**Gambling the Night Away**

Sometimes players want a diversion from the normal hackery of their existence, or perhaps they are down on their luck and need to pawn their swords just to get food and shelter. Or maybe the character is a wandering rogue, passing from town to town and fleecing the marks and living well, until it’s time to hit the road (or be chased down it). These rules are a way to handle gambling in Powers and Perils in a way that provides much more player involvement and less GM hassle.

**THE STAKE**

The first thing the Player must decide on is his “stake”, or how much he is willing to risk in his night of gambling. It is not possible to lose more than this allocated money unless you go for “high stakes” gambling (in which case the player should keep in mind other ways to pay his tab should he have horrible luck and end up flat broke and in debt.) The maximum size of the stake that can be chosen will be limited by the available venues.

EXAMPLE: Our gamblers, Jhon the Lucky and Dirk Poor head out for a night of fun. Jhon has a full pouch and decides to risk 7SC of it tonight. Dirk is not quite as well off and limits himself to 9CC.

OPTION: A cash-poor character may try to get in a game by wagering an item as his stake. This will require an influence roll, and the item will provide ONE-THIRD its value as the stake. If the player wins he may take his item back as well as collect his winnings. If he loses, the item is forfeit.

**THE VENUE**

The “venue” is a combination of both gambling crowd size and the overall wealth of the participants. The Player should refer to the chart below and choose any point of wealth and crowd size that suits his fancy. Keep in mind that larger coin values will tend to have more experienced gamblers. Larger crowd sizes can increase the payout volatility (bigger winnings and losses) but tend to be more difficult to win in due to the numbers of experienced gamblers and “ringers”.

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|  |  | **Coin Type[[1]](#footnote-1)** | **Dice** | **Target** |
| **Wealth** | **Common** | CC | 4d6 | 15 |
| **Wealthy** | SC | 6d6 | 25 |
| **Noble** | GC | 8d6 | 35 |
|  |  |  |  |
|  | **Large Crowd** | -- | +2d6 | +7 |
|  | **Grand Crowd** | -- | +4d6 | +14 |

Not all venues will be possible in all locations. A farming town far from cities or roads may be limited to "Common", simply because everyone has very little to gamble with. Likewise, if the only game in a trade town is a tiny inn, "Large" and "Grand" gaming crowds may not be possible even if the place is bustling with well-to-do travelers. Given those limitations, the player may choose his venue. For the higher wealth venues the crowd may have to be influenced in order to let you in (i.e. gambling with the nobles is highly unlikely if you look and smell like a hobo). For Common or Wealthy venues you are limited to no more than 30 of the indicated coin type.

The increasing difficulty is used to simulate the possible problem of more gamblers to deal with as well as the chance of "ringers". Keep in mind that for Joe Average (the x1 man), highest gambling skill is about EL2; EL3 if they are talented (better characteristics). A "x2" gambler will have skills between EL4 and EL6. In general, only character class gamblers will exceed EL6.

EXAMPLE: This being a city there is no limitation on venue. Jhon goes for a large Wealthy crowd while Dirk sticks with a normal Common one.

**THE GAME**

For the actual gambling, the player simply rolls the required number of dice, adding his EL in gambling to the roll. If a player decides to cheat he may make a Deftness roll (difficulty based on situation), adding his Gambler EL to the roll. If successful he may add 2d6 to his roll. Partial success allows him to add 1d6 to his roll. Failure adds nothing (this includes rolling doubles on a partial success). A botch (rolling doubles on a failure) exposes the cheater to the consequences.

If the player cheated the chance of his being detected (and suffering the consequences) is equal to 10+(Skill\*5). The GM may optionally throw in a cheater, which the Player may be able to detect (Em+(Gambler EL\*5)).

EXAMPLE: Since Jhon and Dirk are at different venues the GM will require two different hands (if they had the same venue the GM could optionally use the same hand for both). Neither of the two cheat.

Jhon rolls 8d6 for a total of 32 which with his EL6 in gambling gives him a total of 38. Since his target is 32 (25 for the wealth level, plus 7 for the crowd size) he is a winner!

Dirk roll is 17 and his gambling EL3 gives him a total of 20. Dirk is also a winner.

# THE PAYOUT

The player is a winner if his roll beats the required target number, winning one-tenth his stake for every point he beats the target. Likewise, he loses one-tenth his stake for every point he fails by (up to his entire stake). A tie indicates that he breaks even.

EXAMPLE: Jhon comes out of the night 42CC richer, while Dirk makes out with 45BB.

If dealing with a gambling establishment (which is generally the rule in cities) rather than an informal gambling at the local tavern or inn, the GM will subtract 1d6 from the player’s roll to represent the house’s advantage. This additional die does not come into play with high stakes gambling.

**HIGH STAKES (optional)**

High stakes play allows the player to make much more than his stake. He also has the chance to lose more than his stake, unlike in standard play -- you take that chance for the opportunity to win big. For high stakes play a second number, called the “scale” is determined by subtracting the number of odd dice rolled from the number of even dice rolled -- a positive number has a scale of that value; a value of 0 has a scale of “1” and a negative value has a scale of “1/2”.

If the player won, he multiplies his winnings by the value of the scale (round fractions down).

EXAMPLE: Jhon happened to roll the following dice: 6,6,5,5,4,4,1,1. This gives him a 0, which gives him a scale of “1” and leaves his winnings unchanged. If one of the 1’s had been a 2, his base winnings would have been 49CC, multiplied by a scale of 2 to a final payout of 98CC. If one of the 6’s had been another 5, his base payout of 35CC would have been cut to 17CC.

If the player lost, his losses are multiplied by the value of the scale. For high stakes, any losses are NOT limited by the stake and be greater. If the player does not have the cash (including his stake) to cover his debts he may offer items at ONE-THIRD value or some acceptable form of IOU ("I'll cover your loss if you do a job for me..."). Debtors were likely beaten and run out of town in low-value games, but being a deadbeat to a noble is risky indeed.

# DIMINISHING RETURNS

If the characters have been in town for a while and have managed to win more often then they have lost, the locals start to get a bit tighter with their bets. After a week in town, roll 2d6, adding +1 for every night the player won and subtracting -1 for every night they lost. If the total is 13 or more, ALL winnings are cut in HALF (losses are unaffected).

Example: Over the past week since hitting town Jhon has won 5 of the 6 nights. For the next week the GM rolls and gets a total of 14. All of his future winnings will be cut in HALF. Time to leave town and seek other marks.

It takes 2d6 days “out of town” for every week you were in town to eliminate this multiplier. After this time, everyone has “forgotten” your winning ways (or forgiven them) and you are free to fleece them again.

1. *Assume 1CC to 30CC to be Common venues, 31CC to 300CC to be Wealthy venues and 301CC and up to be Noble venues.* [↑](#footnote-ref-1)