

The Gypsy Nightmare

by Ninjacat

“There are secrets within secrets, but the power of blood will tell all.”

System Uses Some Form of Bidding or Auction
System Uses a Wheel in Some Way
Game Mechanics Revolve Around Fortune Telling

Setting Involves Dreamscape/World of Dreams in a Significant Way

secrets within secrets + blood will tell



The author would like to point out that the term “gypsy” originally came from the fact that those of Roma descent were believed to have immigrated into England from Egypt. Though in fact of Hindi origin, the term nonetheless stuck, and as the “Gypsies” came to be believed to be thieves, the term to “gyp” someone meaning to rip them off came into use. This derogatory term is a slur, and in fact the “Gypsies” referred to themselves as the Romany people. The “Gypsies” in this work are based on the fictional depiction of these people that are only loosely based on past misperceptions and represent no truths nor intend to make any statements whatsoever regarding any actual Traveling People, Romany or otherwise.

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Life is difficult in the Belkan highlands; Tarkova and the other lands at the foot of the Sylvania Mountains suffer from a curse. Many would say that the curse they suffer from is the Zharovi Gypsies, and they are correct after a fashion, but things are not so clear-cut as that. The truth is that the common peoples persecuted the Zharovi, accusing them of all sorts of crimes and treating them as less than human, worse than beasts. Such had always been the case, people fearing what they did not understand and mistrustful of outsiders, but eventually the Zharovi made it a matter of pride to be the thieves the commoners accused them of being, or better. When those problems escalated and begat violence, things swiftly grew worse. The hesitant peace had been shattered, and even though the Zharovi wanted only to trade and pass through on their migrant journeys, they were made to suffer as they did so.

Eventually, things worsened to the point of open violence and hostilities, and one day the husband and all four sons of the Gypsy Queen were killed. She went mad with grief, and called upon all the power of the Zharovi people to work her vengeance. The foolish common people feared the Zharovi for no good reason, considered them monsters...she would show them what fear and monsters truly were. Her power, the power of all her people, was thrown violently into the astral plane, where it invaded the minds of her enemies, of all who were not Zharovi. The people's fears and nightmares became real, vampires and werewolves and every dark thing that had ever woken a child, woman, or man from sleep gained form and began to hunt those who feared them, those who had dreamed them in the first place. When the Zharovi voiced their devastation at their Queen's perversion of everything their people stood for, she was incensed. They could not bring themselves to kill their Queen and dishonor their clan further, but the Zharovi did cast her out, banishing her.

Devastated anew by her people's betrayal, the Gypsy Queen turned her curse against them, causing the monsters to hunt and haunt the woods and valleys the Zharovi normally traveled and camped. Blamed by the commoners for the ongoing horror and denied their former sanctuaries, the Zharovi were forced to change their ways. Because it was their power that had corrupted the astral plane and drawn the monsters into being, only the Zharovi could kill them. Using their myriad skills to combat the monsters in the physical world, to clear their people's name and protect the innocent, and using their mystic talents to slay the nightmare creations in the dream realm of the astral plane, the Zharovi search for a way to end the curse, to track down and defeat their renegade Queen, thus ending the nightmare she has inflicted upon the land.

Introduction

So, you wish to fight the monsters, do you Child? Have you the skills to do so? Do you possess a Talent? Perhaps you do and aren't even aware of it. Are you strong? Or fast? Smart? You'll need to be cunning, as well. We'll see, we'll see. If you have what it takes to survive, perhaps you can help others do so as well.

The Gypsy Nightmare is a game of survival-adventure horror, the story of a group of swashbuckling Gypsies fighting the Old World monsters that only they can permanently defeat. The Zharovi lead hard lives, no longer able to travel the forests they were used to nor stay in their traditional camps; distrusted by the common people from time immemorial, now blamed for the monsters preying on them; and betrayed by their liege, the power of their own blood used to ruin lives across the land and make the world a waking nightmare. A lesser people used to traveling the land might have departed, ventured east and left the continent, left the ignorant, hateful commoners to their fates, but the Zharovi are not so ignoble. It was their power misused that brought the nightmares to life, their Queen who visited this horror upon the land, and they will make things right.

In this game, you will join that fight as a member of the Zharovi clan, a Gypsy using their skills and abilities to save people from the monsters of their nightmares. Mystics and entertainers, swashbucklers and gamblers, acrobats and thieves, the Zharovi are the epitome of Gypsies, and you will use those skills and more to do the honorable thing of facing the monsters. The Zharovi are indeed honorable, but it is their own code of honor they follow, which more than occasionally baffles outsiders. Supposedly they never lie, but they can make the truth spin like a whirlwind, faster than the chaînés from one of their castanet-accompanied dances and as impossible to discern as those dances' steps. If your wit can keep up with such repartee and you're nimble enough to match such steps, you'll make a fine member of the clan...not to mention an able monster-slayer.

Mechanics

You have the strength, speed, cunning, and skills to fight the monsters, do you? You truly think so? Well, let's see what you actually know about such things, then we'll know if you're ready to use them to combat nightmares or not. There's more to it than simply swinging a sword or playing a trick, Child. Much more.

Base Mechanics

The Gypsy Nightmare utilizes a fairly simple system, using only three main attributes, each divided into two sub-stats. Each character has a Physical, Intellectual, and Mystical attribute, divided into Might & Reflexes, Knowledge & Cunning, and Effect & Perception, respectively. There are no specific skills; all tasks are simply resolved using whatever sub-stat is the most appropriate for whatever the character is attempting to do. Three regular dice (3d6 hereafter) are rolled and added to the sub-stat (or possibly the base attribute in rare cases), attempting to surpass a target difficulty number determined by the Game Master (GM) or an opposed roll.

In addition to their statistics, each character has three Special Abilities: a major ability, a minor ability, and an unconscious ability. These abilities cover the character's unique characteristics, maneuvers and abilities that are rare and useful, such as incredible natural ability with throwing knives or an intrinsic understanding of lock-picking, the ability to cartwheel unharmed through a hail of arrows or charm the password out of the surliest guard. The unconscious ability also covers most of the more mystical aspects a Gypsy character might possess, such as a sensitivity to the supernatural or psychic insights, as well as traits like extraordinary beauty or an innate sense of direction. Special Abilities are derived from combinations of the character's sub-stats and are still resolved by being added to a roll of 3d6, so characters are much more likely to succeed at tasks that utilize their Special Abilities rather than their ordinary stats.

The most unique aspect of a player character is their Talent. A Talent is part of the character's destiny and can affect almost any part of their life or their story within the game, from combat to social success or failure to special powers and abilities few if any other people might possess. A character's Talent is dictated by a Tarot card from the Major Arcana or a Court or Ace card from the Minor Arcana, selected by the Player from a draw of three at character creation. The Player does not know exactly what the Tarot card means for their character; they simply have a general idea of how that Tarot card is usually interpreted. The GM compares the card of the Player's choice to the list in the GM's section to determine exactly what the character's Talent is and how it functions in play. The GM then tells the Player as much or as little as they choose of the Talent's specifics, leaving the Player to discover the rest of the details through play as their character learns what they are capable of. For example, a Player who wants their character to be the consummate warrior might eagerly choose the Death card, thinking their character will bring death to the monsters they face...but since Death in a Tarot reading means "irrevocable change", the character's Talent might actually have more to do with their destiny, meaning the marks they make on the world as they travel it and fight monsters might be irreversible.

Although there are no specific skills in the game, characters have a number of knacks that represent areas the character has training or natural talent in. This includes things that not every Zharova would learn, like medicine or metal smithing, and greater than normal aptitudes with otherwise common abilities, such as a remarkable talent at theft or performance. Knacks are rated by competency or effectiveness in three levels: Adept, Journeyman, and Master. Each level increases the number of dice rolled when using that knack, letting the Player count the three highest rolls as their result, with the Master level adding an additional bonus.

Each character also has five derived stats, their Passion, Instinct, and Fate, and their Health and Willpower. These are determined by how the character's base attributes are divided into their sub-stats and will be explained in detail in the Character Creation section, but they do play an important part in the game's base mechanics: they determine the character's Fortune. As Gypsies, Fortune Telling is a major aspect of the Zharovi's lives, and thus of this game. *The Gypsy Nightmare* uses Tarot, coin, and stick readings over the

Zharovi Wheel of Fortune to determine its characters' fates, each method having its own bonuses and drawbacks. Players will assign one method to each of their character's base attributes, and the determined fortunes can affect those attributes by using the character's Fate. Their Passion and Instinct can also be used to influence rolls, and their interaction determines how the character's subconscious mind will fare in the astral plane, the Dreamscape where they face the monsters' true selves. All of the character's stats are used to manipulate the astral plane and how long they remain there, and the character's Health and Willpower represent how much trauma their body and mind can withstand before they are defeated...or worse.

Character Creation

Yes, yes, Child, you have the muscle, speed, and mind to fight the monsters, very good. But do you know how to use them? Use them together? Fuel them with your Passion? And have you figured out what Talent you possess? These things are only some of the "more" that I told you there is to combating nightmares.

Character creation in *the Gypsy Nightmare* is fairly straightforward, consisting of six steps: assigning attribute points, determining sub-stat ratings, calculating derived stats, selecting knacks, generating special abilities, and reading the character's Fortune to determine their Talent. Although characters can be created independently, each character's Talent is determined by the GM and the Player working together with one spread of the Tarot deck. Also, creation as a group is recommended for the usual reasons of keeping the party balanced, so that Players do not create characters that are too similar or have nearly the same capabilities, etc.

Attributes & Sub-stats

Each character has 25 points to distribute as they please amongst their three Attributes: Physical, Intellectual, and Mystical, with two conditions: each Attribute must have at least five points in it, and all Attributes are required to be an odd number. To put it another way, characters could be considered to start with five points in each Attribute, with ten points left to distribute amongst them, as long as all three end up at odd numbers.

The reason for odd Attribute ratings is that the sub-stats are determined by splitting the Attribute in two, with one sub-stat or the other being dominant (having more points than the other.) The sub-stats of Might & Reflexes, Knowledge & Cunning, and Effect & Perception must have a minimum of two points in them and a maximum of ten points. So, a min-maxed character with Attributes of 5, 5, and 15 could only have their high Attribute split into sub-stats of ten and five if the Player desired to continue min-maxing, but a character with an Attribute of eleven could split it into sub-stats of two and nine.

To determine how to best assign and split a character's Attribute points, consider what the sub-stats are used for and how those uses fit a character concept. The Physical Attribute consists of Might and Reflexes, the capabilities of the character's body. A character's Might represents both their physical strength and their body's durability and constitution. Characters whose Might is dominant over their Reflexes are physically powerful, robust, enduring, and more imposing. On the other hand, Reflexes represent a character's speed, agility, and grace. Characters who are physically Reflexes dominant are dexterous, fast, nimble, and poised. Either side of the Attribute can be ideal for a Gypsy, and a character who uses both frequently will simply want to have a higher Physical Attribute, split as evenly as possible. It's only a matter of the Player choosing which side their character has a greater inclination toward, even if that difference is only one point greater. Keep in mind that both sides being almost equally helpful is true of all three Attributes and sub-stats.

The Intellectual Attribute generates Knowledge and Cunning, both of which can be useful to a Gypsy monster-slayer, but a Player may prefer one over the other depending on their character concept. Knowledge is a broad category that covers everything the character knows, whether raw facts of direct study or learned truths from experiencing the active life of a Gypsy. Knowledge as a sub-stat can be considered to be both a character's education and their learned skills, such as crafts and any skill using factual data, such as sciences or

mathematics. Cunning, on the other hand, represents how the character's mind operates rather than the information it is operating with, the character's ability to think on their feet, to improvise, and to make judgment calls. Obviously, a character's Cunning is also used anytime trickery or deceit is involved, in efforts to outsmart others, and to take advantage of whatever circumstances they find themselves in. Besides sneakiness of thought, Cunning also covers strategy, cleverness, and most forms of expression.

Mysticism is a major part of any Gypsy tale, and the Mystical Attribute is just as important as the body and mind as a result. Even if a character does not practice or interpret mystical rituals or signs, mysticism is still an integral part of their life as a Gypsy. The Mystical Attribute is divided into a character's Effect sub-stat, which dictates both how well they can affect the world with mystic abilities and how well they can resist such abilities, and the Perception sub-stat, which covers every aspect of how the character perceives their world. Because the physical world of the Zharovi and the astral plane interact directly, a character's Perception rates how keen their five physical senses are, as well as how clearly they understand the paranormal. Although it may seem more beneficial to put most of a character's Mystical points into their Perceptions, it should be noted that their Effect sub-stat plays in an important part of how the character resists the powers of their enemies, as well as how they fare in the final battles with the monsters in the Dreamscape of the astral plane and their Fate.

To demonstrate these all-important first two steps of character creation, two sample Zharovi will be created as examples. One will start with a strong initial character concept, to demonstrate how a concept can guide the creation process, and the other will be more improvised, to show how a character concept can evolve *from* the creation process.

The first character will be Tristan Kolyev, an athletic Zharovi youth who intends to set out from his enclave home and battle the monsters using his frenetic footwork and supple blade. Tristan paid attention to his elders' lessons and has grown up to be a talented thief, as well as fine of features and a ladies' man. The second character is being created in opposite style to Tristan's, so she will be a female character, named Ilyena Bartenko. The only initial concept for Ilyena is that she not match Tristan, so she won't be a thief.

Tristan is athletic and a fighter, so he should probably have a fair number of his points spent on his Physical Attribute. He is also a thief, meaning he'll be using his Intellect regularly as well, both his Cunning in all sorts of ways and his Knowledge for acts like how to manipulate locks or make the best plan for infiltrating a secured location. Although not much of a mystic, Tristan will certainly need his Perception as a thief, and keeping some points allotted to his Effect will be useful if he intends to combat monsters directly in the Dreamscape or if his thieving attracts any paranormal anger. Deciding that Tristan needs all of his Attributes nearly equally, his Player decides to assign Tristan's Attribute point ratings at Physical 9, Intellectual 9, and Mystical 7. As far as Attributes go Tristan is a fairly evenly-rounded character, but because his concept will rely on at least four of his sub-stats quite frequently, this is a logical build. Even though his Attributes are evenly distributed and his sub-stats most likely will be as well, another character with the same Attribute numbers could finish very differently, depending on which Attribute the ratings were assigned to and what the spread of sub-stat ratings created from them were.

Because Ilyena is being created in reverse to Tristan and without an initial concept, she will be given Attributes of Physical 5, Intellectual 9, and Mystical 11. Her Player doesn't see Ilyena as a direct physical combatant, but other than that, more input from Ilyena's stats is needed to determine her character.

Next, the sub-stats, the most important aspect of a character. The Physical Attribute is divided into the character's Might and Reflexes; Tristan has nine points to split amongst them. Because Tristan will be using most of his stats frequently, Tristan's Player decides to divide his Attributes as evenly as possible, meaning Tristan's Physical sub-stats will have ratings of four and five. Tristan's Player has envisioned him as an agile thief, a sword fighter using fluid footwork to evade his foes, so Tristan's Reflexes should be dominant

over his Might. Thus, Tristan's Might is four, and his Reflexes is five. Similarly, Tristan's Intellectual Attribute is also divided into four and five. Although Knowledge is important for a thief to know how to accomplish his goals and for a monster fighter to know his opponents' capabilities, Tristan's Player decides that Tristan relies more on his Cunning, particularly given that he is also a charmer and ladies' man. With his Cunning being dominant, Tristan's Intellectual 9 is divided into Knowledge 4 and Cunning 5. Still wanting Tristan to be as evenly divided as possible but clearly favoring a thief's Perception (also useful when fighting sneaky monsters, particularly in the fluid Dreamscape) over a fighter's passive Effect, Tristan's Player splits his Mystical 7 into ratings of Effect 3 and Perception 4.

Not being a fighter, Ilyena's Player decides she is more likely to use her Reflexes for other tasks or to evade danger when she's attacked and so chooses her Reflexes to be dominant. Because sub-stats have a minimum rating of two, this gives Ilyena Might 2 and Reflexes 3. Having an Intellect of nine, Ilyena could have Knowledge and Cunning sub-stats of two and seven, three and six, or four and five. Since Ilyena is less impressive physically, her Player decides she outwits her opponents, meaning her Cunning might be dominant. On the other hand, Ilyena could also be an intellectual character, given that she is not physically powerful, so her Knowledge could be important as well. Since Ilyena's Mystical Attribute is greater than her Intellectual, her Player decides she must be mystic of some sort, meaning she'll need knowledge of how the paranormal forces of the universe operate. Needing both her Intellectual sub-stats, Ilyena's Player decides to give her ratings of Knowledge 5 and Cunning 4. Being a mystic, Ilyena will make use of both her Mystical sub-stats, so her Player chooses to divide them relatively evenly. The traditional Gypsy fortune-teller would likely have their Perception dominant over their Effect, but Ilyena's Player decides she should not buy into the cliché, since she's an adventuring Gypsy monster-slayer, not a carnival sideshow attraction. Envisioning Ilyena casting curses and spells to foil her enemies, her Player revises the initial decision and makes Ilyena's Effect clearly dominant, giving her ratings of Effect 7 and Perception 4.

The last aspect of a character's base Attributes is telling their fortunes. When a character invokes Fate to affect a roll, a fortune telling reading is performed using one of three methods: drawing a Tarot card, tossing two coins, or casting a stick over the Wheel of Fortune. It is important to note that these methods are not all equal: the Tarot deck contains 78 cards, with 42 of them being Ace, Court or Major Arcana cards that have an effect other than a direct numerical bonus. The coin readings have 40 possible results, but the probabilities of some are greater than others. The Stick uses the Zharovi Wheel of Fortune directly and has eighteen possible results.

Each of the three fortune telling methods is assigned to one of the base Attributes; this selection is permanent and does not change after character creation. The differences between the methods should be considered when making this selection, depending on how the Player wants their character's actions to be influenced. The Tarot deck contains the most variety and the most intense "special" results, but not all of the unusual results are positive. The coins have more variety to their potential results than the Wheel of Fortune and cast Stick do, but the more unusual results are much less likely to occur. Finally, the Stick cast over the Wheel of Fortune's potential results are the least varied, but they are all almost equally likely each time a reading is taken. The Fortune Telling portion of the Rules section has details on how the various methods are used and interpreted.

Deciding that Tristan is most likely to invoke Fate for combat and other deeds of physical daring and wanting to see the more unusual twists of fate occur in those circumstances, Tristan's Player assigns the Tarot to his Physical Attribute. Desiring the reliability of the coins for Tristan's more frequently used Intellectual sub-stats, his Player assigns the Coins there and the Stick cast over the Wheel of Fortune to Tristan's Mystical Attribute. On the less frequent occasions of the Coins producing unusual results, young Tristan's thievery and other Intellectual activities may take some interesting turns...

Ilyena's Player considers how she is likely to use Fate and assigns the Tarot to Ilyena's Mystical Attribute, meaning her paranormal actions could potentially have truly amazing results. Deciding Ilyena's Physical

sub-stats need reliable help and not wanting to risk the 50/50 results of the Stick, her Player assigns the Coins to her Physical Attribute and the cast Stick to her Intellectual Attribute, hoping it won't be used often.

Derived Stats

With the sub-stats determined, character creation moves on to the five derived stats. The derived stats fall into two categories, Fortune and Vigor, which cover Player manipulation of the game mechanics and track the character's well being and general capability, respectively. Each of the derived stats are calculated using combinations of the character's sub-stats, meaning that a sub-stat the character might not often use directly may still figure prominently in how the overall character functions. The Fortune derived stats are Passion, Instinct, and Fate; the Vigor derived stats are Health and Willpower.

Passion is the driving force of a character's personality, their motivation to fight the monsters, save the day, and continue on when the going gets tough. It can be used to modify dice rolls in various ways and to invoke Fate, as well as fueling a character's Talent and helping to predict their Fortune. Indeed, Gypsies live their lives with Passion at all times, and it can be seen (and used) in practically everything they do.

A character's Passion is a pool of points that should be tracked with small physical tokens such as glass beads or coins, etc. The starting size of the pool is equal to the character's three dominant sub-stats added together; the various uses of Passion are detailed in the Rules section.

With dominant sub-stats of Reflexes 5, Cunning 5, and Perception 4, Tristan's initial Passion is 14. Ilyena has dominant sub-stats of Reflexes 3, Knowledge 5, and Effect 7, making her initial Passion 15.

Instinct is the inverse of a character's Passion, the difference between their conscious choices, the things they choose to pursue zealously, and their unconscious reactions, the choices they make without thought. Being the opposite of Passion, Instinct is the sum of the character's non-dominant sub-stats. Instinct is used much like Passion but on an unconscious level, meaning it can be spent to boost their unconscious Special Ability, to affect the Dreamscape and use any subconscious mystic abilities the character may have, and also influences their Fortune and possibly their Talent. Instinct should also be tracked with small tokens; the uses of Instinct will be explained in detail in the Rules section.

Tristan's Instinct pool is 11, the total of his Might 4, Knowledge 4, and Effect 3. Ilyena's non-dominant sub-stats of Might 2, Cunning 4, and Perception 4 give her an Instinct pool of 10.

Fate is a measure of the character's dynamic destiny, the frequency with which circumstance and situations align and act to make dramatic things happen to or because of the character. These happenings are generally beneficial to the character...but not always. A character can spend Passion or Instinct to invoke Fate, telling their fortune through the method assigned to the Attribute they are currently using, but they can only do so a number of times equal to their Fate *per adventure*. This is not just per session; a character's Fate is only reset once they have survived their current circumstances and moved on to the next journey of their life (completed an adventure in the campaign's story arc and moved on to the next one.) A character's Fate rating is also the number that rules their life; interesting things happen when the number of Passion or Instinct points spent equals the character's Fate or if the value of all the dice rolled equals the character's Fate on a roll using Passion or Instinct. A character's Fate rating is equal to two (one point for their physical fate and one point for their mental) plus the character's Effect sub-stat (representing their innate ability to have an effect on the universe, influencing their Fate.) The various functions and mechanics of Fate are detailed in the Rules section.

Tristan's Effect sub-stat is three, so he has a rating of Fate 5. Ilyena's Effect is 7, so she has Fate 9.

Health is a measure of the condition of the character's physical body; damage taken in combat or from other real world dangers such as fire, poison, or falling are points subtracted from the character's Health. If a character's Health drops to zero or below, they are unconscious until their Health is healed up to a positive number once more. A character's Health is equal to their Physical Attribute plus their Intellectual Attribute; the mechanics for damage and healing are covered in the Combat portion of the Rules section.

Tristan's Physical and Intellectual Attributes of nine each make his Health 18; Ilyena's Physical Attribute of five and Intellectual Attribute of nine give her a Health of 14.

Willpower is a character's strength of mind and spirit, their internal drive to persevere even when despair is demanding they give up hope. No matter how much physical abuse a character's body takes, they can hang onto life as long as they continue to have the will to do so, even if that life remains in a coma. Likewise, the body will keep breathing even if the mind is absent and the will to live has been exhausted, if it is otherwise comfortable and healthy. Only when both the character's Health and Willpower have taken sufficient damage will they finally die, but it is important to note that intense damage to either mind or body has an effect on the other. A character's Willpower is equal to their Intellectual Attribute plus their Mystical Attribute; details on the uses of Willpower are explained in the Rules section and the Dreamscape section.

Tristan's Intellectual Attribute of nine and Mystical Attribute of seven make his Willpower 16; Ilyena's Intellectual Attribute of nine and Mystical Attribute of 11 give her a Willpower of 20.

Knacks

There are no specific skills in *the Gypsy Nightmare*, but individual characters do have skill sets they are proficient in, such as larceny, acrobatics, crafts such as leatherworking or metal smithing, artistic performance, fortune telling, gambling, and other such activities. Knacks represent both training and natural aptitude that gives the character significant ability at the related tasks. Whether this ability came from practice and study or is an innate part of the character is irrelevant; the only matter of importance is just how good at the related skills the character is. There are three levels of ability for knacks: Adept, Journeyman, and Master. Characters have six points to purchase their knacks, with each level costing one, two, and three points respectively. Thus, a character could have as many as six knacks at the Adept level, or as few as two at the Master level.

When attempting a task that is covered by one of their knacks, the character rolls more dice, keeping the three highest results as their total roll and ignoring the lower dice. At Adept level, a character rolls one extra die, and at Journeyman level they roll two extra dice. Characters still only roll two additional dice at Master level, but they also add +2 to the final roll. Thus, a Master's worst effort is still better than some failures of others.

Any concept a Player can come up with for a knack will work (as long as the GM approves it, of course), but a list of ideas and common Gypsy tropes is included in the Rules section. Keep in mind that knacks are broad categories covering an array of skills; individual actions, maneuvers, and feats are considered Special Abilities. Also be sure that each knack covers a *specific* skill set; to claim a Gypsy is a Master with all hand weapons is far too extreme, but to say he is a Master swordsman is plausible. Claiming he is a Master **fencer** is even better.

Being a fighter, a thief, and a charmer, Tristan could make good use of a number of knacks. His player decides to spend four of Tristan's six knack points on Swordsmanship and Acrobatics at Journeyman level, and the last two points on Thieving and Charm at Adept level. The GM informs Tristan's Player that the last two categories are too broad, so his Player narrows them down to Stealth and Smooth Talking. Tristan's Player wishes he had more knack points, but the GM offers reassurance that the lack provides Tristan with

room to grow, leaving him knacks waiting to be added in the future as he gains experience.

Ilyena's Player also wishes her knacks could be applied to broad categories like Magic, but the Player knows better. Deciding that she needs some defensive ability in combat, Ilyena's Player gives her a Dodging knack at Journeyman level for two points. Since a mystic knack needs to cover a specific area, Ilyena's Player spends three points to give her Curses at Master level. With only one point left, Ilyena's last knack is automatically at Adept level; her Player decides to make the knack Knife Throwing, giving Ilyena some ability to do significant damage in a fight, while keeping her at a hopefully safer distance. Although her knacks have ended up being mostly combat oriented, Ilyena's Player knows that she will gain more, and she still has the chance to shine with her Intellectual and Mystical Attributes using her Special Abilities.

Special Abilities

Broad categories of skill are covered by a character's knacks, but their truly extraordinary abilities are special. A character's Special Abilities are three specific tasks or moves they are exceptionally talented at, two active and one unconscious, meaning that it is something the character accomplishes naturally, without directed effort. This does not mean that the character cannot consciously choose to use that Special Ability, simply that the nature of the unconscious ability is something that is an intrinsic part of the character.

Special Abilities are created by combining two sub-stats, with the constraint of two limitations. First, all three Attributes must contribute to the character's total Special Abilities, though it does not matter which sub-stats are used. Second, each Special Ability's name must consist of two words, one word representing each of the sub-stats used to create the Special Ability. These words should both define and limit the Special Ability, making it clear what the Special Ability does.

For instance, if a character is a skilled dancer and has a Special Ability that enables them to dodge through melee combat by dancing around those who attempt to strike the character, the Special Ability should be named something like Evasive Dance. The "Evasive" would come from the character's Perception, being their ability to notice the incoming attacks and plot a path around them, and the "Dance" would obviously come from the character's Reflexes. Thus, when using their Evasive Dance, the character would roll 3d6 and add the value of their combined Reflexes and Perception stats. If both sub-stats of a single Attribute are used to create a Special Ability, then that maneuver is simply equal to the base Attribute.

A character's unconscious Special Ability is something that is just naturally part of the character, an aspect that affects the world or others in a specific way or an incredible natural ability at a specific sort of task. This includes any passive ability, such as an incredibly high pain threshold or alcohol tolerance, as well as more esoteric involuntary abilities, like detecting the presence of magic or sensing the emotions of others. Unconscious Special Abilities also cover many social capabilities, meaning that although a character might consciously use this aspect of their character in a social context, the fact that they have the Special Ability to do so with is a natural part of their being, an involuntary act...and unconscious Special Ability. This would include things like unearthly beauty and natural charm, as well as an "innocent face" or a "trustworthy aura" that leads others to confide in them. Take note that there is no reason a character can't also take deliberate actions to work in conjunction with their unconscious Special Ability; those actions would simply be resolved normally or using a knack if the character has one that applies, as opposed to the unconscious Special Ability.

As a general example, consider our bard-esque Zharova with the Evasive Dance Special Ability. If their unconscious Special Ability were "Sincere Charm", the character's Cunning would provide the "Sincere", because the Cunning sub-stat covers expression, as well as being cunningly *insincere*. The "Charm" would come from the character's Effect sub-stat, since their charm is an effect they have on the world around them, through no direct Physical or Intellectual means. Thus, the character can unconsciously charm others into believing they are sincere in whatever they're saying or doing, even if they aren't. This Gypsy has that

innocent-looking face that no one ever believed could tell a lie...they didn't do anything to gain that face or its innocent expression; it's an unconscious Special Ability. Just because they can consciously rely on its effect doesn't change that. On the other hand, just because they have the charm to make someone believe they're sincere in whatever they're saying doesn't mean they can tell any lie they want. Even if they sound like they believe the tale they're spinning, that's not going to put them in any less trouble when they're caught robbing the manor house's treasury when the musicians take a break during the grand ball. And as useful as Sincere Charm could potentially be, it's not going to help a Zharova fight a werewolf or a zombie very much, either.

Our Gypsy bard has also already met the first requirement of Special Abilities: by using their Perception from the Mystical Attribute, Reflexes from the Physical Attribute, and Cunning from the Mental Attribute, all three Attributes have already contributed to the character's Special Abilities. The fact that the last sub-stat to be used was the character's Effect is irrelevant; it is only required that all three Attributes are used in the creation of a character's Special Abilities, which sub-stats of the Attributes are used in which ability makes no difference. The bard character could still have any two sub-stats contribute to their final Special Ability, whether they were previously used or not doesn't matter because the mechanical rule requirements have already been met.

Deciding to make up for Tristan's lack of sufficient knack points to cover all his ideal skills, Tristan's Player gives him Special Abilities of Lockpicking Expertise and Leaping Kick. "Lockpicking" represents Reflexes as a dexterity task, and "Expertise" is certainly Knowledge, so Tristan's Special Ability has the rating Lockpicking Expertise 9, from his Reflexes 5 and Knowledge 4. Tristan's Player decides to interpret "Leaping" as a strength ability, therefore generated by his Might sub-stat, and "Kick" as a Reflexes ability, using Tristan's agility to place the kick accurately. Thus, Tristan's second Special Ability is rated Leaping Kick 9, equal to his Physical Attribute since it uses both of the Physical sub-stats. For his unconscious Special Ability, Tristan's Player decides the concept of Tristan being a good-looking ladies' man should be promoted and gives him the unconscious ability of Seductive Look. "Seductive" is fairly clearly a Cunning ability, even if it's being based on Tristan's body language and other unconscious acts. "Look" is required to represent a Mystical sub-stat, because none of the other five words of Tristan's Special Abilities have used either of his Mystical Attribute's sub-stats so far. Fortunately, a "look" is an Effect being directed at someone or something, so Tristan's unconscious Special Ability qualifies as his Player envisioned it, with a rating of Seductive Look 8 gained from Tristan's Cunning 5 and Effect 3.

Knowing that the combat focus of Ilyena's knacks means she needs her Special Abilities to strongly represent her character's focus of being an intelligent mystic, Ilyena's Player gives her the Special Abilities of Eidetic Memory and Hurlled Curse. The first Special Ability is simple, "Eidetic" being a sensory term and thus equating to Ilyena's Perception and "Memory" being directly tied to Knowledge. So, Ilyena's Perception 4 and Knowledge 5 give her a rating of Eidetic Memory 9. The GM informs Ilyena's Player that her Hurlled Curse Special Ability will be trickier, because it is an active paranormal ability. A Hurlled Curse could potentially do any number of things, so it will need to be limited to a particular effect or an extremely narrow field of closely related effects, otherwise it will require mystic limitations, such as a focus or ritual preparation (see the Mysticism portion of the Rules section for details.) Ilyena's Player explains that the Special Ability is intended to be used as an attack or an impromptu display of Ilyena's mystical might, thus it is being "hurlled" as opposed to "cast". It would only be a flash of pain, or intense itching, some sort of physical discomfort to show Ilyena's true strength. The GM agrees that "brief physical discomfort" is a narrow enough field and allows the Special Ability as is. With "Hurlled" representing Ilyena's Reflexes 3 and "Curse" clearly being her Effect 7, the Special Ability's rating is Hurlled Curse 10. An important note is that this Special Ability aligns with one of Ilyena's knacks. Because Ilyena is a Master of Curses, she rolls two extra dice with her Hurlled Curse ability, keeping the best three and adding +2 to the total; Ilyena's Hurlled Curses will most certainly be quite effective. For her unconscious Special Ability, Ilyena's Player gives her "Sense Magic", continuing the theme of Ilyena being a talented mystic. "Sense" is quite obviously a representation of Ilyena's Perception, and "Magic" is equally clearly her Effect, so the rating is equal to

Ilyena's Mystical Attribute, making it Sense Magic 11. Ilyena's Player describes it as a tingling sensation she feels on her skin whenever Ilyena nears magic, with the tingling being more intense the more powerful the magic is or the more clearly she can sense it (when she rolls a higher result).

Talent

The most important part of a character's story is their Talent, because it represents who they ultimately are and dictates much of their Fortune. Indeed, a character's Talent is initially discovered by reading their Fortune, using the Tarot deck, albeit in a modified fashion. Because Player Characters are epic heroes and the central protagonists of the story, their Fortunes can be assumed to be represented by the more important Tarot cards. A Chosen Hero of the Zharovi clan is not going to be represented by a mere Two or Three of any suit; their lives would be summed up by an Ace, a Court Card, or a Trump Card of the Major Arcana. As such, the GM removes the 2-10 cards of each of the four suits, then shuffles the remainder of the deck. Three cards are then dealt for each Player, who will choose which one they feel most represents their character; that card is the character's Talent. (Take note that if the GM wants certain Talents to be among the party for the purposes of the campaign's story, they are free to pre-select the three cards offered to each Player!)

Much like the tale of the Fool's Journey in the Major Arcana, a character's Talent can be seen as the ultimate destination of their life, or whom they were born to be, their destiny. What this means in game terms is that although the Player has a significant Tarot card that gives them an idea of what their character's Talent is, the full details will only be revealed with time, over the course of play. Each card of the Tarot has a principal divinatory meaning and a second meaning when played in reverse; the character's Talent is a function of these meanings. What precisely that means depends on the individual card; details of how to construct a Talent from the chosen card are found in the GM's Section. A very brief summary of these cards' basic meanings follows here, giving the Players a reference to help them understand where their character's Talent may lead them, or to help them make their choice of Talent in the first place. The other important fact to remember about a character's Talent is that it influences *all* of their destiny...both the good and the bad. When selecting a Talent, both its positive and negative potentials should be considered. In addition, each Talent has a number. When that number comes up as the dice's total on a roll concerning something the Talent is relevant to, the conflict is resolved in the character's favor, even if the actual roll's result was not high enough. This is just one of the ways a character's Talent influences their life; see the Talents portion of the Rules section for more detail.

Looking over the potential Talent cards the GM dealt, Tristan's Player has the choices of the Lovers, the Knight of Swords, and the Hanged Man. After consulting the Talent Summary Table, Tristan's Player decides all three could potentially apply to Tristan's character, but ultimately chooses the Lovers. Besides the obvious fit with Tristan's charm and way with the ladies, the fact that it could gain him connections could prove quite valuable to his work as both a monster-slayer and a thief. The GM informs Tristan's Player that Tristan will generally be able to find a friendly face wherever he goes, and when the dice come up equaling six on social rolls, Tristan will succeed even if the roll's total was insufficient.

Examining Ilyena's possible Talents, her Player can choose from the Queen of Wands, the Hermit, or Temperance. The Queen of Wands is not a good fit for Ilyena's character, but the Hermit and Temperance both have potential. Ilyena's Player decides that the Hermit's solitude wouldn't work as well when Ilyena is part of an adventuring party, and the drawbacks of a reversal of fortune are definitely worse for the Hermit, so Ilyena's Player declares her Talent to be Temperance. The GM tells her Player that Ilyena will usually be able to find another answer when she takes the time to examine a situation, "tempering" the drive for an immediate result that an adventuring sense of urgency demands. Furthermore, whenever the dice come up equaling 14 in an opposed roll or concerning two contrasts, Ilyena will find a way to compose the two, reaching a moderated compromise through temperance or "tying" the opposed roll, even if it was higher.

Talent Summary Table

Talent Card	#	Basic Summary	Reversed Summary	Probable Specialty
the Magician	7	Power, Will, Knowledge	Weak of mind, Abusive	Charisma or Spirit...
the High Priestess	3	Intuitive, Smart, Wise	Paranoid Conceit	Intuition, Secrets
the Empress	3	Nurture/Heal, Passionate	Emotionless, Indecisive	Healing, Benevolence
the Emperor	4	Rule, Power, Self-Control	Domineering, Inflexible	Authority, Command
the Hierophant	5	Tradition, Righteousness	Narrow-minded, Corrupt	Spiritualism, Leadership
the Lovers	6	Attraction, Connection	Rebellion, Divisiveness	Charm, Connection, Ardor
the Chariot	7	Journey, Conviction, Work	Upheaval, Dispute, Weak	Travel or Willpower
Justice	8	Truth, Fairness, Propriety	Bigotry, Rash Punishment	Righteousness, Objectivity
the Hermit	9	Private Wisdom, Prudence	Paranoia, Cowardly	Insight or Self-Sufficiency
Wheel of Fortune	10	Change, Destiny, Luck	Challenges, Reverse Fate	Dramatic or Sudden Luck
Strength	11	Courage, Action, Persuade	Power Abuse, Tyranny	Strong Will or Body
the Hanged Man	12	Insight, Suspension	Narrow-minded	Brilliance or Agility
Death	13	Forced Change, Transform	Stagnation, Lethargy	A Force for/of Change
Temperance	14	Moderation, Twining	Paradox, Impossibility	Answers or Compromise
the Devil	15	Temptation, Bondage	Bare Escape, Restriction	Seduction, Trickery
the Tower	16	Strife, Destruction of Lies	Status Quo, Falsehood	Revelation &/ Destruction
the Star	17	Hope, Faith, Insight, Help	Lost, Darkness, Faithless	Healing, Inspiration
the Moon	18	Sleep, Deception, Magic	Chaos, Darkness, Anarchy	Visions, Magic or Trickery
the Sun	10	Success, Joy, Genius, Hope	Effort, Perseverance	Charisma or Brilliance
Judgment	12	Change, Rebirth, Freedom	Burden, Trapped, Stagnant	Escape or Discernment
the World	3	Finish, Success, Travel	Unmoving, Agoraphobic	Wisdom or Welcome
the Fool	4	Beginnings, Youth, Zeal	Lost, Blind, Ignorant	Chaos or Innocence
Ace of Coins	3	Riches, Luck, Creation	Corruption, Poor Luck	Luck, particularly Riches
King of Coins	13	Business Leadership, Help	Stubborn, Miser, Cautious	Practical Answers/Trusted
Queen of Coins	12	Tasteful, Active, Luxury	Demanding, No Sympathy	Strength, Determination
Knight of Coins	11	Quality, Sanctuary, Regime	Cheap, Lazy, Sycophant	Enduring &/or Organized
Page of Coins	10	Hard-working, Healthy	Greedy, Selfish, Snobbish	Fit, Strong, Endurant
Ace of Wands	3	Innovation, Creativity	Decadent Ruin, Chaos	Performance Skill or Ideas
King of Wands	13	Motivation, Command	Despotism, Self-Grandeur	Others Listen or Follow
Queen of Wands	12	Entertainment, Inspiration	Fatigue, Disdain, Stubborn	Performance &/ Adoration
Knight of Wands	11	Charisma, Energy, Drive	Overbearing/Inconsiderate	Charisma and Charm
Page of Wands	10	Athletic, Charismatic	Bullying, Showoff, Egotist	Acrobatics &/ Performance
Ace of Swords	3	Triumph, Clarity, Focus	Blocked Creativity, Failure	Precision, Keen Senses
King of Swords	13	Idealism, Intellectual, Fair	Biased, Censoring, Cruel	Wisdom and/or Appraisal
Queen of Swords	12	Intelligence, Communicate	Know It All, Gossip, Snob	Information or Speaking
Knight of Swords	11	Confidence, Articulate, Wit	Braggart, Secrets, Liar	Clever and/or Combat
Page of Swords	10	Perceptive, Intelligent	Spying, Deceitful, Lurking	Keen Senses, Wit, Clever
Ace of Cups	3	Emotion, Desire, Harmony	Depression, Instability	Vibrancy, Allure, Passion
King of Cups	13	Kind, Warm, Art, Creation	Fanatic Loyalty, Bigotry	Charisma or Performance
Queen of Cups	12	Intuition, Psychic, Loving	Manipulation, Depression	Psychic or Intuitive Gifts
Knight of Cups	11	Loving, Music, Creative	Depression, Cynical, Dour	Performance or Charisma
Page of Cups	10	Imaginative, Psychic, Art	Woeful, Unmotivated	Clever, Psychic, or Perform

Setting

You wish to slay the monsters for the opportunity to see the world, do you? Tired of knowing nothing but our Traveling life? "Be Careful What You Wish For," Child; as Zharovi, our world was not perfect even before the nightmares walked it, much less after. But we must each follow our own path through it.

The Land

Bleak mountains and dark forests, rolling plains and verdant valleys, winding rivers and depthless lakes, the world of the Zharovi is filled with natural splendor. Many people live in these lands, in tiny villages and small hamlets, humble towns and even the occasional bustling city, but these people and their places are strangers to the Zharovi, as are Gypsies and their traveling ways to the commoners. As a whole, these people and places are late-medieval, a culture and society comparable to the Renaissance era, with art and finery flourishing in the upper walks of life but the pageantry still struggling with some factors of basic survival and remaining generally uneducated. These difficulties are certainly not eased by the monsters that walk the land, and the learning and grandeur of the upper class offers them no protection from their nightmares made real, either.

The world of the Zharovi is still largely unexplored, with large amounts of unsettled countryside and wilderness between the comparatively tiny areas of human civilization. Most towns are at least a day's journey from one another, and even the largest cities stand relatively isolated with perhaps a few farming villages surrounding them, but the forests and wilderness take over again the moment the farms' fields end. Though beautiful, this world had its dangers even before the Gypsy Queen filled it with darkness. Wolves were natural predators ruling the wild spaces between human settlements long before people's nightmares of werewolves and vampires began directing their packs. The forests have always been deep and dark, and unwary travelers can easily lose their way. The mountains are high and steep, with cliffs and falling rocks, and the lakes are deceptively deep (now with who knows what nightmares lurking in them) and the rivers run rapid. Travelers who are careful and know what they're doing, like the Zharovi, could safely make their ways through the wilderness, but now that monsters roam the land, a long journey is likely to get a traveler killed.

Its People

Generally a feudal society, the lands the Zharovi move through politically consist of lords controlling manors with vassals owing them fealty, and the lords in turn paying fealty to their king. Some lands have various levels of nobility between the two, dukes and barons reigning over some number of manor estates and paying their collective dues to the throne, but by and large the individual lords are the rulers of the land, due to the isolation of each estate. Although the throne indeed has a military, it would be impractical to marshal it versus an individual lord or even a noble with several lords behind him. It is also unlikely that a noble could gather the men of his domain into any sort of force to attempt a coup, because the commoners are needed to work their lands. The world of the Zharovi does not produce enough excess to support standing militia outside of the largest cities, and transporting those militia would be a major strain for any city and its ruler. With the lands now plagued by nightmarish monsters, what few militias there are remain in their cities, guarding them against monstrous incursions.

The Zharovi operate outside this accepted norm, traveling far and wide across the land and calling no place home for very long. They owe their allegiance to no one, which discomfits the establishment. The lack of mobile militia makes pursuing the Zharovi just as difficult as marching to war, and they have too little to make doing so worthwhile even if it were possible. Some lords attempt to tax the Zharovi or charge tolls for crossing their lands, but the Zharovi always seem to proceed on their way regardless, oftentimes with the lord in question's coffers ending up lighter instead of the Zharovi's own. Though intended by both sides to be a lesson to the other, such actions only drive the wedge between the Zharovi and the common man that much deeper.

Though they might like to see their lords taken down a peg or two, the common man doesn't like being put to labor building useless tollgates or drafted into a force to harass a Zharovi Troupe. It is well known that Zharovi will fight to the death to defend their Troupes, which are their homes and families, and the average Gypsy is far better with a sword or in a brawl than any commoner. The fact that the Gypsy Queen declared her wrath and vengeance on all who are not Zharovi and brought the commoners' nightmares to life is also never forgotten, and many blame any vagrant they see for their world's sad state of affairs, regardless of whether or not they are truly Zharovi and ignoring or ignorant of the fact that the Zharovi banished their Queen and are attempting to save the world from the monsters. This is all besides the fact that the commoners and the Zharovi were at war enough to get the Gypsy Queen's husband and children killed in the first place. Tensions were high then, and things have only gotten worse. The common man is lucky that the Zharovi haven't simply given up and left them to their fates, but the Zharovi are more noble than that.

Outside of conflict, the people of the land are much like any other. Most work the soil, some have specialized crafts, and many practice music or another art as a hobby when the sun goes down and it grows too dark to toil. Even the smallest village has an alehouse or at least a common building where the people gather after dark to be sociable and entertain one another. Many places practice communal meals, so that the people might gather together for the comfort of familiar faces and safety in numbers. Strangers are often distrusted and Gypsies obviously so, but on the other hand, no one would ever be turned out to the street after dark. An unknown face is unlikely to be invited into a family's home, but the common building of each village is at least a place to close the door against the unknown nightmares lurking in the dark.

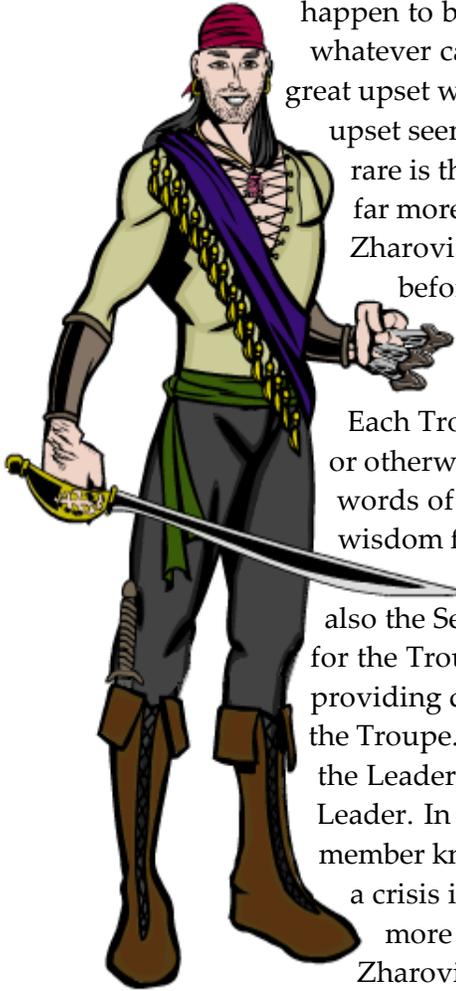
In the larger towns and cities, even a Zharova might pass undetected, if they were to forego their traditional garb of flowing clothing and headscarves. The presence of unfamiliar faces is more accepted in higher populations, but that does not mean strangers are trusted, just more likely to pass by unnoticed. The more frenetic pace of city life leads many to seek frequent entertainment, and dramatic and musical performances are common. Taverns frequently have musicians who sing or play for their suppers or at least a drink, and most have tables of cards or other games of chance to amuse those willing to bet their earnings, as well as onlookers. Zharovi can blend easily in such environs and use their skills to gain what coin they might need to rent a room or make a purchase that would be refused to an obvious Gypsy, such as getting horses shod or acquiring valuables like a watch or silver or higher-quality goods. In the largest cities, the Zharovi can even find acceptance on the edges of the marketplace, offering to tell fortunes or other "mystic advice" to those seeking more exotic entertainments than the ordinary alehouses, theaters, and galleries can provide, even if the Zharovi would never reveal any true secrets of their mysticism to an outsider.

The lords and nobles of the more populated areas have a variety of responses to vagrants in general and the Zharovi in particular. Many do not trust them at all, holding onto the old prejudices and new blame, ordering all Travelers off their lands, with some extremists even ordering their men to attack if the people in question do not depart. Others tolerate a Zharovi presence as long as they remain in the background and far enough away to keep the noble's material goods safe; some even offer trade, exchanging goods for the interesting baubles and trinkets the Zharovi may have. Generally this is done in the hope that honest trade will keep transients from dishonest profit, but some nobles are eager for the unusual items they might gain from the Zharovi and would never see otherwise. Even more rare are the few powerful people who either understand that the Zharovi are not the vagabonds and thieves society claims they are, or even know that the Gypsy Queen acted of her own volition and not her people's will. These rare individuals know the Zharovi are attempting to cleanse the land of monsters, offering them sanctuary and rest when they pass through.

Zharovi Gypsies

The Zharovi are indeed the epitome of Gypsies, masters of many skills and mysterious to all outsiders. Theirs is a complicated culture, but one that makes perfect sense to them. The Zharovi are a close-knit traveling

community, their little rolling house-wagons painted as brightly as the clothes and scarves they wear. They share and share alike, every child brought up by the community of their Troupe as a whole. Zharovi children might not even return to their parents' wagon at night, said parents knowing that their child will be well taken care of in whichever rolling house they spend the night, and offering their own roof to any youngsters who



happen to be there at bedtime. Most property is communal, meaning that they borrow whatever catches their fancy without necessarily thinking about it, a habit that causes great upset when applied to items originating from outside their Troupe or people. Such upset seems understandable to all but the Zharovi themselves, but on the other hand, rare is the lock a Zharovi expert can't pick, and they often overhear and understand far more than they would publicly admit. Their natural state of glib bluff makes the Zharovi excellent gamblers as well as actors, be the role on an impromptu stage or before an unwitting dupe. Their skills are as communal as their lifestyles and possessions, the only exceptions being specific areas of specialization like craftsmanship, medicine, and true mysticism.

Each Troupe of the Zharovi people is directed by a Seer, a woman gifted with Sight or otherwise Talented in ways which qualify her as a diviner. The Zharovi live by the words of their Seer and would die to a man for her, never questioning the words of wisdom from her readings, be they of cards, coins, tea leaves, or otherwise. The only other "official" position in a Zharovi Troupe is the Leader, who is often also the Seer, otherwise the Leader takes her mystic advice to make guiding decisions for the Troupe. Mostly, the Seer offers advice, answering the members' questions and providing direction; this makes her the primary educator and the ultimate authority of the Troupe. When trouble arises or the Seer foresees trouble coming, she either notifies the Leader or calls an assembly of the heads of the Troupe's family heads if she is the Leader. In such times the Zharovi react both swiftly and with unity, each individual member knowing their place, their duties, and where to go to accomplish them. When a crisis is not at hand and the Troupe is at camp, not interacting with outsiders, the more experienced members spend the days passing their skills on to the younger Zharovi, including the Seer and Leader. The Leader teaches the most capable of the

Troupe members how to make life's hard decisions, in case tragedy should strike and they are the next called to Lead. The Seer also instructs her apprentice, the next-most Talented woman of the Troupe, to one day take her place, and the two of them teach anyone else with mystic potential how to use it. Although only women seem to be gifted with enough Sight to be full-fledged Seers, they will certainly help any young men with mystic sensitivity or ability to develop their gifts.

The Zharovi are a passionate people, living life to the fullest and knowing that every day might be their last. They sing, dance, and play music nearly every night, and joyous laughter can be heard in their camps at almost any hour. Though quick with a laugh, a smile, or a jest, a Zharova can equally quickly switch to the stance of a combatant, ready to defend their own against any threat. Should a stranger walk from the woods into a Zharovi camp, the camp would immediately fall silent, every eye turned to either the stranger or the nearest child, every hand going to a blade or poised to strike or defend. This would mostly be out of surprise that anyone entered their camp without being spotted coming, but the Zharovi are equally quick to embrace a weary stranger and put them at their ease, once they've proven themselves no threat. The Zharovi are seen as outsiders wherever they go, and so they see everyone they meet as equally "other", not a Gypsy, and so they treat everyone equally, cautiously and casually friendly until the new person's intentions are understood and acting swiftly to address those intentions as required once that decision is made, good or bad. However, the Zharovi possess a long, long memory, and even if they forgive a wrong done them, they never forget it.

Zharovi Mysticism

There is little difference between the Dreamscape, the subconscious power of the mind, and the forces of magic in the world of the Zharovi. In fact, the Zharovi consider them all to be connected and more or less the same thing, and it is this understanding that gives them their mystical might. There might be a few magicians among the common people of the land who have figured out a superficial property or two of crystals or how to focus their thoughts through some convoluted incantation or gestures that enables them to produce some amount of energy or effect, but such is not the same. The Zharovi understand the interconnectivity of all things and how the human mind *perceives* all these things on their various levels...the ability to manipulate one level, through thought and willpower, to change things on another level entirely is the basis of their success.

To be sure, even the mightiest of the Zharovi cannot manipulate reality at whim, and even the most epic of curses requires the harmonics of a pure crystal and the proper elements invoked to be achieved, but the Zharovi's ability to sense the needed balance of such things is what makes them such talented mystics. Even small children in Zharovi enclaves have been known to dream of messages from beyond or of what the weather will be in a week's time; there is little way to know how much potential an individual Zharova has until they begin to access it. Some are more talented than others at reading and interpreting signs; the Zharovi put great stock in the placement of the stars when a babe is born or an elder dies. They also pay close attention to the seasons and the phases of the moon, making accurate predictions about a child's life if they are born under certain signs or at an equinox or solstice. Zharovi youth are declared adults on the first full moon of the summer they are 16 years of age; the young man or woman will have a private session with the Troupe's Seer, having their Fortune read and possibly their Talent revealed, if they have one and it shows strongly enough. There is then a celebration of the newest adult member of the Troupe, lasting until nearly dawn.

When a Zharova reveals mystic inclinations or abilities, they are taken on by the Seer or her apprentice as new apprentices themselves. The young initiate is taught to clear their mind and expand their senses, and trained to be able to do so at a moment's notice. Unless their potential is unusually high, they continue their ordinary duties and training as well, for the Zharovi believe that all are equal and labor to be a key to developing one's character. After all, it is only by knowing one's self that an initiate will be able to use their mind and willpower and *self* to affect the world. Their mystic training and physical chores are also accompanied by intellectual and philosophical questions, teaching young Zharovi to think of the world as a whole, including the subconscious and the Dreamscape, and how that understanding will help them to affect it.

Zharovi mystics can use their abilities for a wide assortment of feats, though most could be considered minor and are merely a different way of accomplishing things many ordinary people do in ordinary ways. Tasks like healing, growing vegetables, caring for animals, and even cooking are simply made easier or more successful with a Zharovi mystic influencing the job. A candle, some incense, a crystal, and some meditation are generally all a mystic needs to accomplish these sorts of routine feats, perhaps with some additional, traditional herbs and other medical ingredients for healing. With a more involved ceremony, an accomplished mystic can discern vague future events, such as upcoming variations in weather or unsuspected natural occurrences, and the more gifted ones can even perceive distant places and events. Although a traditional fortune telling is a relatively routine matter for a mystic who has learned to properly expand their mind and interpret the medium used, answering specific questions is much more difficult and involved, particularly if the reader has a personal investment in the question's answer. Things like curses and true spells can indeed be accomplished by a powerful Zharovi mystic, but they take a great deal of preparation and effort, often requiring ceremonial ingredients that are extremely difficult to come by or alignments of the sun, stars, and planets that are rare or can only be performed at certain times of the year. There is also the Zharovi's triple karma to consider: their people's mystic abilities come at a price.

Zharovi Honor

The Zharovi people have extensive mystic ability, manifesting in sensitivity and Talent that no other people of the lands have ever even come close to, but this has not come about by chance. Their mystic abilities require not only mental focus and discipline to develop them, but a strict adherence to their moral code to maintain them. Even the least mystically inclined Zharovi still live by this code, for they know that to break it brings an upheaval of the mystical forces, an ill wind of poor luck that is in itself a curse. Worse than that, if the Zharova so foolish as to invite that poor luck onto themselves and their Troupe attempts to use mysticism to deal with their dishonor's ramifications, things will only get worse.

Zharovi honor is all but incomprehensible to outsiders, who fail to understand how they can honestly claim to be truthful yet make the truth spin like a top, or how they can show respect to women and the elderly, yet help themselves to apparently any object they happen to fancy. In truth, it is the different mindset of the Zharovi that causes these misunderstandings, but few are willing to even try to understand why the Zharovi do the things they do, instead condemning them for it (and worse things that the common folk believe to be true but are not) and lashing out at the Zharovi with prejudice and even hatred.

Although complex, the Zharovi Code of Honor can be summed up in eight relatively simple statements:

- Never speak a bold-faced lie
- Respect your Elders
- Treat women with courtesy, regardless of their individual character
- Heed the advice given by a Zharovi Seer, your own Troupe's above others
- Contribute your skills wherever they are needed and lacking
- Obey your Troupe's Leader, but Leaders, give orders only when needed, otherwise make only sensible requests
- All goods belong to all people, but it is dishonorable to move an item that holds personal meaning — heirlooms belong with their families
- Never start a physical conflict, but do not hold back if forced into one

Zharovi children are warned from before they can walk about the dire consequences of being dishonorable, to the point where they would consider such an act no more than they would murdering an infant animal or burning down the Troupe's wagons. Part of the Zharovi experience of becoming an adult is dealing with the growing understanding that breaking their society's rules is sometimes tantalizing. Such temptations are usually no more than idle wishes, no greater than the common man's desire to see calamity befall someone they dislike. The heart might enjoy contemplating such things, but to have them actually happen would be something else altogether. In current times this temptation is even less for Zharovi coming of age, for their lives are already hard, and they know they have the horrifying actions of their former Queen to thank for it. None want to make their clan's fate worse by bringing the threefold curse of further dishonor onto it.

Nightmares, Monsters, & the Dreamscape

What few people realize, even among the Zharovi themselves, is that the monsters have always been real. They are simply nightmares from the subconscious minds of humanity, but no one seems to realize that makes them no less real or dangerous. Just because human ideas give nightmares shape does not mean the horrors of sleep were **created** by dreaming minds; nightmares come from the Dreamscape, the realm unconscious minds drift through while their bodies sleep. The Dreamscape is a real place, physical or not, and the nightmares are

its more horrible denizens. The Gypsy Queen's curse drew upon the Zharovi's mystical might and threw it into the Dreamscape, empowering its evil denizens to come forth into the real world, assuming the shapes the world's dreamers gave them. Slumbering people visit the Dreamscape and give the nightmares shapes, and the nightmares now visit the people's world wearing them, a simple exchange.

The monsters have long fed on human fears and desperation, reveling in their terrors as they sleep. In fact, they still do so, relishing the terror and despair of a human victim as the life is torn from them. The nightmares even gain sustenance from the horrified families and bystanders who are forced to watch or listen as their loved ones are slaughtered, but many of the beasts have developed a taste for human flesh and blood, as well.

Though eager to sow terror amongst any human they can find, as opposed to just those whose sleeping minds drift through their corners of the Dreamscape, the monsters are frustrated by their newfound limitations. Once they enter the human world and gain a "real" form, they are stuck in it until they kill the human who dreamed it and another full moon reinvigorates them. Whatever terrifying form that may be, ghost or werewolf, zombie or vampire, or shapeless horror that has never been seen or dreamed before that point, the nightmare is trapped in that form, with whatever its limitations may be. They can no longer change shape with the fluidity of dreams, and more frustrating for them still, they cannot manipulate their environment any more than a human can. They cannot transform the dark woods into an entrapping hallway, nor can they manipulate the passage of time or change their victim into something even more helpless than they already were. The nightmares lose much of their power in the real world, and it enrages them. They are delighted to be killing people at their whim, instead of only the rare elderly person who dreamed of them and passed on in their sleep, but that delight is lost in the anger they vent upon all they can reach.

Even more terrifying are the powerful nightmares who choose their entrapping forms more carefully. Or perhaps it is more random, only the more detailed terrors of imaginative dreamers giving some nightmares more terrible forms, but regardless of how or why, some nightmarish monsters are more terrible than others. Most monsters can be destroyed, their physical forms destroyed and their essences rendered back into dreamstuff, sent back to the Dreamscape where they cannot leave unless they regain enough power to do so from the Gypsy Queen's curse, not something that is likely to happen twice, thank goodness. Some, however, are much tougher. Their physical forms can be slain, but if they are not defeated by something that form has an earthly vulnerability to, the monster simply reforms anew at the next full moon. The werewolf is obviously such a creature, being truly slain only by silver and returning with every cycle of the full moon otherwise. Some terrors are even worse, possessing no earthly weakness and only able to be slain in the Dreamscape.

Fortunately, the Zharovi can enter the Dreamscape.

Because of their expanded consciousnesses and the fact that it was their power, the mystic strength of Zharovi blood that created the curse in the first place, the entire clan can now enter the Dreamscape, though doing so is not without effort. It is very taxing, most Zharovi only able to remain there for a few moments, but as is the nature of dreams, those moments can seem a very long time while they are there. Within the Dreamscape, the Zharovi can manipulate it just as the nightmares who dwell there can, and because it is their natural place, the nightmares can die natural deaths there. Unfortunately, because the Zharovi are neither native nor asleep and do *not* belong on the Dreamscape, the nightmares are considerably more powerful there. On the positive side is that the nightmares are greedy, selfish, and evil things, unwilling to share with one another and quite incapable of cooperating with one another. The Zharovi, on the other hand, know of the strength of numbers and the power of teamwork and cooperation, used to supporting one another in their endeavors and all the more devoted to achieving their mutual goal when it is the destruction of an evil beast. They hope to one day find the core of their former Queen's curse in the Dreamscape and unravel it, destroying her evil and restoring their own power to rights, saving the world from the monstrous nightmares in the process.

Rules

So, your training is complete. Ready to go out and face the nightmares, Young One, fight the monsters? I hope so, I truly do. I hope you are successful and live to tell the tale, maybe even make things right again.

Difficulty Numbers

The Gypsy Curse uses a simple system of 3d6 plus a number from the character sheet ranging from a minimum of two to a maximum of eighteen, though ratings are rarely more than twelve and are usually less than ten. These rolls are sometimes augmented by knacks or Fate, but they generally make a rough average of 14 or 15. Thus, the Difficulty Rating of an Average task is 12, meaning PCs can usually accomplish an average feat. The GM will determine the Difficulty Rating of whatever task the PC is attempting and tell the Player that number. Outside of opposed actions, simply meeting the target number is sufficient to succeed, but in combat and other conflicts ties go to the defender, meaning the character being attacked or otherwise on the defensive succeeds if the Difficulty Rating is met exactly by the Player's roll.

Difficulty Rating Table

Task	#	Description
Effortless	4	Open a door, look around, so simple it shouldn't be rolled for
Easy	6	Open a door at a jog without stopping, spot a crouching person
Simple	8	Jump over a tiny gap, catch an object tossed at one's hands
Moderate	10	Jump a low wall, catch an object thrown just past one's side
Average	12	Vault a waist-high wall, catch an unexpected incoming object
Awkward	14	Dive over a desk and out a window, spot someone hiding well
Challenging	17	Spot a particular person moving through a crowded square
Difficult	21	Dive out a second story window and land on one's feet
Hard	25	Dive out a second story window and hit the ground running
Heroic	30	Acrobatically cross an entire manor without touching the ground
Extreme	35+	Do the above in total darkness while vampire bats are swarming

Boosting Rolls

Often times the dice will not give a Player the roll they need, or sometimes the character's stats *cannot* gain the needed roll, if the situation is dire enough! In those cases, the Player needs to do something to increase their roll. Depending on what the character is attempting to do, there are several ways to accomplish this.

The most common way of boosting a roll is with a character's Passion. Gypsies supposedly use Passion in everything they do, and this holds true in *the Gypsy Nightmare*. By expending two of their character's Passion points before making a roll, a Player can roll an additional die and keep the three highest rolls, just as if they were in Adept in the skill being attempted. Note that Passion can be spent on almost any roll as long as the Zharova is conscious, so this can be done in conjunction with regular additional knack dice. If the Player has

already made their roll and the total was insufficient, they can spend Passion to raise that total on a one-for-two basis, meaning each Passion point spent adds two to the roll's total. Note that this can only be done if the roll was a failure; if it succeeded but was too low to have as much effect as the Player desired, they're out of luck...or will have to find a way other than Passion to change the result. Passion can be used in conjunction with Fate for a special effect: once per session, if the Player spends a number of Passion points equal to fifteen minus their character's Fate rating, they can declare an action a success instead of rolling. The Player should be prepared to suggest or narrate how the character's Fate intercedes to make the attempted action successful, probably using one of the character's Special Abilities or their Talent. The GM can refuse to allow this use of Passion on a roll if they so choose (if "cheating" with Passion is going to ruin a dramatic moment, for instance, particularly if the character has a high Fate rating and it won't cost them too much Passion), but if they do so, the Player is given an extra point of Passion instead (the GM can also refuse to do this if the Player is deliberately attempting to gain free extra Passion. Such behavior should probably be treated as a breach of the Zharovi Code of Honor and punished appropriately [see Zharovi Dishonor, later in this section.]

The other major uses of Passion are to invoke Fate and to enter the Dreamscape. By spending a point of Passion, the Player can read their character's Fortune on a roll, using the method assigned to the Attribute being used (see below for details on Fortune Telling.) A point of Passion can also be spent for a character to voluntarily and consciously enter the Dreamscape (see below, the Dreamscape portion of this section.)

Passion (and the other three fluctuating derived stats) is regained by the character resting. For each period of sufficient rest the character has, they regain a number of Passion points equal to the lowest of their contributing sub-stats; in Passion's case the lowest of their dominant sub-stats. A sufficient rest period is either three hours of full sleep, six hours of rest, or nine hours of only light activity, such as walking at an easy pace. Any strenuous activity, such as combat, labor, exertion of more than casual effort, or intense concentration ruins a rest period, meaning the count of applicable time must re-start once the character begins to rest again. It is also important to note that nightmares disturb sleep, making it count as merely resting or even as light activity if the nightmares are sufficiently intense to prevent the character from sleeping properly all night.

The only rolls Passion cannot be spent on are rolls for actions that are not consciously taken, which includes dodging and defending in combat, unless the character was forgoing their action to remain actively defensive. Thoughtless acts are reactions and considered instinctive, so they are boosted by Instinct, instead.

Instinct can be spent in a similar fashion to Passion, boosting a Player's rolls for their character's subconscious actions instead of their conscious ones. Because these actions are not consciously taken, Instinct cannot be spent beforehand for knack-like extra dice. Instead, and because the Player gets fewer of them, Instinct points can be spent after a passively defensive or otherwise unconscious roll on a one-for-three basis, +3 to the failed roll for one Instinct point. In addition, because a character's subconscious desires make themselves known through unconscious acts, a sort of unconscious Passion, Instinct points can be spent on successful rolls as well as failures. Instinct can be spent on a character's unconscious Special Ability as well as their passive defense, and it can be spent to increase the bonus of any numerical Fortune Telling result (see below for details.)

Like the other fluctuating derived stats, Instinct is regained when the character rests for a sufficient period. Each completed period of rest regains the character a number of Instinct points equal to their lowest non-dominant sub-stat (the lowest stat that contributed to their Instinct.)

The other ways to boost a roll are using a character's Passion to invoke Fate and get a reading that either boosts the roll directly or declares it to be resolved favorably, or to use the character's Talent if it is applicable. Take note that most Fortune readings can produce negative as well as positive results, so it is risky to rely on them, even if the character has a high Fate rating (see the Fortune Telling and Talents portions of this chapter.)

Combat

Conflicts between characters in *the Gypsy Nightmare* are simple to resolve, even if circumstances should somehow cause a fight between Player Characters instead of one or more PCs and a non-player character or characters. Combat actions are no different than other rolls, simply adding 3d6 to the character's appropriate sub-stat or Special Ability and rolling an additional die or dice if the character has a useable knack.

The same sub-stat is not necessarily always used for the same actions, particularly in combat. For instance, suppose Ilyena has a knife she wishes to throw at a mindless zombie that is attacking Tristan. Throwing a knife is clearly a physical action and will thus use one of Ilyena's Physical sub-stats, but which one depends on exactly what she's trying to do. If she wants to get the zombie's nearly non-existent attention and distract it so that Tristan can get away, she will need the knife to hit the zombie as hard as it can, using her Might. On the other hand, if one of the zombie's eyes has rotted away and she wants to take the other one out so that it can't see Tristan and enable him to escape that way, Ilyena would use her Reflexes to place the throw accurately. (Note that either way, Ilyena's Player gets to roll an extra die and keep the best three as Ilyena's total roll, because she has a knack for Knife Throwing at the Adept level.)

Monsters (and most other NPC characters) generally do not roll dice, simply having their sub-stat ratings higher than the PCs', providing the target number the Player has to beat (of course, the GM is under no obligation to reveal this number, just whether or not the Player's roll hit.) If a Physical attack is greater than the sub-stat or ability the monster or NPC uses to defend against the attack, they take the difference in damage from their Health stat. The same is true for Player Characters; if a monster attacks them, the Player rolls for their defense using whichever sub-stat represents the chosen defensive action. If the roll is not as high as the monster's attack rating, the PC takes the difference in damage, from their Health stat if it was a physical attack or their Willpower stat if it was a mental attack. Math-savvy Players could then deduce the monster or NPC's attack rating by adding the damage the character took to their roll, but many monsters have special attack abilities, so that result would not necessarily be the monster's relevant stat or ability rating.

It is important to remember that damage inflicted is based on the roll's total, not the character's stats, so the Player may want to consider trying to find ways that allow their character to attack using their highest rated sub-stats. Many knacks and Special Abilities are also combat oriented, providing larger numbers to be added to the Player's rolls than the character's base stats do.

Damage can be reduced by armor, but Zharovi tend to be agile fighters and rarely wear armor, and even the brawniest Zharovi can rarely afford more than leather armor. Besides looking extremely out of place on people who ordinarily wear flowing and brightly-colored clothing, metal armor tends to be noisy, which goes against the personalities of the naturally stealthy Zharovi.

On the rare occasions a Zharova wears armor (perhaps as a disguise, infiltrating a human stronghold of some sort, for some reason?), it reduces the physical damage that would otherwise normally be taken. However, wearing armor also inflicts penalties on a Zharova's sub-stats (but not their derived stats) as follows:

Armor Type	Damage Points Subtracted	Penalty Description
Leather	2	-1 Reflexes from stiffened leather
Chainmail	3	-2 Reflexes from additional weight
Plate	5	-3 Reflexes & -1 Might from weight
Full Plate	8	-3 Reflexes & -2 Might, -1 Perception

Although there is no Mental armor for Willpower damage, there could be mystical objects of the sort...

Weapons are the reverse of armor, adding points of damage to a character's successful attack roll. The following is a list of the weapons commonly used in the lands the Zharovi travel through, but the Zharovi themselves may be at some penalty when using the more unusual weapons. For example, the Zharovi generally do not use bows, usually trapping game as opposed to hunting it; Zharovi are accomplished swordsmen and skilled with blades of all kinds, but they are not necessarily fluent with other weapons.

Weapon (example)	Bonus Damage	Weapon (example)	Bonus Damage
Blades		Bludgeons	
Thrown Knife	1	Club	2
Throwing Blade (balanced)	2	Mace	3
Knife/Dagger (tool, cutting)	2	Quarterstaff	2
Large Knife (weapon, hunting)	3	Polearm ³ (halberd, etc.)	4
Short Sword (cutlass)	3	Ranged	
Fencing Sword (epee)	2	Bolo ⁴	*
Edged Fencing Sword (rapier)	3	Throwing Club (juggling)	2
Broad Sword (spatha)	4	Shortbow	2
Great Sword ¹ (longsword)	6	Longbow	3
Whip ²	2	Crossbow ⁵	4
Flail	4	Hand Crossbow	2

1 A two-handed weapon. Great Swords impose a -2 Reflexes penalty, -1 with a Might of 4+

2 Although not a blade, Whips do slashing damage. They are an agile weapon; characters with Reflexes of 4+ or an appropriate knack or Special Ability can subtract the lowest die of their attack roll from the target's defense

3 A polearm's blade is the equivalent of a short sword, but the additional momentum raises it to 4 points of damage; the shaft is treated as a quarterstaff and does 2 points of damage

4 A bolo does 1 point of damage if a weight strikes the target's head. If struck normally, a target must make a Reflexes roll of **TWO**d6 versus the attack roll or fall prone

5 A crossbow requires a full round to re-arm, unless the character has a Might of 6+ or an applicable Special Ability

When combat begins, the character making the first move or opening attack automatically goes first, such as a monster attacking from concealment or if the Zharovi party sets a trap and lies in wait. Once the opening attack has been made, or if all parties involved know combat is beginning, initiative checks are made. Player characters make a Reflexes roll to determine their initiative number, including any knacks, Special Abilities, or bonuses their Talent gives them. If a Player's total roll is the number of their character's Fate, then Fate has aligned for their character and they may declare when they want their initiative to be; first, last, or before or after another character, including "before the first opponent" or "after the last opponent." Characters act in initiative order, counting down from highest to lowest (the GM should ask all the Players what their characters' initiative numbers are to avoid revealing what the NPC's number is before the NPC's first action.) If a character other than the one with the highest initiative began the combat, a new combat round starts after their action, beginning with the highest initiative and counting down as normal. Initiative order is kept for the remainder of the combat unless a Player holds their character's action specifically to re-roll their initiative, but they must use this second initiative number, even if it is worse than their first one. (Some characters may have Special Abilities or a Talent that affects their initiative after combat begins, as well.) Passion can of course be spent to improve initiative, as can both Instinct and Willpower, though a character cannot spend more Willpower points than they have in their dominant Mental sub-stat; these points raise Initiative one-for-one. If any Initiative numbers match, characters with higher Physical Attributes go first, rolling 1d6 each if still tied.

A combat round lasts only a few seconds, just long enough for characters to run a few paces and take a single simple action. A simple action is an attack, preparing or equipping a weapon, aiming a fired weapon, opening or slamming a door, pulling a drawbridge lever, and the like. A single short sentence or phrase can be spoken or shouted freely, but if a character wishes to direct their comrades in battle or make some sort of speech, they must use their action to do so. Every character gets a passive defensive action per round of combat, usually meaning they make a single Reflexes roll to resist opponents' efforts to strike them. Two actions can be taken in a single combat round if the character forgoes either their free movement of a few paces (meaning they can move no more than a single step in one direction that round) or forgoes their passive defense. If a character forgoes their defense, the Difficulty Rating of a roll to hit them is equal to twice their Reflexes sub-stat. Characters with Reflexes sub-stats of seven or more may take a third simple action in a round if they choose to forgo both their movement and their passive defense, meaning fast characters can attack three times in one round, if the attacks are all on a single target or more than one target is immediately adjacent to them (or if the multiple targets are adjacent to one another and the character is using a ranged attack.)

Combat continues, cycling down the initiative order, until one side is defeated (knocked out, dead, or surrenders) or successfully retreats, or if both sides choose to stop fighting for some reason (such as the party fighting NPC guards at an estate when a monster suddenly appears. A new fight might then immediately begin, which would be resolved the same way.)

Keep in mind that *the Gypsy Nightmare* is a combination swashbuckling and survival-horror game, not a melee tactics simulation. The action, particularly the combat, should be fast, furious, and exciting. If a proposed maneuver sounds absurdly over the top, it probably fits into the *Robin Hood* and *Three Musketeers*-type theme of the Gypsy setting. When the odds are against the characters because they're surrounded and outnumbered ten-to-one by undead horrors, some "unrealistic" action is only to be expected. The GM is encouraged to both freely give bonuses and penalties for things like attacking from a prone position or taking cover, and to ignore such details if they are going to bog a scene down. If the entire playing group knows they enjoy a particular level of attention to detail, then by all means, stick to that level and develop bonus and penalty numbers where you need them. Otherwise, feel free to play fast and loose, both to keep the game moving and exciting...and to keep the Players guessing, never knowing what might happen next, if this next encounter with a single opponent is a random joke of a combat to introduce an NPC...or an epic monster that can test the party's mettle and smack them about on a whim.

Once a character has been injured, either mentally or physically, the damage is healed through proper rest or medical attention. If another character gives the injured character first aid, they can make a Challenging Knowledge roll to aid the character's healing. In this case, the injury is the defensive party, resisting being repaired or healed, so the aiding character's Player must make a roll of 18+ to succeed, healing a number of the injured character's Health points equal to their roll minus 17. However, if the aiding character has some sort of knack for healing (medicinal skill, anatomical knowledge, extensive outdoor survival experience, etc.) they not only gain their normal additional knack die or dice, the roll is also considered to be of only Awkward intensity, making the Difficulty Rating 14 instead of 17, although it is still a resisted roll. If the injured character heals by resting, they regain a number of Health points equal to their lowest Physical or Intellectual sub-stat (Might, Reflexes, Knowledge, or Cunning) for each completed rest period (three hours sleep, six hours rest, or nine hours light activity.) If the character is healing mental damage, each completed rest period gives them Willpower points equal to their lowest Intellectual or Mystical sub-stat (Knowledge, Cunning, Effect, or Perception.) It is possible a character with an appropriate knack, Special Ability, or background (an NPC, such as the Troupe's Seer) might be able to perform a psychological version of first aid to help mental healing.

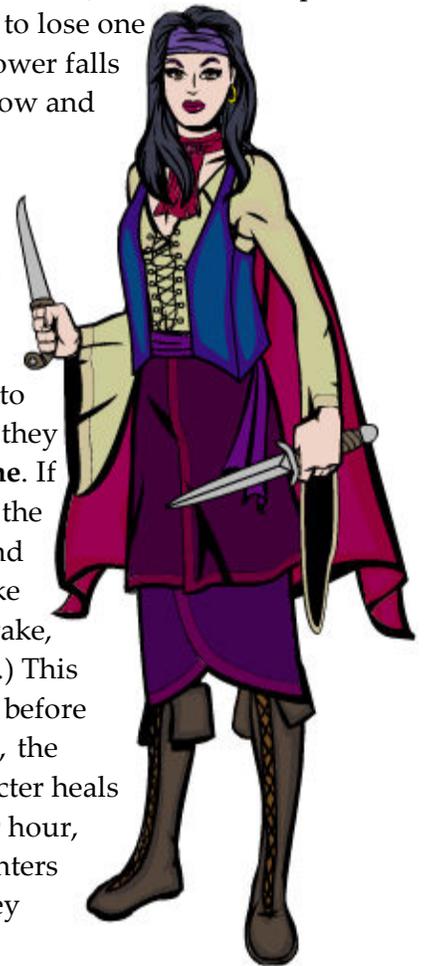
Sometimes a character takes damage from something other than combat, like falling, burns, poisons, or magical effects from things like curses or unholy ground. In cases where the character has a chance to avoid or reduce the damage, even passively (such as their body resisting a toxin), the Player may make an appropriate

sub-stat (or possibly even Attribute or Special Ability where appropriate) roll versus the potential damage's Difficulty Rating, taking the difference in damage if they fail. The specific Difficulty Rating of the potential damage will be determined by the GM on a case-by-case basis, but there are specific rules for falling damage.

A character can fall up to two feet per point of their Reflexes rating and land without taking damage, as long as they are conscious and unrestrained so that they can land properly. If a character falls more than twice their Reflexes rating, they must make a Might roll versus a Difficulty Rating of 14 (Awkward). For every five feet more the character falls, the Difficulty Rating of the Might roll increases by +3.

There are also rules for suffocation damage and fatigue. If a character cannot breathe for whatever reason, they can hold their breath for one minute plus a number of rounds equal to their Might sub-stat if they had the chance to take a preparatory breath (before they were submerged, for instance.) If the character's air supply was suddenly cut off by surprise and they had no chance to prepare, they can only hold their breath for a number of rounds equal to twice their Might sub-stat. If the character does not take a new breath before their time limit expires, the Player must make a Might roll versus a Difficulty Rating of 17 (Challenging). Each additional round the character goes without breathing, they must make another Might roll, with the Difficulty Rating increasing by +4 each round. When the Player fails a roll, the character begins drowning and takes the appropriate amount of physical damage to their Health stat, and half of that amount (minimum one) to their Willpower stat due to the terror of drowning. Each round after the character starts drowning, they take physical damage equal to 13 minus their Might, and half that amount (minimum one) from their Willpower. If the character's Health reaches zero, they fall unconscious. They will continue to lose one point of Willpower per round until they begin breathing again or their Willpower falls to less than their non-dominant Intellectual stat. If their Willpower falls that low and the character's Health reaches zero, the character dies.

If a character is awake for more hours than twelve plus their Might sub-stat, they begin to suffer from fatigue. Healing ceases, even if the character is only engaged in light activity or consciously resting (although they will fall asleep if consciously resting that long; if mental activity or worry is keeping them awake, they weren't resting in the first place.) If the character remains awake for a number of hours equal to their Might after that, they suffer a -1 penalty to all rolls. If they continue to remain awake, the penalty increases by one when they have been awake for a further number of hours equal to their Might **minus one**. If they stay up for a number of hours equal to their Might minus two after that, the penalty increases by one again, the Might-based window decreases by one, and they must make a Might roll at their current penalty (-3 from fatigue) and take 1d6 of both physical and mental damage. If they make the roll and remain awake, they take 2d6 damage at the next roll (Might minus three hours, -4 to all rolls.) This continues until a roll is failed or the window of hours they can remain awake before their next penalty becomes zero, whichever comes first. When that happens, the character passes out, regardless of what they were doing. A passed-out character heals their Willpower at the rate of their lowest Intellectual or Mystical sub-stat per hour, until it is restored. Once their Willpower is back to normal, the character enters normal sleep and heals their Health at their normal rate minus one, unless they happened to collapse somewhere that is comfortable to sleep.



Suffering from hunger and thirst or extreme environmental conditions are similar experiences, requiring Might rolls to endure. The GM should decide how intensely the character(s) is suffering and how high the Difficulty Rating of the Might check is, increasing it by one per time increment until the character's conditions improve. Remember, Passion and Willpower can keep a Zharovi going when they should be collapsing.

Mysticism

Magic is a strong and defining presence in the world of the Zharovi, but it has limitations. The Gypsy Queen cast an enormously powerful curse upon the land...but magical law means she paid an enormous price for doing so; her people are still paying that price. Not the price of the magical power itself, but *three times it*.

The mysticism of the Zharovi people and their world relies on the manipulation of its myriad levels, using powerful objects such as crystals in combination with concentration to psychically change the world. A curse, a divination, a healing...all are much the same thing, simply force shaped to different purposes by will. The greater or more powerful the change a mystic act causes, the more radically opposed to the natural order of things the effect is, the more effort and more powerful objects it requires to be accomplished.

Though Zharovi mysticism can theoretically do almost anything, the fact that greater effects require greater efforts limits it greatly. In fact, because the Gypsy Queen used the power of her people's blood to cast her world-altering curse, they have much less potential to tap into now. In game terms, a Zharova with a Talent, Special Ability, or knack that gives them some measure of mystic skill can attempt to cast a spell. A spell is mostly a matter of intent, the mystic clearly visualizing what they want to accomplish; this should be able to be stated as a simple sentence: "Heal Tristan's foot", "Find the Mayor's stolen treasure", "Harm the vampire attacking this village". The broader the statement or more contrary to the natural state of things the intention of the spell is, the more power it requires to be successfully cast. Most things the common man would think of as a "magical spell" are nearly impossible—throwing lightning, controlling minds, destroying living (or unliving) flesh—are simply too far removed from reality to be accomplished. The Gypsy Queen's curse was successfully cast only because it was an extremely simple statement, "make monsters real", cleverly guided through the minds of her victims, and relying on the fact that monsters already *were* real—the nightmares of the Dreamscape already existed; the Gypsy Queen's curse merely brought them to the waking world and gave them the forms sleeping humans had already conjured for them. Even that was an epic accomplishment, successful only because the Gypsy Queen fueled the spell with all her rage and the power of her people's blood, a mystic people who had been refining their magical skills for generations.

When a mystically-oriented character wishes to cast a spell they do not have as part of their character (a Special Ability or Talent), they must sum up its intent as a simple statement. Every spell has a base Difficulty Rating of Difficult (21), because changing reality is no simple task. The GM then modifies that difficulty based on what the spell is trying to do, and how the character has prepared themselves to cast it. To evaluate a spell's simplicity, the statement summing up its intent should be broken down as simply as possible. If the intent is concise and clear and cannot be easily mistaken for something else (the old 'genie granting wishes to the letter of the intent instead of its spirit' routine), the GM *might* reduce the Difficulty Rating by a few points. However, the more of a change the spell would cause, injury where there was none, chaos in the midst of tranquility, the directing of actions or people to things they would not normally do, etc., the greater the difficulty of the spell, with its Difficulty Rating rising to Hard (25) or higher. This is why it is much more common for a Zharovi mystic to discern the future or heal an injury...in most cases, the future would become known and the injury would heal in due time; the mystic is simply causing those effects to happen sooner. The only way to reduce the difficulty of a spell is to use powerful items like crystal matrixes and magnetic lodestones or psychically enhancing herbs and incenses to boost the spell's power and the caster's effectiveness. If such materials can be procured and the mystic takes the time to prepare themselves and the casting thoroughly, with meditation, focusing symbols, aligning the casting with cosmic convergences of power, etc., the difficulty can be eased.

True magic is extremely hard to accomplish, and it should not be a "routine" experience, even when attempted by the most powerful and accomplished of mystics. Crystals and lodestones and candles and spices are great aids, but their energies are consumed by the spellcasting process. It should take time and effort for a mystic to acquire the items to prepare a spell, much less actually do the preparation and casting. Though powerful, magic is not intended to be an "easy solution."

Zharovi Dishonor

As mystically adept as the Zharovi people are, with magic running strong in their blood, their abilities are not a simple matter of luck or genetics. There is a price they must pay to maintain their capabilities, behaviors they must abide by and others they must not engage in. These things are accomplished through the following of their code of honor, which is why it is bred into Zharovi children practically from birth.

If a Zharova breaks one of the eight rules for their people's way of life, the consequences they pay are mystic in nature. Even if the individual is not themselves a mystic, the power of their Zharovi blood will curse them with punishment. Even if they manage to keep the fact they broke the code a secret from their Troupe, their blood will tell, punishing them even if they keep said punishments a secret as well. Every Zharovi knows that their karma will return to them three times, one way or another.

The curse of dishonor punishment takes the form of ill luck or consuming guilt, depending on how the individual broke the code. If a character spends any Passion or Instinct on a die roll for an action that breaks the Zharovi code of honor, they immediately lose three times that many of the spent point(s). Furthermore, these lost points are recovered more slowly than normal, a second aspect of the punishment. The points are still regained by the character resting for sufficient periods, but points lost through acting dishonorably are recovered at the rate of the lowest contributing sub-stat **minus one**, meaning a character with a non-dominant sub-stat of two is only regaining *one* point of Instinct per period of rest until the dishonorably lost points are restored. Obviously the first aspect of the tri-fold punishment is the loss of those points, and the third aspect of the Zharovi triple karma is of course the difficulties the troubles the individual Zharova faces with insufficient Passion or Instinct to surmount. This is the paralyzing guilt Zharovi feel when they act dishonorably.

If a character breaks the Zharovi code of honor through an action they do not use Passion or Instinct on, they are still punished by their karma. Their punishment is a curse of bad luck, that they cannot overcome until it has cost them three times whatever they dishonorably gained. Whatever the roll was that broke their code, its total is multiplied by three. This new total is then divided by the base Attribute of the roll; the character loses the result (rounded **up!**) from every roll until they have made a number of rolls equal to the Attribute.

For example, say the Gypsy Bard of the Special Abilities section intends to steal some of a corrupt lord's treasury. The man is greedy and his treasure does not hold personal value; it isn't precious, he's just greedy. But, if he is suspicious and has his guards ask all guests at his ball if they are Zharovi, the bard is in trouble. If he uses his Sincere Charm to convince the guard he is not a Zharova, just of similar coloration, that's all well and fine...unless he speaks a bold-faced lie. If he says "I'm not Zharovi; I just have dark features," that's a bold-faced lie, whether his face has Sincere Charm or not.

The Player rolls 14 and adds the Bard's Sincere Charm of eight for a total of 22, which beats a Difficulty Rating of Difficult (21) or lower. The guards are confident in their ability to spot a filthy Gypsy infiltrating the manor and fall for the charming and well-dressed bard's lie, no problem. Except for the problem the bard has for breaking the Zharovi code of honor.

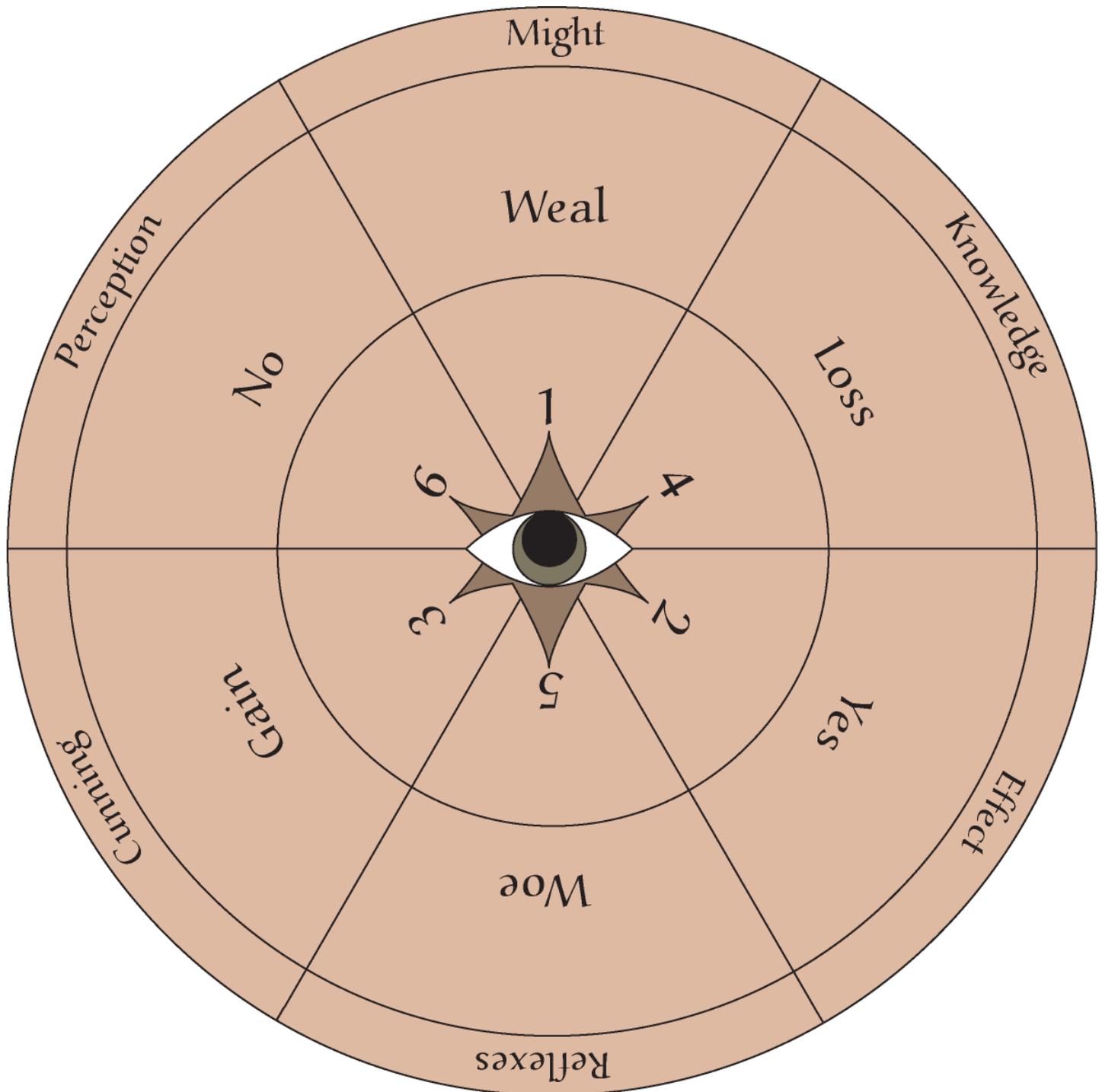
A roll of 22 times three is 66, and the base used was the bard's Intellectual Attribute of seven, meaning the penalty he is suffering comes out to *TEN* ($66 \div 7 = 9.4$, rounded up to ten) taken from the next seven rolls he makes. Since rolls are only made when there is a question of failure, the bard's Player would have to go looking for trouble or take deliberate risks to get rid of his bad luck before moving on to trying to rob the treasury. Even if he only tries to seduce ladies at the ball with no intention of actually pursuing them, he still looks the fool as he fails to impress any of them, time after time. He could of course spend Passion or Instinct to overcome his poor luck, but that's just a different form of punishment, wasting his points when he would have had them for the uses of his choice if he had not acted dishonorably.

Breaking the Zharovi code of honor is a serious offence, and no character should ever manage to avoid their just punishment, even if their Player comes up with a clever way of circumventing the system.

Fortune Telling

Characters in *the Gypsy Curse* can invoke their Fate to affect whatever action they are undertaking at that moment. In game terms, this means the Player is spending a point of Passion or Instinct to activate their character's Fate, which can only be done a number of times equal to the character's Fate rating *per adventure*, not per session (unless the group plays an entire adventure per session.) This is done in conjunction with a roll, either before or after it. When Fate is invoked, the Player reads their character's Fortune, which generates a result that is applied to the roll or the action that was being rolled for, depending on the Fortune Telling result.

There are three different Fortune Telling methods in *the Gypsy Curse*, each using the Zharovi Wheel of Fortune:



(The Wheel of Fortune is also on its own page at the end of the book, with the character sheets.)

The Tarot Deck

The most complex and mysterious of Gypsy fortune telling methods, the Tarot is probably also the most famous (the crystal ball is just a prop, naturally.) To properly randomize the deck, the Player should cut the deck roughly in half, handing whichever half they like to the GM. The Player and the GM both shuffle their half thoroughly, then blend them back together with a riffle or some other equal-mixing method. The deck is then cut in half again, then each half is cut into a rough quarter. The Player then selects one of the four quarters; that quarter is turned one-hundred eighty degrees, so that its cards are in reverse to the remainder of the deck. This provides the cards that are considered “reversed” for the readings. Note that this method can be employed at the start of the session and not implemented when individual Players invoke the Tarot; otherwise the probability of drawing a reversed card is almost guaranteed to increase every time a Tarot reading is performed. Once a section has been reversed, the four sections are stacked back into two, then riffled or otherwise shuffled back into one deck in such a fashion as to spread the reversed cards throughout the deck.

When a Player reads the Fortune of their character’s Attribute that is tied to the Tarot, they shuffle the deck (without reversing any of the cards) and deal the top six cards onto the Wheel of Fortune, one card over each of the six words (Weal, Woe, Yes, No, Loss & Gain.) Note that the cards should be placed aligned with one another to clearly show if any are reversed or not; they should not be aligned with the “spokes” of the Wheel. The Player then rolls one die; whichever card is over the resulting number’s word is the character’s Fortune. Alternatively, for a more narrative-driven game, the Player can turn over any three consecutive cards; the middle card is the character’s Fate, as influenced by the other two. This method requires a greater understanding of the meanings of the Tarot, or at least a fertile creativity streak to the Player or GM’s imagination to enable them to interpret the vague definitions given on the Talent Summary Table.

Regardless of which method is used, the resulting card is the character’s Fortune. If it is a “pip” card, a 2-10 of one of the four suits (Coins, Wands, Swords, and Cups), that number is simply added to the Player’s roll. It could be a small number added to a low roll; sometimes Fate is not with a character (however, Passion or Instinct can be spent in conjunction with a Fortune reading.) However, if the selected card is one of the greater Tarot –an Ace, Court or Trump (Major Arcana) card– the result is more impressive. The card is compared to the Talent Summary Table, and the GM narrates the result. Usually this is positive, but there are some cards whose meanings are negative, particularly the Tower, the Devil, and many cards when they are reversed. Most Tarot decks include a summary booklet offering more detailed interpretations of the cards’ meanings; Players and GMs can feel free to use those for interpreting the characters’ Tarot fortunes, instead.

The meanings of the greater Tarot cards will most likely need to be interpreted with broad strokes to apply to the situation the Player is invoking it for, especially if the roll was for combat or could otherwise dictate the outcome of an important part of the story’s plot. A possible alternative or addition is to use the Card’s Number from the Talent Summary Table: if the Lovers comes up and the GM decides an NPC who has succumbed to the Player Character Zharova’s charm comes to their aid in a fight, the die roll might be considered to have a +6 bonus, six being the number of the Lovers card. Although a workable mechanical interpretation of the Greater Tarot, it does rob them of some of their mystique, as the aces and some of the most impressive Major Arcana cards have relatively low numbers. As always in an RPG, creative thought is the key.

The Coins

To read a character’s Fortune using coins, the Player will need two coins of differing size and/or value, considered Small and Large. The coins are cupped in the Player’s bowled hands or placed in a dice cup or other similar container with one hand over the opening, and shaken. They should be shaken enough to ensure they have flipped multiple times, then cast onto the Zharovi Wheel of Fortune, over the Eye at its center. Coins should be cast by being shaken over the Wheel, then thrust down at the Eye, jerking the covering hand away as the carrying hand snaps to a stop over the center of the Wheel of Fortune and immediately withdraws.

When casting the coins, care should be taken to release them only a half-inch or so above the table. If the edge of the dice cup or the Player's hands are too high above the table's surface, one or both coins are likely to go skittering off by more than a few inches, ruining the reading (one coin being "off Wheel" should still be within an inch or two of the Wheel of Fortune, not "off Wheel" because it rolled a foot or more away from the Wheel and quite possibly off the table.) On the other hand, if the Player's hand(s) or the dice cup are clapped down directly onto the table, the coins have almost no room to spread and their positioning on the Wheel of Fortune is dictated more by where the Player placed them than where they fell to, making "Eye" readings far too likely. Once the coins have settled, their facing and positioning are interpreted on the Coins Fortune Table:

Placement	Both Coins Heads Up	Neither Coin Heads Up	Small Coin Heads Up	Large Coin Heads Up
One Coin Touching Eye	+7	+4	+5	+6
Both Coins Touching Eye	Easy Success!	Accidental Success	Unexpected Success	Effortful Success
Both Coins In Inner Ring	+6	+3	+4	+5
Both Coins In Outer Ring	Minimal Success	Almost Success! (Failure)	Success At Last Possible Moment	Success That Appeared Failure
One Coin In Both Rings	+5	+2	+3	+4
One Coin Inner, One Off Wheel	+10	+4	+6	+8
One Coin Outer, One Off Wheel	+9	+6	+7	+8
Both Coins Off Wheel	+10	+7	+8	+9
Coins Touching, Not Stacked	Success!	Failure!	Success Through Happenstance	Success Through Other's Mishap
Coins Stacked, One Atop Other	Top Coin Tails-	-Terrible Failure!	Top Coin Heads-	-Amazing Success!

If the Coins are being consulted for a combat roll or any other roll where the total number is important and the result is a "Success" or even a failure if the numeric value of the failure is important, a decision needs to be made. In the case of combat and damage, perhaps the highest die or dice could be applied as the damage taken, before or after protection factors, depending on how intense the GM feels the reading is. Another possible interpretation could use the coins' facings to determine which dice are used: both heads=all three or the lowest die, whichever is better for the Player; one of each=the two highest or lowest dice, whichever is better or worse for the player depending on "Success" or "Failure"; and both tails=all three or the lowest die, whichever is worse for the Player, depending on "Success" or "Failure". As always, the needs of the story and the interpretation that keeps the game moving and fun should be the most important factors of a decision.

Stick Casting

The last method of reading a character's Fortune uses the Wheel of Fortune directly, along with an item every Player should have: a Stick, in the form of a writing implement, most likely a pencil. The "Stick" is cast by standing it on its point in the center of the Wheel (of its "Eye") and keeping it from falling with one fingertip held to the eraser (the pencil should be held straight up and down so that it is not favoring any one direction

over the others.) The Player then declares if they wish to read their character's Fortune as a number or as a word and casts the Stick by releasing it to fall. If they select "number", the number in the middle of the Wheel of Fortune section that the Stick's tip lands in is added to their roll. If they choose "word", the GM uses the word written in the Wheel of Fortune section the Stick's tip lands in to resolve the character's Fortune.

A question can be asked of the Wheel before the Stick is cast, such as "Will Ilyena defeat this monster by herself?" or "How successful will Tristan be evading the guards?" This automatically places the reading into the "word" category, and the answer frames how the character's Fortune proceeds from there. Note that an answer of "Woe" does not *automatically* mean the task has failed; woe is only an indicator of suffering and/or unhappiness. There is no reason that the character's Fortune might not be both sad and victorious, for example. As in all fortune tellings, the GM may have to interpret the result broadly to make it fit the situation.

When the Stick is cast, it will land pointing to one of the six sections that the Wheel of Fortune is divided into. The section dictating the reading's result is whichever section the pencil's point is in or clearly pointing to, if it rolled out of the Wheel. If the Player has asked for the "word" result or asked a specific question, the result is automatically the word in the selected section. If the Player asked for the number result, the number of the indicated section is used...unless the Stick lies entirely within one section of the Wheel. If the Stick is not crossing any of the "spokes" of the Wheel of Fortune, so that the point of the Stick can be followed back to where the Stick crosses the Wheel's outer edge without crossing from one word's section into another, the numerical result is **doubled**. Admittedly, this means pencils with flat sides will be more cooperative than ones that are perfectly round, but as long as the Stick does not roll off the Wheel of Fortune entirely, it will work.

Fate & Fortune

A character's Fate is just as important as their Fortune; after all, whether good or bad, their Fortune ultimately leads them to their final Fate. Whenever the number of a character's Fate rating comes up in a significant way, their Fortune is affected. In game terms, this means that the story takes a significant turn when they have either spent a number of Passion and/or Instinct tokens or the total of the dice on a roll using Passion or Instinct equals their Fate rating.

For example, Tristan has a Fate rating of four. If his Player has spent three points of Passion previously in the game, then spends one point of Instinct to increase Tristan's roll to dodge a werewolf's attack in a manorhouse's garden, the first scenario is met. The number of Passion and Instinct points spent equals Tristan's Fate rating, meaning there will be a dramatic result. The +3 from spending Instinct is JUST enough to make the dodge roll successful, so the GM declares Tristan was cornered and nearly done for...until he spotted the sundial also standing in that corner of the garden. Hurling himself backward, Tristan nimbly rolls to the side and curls around the sundial's base. The slaving werewolf leaps upon the sundial, intending to reach the ground past it and rend Tristan's side...but the point of the sundial is silver, stabbing the werewolf and injuring it badly! The werewolf is driven off, and Tristan lives to finish the job of slaying it later. Even if the +3 had not been enough to turn the Player's roll into a successful dodge, the GM could have decided the werewolf only grazed Tristan, who might then use the sundial as a desperate weapon, only to discover its silver gnomon and use it effectively. Regardless of how the exact details work out, for good or ill, the moment Passion and Instinct match a character's Fate should be dramatic, as long as it is not achieved connivingly.

In the second case, consider Ilyena and her high Fate rating of nine. If her Player spends a point of Passion or Instinct on a roll and the dice's total comes up nine, drama is forthcoming. Say Ilyena is searching for a way to break the curse on the manorhouse's crypt, running out of time as the werewolf digs its way in from the garden. Ilyena's Player knows that breaking the curse quickly is a Hard challenge, meaning it has a Difficulty Rating of 25. Ilyena having made all the preparations she can, her Player spends two Passion points for an extra die and rolls the dice for Ilyena's Effect, hoping she can break the curse. The roll includes her Master knack with curses, meaning six dice are rolled and +2 added to the result, but it is an abysmal roll of 2,1,1,2,1,2!

The result is eleven, nowhere near the target number...but the actual roll of the dice was nine, matching Ilyena's Fate! She did not break the curse, but something dramatic is going to be the result, regardless...

Talents

Each character has their own Talent, and this Talent defines their life, as explained in Character Creation. Their Talent is the character's ultimate role and destination in life, and it shapes their journey toward that end. Each Talent has a number associated with it, and that number guarantees success for the character in actions related to that Talent, their Destiny. The Player will have a general idea of what their character's Talent means from the Talent Summary Table, and the GM will tell them what sort of situation the Talent's number guarantees the character a success in, but a Talent consists of more than that.

As the character progresses along their life's journey, more details of their Talent will be revealed to them. Just like the greater Tarot cards that reveal a character's Talent when they come of age, there are many levels and possible interpretations of a Talent...only experience will teach a Zharova their precise meaning and full extent. In game terms, this means that as the campaign continues, the character will be able to use their Talent in new ways and to greater effect. If they have some sort of charm that enables them to sway someone's opinion, succeeding when they roll their Talent's number even if the total is insufficient, as time goes on they may be able to sway multiple people, even crowds, perhaps even actively hostile characters, eventually. A Zharova's Talent is what a Troupe's Seer sees when she looks deep into their eyes and says "Ah, yes. I know you. You are the Magician." Or the Emperor, the High Priestess, the Ace of Wands, or whomever they may be.

A character's Talent is undefined and random until they gain more experience with it, but Talents do serve another purpose, that all Zharovi can use regardless of how experienced with their Talent they are: They can manipulate the Dreamscape with it. Being the sum total of who a Zharova is, their Talent is tied to their Health in the mystic realm of the Dreamscape. When fighting a monster there (the only reason Zharovi consciously enter the Dreamscape,) a character can spend their Health points to boost any sub-stat, but only if they have access to their Talent. If they used their Talent to enter the Dreamscape in the first place, their Health remains out of their conscious control...but not necessarily out of the monster's.

Gypsy Tropes

All of the Zharovi's various skills are covered by the characters' tropes, but Players and the GM may be looking for inspiration for new tropes or trying to find an overlooked item that is not immediately associated with "Gypsies". The following is a list of tropes that fit a swashbuckling adventure-horror game; feel free to use any or none of them as inspiration.

- Acrobatics
- Advice
- Balance
- Bones
- Candles
- Cards
- Coins
- Cooking
- Crystals
- Curses
- Dancing
- Darts
- Dice
- Escapism
- Flexibility
- Fortune Telling
- Gambling
- Gems
- Hoops
- Horses
- Incense
- Journeying
- Juggling
- Knives
- Painting
- Palm Reading
- Physical Attractiveness
- Oaths
- Picking Locks
- Picking Pockets
- Playing Music
- Riddles
- Rope Tricks
- Secrets
- Seduction
- Silk
- Skeletons
- Skulls
- Legerdemain (Sleight of Hand)
- Stealth
- Swords
- Tea Leaves
- Travel
- Visions
- Wagons
- Wisdom

The Dreamscape

Although only visited by human beings' astral selves, their subconscious minds, the Dreamscape is a real place, with real dangers. The Zharovi have the ability to visit it consciously, which is how they fight and slay the monsters' true forms, those of nightmares.

The Dreamscape is like many dreams, fluid and changing and making sense only while it is being experienced, but it is also the place of nightmares, fear and panic and being unable to speak, to scream, to run fast enough or escape. The rules change in the Dreamscape, and even if things "look" normal, they are anything but.

There are two ways for the Players to have their Zharovi enter the Dreamscape. The first, and easiest, is to spend a point of Passion on their character's Fate; note that if they have already spent points on Fate equal to the character's Fate rating during the adventure, they will have to use the second method. If a character has already manipulated their quota of Fate for the adventure, their only alternative is to forgo their Talent, sacrificing it to enter the Dreamscape and remaining unable to use it until they return to the waking world. Although some Talents might not be of much use in the combative, shifting environment of battle with a monster in the Dreamscape, Talent itself is useful enough there to potentially make all the difference in the battle. Wise Players will save a use of their Fate to engage the adventure's main villain in the Dreamscape.

In what manner do the rules change in the Dreamscape? First, put the dice away. Conflict resolution is not rolled versus a target number in the Dreamscape. Secondly, each character's sub-stat and derived stat ratings should be represented on their character sheet with tokens (note the room of each stat's "card" to fit glass beads, poker chips, or other tokens in.) Players will spend their character's stat points to manipulate the Dreamscape. Thirdly, get out the Zharovi Wheel of Fortune, and a distinct token for each character and the monster(s). The Wheel of Fortune is used to check the balance of forces in the Dreamscape. Its environment is fluid and nonsensical, meaning the party could run through the door of a shop to flee down the forest path and duck out of sight under the banquet table's cloth in the castle's deepest dungeon. Therefore positions are immaterial, but the *manner* in which the Zharovi are directing their abilities is important.

Because it is a psychic plane, anything can happen in the Dreamscape. Water can be dry, fire cold, things can fall up. The most bizarre things anyone can imagine while awake might happen there, and make perfect sense while they're doing so. The nightmares have a natural advantage, because it is their home, but the Dreamscape has always been shaped by human imagination, and that is no less so when the Zharovi consciously enter it.

To affect the Dreamscape, the Player must declare exactly what their Zharovi character is attempting to do, what action they are trying to perform, like in the real world, or what part of the Dreamscape environment they are trying to change. The GM rules which sub-stat is the most appropriate for the attempted action, as normal...then the bidding begins.

Performing any significant action in the Dreamscape requires effort, put forth in the form of the Players offering points of their characters' stats as "bids", versus a target number of the GM's bid from the monster's pool of stat-points. Actions like speaking, looking at the environment, even moving to another location in the environment are meaningless and cost the Zharovi no effort, because they are immaterial to their battle with the monster. Only if the "irrelevant" action is significant, such as saying something clever to trick the monster, looking around to spot a concealed monster, or moving to a location that will provide an advantage, will the Player have to bid to accomplish it. The Dreamscape is fluid and responds to the will and imagination of those within it, so the characters are free to attempt anything they want. If Tristan wants to pick up a stick from the Dreamscape Forest's floor and have it become a sword in his hand, he is free to do so. Of course, the werewolf is free to will that the forest remain as it is, being his preferred environment. If Tristan's Player wins the bid, he has the sword; if the GM wins, Tristan merely has a stick. And being creatures of the Dreamscape, the nightmare monsters are fully capable of willing multiple things at the same time, attempting to counter each of the Player Character actions in turn, possibly even making the Dreamscape worse for them at the same time.

Naturally, the problem is that the characters only have so many points of sub-stats to use, but their bids can be boosted with points from their derived stats. However, should any of their stats reach zero at any time in the Dreamscape, the character can no longer maintain their psychic presence there and immediately returns to the real world, short whatever stat points they lost while in the Dreamscape.

Whatever actions the Players attempt to perform each round, they must bid at least one point of the relevant sub-stat to do so, meaning that actions that require their lower rated sub-stats will quickly become impossible if they are repeatedly attempted. The derived stats can boost action bids, with Passion, Instinct, and Willpower boosting two sub-stats each and Health boosting any bid, as long as the character did not use their Talent to enter the Dreamscape. Passion can boost Might and Knowledge, Instinct can boost Reflexes and Perception, and Willpower can boost Cunning and Effect.

The fluid nature of reality in the Dreamscape means that the characters' actions, the manner in which they try to influence the Dreamscape, bear a large degree of how effective those actions are. This is represented using the Zharovi Wheel of Fortune; the token or miniature representing the monster should be placed at its center, over the Eye, and each of the characters' representations should be placed around the outer ring, in whichever section represents the sub-stat of the action they are performing (note that if the action is a Special Ability using two sub-stats whose ratings are identical and from different Attributes, Physical comes before Intellectual, and Intellectual comes before Mystical.) If there is more than one character using the same sub-stat, the fact that they are attempting to influence the Dreamscape in the same way reduces their effectiveness. For each character beyond the first attempting to use a sub-stat, each Player's bid is considered one less when compared to the GM's bid for the monster. Thus, if Ilyena attempts to throw a knife at the werewolf's head and Tristan tries to quickly stab it with his sword while the beast is distracted by Ilyena's attack, they are both using their Reflexes. If Tristan's Player bids one point of his Reflexes and three points of his Passion, and Ilyena's Player bids one point of her Reflexes, three points of her Passion, and one point of her Health, the fact that they are both using their Reflexes reduces the effectiveness of their bids by one each. So, Tristan's bid would only count as three, and Ilyena's as four. If the GM bade five or more of the werewolf's points, the Zharovi are both in trouble, even though Ilyena's Player bade an equal amount.

The GM makes only one bid for the monster, representing its attempt to manipulate the Dreamscape to deny the characters whatever effects they were trying to cause. Anyone who loses their bid loses all of the points they bade; anyone who won their bid loses half the points they bade, rounded down. If a Player's bid is identical to the GM's, the tie is considered ineffective for both and the status quo is maintained; no points are lost from that bid comparison.

Points bade from derived stats are always lost before points from sub-stats, so this may affect which pool the Player wants to draw their bid from. Because multiple pools can be mixed together in one bid, Players may want to use different colors or types of tokens to keep track of their character's various stats, at least between sub-stats and derived stats. A Player can put the matching tokens for two differing stats in each hand, but if Health is also used, it would need a second color to differentiate it from the other derived stats. Alternatively, Players could use a folded piece of paper or some other form of screen to block their bid from sight, arranging the tokens of their bid on the tabletop with sub-stat, derived stat, and Health in separate pools, then removing the screen when all bids have been placed and are ready to compare.

The trick to the Dreamscape is of course in the creativity and imagination applied to the character's actions. Straight combat is a repetitive use of the Physical sub-stats, and magical attacks likewise drain the Mystical sub-stats in short order. This is especially dangerous if more than one character is attempting to strike the monster using Reflexes, meaning both Players are spending their characters' Reflexes and Instinct points quickly but to lesser effect. Using multiple sub-stats in creative fashions to affect the Dreamscape would be far more effective. For instance, Ilyena's Hurling Curse is a Mystical action because it is Effect based, so if she were to hurl a curse at the werewolf instead of a knife while Tristan waited for it to be distracted, their use of

different sub-stats would keep their bids as effective as possible. Characters can use Cunning to taunt or trick a monster, Might to restrain or attack it with brute force, Knowledge to change some aspect of the Dreamscape environment to make it favorable to the Zharovi, Perception to spot a weakness, Effect to resist the monster and distract it...there are an infinite number of possibilities; all of the characters are in a dream, after all.

Aside from the bidding to resist the characters' efforts, monsters have various abilities of their own in the Dreamscape. All bids are resolved simultaneously, so monsters do not have the ability to act against the characters in an opposed bid. Instead, they may have special abilities that occur before or after the bid in each round, which may affect how the bid is resolved, or even do damage to the characters' stats if the evil is strong enough. Luckily for the Zharovi, their collective subconscious conceptualization of the nightmare in its current monster form keeps it confined to that form while they battle it in the Dreamscape. The nightmare cannot change forms and abilities within the Dreamscape; it can only manipulate it to foil the characters, which makes it all the angrier. Thus, the monster's form dictates what abilities it has for the duration of the battle; the more powerful monsters will have more abilities or be able to use them more easily. For example, consider a ghost. Because it is an immaterial spirit, the ghost only takes half damage from Physical Attribute based actions. A powerful spirit might even be immune to physical attacks, forcing the Players to come up with other ways to use their stats to fight the monster. Remember that logic holds little to no sway in the Dreamscape, so if a Player can come up with a "physical" action for their character to take that uses an Intellectual or Mystical ability, the spirit would be affected normally by that action, such as using Mystical telekinesis to strike the spirit with a material object. The attack was Mystical, not Physical, so the spirit is not immune to it.

If a character's Health is reduced to nothing in the Dreamscape, they automatically return to the real world, just as they do when any stat reaches zero. However, if their Willpower has been reduced to less than their non-dominant Intellectual stat when their Health reaches zero, the character dies. It is more than possible to exhaust one's self to the point of collapse and death in the Dreamscape.

Bidding combat goes on until one side or the other runs out of points in one of their pools. If all of the Zharovi exhaust one of their stats and thus all leave the Dreamscape, the monster has won. If the monster exhausts its pool of points, the nightmare is slain and the Zharovi victorious, the world safe from that creature.

Once the characters return to the real world, their derived stats recover with rest, as normal. Sub-stats, however, recover more slowly than derived stats do. For each increment of rest the character gets, they recover first one point in their dominant sub-stats, then one point in their non-dominant ones. This goes back and forth until the character has healed all of their damage, but like normal healing, strenuous activity halts the entire process. If the character performs an action with a sub-stat they must roll for, that sub-stat does not recover a point during that rest period.

The other important point to remember when battling monsters in the Dreamscape is that their earthly vulnerabilities no longer apply, because they are no longer in the real world. A werewolf slain in the real world will return at the next full moon, unless it is slain with silver. A nightmare slain in the Dreamscape is gone forever, regardless of its form and what it was attacked with. Anything that can strike a monster in the Dreamscape will damage it, whether it would damage it in the real world or not. Of course, many monsters have special abilities or powers that make them immune to a certain type of damage, or resistant to it, or keep the characters from being able to strike the monster with that form of damage, but as long as the damage type strikes the nightmare, the actual *nature* of the damage is irrelevant, like so many of the other details in the Dreamscape.

A significant disadvantage that the Zharovi are at in the Dreamscape is that it is not their native environment, and it is the nightmares'. A monster can simply play a war of attrition with the Zharovi when they chase it into the Dreamscape, forcing the Players to spend sub-stat points searching for the monster if it hides or has the power to turn invisible or conceal itself in darkness, etc. The Players must be resourceful in their use of their characters' abilities, using them creatively to counteract the monsters' natural advantages.



Game Master's Section

Running a game of *the Gypsy Nightmare* is little different than Game Mastering any other RPG. The base mechanic of $3d6 + \text{Relevant Stat}$ vs. a target number is simple, and sample Difficulty Ratings are found on the Difficulty Rating Table on page 20. The only routine judgment calls a GM has to make is limiting how broad a category for a knack or Special Ability is during character creation, deciding which stat is the most applicable for a given situation, interpreting fortune telling results to incorporate into the narrative, and developing a Talent for each Player Character.

Character Talents

The big secret here is that a character's Talent is entirely at the GM's disposal. Talents are intended to be the mysterious internal potential of a character that they spend the journey of their life discovering. If a GM's style is to craft an involved story using the secret backstory of the characters and slowly reveal it to them and their Players as the game goes on, the Talents cover that. If the GM looks over the Talent Summary Table or the Tarot booklet that came with their deck and certain cards suggest plot points they would like to use in their campaign, that GM is free to customize the three cards offered to each Player to ensure some of those Talents are picked. On the other hand, if a GM doesn't want to worry about the meta-plot of the characters' destinies and overlooks their Talents other than the ways they affect the success of dice rolls using that Talent's number, that works too. Just come up with a way or situation where a character's Talent pays off for them and run the game as you see fit. For more information on the meanings of divinatory Tarot and how the cards can be interpreted, for Talents or Fortune readings, the Wikipedia entry on "Tarot divination" and the [Aeclectic Tarot](http://www.aeclectic.net/tarot/learn/meanings/) website found at <http://www.aeclectic.net/tarot/learn/meanings/> are both useful.

Monsters & NPCs

The adversaries the Player Characters face are easy to use and construct, requiring no mathematical formulae. Because the NPC's do not make dice rolls, their sub-stat and Special Ability numbers are simply Difficulty Ratings that the Players have to beat to succeed against the NPC's. The Difficulty Rating Table on page 20 gives an idea of where to place a monster or NPC adversary's stats, depending on how much of a challenge the GM wants that particular character to be versus the Players' characters. The average sub-stat rating is four and the average roll on 3d6 is ten or eleven, so the average roll a Player will usually make is roughly 15. Thus, an NPC with a rating of 15 in a stat or ability will usually but not always be defeated. Raising that score to 18 results in a not-too-tough enemy that is still frequently defeated, but if they have a few special abilities that are rated higher, such as an attack at 20, those attacks will frequently strike the Player characters. Simply assign sub-stats and Special Abilities (attacks, unique maneuvers, special monster powers, etc.) as seems appropriate. A monster's powers function just like Zharovi special abilities, they just push the envelope a bit farther. Tristan has a devastating Leaping Kick; a werewolf can leap fifty feet. Ilyena can hurl curses; a master vampire can dominate someone's will. And transform their body, command animals, fly...powerful monsters can have far more than two or three Special Abilities.

In the Dreamscape, a monster has a single pool of stat points to bid with; its size is determined by the monster's overall power level. There is no correlation between a monster's individual stats and their pool of stat points, save the rough proportions of more powerful monsters having higher numbers in each. The variable that must be adjusted for is the size of the Zharovi party—each member of the party adds another ten or so points that can be easily bade away before the Players have to begin worrying about managing their resources with creativity. A weak monster should have around ten points per Player in its pool, a medium level monster fifteen-to eighteen, and a powerful monster should have twenty or more.

When running combat in the Dreamscape, monsters have special abilities of their own that affect the bidding, rather than act against the Player characters directly, since bidding is where damage is dealt, in the form of lost stat points. Some monsters take their action before the bidding phase, and some go after; rare powerful monsters go both times, which effectively gives them two actions in a row after the first round of bidding. Slower monsters such as zombies, golems, and other "shambling" type creatures would go after the bidding; poltergeists, werewolves, and other fast monsters would of course go first. Master vampires and other powerful monsters might even go both before and after the bidding, and indeterminate or more humanlike monsters such as a crone or a skeleton would go either before or after, depending on if their Might or Reflexes is dominant (they probably match, but consider what the creature would be like if it were a Player character, an ordinary human: which side of their Physical Attribute would they favor?)

Monster abilities in the Dreamscape generally either affect the damage they take in some way or alter the effects of the Players' bids or how they make them. Monsters take damage one of four ways:

- Normally, losing all points bade when they lose a bid
- Half effect, losing half their bid when they lose (just like winning, though a Half Effect ability is usually limited to a single damage type, such as weaker ghosts only taking half damage from Physical attacks because they are mostly intangible.)
- Temporary immunity, meaning the monster must choose a stat to be immune to for the round or a number of rounds, such as a more powerful spirit becoming entirely immune to Reflexes actions for one round.
- Full immunity, meaning the monster is completely immune to a type of action, such as a very powerful ghost taking no damage from Might attacks and remaining free to actively use some other ability.

Monsters generally have to pay points from their stat pool to activate their abilities, usually equal to the number of rounds the effect will last or to the number of characters they are affecting with an ability. Powerful monsters might even be able to maintain an ability for more than one round for a single stat point.

The other monster abilities affect how the characters can use their sub-stats, such as making a certain stat only half-effective for the round (like the half damage effect, except the character can cause more damage by spending more points) or even denying the Players the ability to use a stat for a round. Something like that is usually only effective against either a single character or only the characters using the ability in question that round (in other words, the ones on that section of the Zharovi Wheel of Fortune.) For example, a strong Hag might have the ability to cast an Evil Eye upon one or more characters. The Evil Eye is a curse that denies the afflicted characters the ability to use the stat of the Hag's choice when she casts it. If the Hag goes before the bidding and half the characters are performing Might actions against her, the Hag will spend her points and use her Evil Eye on those characters, cursing their Might. They won't lose any points that turn, because they *cannot* bid, but they also will not be able to act until the next turn. If the Hag's Evil Eye lasts longer than one turn, the Players will have to have their characters switch to new actions if they want to have any effect.

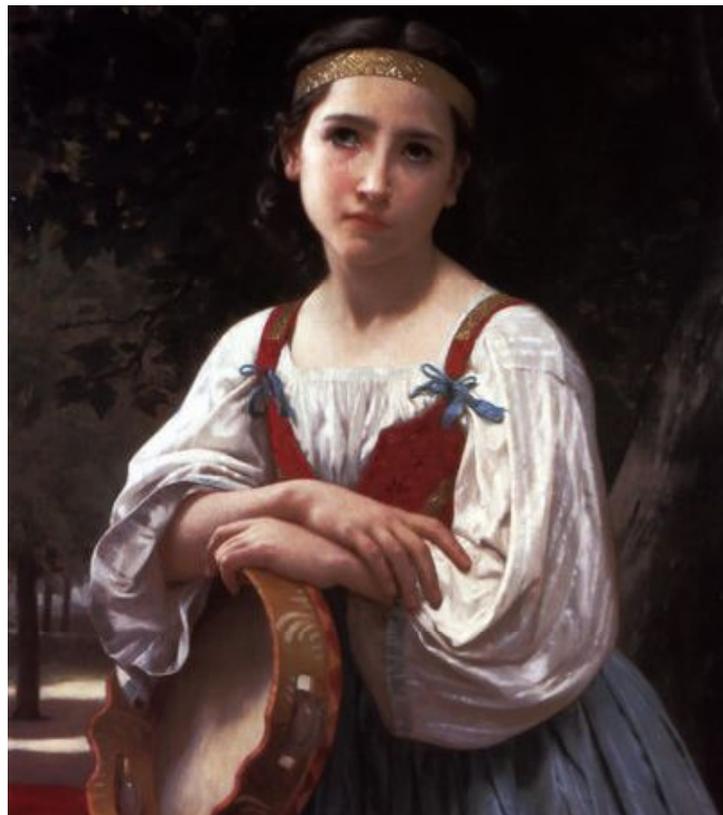
Monster Examples

Character Advancement

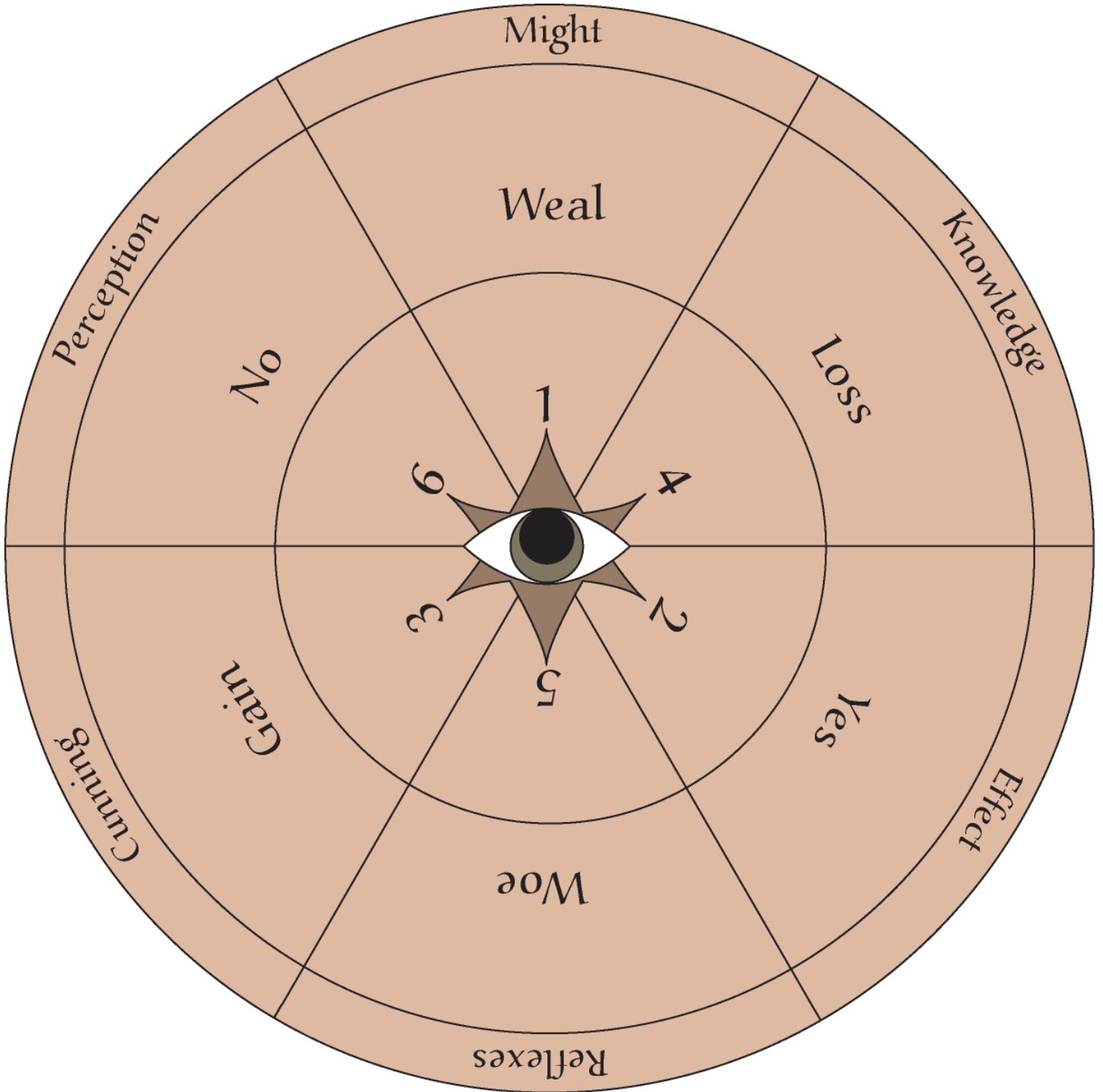
Campaign Crafting

Additional

The last few pages of this rulebook are a copy of the Zharovi Wheel of Fortune to be used in play, character sheets for the example characters of Tristan Kolyev and Ilyena Bartenko, and a blank character sheet.



The Zharovi Wheel of Fortune



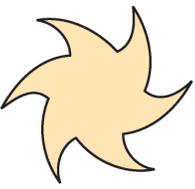
Name *Tristan Kolyev* **Talent** *the Lovers*

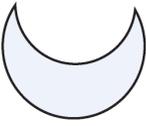
$\frac{6}{8}$ Knacks *Acrobatics* 2
 $\frac{8}{9}$ *Swordsmanship* 2
 $\frac{9}{9}$ *Stealth* 1
 $\frac{9}{9}$ *Smooth Talking* 1

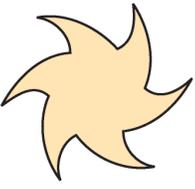
Description
 Unconscious Ability: *Seductive Look*
 Special Abilities: *Lockpicking Expertise*
Leaping Kick

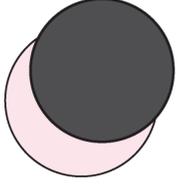
See text, page 16

Physical

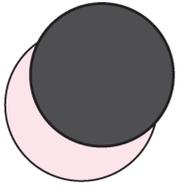
Might  

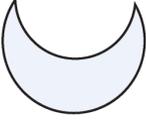
Reflexes  

Knowledge  

Cunning  

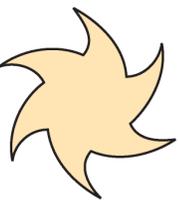
Intellectual

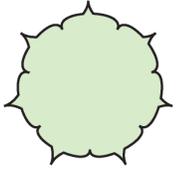
Effect  

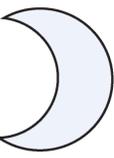
Perception  

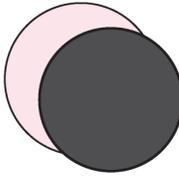
Mystical

5
Fate

Passion  

Health  

Instinct  

Willpower  

- Never speak a bold-faced lie
- Respect your Elders
- Treat women with courtesy
- Heed the advice of the Seer
- Contribute your skills where they are needed and lacking
- Obey your Troupe's Leader, but Leaders, give orders only when needed, otherwise just make sensible requests
- All goods belong to all, but moving items with personal value is dishonorable
- Never start a physical fight, but never hold back in one

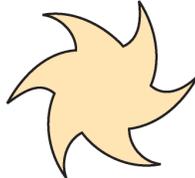
Spent Passion & Instinct

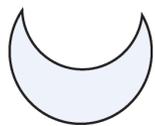
Name Ilyena Bartenko **Talent** Temperance
Description Unconscious Ability:

See text, page 25 **Special Abilities:**

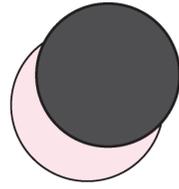
$\frac{14}{11}$ Knacks $\frac{9}{10}$ Dodging
 $\frac{11}{9}$ Curses $\frac{10}{1}$ Knife Throwing

Physical

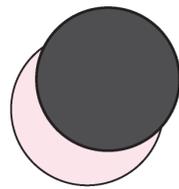
Might  

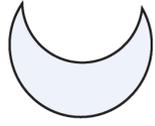
Reflexes  

Knowledge  

Cunning  

Intellectual

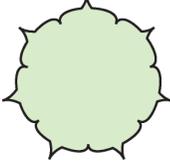
Effect  

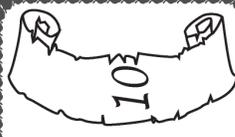
Perception  

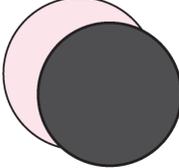
Mystical

9 

Passion  

Health  

Instinct  

Willpower  

- Never speak a bold-faced lie
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- Treat women with courtesy
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- Contribute your skills where they are needed and lacking
- Obey your Troupe's Leader, but Leaders, give orders only when needed, otherwise just make sensible requests
- All goods belong to all, but moving items with personal value is dishonorable
- Never start a physical fight, but never hold back in one

Spent Passion & Instinct

Name

Description

Talent

Unconscious Ability:

Special Abilities:

— Knacks

—

Physical

Might

Reflexes

Knowledge

Cunning

Effect

Perception

Mystical

Fate

Spent Passion & Instinct

Passion

Instinct

Health

Willpower

- Never speak a bold-faced lie
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