

OFFICIAL



CONTENT

RANDOM SPECIAL EVENTS

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Even though the player characters are adventurers, that doesn't mean that everything that occurs needs to be an integral part of the plot. Random events play a part in all of our lives, sometimes for seemingly little purpose. During a chronicle there will often be occasions when time is jumped forward to allow the characters a brief respite, time for healing, or by GM fiat.

The following tables are designed to make this down-time a little more interesting. While players should still be allowed to accomplish their desired activities during this period, each player who is not recovering should roll on these charts. Unless the GM desires a less common event, all players should roll on the Common Event Chart to begin. Some results may direct the player to roll on one of the other charts.

These tables are also great for adventure hooks, ideas, plot devices, and random city encounter rolls. Extra Experience may be given by the Game Master as the situation warrants. Other rewards such as money, new friends, and plausible increases in Resources may be garnered by a lucky player.

COMMON EVENTS

01 - 30	No Event
31 - 34	Assault
35 - 37	Theft
38 - 40	Windfall
41 - 43	Romance
44 - 47	Friendship
48 - 51	Enmity
52 - 54	Business
55 - 59	Bargain
60 - 63	Duel / Contest
64 - 66	Family Event
67 - 70	Religious Event
71 - 74	Occupational Event
75 - 77	Blessing
78 - 80	Tragedy
81 - 83	No Event
84 - 87	Land Owning Event
88 - 91	City Wide Event
92 - 94	National Event
95 - 98	Uncommon Event
99 - 00	Rare Event

UNCOMMON EVENTS

01 - 03	Chronicle Event
04 - 06	Wrongfully Accused
07 - 09	Special Auction
10 - 12	Secret Mission
13 - 15	Honored by Locals
16 - 18	Censured by Locals
19 - 21	Interested Buyer
22 - 24	Unusual Stranger
25 - 27	Magical Victim
28 - 30	Possible Sidekick
31 - 34	Assault
35 - 37	Theft
38 - 40	Windfall
41 - 43	Romance
44 - 47	Friendship
48 - 51	Enmity
52 - 54	Business
55 - 59	Bargain
60 - 63	Duel / Contest
64 - 66	Family Event
67 - 70	Religious Event
71 - 74	Occupational Event
75 - 77	Blessing
78 - 80	Tragedy
81 - 83	No Event
84 - 87	Land Owning Event
88 - 91	City Wide Event
92 - 94	National Event
95 - 00	Rare Event

RARE EVENTS

01 - 03	Lifetime Event
04 - 06	Wrongfully Accused
07 - 09	Special Auction
10 - 12	Secret Mission
13 - 15	Honored by Locals
16 - 18	Censured by Locals
19 - 21	Interested Buyer
22 - 24	Unusual Stranger
25 - 27	Magical Victim
28 - 30	Possible Sidekick
31 - 34	Assault
35 - 37	Theft
38 - 40	Windfall
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81 - 83	No Event
84 - 87	Land Owning Event
88 - 91	City Wide Event
92 - 94	National Event
95 - 00	Re-roll twice on Common Table

Assault

This event involves the characters as victims, not as perpetrators. As victims, the characters still have a chance to win any such assault. The more uncommon the event, the more skilled and numerous the assailants will be.

To determine their base chance of success, players should multiply the experience level of their character by the modifier listed in parentheses after the appropriate subtable result. Add 1/10th of the player's most commonly carried weapon, or hand-to-hand, skill. Other PCs or present NPCs should give a bonus to the roll based upon their skill as well.

In addition there is a modifier based upon the rarity of the event. Common events will add a bonus of +30 for the player. Uncommon events grant a bonus of +15 in the victim's favor, while the highly trained rare commandos give no bonus.

Any injury sustained must be healed as accumulated injury. Certain options and powers may grant a bonus or even negate the need for any rolling, simply granting the victory to the PC in question.

01 - 40 **Attempted Mugging (x15)**

If the PCs lose the confrontation, the mugger will gain all wealth carried by the PC. The victim must heal an additional 2d10 accumulated injury.

41 - 80 **Bar Room Brawl (x20)**

Any of the PCs involved must state how they are fighting. If hand-to-hand or brawling are the only skills used, there will be a small fine for the disturbance. If the PCs draw their weapons, or cast combat spells, they will be charged with far worse.

81 - 95 **Pay Back (x15)**

The attackers either have a grudge, or work for someone with a grudge. This group will strike from behind and will attempt to seriously wound the victim. They will not attempt to kill the target, simply "mess him up". If the PC loses, he will receive an amount of injury that will reduce him to 5 injury points. In most cases, the attackers will steal any wealth on hand.

96 – 00 **Attempted Murder (x10)**

Someone wants the character dead. Even if the encounter is lost, the PC will not actually die. Drop the victim to 1 injury point, expend one drama point, and explain that either the victim was able to flee, or that a Good Samaritan aided him.

Bargain

“Have I got a deal for you!” A local merchant offers the character a 50% reduction in an item the character desires. This item must be commonly available for sale, but can be armor, weapons, books, or even a boat. The more rare the event, the more powerful or unusual the offered item.

Blessing

The character has something extremely good happen to them, or for them. This event should be tailored to the character and is a general catch-all for all of the nice things that could occur to the character. The less common the event, the more beneficial the blessing should be.

Business

The character is offered to invest money in an NPC's project or business. Will it succeed, fail, or simply break even? These events relate how well the investment is progressing. The initial result of this event should always be an offered business deal and a new Investment Resource.

Players may only invest an amount into the venture based upon the rarity of the event. Players may choose not to invest anything in the event, and simply allow the opportunity to pass by. Common events will allow an initial investment rating of between 1 and 3. Uncommon events will necessitate an investment between 2 and 6. Rare events will allow any level of investment above 3.

01 – 50 **Offered business deal**

The offered deal can be any sort of business the Game Master desires: a new grocery store, an electronics store, or even a brothel. The important thing is that the character is offered a way to invest in the NPC business.

51 – 60 **Investment gains capital**

The investment gained in value as the market boomed. The Investment increases in value for the rest of the current story arc. Players may temporarily utilize this Investment at one rating greater than normal. In addition, players should roll Luck with a penalty equal to the Investment Rating squared. If successful, there is a permanent

increase of one to the rating.

61 – 70 **Investment loses capital**

The investment lost value as the market slumped. The Investment decreases in value for the rest of the current story arc. Players may temporarily utilize this Investment at one rating less than normal. In addition, players should roll to determine if there is a permanent decrease of one to the rating. The percentile chance is equal to 100 minus the character's Luck minus the Investment Rating squared.

71 – 73 **Investment is a sham**

Someone ran with all of the money involved in the investment. The player has an effective Investment Rating of 0. The Game Master must determine how the player will be able to recover his money. This is a great adventure hook, just don't expect the NPC to always live through it.

74 – 76 **Investment fails horribly**

The investment loses a large portion of its value as the market drops out. Negative publicity, poor management, or national emergencies may have contributed to this decline. The Investment temporarily loses two points of rating. At the end of every story arc, the player should roll Luck. If successful, the Investment Rating will restore one lost rating. This should occur until the rating is fully restored to the original rating.

77 – 80 **Investment windfall**

The business is booming! Good marketing, great management, and skyrocketing demand may have contributed to this event. The Investment temporarily gains two points of rating. At the end of every story arc the player should roll Luck. If successful, the Investment Rating will remain at the current level. Otherwise, the rating will be reduced by one point. This will occur until the rating is restored to the original rating.

81 – 90 **Offered chance to increase investment**

The board of directors, or the owner of the business, approaches the character. They need additional funds to meet deadlines for a new project. The character is asked if they wish to expand their current investment. The player may increase their Investment by no more than two points of rating.

91 – 00 **Buyout offer**

An outsider or a current shareholder in the investment approaches the character. They offer to purchase the character's investment for current value + 3d10%.

Censured by Locals

The locals of the area decide that the party, or this individual, has done something improper or damaging to the community. While rarely illegal, the scorn and displeasure of the populace should be evident. If the characters have done nothing to merit such vilification, consider if anything could be mis-attributed to the group. Punishments, fines, and other epithets may be inflicted. Players could use this as a reason to lower the characters Fame Resource by one.

Chronicle Event

The player has stumbled onto a link to the main plot for the current chronicle. The Game Master should give him a hint as to one important aspect of the overall mystery or plot. Don't give away too much, but give a hint that the group could use later during game-play. The hint could be almost anything: a puzzle, a small mention in a rare book, or a portrait in a gallery.

City-wide Event

Something big happens to the city, its inhabitants, or its elite families. Examples of these events include riots, carnivals and festivals, trade caravans, corporate rivalries and disputes, crime waves, fires, monster attacks, traveling circuses, embargoes, newsworthy trials and executions, and everybody's favorite: Vermin Infestation. These events could incorporate the player characters or they could choose to stand by and let the police, fire department, and other city heroes handle the challenge.

Duel / Contest

The character has become involved in a matter of honor. They have either challenged someone, or were themselves challenged by a NPC. While this result may involve pistols at dawn, there are many civilized ways that two characters can throw down their challenge. The Game Master must determine the nature of this contest, but it should often deal with a primary skill set or ability of the character.

Enmity

The character gains an enemy or rival without any bonus weakness points. As a common event the enemy should be a rival or equivalent to the character in level, option points, and skills. More uncommon events should increase the level of hatred, depth of knowledge, the frequency of appearance, or the power of the enemy. Refer to the Enemy Weakness from the Core Rules for more information. Unless the character already has an enemy, the

first roll of this result should be "Gained an Enemy".

- 01 – 20 **Gained an enemy.**
- 21 – 30 **Enemy gains status**
- 31 – 40 **Enemy gains wealth**
- 41 – 50 **Enemy gains supernatural power**
- 51 – 60 **Enemy gains military power**
- 61 – 70 **Enemy gains a friend / ally**
- 71 – 80 **Enemy loses resource**
- 81 – 90 **Enemy gains resource**
- 91 – 00 **Enemy gains 15 / 30 / 50 option points**

Family Event

Something important has occurred within the character's immediate family, and she has just been notified. The birth of a child, the death of a loved one, or some other momentous event has drawn the character back to her roots. Important scenes from this reunion should be played out even in down-time.

Friendship

The character has an event that directly affects his contacts, allies, and friends. This event influences random events that affects his friends and acquaintances. The Game Master should select or randomly determine which NPC contact, ally, or friend is affected by this event.

Events that occur to NPC friends of the character require that person to have friends. Lone wolf, and traveling, characters may not have friends in the current locality. In the modern world, with phones and instant communication, this does not complicate matters. Other settings, that do not have a quick method of the character learning the news, should re-roll on the main table.

01 – 16 **New Friend**

The character has meet someone new and interesting. The rarity of the event will determine if he becomes a Contact, an Ally, or a Friend. The player may expend option points to secure this NPC if they desire. The effective rating of the relationship begins at 1.

17 – 28 **An Acquaintance becomes closer**

Someone the character already knows, works with, or has briefly met becomes a good friend. Perhaps a common interest is found, or the character saves his life. Players may choose to increase a contact to an ally, or an ally to a friend. There must still be a plausible reason for this change.

29 – 40 **A Friend becomes distant**

One of the character's friends withdraws from most shared activities. Their relationship suffers and the two become more like acquaintances than actual friends. This does not mean that the friend would not aid the PC, only that they are not as close as they used to be. The GM may determine if a friend becomes an ally, or an ally becomes a contact.

41 – 52 **A Friend travels or moves**

One of the character's friends moves to another location. This could be job related, romance related, or health related. The actual reason does not matter. The NPC remains on very good terms with the character, she just moved to another locale.

53 – 64 **An Absent friend moves to town**

A good friend from the character's past moves to town. The GM should determine how that individual changed, his motives for the move, any relatives that accompany him, and his current situation.

65 – 76 **Lose a Friend**

Something occurs that angers or saddens one of the character's NPC friends. The friend pushes the character away and decides to break off contact. The former friend will probably not aid the character unless the situation became dire.

77 – 88 **A Friend's gain**

One of the character's NPC friends has a stroke of good luck. Roll to determine the nature of this gain: 01 – 60 Windfall; 61 – 80 Honored by Locals; 81 – 100 Blessings. The rarity of the event will be transferred to this second roll.

89 – 00 **A Friend's loss**

One of the character's NPC friends suffers a loss of money, land, or reputation. The GM should decide if he would come to the players for aid. This should be based on the NPC's history with the character as well as his personality. Roll to determine the nature of this gain: 01 – 20 Assault; 21 – 60 Theft; 61 – 80 Wrongfully Accused; or 81 – 100 Tragedy.

Honored by Locals

The locals of the area decide that the party, or this individual, has done something to merit a ceremony. This ceremony and the festival afterwards are a great time to relax and recover. If the characters have done nothing to merit such a celebration, consider if anything could be mis-attributed to the group. Awards, medals, and other accolades may be awarded. Players could use this as a reason to raise the characters Fame Resource by one.

Interested Buyer

The character has something of interest, value, or ability to a specific buyer. This buyer knows that the character has the object in question and is willing to play handsomely for it. The item in question and what the buyer will be willing to do to acquire the item should be determined by the rarity of the event.

Land Owning Events

So the party owns some land, or maybe a small building? Upkeep costs, giant vermin, a night-soil strike, well contamination, more taxes, needy employees, and jealous neighbors can all make the players wish they had bought condos inside the dungeon. These events should be tailored to the exact building, lack of upkeep, building location, and the strengths and weaknesses of the player characters.

Lifetime Event

These events occur only a handful of times in the lifespan of a character. These are the events such as the Kennedy Assassination and 9/11 that everyone can remember where they were and what they were doing when they occurred. These events may or may not be linked to the current plot of the chronicle, but they will influence the setting and outlook of everyday people.

Magical Victim

The character has been targeted by a hostile or inconvenient spell effect. Spell effects that linger for a Continual duration are best to apply. The rarity of the event will determine the potency of the spell and its duration. Allow the character to save normally against the spell in question. This may become an adventure hook, or possibly a long term disadvantage for the victim.

National Events

These events occur on a national scale. Wars, sweeping plagues, civil rebellion, economic depressions, drought, changes in national leadership, and sensational news stories are all examples of such sweeping events. These events could incorporate the player characters or they could choose to stand by and let the police, fire department, and other city heroes handle the challenge.

Occupational Event

This event deals with either the character's background, or current occupation. This event should be tailored to the character and may have very little effect on the current campaign. Ideas include an offer to a race car driver to run during a special automobile race, students may get an offer to join a very exclusive university or school, a worker may receive a pink slip from his factory job.

Possible Sidekick

The character meets someone tailor-made to become a sidekick. They may have saved their life, performed some great deed before their eyes, or simply have been idolized by the new NPC. If the player wishes, they may use this as an excuse to create a new sidekick. Otherwise the potential sidekick should continue to reappear in plot until the end of the current story.

Religious Event

The character has visions, joins a religion, quits a religion, or becomes a prophet. The character must make major philosophical decisions and possibly change his life. The event should be tailored to the character's beliefs and religious background. Unless of course the player and the Game Master decide to take the character in a completely new direction.

Romance

The character falls in love, or another person falls in love with the character. These events can get sticky, and possibly radically alter the character's life. Uncommon and Rare romances deal with members of high social status, non-player character races, or adventuring lovers.

01 – 14 **Mutual Affection**

Both parties care deeply for each other. This will begin a healthy relationship that the character and GM must continue and work around. If the character is already involved in a romance, then a secondary romance will develop. This could become hazardous to the character. The GM should develop the beloved as a full NPC with attributes, skills, and personality.

15 – 26 **Subject of Crush**

Someone falls deeply in love with the character. This could develop into a Mutual Affection form of romance if the player desires. Otherwise the player must role-play the "let down" scene. If the player

does poorly then bad relations may begin with the family of the NPC.

27 – 38 **Object spurns character**

The character meets the person of their dreams, but unfortunately they don't feel the same. The GM must decide how the character was spurned, but the player is the only one to determine how hurt the character is.

39 – 50 **Untimely end to Relationship**

The current romance ends in tragedy. The beloved is killed during this week in a manner fitting with the theme of the chronicle. Keep in mind any enemies the party or the NPC may have. This event can only occur if the character is currently in a romance, otherwise re-roll.

51 – 62 **Ends in Marriage**

The romance gains solidity as the couple chooses to wed. If the character is unwilling to marry, this event will cause strife and possibly break up the couple. The player must determine the day of the wedding, but it should be at least several months away. This event can only occur if the character is currently in a romance, otherwise re-roll.

63 – 74 **Slow & Steady**

This romance continues to evolve, but at a steady pace. Both people feel secure and safe in how their relationship is progressing. This event can only occur if the character is currently in a romance, otherwise re-roll.

75 – 86 **Hot & Heavy**

This romance becomes heated and extremely passionate. The character may not wish to leave his beloved simply to adventure. Characters in this form of romance will resemble the victims of beguile, sexual magnetism, or similar effects. The party may begin to become fearful. This event may occur if the character is currently in a romance, otherwise it is a new relationship that has animal attraction at its core.

87 – 00 **Mutual Dissolution**

This event is the end for the romance. After a long bout of fighting, the couple decides to end their relationship. It may be rekindled later, but for now the romance has ended. The player must determine how the character will react to this news, and how he will cope.

Secret Mission

Not every day of rest and relaxation needs to be boring. A mysterious stranger approaches and inquires about your services. Is it a simple job to deliver a package? A covert photo shoot? The theft of a valuable item, documents, or important software? Kidnapping a scientist from a rival government, organization, or corporation?

The mission should not be role-played out. The player rolls a d100 to determine the outcome of the mission. The more experienced and powerful the character, the more difficult the mission. There is a 5% chance that the mission is a trap or double cross. If the character has an enemy, this increases to a 10% chance. In this situation a successful roll will result in no payment, but will give information as to the culprits behind the trap.

Players who invite other characters to participate in the mission. They will enjoy a bonus of 10 to be subtracted from this roll for each additional character. The other characters will share in the rewards or consequences of the secret mission.

Inform the player before he rolls that there is the possibility of death awaiting them during this mission. Successful missions will pay the same as a windfall of the same rarity. In some cases the GM may wish to roll on the windfall table to determine the payment.

01 **Incredibly successful**

The employer was so impressed by the results that they give a 2d10 x 10% bonus to the agreed upon fee. The NPC can be purchased as a contact and may hire the PC or the group again later.

02 – 05 **Exceptionally successful**

The employer was very pleased by the characters actions and results. They give a bonus of 1d10 x 10% of the agreed upon fee. The NPC can be purchased as a contact and may hire the PC or the group again later.

06 – 60 **Successful**

The character succeeded in the mission and was paid in full. The NPC can be purchased as a contact and may hire the PC or the group again later.

61 – 70 **Partially successful**

The character accomplished some of the objectives of the secret mission. The NPC grudgingly pays 1d10 x 10% of the agreed upon fee. If the character reacts well to this, then the NPC may be purchased as a contact.

71 – 90 **Failure**

The secret mission was a failure. While the

character was able to escape without harm, the mission was entirely unsuccessful. No money was paid.

91 – 95 **Failure & Wounded**

Not only did the mission fail, but the characters involved were grievously wounded. Roll on the critical hit charts to determine the nature and severity of the wound. The base injury for the mission is 30 and cannot be decreased by any means. While the character cannot die on this result of the mission chart, additional healing, loss of attributes, and accumulated injury does apply.

96 – 99 **Captured**

The mission was a failure and the character was captured. It is up to the rest of the player characters to free him. This is always a good adventure hook. The character has also made a new 30pt Enemy without any weakness points.

00 **Killed**

The character has been killed during the mission. Regeneration, off screen escapes, and other death defying options apply as normal. Players may expend any remaining Drama to allow one Luck roll to avoid this fate.

Special Auction

An auction is held to sell a special collection, a magical device, a gadget, pieces of antiquity, rare books, tapestries, or even art. The auction should be tailored to the character's interests and desires. The rarity of the event should be used to determine the nature of the items offered up for sale.

Theft

This involves the characters as victims, not as perpetrators. As victims, there is a small chance to stop the theft from occurring. Otherwise, the characters must either wait for the authorities to solve the case or use this as an adventure hook.

01 – 15 **House / Hotel Robbed**

The place where the character was staying was burgled. The burglars succeeded in stealing 3d10% of the group's wealth stored in that location. There is no way to prevent this event unless someone in the party stayed in the room the entire time. Sentry characters may roll Awareness to notice and prevent the theft. Healing, studying, and experimenting characters do not count as sentries.

16 – 55 **Pick Pocketed**
While shopping, or wandering the town, the victim was pick pocketed. The victim may attempt to roll a resisted Awareness roll against the thief's *Pick Pocket* skill. The rarity of the event will determine the skill of the thief (50 / 100 / 150). A successful roll will prevent the attempt, failure will result in 1d100% of the victim's on hand wealth being taken.

56 – 95 **Attempted Mugging**
See the section on Attempted Muggings under Assaults for more information.

96 – 00 **Embezzlement**
This event only occurs if the PC has business dealings with an NPC. If so, then the character learns that he has lost 1d100% of his original investment. There is no chance to prevent this occurrence. This is an excellent plot hook, and Game Masters should give the players the opportunity to regain their lost wealth.

Tragedy

This is a general catch-all for anything bad that may occur to the character. This event should be tailored to the character, and will often reflect Murphy's Law. Anything that can go wrong, will go wrong. The rarity of the event should reflect the consequences and effects of this result.

Unusual Stranger

A strange and unusual stranger arrives in town. While this character will often seem powerful and knowledgeable, there is no reason they have to be the equivalent of a PC. The stranger may be a foreshadowing of the chronicle, a powerful ally, or just a strange little man with no real ability. Allow the character to interact with the stranger for a short time. He may assist or hinder the players as the Game Master determines.

Windfall (Common)

The player has discovered a small amount of money, valuables, or other form of wealth. Common windfalls are relatively small, but garner very little unwanted attention. Unless otherwise mentioned, the character will acquire the equivalent of one month's Income from a rating of one.

01 - 15 **Gambling Winnings**

The character has participated in a game of chance, a day at the horse track, or bought a lotto ticket and actually won.

16 - 30 **Found lost money**
The character discovers a small cache of bills in the street, behind a couch cushion, under a rock, etc. This small find is worth 1d10 x 10% of a month's Income from a rating of one.

31 - 44 **Loan re-payment**
An old acquaintance re-pays a debt.

45 - 58 **Found lost equipment**
Character finds a piece of older, unused equipment lying around. Choose one normal item that would interest the character. The maximum value should not exceed one month's Income with a rating of one.

59 - 72 **Useful information**
Someone tells the character something of value. This could be the location of a ruin, the local lord's family secret, a better way of defeating a monster, a new tactic, or anything the GM feels is appropriate. This information should not be readily available for research.

73 - 86 **Win a Minor Contest**
Character participates and wins a small contest with some locals. The contest can be anything, but should reflect the characters abilities and interests.

87 - 00 **Earn a Reward**
The character does something nice for an NPC. In addition to the satisfaction of helping out a stranger, the character gains a bit of cash and possibly a new contact.

Windfall (Uncommon)

This event involves the character receiving a significant amount of money, or a commodity, from some source. Occasionally this money will be received from a previously unknown source. Unless otherwise specified, the character will receive the equivalent of 1d10 x 10% of their monthly Income. The windfall will be at least the equivalent of one month of Income with a rating of one.

01 – 09 **Inheritance**

The character receives a boon from a dead relative. This boon can either be currency, land, or some other resource. The GM must determine the nature of the inheritance. Commonly inherited resources include Arsenal, Database, Influence, Information Technology, Investment, Junk, Laboratory, Library, Menagerie, Natural Resources, Property, Savings, and Thaumic Sites. The level of resource should be created with a base rating of two or increased by one. The player may desire to spend Option Points to protect this

Resource from loss or damage.

10 – 18 **Patron's Boon**

The character has so impressed her patron that he decides to grant her a boon. This must be given by an NPC that would realistically give such a gift. A PC thief would generally not gain a boon from the local duke, but he might get it from the local thieves' master. Patrons may be individuals, organizations, or deities.

19 – 27 **Business Dealing**

The character's investments, business deals, or professional activities have paid off handsomely.

28 – 36 **New Car**

The character wins, inherits, or otherwise acquires a new vehicle. The character gains 5 points to be spent on a vehicle or vehicle upgrades.

37 – 46 **Gambling Winnings**

The character has participated in a game of chance, a day at the horse track, or bought a lotto ticket and actually won.

47 - 55 **Found Treasure Cache**

The character discovers a small cache of money, coins, or other valuables hidden for many years.

56 - 64 **Loan re-payment**

An old acquaintance re-pays a debt.

65 - 73 **Found lost equipment**

Character finds a piece of older, unused equipment lying around. Choose one normal item that would interest the character. The maximum value should not exceed the equivalent of 1d10 x 10% of their monthly Income. The windfall will be at least the equivalent of one month of Income with a rating of one. Cheap gadgets or simple magical items may be found instead.

74 - 82 **Useful information**

Someone tells the character something of value. This could be the location of a ruin, the local lord's family secret, a better way of defeating a monster, a new tactic, or anything the GM feels is appropriate. This information should not be readily available for research.

83 - 91 **Win a Regional Contest**

Character participates and wins a regional contest with many locals. The contest can be anything, but should reflect the characters abilities and interests. While not a national contest, there should be some news coverage of the event.

92 - 00 **Earn a Reward**

The character does something important for an NPC. In addition to the satisfaction of helping out a stranger, the character gains a bit of cash and possibly a new contact.

Windfall (Rare)

This involves the character receiving money or land from some source. Occasionally this money is from a previously unknown source. Unless otherwise specified, the character will receive the equivalent of 2d10 x 10% of their monthly Income. The windfall will be at least the equivalent of one month of Income with a rating of two.

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47 - 55 **Found Treasure Cache**

The character discovers a small cache of money, coins, or other valuables hidden for many years.

- 56 - 64 **Loan re-payment**
An old acquaintance re-pays a debt.
- 65 - 73 **Found lost magical item or gadget**
The character discovers something hidden for decades or centuries. The magical device or gadget may be built with no more than 20 Option Points.
- 74 - 82 **Finds the remains of a battle**
The character finds the remnants of a skirmish. The bodies have not been looted, and all of their weapons, armor, and equipment are mostly intact.
- 83 - 91 **Win a National Contest**
Character participates and wins a national contest with many entrants. The contest can be anything, but should reflect the characters abilities and interests. This is a national contest, and there should be plenty of news coverage for the event.
- 92 - 00 **Earn a Reward**
The character does something vital for an NPC. In addition to the satisfaction of helping out a stranger, the character gains a bit of cash and possibly a new contact in high places.

Investments may be purchased in one of several ways: Option Points, Swapped Ratings, or Cash. Most resources are purchased using Option Points. This is described in the Core Rules and is not altered. If the player prefers, points of the Savings Resource may be re-allocated into the Investment Resource on a point by point basis. The final way to purchase an investment is by the use of cash accumulated during game-play. While Resources purchased with Option Points are protected from permanent loss, resources purchased with cash are not. The cash cost of an investment is equal to the total cash value of the Investment as listed on the table below.

Investment Table

0	Character has no investment
1	\$1,000
2	\$2,500
3	\$5,000
4	\$25,000
5	\$50,000
6	\$250,000
7	\$500,000
8	\$1,000,000
9	\$3,000,000
10	\$5,000,000

Wrongfully Accused

The character or party is accused of something they did not do. Whether it is a plot against them, a mistake, or simply being in the wrong place at the wrong time; the characters are in trouble. This event is always a great adventure hook, but requires some thought on what the characters should be accused of and how they might be proven innocent of the charges. Of course, sometimes the best accusation is that which is true.

New Resource: Investment

While the Wealth Resource includes the general savings and investments of a character, this Resource reflects one specific investment. An investment can be a purchase of public stock, a private company, or even a share in a local business venture. This resource is only financial, any voting influence must be purchased using the Influence Resource for the Investment in question. Each investment that utilizes this Resource must have a separate rating, and will be treated as an individual resource for the purposes of purchasing and utilization. Investments may be utilized as a level of income equal to five less than the rating of the Investment.