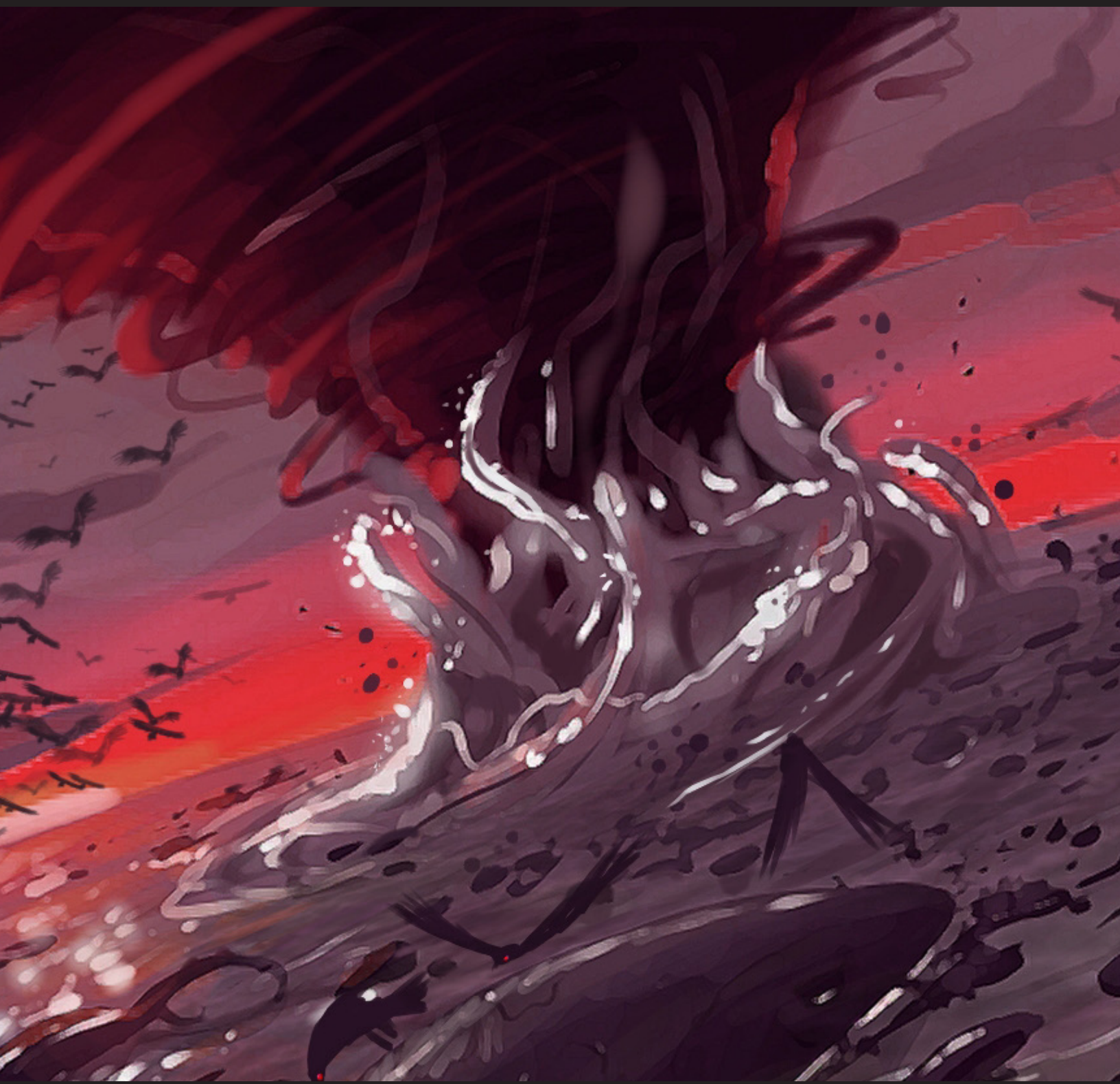




HORRIFIC FEARS



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HORRIFIC FEARS

INTRODUCTION

The core rules encourage a particular style of game play. You might not think of it that way, but consider some of the game's rules and how they affect a session of play. Anyone who has played a fighter keeps a careful eye on her character's hit point levels. When you have a lot of hit points you can take risks and charge into battle. When your character is injured, you need to fight cautiously and avoid prolonged battles. Spellcasters gain progressively more powerful spells, allowing them to easily destroy large numbers of weak creatures with a single fireball. The rules assume that characters have a minimum level of wealth at each level, which translates into a range of magic items that a character should have access to. The challenge rating system is calibrated to provide characters with appropriate threats. It assumes that the PCs usually face monsters that are at or near their power level.

Games in the genre of dark fantasy and horror work naturally work against some of the accepted assumptions of heroic fantasy. In a typical fantasy RPG game, combat might not be as dangerous and threatening in a fear or horror based adventure. The core hit point rules allow PCs to absorb a few attacks without disrupting their abilities. In contrast, most horror movies and stories are built with devastating, direct threats that can slay even the toughest hero with a single blow. Magic, monsters, and other facets of the core rules may not match the tone and feel that you want to induce in your horror or dark fantasy gaming session. This Horrific Terror: The Fear and Terror sourcebook presents a mixture of new options you can use to modify the core rules to make you gaming sessions fit the dark fantasy and horror better.

THE TEMPLATE APPROACH

In numerous ways, these new rules work like templates that can change the entire game. A monster template allows you to take an ogre and make it a half demonic beast, or transform an evil wizard into a spellcasting vampire. The following rules options work primarily the same way. By altering the rules of the game, you can change how the players approach scenarios and how the world they are playing in works. If no one has many hit points, then heroes cannot stand alone against powerful monsters or dozens of opponents. If destructive spells wear away a caster's soul, only the most diabolic wizards, sorcerers, and clerics will use them.

The insanity rules allow you to add well established elements of horror to your games. Simply encountering powerful creatures—never mind fighting them—can destroy the characters. Insanity, mental illness and insta-

bility plague anyone who pokes at the uncanny and bizarre creatures and extraordinary beings that lurk at the edge of reality.

CHARACTER HEALTH AND MORTALITY

One of the key elements of fantasy RPGs is that characters can sustain multiple injuries before they are defeated. Hit points allow them to fight against overwhelming odds and go toe to toe against powerful monsters. A mighty fighter can leap into a mob of hobgoblin warriors, absorb dozens of crossbow bolts, and hack his way through an army of orcs, all thanks to the tremendous number of hit points he has built up due to his high level and Constitution score.

In a horror based fantasy game, such events undermine the idea that powerful, dominant and overwhelming monsters lurk just beyond the delicate radiance of civilization. Characters with mountains of hit points can combat powerful enemies and shrug off horrifying wounds. While this is common place for a heroic based fantasy game, it undermines some of the strengths of a horror based fantasy campaign. The optional rules presented here offer several new systems for health in addition, there is supplementary observations on how you can use the core rules as written without injecting too much action-adventure heroism into a horror based fantasy game.

CONSTITUTION AND HEALTH SYSTEM

The first optional rule set addresses one of the basic problems that hit points pose in a horror based fantasy game. With each level the characters gain, their hit points advance steadily upward. Fighters and barbarians can have more than 100 hit points by 8th or 9th level, perhaps even earlier for characters that have good Constitution scores. Hit points are easy to keep track of, your players already understand how they work, and all of the monsters, NPCs, and classes in the other RPG books you own make use of them. At first glance, it might seem simple enough to limit the characters to lower numbers of hit points, but this move can cause some unforeseen complications. For example, if you alter hit points so that the characters have lower totals, how does that change things for monsters? Do ogres, trolls, and other beasts have the same number of hit points as before? If hit points no longer represent a combination of endurance, energy, toughness, and luck, what do they represent?

The health system is very similar to hit points. A creature's health is a numerical value that declines as the creature takes damage. Attacks, spells, and other effects inflict the same damage under both systems. There is no need to convert anything. However, health is calculated in a much

HORRIFIC FEARS

different manner than hit points. A creature's Constitution score and its size are much more important factors in determining health when compared to the hit point rules. The formula is as follows: $\text{Health} = (\text{Constitution score} \times \text{size factor}) + \text{Hit Dice or level}$

Constitution: A creature or character's Constitution is the basic building block for its health score. Most PCs' health equals their Constitution. **Size Factor:** Logically, bigger creatures should be able to absorb more punishment than smaller ones. To account for this, a creature multiplies its Constitution score by a size factor to reflect its greater body mass, thicker bones, and denser muscles. Look up a creature's size on the size factor table and multiply that factor by the creature's Constitution.

Creature Size	Size Factor
Fine	1/8
Diminutive	1/8
Tiny	1/4
Small	1/2
Medium	1
Large	2
Huge	3
Gargantuan	4
Colossal	5

Hit Dice or Level: A creature's Hit Dice play a minor role in determining its health. Regardless of the creature or character's Hit Die type (*d4, d8, and so on*), a creature gains +1 health for each Hit Die it has. Hit Dice allow you to introduce some variation in creatures' health ratings, since this system tends to give creatures with the same size roughly the same health rating. They also still play a role in determining a monster's attack bonus, saving throws, and so on. In addition, remember that PCs gain one Hit Die per level. Thus, after multiplying a character's Constitution by his size factor, add his total level to the result to determine his health rating. Examples: To guide you in calculating a creature or character's health rating, here are a few examples to show you how this system works.

Example 1: *A 1st-level human fighter with a 15 Constitution would have 16 health. The fighter is size Medium, for a size factor of 1. 15×1 is 15. Adding +1 for the character's level, the total is 16.*

Example 2: *A gnome rogue has a Con of 13, size Small, and is level 4. The size factor for Small is 1/2. Con times size factor is $13 \times 1/2$, or 6.5, rounded down to 6. Adding the gnome's level of 4 results in a total health of 10.*

Example 3: *A centaur has a Con of 15, size Large, and 4 Hit Dice. The size factor for Large is 2. Con times size factor is 15×2 , or 30. Adding its Hit Dice of 4 results in a total health of 34.*

Health in the Game: In game play, health works exactly like hit points. If a character takes damage, subtract it from his health rather than his hp. If a character goes to 0 health or less, treat him exactly as if he was reduced to 0 or fewer hit points. Spells and magic items that restore hit points restore health in the same manner.

Using These Rules: Health realistically reflects a creature's physical toughness and endurance more closely than hit points actually do. While hit points are an abstract measure of skill, toughness, and size, health is a closer representation of the punishment a creature can sustain before it falls unconscious or strays close to death. Thus, creatures have lower health scores than hit points, though lower-level PCs and monsters with few Hit Dice sometimes have more if they have good Constitution scores.

In direct comparison over the long term, a PC's health score barely inches upward. A high-level character has a health score that is perhaps only 10 points higher than a neophyte opponent. The ramifications are important in a gritty, horror based fantasy game. Experience levels are no shield against death. A 10th-level character has barely more health than a common peasant, making any fight a challenge. A dozen town guardsmen with crossbows are just as much a threat as a rampaging dragon. This additional divide between the player characters and powerful, dangerous monsters helps enforce the tone and feel of horror based fantasy games by clearly showing the players that their characters cannot hope to stand and fight 49 against powerful monsters. Best of all, since health works almost exactly like hit points, experienced players can instantly see the changes these new rules create for the entire game. If they think of health in terms of hit points, they understand that even a single swipe of an ogre's club or a 2nd or 3rd-level spell can instantly kill a PC.

Monsters and Health: The main focus of these rules is on the player characters. Smaller creatures and those with few Hit Dice are hurt the most by it, while in some cases creatures may have higher health ratings than hit points. This exception applies primarily to Large and Huge creatures that have few Hit Dice or very high Constitution scores. In most cases, you can safely use a monster's hit points. The goal of this system is to make the characters more vulnerable than normal, robbing them of the safety net that hit points provide without making them too easily defeated or removing any options for creating tough PCs from the players' hands.

HORRIFIC FEARS

However, it sometimes makes sense to use a single system and stick with it for all creatures. Some monsters may end up with so many hit points that it strains consistency within the game. On the other hand, Medium creatures end up with much fewer hit points. In some cases, otherworldly, strange, and monstrous creatures should use hit points rather than health to reflect their supernatural strength and vitality. The list below gives you a basic guideline on the monsters that should use health and the ones that should use hit points.

Health: Aberrations, animals, dragons, giants, humanoids, monstrous humanoids, vermin.

Hit Points: Constructs, elementals, fey, magical beasts, oozes, outsiders, plants, undead.

Generally speaking, magical, strange, and otherworldly creatures should use hit points to reflect their monstrous nature. In addition, this divide provides you with another tool to help enforce the feel of terror and fear in a horror based fantasy game. If you have watched horror movies, you know that the relentless, monstrous creature that can withstand dozens of bullets and horrific injuries is a classic element of the genre. If the characters see that their weapons and spells have little effect on supernatural creatures, you can increase the horror, fear, and tension in your games. Standing up to a flesh golem with a longsword is virtual suicide if the PCs use health scores and the monster has its full complement of hit points. A dragon's breath can incinerate an entire band of experienced adventurers, while even a 5th-level wizard's fireball can deal enough damage to annihilate the party.

WOUND LEVELS AND INJURY PENALTIES

These optional rules allow you to simulate how the physical trauma and injuries that characters sustain can hinder their efforts. A sword blow not only pushes a character closer to death, it also causes pain that distracts a PC, breaks his concentration, and makes it more difficult for him to use his abilities. These rules make combat even deadlier, as characters can only suffer an injury or two before they become worse at fighting. These penalties serve as a stark reminder to the players that combat is a dangerous proposition. They can defeat a few opponents, but as their injuries mount they lose their ability to fight and defend themselves.

In game design terms, this progression is known as a death spiral. The more injuries the characters sustain, the more likely they are to suffer more of them. In simple terms, if a character starts a fight with an AC of 20 and his AC goes down each time he suffers a hit, he takes more hits and

injuries each round. By the same token, if a character's attack bonus goes down with each injury, he has less of a chance of hitting and defeating his foe. Inflicting the first injury in a battle becomes more important under this system. In one-on-one duels, the more skilled combatant, luckier one, or the one who can gain bonuses (such as flanking) has a huge advantage. Those initial edges not only give him a better chance to hit, but they impose penalties on his foe as the damage he inflicts accumulates.

These mechanics also make fights where the characters are outnumbered more difficult than normal. In most of these conflicts, the PCs are more skilled than their enemies are. However, the injury penalty rules help nullify this edge. A mob of creatures has more opportunities to roll a 20 and automatically strike a character regardless of his AC. As these lucky hits pile up, the characters' ability to fight diminishes. Even if the monsters' need an 18 or higher to hit a PC, they can score one or two hits a round if they have 10 attacks to use against a character. As the fight progresses, the PCs' steadily lose their edge over their opponents and can quickly suffer defeat.

Game Rules: Under the injury penalty system, characters suffer penalties to various actions as they endure injuries. Spellcasters must focus to cast spells successfully, while warriors are easier to hit and less dangerous themselves, as they cannot dodge as well and cannot put the same power behind their attacks.

Note that this system can be applied to either health or hit points, depending on the level of danger and grittiness in your campaign. Specific guidelines for using these rules with the health system are offered below.

There are four different health levels, listed from the least injured to the most: healthy, staggered, injured, and critical. A character moves through these injury states as he loses health. Each of the four conditions is described below. Note that the modifiers listed under each health level do not stack. For example, a character in critical condition does not also suffer the penalties for being injured or staggered.

Healthy: A healthy character is in perfect physical condition. He has no major injuries, aside from perhaps a few cuts, bruises, and scrapes. A healthy character suffers no special bonuses or penalties to his checks. A character remains in this state until he has lost a quarter of his health.

Staggered: A character is staggered when he has lost a quarter of his maximum health but has not yet lost more than half. A staggered character has sustained one or more notable cuts and bruises. He may have strained muscles

HORRIFIC FEARS



or sprained joints, a cut that bleeds into his eyes, or other non-life-threatening but hindering injuries. A staggered character suffers a -2 penalty to attacks, checks, and saves. A staggered spellcaster must make a DC 10 Concentration check to cast a spell. If a character must otherwise make a Concentration check to cast a spell, either use DC 10 or the check's normal DC, whichever is higher.

Injured: A character is considered injured if he has lost half his health but still has more than a quarter remaining. An injured character suffers from wounds that directly hinder his ability to act, such as a cracked bone, a concussion, a wrenched knee, and similar injuries. An injured character suffers a -2 penalty to attacks, checks, and saves. In addition, he suffers a -2 penalty to Strength and Dexterity. An injured spellcaster must make a DC 15 Concentration check to cast a spell. If a character must otherwise make a Concentration check to cast a spell, either use DC 15 or the check's normal DC, whichever is higher.

Critical: A character in critical condition suffers from severe wounds. He has suffered torn ligaments, broken bones, shattered joints, or other serious injuries. He may linger on the edge of death. An injured character suffers a -2 penalty to attacks, checks, and saves. In addition,

he suffers a -4 penalty to Strength and Dexterity. Each minute, there is a 10% chance that he loses an additional health point until his total drops below zero. As soon as the character is no longer in critical condition or if he receives healing of any sort, he no longer loses hit points in this manner. A critical spellcaster must make a DC 20 Concentration check to use a spell. If a character must otherwise make a Concentration check to cast a spell, either use DC 20 or the check's normal DC, whichever is higher. A character is in critical condition when he has 25% or less of his maximum health points remaining.

A character suffers the penalties for a given health level immediately upon taking enough damage to drop him to that level. For example, on its action an ogre fighter attacks a PC twice for 8 and then 5 points of damage. If the first 8 points would drop the character to a lower health level, apply those new penalties before assessing the effects of the 5 point hit.

Keeping Track of Health Levels: The easiest way to keep track of a character's health levels is to divide his health or hit points into four groups and place them each into four separate tracks. Divide a character's health points by 4. A character has this many points in each of the four conditions: healthy, staggered, injured, and critical. If you

HORRIFIC FEARS

have a remainder after dividing by four, put an extra point into healthy, then staggered, then the injured total until you have allocated the entire remainder. For example, if you have a remainder of one point, place that point in the healthy total. If you have a remainder of three, put one point into healthy, one into staggered, and one into injured.

To keep track of a character's health level, subtract damage he suffers from the healthy total first. When those points are exhausted, take points out of the staggered total, and so on. Once a character has lost any point from a wound level's total, he suffers its negative effects. Healing works in the opposite manner. A PC who receives healing restores hit points to the lowest health level in which he has lost hit points. When that track is fully healed, apply any extra damage to the next highest one.

For ease of reference, the players can list the various penalties for each of the states on their character sheets.

Example: *Balfor the half-orc fighter has 27 hit points. To figure out how many hit points he has in each health category, divide his hit points by 4. The result is 6 with a remainder of 3. According to the rules above, Balfor distributes one hit point into his healthy, staggered, and injured totals. He thus has 7 hit points in his healthy level, 7 in his staggered one, 7 in his injured one, and 6 in his critical level.*

During an adventure, Balfor comes under fire from a mob of goblin archers. He takes 5 points of damage, reducing his healthy level's hit points to 2. So far, he takes no penalties. He then gets hit again for 2 points of damage. He no longer has hit points remaining in his healthy level. However, since he hasn't lost any points from his staggered level, he does not yet take any damage penalties. Later, he suffers another injury for 11 points of damage. This completely eliminates the hit points he has at his staggered level and reduces his injured level by 4. Thus, he suffers the penalties listed under the injured level, since he lost hit points from that total.

If Balfor receives 4 points of healing, he would restore the damage he lost from his injured hit point total. He would no longer suffer the penalties listed for the injured state, since his hit point total in that category is back to full, but he would suffer the penalties for the staggered level. As you can see, one sword blow can reduce Balfor to staggered level and leave him with penalties.

Using Health: Since health works pretty much like hit points, save that it is calculated differently, you can easily use these rules with that optional system. Divide a character's health into the different wound levels and assess

penalties as described above. Combining the two systems makes the game doubly lethal, as characters die faster due to serious injuries but those who manage to survive are in a tough position to keep fighting. On the other hand, if you want to run a lethal, gritty horror based fantasy game, combining both of these rules can produce exactly the feel you want. Even against town guards or cultists, the characters face a very real chance of defeat.

Using Health Levels with Monsters: Some monsters are too tough, otherworldly, or strange to suffer from penalties due to injuries. For example, zombies fight on despite the sword blows and axe injuries they sustain. The following creature types do not suffer penalties from health levels: constructs, elementals, oozes, plants, and undead. In addition, creatures that are immune to critical hits do not suffer these penalties. The idea behind this system is that injuries can slice tendons, crush joints, and break bones. Creatures that lack mundane anatomies are immune to such attacks since they simply lack the organs, bones, and other structures that can sustain such injuries.

Health Levels and Powerful Characters: If you use the standard classes as presented in the core rules and the characters advance to high levels, the penalties inflicted by the various health levels may seem too low to have any effect on the characters' actions. If the party fights monsters with CRs at or above their average level, the penalties should have a tangible effect on their ability to score hits in battle, resist spells and effects, and so on. The DCs and ACs they need to hit are high enough that even a -2 penalty can make a difference.

However, against large numbers of weaker foes the party might not even notice these hindrances. As an optional rule, you can simplify the health level rules and make them more applicable to all types of encounters, both easy and difficult, by making some alterations to how they work. Ignore the penalties listed for each health state. Instead, a character suffers a -1 injury penalty to attacks, checks, and saves for every 10 hit points he loses. As a character regains hit points, his penalty from injury diminishes.

Example: *Galen the elven barbarian has 120 hit points. During the course of an adventure, he drops to 78 hit points, a loss of 42 points. These wounds result in a -4 injury penalty to attacks, checks, and saves. Later, the party's cleric heals him of 28 points of damage. Galen now has 106 hit points, a loss of 14. He now suffers a -1 injury penalty to attacks, checks, and saves. If additional healing brought him to 111 hit points, he would no longer suffer a penalty since his total hit points lost are less than 10.*

HORRIFIC FEARS

These optional rules may seem easy to use and balanced at first glance, but there are some important issues you need to consider when using them. As penalties mount, the characters are quickly reduced to a state in which they cannot effectively defeat opponents with CRs near their average level. In addition, characters with high hit point totals, such as barbarians and fighters, can quickly become unable to hit their foes in melee. Since these characters are the ones most likely to suffer attacks from monsters that can dish out plenty of damage in only a few hits, the party might be regularly forced to retreat from a fight after a few rounds. The rate of character death remains the same, since PCs can still escape from battle, but the party may instead run away after the group's main fighter takes 30 or 40 points of damage.

Generally speaking, it is best to use this variant rule with the optional health rules given earlier or in campaigns where the characters will attain 10th level at the highest. Once the party attains higher levels, these rules can slow the game down and make it less enjoyable for everyone. The more hit points a character has, the higher the injury penalty he can sustain, a condition that can erode the PCs' abilities to the point of rendering them inept while still leaving them with plenty of hit points left over.

FEAR, TERROR AND MADNESS

In horror RPGs, madness has long been the traditional path to destruction for player characters. Otherworldly beings and creatures manipulate and shatter the structure of reality, exposing adventurers who meet them to mind-warping events and sights that leave them gibbering madmen.

Horrific events, such as a fellow adventurer's gory death or the discovery of a gruesome murder scene, wear away at a character's resolve and push him towards an emotional and mental breakdown. In many ways, demons, devils, and other horrific monsters have a better chance of shattering a character's sanity than tearing him apart with their claws and fangs.

Rules for sanity and madness help remind the players that their characters' weapons and spells are of only limited use against the terrible creatures from beyond. An enchanted blade can do nothing to ward away fear, while even the mightiest spells are useless to a mage whose mind has been splintered by madness. These rules shift the focus of the game away from physical combat and place a greater emphasis on caution, fear, and the alien nature of monsters and creatures. The characters can still use their weapons and abilities to defeat mundane threats, such as cultists, evil wizards, and other evil humanoids, but the greatest

powers, the dark monsters that seek to overwhelm the world, become a completely different sort of threat. Even if the characters manage to amass the weapons, armor, spells, and artifacts to physically defeat these creatures, they still face defeat if they lack the nerve and emotional strength to stand against them.

This section presents three different systems for resolving the effects of emotional duress, fear, and madness. Each of the systems is designed to work independently of the other, allowing you to choose one that fits your campaign the best. However, they are also designed to work together if you choose to use that option.

TERROR AND FEAR

The terror rules present a set of Will save DCs that characters must make in order to keep their nerve in the face of horrific creatures. Every creature has a fear rating (*FR*) based on its type, size, and an arbitrary rating selected by the DM to reflect its appearance, nature, and reputation. When confronted with a creature, characters must make Will saves with a DC equal to the monster's *FR*. Characters that succeed at this save maintain their nerve and fight on. Characters that fail by a small margin are unnerved and take penalties to their actions, while those who fail by a wide gap may flee, freeze in horror, or otherwise take random actions.

Mechanics: When a character comes within 100 feet of a creature that has a fear rating (*FR*), he must make a Will save with a DC equal to the creature's *FR*. A character must only make this save if he can see or otherwise perceive the creature.

Furthermore, if a character uses spells or a magical item to observe a creature with the same clarity as if it stood within 100 feet of him, he must also make a save. For example, a wizard who uses clairvoyance to view a monster on the other side of a door must make a save, as the creature is visible to him as if it were within 100 feet.

If the Will save is successful, the character suffers no ill effects. If it fails, a character suffers penalties based on the difference between his total save result and the creature's *FR*. The effects of a failed *FR* save persist for 10 rounds – a character's Wisdom modifier, with a minimum of 5 rounds.

A fear save counts as a mind-affecting, fear-based effect. Creatures immune to mind-affecting abilities do not need to make these saves, while creatures that gain a bonus against fear may use it on saves against *FR*.

HORRIFIC FEARS

A character need only make a saving throw once per creature type per encounter. For example, if the party encounters five demonic trolls that are FR 14, they only need to save once, not five times. If they ran into five demonic trolls and three half-fiend gnolls, they would save once for the trolls and once for the gnolls. Apply the least favorable saving throw result to each character. For example, if a character sees a creature with FR 10 and another with FR 13, he must save against both. If one leaves him shaken and the other panicked, he suffers from panic.

If a character who suffers from the effects of a failed save encounters new creatures with FR, he must make new saves. If he fails any of these saves and suffers a worse result than his current condition, he gains that condition. When a character becomes more afraid in this manner, the duration of the fear effect resets. He sustains his new condition for 10 rounds – his Wisdom modifier, with a minimum of 5 rounds.

Note that a worse result is defined as one that occurs with a greater margin of failure when compared to another result. For example, frightened is a worse result than shaken.

If there is ever a situation in which a character automatically fails his save to resist a creature's FR, such as a curse or some other magical effect that causes saves to fail, treat the character's roll as a 1. If the character's Will save modifier would push the total result above the creature's FR, treat the character as shaken. This rule also applies when a player rolls a natural 1, a result that normally counts as an automatically failed saving throw.

Creatures that have a fear rating are much harder to scare than mortal men are. They are accustomed to horrific sights and do not easily lose their nerve. A creature with an FR score adds it to any Will saves it must make to resist fear. If the creature's FR is higher than its opponent's it does not need to save to resist fear.

Will Save

Failed By	Result
1–5	Shaken: A shaken character takes a –2 penalty on attack rolls, saving throws, skill checks, and ability checks.
6–10	Frightened: A frightened character flees from the source of his fear as best he can. If unable to flee, he may fight. A frightened character takes a –2 penalty on all attack rolls, saving throws, skill checks, and ability checks. A frightened character can use special abilities, including spells, to flee.

11–15

Panicked: A panicked character must drop anything he holds and flee at top speed from the source of his fear, as well as any other dangers he encounters, along a random path. He cannot take any other actions. In addition, the character takes a –2 penalty on all saving throws, skill checks, and ability checks. If cornered, a panicked character cowers and does not attack, typically using the total defense action in combat. A panicked character can use special abilities, including spells, to flee.

16–20

Cowering: The character is frozen in fear and can take no actions. A cowering character takes a –2 penalty to Armor Class and loses her Dexterity bonus to AC (if any).

21+

Overwhelmed: The character is so utterly overwhelmed with terror that he loses his grip on reality. He acts at random as per the spell confusion.

***Note:** Any rules that require you to determine the difference between the result of the save and a DC can prove cumbersome—doing the math during a session can slow things down. Before running an adventure, you can determine the various DCs for each level of fear. In essence, you do the math once to complete all the work before the encounter. When a character makes a save, find the lowest DC that he fails to equal or beat to determine the fear effect he suffers. The math is simple enough that you could even take a moment to figure it out before an encounter starts.*

Fear State	DC
Shaken	FR
Panicked	FR + 5
Frightened	FR + 10
Cowering	FR + 15
Overwhelmed	FR + 20

OPTIONAL RULE: FEAR IMMUNITY

Unlike normal saves, the Will save to resist a creature's FR does not automatically fail on a roll of 1. In this case, add the character's Will save modifier as normal and check to see if the save is successful. Some characters have the mental toughness and fortitude needed to face down some creatures. This rule works best for horror based fantasy games with a heroic slant or if you want to incorporate these rules into a standard fantasy game with a horror theme. If you think that it is silly that a 15th-level fighter

HORRIFIC FEARS

might be shaken by an FR 1 creature that would have trouble spooking a peasant, this rule is for you.

OPTIONAL RULE: COMBINING FEAR RATINGS

As an optional rule, you can combine multiple fear ratings to represent the effect of viewing multiple terrifying monsters. Treat the creatures' FRs as challenge ratings and combine them as if you were calculating an encounter level. The result is the group's combined fear rating. This optional rule has two effects on the game. Rather than make several saves, the characters only make one. This change reduces the effect bad luck has on the PCs. The more saving throws the characters need to make, the greater the chance that they suffer from bad luck and fail one. On the other hand, the saving throw DCs are higher for this one save, making it more likely that PCs with poor Will saves may flee or cower in terror. In general, using this optional rule helps characters with good Will saves. They need to make fewer saves, reducing the chance that they roll poorly, and the save DCs do not climb so high that they eclipse their save bonuses.

Calculating Fear Rating: A fear rating represents a creature's appearance, its size, and its reputation. Appearance has an obvious effect on how the characters might react to a monster. A beast covered in slimy tentacles and wreathed in a cloak of moaning, human faces is much scarier than a seemingly normal dwarf. By the same token, a creature that towers above the PCs has an innately scarier, more intimidating appearance. Finally, reputation has a major impact on how adventurers regard a beast. From the example earlier in this paragraph, the tentacle beast with the ghastly cloak may be well known as a minor demonic creature. While it has a horrific appearance, a few sword strokes can send it back to the hell that spawned it. On the other hand, that innocent dwarf may match the description of Mordecai Fellheart, a well-known murderer who drank a mighty potion that rendered him impervious to mortal weapons. With that information in mind, the characters are much more likely to lose their nerve around the dwarf than in the presence of the demon.

Determine a creature's fear rating with the following formula:

FR = half challenge rating + size modifier + appearance + reputation

Challenge Rating: This measure serves as a base guide for how scary a creature should be. Tougher creatures are more fearsome because they are usually stronger than other beasts, they have a wider range of magical powers, and

they have fearsome reputations. Use the creature's challenge rating as listed in its description divided by 2. If dividing a creature's CR drops it below 1, count it as 0. As usual, round down any fractions.

Size Modifier: Larger creatures are innately scarier than smaller ones. While this rule is not absolutely true (*a poisonous spider is far more intimidating than a cow*) it serves as a reliable rule of thumb. Use the size rating table to determine how a creature's size affects its fear rating.

Size	Fear Rating Modifier
Fine	0
Diminutive	0
Tiny	0
Small	0
Medium	0
Large	2
Huge	4
Gargantuan	8
Colossal	16

Appearance: A creature's looks go a long way to determine how others react to it. The stranger and more alien a creature appears, the more likely it unnerves the characters. By the same token, creatures with gory, horrific visages obviously strike fear into mortals' hearts. A creature's appearance modifier is based on its type or an arbitrary rating selected by the DM to reflect the creature's looks. If you want to quickly generate a monster's fear rating, use the modifiers given for the creature types and subtypes. Add the modifier for both the creature's types and any subtypes it may have. Otherwise, use the guidelines given to select an appropriate rating. Do not use both values, as that may drive a creature's fear rating too high.

Creature Type	FR Modifier
Aberration	5
Animal	0
Construct	2
Dragon	4
Elemental	2
Fey	4
Giant	2
Humanoid	0
Magical Beast	3
Monstrous Humanoid	2
Ooze	3
Outsider	6
Plant	0

HORRIFIC FEARS

Undead	6
Vermin	2
Creature Subtype	FR Modifier
Air	0
Aquatic	0
Chaotic	2
Cold	1
Earth	0
Evil	3
Fire	2
Goblinoid	1
Good	0
Incorporeal	4
Lawful	0
Reptilian	1
Shapechanger	1
Water	0

Instead of using a creature's type and subtype, you can also determine its FR modifier based on your judgment of its appearance. Use the appearance table to determine the overall modifier that presents a best fit for a creature. Use this method for creatures that go against the general tendencies of the types and subtypes, or use it to assign scores to particularly gruesome and frightening monsters.

Appearance	Modifier	Description
0–5		A creature with a moderately frightening or disturbing appearance, such as a skeleton, a vampire, or a poisonous spider. These creatures are natural in origin, are created by minor magical spells, or closely resemble a normal creature save for a few details.
5–10		Creatures with disturbing appearances and otherworldly or magical origins fall into this range. These creatures resemble no natural creature or have alien body forms. Imps, quasits, zombies, and ghosts fall into this range.
11–15		Powerful outsiders, creatures with revolting appearances, and monsters that have gory, bloody, and horrific appearances fall into this category. This includes greater demons, powerful undead, and similar beasts.
16+		Blasphemous monstrosities whose very existence defies the fundamental nature of the cosmos. These beings can shatter an observer's nerves as they warp and twist minds by their mere presence. Creatures

from beyond reality or from truly alien realms qualify for these modifiers.

Reputation: This modifier is a sort of X factor that allows you to account for creatures that do not fit into the categories given above. For example, a vampire does not look frightening but everyone knows that it is a dangerous creature. The reputation modifier to FR is based solely on your judgment. You can use it to account for local folklore, cultural bias, and recent events in an area. For example, in a land where mummies are wholly unknown, such creatures might not initially arouse much fear. You can later elevate their FRs as word of their horrific strength and magical disease spreads. Use the table below as a guideline for assigning reputation modifiers to fear ratings.

Reputation Modifier	Description
Less than 0	The stories concerning the creature describe it as weak, easily defeated, or include some common, effective method for defeating it.
0	The creature's reputation is not especially frightening. It is known as a vicious monster, but it is not any more or less fearsome than creatures of a similar size and CR.
1–5	Stories, rumors, and legends commonly paint the creature as vicious, deadly, and difficult to overcome.
6–10	The creature is commonly known to torment victims before slaying them, to inflict fates worse than death such as imprisoning its opponents' souls or eating them alive. Otherwise, it is commonly known to use fearsome tactics or follow gruesome practices. This also applies to creatures that can kill an opponent with a single use of a special attack, such as petrifying breath.
11–15	This rating is best applied to particularly fearsome individuals who have carved out a terrible reputation, such as specific dragons, powerful vampires, and similar creatures of dreaded stature.
16+	Creatures with this modifier are so terrifying that no one dares speak their names aloud for fear that they will overhear and answer the call to them. Mighty individuals that play roles in important myths and legends fall into this category.

HORRIFIC FEARS

FEAR RATING GUIDELINES					
Level	Good Will Save	Bad Will Save	Low FR	Medium FR	High FR
1	+2	+0	10	12	17
2	+3	+0	10	13	18
3	+3	+1	11	13	18
4	+4	+1	11	14	19
5	+4	+1	11	14	19
6	+5	+2	12	15	20
7	+5	+2	12	15	20
8	+6	+2	12	16	21
9	+6	+3	13	16	21
10	+7	+3	13	17	22
11	+7	+3	13	17	22
12	+8	+4	14	18	23
13	+8	+4	14	18	23
14	+9	+4	14	19	24
15	+9	+5	15	19	24
16	+10	+5	15	20	25
17	+10	+5	15	20	25
18	+11	+6	16	21	26
19	+11	+6	16	21	26
20	+12	+6	16	22	27

NPCs and Fear Ratings: When first reading over these rules it may seem that fear ratings are useful only for monsters, undead beings, and other supernatural threats, but you can also use them with fearsome wizards, dreaded necromancers, and other mortals who have gained a widespread reputation. The mere name of the mighty sorcerer-king who commands legions of skeleton warriors might be enough to cause a tense silence to descend over a tavern. The rules also give you a convenient tool to differentiate between run-of-the-mill monsters and noted individuals, powerful beasts, and legendary creatures that play a major role in your campaign's background. A prime candidate for a fear rating could be a dark lord who conquered much of the land and who, according to rumor, was never defeated but instead slumbers and waits to return and reclaim his conquests.

Assigning Fear Ratings: As a rule of thumb, any creature that looks significantly unnatural should receive a fear rating. If a creature closely resembles a real-world animal, its appearance is probably not strange enough to warrant a fear rating. Use the FR summary for creatures from the core rules as a guide. Note that the values given for these monsters are by no means canonical. You can alter them based on appearance and reputation based on your campaign's background, a monster's role in your game,

and any changes you made to the creature's appearance and history.

Non-Creature Events and Fear Ratings: While horrific monsters are the most common source of fear rating saves, characters can also encounter terrible scenes and bizarre events that trigger them. For example, the characters might stumble across the remains of a cult's sacrificial altar. The blood-spattered monument caked with skin, bone fragments, and other grim reminders of its purpose can send a temporary shock through the characters. You can use these checks to simulate the horrific environments and terrible events that can befall the characters independent of the creatures they battle.

The site and event table gives you guidelines for assigning FRs to a variety of events and sites that the PCs may encounter in the course of their adventures. Generally speaking, the more active or immediate an event the higher the FR will be. In other words, witnessing an event as it unfolds has a higher FR than finding its aftermath. In addition, any personal connections to the events increase the FR. Seeing a companion or friend transformed into a gibbering, boneless lump of flesh is a more powerful blow than witnessing the same thing happening to a total

HORRIFIC FEARS



stranger. Both events are traumatic, but the former has a greater, more direct emotional impact.

SITE AND EVENT FEAR RATINGS

FR	Site/Event
10	A mildly disturbing scene, such as a profane altar covered in gore
15	The aftermath of a bloody death or injury, such as a horribly mutilated corpse
20	A bloody death as it happens, such as a person eaten alive by a monster
25	A horrible event that befalls a friend or ally, such as a companion eviscerated by a horrid demon
30	An apocalyptic vision, such as the bloody death of hundreds

General Notes on Fear Ratings: Since a fear rating is essentially a Will save DC, it is a good idea to look at the party's composition and the characters' Will save bonuses when using monsters. A single creature with an overwhelming FR can defeat the party if the PCs are rendered helpless by its mere appearance.

To help guide you in selecting monsters and assigning FRs at various character levels, the above table summarizes

average Will saves for level 1 to 20 and gives suggested values for low, medium, and high FR values. A low FR value represents a creature that has only a 50% chance of having any effect on any of the PCs. A moderate one has a good chance of affecting weak-willed PCs and about a 50% chance of causing fear in PCs with good Will saves. A high FR value almost always has an effect on a PC with a poor Will save and has a 75% or greater chance of affecting a PC with a good Will save.

As a reminder, any class that has a Will save modifier of +0 at 1st level has a bad Will save, while one that starts with a +2 bonus has a good one. The values listed on the table should serve as a general guide for FRs at various levels. As a rule of thumb, use low FRs for common encounters, such as thugs, cultists, and minor demons and monsters.

Medium FRs are a good fit for milestone encounters and tough creatures that lead up to the important villains and creatures that form the basis for a campaign or adventure. Those climactic encounters should use the high FRs, as they make important encounters suitably difficult and lend them a sense of horror since most characters suffer the effects of failed saves against FR.

HORRIFIC FEARS

MADNESS POINTS: LONG-TERM INSANITY

As humans and other mundane creatures encounter the supernatural, their minds slowly collapse under the repeated strain. Alien monsters, creatures from other dimensions, blasphemous tomes, and horrific sites place an ever-increasing burden on the minds of those who view them. One of the appeals of dark fantasy gaming is this sense of growing, inevitable dread. The party's successes are that much more exciting and rewarding because they come in the face of inevitable doom. A mighty warrior could be whole in body, his skills with the sword and bow as sharp as ever, but as his mind disintegrates he slowly becomes unable to adventure. He sees fluttering, ominous shadows at the edge of his perception. In the face of otherworldly terrors, he collapses into a weeping, quivering heap. The threat of madness perhaps weighs greater than the prospect of death at the tentacles, fangs, and talons of a demon or rampaging monster.

These rules use some of the elements presented in the fear rating system given earlier. The two systems complement each other, but you can opt to use either or both at the same time. While they draw on each other, they are not intrinsically bound. The fear rating system handles a character's mental state in a particular encounter. When the party meets a horrifying demon or vicious devil, some of its members may lose their nerve for a brief period. Granted, this might be long enough for the demon to feast on a PC and rip him limb from limb, but if a PC survives an encounter a failed save against FR has no long-term consequences. The madness point system changes this situation, introducing rules that keep track of a character's mental health over a long period of time. Keep in mind that these rules are designed for use in a game. They make no effort to model our modern understanding of mental health, but instead aim to make horror based fantasy games more fun and interesting by incorporating an element featured in some of the most popular horror RPGs.

The madness point system represents psychic and emotional damage that characters sustain when they fail Will saves to resist a creature or event's fear rating. As characters fail saves against FR, they gain madness points. As a character's madness point total increases, he suffers penalties to further checks to resist fear and develops symptoms of mental instability. A character may launch himself into battle with a reckless sense of doom, leading him to throw his life away with reckless tactics.

A wizard may delve into esoteric areas of magical lore, leading him to lose himself in abstract, nonsensical theories. In essence, as a character's madness score mounts the player loses control over that character. Normally, a player

has full control over his PC. The madness rules change that, as a character begins to make decisions based on strange, irrelevant, or insane criteria.

MADNESS SCORE

A character's madness score works a lot like an ability score. Just like Strength or Wisdom, it provides a modifier to actions, but unlike the normal ability scores it hinders a character as it increases. The higher a PC's madness score, the more difficult it is for him to resist the effects of fear. In addition, he gains drawbacks that hinder his actions and cause him to act in ways that a player may not want.

All characters start with a madness score of 0. This represents the average level of mental stability. Most NPCs have a score between 0 and 10. Once a character's madness score increases to 10 or above, he starts to take penalties to certain saves and may develop mental disadvantages. Most of the time, a character's madness goes up because of encounters with horrific creatures. A character's score increases if he fails his saving throws against fear ratings. In some cases, creatures or sites are so terrifying that they increase a character's madness score even if his saving throw succeeds.

Fear Save Modifier: Whenever a character must make a saving throw against a fear-based effect, including saves to resist a creature or scene's FR, he takes a penalty to his check equal to his current madness score divided by 10. The easiest way to remember the penalty is to simply use the tens digit of the character's madness score as his penalty. For example, a character with a madness score of 67 would have a -6 penalty to his saves against fear effects.

Insanity: As a character's madness score climbs higher, he slowly grows insane. When a PC's score reaches 100, he becomes utterly mindless, entering a catatonic state or perhaps relentlessly attacking all around him in a psychotic rage. Before that point, a PC might develop strange idiosyncrasies that slowly develop into full-blown madness. The insanity table lists the number of mental disadvantages that a character accumulates as his madness score climbs higher. At each level of madness, the insanity table lists the total number of quirks and disorders that a character has accumulated. Quirks and disorders work a bit like negative or disadvantageous feats. They range from minor to critical hindrances that afflict a character due to his decaying sanity. Quirks, disorders, and madness are explained later in this section. These afflictions can be assigned by the DM's choice or via a random method.

HORRIFIC FEARS

GOAL-BASED MADNESS POINT LOSS

Madness Loss	Action
1–5	Save several lives, foil a dangerous local plot, defeat a minor evil spellcaster.
6–10	The party averts a disaster that could destroy a village.
11–15	The party thwarts a monster or event that would destroy a town or small city.
16–20	The characters save a city or permanently defeat a powerful evil being.

Madness Score	Insanity
0–10	None
11–20	1 quirk
21–30	1 quirk, 1 disorder
31–40	2 quirks, 1 disorder
41–50	3 quirks, 1 disorder
51–60	3 quirks, 2 disorders
61–70	4 quirks, 2 disorders
71–80	4 quirks, 3 disorders
81–90	5 quirks, 3 disorders
91–99	5 quirks, 4 disorders
100	Madness

GAINING MADNESS POINTS

Characters gain madness points when they fail their Will saving throws against a creature or event's fear rating (FR). FR is explained earlier. Use the rules given there to determine a creature or event's FR, along with the notes for how characters make saves against it. You can combine these rules with the effects for failing saves against FR given earlier or you can use only one system or the other.

When a character makes a saving throw against a creature's FR, he gains madness points based on whether the save succeeded or failed and the FR he had to save against. Creatures with high FRs inflict more madness points than monsters with lower ones. Some creatures are so horrifying that even characters who make successful Will saves against them still gain madness points.

Fear Rating	Failed Save Madness Points	Successful Save Madness Points
1–5	1d2	0
6–10	1d3	0
11–15	1d4	0
16–20	1d6	1
21–25	1d8	1d3
26–30	2d6	1d4
31–35	2d8	1d6

36–40	3d6	1d8
40+	3d8	2d6

LOSING MADNESS POINTS

While encountering terrible creatures can drive a character's nerves to the breaking point, defeating those same beasts can give him a sense of peace and closure. When a character defeats a monster that has a fear rating, he reduces his current madness point total by a small number of points. A character can never lose a quirk or disorder by reducing his madness point total. Once a PC's psyche has suffered an injury, its scars remain forever. However, the penalty a character suffers to saves against fear effects does go down with his point total.

A character can reduce his madness score by defeating a monster by slaying it, trapping it forever within a magical ward, or otherwise neutralizing its power. The final determination as to whether a monster counts as defeated is the DM's. No matter how many individual creatures of a specific type a PC defeats, he only reduces his madness points once for beating them. For example, howlers have an FR of 18. Salamone slays six of them during an epic battle. He does not gain a madness point reduction for defeating an FR 18 creature six times. He only gains it once for each distinct creature type overcome, in this case only once for slaying the howlers. If he defeated three howlers (*FR 18*), a green hag (*FR 14*), and an iron golem (*FR 14*), he would lose madness points for defeating an FR 18 foe and two FR 14 creatures since he slew three distinct types of monsters. Since characters only make Will saves once per group of monsters, allowing them to lose madness points for each monster defeated would allow them to easily keep their scores at or near 0.

Fear Rating	Madness Points Lost
1–5	0
6–10	1
11–15	1d2
16–20	1d3
21–25	1d4
26–30	1d6
31–35	1d8
36–40	2d6
40+	2d8

In addition to losing madness points for slaying monsters, the characters can also reduce them when achieving important goals. If the party saves a town from certain doom, foils an evil wizard's plans, or rescues a priest slated for sacrifice by a diabolic cult, their efforts help settle their minds and mend the trauma they have endured. The

HORRIFIC FEARS

madness point reward table on the previous page lists a range of losses and example goals that the PCs can achieve to earn them.

QUIRKS

A quirk is a minor, eccentric trait that marks a character's first steps towards madness. A DM can assign quirks to characters based on events surrounding the incident of their failed FR saves. In some games, it might be appropriate for the players to pick them out to allow them some freedom in picking hindrances that fit their characters. Alternatively, the players or DM can roll on the random table provided along with the brief overview of the available quirks.

A quirk's defining trait is that it applies only under specific circumstances or it has a constant effect that does not pose a life-threatening risk to a character. You may become an extravagant spender as your mind decays and you learn that life has no meaning. While that attitude makes it difficult to save money for expensive magical items, it does not pose a direct threat to your health. The quirks that do incur penalties on your actions, especially actions in combat, apply only to specific creatures or other conditions.

General Notes on Phobias: Many of the quirks given here are phobias (*an overpowering fear*) against specific types of creatures and obstacles. You can easily change phobias so that they apply to different creature types to add further variation to the list of quirks. For instance, you could use the background and rules information for the dragon phobia and apply it to lycanthropes or other creatures. When the phobia descriptions list creatures such as dragons or aberrations, they refer to the creature types from the core rules. For example, the penalties from a dragon phobia would apply against wyverns (*since their creature type is dragon*) in addition to the normal dragon types.

A NOTE ON MODIFIERS

The quirks and disorders described below frequently refer to unnamed bonuses and penalties. Usually, a modifier is described with a keyword such as morale or competence. Bonuses or penalties with the same keyword do not stack. However, penalties and bonuses that lack a keyword always stack with each other and other bonuses. Keep this in mind when assessing the effects of a mental drawback that a character gains through exposure to the supernatural.

d%	Quirk
1–4	Arrogance
5–8	Bloodseeker
9–12	Lavish

13–16	Miser
17–20	Nervous tic
21–24	Panic attacks
25–28	Phobia: Aberrations
29–32	Phobia: Constructs
33–36	Phobia: Darkness
37–40	Phobia: Dragons
41–44	Phobia: Elementals
45–48	Phobia: Fire
49–52	Phobia: Giants
53–56	Phobia: Heights
57–60	Phobia: Magical Beasts
61–64	Phobia: Oozes
65–68	Phobia: Outsiders
69–72	Phobia: Pain
73–76	Phobia: Undead
77–80	Phobia: Vermin
81–84	Phobia: Water
85–88	Recklessness
89–92	Self-loathing
93–96	Stutter
97–100	Tentative

Arrogance: While the horrors of the world are powerful, you survived the experience of encountering them. You are filled with not only faith in your own abilities, but derision for the talents of others. You work poorly with your allies and have an unrealistic opinion of your ability to work on your own.

- Game Rules:** You cannot take part in group skill checks, either by making a check to lend another a bonus or accepting bonuses from other. You cannot use the aid another combat action, nor can others use it to help you. You suffer a –4 penalty on all Diplomacy checks as your arrogance leaves a poor impression with others.

Bloodseeker: Once your anger is aroused, you have trouble containing it. When an opponent attacks you, you strike back at him with little regard to your own safety. You hack wildly with your weapon, leaving your guard exposed as you focus solely on the attack.

- Game Rules:** If you take any damage from a melee attack, you suffer a –2 penalty to AC for the next round as you attack your foes with a vicious abandon. Your anger overwhelms you as you attack wildly, leaving your shield dangling by your side or making little effort to dodge blows.

HORRIFIC FEARS

Lavish: Life is short, painful, and miserable, or so you have learned through firsthand encounters with horrid demons and other monsters. You make the most of your time on earth by spending money on the best creature comforts you can find. You lavish coins on the purveyors of fine meals, and the clothes and gear you buy simply must be top of the line. You quickly fritter away your cash, leaving you few coins to purchase useful goods.

- **Game Rules:** Whenever you gain a sum of money, subtract 10% from its total value. This loss represents money you spend on rich food, foppish clothes, and gifts for passing friends and acquaintances other than your fellow player characters. Even if you sell an item and immediately try to purchase something else with the full value, you still lose that 10%. Perhaps you ask for unnecessary embellishments on the item you intend to buy, or you set a few coins aside for a luxurious dinner. In addition, if you are presented with several items that all have the same basic function, you always buy the most expensive one that you can afford. For example, if you stop for the night at an inn you rent the nicest room available.

Miser: Life is short and miserable, but if you are prepared you can survive anything. You hoard your treasure, preparing for that terrible day when you'll need all of it to buy your way to safety or bribe the horrors that will come for you.

- **Game Rules:** Subtract 10% from the total value of any coins you find or gain. You take this treasure and hide it in hidden caches, refusing to divulge their location even under pain of death. Sadly, your madness leads you to often forget the location of these stashes. You cannot regain money lost in this manner. In addition, you refuse to buy any item that costs more than half the total gold pieces you possess.

Nervous Tic: Your encounters with the bizarre have left your mind mostly intact, but your body is a different story. You have slight muscle spasms and tics, undoubtedly the result of residual, subconscious mental trauma inflicted on you in the course of your adventures. You have trouble with any actions that require fine motor coordination.

- **Game Rules:** You suffer a -2 penalty to all Dexterity checks and checks made with Dexterity-based skills. This penalty increases to -4 when you attempt Stealth checks.

Panic Attacks: At times, the memories of your encounters with the bizarre surge from your subconscious and overwhelm your other thoughts. You fall into a deep panic, leaving you unable to take any complex actions and ruining your efforts in high stress situations.

- **Game Rules:** You suffer a -4 penalty to all initiative checks and a -2 penalty to Intelligence, Wisdom, and Charisma-based skill checks made during combat.

Phobia (Aberrations): Aberrations, with their alien bodies and bizarre thought patterns, strike a deep terror within you. The sight of them reminds you of the blasphemous monsters you have encountered, sending fresh tendrils of fear down your spine.

- **Game Rules:** You suffer a -4 penalty on all Will saves to resist aberrations' FRs. Even if your save succeeds, you still count as shaken and gain an additional madness point. You do not take any additional penalty on a failed save, but you do gain an additional 1d4 madness points.

Phobia (Constructs): Mechanical life, from animated objects to golems, is anathema to the natural world. Life flows in blood and rests in flesh and bone, not cold merciless stone, iron, and dead flesh. You are filled with a deep loathing and hatred for these creatures, as you see in them the mortality, endurance, and toughness that your pitifully fragile body lacks, yet so desperately needs to withstand the horrors you have witnessed.

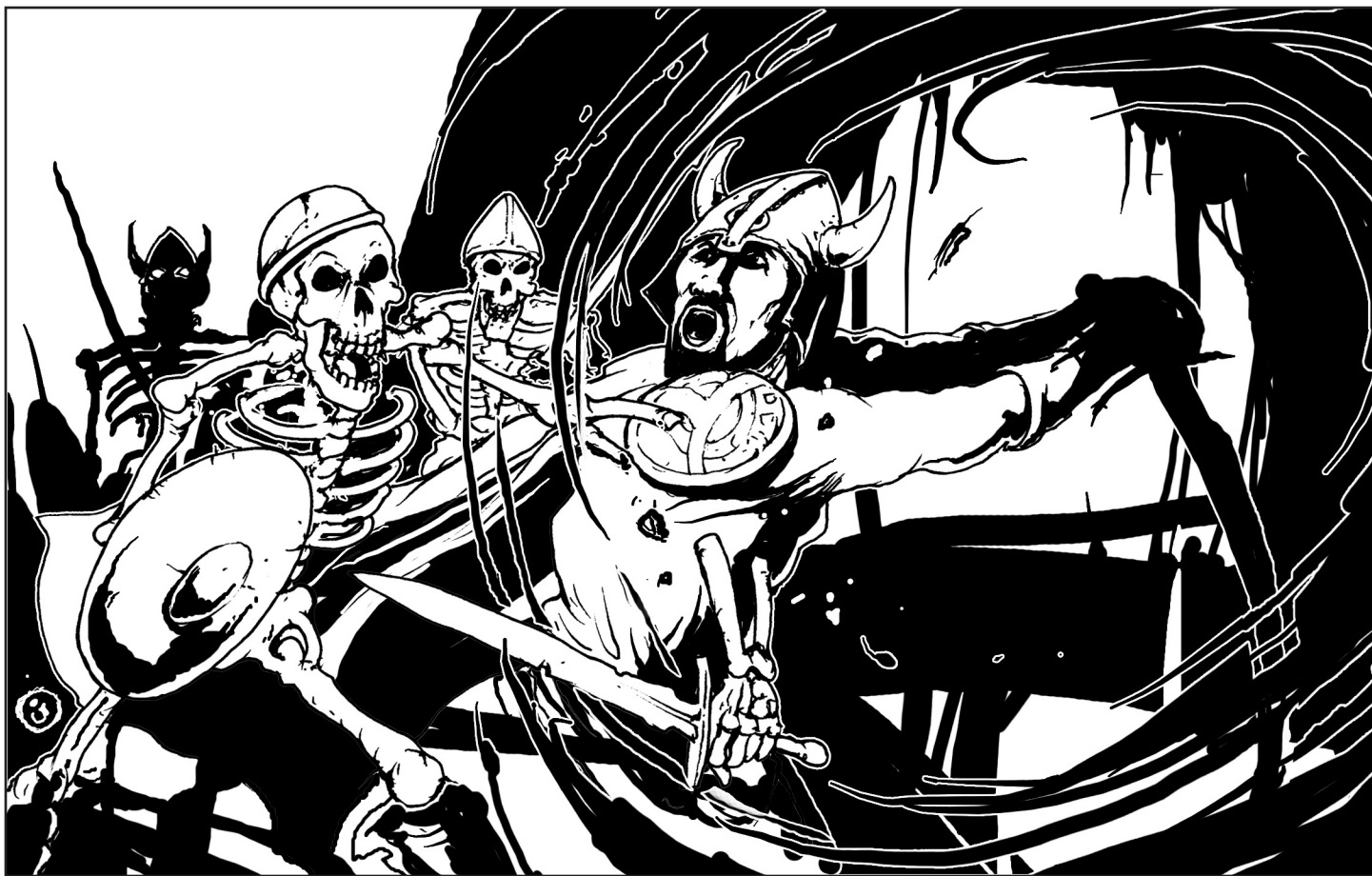
- **Game Rules:** You gain a +2 bonus on attack rolls against constructs, but suffer a -4 penalty on attacks against all other opponents while a construct is present. In addition, once you attack a construct you must fight it to the death as per the bloodlust disorder described below. Finally, you suffer a -1 morale penalty to attacks and skill checks while clad in anything less than medium or heavy armor. The metal and leather of that gear puts you at ease, but lesser protections make you tense and nervous.

Phobia (Darkness): The creatures of your nightmares lurk in the darkness. They advance close by, ready to snuff out your life in an instant. You need light at all times, lest your fears come to life and arrive to bear you off to Hell. When in areas of darkness, you panic and devote all your attention to finding light.

- **Game Rules:** You suffer a -2 penalty to all attacks, checks, and saves while in total darkness. In addition, you must make a Will save (*DC 15*) to do anything other than try to illuminate the area (*light a torch or lantern, cast a light spell, etc.*). If you do not carry a lantern, torch, or other light source, you must either seek one out or remain in one place, gripped in deep fear.

Phobia (Dragons): Your sundered mind sees dragons as the ultimate life form. It is only a matter of time before the true wyrms and their cousins expunge all life from the

HORRIFIC FEARS



world and seize their place as rulers of the cosmos. You can only hope to disguise yourself as kin to the dragons. Perhaps they will overlook you in the purge if your deception is successful.

- **Game Rules:** You suffer a -4 penalty to attacks against dragons and on saves against their spells, supernatural effects, and spell-like abilities. You must spend ranks to learn Linguistics (*Draconic*) at the earliest opportunity. You speak this language at all times, using others only when communication is otherwise impossible. You sometimes hiss like a lizard and brag of your draconic heritage, giving you a -2 penalty on all Diplomacy checks due to your bizarre behavior.

Phobia (Elementals): The matter of the world is a tenuous thing. Elementals lurk within everything, ready to emerge from almost any item when its constituent parts manifest their elemental nature. Earth elementals hide within swords and rocks, while even the smallest puddle contains a water elemental ready to spring forth and drown you. Your nerves remain on edge at all times, the accumulated stress leaving you strung out and frazzled.

- **Game Rules:** You suffer a -2 penalty to all initiative checks and a -1 penalty on all Reflex saves, as your reaction times are dulled by your uncertainty and para-

noia. While others act, you flinch from the fear that constantly haunts you.

Phobia (Fire): Flames can devour your soul, you are certain of it. While a physical death usually unleashes your psyche to seek out a better, happier place in the afterlife, fire consumes you in utter annihilation. Even a burn is a permanent stain on your immortal form. You avoid fire at all costs.

- **Game Rules:** You suffer a -4 penalty on Will saves to resist the FR of creatures with the fire subtype. If you stand within 10 feet of an open flame, you suffer a -1 morale penalty on all attacks, checks, and saves as the damning flame distracts your thoughts.

Phobia (Giants): A towering giant strikes terror into your heart as it reminds you of the futility of all effort. What can men hope to accomplish in the face of such creatures that stand above them? All efforts are hopeless, a toiling drudgery in the face of the vast emptiness of the cosmos.

- **Game Rules:** The presence of larger humanoids in the world reminds you that all human effort is tiny and insignificant. You cannot take 20 on actions, as the sustained effort in such a short period of time is beyond you. You suffer a -2 penalty on all Will saves to resist a giant's FR.

HORRIFIC FEARS

Phobia (Heights): Your exposure to the horrid realities and beasts that lurk just beyond mortal sight has triggered something in your mind. You can feel a malevolent presence within, one that pushes you to self-destruction. This presence gains weight and gravity when you are high above the ground. You can feel it pushing you to throw yourself over the edge. If your concentration ever lapses, you know that you will lose control and plunge to your doom.

- **Game Rules:** You suffer a –4 penalty to all Climb checks and cannot take 10 or 20 on them. While climbing, you move at one-eighth your speed rather than one-quarter. If you stand within 10 feet of a ledge that is higher than four times your height, you suffer a –1 penalty to all attacks, checks, and saves. If you hang from the air for any reason, such as if a roc plucks you from the ground, you must make a Will save (*DC 20*) each round to take any actions. If you fail this save, you lose your actions but are not considered helpless.

Phobia (Magical Beasts/Animals): You have seen the strange, supernatural powers that some creatures possess and have come to realize that any animal may possess them. An innocent rat could harbor a virulent, magical disease, while a snake might sprout wings and attack you at any moment. You are reluctant to fight either magical beasts or animals as they may disguise terrible powers behind innocent facades.

- **Game Rules:** When fighting magical beasts and animals, you hold your attacks. Instead, you concentrate on keeping your guard up to defend yourself against the bizarre, horrific abilities they undoubtedly have at the ready. If you stand in a square threatened by a magical beast or animal, even a friendly one, you do not threaten any areas. You may still attack as normal, but you turtle up and refuse to take advantage of attacks of opportunity. In addition, this passive stance makes it more difficult for you to aid you allies. You cannot flank an opponent while an animal or magical beast threatens you. Your allies ignore you when determining if they flank an opponent.

Phobia (Oozes): Oozes hold all that is unclean in the world within their pulsing, liquid forms. They are disease incarnate, the pure filth of the cosmos given life. You have an overpowering compulsion to avoid these creatures at all costs. Every second you remain close to them you can feel their raw essence slowly wearing away at your body and soul.

- **Game Rules:** You have an overpowering compulsion to remain far away from all oozes. If you end your action while in an area an ooze threatens, you suffer a

–4 penalty to attacks, checks, saves, and AC as you are seized by overwhelming panic. You can take all actions as normal against an ooze, but if you remain close to it for more than a brief moment you quickly lose your cool.

Phobia (Outsiders): Demons, devils, and other creatures from beyond the mortal world are the epitome of all that is unwholesome in the universe. Their mere sight is enough to rend your mind and destroy your soul. You can feel their essence leaking into you when you gaze upon them, their psychic tendrils grasping at your soul.

- **Game Rules:** When in the presence of an outsider, you suffer a 30% miss chance on all of your attacks, as you shield your eyes from everything in the area for fear that an outsider could snatch your soul away and bear it off to another world.

Phobia (Pain): Every sensation of pain, from the merest stubbed toe to a vicious cut received in battle, heralds your own mortality. When you feel any sort of pain, your first reflex is to flee from the danger you face.

- **Game Rules:** Whenever you take damage, you must make a Will save as if you saw a creature with an FR equal to the damage you have taken. During an encounter, this FR increases as you suffer more damage. Once the encounter ends, the FR resets to 0. For example, Deken has this phobia. On the first round of combat, she suffers 5 points of damage and must save against FR 5. On the next round, she takes 4 more points of damage and must save against FR 9. Resolve this as a standard save against a creature's FR.

Phobia (Undead): In the undead, you see the story of your own fate. After all, the living dead were once just like you. Within them all walks the soul of a person who was once very much like you. You have an overwhelming compulsion to avoid injuring the undead. You are not only terrified of the walking dead, you are terrified with the certainty that you, too, shall stand amongst them.

- **Game Rules:** When fighting the undead, you suffer a –2 penalty to attacks and a –4 penalty to weapon damage rolls. Your strikes against them are weak and tentative, as you battle your inner urge to leave them unharmed and flee from them in hopes of escaping your inevitable fate.

Phobia (Vermin): Poison, disease, filth, pestilence—the vermin of the world carry all of these things. Rats, insects, and other tiny pests can crawl into your armor, under your clothes, and into your skin. Their mere physical presence fills you with horror and revulsion while the slightest contact with them drives you into a panicked frenzy for

HORRIFIC FEARS

fear that their tiny spawn will nest within the folds of your shirt.

- **Game Rules:** You suffer a –2 penalty on all saves to resist the FR of vermin. In addition, each time a vermin hits you in melee you suffer a –1 penalty to attacks and checks you make on your next action. If this penalty is –5 or greater, you must make a Will save (*DC 15*) to do anything other than SWAT at your clothes and recoil from the vermin in a blind panic.

Phobia (Water): With its amorphous shape and suffocating, liquid substance, water holds a fate far worse than death for you. You know that should you tumble into the waves, they will grasp you in a deathless eternity of boundless agony. The water surges toward you, seeking you out and thirsting for your soul. You shy away from all water sources, never remaining close to them for fear of drowning in their murky depths.

- **Game Rules:** You suffer a –2 penalty to all attacks, checks, and saves while in the water and a –1 penalty on all attacks, checks, and saves while you are within 10 feet of a container or body of water that is the same size or larger than you are. You suffer a –2 penalty to all Swim checks, for a total penalty of –4 when in the water.

Recklessness: The horrors you have witnessed have taught you that life is short, cheap, and worth little in the grand scheme of things. Why proceed with caution and give up a chance at glory when you have at most a few more decades ahead of you? You fling yourself into situations with a reckless bravery, sometimes taking needless risks simply for the emotional rush you gain from danger.

- **Game Rules:** You throw yourself into danger with such abandon that you leave yourself vulnerable to attacks. Your opponents gain a +2 bonus to hit you with attacks of opportunity. In addition, if you want to use the fight defensively or total defense combat options, you must make a Will save (*DC 20*) to employ them. Otherwise, your heedlessness prevents you from focusing on defense.

Self-Loathing: Your terror has shown you that your inner character has little worth. You rarely take the initiative to complete actions, and you have trouble finding value in anything that you do. While others act, you prefer to sit on the sidelines and bemoan your wretched fate.

- **Game Rules:** You suffer a –2 morale penalty on all Intelligence, Wisdom, and Charisma-related skill checks and ability checks. You suffer a –2 morale penalty on all Will saves against mind-influencing effects, as your poor self-image leaves you relatively easy to manipulate via magical means.

Stutter: While the psychic trauma you have undergone has not left any obvious marks on your personality, its subconscious effects have manifested as a physical symptom. In times of stress and fear, you are unable to talk. You sputter, stutter, and gasp for words.

- **Game Rules:** In combat or in any other situation that the DM judges as dangerous or stressful, you have difficulty speaking clearly. If you want to say anything regarding the game situation or speak in-character during these times, you must make a Will save (*DC 15*) each round or remain silent. Spellcasters must make Concentration checks (*DC 15 + the spell's level*) in order to focus and speak an incantation's words of power.

Tentative: Your experiences with the horrors of the world have left you overly cautious and fearful. You hesitate before acting, self-doubt and lingering fears overwhelming your ability to make quick decisions. You act after others and in stressful times have a tendency to briefly freeze or hesitate.

- **Game Rules:** You suffer a –2 penalty to all initiative checks. When you are caught flat-footed, you suffer a –2 penalty to AC as you freeze up in fear. If you are caught by surprise, you must make a Will save (*DC 15*) or you may only use a move action on your next turn.

DISORDERS

Disorders are persistent, troubling mental drawbacks that hinder a character in most aspects of his daily life. In combat, they can at times have deadly consequences. A delusional wizard may mistakenly use magic missile to blast his paladin ally, while a rogue might freeze in a catatonic state when confronted with a fearsome opponent. Compared to quirks, disorders are much more dangerous. However, a disorder is usually not enough on its own to kill a character. With help from his allies and good planning, a PC with a disorder can account for it and function almost normally.

You cannot typically gain the same disorder more than once. The one exception to this is enhanced phobia. If you gain it a second time, it applies to a different creature type.

d20	Disorder
1	Addiction
2	Amnesia
3	Bloodlust
4	Delusions: Disease and Filth
5	Delusions: Doom
6	Delusions: Hallucinations

HORRIFIC FEARS



7	Delusions: Insight
8	Delusions: Invulnerability
9	Delusions: Might
10	Delusions: Paranoia
11	Delusions: Self-Flagellation
12	Depression
13	Maniacal obsession
14	Nightmares
15	Obsessive compulsion
16	Overindulgence
17	Phobia, enhanced
18	Seizures
19	Senility
20	Terror attacks

Addiction: To help blot out the pain and terror of your encounters with the supernatural, you have taken to overindulgence in alcohol or narcotics. Without your chosen poison, you are an emotional wreck gripped by fear and uncertainty. However, when you do indulge you suffer poor reflexes, impaired judgment, and other drawbacks commonly associated with alcohol.

- **Game Rules:** Each day, you must consume at least 5 gp worth of alcohol. If you do so, you suffer the effects

of inebriation. You take a –2 penalty to Dexterity, Constitution, Intelligence, and Wisdom. If you cannot indulge your addiction or you choose not to, you suffer from withdrawal symptoms. In addition, the emotional troubles that you try to drink away come back all the stronger. You suffer a –2 morale penalty to all attacks and checks. In addition, you take 2 points of temporary damage to Dexterity and Wisdom. You can take a maximum of 4 points of damage in this manner at any give time, though if you heal the damage caused by this disorder you may suffer more from it.

Amnesia: The horrors of the world can sometimes cause the mind to partially shut down, destroying a smaller part of itself rather than risk the death of the whole. Amnesia degrades your abilities, robbing you of some of the talents that you have gained during your adventuring career.

- **Game Rules:** You lose a number of skill ranks equal to two times your current level + 3. You may remove these ranks from any skills of your choice, taking all the ranks from one skill or spreading the loss as you see fit. You permanently reduce the number of skill ranks you gain per level by 2 (*minimum 0*).

Bloodlust: The terrors from beyond have shown you that all life, not just your own, is fragile. The best way to

HORRIFIC FEARS

survive is to slay your enemy before it can kill you. In the midst of battle, you lose control of your emotions. They carry you away in a red haze of murderous rage, pushing you to attack your enemies until you or they are dead.

- **Game Rules:** Once you damage an enemy, you must attack that foe to the exclusion of all other actions in combat. You can use melee or ranged strikes, spells, magic items, or special attacks to injure your opponent. You cannot run away from the battle, stop to heal another character, or stop to heal yourself. Your blood-lust consumes you to the point that you lose sight of all other objectives. Once your opponent falls to 0 or fewer hit points, you can act as normal. If your opponent attempts to flee, you must pursue him or continue to attack until he escapes beyond your sight or hearing for at least 3 rounds. After that time, you can act as normal.

Delusions (Disease and Filth): You see evidence of the strange, horrifying creatures that infest the world in everything. Their filth and refuse covers everything, including your clothes and food. After all, such monsters are a fundamental part of creation. They influence everything, and most food and drink is tainted with their poison. You refuse to eat or drink anything other than a few, rare items. When they are not at hand, you consume only the smallest quantities needed to survive. In time, your body slowly wastes away as you starve yourself.

- **Game Rules:** You suffer a permanent -2 penalty to Strength as your body withers due to your negligence and paranoia. You never eat food unless you prepare it yourself, and you restrict yourself to selected foods that your damaged mind sees as pure and safe. You can sometimes eat other things, but you restrict yourself to small portions.

Delusions (Doom): The world is coming to an end, and all you can do is rage against the demise of all that is worth fighting for as it all comes crashing down. You have seen the terrors of the cosmos, the strange beings that hail from beyond space and time, and in them you see an inevitable doom. All of your actions are tinged with a mix of sorrow at the world's fate and rage at the futile inevitability of your actions to prevent it. You swing from morose depression to hotheaded anger.

- **Game Rules:** At the beginning of each day, roll 1d10 to determine your current mood. On a 1-5, you sink into a deep depression. On a 6-10, you are overcome with an angry, sour mood that can lead to bursts of fury. During bouts of depression, you suffer a -2 morale penalty on all ability and skill checks and a -1 morale penalty to attacks. You suffer a -1 morale

penalty to AC as you can barely muster the energy to fend off attacks. During fits of anger, you gain a +1 morale bonus to damage but are unfocused and jittery, giving you a -2 competence penalty to all attacks and Intelligence, Wisdom, and Charisma-based skill and ability checks. In addition, while in your angry mood you must make a Will save (*DC 15*) each round of combat to avoid using a standard action to make a ranged or melee attack against the nearest opponent. You can opt to make a ranged attack with a rock or similar bit of debris if you do not have a bow at hand. All that matters is that you vent your anger towards your foe.

Delusions (Hallucinations): Your encounters with the bizarre have caused your grip on reality to become unhinged. During times of stress, your mind conjures phantom images that distract your efforts and lead you away from the true dangers you face. You might mistake a friend for a foe, or see a flowing river of blood that surrounds you and prevents you from moving.

- **Game Rules:** In combat or other stressful situations, there is a 10% chance each round that you suffer hallucinations. Your DM makes this check in secret. You declare your intended actions before committing them, and your DM may alter their outcome depending on the hallucination you witness. Several example mishaps are given below. Your DM is free to invent new ones that fit the situation. You do not take any additional actions based on your hallucinations. Your DM can only modify ones you decide to take. For example, if you are adjacent to an opponent and decide to attack him, your DM cannot make you move and then attack an ally due to your hallucinations. If you had to charge your opponent and then strike, your delusions could force you to move and attack an ally or even an inanimate object.
 - **Attack:** You strike your nearest ally or a random target from those available, as you confuse friend and foe. Alternatively, you could lash out at a chair, table, or similar object.
 - **Move:** You remain rooted in place or take a circuitous route that can provoke up to one attack of opportunity as your mind creates hallucinatory obstacles in your intended path.
 - **Spell:** Your hallucinations cause you to mistakenly target a random ally rather than a foe or vice versa, depending on the spell you cast. You might also blast a rock or other object.

Delusions (Insight): Exposure to the horrors of the world has slightly skewed your view of reality. You harbor a

HORRIFIC FEARS

variety of strange, incoherent theories on the workings of the cosmos. Many of these ideas are strange but ultimately harmless, but in hazardous situations your odd ideas can put you and your allies in greater danger. For example, when confronted with a deadly giant lizard, you might sheathe your sword and throw dirt in its mouth because you are convinced that the element of earth is poisonous to the creature.

- **Game Rules:** In combat and other stressful, dangerous situations, there is a 10% chance each round that you waste your action on some nonsensical, bizarre idea. You might shout nonsense words in the mistaken belief that you can cast a spell, or you may stare into your opponent's eyes in a vain effort to hypnotize him. You may not attack or cast spells during your action. Otherwise, you may act as normal.

Delusions (Invulnerability): While the monsters you have encountered have devoured other folk and driven them mad, you shrugged off the terror they spread and lived to tell the tale. Obviously, you are utterly invulnerable to danger. Perhaps you are a god given mortal form, or some higher power looks over you. In any case, you are convinced that you have nothing to fear from physical threats. While others proceed with caution, you stride forward oblivious to the risks at hand.

- **Game Rules:** You suffer a -1 penalty to AC and a -2 penalty to all Reflex saves as you react to danger a second slower than normal. Your insane confidence in your abilities is so great that you stand and absorb attacks that other adventurers would try to dodge.

Delusions (Might): The strength of ancient heroes flows through your body, a supernatural blessing that allows you to easily sunder wood, iron, and even magical ore. In battle, your enemies fall beneath your attacks as you batter them aside with ease. You are convinced that you are a powerful hero, even though the physical evidence does not support that view. While your body may look puny and weak, you know that the divine might of the gods is within you.

- **Game Rules:** You suffer a -2 penalty to damage rolls and all Strength checks and Strength-based skill checks. You make little effort to put any force into your blows, as you prefer to coast on your supposed divinely inspired strength. If you could use a move action to approach a foe and attack him, you must do so rather than make a ranged attack or cast a spell. You cannot move farther away and then make a ranged attack or use a spell. In essence, if an enemy is within one move you can't cast a spell or use a ranged attack

on your action. Your delusions push you to demonstrate your great might.

Delusions (Paranoia): You see enemies behind every rock and tree. They lurk in the shadows, ready to leap forth and slay you. You see their influence in all of your failures, from mundane events to the grand, important plans you have made throughout your life. Your efforts have been in vain only because a shadowy cabal of enemies dogs your every step. Unfortunately, these enemies are phantoms conjured by your mind. You waste a tremendous amount of time and energy obsessing over foes that do not exist.

- **Game Rules:** You are frequently distracted by the enemies you have created in your mind. In stressful situations, such as combat, you can set aside your delusions and take care of the task at hand, but in the absence of a direct threat you are distracted and flighty. Outside of combat, you suffer a -2 penalty to all skill checks and saves. In addition, you slowly build up suspicious feelings towards those around you. In order to give an item you own to anyone else or cast a spell on them you must make a Will save (*DC 20*) to overcome your innate mistrust of others. You always demand an equal share of all treasure found. If you are shortchanged, you attempt to steal from your allies to ensure you gain your proper share. If an ally is in position to flank you with an opponent or another ally in combat, you must move to a "safer" position before taking any other action for fear of betrayal. You do not suffer this drawback when two foes flank you.

Delusions (Self-Flagellation): The terrors of the world are spawned by the raw stuff of the cosmos. Your body, in turn, is an artifact of the same material world that created those horrors. Thus, you see in yourself the same building blocks and the raw essence of the sickening creatures you have faced. In secret, you cut your flesh, batter your body, and otherwise inflict wounds on yourself as a means of lashing out at the utter blasphemy of reality or purging yourself of the taint in you.

- **Game Rules:** At the start of each game day, you suffer damage equal to your total Hit Dice. This damage cannot reduce your hit points to less than 1. You inflict this damage in secret, such as by cutting yourself while others aren't looking or sneaking away from camp to lash yourself with a whip or scourge. You do not disclose this damage to others nor can you use healing magic or items until you have suffered other injuries from an opponent.

Depression: Your experiences with the supernatural have sapped the joy of living from you. Everything is drudgery, from the simplest task to the important work that you have

HORRIFIC FEARS

ahead of you. Getting out of bed can be a challenge, and in the face of any sort of resistance or difficulty your energy quickly wanes. You are moody, irritable, and difficult to provoke to action.

- **Game Rules:** You suffer a –2 penalty to all initiative checks. You take twice as long with all skill checks, with those that require standard actions requiring full-round ones and so forth. You cannot gain any morale bonuses to your actions, as your bleak disposition prevents you from taking any joy or inspiration from the work of others.

Maniacal Obsession: You have become fascinated with a minor, irrelevant, or otherwise trivial topic. You spend hour after hour immersed in this activity, either participating in it or conducting academic studies of it. For example, a wizard may delve so deeply into the study of languages that he neglects his arcane work. A fighter might spend so much time oiling and polishing his armor that his combat skills become rusty and forgotten.

- **Game Rules:** The effects of this disorder depend on the nature of the character who is afflicted by it. Your DM selects one of these effects depending on your character's area of expertise.
 - Characters that excel at fighting, primarily those whose base attack bonus increases by +1 per level gained in their primary character class, suffer a –2 penalty to all attacks. They become so enamored with their obsession that they neglect their combat training.
 - Spellcasters lose one spell slot or prepared spell per day for every three caster levels. The spell or spell slot must be of the highest level the character can cast. These characters waste time on their obsession while preparing their spells. Characters who cast spontaneously use their magic for trivial reasons related to their obsession.
 - Characters with many skills suffer a –4 penalty to a number of skills equal to half the skill ranks they gain per level. You can only choose to apply this penalty to skills in which you have a number of ranks equal to your level. Otherwise, you must devote it to the skills in which you have invested the greatest number of ranks. Like characters that focus on combat, these adventurers neglect the study and practice of their talents.
 - For characters with more than one class, use their highest-level class to determine an appropriate set of symptoms.

Nightmares: Sleep has become a terrible trial for you, as your experiences have left scars on your psyche that take the form of terrible nightmares. Each night when you slip off to sleep, you endure terrible visions of death, destruction, and misery. You never awake fully rested unless you sleep for much longer than usual. Physically you remain in good health, but mentally you are continually fatigued and drained.

- **Game Rules:** You are in a continual, mental fog that makes it difficult for you to take quick, decisive actions. In addition, your strung-out, tense state makes it difficult to focus your concentration. You suffer a –2 penalty to all Reflex and Will saves. You suffer a –4 penalty to all Spellcraft checks. Your great weariness makes it more difficult to properly prepare spells. Even spontaneous casters, such as sorcerers, feel the weight of mental exhaustion that dulls their arcane abilities.

Obsessive Compulsion: In a world that utterly lacks meaning, you construct some of your own by creating elaborate rituals that you have a compulsive drive to complete. For example, you might slap your sheath six times before drawing your sword. A spellcaster may mumble a set of nonsensical words and draw triangular patterns in the air before completing a spell. While normally harmless, these rituals can distract you from important work. In addition, you must complete them or you become so distracted and uneasy that all your efforts suffer.

- **Game Rules:** All standard actions or move actions you attempt count as full-round actions, while free actions count as move actions. You waste time with your rituals and motions to the point that even the simplest maneuver takes precious additional seconds in combat and other stressful situations. If you choose to ignore this restriction, you suffer a –4 morale penalty to attacks, checks, and saves for 2d6 minutes. This penalty applies to the action that you chose to commit without completing your rituals.

Overindulgence: The terrible sights you have witnessed have pushed you to indulge in rich foods and stout drink. Given that all living things will one day die, you see little value in taking care of yourself. Instead, you live for the day and eat to excess. You have neglected the physical conditioning needed to maintain your health, especially in light of the dangers and rigors of adventuring. You suffer from poor physical health, and you are also more prone to ankle sprains, pulled muscles, and other mundane injuries caused by overexertion.

- **Game Rules:** You suffer a permanent –2 penalty to Constitution. In addition, after each encounter you must make a Fortitude save (*DC 15*) or suffer

HORRIFIC FEARS

1d6 points of nonlethal damage due to minor pulled muscles, twisted limbs, and other injuries brought on by vigorous, athletic activity.

Phobia, Enhanced: Something that produced a mild or even severe fear reaction can now put you into a near catatonic state if you draw too close to it. Your mind has placed the blame for the terror and fear that you have experienced squarely on one specific type of creature or thing. This defense mechanism allows you to cope with life rather than be crushed under a suffocating weight of dread, but the fears that lurk within your mind burst forth when you encounter the object of this insanity.

- **Game Rules:** Roll on the following table to determine the creature type that this phobia applies to. If you roll a creature that you already have a quirk level phobia against, you may either re-roll or accept the result but gain a new quirk to replace the phobia. Since these rules augment the quirk strength phobia, having it as one of your character's quirks in essence gives you one fewer quirk than you should have for your madness total.

d10	Creature Type
1	Aberrations
2	Constructs
3	Dragons
4	Elementals
5	Giants
6	Magical Beasts
7	Oozes
8	Outsiders
9	Undead
10	Vermin

In addition to the drawbacks of the quirk version of your phobia (*see above*), you must struggle to control your actions while in the presence of the creatures that arouse such fear and dread in you. Each round, you must make a Will save with a DC equal to the creature's FR + 10. If you face more than one creature that you have a phobia against, select the highest FR. If you succeed, you may act as normal.

If you fail, you lose control and must attack, flee, or cower in fear for 2d6 rounds. Roll on the phobia result table to determine the effect. Make this Will save in addition to any required for the creature's FR, applying the results of both.

d4 Phobia Result

1	You attack the nearest creature that your phobia applies to.
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2	You attack the nearest creature, friend or foe.
3	You stand frozen in place, losing you Dex bonus to AC.
4	You flee, moving as fast as possible to escape the object of fear.

Seizures: You suffer temporary paralysis and a violent loss of bodily control as your psychic damage manifests as physical symptoms. While outwardly your personality seems intact, the stress and trauma of the horrors you have witnessed translate into physical reactions. Your mind's control over your body slowly slips away as your grip on reality wanes.

- **Game Rules:** You suffer a permanent -2 penalty to Dexterity. In addition, at the start of each encounter there is a 10% chance that you suffer partial paralysis. You take an additional -2 penalty to Dexterity for 2d6 minutes as the stress of battle triggers this disorder's severe symptoms.

Senility: Your encroaching madness slowly wears away at your memory and personality, leaving your ability and reason permanently damaged. You have trouble recalling basic facts and sometimes lapse into a glassy, dazed state.

- **Game Rules:** You suffer a permanent -2 penalty to Intelligence, Wisdom, and Charisma. This damage cannot be repaired in any way, as it represents the steady degradation of your intellectual capacities.

Terror Attacks: The stress and continuing emotional strain of the psychological stress you have endured sometimes overwhelms you. You can hold your emotions at bay for long periods, but when they overwhelm you they leave you in a catatonic, rigid state. Usually, you lose control in stressful, dangerous situations such as combat.

- **Game Rules:** If you roll a natural 1 on an attack or skill check, the stress and pressure you feel to struggle on despite the terrors you have faced proves too much to handle. You can take no actions for 1d6 rounds and are considered helpless. For an additional 1d10 minutes, you suffer a -2 morale penalty to all attacks, checks, and saves.

MADNESS

The sad, ultimate fate of many adventurers who venture against the darkness at the edge of the world, madness signals the end of a character's adventuring career and most likely the end of his life. Some characters that go over the edge can be rescued, but they remain shattered, hollow shells of their old selves. Their minds have been opened to the true horrors of the world, and they can no

HORRIFIC FEARS

longer cope with the rough and tumble life of an adventurer.

When a character reaches 100 or more madness points, he immediately loses his grip on reality and enters a deep state of insanity that manifests in one of several different ways. Some characters may become raving lunatics as their minds shatter into a thousand pieces. Others become cold-blooded murderers as paranoia overtakes them. They see deadly intent in the most innocent gestures and begin to plot the murder of their friends. To these poor, twisted souls, their friends planned all along to kill them. Thus, in the grips of madness, the paranoid victims think it best to kill their comrades before they can complete their nefarious plans.

Unlike quirks and disorders, madness recedes when a character's madness point total drops below 100. However, a character who escapes madness in this manner receives a new disorder to reflect the permanent, mental strain that overcame him. In addition, once a character has gone over 100 madness points his total can never drop below 80 points. The process of descending into madness leaves permanent, indelible scars that resist all attempts at healing. Thus, characters that go completely insane usually remain too fragile to engage in further adventures. A single, traumatic incident can send them back over the brink.

When a character reaches 100 or more madness points, immediately roll on the table below to determine the nature of his insanity. The other characters may not notice this event, as some of these forms of insanity are subtle and potentially dangerous to those around the affected PC.

d4	Result
1	Bloodthirsty Fury
2	Catatonia
3	Delusional Fantasies
4	Psychotic Paranoia

Bloodthirsty Fury: The battering, corrosive effects of all the events you have witnessed and sanity blasting creatures you have encountered finally destroy your mind. Your natural fight-or-flight reflex goes haywire, throwing you into a psychotic fury. You attack everyone around you, including your friends, and turn into raving, murderous wild animal.

- **Game Rules:** You immediately enter a bloodthirsty rage. You gain +4 Strength and Constitution and a +2 morale bonus on all Will saves at the cost of a -2 penalty to AC. In addition, you cannot use any skills other than those based on Strength during this violent episode. Your rage lasts for 2d6 minutes. During this

time you attack the nearest living creature whether friend or foe. After your rage ends, you Intelligence drops to 2 and you act as a wild animal. If you are somehow restrained and brought back to civilization, there is a 5% chance per month that your personality and intellect return. In this case, your madness score drops to 99. Otherwise, you seek out a lair and hunt for food like a beast of the wilds until the end of your days.

Catatonia: The horrors of the world overwhelm your senses. Your mind literally shuts down, leaving you a helpless vegetable. You still breathe and can eat and drink with assistance, but are otherwise utterly helpless.

- **Game Rules:** You are considered helpless and are unable to move, take any actions, or defend yourself. This state remains until you somehow lose madness points or enough time passes for your psyche to heal. There is a flat 5% chance per month that you snap out of this state. In this case, your madness point total drops to 99.

Delusional Fantasies: With reality presenting such a grim, stark picture, your mind snaps and decides to produce a new version of the world to enjoy. You lose touch with all but the most basic aspects of the environment. You might stand in the midst of a dusty, ruined castle, but your mind's eye sees it as a majestic, gleaming citadel. You walk through life as if you were in a dream as your mind utterly rejects the world.

- **Game Rules:** You lose your grip on reality. There is a 90% chance each round that you make an inappropriate or nonsensical action. In battle, you might try to strike up a conversation with the ogre that you mistake for your valet. While the ogre batters you with its club, you remain oblivious to your physical condition. There is a 5% chance per month that you escape this world of illusions. If you do so, your madness score drops to 99.

Psychotic Paranoia: As the final layers of your sanity peel away, you achieve a twisted insight into the world. You realize that you're supposed friends are in truth hidden enemies. All of them plot against you, and the hour of your doom is at hand. You must quickly ready yourself for this day of reckoning. If you can eliminate your allies before they strike you down, you might be able to survive.

- **Game Rules:** You immediately lose all of your quirks and disorders as you see the world with a new, albeit twisted, clarity. You dedicate yourself to tracking down and slaying your former comrades. You may try to trick them into thinking you are still an ally, all while plotting to kill them. You might ally with their enemies, secretly concoct plans that take weeks or

HORRIFIC FEARS



months to come together, or even simply attack them in a psychotic fury. In any event, your delusions of paranoia and persecution are so strong that nothing can sway you from your goal. Perhaps you believe that your friends are monsters in disguise, or that they have all gone insane and must be stopped. You eventually withdraw from the world, cutting off all contact with others as you see the taint of evil in the heart of everything.

This is perhaps the most difficult form of madness to run in a campaign, and at the DM's option, you may ignore this result and pick another one. Some players may think that plotting amongst the party is a fun diversion, while others may see it as an obstacle to a good time. The thought that one of the characters plots against the rest of the party adds a layer of suspicion and scheming to the campaign, but inexperienced players may take such actions personally. It is best to poll the players and ask how they feel about this option before using it. As another alternative, a player could lose control of a PC who falls to this form of madness. The character can then become a recurring villain, one who is all the more dangerous because of his knowledge of the party's abilities and methods.

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