

CHARACTER CREATION STEPS

DETERMINE CHARACTERISTICS

Roll **3D6 multiplied by 5** for the characteristics **STR, CON, DEX, APP, and POW**. Roll **2D6+6 multiplied by 5** for **SIZ, INT, and EDU**. Before writing these results onto the sheet decide the age of the investigator.

AGE MODIFIERS

15-19 Deduct 5 points from STR or SIZ, and also from EDU. Roll twice for Luck and use the higher value.

20s or 30s Make an improvement check for EDU.

40s Deduct 5 points from STR, CON, or DEX (split across one, two, or all three), and reduce APP by 5 points. Make 2 improvement checks for EDU.

50s Deduct 10 points from STR, CON, or DEX (split across one, two, or all three), and reduce APP by 10 points. Make 3 improvement checks for EDU.

60s Deduct 20 points from STR, CON, or DEX (split across one, two, or all three), and reduce APP by 15 points. Make 4 improvement checks for EDU.

70s Deduct 40 points from STR, CON, or DEX (split across one, two, or all three), and reduce APP by 20 points. Make 4 improvement checks for EDU.

80s Deduct 80 points from STR, CON, or DEX (split across one, two, or all three), and reduce APP by 25 points. Make 4 improvement checks for EDU.

EDU improvement check: roll 1D100. If result is **greater** than your present EDU, add 1D10 percentage points to EDU (EDU cannot go above 99).

Now write in the full, half, and fifth values for each characteristic in the boxes on the sheet.

DERIVED ATTRIBUTES

Sanity Points equals the POW characteristic.

Magic Points equal one fifth of POW.

Roll 3D6 multiplied by 5 for **Luck**.

Hit Points equal SIZ + CON divided by 10 (round down).

DETERMINE MOVE RATE

Basic

- Both DEX and STR are each less than SIZ: **MOV 7**
- Either STR or DEX is equal to or greater than SIZ, or if all are equal: **MOV 8**
- Both STR and DEX are each greater than SIZ: **MOV 9**

Modifications

- If age is in the 40s: **deduct 1 from MOV**
- If age is in the 50s: **deduct 2 from MOV**
- If age is in the 60s: **deduct 3 from MOV**
- If age is in the 70s: **deduct 4 from MOV**
- If age is in the 80s: **deduct 5 from MOV**

DECIDE OCCUPATION & ALLOT POINTS TO SKILLS

Choose an occupation (pages 68-69) and note the occupation skills and Credit Rating. Calculate occupation skill points using the characteristics specified by the occupation. Allot these points across the **occupation skills**, not forgetting to put points into Credit Rating. Add points to the base chances written next to each skill on the sheet.

PERSONAL INTEREST SKILLS

Calculate personal interest points by multiplying INT by 2. Allot these points to **any skills** to round out the investigator (not forgetting fighting and firearms skills, if appropriate). The number for **unarmed combat** is your investigator's Fighting (Brawl) skill. Points not allotted are lost!

COMBAT VALUES

Determine Damage Bonus & Build by adding STR + SIZ and looking up the result:

SIZ + STR	DB	Build
2 - 64	-2	-2
65 - 84	-1	-1
85 - 124	0	0
125 - 164	+1d4	1
165 - 204	+1d6	2
205 to 284*	+2d6	3

*for each +80 points or fraction thereof, +1D6 DB and +1 Build

CREATE A BACKSTORY

Think about your investigator and write in a few pithy entries for three to six for: Personal Description, Ideology/Beliefs, Significant People & Locations, Treasured Possessions, and Traits.

Note that the entries for the other categories are filled in during play.

DETERMINE FINANCES

Look up your investigator's Credit Rating on Table II: Cash and Assets (page 57) to determine Spending Level, Cash on Hand, and Assets, and write these in.

GEAR & EQUIPMENT

Write down any important items, weapons, or equipment your investigator possesses. Consider useful items that would normally go with your investigator's occupation.

Speak to the Keeper if you are unsure.

LIST OF OCCUPATIONS

- Accountant
- Acrobat
- Actor
- Agency Detective
- Alienist [Classic]
- Animal Trainer
- Antiquarian [Lovecraftian]
- Antique Dealer
- Archaeologist [Lovecraftian]
- Architect
- Artist
- Asylum Attendant
- Assassin - *see* Criminal
- Athlete
- Author [Lovecraftian]
- Aviator [Classic] - *see* Pilot
- Bank Robber - *see* Criminal
- Bartender
- Big Game Hunter
- Book Dealer
- Bootlegger - *see* Criminal
- Bounty Hunter
- Boxer/Wrestler
- Burglar - *see* Criminal
- Butler/Valet/Maid
- Chauffeur - *see* Driver
- Clergy, Member of the
- Conman - *see* Criminal
- Cowboy/girl
- Craftsperson
- Criminal - also Gangster
- Cult Leader
- Designer
- Dilettante [Lovecraftian]
- Diver
- Doctor of Medicine [Lovecraftian] - also *see* Psychiatrist
- Drifter
- Driver
- Editor
- Elected Official
- Engineer
- Entertainer
- Explorer [Classic]
- Farmer
- Federal Agent
- Fence - *see* Criminal
- Firefighter
- Foreign Correspondent
- Forensic Surgeon
- Forger/Counterfeiter - *see* Criminal Gambler
- Gangster
- Gun Moll [Classic] - *see* Criminal
- Gentleman/Lady
- Hobo
- Hospital Orderly
- Journalist [Lovecraftian]
- Judge
- Laboratory Assistant
- Laborer
- Lawyer
- Librarian [Lovecraftian]
- Lumberjack - *see* Laborer
- Maid - *see* Butler
- Mechanic (and Skilled Trades)
- Military Officer
- Miner - *see* Laborer
- Missionary
- Mountain Climber
- Museum Curator
- Musician
- Nurse
- Occultist [Lovecraftian]
- Outdoorsman/Outdoorswoman
- Parapsychologist
- Pharmacist
- Photographer
- Photojournalist - *see* Photographer
- Pilot - also *see* Aviator
- Police Detective/Officer [Lovecraftian]
- Private Investigator
- Professor [Lovecraftian]
- Prospector
- Prostitute
- Psychiatrist
- Psychologist/Psychoanalyst
- Reporter - *see* Journalist Researcher
- Sailor
- Salesperson
- Scientist
- Secretary
- Shopkeeper
- Smuggler - *see* Criminal
- Soldier/Marine
- Spy
- Street Punk - *see* Criminal
- Student/Intern
- Stuntman
- Taxi Driver - *see* Driver
- Thug - *see* Criminal
- Tribe Member
- Undertaker
- Union Activist
- Valet - *see* Butler
- Waitress/Waiter
- White-collar Worker
- Zealot
- Zookeeper

SKILL SPECIALISATIONS

ART AND CRAFT (05%)

- Acting
- Barber
- Carpenter
- Cobbler
- Cook
- Dancer
- Fine Art
- Opera Singer
- Painter & Decorator
- Photographer
- Potter
- Sculptor
- Writer
- Woodwork

FIGHTING

- Axe (15%)
- Brawl (25%)
- Chainsaw (10%)
- Flail (10%)
- Garrote (15%)
- Spear (20%)
- Sword (20%)
- Whip (05%)

FIREARM

- Bow (15%)
- Handgun (20%)
- Heavy Weapons (10%)
- Flamethrower (10%)

- Machine Gun (10%)
- Rifle/Shotgun (25%)
- Submachine Gun (15%)

SCIENCE

- Astronomy (01%)
- Biology (01%)
- Botany (01%)
- Chemistry (01%)
- Cryptography (01%)
- Engineering (01%)
- Forensics (01%)
- Geology (01%)
- Mathematics (10%)
- Meteorology (01%)
- Pharmacy (01%)
- Physics (01%)
- Zoology (01%)

LORE (01%)

- Dream Lore
- UFO Lore
- Werewolf Lore
- History of the Necronomicon
- Vampire Lore
- Yaddithian Lore

OTHER

- Languages Other (01%)
- Pilot (01%)
- Survival (10%)

SCORE VALUES TABLE

Base	1/2	1/5	Base	1/2	1/5	Base	1/2	1/5	Base	1/2	1/5
1	0		26			51	25		76		
2			27	13		52		10	77	38	
3	1	0	28		5	53	26		78		15
4			29	14		54		27	79	39	
5	2		30			55	27		80		
6			31	15		56		28	81	40	
7	3	1	32		6	57	28		82		16
8			33	16		58		29	83	41	
9	4		34			59	29		84		
10			35	17		60		30	85	42	
11	5		36			61	30		86		
12			37	18	7	62		31	87	43	17
13	6	2	38			63	31		88		
14			39	19		64		32	89	44	
15	7		40			65	32		90		
16			41	20		66		33	91	45	
17	8	3	42		8	67	33		92		18
18			43	21		68		34	93	46	
19	9		44			69	34		94		
20			45	22		70		35	95	47	
21	10		46			71	35		96		
22			47	23	9	72		36	97	48	19
23	11	4	48			73	36		98		
24			49	24		74		37	99	49	
25	12	5	50		10	75	37	15	100	50	20