
The essential element of a Fantasy Role Playing Game is the Player Character. This chapter describes the process of creating a character for your quest.

A character is created with Creation Points (CP) and Background Points (BP). In general, Creation Points are used to create the physical and mental attributes of the character. Every character starts with the same number of Creation Points. Background Points are used to determine the skill ability of the character, and are different for different age groups of beginning characters.

Rules for creating characters who are not human (elves, dwarves, trolls, centaurs, etc.) are in the Creatures Chapter.

CREATION POINTS

You start with 200 Creation Points (CP). In general, they are used to enhance characteristics, though they can be used for Benefits, as described below. The number of Creation Points can be increased by taking Problems, as described below. One background point is equal to one Creation Point.

There are Seven Characteristics

Characteristics start with a value of 10. If the player uses no Creation Points for Characteristics, the character has a value of 10 for each characteristic. Use the 200 points to enhance these values at the rates given below. The maximum value for any beginning characteristic is 18.

Characteristic Costs in Creation Points

- STrength costs 10 CP per STR point
- CONstitution costs 10 CP per CON point
- DEX costs 10 CP per DEX point
- SIZe costs 10 CP per SIZ point
- INTelligence costs 20 CP per INT point
- POWer costs 20 CP per POW point
- APPEal costs 5 CP per APP point

Selling Down Character Points

With GM permission, characteristics can be "sold down" to below 10 to gain points to spend on other characteristics or other Backgrounds at a rate of

- 10 creation points for every decreased point of STR, CON, SIZ and DEX,
- 20 Creation Points for every decreased point of INT and POW
- 5 Creation Points for every decreased point of APP.

Using Creation Points

All Characters start with Creation Points. These are used to pay for:

- Characteristics as shown above
- Benefits as described below
- Conversion to Background Points at a ratio of 1 CP = 1 BP

Further Creation Points can be obtained by taking on Problems.

Each Problem Point gains the character 10 Creation Points. (maximum 150, for a total of 350)

Some Problem Points must be taken if the character is more than a youth. These problem Points gain the character the “Benefit” to make use of an older Character’s Background Points

Derived Characteristics

There are several Derived Characteristics based on the basic Characteristics.

Movement (MV)

The move score is equal to $(STR+CON)/2$ [round normally] “strides,” which are roughly equivalent to yards or meters. It is reduced by 2 for each STR multiple of encumbrance (ENC) carried. Everyone gets a melee move action equal to move score and a “free” movement of $\frac{1}{4}$ MV. These are not cumulative. You can use a second action to move again at the end of the round. You can use both actions to sprint twice your move rate at the end of the round.

Movement can be increased by spending 20 CP per extra stride of movement.

Spirit

All characters have a Spirit equal to their POW x 5. This number is used in Spirit Combat and for Luck Rolls, though Luck may be higher or lower based on Benefits taken or Problems accepted.

Health

Every character has a Health rating equal to the average of CON & SIZ.

Location Hit Points (HP) are based on the Health of the character and based on the following:

- Leg, Abdomen and Head Hit Points are each equal to $\frac{1}{3}$ Health
- Chest Hit Points are equal to $\frac{4}{10}$ Health
- Arm Hit Points are equal to $\frac{1}{4}$ Health

Round all fractions up. The total of all the Hit Points should be a little more than 2x the Health.

Every character has a personal healing rate equal to Health/10 in d3s, round fractions down. e.g. someone with 15 Health has a heal rate of 1D3

The Health rating can be increased by expenditure of 20 CP per point. This may raise location Hit Points.

Damage Bonus

To derive the character's Damage Bonus, divide the sum of STR and SIZ by 5, rounding up, and subtract 4 from the result. It is possible to have a negative Damage Bonus. When doing damage, a player may choose to roll a Damage Bonus, using the Intensity chart from the Magic section. *Thus, if the damage Bonus is +2, he can roll 1d4 instead of assuming a 2 point add to damage.* If the bonus is +1, roll 1d3-1.

Damage Bonus can be raised by spending 50 CP per level of damage. Damage Bonus cannot be raised more than 2 levels by this method.

BACKGROUND POINTS

In general, the age of the character determines how many Background Points are available for Skill purchase and magic purchase. A Background point buys 15% of an Easy skill, 10% of an Average Skill, and 5% of a Hard Skill. Skill bonuses from Characteristics determine starting points for most skills.

Background Points

TABLE 1. Effects of Age on Background Points

Age	Points	Limits to Magic	Starting Wealth
Young (13-17)	30	No More than 5 spells#	2xD100sp!
Adult* (18-25)	60	No More than 15 spells#	200xD6sp!
Experienced** (26-35)	100	No more than 20 spells#	200xD10sp!

* Adult characters must account for this as a 10 point Benefit and must take on a Psychological Problem or Physical Problem to pay for it. It cannot be paid for out of the initial 200 CPs..

** Experienced characters must account for this as a 20 point Benefit and must take two out of three from a Psychological Problem, a Physical Problem and an Enemy to pay for them. It cannot be paid from the initial 200 CPs..

each point of a divine or folk magic spell counts as 1 spell. Thus, a Young character with Protection 2 and Bladesharp 3 has used up all of his spells. Each individual sorcery spell counts as a separate spell. 1 BP = 1 spell.

! Wealth can be taken as equipment. See Equipment Tables.

One Background point buys:

1. a 15% increment of an Easy Skill
2. a 10% increment of a Medium Skill
3. a 5% increment of a Hard Skill
4. One “point” of a Folk Magic Spell
5. One “point” of a Divine Magic Spell
6. One Sorcery Spell
7. One point of Mana to be put into a Mana Vessel
8. 1 Creation Point

BENEFITS

Benefits are special talents and other additions to the basic capability of the character. Some of these Benefits are special to certain races, and are given here in case the player wants to play a character from another race. A more complete system for creating such characters will be given in the Creatures chapter. In a game where gods bestow special abilities on characters, or characters earn such abilities through Questing, some of the race-based Benefits could be bestowed upon a character who normally would not be able to use them.

Throughout the list below, reference is made to Benefit Points. These are obtained by the taking of Problems and identical in value to Creation Points. Benefit Points can be used interchangeably with Creation Points unless specifically stated otherwise.

The following list is by no means complete. It is meant as a guideline for creating other benefits as long as they are mutually approved by the GM and the player.

Some Sample Benefits

1. **Adept**— Character is particularly adept at magic use. He gains +1 to his Skill Category Bonus. Costs 20 Benefit Points.
2. **Age**— As stated above, an Adult character must spend ten Benefit Points for the privilege. An Experienced character must spend 20 Benefit Points. These Benefit Points must come from Problem Points.
3. **Ambidexterity**— The character is equally at home using either hand and is considered to have trained with all skills and weapons with both hands. Costs 10 Benefit Points.
4. **Attractive**— The character has the "certain something" that goes beyond a good appearance or personal force of will. It adds +1 to character's Communication Skill Category bonus for 15 Benefit Points.
5. **Bump of Direction**— Allows the character to always know what direction is North, and helps him figure out the best route to where he wants to go. Costs 10 Benefit Points.
6. **Clever**— The character is very quick at picking up and utilizing knowledge. It adds +1 to his Knowledge Category Bonus for 15 Benefit Points.

7. Coordinated— The character is even more agile than his characteristics would indicate. It adds +1 to his Agility Skill Category Bonus for 10 Benefit Points.
8. Damaging— As stated before, 50 Benefit Points allows the character to increase his Damage Bonus by 1 level. A maximum of two levels may be purchased in this way.
9. Dark Vision— For whatever reasons, usually racial ability, the character can "see" perfectly well in total darkness, including most magical darkness. Just how he does so should be defined at creation, whether it is actually a sonar-like ability, infrared vision, incredibly acute sense of smell, or anything else. There will often be limits on this vision. Costs 20 Benefit Points.
10. Deft— The character is even more clever at creating and manipulating things than his characteristics would indicate. It adds +1 to his Manipulation Skill Category bonus for 10 Benefit Points.
11. Famous— The character is famous and gains the benefits of Fame (gifts, contacts, renown, willing bed partners, respect). As shown below, the cost can be reduced for extenuating circumstances.

Local Fame	10 Benefit Points	Known in his starting village area
Regional Fame	20 Benefit Points	Known throughout starting land
"World wide" Fame	40 Benefit Points	His name and deeds are sung throughout the known world
Easily Recognized	+10 Benefit Points	It is obvious he is who he says he is.
Fraud	-10 Benefit Points	The character didn't really do the deeds.
Could be Hazardous	-10 Benefit Points	Friends and associates of the object of his fame may want his hide.

12. Fast— The character through training or talent moves faster than his characteristics would indicate. The character gains +1 Move for every 20 Benefit Points.

13. **Healthy**— The character is healthier than his CON and SIZ would indicate. Health increased in this fashion can increase Hit Points. Cost is 20 Benefit Points per 1 point of Health.
14. **Inherited Magic**— The character has inherited a Magic Item or any other important object, 10-50 points
 - 1 point of Sorcery 5 Benefit Points (rarely have less than 2 points of Sorcery)
 - 1 point of Folk Magic 10 Benefit Points
 - 1 point of Divine Magic 20 Benefit Points
 - Item of campaign importance 20 Benefit Points (no more than one per character)
15. **Invulnerability**— The character is absolutely invulnerable to one form of attack. This can be taken multiple times against different attacks. This is generally a species-based Benefit (such as a werewolf being invulnerable to normal weapons), but could be a divinely-bestowed Gift (such as Achilles invulnerability to weapons). Gifts generally have a weak point.
 - Minor Invulnerability 10 Benefit Points (One form of poison)
 - Major Invulnerability 30 Benefit Points (One form of weapon, i.e. blades)
 - Great Invulnerability 50 Benefit Points (All weapons, all divine magic, etc)
16. **Keen**— The character is very quick on the pickup. It adds +1 to Perception Skill Category bonus for every 15 Benefit Points.
17. **Leaping**— This allows the character to Leap his normal Movement Horizontally, or half his normal Movement vertically. This is normally a race-based Benefit. This may be taken multiple times. The levels cost 10 Benefit Points each; the later levels add 5 strides to the horizontal distance and half that to the vertical. A successful Jump roll is necessary to land on ones feet after this Leap.
18. **Lightsleep**— The character is awakened easily whenever any change happens to his sleeping environment. Costs 10 Benefit Points
19. **Luck**— This Adds 1 to a character's POW for luck rolls. Costs 10 Benefit Points.
20. **Perceives Magic**—This is the ability to "see" the effects of magic. Depending on the campaign world, the character can see the threads of magic that hold

the world together, the gods walking in the clouds, the little elemental imps that actually perform magic actions, or whatever. This is generally a perquisite to being able to do Sorcery or the higher forms of Folk Magic. Costs 30 Benefit Points.

21. **Natural Armor**— The character has built in armor such as tough skin or hard bones or an exoskeleton. Generally a benefit for non-human characters. Natural armor does not stack with worn armor, but it will work in some cases where worn armor will not, such as against some magic, from falls, etc. Cost is 5 Benefit Points per point of armor.
22. **Night Vision**— The character can see very well in conditions of low light and takes no penalties for dark conditions. Does not work in total darkness. Costs 10 Benefit Points.
23. **Special Background**— Character History/Race, Connections (Nobility, Patron God, etc.)

High Society Position,	40 Benefit Points
Good Society Position,	20 Benefit Points
Average	0 points
Low/Stranger	20 Problem Points
Very Low	30 Problem Points
24. **Skills**— Eclectic Training in either (1) skills someone with the character's background would not be expected to have or (2) skills not on the list which must be approved by the GM (choose which skills). 10 Benefit Points per new Skill, 1 Benefit pt per increase in non-standard skill.
25. **Wealth**— The character has either been born into wealth or gotten lucky previously in his career. Like Age, these Benefit Points must be acquired with Problem Points.

2x normal starting Wealth	20 Benefit Points	(see Table 1)
4x normal starting Wealth	40 Benefit Points	(see Table 1)
10x normal starting Wealth	60 Benefit Points	(see Table 1)

EXTRA BENEFIT POINTS FROM PROBLEMS

It is possible to gain extra Creation Points (CP) or Benefit Points (BP) by taking Problems, which are measured in Problem Points. One Problem Point taken equals one Benefit Point to spend on Benefits or Characteristics. Sometimes a Problem can actually be a Benefit. Remember that a Problem that is not a Problem does not deserve Points.

Most campaigns should have a limit on how many Problem Points can be taken. In most cases, a limit of 150 is appropriate.

Some Sample Problems

- Allergies**— There are environmental situations that can harm and actually kill the character. Some of these allergies are racial or species based, though it is possible that someone of the wrong species might have one as a Curse. In that case, call it a Curse but use the Allergies values. If the character is caught in the environmental situation, he takes a minimum 1 (or 1d3-1) Health Point of damage every round. Multiply the number of Problem Points by the level of intensity. If 2 (1d4) Health Points, multiply by 2, etc.

Sunlight	10 Problem Points	Only if the character's skin is in direct sunlight
Holy Symbols	10 Problem Points	Only if the character is within 6 strides of the object
Pollen	10 Problem Points	Only if the character is not masked against it.
- Day Blind**— This is commonly a problem with characters who have Dark Vision or Night Vision. Sunlight does them no harm, but they cannot see well, losing two successes with any Perception Roll involving vision.
- Dependents**— This represents servants or other followers who are with the character most of the time and may need to be protected or rescued. The character has to feel an obligation to the Dependent or the Dependent is worth nothing. By definition, a Dependent is not someone competent to take care of themselves in the situations of adventure, despite whatever competency they may have as cooks, hunters, etc. The point value depends mostly on just how close the Dependent is to the character.

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| Close Friend/Companion | 40 Problem Points | Remember this is not an adventuring companion |
| Associate | 30 Problem Points | |
| Servant | 20 Problem Points | |
| Occasional contact | 10 Problem Points | |
4. Disadvantageous Background— There is something in the character's past that might catch up with him, or definitely will catch up with him.
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| Cursed | 10-50 Problem Points | This may be something like the result of a broken geas (q.v.) or some other affliction that must be worked out with the GM. |
| Dread Secret | 10-30 Problem Points | The character has a skeleton in the closet that he and the GM must work out and which the GM may toss at him when he least expects it. |
5. Disadvantageous Characteristics— This is essentially the "Sell Back" option stated before that allows characters to lower their Characteristics below the starting point.
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| Lower STR, CON, DEX, SIZ | 10 Problem Points | Per point reduced |
| Lower INT, POW | 20 Problem Points | Per point reduced |
| Lower APP | 5 Problem Points | Per point reduced |
6. Disadvantageous disabilities— This is a disability that means the character cannot do something almost anyone else can do. For a fantasy campaign, here are a couple of examples.
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| Cannot cast Magic | 20 Problem Points | But can use magic items |
| Totally Cannot Use Magic | 40 Problem Points | Including most magic items |
7. Enemies— Everyone picks up enemies. Some are important, some are barely noticeable.
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| Annoyance | 10 Problem Points | Someone who pops up occasionally to harass the character. Perhaps it's a bill collector, or a neglected mistress. Basically a role-playing hazard. |
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Rival	30 Problem Points	Someone of equal power to the character who vies with the character for a goal. The rivalry might be a friendly or not-so-friendly competition for a girl or a job, or a rivalry over who is the best swordfighter in town that will eventually have to be decided in the arena.
Threat	50 Problem Points	This is an enemy of equal or greater power who wants the character dead. It might be an individual of great power, or an organization. The threat has to be real, however, or it is just a rival or annoyance.

8. Honor Problems— The character suffers honor problems that can influence how he acts and what he thinks. Remember that a problem that is not a problem is not worth points. If the Problem might influence the character, it is worth 10 points. If the character must make a regular INT roll to avoid acting according to the Problem's dictates, it is worth 20 points. If the Character must make an INT roll with extra successes to not follow the dictates of the Problem, it is worth 30 points. Some sample Honor Problems include:

Follows Code	10-30 Problem Points	This can be a code of chivalry, or never give a sucker an even break.
Bound to Serve	10-30 Problem Points	The character is a "slave to duty" and must follow any rightful command.

9. Ill Health— The character has worse Health than his characteristics might indicate. He gains 20 Problem Points for each Health point lost.
10. Less training— The character has less training than a normal person of his age for whatever reason. This gains Problem Points equal to the number of Background Points not taken.

11. Notoriety— The character is known for some heinous crime or series of actions. If recognized, he might be reviled or attacked for what he has done.
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| Local Area | 10 Problem Points | His misdeeds are only known in his starting village area |
| Regional | 20 Problem Points | His misdeeds are known throughout the local land. |
| "World Wide" | 40 Problem Points | His misdeeds are sung throughout the Known World |
| Easily Recognized | +10 Problem Points | He is easy to recognize as the subject of all the hatred |
| Actually Innocent | -10 Problem Points | He didn't really do it, and can perhaps persuade local people of his innocence |
| Could be Beneficial | -10 Problem Points | While hated and hunted in most places, there are areas where his deeds are looked on as heroic |
12. Physical and/or Mental Disability— This can be a psychological problem like Claustrophobia, or a physical one like a missing hand or only having one eye. If the problem occasionally impairs the character slightly, it is worth 10 Problem Points
- If it impairs the character greatly for short periods, or slightly continuously, it is worth 20 Problem Points
- If it impairs the character greatly continuously, it is worth 30 Problem Points
13. Slow— The character is slower than his Characteristics indicate. For every Movement Point lost he gains 20 Problem Points.
14. Social Encumbrances— A character may have obligations and pressures entirely outside himself that have an effect on what he can and cannot do. The actual number of points available for the Problem depends on the frequency and importance of the obligation.
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| Quested by god | 30 Problem Points | The patron god of the character has given her a quest that takes up time and energy. This can be something like seeking the Holy |
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| Sworn to Leader | 10-50 Problem Points | Grail, or the 12 labors of Hercules. |
| Sworn to Group | 10-30 Problem Points | The character is sworn to follow a particular leader and must follow his orders whenever they arrive. |
| Geas | 10-50 Problem Points | The character is part of a group and must respond to requests and commands from the group. |
- This can be almost anything, but it is a rule imposed on the character by a strong outside force that the character must follow or lose Luck (his Luck roll goes down by the number of Problem Points taken for it and this condition lasts until he has atoned in some fashion). This is a very Celtic Problem, and it is often couched in obscure terms. Example, a character is told he cannot kill a goat in a castle. He finds himself in the ruin of an old holding fighting a foe with a goat head on his shield. Does this count? Very likely.
15. **Vulnerability**— The character is especially vulnerable to certain substances or enchantments. For every 10 Problem Points, any blow from the substance adds one intensity to the damage. Thus, a silver weapon that normally does 1d8 would do 1d10 to a silver-vulnerable target. Many races with this affliction also have the Allergy to the substance, so they take Hit Point and Health Damage with the same blow. If the vulnerability is very common, such as cold iron weapons, the Problem Point return is doubled. Thus, if trolls take two intensities of damage from iron weapons, they would get 40 Problem Points.
 16. **Wrong Size**— This is largely a race/Species-based disability. It basically means that the character is the wrong size for most of the house, furniture, and other accouterments of local civilization.

Way Too Big	50 Problem Points	The character is a giant in a human-sized world. Elephants, Dragons, Giants, and Dinosaurs are this big
Too Big	20 Problem Points	The character is generally too big. Trolls and Ogres and Grizzly Bears are this big.
Small	20 Problem Points	The top of the character's head comes up to the belt of most people around her. Halflings and Ducks and Goblins are this small.
Tiny	50 Problem Points	The character is a miniature in a normal world. Pixies and mice are this small.

SKILLS

See Combat for overall description of skill use. Short description below.

Determining # of Successes (the short form)

- Rolling within the needed % but more than ½ the needed % = 1 success
- Rolling within ½ the needed % but greater than 1/10 the needed % = 2 successes
- Rolling within 1/10 the needed % but greater than 1/100 the needed % = 3 successes
- Rolling within 1/100 the needed % = 4 successes (normally this is an 01 until the %ile gets over 150)

Player character with the higher number of successes wins. Having many extra successes is often a benefit.

Beginning Skill Ability

All Skills are divided into one of six categories. Initial ability with that category is determined by initial characteristics. Note that most of the skill categories have INT as a major contributor. This is why INT is so costly in character creation.

Skill Categories

Agility [STR+DEX]
Communication [APP+INT]
Knowledge [INT+CON]
Magic [INT+POW]
Manipulation [INT+STR]
Perception [POW+CON]

Skills Available

The following is a hopefully complete list. Fuller descriptions will be in the upcoming Skills chapter. Indented Skills are subsets of the skill preceding them. Pick one of the subsets, or an overskill and then increase subsets within the over-

skill. Once a character has been created and started on his Quest, only subsets can be increased with Experience rolls.

Simplified Skill Systems

For those players who would rather not track the number of small skills provided, it is possible to play the game at a higher level of abstraction.

You can play with just the Overskills and no subsets. Cost of an Overskill is the same as shown in these rules. Experience rolls to increase the Overskill should be 1d4-1, rather than 1d6-1.

For those who want to make life very simple, and for those GMs who want to create quick and easy NPCs for the PCs to interact with, characters can be created with just the Skill Categories. When creating PCs using this system:

- It takes 10 Background Points to increase a skill by 5%, period.
- Skill (which is to say category) increases by Experience are 1 point, period.

SKILL LIST

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
Athletics		Agl	M
	Balance	Agl	E
	Climb	Agl	E
	Jump	Agl	E
	Swim	Agl	E
	Tumble	Agl	E
Ride		Agl	H
	Ride <exotic flying beast>	Agl	H
	Ride <exotic groundbeast>	Agl	M
	Ride <flying riding beast>	Agl	M
	Ride <riding groundbeast>	Agl	E
Present		Com	H
	Debate	Com	E
	Instruct	Com	M
	Intimidate	Com	E
	Orate	Com	M
Throw		Man	M
	<Weapon>	Man	E
	Accuracy	Man	E
	Distance	Man	E
Persuade		Com	H

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
	Bargain	Com	M
	Beg	Com	E
	Bribe	Com	E
	Fast-talk	Com	M
	Seduce	Com	E
Boat		Agl	M
	Row	Agl	E
	Sail	Agl	E
Physician		Know	H
	First Aid	Know	E
	Treat Disease	Reas	M
	Treat Poison	Know	M
Brawl		Man	M
	Grapple	Man	E
	Punch	Man	E
Play Instrument		Man	H
	<complex instrument>	Man	M
	<simple instrument>	Man	E
Ceremony	<type>	Mag	H
	Enchant <type>	Mag	H
	Sanctify <purpose>	Mag	M

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
	Summon <entity>	Mag	M
	Teleport Circle	Mag	M
Read/Write		Know	H
	<common language>	Know	E
	<foreign language>	Know	M
	<other species language>	Know	H
	<ancient language>	Know	M
	<dead language>	Know	H
Perceive			
	Listen	Per	M
	Scan	Per	M
	Search	Per	M
	Track	Per	M
Custom		Know	H
	<foreign> Culture	Know	M
	<local> Culture	Know	E
	<unknown> Culture	Know	H
Defense		Agl	H
	<exotic weapon> Parry	Agl	H
	<standard weapon> Parry	Agl	M
	Dodge	Agl	M

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
	Shield Parry	Agl	E
Perform		Com	M
	Act	Com	M
	Dance	Com	E
	Sing	Com	E
Devise		Man	H
	Craft <thing>	Man	M
	Lockpick	Man	M
	Mechanician	Man	M
	Trap	Man	M
Magic		Mag	H
	Folk Magic	Mag	E
	Prayer	Mag	M
	Sorcery	Mag	M
Drive		Man	H
	<animal drawn vehicle>	Man	E
	<self-propelled vehicle>	Man	M
Speak		Com	H
	<alien species language>	Com	H
	<body language>	Com	M
	<foreign language>	Com	M

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
	<local language>	Com	E
	<unspoken language>	Com	H
Spirit Skills		Mag	H
	Command Spirit	Mag	M
	Persuade Spirit	Mag	M
	Summon Spirit	Mag	M
Stealth		Agl	H
	Hide	Agl	M
	Sneak	Agl	M
Sleight		Man	M
	Hide Action	Man	E
	Pickpocket	Man	E
	Conceal	Man	M
Offense		Man	H
	<exotic weapon> Attack	Man	M
	<hand to hand> Attack	Man	E
	<ranged weapon> Attack	Man	M
	<standard melee> Attack	Man	E
	Maneuver	Man	H
Historical Lore		Know	H
	Ancient History	Know	H

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
	Local National History	Know	M
	Local Recent History	Know	E
General Magic Lore		Know	H
	Own Cult Lore	Know	E
	Specific Magic Lore	Know	M
General Natural World		Know	H
	<specific beast> Lore	Know	E
	Animal Lore	Know	M
	Chaos Lore	Know	M
	Human Lore	Know	M
	Otherworld Lore	Know	M
	Plant Lore	Know	M
General Physical World		Know	H
	<specific substance> Lore	Know	E
	<specific terrain> Lore	Know	E
	Mineral Lore	Know	M
	Music Lore	Know	M
	Weather Lore	Know	M
Evaluate	<subject>	Know	M

TABLE 2. Skill List

Overskill	Subskill	Category	Difficulty
Martial Arts		Know	H
	Hand to Hand Defense	Know	M
	Hand to Hand Offense	Know	M
	Weapon Defense	Know	M
	Weapon Offense	Know	M

Combat Skills

MANEUVER SKILL: This is the ability to move either yourself or your foe in a combat. If you want to fake him over to a cliff, this is the skill. It is used to break up shield walls, change the combatant's facing, and generally move in combat without leaving oneself open (can't use Parry or Dodge without blowing next action). Not necessary if just standing up and slugging.

A note on using unopposed skills over 90%.

The GM will frequently add a difficulty to a skill because of circumstances :

1. Environmental conditions and the like. Climbing a difficult cliff might be -30%; scaling an overhang might be -75%; reading a scroll written in an obscure variant of a language you know might be -50%; knowing a vital but little-known fact might be -70%.
2. Self-imposed conditions. A smith can try to make a normal sword at normal %ile. He can try to make a superior weapon at -30%, a master weapon at -60%, and a weapon of renown at -90%. critical "hits" increase the "level" of a creation by 1.

TRAINING

One can train during all of the time not required for socializing or other tasks. Normally, one socializes at least one day per week, in order to keep up existing contacts. If one socializes more than that, one gets more contacts (see contacts).

There are three kinds of training : Instruction, Practice, and Research.

- Instruction requires an instructor who is better than you at the skill and knows Instruct skill to at least 2/3 of your skill being trained. It also requires proper equipment.
- Practice requires equipment and a partner of similar skill.
- Research requires nothing special except access to training facilities, whether libraries or gymnasium facilities.

Training Time

To increase a 01-10%ile skill by 1d6 requires 1 day of instruction, two days of practice, or 4 days of research. add 1/2/4 days per 10%ile higher your skill is (e.g. a 41-50% skill needs 5/10/20 days).

Note : double for hard skill; halve for easy skills.

the instructor must succeed in his Instruct roll; the practicer or researcher must succeed in a skill gain roll—See Experience, below.

Characteristics Training:

It is possible to train certain characteristics up, much as a modern day weight trainer, or someone studying martial arts, or someone embarking on a fitness regime can be expected to become stronger and faster and healthier. Similarly, someone who trains their mind can be expected to become better at using it.

At the same time, there are limits to this kind of training.

- STR, CON, DEX, and APP can each be increased by training to (original characteristic rating) * 1.5, or 21 at most (for humans).
- POW can be increased through training and through magic use experience. Any time a character's magical attack succeeds against a target's resistance roll, POW can be increased through an experience check.
- SIZ can be altered by 1 point either way through role playing circumstances such as starvation or gluttony that could be expected to increase or decrease weight. This alters weight, not height.
- INT cannot be raised normally.

Characteristic Training Time

To increase a characteristic by instruction one point requires 30 days each for the first two points, then 60 days each for the next two, then 120, etc.

Practice requires twice as long and research 4 times as long. Rolls must be made as per skills, above, with the target of the roll being above current characteristic x 5%. The Intelligence modifier applies to this training and experience, as with all others.

EXPERIENCE AND TRAINING

If a character has just attained Experience Points through a game event, he must make all Experience Rolls immediately after the event. The character cannot train until all experience has been dealt with.

Experience, the Best Teacher

Characters can increase their skills through experience. Every time that a skill is successfully used or the GM tells the player that failing in its use was instructive, the player puts a check mark next to the skill.

At the end of the adventure, the GM will give the players 1-10 Experience Points based on their activity in the game. The number of experience points tells the player how many times he may try to improve a skill through experience.

Experience gains can only be attained immediately after the adventure (game time). Any Experience Points gained and not used are lost. If for some reason the character has more Experience Points than he can use, he should negotiate with the GM to see if there was a skill he might have used that was ignored that could be increased.

Learning Bonus

A character has a learning bonus based on his Intelligence and current Power. Average the two characteristics to determine the bonus. Note that the vagaries of POW acquisition may make this number different every time the character attempts to use experience. Additional POW from a Vessel, Ally, or Fetch does not count in this calculation.

Using Experience Points

The player can improve a skill by 1d6 %ile points if he rolls over the current %ile in the skill with %ile dice. Roll d%ile and add the Learning Bonus to get the final Experience Roll. Skills over 100% can still be improved with a roll of 100 or more..

The player may attempt to improve a skill as many times as he has Experience Points, but a skill may only be improved once. Example: *Hagar gained 6 Experience Points. He wants to improve his Sword Attack skill. The skill is currently 82%. His first roll is 35, failure. He tries again and gets 42, again failure. He tries again and gets 15, another failure. His fourth try is 92, success, and he rolls 1d6 to get a 3, increasing his skill to 85%. And he still has two rolls to put toward increasing some other skill.*

Players with no faith in their dice luck can put 1 %ile toward a checked skill for every Experience point without rolling. However, they have to start with the lowest checked %ile skill and work up. Example: *Hagar from the previous example decides to go the easy way. However, being very active in the previous adventure, he has accrued checks next to 8 skills. The highest skill he has is his Sword Attack, so he has to put his 6 Experience Points toward 6 of the other skills that were lower than his Sword Attack.*

Example Of Effect Of Characteristic Training On Skills

Sleight is a Manipulation Skill. It has Hide Action and Pickpocket as sub skills. Let's say that Cosmo the Merry Manipulator has an initial Manipulation of 30. Thus, his Sleight is 30. Cosmo's player doesn't bother to buy up these skills. However, he has occasion to pick a pocket and succeeds. He rolls his Experience roll and gets 2 %iles, which he applies to Sleight, which automatically ups the sub-skills. Deciding that picking pockets is very useful, Cosmo's player arranges with the GM for Cosmo to apprentice to a surreptitious extraction expert and trains his pick pocket skill up to 55%. His Sleight and Hide Action are still at 32%. Embracing the life of a rogue, Cosmo decides to get some Dexterity training or embarks on a self improvement course. When he gains a point of DEX, his Manipulation goes up to 31. Since all of his Sleight skills are at a minimum of 32, nothing happens to them. However, his Play Instrument skill goes up to 31% because he's never improved that ability. When he adds another point of DEX, the Play Instrument goes up another point, but his Sleight skills stay the same. However, when he adds yet another point of DEX, the Sleight and Hide Action skills now move up to 33% (his new Manipulation Bonus) along with his Play Instrument skill). His Pick Pocket of 55% remains the same.

