

REPUTATION

CONTACTS & CREDIT

"I'll call my old Academy professor - he's an expert in Xenobiology!"

Reputation brings many things. It affects your wealth, your fame, even your credit-worthiness. It's hard to come by - often harder than any of the other attributes - but its value should not be underestimated. A character with

a high REP can be a valuable resource to a team, with access to contacts, services, and resources. Using your REP score, you can get credit, use a sage, obtain information or advice, or influence events you would not normally be able to.



Contacts

Each character has a number of contacts equal to the size of his REP dice pool. Therefore, a character with REP 6 has 3 contacts.

A contact is a person from your past with whom you have formed a relationship. It might be a past mentor, boss, lover, friend, student, patient, or teacher.

You should choose your contacts. Give them a name, and a brief description. Note how you know them, using a format like the following.

Name Dr Albert Finney
Location Ceres
Relationship Teacher at the Academy
Expertise Xenobiology

Skills

You can use contacts to gain expertise and resources normally not available to you. For each contact, choose one skill. This skill is your contact's area of expertise - it might be physics, or history, or bureaucracy; it might be law, medicine, or politics. Any skill is valid - and remember, in WOIN, anything can be a skill.

You can call on a contact once per grade. Once you have called on your contact, you cannot call on that contact again until you gain a new grade.

To call on a contact, you must be able to contact them in some way. You might visit them, telephone them, send a pigeon, use a spell, or a communicator, depending on your game setting. As long

as you can contact your contact, your contact is able to provide assistance.

Assistance takes the form of the "loaning" of a skill. You may use your contact's skill ranks in their area of expertise as though you had that skill yourself. The contact, in effect, has given you detailed and valuable advice. This advice is valid for one task, although that task may be a simple or extended task.

Your contact's skill ranks in their area of expertise are equal to your REP score. If you have a REP of 10 (4d6) then your old physics professor has a *physics* skill of 10 (4d6) - in other words, people with higher REP have access to people with greater expertise. However, while you may borrow your contact's skill ranks, you must use your own attribute.

Influence

You don't have to use your contact's skills. At the GM's discretion, you can ask for any favour within your contact's area of expertise. Your contact might leave a certain door unlocked at the museum where she works, for example. Contacts will not perform favours which put them in any danger.

Getting Credit

In settings where credit is available (probably not in medieval settings, but certainly in modern or future settings), your REP score is also your credit rating. Getting credit is a simple REP check (skills like *persuasion* and *accountancy* can help) - you can obtain any item on credit, but you must record your credit balance.

This differs from a starship mortgage in that it involves no collateral.

Credit must be repaid at a rate of 10% every month (in a modern or sci-fi game, this happens automatically). If you default on a loan, the character's REP attribute drops permanently by 1 point. This does not alleviate the debt, of course, and bounty hunters will seek constantly to recover it, and arrest warrants will be issued for the character.

If your REP reduction reduces your number of contacts, you must choose a contact to lose. That person has turned their back on you, unwilling to associate with you any longer.

Loan Sharks

Refused credit? You can always use a loan shark. You can get access to twice the normal amount (thus lowering the difficulty of any given value), but must repay 200% of the amount you borrow.

If you fail monthly payments to a loan shark, things get nasty. It is up to the GM how this manifests, but it will not be pleasant for the PC - they will be hounded, hindered, and attacked at every turn. In addition, the loan shark replaces one of your contacts. In place of a friendly contact, you now have a hostile one. Your existing contact is driven away, harmed, or intimidated by the loan shark. Finally, your REP score drops as described above.

Credit Value (\$ or cr)	Difficulty
Less than 10	1
10	2
15	3
20	4
30	5
40	6
50	7
70	8
85	9
120	10
150	11
200	12
275	13
350	14
500	15
650	16
900	17
1,200	18
1,500	19
2,000	20
2,750	21
3,500	22
5,000	23
6,500	24
9,000	25
12,000	26
15,000	27
20,000	28
27,500	29
35,000	30
50,000	31
65,000	32
90,000	33
120,000	34
150,000	35
200,000	36
275,000	37
350,000	38
500,000	39
650,000	40
900,000	41
1.2M	42
1.5M	43
2M	44
2.75M	45
3.5M	46
5M	47
6.5M	48
9M	49
12M	50