



# **The Rich Are Different**

# for GURPS

### by Stephen Dedman

"The rich are different than you and me." "Yes, they have more money." --F. Scott Fitzgerald & Ernest Hemingway

Many men of course became extremely rich, but this was perfectly natural and nothing to be ashamed of because no one was really poor -- at least no one worth speaking of. -- Douglas Adams, The Hitchhiker's Guide to the Galaxy

The love of money is the root of a great many games, and many player characters (and players) seem obsessed with accumulating wealth. Even those who aren't may occasionally find themselves in need of money. At such times, it is often easiest to go straight to those who already have plenty of it, in the hope of patronage, charity, a loan, or (more often) someone to rob, swindle, or blackmail.

With this in mind, here is a collection of filthy-rich NPCs designed for use as patrons, contacts, enemies, allies, or victims. Each one is designed with a particular cultural background in mind, but requires only minor changes to adapt for almost any setting where money still means power.

# Joseph Allerton (Cliffhangers/Wild West)

Like many men, 19-year-old Joseph Allerton came to San Francisco in 1849 in search of gold. Unlike most, he found enough to make him rich. Even more unusually, he managed to consistently increase his wealth over the next decade as all of his investments paid off, despite his tendency to leave the job of reading contracts and balance sheets to his employees. Part of his success can be attributed to the fact that most people instinctively like him, but most of it can only be explained away with incredible luck.

Allerton lives in a suite in one of the hotels he owns, the Sovereign, but can often be found tending bar at one of his less expensive saloons, the Pacific, a knife's throw from the notorious Barbary Coast. The Pacific offers a free lunch to clients; there is also a bunkhouse behind the hotel for the homeless. Like many bartenders, Allerton is a good listener, and hears many tales of woe. If he has a good or better reaction to a customer, he may arrange for them to be given what they most need -- such as medical care, tools (but not weapons), a good second-hand suit of clothes, a job in one of his businesses, a scholarship, a 2nd class train ticket or steerage passage

back home . . . almost any type of reasonable aid, but never cash. (He has a particular soft spot for "soiled doves," Asians, and unsuccessful prospectors: +1 to reaction rolls). These gifts are always anonymous; few, if any, of the recipients ever trace them back to their source. Allerton also owns a large number of clinics and hospitals in San Francisco which accept charity cases and don't ask embarrassing questions.

Allerton's business interests are protected by his loyal multi-ethnic staff. He has little idea of the extend of his own empire, which is effectively run by his Chinese accountant, Shui Ta. Any attempt to rob or defraud Allerton will incur the wrath of the Chinatown tongs, who will send hatchetmen to recover the loot.

*Campaign uses:* Allerton is intended as a "guardian angel" for heroes when things go horribly wrong -- in effect, a Favor or even a one-shot Patron. PCs may also find work in the Pacific or the Sovereign, especially if they speak more than one language at Accented or Native level. Because of Allerton's Weirdness Magnet disadvantage, the Pacific is also a regular haunt of strange beings and a good place to hear bizarre rumors -- particularly useful in a Deadlands campaign.

Robbing Allerton is pointless as well as dangerous; he carries little cash, having invested nearly all of his wealth.

*Other settings:* A secretly wealthy philanthropist and patron of the arts like Allerton might be found in any era where luck and money are still useful, providing the PCs with anything from shoes to starships.

#### Joseph Allerton

#### 250 points

Ht 6'2," Wt 170 lbs, Size Modifier 0, Age 38.

*Appearance:* Tanned complexion, shaggy blond hair, bright blue eyes; a rangy man with large hands and a large chin.

Languages: English (Native). TL: 5. Cultural Familiarity: Homeline.

Attributes: ST 12 [20]; DX 10 [0]; IQ 10 [0]; HT 12 [20]. [40 points]

*Secondary Characteristics:* Dmg 1d-1/1d+2; BL 29; HP 12 [0]; Will 10 [0]; Per 12 [10]; FP 12 [0]; Basic Speed 5.5 [0]; Basic Move 5 [0]. [10 points]

*Advantages and Perks:* Appearance (Attractive) [5], Charisma/3 [15], Honest Face [1], Independent Income/1 [1], Status +2 [0, free from wealth], Super Luck (100), Wealth (Multimillionaire/1) [75]. [197 points].

*Disadvantages and Quirks:* Alcohol Intolerance [-1], Becomes Confused when Drunk [-1], Broad-Minded [-1], Charitable [-15], Congenial [-1], Dyslexia [-10], Easy to Read [-10], Loves theatre and opera [-1], Post-Combat Shakes [-5], Weirdness Magnet [-15]. [-58 points]

*Skills and Techniques:* Brawling (E) DX [2]-11; Carousing (A) HT+1 [4]-13; Fishing (E) Per+1 [2]-12; Gambling (A) IQ+3 [12]-13; Guns/TL5 (Pistol) (E) DX [1]-10; Merchant (A) IQ [2]-10; Packing (A) IQ+1 [4]-11; Professional Skill (Bartender) (A) IQ+1 [4]-11; Prospecting/TL5 (A) IQ+4 [16]-14; Savoir-Faire (E) IQ [1]-10; Scrounging (E) Per+1 [1]-12; Sex Appeal (A) HT [2]-12; Streetwise (A) IQ [2]-10; Survival (Hills) (A) Per [2]-12; Swimming (E) HT [1]-12;

Teamster (A) IQ+1 [4]-11. [60 points]

Gear: Revolver, .36.

### Eli Fox (Banestorm/Fantasy)

Eli Fox was the fourth in a long line of successful goldsmiths and bankers. Unfortunately, his hopes of carrying on the dynasty were dashed when, at the age of 12, he was castrated by a sadistic and impulsive footpad who robbed and murdered his father and was disappointed by the haul. Young Eli survived the attack thanks to magical healing; ever since he has hated thieves and admired magicians.

Without the normal distractions of adolescence, Eli concentrated on learning his trade from his grandfather, and soon won fame as a creator of beautiful bejeweled items as well as a canny merchant and moneylender. He was 24 when his grandfather died, leaving him the family business. After this, Eli began devoting more of his time to finding gems that would make good powerstones for his magic-using friends.

Eli still runs a successful bank, but his real love is in creating jewelry, greatly increasing the value of the silver, gold, and gems that he buys. His fortified and magically warded house is crammed with treasures, but Eli spends little of his money on himself; he eats well (when not distracted by work), but his bedroom is as spartan as a monk's cell, and he owns fewer clothes than the poorest of his apprentices. Miserly as he seems, he does make sure his sisters and their families lack nothing they need. He also sponsors young but talented magic-users, pays his taxes without complaint, and helps provide for the city watch as part of his crusade against thieves. The Thieves' Guild also watches him, looking for a weakness they can exploit, but as yet they haven't found one.

*Campaign uses:* Eli Fox may be a Patron for a magician, an Enemy for a thief, or a very useful Business Contact for anyone in Yrth. He may also be a source of ready-made magical items, or a buyer for any precious metals or gems the PCs may have obtained legitimately (he will not buy anything he believes to have been stolen from a fellow citizen). His bank stores treasure as well as lending money, but only to those who Fox considers honest and reliable (good or better reaction roll): his house also contains an alchemist's workshop, and his guest rooms are often occupied by wizards as well as his apprentices, clerks, and guards.

Much of Fox's wealth (and that of his clients) is kept in his house; his jeweler's workshop always contains 1d+1 pounds (weight) of gold, and gems worth  $2d+1 \times \$1,000$ ; his vaults always contain at least \$30,000 in gold and silver coins, and 1d-1 powerstones of different sizes, as well as any treasures he's storing for his clients. The alchemical workshop contains 2d-2 elixirs as well as the (valuable but less portable) equipment of a professional lab. Fox is a difficult mark for swindlers, but even tougher to rob: he keeps geese as guards, as well as human sentries, and it's rumored that some of the statues in the building are actually stone or metal golems and that he can also summon elementals to defend his property. He rarely leaves his house, and when he does, he is accompanied by guards and carries no more than \$100 in coin.

*Other settings:* Fox is intended for use in a fantasy campaign, but could be encountered in any settings where magic works. In a non-magical world, his belief in magic may be a Delusion that can be exploited by the unscrupulous. Alternatively, the PCs may be laboring under the Delusion that magic doesn't work, and be very surprised when they're suddenly surrounded by golems.

#### Eli Fox

#### 140 points

5'6," 270 lbs, Size Modifier 0, Age 56.

*Appearance:* pale complexion, small blue eyes hidden by rolls of fat, a mane of silver hair but no beard or moustache.

Languages: Anglish (Native). [0 points] TL: 3. Cultural Familiarity: Yrth.

*Attributes:* ST 8 [-20]; DX 11 [20]; IQ 13 [60]; HT 10 [0]. [60 points]

*Secondary Characteristics:* Dmg 1d-3/1d-2; BL 13; HP 10 [4]; Will 13 [0]; Per 14 [5]; FP 10 [0]; Basic Speed 5.25 [0]; Basic Move 5 [0]. [9 points]

*Advantages and Perks:* Acute Vision/2 [4], Eidetic Memory [5], High Manual Dexterity/4 [20], Magic Resistance/2 [4], Reputation (patron of the magical arts, +2 to reaction rolls, all magicians in city (small class), always recognized) [3], Status +1 [0; +1 Status free with Wealth], Talent (Business Acumen)/2 [20], Wealth (Very Wealthy) [30] [86 points].

*Disadvantages and Quirks:* Attentive [-1], Enemy (Thieves' Guild, Watcher, 12 or less) [-15], Eunuch [-1], Fat [-3], Gluttony (15) [-2], Greed (15) [-7], Honesty (12) [-10], Miserliness (9) [-15], No Sense of Humor [-10], Proud [-1], Reputation (crusader against thieves, -2 to reaction rolls, all members of Thieves' Guild (small class), always recognized) [-3]. [-68 points].

*Skills and Techniques:* Accounting (H) IQ+2 [4]-15\*; Alchemy (VH) IQ-1 [4]-12; Artist (Drawing) (H) IQ [4]-13, (Calligraphy) (H) IQ-1 [2]-12; Detect Lies (H) IQ [4]-13; Diplomacy (H) IQ-2 [1]-11; Finance (H) IQ+2 [8]-16\*; First Aid/TL3 (E) IQ [1]-13; Jeweler/TL3 (H) IQ+1 [16]-16; Knife (E) DX [1]-11; Merchant (A) IQ+2 [4]-16\*; Metallurgy/TL3 (H) IQ-1 [2]-12; Savoir-Faire (E) IQ+1 [2]-14; Teaching (A) IQ [1]-12; Wrestling (A) DX-1 [1]-10. [53 points]

\* +2 for Business Acumen

*Gear:* Large knife, fine quality, enchanted with Accuracy and Puissance spells (+1 to hit and damage). Outside his house, wears formal robe enchanted with Fortify (DR 2) and Missile Shield spells.

## Marcus Lucius Raptes (Imperial Rome)

Marcus Lucius Raptes was born a slave on his master's vineyard in AD 22, but gradually rose to a trusted position in his master's household, initially because of his skill as a cook. As his master's house became famous for his dishes as well as its wine, Lucius rose to dominate the kitchen, and then the household, and soon gained an understanding of his master's finances as well. His master, childless, bequeathed much of his fortune to Lucius, who quickly expanded the business empire to include laundries, hairdressing saloons, brothels, a profitable fire brigade, imported luxury foodstuffs, and buying and selling slaves.

Though careful with his money, Lucius is no miser, preferring to enjoy his wealth by indulging in fine food, wine, and prostitutes. As a former slave, he's still regarded as a second-class citizen by most people; this irks him, though he's careful not to show it except with occasional displays of extravagance, such as his entourage of former gladiators (including several women). It particularly pleases him when higher-status but less-wealthy Pompeiians come to his house for food and gossip or, best of all, have to turn to him for favors or advice.

*Campaign uses:* Lucius would be an effective Enemy in an *Imperial Rome* campaign, but his knowledge of the business worlds of Pompeii and Herculaneum would also make him a useful Contact. While he is unlikely to become an Ally or Patron, he might well be the PCs' employer, and he occasionally grants Favors -- though usually in the form of information or services (such as transportation in one of his merchant ships, entertainment in one of his brothels, or a loan of some slaves) rather than cash.

PCs tempted to rob Lucius will find it dangerous and probably unrewarding; he carries little money, and always travels with at least four litter-bearers who also act as bodyguards. His home is richly decorated, but most of his valuables will be easily recognized and hard to fence. Swindling him is more likely to pay off: Lucius is superstitious enough that a convincing fortune teller might persuade him to invest in a scam. If he catches on, though, the swindlers may find themselves ambushed by a dozen ex-gladiators, and wake up chained to oars in a galley.

*Other settings:* A self-made magnate like Lucius might be encountered in any society where the upper class feel contempt for the "nouveau riche."

#### Marcus Lucius Raptes

#### 130 points

Ht 5'8," Wt 290 lbs, Size Modifier 0, Age 52.

Appearance: Fat, with an olive complexion, curly dark gray hair, and dark brown eyes.

Languages: Latin (Native). TL: 2. Cultural Familiarity: Homeline.

Attributes: ST 12 [20]; DX 11 [20]; IQ 12 [40]; HT 9 [-10]. [50 points]

*Secondary Characteristics:* Dmg 1d-1/1d+1; BL 24; HP 11 [0]; Will 13 [5]; Per 12 [0]; FP 9 [0]; Basic Speed 5 [0]; Basic Move 5 [0]. [5 points]

*Advantages and Perks:* Alcohol Tolerance [1], Status +1 [0; +1 Status free with Wealth], Talent (Business Acumen)/2 [20], Talent (Smooth Operator)/1 [15], Wealth (Very Wealthy) [30] [66 points].

*Disadvantages and Quirks:* Callous [-5], Careful [-1], Chauvinistic [-1], Fat [-3], Gluttony (9) [-7], Greed (9) [-22], Lecherousness (15) [-7], Proud [-1], Superstitious [-1], Social Stigma (Second-class citizen) [-5]. [-48 points].

DD Skills: Accounting (H) IQ+2 [4]-14\*; Acting (A) IQ+1 [2]-13†; Administration (A) IQ+3 [4]-15†; Area Knowledge (Pompeii) (E) IQ [2]-13; Brawling (E) DX [1]-11; Carousing (E) HT+3 [4]-12†; Cooking (E) IQ+4 [8]-16; Current Affairs/TL2 (People) (E) IQ+2 [4]-14; Detect Lies (H) Per+1 [4]-13†; Diplomacy (H) IQ+1 [4]-13†; Farming (A) IQ-1 [1]-11; Finance (H) IQ+2 [4]-14\*; Fast-Talk (A) IQ+1 [2]-13†; Housekeeping (E) IQ [2]-12; Intimidation (A) Will+1 [2]-14†; Market Analysis (H) IQ+2 [4]-14\*; Merchant (A) IQ+1 [4]-15\*; Savoir-Faire (E) IQ+2 [2]-14†; Scrounging (E) Per [1]-12; Streetwise (A) IQ [1]-12†. [55 points]

\* +2 for Business Acumen† +1 for Smooth Operator

## Travis Tavernier (Infinite Worlds/Atomic Horror)

Travis Tavernier is a well-known artistic entrepreneur, Hollywood "script doctor," talent scout, critic and pop culture trendsetter. What isn't so well known is that he's a stranded parachronic traveler, a native of Holly (page 526 of the *Basic Set*) who often uses his knowledge of history to help advance the careers of those whose work he admires.

Tavernier was originally a successful art and entertainment buyer for White Star Trading until his parachronic conveyor malfunctioned and appeared in a previously unknown timeline -- somewhere above the Caribbean. Tavernier took the emergency survival kit from the conveyor and escaped as it sank with what few valuables he could carry, then paddled his tiny life-raft to the nearest land, which turned out to be Cuba. There, he traded his jewelry for a stolen passport and caught a boat to the U.S., where he did various jobs, sold his valuables and gambled on a few major sporting events until he'd saved enough to set himself up as an agent, coming to Hollywood in 1951.

By 1953, Tavernier was a huge success, the owner of profitable art galleries and recording studios, and also investing heavily in high tech -- including the work of the TSF, development of submarines and diving gear, and some ideas commonly labeled "weird science," such as time travel and chronoscopy. About this time, he also realized that this wasn't quite the world he knew from Homeline's history books, and not just because of his intervention. Classified documents about UFO crashes in Roswell and Kingman showed that Earth in this timeline was being visited by alien races unknown to White Star. He was unaware, however, that one of his new friends, Constantine Lauren, was actually the leader of the Loi on Earth. Lauren, however, is perhaps the only person on Earth who knows Tavernier's secret, and while the two have similar goals (if slightly different motives) watches him very carefully.

Tavernier's main interest is in getting home -- though as he realizes that this is unlikely with 1950s technology, no matter how many inventors he helps out, he's trying to make his stay as interesting and comfortable as possible. He's also tried promoting modern art that might alert other parachronic travelers who might someday discover his world, including secret messages inserted into songs, films and paintings.

*Campaign uses:* In an Atomic Horror campaign, the PCs are most likely to meet Tavernier in his role as a backer of the Theoretical Science Foundation. He may also act as a Patron for scientists or artists, or a Contact in the arts world (including film: he has a weakness for science fiction B-movies, and has designed sets and props for several). Tavernier tries not to meddle in politics or break the law, but some of his actions or comments (such as trying to defend the rights of minorities, speaking out against censorship, or trying to tell the U.S. government that the Russians are likely to win the space race) may make the PCs suspicious -- and if they discover his secret, he may become an Enemy or an Ally, depending on their intentions. If the PCs are able to help Tavernier locate and repair his conveyor, this can be used to turn an Atomic Horror game into an Infinite Worlds campaign: a team that resourceful would definitely be of interest to ISWAT!

Tavernier's house is protected by state-of-the-art security, but always contains  $2d+3 \times \$1000$  in cash as well as his art collection. Through force of habit, Tavernier tends to carry a lot of money and valuables on him rather than trust to banks; his wallet contains  $1d+4 \times \$100$  in cash, and he wears at least \$1000 in jewelry.

*Other settings:* Tavernier may be able to grow rich in any world which values art -- though the more primitive the technology, the less interest he will have in trying to advance it except for his own comfort.

#### **Travis Tavernier**

#### 165 points

Ht 6'2," Wt 120 lbs, Size Modifier 0, Age 37 (fake I.D. says 27).

*Appearance:* Pale complexion, shaggy pale blond hair, (bionic) pale blue eyes; a scrawny but intense-looking young man.

*Languages:* English (Native); Spanish (Accented), French (Accented), Chinese (Accented), Russian (Accented), Hindi (Accented), Arabic (Accented), Japanese (Accented). [14 points]. TL: 8. Cultural Familiarity: All human cultures.

Attributes: ST 9 [-10]; DX 11 [20]; IQ 14 [80]; HT 11 [10]. [100 points]

*Secondary Characteristics:* Dmg 1d-2/1d-1; BL 16; HP 9 [0]; Will 14 [0]; Per 16 [10]; FP 11 [0]; Basic Speed 5.5 [0]; Basic Move 5 [0]. [10 points]

*Advantages and Perks:* Acute Vision/1 [2], Charisma/1 [5], Cultural Adaptability [10], Eidetic Memory [5], Fashion Sense [5], High TL/1 [5], Language Talent [10], Microscopic Vision/1 [5], Night Vision/2 [2], No Hangover [1], Precognition advantage (Special Limitations: Cannot See Own Death, -60%; Unreliable, Activation Number 8, -40%) [5], Reputation (+2 to "in crowd," large group, always recognized) [5], Status +1 [0; +1 Status free with Wealth], Talent (Business Acumen)/1 [10], Versatile [5], Voice [10], Wealth (Very Wealthy) [30] [110 points].

*Disadvantages and Quirks:* Broad-Minded [-1], Careful [-1], Compulsive Carousing (12) [-5], Curious (12) [-5], Mild phobia of oceans [-1], Imaginative [-1], Reputation (-2 to conservatives, large group, always recognized) [5], Responsive [-1], Pacifism (Self-Defense Only) [-15], Post-Combat Shakes [-5], Secret [-20], Skinny [-5], Unique [-5]. [-60 points]

*Skills and Techniques:* Acting (A) IQ+1 [4]-15; Area Knowledge (LA) (E) IQ [1]-14, (USA) (E) IQ [1]-14; Artist (Painting) (H) IQ [4]-14; Carousing (E) HT+1 [2]-12; Connoisseur (Music) (A) IQ+1 [4]-15, (Visual Arts) IQ [8]-16; Current Affairs/TL6 (Popular Culture) (E) IQ+2 [4]-16, (High Culture) (E) IQ+1 [2]-15, (Science and Technology) (E) IQ+1 [2]-15, Business (E) IQ [1]-14; Detect Lies (H) Per [4]-16; Diplomacy (H) IQ+1 [2]-15<sup>+</sup>; Driving/TL7 (Car) (A) DX-1 [1]-10; Fast-Talk (A) IQ+2 [2]-16<sup>+</sup>; Finance (H) IQ+1 [4]-15<sup>+</sup>; First Aid/TL8 (E) IQ [1]-14; Gambling (A) IQ+2 [2]-16<sup>+</sup>; History (Arts) (H) IQ [4]-14; Literature (H) IQ [4]-14; Guns/TL8 (Pistol) (E) DX [1]-11; Judo (H) DX-1 [2]-10; Market Analysis (H) IQ+1 [4]-15<sup>+</sup>; Merchant (A) IQ+2 [8]-17<sup>+</sup>; Mimicry (Speech) (H) IQ+1 [1]-14<sup>+</sup>; Motion Picture Camera (A) Photography-1 [2]-14; Musical Composition (H) IQ [4]-14; Photography/TL6 (A) IQ [4]-15; Performance (A) IQ+1 [1]-15<sup>+</sup>; Propaganda/TL7 (A) IQ+1 [4]-16<sup>+</sup>; Research/TL7 (A) IQ+1 [2]-14<sup>+</sup>; Singing (E) HT+2 [2]-14<sup>+</sup>; Smuggling (A) IQ [1]-13; Streetwise (A) IQ-1 [1]-13; Swimming (E) DX [1]-11; Writing (A) IQ [1]-13. [91 points]

\* +1 for Business Acumen † +2 for Voice

*Gear:* Custom-made Leather jacket, jeans, silk shirt and shoes; Datacloth, solar-powered TL8 Complexity 1 computer (resembles handkerchief); Mini-Camera, Digital; Mini-Recorder, Digital; TL7 Sports Car; TL8 Emergency Medkit (usually kept in car).

## Verity Van Elven, aka Terry Daniels, aka Silverblade

### (Horror/Supers)

Verity Van Elven is the only surviving child and heir of the Van Elven family, famed as armourers from the Crusades to the Great War. This is not a legacy that Verity finds comfortable, and she has ostensibly chosen to live as a dilettante with pacifist sympathies: she has not closed the company down, but is trying to steer them towards making gadgets and vehicles for the civilian market (some of them of her own design), and has the power to veto any overseas sales.

Privately, however, Verity suspects that wars and many horrific murders are caused by malign supernatural forces, which she is determined to discover, and maybe eliminate. This may be true, or it may be a delusion caused by a guilty conscience; either way, it has driven Verity to learn whatever skills she may need to spend much of her time hunting for demons and monsters. Because her doctor, an old family retainer has persuaded her that this sort of search is best done in secret, she frequently adopts one of two identities: Terry Daniels, a querulous specialist in the occult and dealer in rare books, and the masked and mysterious Silverblade. While Verity (in her various incarnations) only investigates cases she suspects are supernatural, many of these turn out to be hoaxes -- some of them intended to conceal crimes. This has given Silverblade a reputation as a crimefighter or vigilante, which "he" occasionally exploits.

*Campaign uses:* Verity is intended as a Patron and/or Ally for characters in a Roaring 20s Horror or Supers campaign. Her house is a museum of weapons and armor (many produced by her family) and hard-to-find books, and to this she's added a large collection of vehicles -- any of which might be lent to monster-hunting PCs. Terry Daniels may assist with their research, and Silverblade might even join them in missions against particularly nasty horrors (or come to their rescue). Verity may also enlist the PCs' aid if she needs more firepower, and can pay for their services. Verity may also act as a Patron for a fellow Gadgeteer wanting to build better vehicles or non-lethal weapons, but lacking the necessary resources.

To turn Verity/Silverblade into a villain, add the Paranoia disadvantage and a Major Delusion that causes her to see evil everywhere (e.g. all epileptics are possessed, all redheads are vampires, all lawyers are members of the Cabal, etc.).

Verity's home and collections are protected with state-of-the-art security, but she throws enough parties that robbing her of some small valuable items will not be especially difficult: the trick will be finding a buyer.

*Other settings:* Verity may be relocated, with only minor tweaking, to a horror or powers campaign in any world from *Deadlands* to *Cthulhupunk*.

#### Verity Van Elven, aka Terry Daniels, aka Silverblade

575 points

Ht 5'10," Wt 150 lbs, Size Modifier 0, Age 37.

*Appearance:* As Verity: tanned complexion, bobbed red-blond hair, green eyes; an attractive, athletic-looking woman. As *Terry:* a stoop-shouldered middle-aged man in heavy horn-rimmed glasses, an unconvincing black toupee, and a walrus mustache. As *Silverblade:* face and hair hidden by a grey coif and mask and black broad-brimmed hat; wears dark grey leather trenchcoat with multiple pockets, black leather gloves, pants and boots.

*Languages:* English (Native); Spanish (Accented); French (Accented); Arabic (Accented); Russian (Accented); Chinese (Accented); Latin (Accented). [12 points] TL: 6. Cultural Familiarity: Homeline.

Attributes: ST 13 [30]; DX 14 [80]; IQ 15 [100]; HT 14 [40]. [250 points]

*Secondary Characteristics:* Dmg 1d/2d-1; BL 34; HP 15 [10]; Will 15 [0]; Per 17 [10]; FP 14 [0]; Basic Speed 8 [20]; Basic Move 8 [0]. [40 points]

*Advantages and Perks:* Alternate Identity [5], Ambidexterity [5], Attractive Appearance [5], Combat Reflexes [15], Contact (Business, skill-18, usually reliable, 9-) [6], (Police, skill-15, completely reliable, 9-) [6], (Street, skill-12, somewhat reliable, 9-) [1], Danger Sense [15], Daredevil [15], Eidetic Memory [5], Fearlessness/3 [6], Fit [5], Flexibility [5], Gadgeteer [25], Gizmos [5], Hard to Kill/2 [4], High Pain Threshold [10], Language Talent [10], Less Sleep/3 [6], Night Vision/5 [5], Penetrating Voice [1], Rapid Healing [5], Status +3 (as Verity) [5; 2 levels free with Wealth], Wealth (Multimillionaire/1) [75]. [240 points].

*Disadvantages and Quirks:* Collects books and vehicles [-1], Curious (9) [-7], Guilt Complex [-5], Imaginative [-1], Loves heights [-1], Minor Addiction (legal stimulants, -1), Minor Delusion (thinks her nightmares may be prophetic) [-5], Nightmares (9) [-7], Obsession (Fighting Evil) [-10], Overconfidence (12) [-5], Responsive [-1], Pacifism (Cannot Harm Innocents) [-10], Secret Identity (Silverblade) [-15]. [-69 points]

*Skills and Techniques:* Acrobatics (H) DX-1 [2]-13; Acting (A) IQ [2]-15; Area Knowledge (England, Small Nation) (E) IQ+1 [2]-16; Arm Lock (A) Judo +2 [2]-16; Boating/TL6 (Powerboat) (A) DX+1 [4]-15; Climbing (A) DX+3 [2]-17\*; Detect Lies (H) Per [4]-17; Diplomacy (H) IQ [2]-16†; Disguise (A) IQ [2]-15; Driving/TL6 (Car) (A) DX+2 [8]-16; Elbow Strike (A) Karate -1 [1]-14; Engineer/TL6 (Aircraft) (H) IQ [4]-15; Escape (H) DX+1 [1]-15\*; Fast-Draw (Knife) (E) DX+1 [1]-15‡; Fast-Draw (Pistol) (E) DX+1 [1]-15‡; Fast-Talk (A) IQ+1 [1]-16†; Guns/TL6 (Pistol) (E) DX+1 [2]-15; Intimidation (A) Will [2]-15; Judo (H) DX-1 [2]-13; Karate (H) DX+1 [8]-15; Kicking (H) Karate [3]-15; Knee Strike (A) Karate [2]-15; Lockpicking/TL6 (A) IQ-1 [1]-14; Mechanic (Airplane) (A) IQ [4]-16; Mimicry (Speech) (H) IQ+2 [4]-17†; Motion Picture Camera (A) Photography-1 [2]-14; Occultism (A) IQ+1 [4]-16; Photography/TL6 (A) IQ [2]-15; Piloting/TL6 (Light Airplane) (A) DX+2 [8]-16; Research/TL6 (A) IQ+1 [4]-16; Savoir-Faire (E) IQ+2 [1]-15†; Scaling (H) Climbing -1 [2]-16; Search (A) Per [2]-17; Sex Appeal (A) HT-1 [1]-15†; Shadowing (A) IQ-1 [1]-14; Stealth (A) DX+1 [4]-15; Streetwise (A) IQ-1 [1]-14; Swimming (E) DX [1]-14; Throwing (A) DX [2]-14. [103 points]

\* +3 for Flexibility
† +2 for Voice
‡ +1 for Combat Reflexes

*Gear (as Silverblade):* Short staff, one end sharpened for use as stake, other end capped with silver; Large knife, very fine; Auto Pistol, 9mm TL6, with autofire select (RoF 8); Concussion grenade; Buff coat (DR 2) over cloth armor (DR 1), leather pants (DR 1), leather gloves (DR 2), boots (DR 2), and web gear; broad-brimmed leather hat; silencer; Flashlight, heavy; Lockpicks. *(as Verity and Silverblade)* Roadster, TL6, with concealed compartments, holds Pump Shotgun, 12G TL6, fine quality; Disguise Kit; First Aid Kit; Camera, 35mm; Binoculars; Shovel.

*Variant:* For an even more formidable version of Verity, assume that her delusion about her nightmares is not a delusion, and expand her Danger Sense into an ESP power.

### **Adventure Seeds**

**Blame it on the Stones (Imperial Rome):** Marcus Lucius Raptes has just acquired a fabulous blue diamond, and an envious rival, Cassius Komnenos, has dropped hints that the stone is cursed. Cassius offers to pay the PCs handsomely if they can persuade the superstitious Lucius that his luck has run out and that he should dispose of the stone.

*Full Fathom Five (Fantasy):* 90 years ago, the good ship *Unicorn* disappeared with its load of gold ingots, gems, and holy (and possibly magical) relics. The cash-strapped heroes discover the location of the *Unicorn's* wreck, on the far side of the wilderness, and decide to try to retrieve its treasure. Before they tackle the hill tribes, the weather, the landslides, the sharks, and the undead who haunt the wreck, the PCs will have to acquire magical items that enable them to breathe underwater -- and the best source is Eli Fox.

*Storm in a Port (Old West):* The PCs are given the job of acting as minders to a troupe of Shakespearean actors touring from New York to San Francisco and back, stopping at some of the wealthier towns along their route. After various misadventures with the performers, they arrive in San Francisco, where they meet Allerton (who is secretly sponsoring the tour). When one of the PCs and one of the beefier actors disappears, Allerton (correctly) suspects that they've been shanghaied, and gives the PCs whatever assistance they need to find them. Friends of Allerton's who can come to their aid include Emperor Norton I, Sam Clemens (Mark Twain), and Tong hatchetmen skilled at martial arts.

*Armor Proximi (Horror):* The PCs receive a call from an anxious Verity Van Elven late at night. A suit of heavy steel plate has suddenly come to life, and attacked one of her maids with a great axe, then attacked her when she tried to stop it. Van Elven has tried shooting it, exorcising it, and sprinkling it with holy water, but none of these have suppressed the suit. The armor moves slowly enough that she's managed to trap it inside a room, but it's hacking its way through the doors and pursuing her. It's ignored the fleeing male staff, but she doesn't know whether it's intent on killing all women or specifically after her.

She's ordered everyone else out of the house, but is searching through the library for information on the armor or the spell that might have brought it to life. She will be very grateful for any help with her research, or with confining, disabling or destroying the armor by more direct means.

*Hollywood Nights (Atomic Horror):* The PCs see Tavernier being mugged on his way to his car, and come to his rescue. In the fracas, one of the PCs is shot and seriously wounded, and Tavernier asks them to grab the first aid kit from his car. After he saves the PC with wonder drugs from a spray hypo, he asks the others to keep his secret. Depending on their next actions, this may lead to him owing the PCs a Favor, even becoming an Ally or Patron -- or a very dangerous Enemy.

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Article publication date: July 7, 2006

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