use different names. For each personality, select a "package" of mental disadvantages and up to five quirks. The GM may also permit one or more personalities to be missing skills (each skill lost counts as -1 point but you cannot have additional skills through this disadvantage), where these would make sense. Each package of mental traits must be worth the same number of points. When calculating the value of your character, count the "package price" *once* – not once for each personality. *All* your personalities have the same physical traits, and share any mental trait that is not part of one of these packages.

Example: Bob Smith has three personalities.

"Col. Smith" is a stern disciplinarian with Delusion ("I am a military officer") [-10], Code of Honor (Soldier's) [-10], and the quirk "Stands

on ceremony" [-1]. "Bobby" is a party animal with -2 to Will [-10], Compulsive Carousing (6) [-10], and the quirk "Sleeps all day and goes out at night" [-1]. "Smitty" is a troublemaker with Overconfidence (12) [-5], Trickster [-15], and the quirk "Steals for fun" [-1]. All three personalities share all of Bob's other traits. Each package totals -21 points. Bob's player claims the -21 points *once*. With -15 points for Split Personality (12), the total point value is -36 points.

You must make a self-control roll in any stressful situation (but no more than once per hour of game time). On a failure, one of your other personalities emerges, and you behave according to its mental disadvantages and quirks. If there are several possibilities, the GM should either choose a personality appropriate to the situation or roll randomly.

All your personalities are somewhat shallow and affected, which gives -1 to reactions at all times. Those who witness a personality change will feel (possibly with justification) that you are a dangerous nutcase, and react at -3.

Squeamish 2

-10 points*

You dislike "yucky stuff": little bugs and crawly things, blood and dead bodies, slime, etc. When exposed to such things, you react just as if you had a Phobia; see *Phobias*, p. 148. Note that you do *not* suffer from the standard fears of insects, reptiles, dirt, and the dead! What bothers you isn't huge bugs or reptiles, ordinary "clean" dirt, and ghosts; it's nasty creepy things, filth, and bits of gruel.

Status

see p. 28

Status below 0 is a disadvantage. Almost everyone reacts negatively to you!

Stubbornness 2

-5 points

You always want your own way. Make yourself generally hard to get along with – roleplay it! Your friends may have to make a lot of Fast-Talk

rolls to get you to go along with perfectly reasonable plans. Others react to you at -1.

Stuttering 3

-10 points

You suffer from a stammer or other speech impediment. This gives -2 on any reaction roll where conversation is required, and -2 to Diplomacy, Fast-Talk, Performance, Public Speaking, Sex Appeal, and Singing. Certain occupations (interpreter, newsreader, etc.) are always closed to you.

Supernatural Features

3 5

Variable

You have disturbing features that mark you as a demon, vampire, or other supernatural being. You can pass for a normal mortal to casual observers, but closer inspection reveals that you are *not quite right*. This might give away your secret to the trained eye.

Supernatural Features differ from Unnatural Features (p. 22) in that they *aren't* usually obvious; they only become apparent under a specific set of circumstances. When they *are* noticed, though, they result in a reaction penalty. They also give those who know what to look for a bonus to any skill roll (against Hidden Lore, Occultism, etc.) made to identify your true nature.

Supernatural Features can accompany appearance levels Hideous through Transcendent (see *Physical Appearance*, p. 21). You cannot get points for Supernatural Features if you are Monstrous or Horrific, however. If you look *that* scary, you're not hiding any secrets!

No Body Heat: You are cold to the touch. -1 on reaction rolls made by those who touch you, shake your hand, kiss you, etc.; +1 on all rolls to deduce your secret. -5 points (-1 point if you can gain warmth temporarily; e.g., after feeding, for a vampire).

No Reflection: You produce no reflection. You do not show up in mirrors, still water, and similar reflective surfaces, and technological devices such as cameras do not display your image. In some places and times, people will assume that you have no soul! -2 on reaction rolls made by those who notice; +2 on all rolls to deduce your secret. -10 points.

No Shadow: You produce no shadow, regardless of the intensity or direction of the light source. -2 on reaction rolls made by those who notice; +2 on all rolls to deduce your secret. -10 points.

Pallor: You look like a corpse, with bloodless skin, sunken eyes, etc. -2 on reaction rolls made by anyone who can see you without makeup in good light; +2 on all rolls to deduce your secret. -10 points (-5 points if you can gain the flush of life temporarily; e.g., after feeding, for a vampire).

Susceptible 3

Variable

You are extremely sensitive to a particular class of noxious items or substances; e.g., disease or poison. You have a penalty to all rolls to resist the negative effects of these things. You do not suffer extra damage, however; for that, see *Vulnerability* (p. 161). If you are exposed to trace quantities of an item to which you are Susceptible – a dose so tiny that it would not affect most people – you must roll against LIFE(7), modified by your usual penalty for this disadvantage. If you fail, you suffer *half* the effects (fatigue, injury, attribute loss, period of incapacitation, etc.) you would suffer from a full dose. For instance, Susceptible to Poison would require a roll if you ingested highly diluted industrial waste in drinking water, while Susceptible to Disease would require a roll if you received a “live” vaccine (one that contains weakened microbes). Should there be any doubt as to exposure or effects, the GM's decision is final. Point cost depends on the item's rarity in the environment: *Very Common* (e.g., Disease, Poison): -4 points/-1 to LIFE rolls. *Common* (e.g., Bacteria, Gases): -2 points/-1 to LIFE rolls. *Occasional* (e.g., Intestinal Disease, Ingested Poison): -1 point/-1 to LIFE rolls.

You may not take more than two separate Susceptible disadvantages, without the GM's permission. If you have any form of Resistant (p. 80) that protects against a given item, you cannot also be Susceptible to that item.

This trait can simulate many common health problems. Use Susceptible to Disease for a weak immune system, Susceptible to Ingested Poison for a

tendency not to vomit up noxious substances (a “weak vomit reflex”), etc.

Total Klutz

see *Klutz*, p. 141

Trademark 2

-5 to -15 points

You have a special symbol – something that you leave at the scene of action, as a way of “signing your work.” The classic fictional example is the carved initial “Z” of Zorro.

Simple: Your Trademark takes very little time to leave and cannot be used to trace your identity, but you absolutely *must* leave it. You cannot leave the scene until you do, even if your enemies are breaking down the door. A typical example is something left at the scene – a playing card, a small stuffed animal, etc. – as long as it can't be traced and takes little time. -5 points.

Complex: As above, but leaving your Trademark measurably increases your chances of being caught – initial carving, notes, traceable clues, etc. Leaving this sort of Trademark takes a minimum of 30 seconds. Anyone searching the scene receives +2 to rolls to trace or identify you. -10 points.

Elaborate: Your trademark is so elaborate – dousing the captured thugs with a certain cologne, painting the entire crime scene pink, writing a long poem to the police – that it virtually ensures your eventual capture. The GM may give investigators clues *without* a successful roll! -15 points.

You may have only one Trademark. Multiple actions (e.g., binding your victims with purple phone wire, painting a frog on the wall, *and* wrecking every computer in the building) simply give you a higher level of Trademark – they are *not* multiple Trademarks.

Note also that a Trademark is an action separate from capturing the crooks, committing the crime, etc. It's the particular *way* that it is done. Destroying files on a computer is not a Trademark; trashing them by substituting a “7” for each “5” is.

Trickster 2

-15 points*

You crave the excitement of outwitting *dangerous* foes. This is not ordinary practical joking. Playing simple tricks on innocent or harmless

folk is no fun at all – it has to be perilous!

There may be no need for this at all (in fact, there probably isn't), but you need the thrill of a battle of wits and dexterity.

Make a self-control roll each day. If you fail, you must try to trick a dangerous subject: a skilled warrior, a dangerous monster, a whole *group* of reasonably competent opponents, etc. If you resist, you get a cumulative -1 per day to your self-control roll until you finally fail a roll!

Truthfulness 2

-5 points*

You hate to tell a lie – or you are just very bad at it. Make a self-control roll whenever you must keep silent about an uncomfortable truth (lying by omission). Roll at -3 if you actually have to *tell* a falsehood! If you fail, you blurt out the truth, or stumble so much that your lie is obvious. You have a permanent -5 to Fast Talk skill, and your Acting skill is at -5 when your purpose is to deceive.

Uncontrollable Appetite

2 5

-15 points*

You consume something that you must obtain from other sapient beings through force or guile, and you have difficulty controlling your appetites. You must specify what it is you crave. This could be blood, “life force,” sex, or anything else the GM permits. Whenever you have an opportunity to indulge, you must make a self-control roll. Roll at -2 if someone deliberately tempts you, or if the item you feed on is available in large quantities within range of your senses. If feeding would restore lost HP, this roll is at -1 per missing HP. If you fail, you *must* feed. Make a second self-control roll to stop feeding once you have had your fill. If you fail, you go into frenzy and overindulge, which could kill your victim.

Unfit 3

-5 or -10 points

You have worse cardiovascular health than your attributes alone would indicate. This comes in two levels:

Unfit: You get -1 to all rolls to remain conscious, avoid death, resist disease or poison, etc. As well as any skill rolls that require prolonged exercise. This does *not* reduce your LIFE attribute. -5 points.

Very Unfit: As above, but the penalty to rolls is -2. In addition, you become exhausted twice as fast as others. -10 points.

Unluckiness 2

-10 points

You have rotten luck. Things go wrong for you – and usually at the worst possible time. Once per play session, the GM will arbitrarily and maliciously make something go wrong for you. You miss a vital die roll, or the enemy (against all odds) shows up at the worst possible time. If the plot of the adventure calls for something bad to happen to someone, it's *you*. The GM may *not* kill you outright with “bad luck,” but anything less than that is fine. (For *lethally* bad luck, see *Cursed*, p. 129.)

If you wish, you may specify a recurring “theme” for your Unluckiness – for instance, your weapons tend to break, you're always 5 minutes late, or objects have a nasty habit of falling on your head. The GM should do his best to make your Unluckiness work this way. However, this is a characterization tool and not a hard-and-fast game mechanic. Bad luck can *always* manifest in other ways if the GM wants to keep you on your toes!

Unnatural Features

see p. 22

Very Fat

see p. 19

Very Unfit

see *Unfit*, above

Vow 2

-5 to -15 points

You have sworn an oath to do (or not to do) something. Whatever the oath, you take it seriously; if you didn't, it would not be a disadvantage. This trait is especially appropriate for knights, holy men, and fanatics. The point value of a Vow should be directly related to the inconvenience it causes you. The GM is the final judge. Some examples:

Minor Vow: Silence during daylight hours; vegetarianism; chastity (yes, for game purposes, this is *minor*). -5 points.

Major Vow: Use no edged weapons; keep silence at all times; never sleep indoors; own no more than your horse can carry. -10 points.

Great Vow: Never refuse any request for aid; always fight with the

wrong hand; hunt a given foe until you destroy him; challenge every knight you meet to combat. -15 points. Note that if you could represent your Vow using another disadvantage, you only get points for one of the two disadvantages (your choice). No one may get points for Vow (Poverty) and Wealth (Dead Broke), Vow (Never kill) and Pacifism (Cannot Kill), etc. Many Vows end after a specified period of time. You must buy off such a Vow when it ends. Vows for a period of less than a year are frivolous! If you want to end a Vow before its stated time, the GM may exact a penalty; for instance, in a medieval world, you might have to undertake a quest by way of penance.

Weakness 3 1

Variable

You suffer injury merely by being in the presence of a particular substance or condition (which cannot be a food item or something equally easy to avoid). This injury comes off your HP *directly*, regardless of your DR or defensive advantages. The more quickly you take damage, the more points your Weakness is worth:

Frequency of Damage Value

1 per minute -20 points

1 per 5 minutes -10 points

1 per 30 minutes -5 points

Multiply the base value to reflect the rarity of the damaging substance or condition:

Rare (e.g., exotic radiation or minerals): X1/2.

Occasional (e.g., microwave radiation, intense normal cold, airborne pollen): X1.

Common (e.g., smoke, nearby magic, horses, loud noises): X2.

Very Common (e.g., sunlight, living plants): X3.

Example: An anaerobic organism takes 1d per minute from oxygen. The base value of a Weakness that inflicts 1d per minute is -20 points. Since oxygen is “Very Common,” final cost is -60 points.

You may not take more than two types of Weakness without GM permission.

Special Limitations

Variable: Your Weakness is sensitive to received intensity. You may specify one relatively common class of barriers that halves the rate at which you take damage (e.g., heavy clothing or sunscreen, for sunlight). On the other hand, intense sources (GM's

decision) *double* the rate at which you suffer harm! -40%.

Wealth

see p. 25

Below-average levels of Wealth are a disadvantage; be sure to note them on your character sheet.

Weirdness Magnet 2 5

-15 points

Strange and bizarre things happen to you with alarming frequency. You are the one demons stop and chat with. Magic items with disturbing properties find their way to you. The only talking dog on 21st-century Earth comes to you with his problems. Dimensional gates sealed for centuries crack open just so that you can be bathed in the energies released . . . or perhaps the entities on the other side invite you to tea.

Nothing lethal happens to you, at least not immediately, and occasionally some weirdness is beneficial. But most of the time it is terribly, terribly inconvenient. People who understand what a Weirdness Magnet is (and that you are one) react to you at -2. The exceptions are parapsychologists, fringe cultists, unhinged conspiracy theorists, and thrill-seekers, who follow you around!

Workaholic 2

-5 points

You tend to drive yourself past your limits, and find it hard to relax and turn away from your work. You always work at least half again as long as a normal working day. This often results in missed sleep (see *Missed Sleep*, p. 426). Most people regard you with respect at first (+1 to reaction rolls), but you eventually suffer -1 or -2 to reactions – especially from friends and loved ones who rarely get to spend time with you.

Wounded 3

-5 points

You have an open wound that will not completely heal, for whatever reason (botched surgery, backfired healing spell, etc.). You are not missing any HP, but your wound serves as a path for infection and toxins, and may complicate new injuries.

Blood agents that reach your wound affect you as if carried on a weapon that broke your skin. (Poisonous creatures may apply a poison counter without overcoming your toughness)

You must carefully dress your wound each day (requires a First Aid or Physician roll) or get -2 to all LIFE rolls to resist infection in a plague-ridden area.

At the GM's option, you may acquire a wound like this in play due to torture, scalping, etc. Certain wounds have other effects; for instance, scalping would cost you a level of appearance.

Xenophilia 2

-10 points*

You are instinctively fascinated and attracted by strangers and aliens, no matter how dangerous or frightening they appear to be. Make a self-control roll whenever you meet someone (or *something*) like this. If you fail, you assume that this person is interested in interacting with you socially. A xenophile finds himself offering drinks to glaring foreign soldiers, making passes at cute vampires, and shaking tentacles with Things Man Was Not Meant To Know while his companions are pointing weapons or running the other way . . . As partial compensation, you are less likely to be afraid when meeting strange creatures

QUIRKS

A “quirk” is a minor feature that sets you aside from others. It has a negative point value, but it is not *necessarily*

a disadvantage. For instance, a major trait like Greed is a disadvantage. But if you insist on being paid in gold, that's a quirk. You may take up to five quirks at -1 point apiece . . . and if you do, you will have five more points to spend. You can also “buy off” a quirk later on by *paying* 1 point, but as a rule, you shouldn't do that. Quirks might have a small cost, but they are a big part of what makes a character seem “real”!

Quirks can be either mental or physical. This distinction implies for quirks exactly what it implies for advantages and disadvantages.

MENTAL QUIRKS

Mental quirks are minor personality traits. They are a contract between you and the GM: “I agree to roleplay these character foibles. In return, you agree to give me a few extra points to spend.” However, you *must* roleplay

them. If you take the quirk “Dislikes heights,” but blithely climb trees and cliffs whenever you need to, the GM will penalize you for bad roleplaying. The points you lose this way will cost you much more than you earned for taking the quirk. So don't choose a quirk you aren't willing to roleplay! This doesn't mean the GM should be inflexible about mental quirks. A player should be allowed to *change* a quirk if something happens during play to justify a noticeable change in his character's personality. The GM should also allow players to leave a few of their five “quirk slots” open during character creation and fill them in after the first couple of play sessions. The most interesting quirks often emerge as the *result* of roleplaying!

To qualify as a mental quirk, a personality trait must meet one of two criteria:

- It requires a specific action, behavior, or choice on your part from time to time. This need not take hours, or be especially inconvenient, but it must be something that you can act out in the course of the game; it *cannot* be totally passive.

- It gives you a *small* penalty very occasionally, or to a narrow set of actions. Negotiate the game effects with the GM. You may take almost any mundane mental disadvantage at quirk level, in which case the rules for that disadvantage are used as guidelines, although the effects will be much less severe.

Example: “Wears black” is not a valid quirk – it is completely passive, and there are no negative side effects. “Dresses like the stereotypical necromancer” *is* a permissible quirk if the player and GM agree that it gives -1 to reactions from unusually pious folk.

Attentive

You tend to stick to one task until it's done. You get a +1 bonus when working on lengthy tasks, but -3 to *notice* any important interruption!

Broad-Minded

A trivial form of Xenophilia (p. 162). You get along well with other races and species, and strange looks rarely bother you.

Careful

A quirk-level version of Cowardice (p. 129). You are naturally cautious, always on the lookout for danger. You dedicate extra time and money to preparations before venturing into a

dangerous situation.

Chauvinistic

An extremely low level of Intolerance (p. 140). You are always aware of differences in sex, skin color, etc. even if you do not actually react poorly to others. Thin-skinned individuals might occasionally react to you at -1 as a result.

Code of Honor

You may take a minor Code of Honor (p. 127) as a quirk. For instance, you might insist on exhibiting "gentlemanly" behavior toward all females, or spurning "chauvinistic" behavior from all males.

Congenial

This is a milder version of Chummy (p. 126). You like company and you work well with others. You always choose group action over individual action.

Delusions

You may take a completely trivial Delusion (p. 130) as a quirk. This does not affect your everyday behavior, and is unlikely to be noticed by casual acquaintances, but you must *believe* it! *Examples:* "The Earth is flat." "The Pentagon controls the Boy Scouts and the health food stores." "Socks cause diseases of the feet."

Dislikes

You can have any of the Phobias on p. 148 at the level of a mere "dislike." If you dislike something, you must avoid it whenever possible, but it does not actually *harm* you as a Phobia would. Dislikes don't *have* to be watered-down Phobias. There is a whole world full of things to dislike: carrots, cats, neckties, violence, telephones, telephone *solicitors*, income tax . . .

Distractible

Quirk-level Short Attention Span (p. 153). You are easily distracted, and don't do well on long-term projects. You are at -1 when rolling to accomplish long tasks.

Dreamer

You have a -1 on any long task, because you tend to spend time thinking of better ways to do it, rather than working.

Dull

You are not quite Hidebound (p. 138), but you tend to stick with tried and true methods.

Habits or Expressions

Saying "Jehoshaphat!" or "Bless my collar-button" constantly. . . or carrying a silver piece that you flip

into the air . . . or never sitting with your back to the door.

Humble

A weak form of Selfless (p. 153). You tend to put the concerns of others, or of the group, before your own.

Imaginative

You are a font of ideas, and are more than willing to share them with others! They may or may not be *good* ideas, of course . . .

Incompetence

You are *inept* at one specific skill. You cannot learn that skill, and your default is at an extra -4. You cannot be incompetent in a single specialty of a skill; if you are incompetent with Guns, for instance, you are incompetent with *all* guns.

Likes

If you like something, you will seek it out whenever possible. Gadgets, kittens, shiny knives, ceramic owls, fine art . . . whatever. This is not a compulsion – just a preference.

Minor Addiction

You may take Addiction (p. 122) as a quirk, if you are addicted to a drug that causes psychological dependency and works out to 0 points under the Addiction rules.

Nosy

A lesser version of Curious (p. 129). You are always poking your nose into corners and everyone else's business (which is likely to result in a small reaction penalty once in a while).

Obsessions

You may take an almost-rational and not especially unusual Obsession (p. 146) as a quirk, to reflect a minor goal. For instance, you hope to get just enough money to buy a farm (or boat, or spaceship, or castle) of your own.

Personality Change

This is quirk-level Split Personality (p. 156). You suffer from a full-blown mental disadvantage, but only in circumstances that are normally under *your* control; e.g., Bully when you drink too much, or Pyromania when you cast your Create Fire spell.

Proud

This is Selfish (p. 153) at quirk level. Individual success, wealth, or social standing concerns you greatly. NPCs with this quirk react at -1 to orders, insults, or social slights.

Responsive

A mild case of Charitable (p. 125). You are able to imagine the feelings and motivations of others – and all

other things being equal, you are inclined to help them.

Staid

You may take this very low level of Incurious (p. 140) as a quirk. You are likely to ignore matters that don't immediately affect you.

Trademark

A quirk-level Trademark (p. 159) takes almost no time to leave, cannot be used to trace your identity, and can be overlooked when inconvenient.

Uncongenial

A lesser version of Loner (p. 142). You prefer to be alone. You always choose individual action over group action.

Vow

A trivial Vow (p. 160) – e.g., never drink alcohol, treat all ladies with courtesy, or pay 10% of your income to your church – is a quirk.

PHYSICAL QUIRKS

Physical quirks are physical disadvantages that are only mildly or rarely limiting. They do not require roleplaying,

but they give specific, *minor* penalties in play.

Unlike mental quirks, you cannot normally change physical quirks – that would make no more sense than exchanging One Eye for One Hand, under most circumstances. Also, you must define physical quirks when you create your character; you cannot use them to fill open "quirk slots" once the campaign begins.

Alcohol Intolerance

Alcohol "goes right to your head." You become intoxicated much more quickly than normal. You get -2 on any LIFE roll related to drinking.

Bowlegged

You are bowlegged. This doesn't normally affect Move, but you have -1 to Jumping skill. This quirk may elicit a -1 reaction from those who think it looks funny.

Cannot Float

You always sink in water. This is most applicable to machines, but it might also afflict fantasy races or result from a curse.

Distinctive Features

You have a physical feature – e.g., "Brilliant blue hair" – that makes you stand out in a crowd. This gives -1 to your Disguise and Shadowing skills,

and +1 to others' attempts to identify or follow you. Some Distinctive Features may stem from full-blown disadvantages. For instance, an albino (someone with no natural body pigment, resulting in pink eyes and pinkwhite hair and skin) would also have Weakness (Sunlight). Compare *Supernatural Features* (p. 157) and *Unnatural Features* (p. 22).

Horrible Hangovers

You suffer an additional -3 to any penalties the GM assesses for excessive drinking the previous evening, and add three hours to hangover duration.

Minor Addiction

You may take Addiction (p. 122) as a quirk, if you are addicted to a drug that causes physiological dependency and works out to 0 points under the Addiction rules.

Minor Handicaps

You may take most mundane physical disadvantages at quirk level; for instance, you could use a watereddown version of *Lame* for a "bum knee." Difficulties rarely crop up, but are genuinely inconvenient when they do. If you have this kind of handicap, the GM may give you -1 to attribute, skill, or reaction rolls, as appropriate, in situations where it would logically interfere.

Nervous Stomach

You have -2 to LIFE rolls to avoid illness

(typically in the form of attribute penalties or vomiting) brought on by rich or spicy food, strong drink, etc.