

52 ♣ FATES

MEDIEVAL FANTASY ROLE-PLAYING GAME



RULEBOOK



52 FATES

52 FATES

Version 4.2.0



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CONTENTS

Dedication.....	4	Spur of Energy.....	28
Foreword	5	Backgrounds	30
Setup.....	6	Action check advantage.....	30
Basic card play rules	6	Sample backgrounds.....	30
Starting a game session	7	Wealth & Money	35
When the game session ends	7	Determining wealth level	35
Core mechanics	8	Wealth points	35
The basics	8	Free starting gear.....	35
Card values.....	8	Weapons & Gear	36
Target Scores.....	8	Weapons	36
Inquiry.....	10	Armor	37
Inquiry points.....	10	Adventuring gear	37
Character background.....	11	Food & sustenance.....	37
Direct inquiries.....	11	Creatures & Monsters.....	38
Combat	12	Statistics.....	38
Initiative	12	Creature codex	38
Combat rounds	12	Adventures.....	54
Damage.....	14	Gameplay example	54
Conditions.....	15	Creating your own adventure	58
Death	16	Treasure & loot.....	61
Player characters	17		
Creating a player character	17		
Ancestry.....	17		
Outstanding ability	17		
Hit points	18		
Experience tiers.....	19		
Character classes	21		
Mage.....	21		
Fighter	22		
Magic & Spells	24		
Arcane Crosses	24		
Cross of Warfare	24		
Star of Deceit	26		
Star of Motion.....	27		

DEDICATION

I dedicate this book to my children, Tanis and Angélica, for their love of tabletop role-playing games, constant support by listening to me prattle endlessly about whatever new thing I came up with, and helping with playtesting. They're my favorite nerds in the whole wide world. Dad loves you.

I also dedicate this book to my wife, Elida. Her endless patience with my constant work on this project, and her steady support, is a big part on what made this possible.

There's a lot of people I want to thank because their support has been invaluable to keep me going, writing and creating constantly, refining this game that started out as a simple zini and is now a complete role-playing game. Jonathan, Predreg, Martin, Jason, Michael, Gabriel, Erik, Roberto, Filip, and so many others that have kept me on track, given me advice and ideas on social media, and just supported me in general... A million thanks!

FOREWORD

This game started off as a conversation with a very good friend who is a fellow tabletop role-playing game enthusiast. I mentioned that I never had played custom card deck fantasy games, partly because the games themselves were not that appealing to me, but also because they usually become quite expensive. We wondered about the possibility of creating such a game with a regular deck of playing cards, therefore making it accessible to most people. However, I realized right there that I could create a regular tabletop role-playing game using a card deck, as opposed to writing a straight-up card game. It would become even more accessible than a dice-based game, more portable, and would offer a distinct tactile experience at the table.

52 Fates frees players from the random results of throwing dice, as they need to make conscious choices on which cards to use, when to use them, which cards to save for later, and how many cards to use in a certain play. This adds a deep layer of player agency and strategic thinking. It brings a completely new type of play where the player has some level of control over a character's fate that goes beyond role-playing decisions.

I hope that you find this game engaging, interesting, but above all, fun. May you have amazing and memorable adventures, sparked by a humble deck of playing cards, and your imagination.

-- J. T. Kercado



SETUP

The game requires one full, regular 52-card deck that is shared between all players and the Fate Dealer (FD), who is in charge of running the game. All mechanics in the game utilize this card deck, called the fate deck. Make sure that the joker cards are discarded from the fate deck, and that it is well shuffled before the start of a brand-new session. However, if you are continuing an adventure, you might want to have players keep the cards they had at the end of the session, as well as keeping the deck as it was. Below you will find instructions on how to handle this.

In addition to the cards, make sure everyone has blank ruled paper and pencils to write down game information and details about their adventures and exploits. Information on creating a character sheet is explained below in the *Player Characters* chapter.

Basic card play rules

There are some basic rules that are to be followed throughout the game session.

All hands are kept secret

Even between players, all hands must be kept secret. It is fine for a player to make suggestions and, for example, hint at the other players that they have a really good card in their hand, for strategic purposes.

Action starter always goes first

Whoever starts an action always plays their cards first. For example, in combat, the defender will never play their cards first; it will always be the attacker. When performing inquiries or using skills that might require an opposite play, the player who starts the action always plays first.

Once a card is played, it is final

Cards cannot be retired from play once they have been shown to the table. The moment that play cards hit the table face up is the moment that action becomes official.

Additional play cards are always optional

Usually, card plays consist of a single card. Playing any additional cards that are available due to class features, background skills, devices, or abilities, will always be up to the discretion of the player.

Played cards are replaced immediately

As soon as the cards are played from a hand, they must be immediately replaced from the fate deck.

Target scores are always secret

Sometimes, the Fate Dealer will set a **target score (TS)** for a task or action. This number will always be secret and will not be revealed to the players. However, it is possible that the players can figure it out during gameplay, and that is perfectly fine. Target scores, and how they work in game mechanics, are explained below.

When the fate deck is empty

If at any point in time the fate deck is emptied, the discard deck will be shuffled, placed face-down, and become the new fate deck.

Starting a game session

Each player will get a hand of cards from the fate deck equal to their character's experience tier + 3 (for example, an experience tier 1 character will have 4 cards). Each player must keep their hand secret from everyone else. Details about experience tiers and how they work is found in the chapter *Player Characters*.

The Fate Dealer will get a hand equal to the highest player character experience tier in the session, and will also keep their hand secret. After everyone gets their initial hand, the rest of the fate deck will remain face down on the table.

The adventure begins

Now the Fate Dealer can start the game either by introducing the adventure and the situation the player characters are in, or can continue where they last left off in the case of an ongoing adventure campaign.

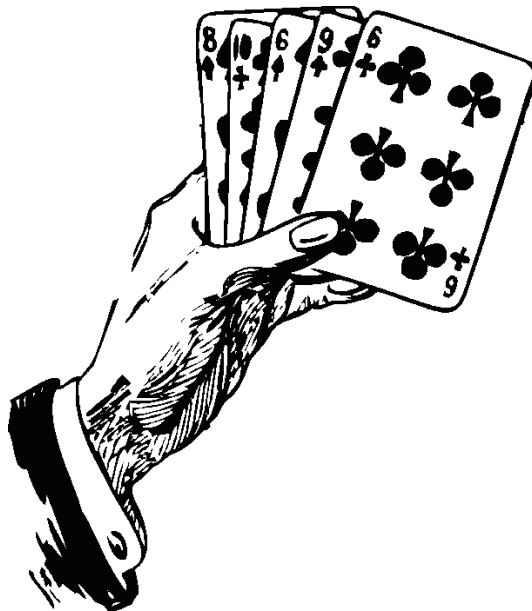
When the game session ends

When a game session is over (not the adventure), it is advised that all current hands be saved for the start of the next game session. Before saving the hands, if any player has an incomplete hand, they will draw enough cards from the fate deck up to their maximum card hand count.

Here's an example on how to do this after a session is finished: The players (Angelica, Jonathan, Kate, and Daniel) will make sure their hands are complete, then give their cards to the Fate Dealer, face down.

The Fate Dealer starts grouping the card hands together, starting with their own hand of three cards, so they write down on a piece of paper "1- FD (4)." Then the Fate Dealer takes Angelica's cards, counts them, and writes down "2- Angelica (3)." Then they take the next player's cards, counts the cards, and writes "3- Jonathan (4)", and continues on until all the cards hands have been placed together and tracked.

For the next session, the Fate Dealer can simply go up the list in reverse order, and hand out the correct card hand to each player. This also allows a particular player's hand to be reserved in the case that the player cannot make it to the game session.



CORE MECHANICS

The base engine used by 52 Fates uses a regular 52-card deck (like those used for games like blackjack or poker) for all game resolution mechanics. Using a regular playing card deck makes the game very portable and accessible. Also, by relying on a hand of cards, it frees players from the absolute random results of throwing dice, since players (including the Fate Dealer) need to make conscious choices on which cards to use and when to use them. This adds a layer of player agency and strategic thinking and brings a completely new type of role-playing game engagement.

The basics

These are the basic, core mechanics used throughout a game of 52 Fates:

- ❖ An acting player declares an in-game action (attack, inquiry, skill), playing one or more cards from their hand related to said action.
- ❖ The played cards' total value is compared to either one of the following, as applicable:
 - A target score set by the Fate Dealer.
 - An opposed set of cards played by the Fate Dealer or another player.
- ❖ If the total value of the acting player's cards is greater than the opposed cards or the target score, the action is successful.

There are variations on this sequence of events, and those are explained in the following chapters.

Card values

The outcome of actions and events is based on the value of the cards used during play. These values are set as follows:

Card	Value
Number card	Card value.
Jack	15
Queen	20
King	25
Aces	Defeats all cards (see below).

Aces don't have a set value as they automatically defeat any other card or card combination, except for another ace. An ace card makes an attack or defense automatically successful, and they never get stacked with any other card.

Target Scores

There are actions that a player character might perform that go beyond routine events. They might be trying to clear an eight feet wide chasm, figure out a mechanism, build a shelter in the wilderness, or find a hidden door.

For these type of actions which do not involve another entity, the Fate Dealer will assign a target score to the task based on the difficulty of what needs to be performed. The Fate Dealer must keep in mind that setting this score does not take into account the player character's particular aptitude or skill for the job at hand, as this is taken care of by other game elements.

The player plays one or more cards from their hand. If the played card total is greater than the set

difficulty value, the task is successful. If the card played is an ace, the task is automatically successful.

Assigning target scores

Action checks and inquiries will have a target score (TS) ranging from 2 to 25, with 2 being the easiest and 25 being nearly impossible. As shown by the numbers, the difficulty of a task rises sharply in terms of difficulty after a TS of 10; it is not linear, and this needs to be taken into account when assigning target scores.

An action with a target score of 25 will *only be successful* if the player plays an ace. Therefore, the Fate Dealer should reserve this score for truly near-impossible tasks and actions. Target score assignments will be done regardless of any advantages or disadvantages the player character might have, such as a special skill or equipment that could help.

The following table serves as a quick guideline for setting target scores.

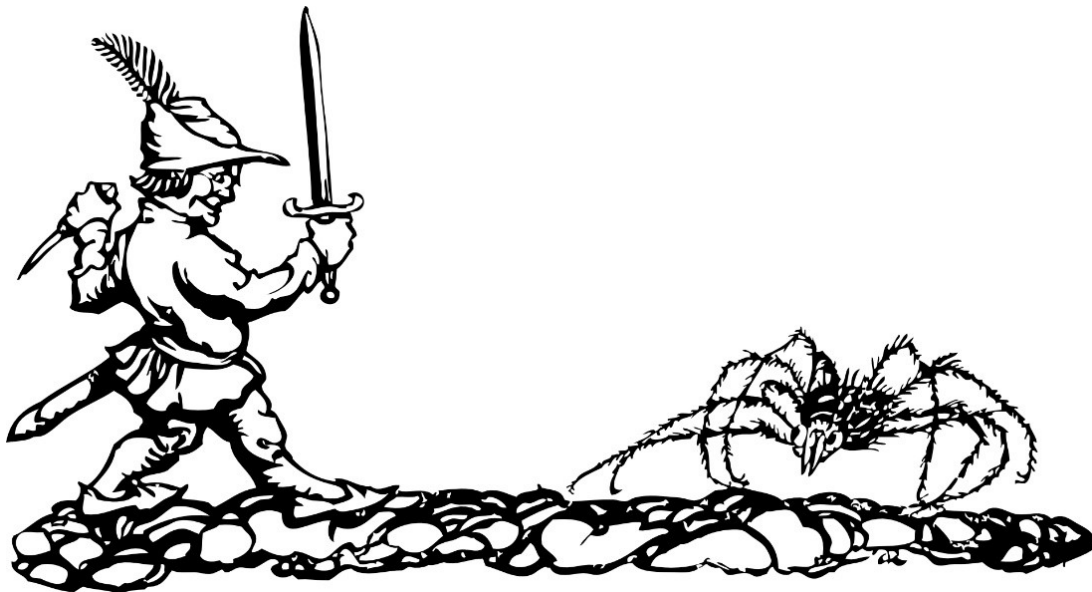
Difficulty Level	Target Score
Easy	4
Moderate	7
Hard	10
Extremely difficult	15
Almost impossible	20
Moonshot	25

The Fate Dealer must remember that all target scores are secret. This prevents the players from metagaming and using the perfect card value to perform the task at hand. However, it is the Fate Dealer's responsibility to cue the players about the difficulty of the task at hand by describing the situation ahead of them and hinting at the effort and skill needed to succeed.

Playing extra cards

If the character has gear, an outstanding ability, or a background that can assist with the action, the player can play one additional card from their hand for each one of those, and add that card's value to the action check play. For example, if the character has an outstanding ability *and* a device that will help with an action check, that player has the option to play two more cards in addition to the regular single card.

Details about outstanding abilities and backgrounds are found under the *Player Characters* chapter.



INQUIRY

When a player character is facing a situation where a puzzle or a mystery needs to be solved, or information needs to be retrieved from an entity, they will go through a process known as an inquiry. The inquiry mechanic allows players to handle the search for hidden information, secrets, and puzzles in a manner similar to how combat is resolved.

Inquiry points

One of the options for investigation and inquiries is to use the inquiry point (IQ) system. This allows players to simply perform an inquiry (similar to the way they would declare an attack in combat), and if successful, gain the information being sought. This prevents having players wonder exactly what kind of question to ask an entity they are facing, or how to exactly manipulate the pieces of a puzzle or mechanism.



In an adventure's design, some of the key secrets and puzzles will usually have from one to five IQ. More IQ points are not recommended, although it is possible to have them. Each inquiry point is linked to an important piece of knowledge necessary for solving the puzzle or mystery. The more complicated and intricate is the issue in question, the more inquiry points it will have. The Fate Dealer can also come up with inquiry points spontaneously, especially when

there are only one or two pieces of information to be revealed.

Inquiry points are checked off by the Fate Dealer once they're discovered. If a character fails an inquiry check, they cannot retry the same inquiry point. However, if another character reveals the point, they are allowed to try and uncover the next inquiry point.

Players have to specifically call out that they want to make an inquiry, as opposed to simply asking questions to the Fate Dealer, as once a card is played, it cannot be taken back and has to be placed in the discard deck.

Puzzles and non-sentient entities

When the player is trying to crack a puzzle, or get some information from an inanimate object, the Fate Dealer will secretly set a target score for the inquiry using the guidelines found in the *Assigning target scores* section. The player will play one card from their hand as their attempt to figure things out, and if the played card's value is higher than the target score, the inquiry point is revealed.

Sentient entities

When the player is trying to get information from a sentient entity, the player will play one card from their hand as their attempt to get the information, and the Fate Dealer will play an opposed card from their hand. If the player card's value is higher than the Fate Dealer's hand, the inquiry point is revealed.

The Fate Dealer will take into consideration the current situation when playing their inquiry card: is there animosity between the player and the entity? Is there any situation at the moment that makes the entity be more accepting of the player and thus be more eager to share information?

Figuring things out

If a player figures out the puzzle or the information without going through all the points, this is perfectly fine and in fact should be encouraged. The inquiry point system is mainly designed to help hint players in the right direction without having to wonder where to start investigating; to break the ice and keep the game moving.

Aces

If a player uses an ace card for an inquiry, all the information is revealed to them. It can be played by the Fate Dealer in multiple ways: a sudden realization where everything just clicked into place, a magical vision, a dream, or someone just simply spills their guts and tells everything they know.

Character background

It might be that a character's background can help a character when performing a particular inquiry that relates to that background's area of expertise. In such situations, the player can **play an extra card** when performing the inquiry.

Direct inquiries

Sometimes a player might realize an important part of what is going on and might want to make a specific inquiry over a particular fact. It might be that this requires the Fate Dealer to disregard any inquiry points already established. If needed, the Fate Dealer will set the same target score, or a different one, depending on the situation.



Inquiries against player characters

If another entity, or even another player, tries to get information from the player character, whoever is making the inquiry can try to get the information by playing a card, and the target of the inquiry must respond with another card.

This reflects the inquiring entity using their persuasion or intimidation abilities to get the information from the player. If the player loses the inquiry, they must reveal the information being requested.

COMBAT

Eventually, player characters will end up having to face enemies in combat. That does not mean that every encounter needs to be solved in such a way, but it is pretty much expected to happen, especially when confronting wild, feral beasts and strange unnatural creatures.

Initiative

Before going through combat, initiative must be determined. This sets the order in which groups of entities get to act. Each player will draw one card from the fate deck and place it face up on the table. The highest player card sets the players' group initiative. The Fate Dealer will do the same for each monster group.

Whichever group draws the highest card (2 is the lowest value, up to aces counting as the highest) gets to go first, and the order continues in descending order all the way to the group with the lowest card value. In the case of a draw between players and any of the groups controlled by the Fate Dealer, the players go first than the tied group. If any of the groups controlled by the Fate Dealer are tied, it is up to them to decide which group goes first.

Once initiative is set, players can change their action order within their group on every combat round if they wish to do so.

Combat rounds

It is not possible to carry out a high-speed action sequence like combat in one shot; the time needed for the actions and reactions must be sliced into defined segments that allow players to make the appropriate choices for their actions, reactions, and to tally up any effects.

A combat round is the segment of game play where all participants execute their actions and reactions. Within each combat round, a turn is the slice of



time represented by a single participant's actions, and the related reactions from a target (if any).

Player turns begins by determining action & movement of the first participant from the group that won initiative, and play any required cards from the player's hand. If the action performed is an attack, the target of this attack can use cards from their hand and decide to defend or riposte.

52 FATES

Apply any damage or effects as required, immediately after determination.

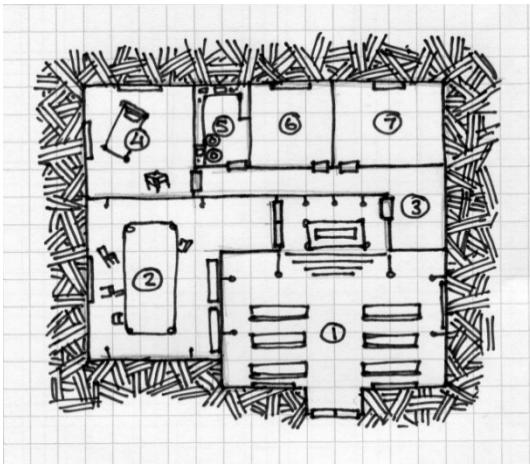
Place played cards on the discard deck, face up, and draw new cards from the fate deck. If a player has received damage, they can only draw cards up to their current maximum hand as determined by their current hit point count.

Next participant plays, repeating the steps above. When all participants from that group have performed an action, the next group gets to execute their actions. Once all groups have participated, return back to the first group, and go through all the steps.

Moving & distances

An entity can move before or after performing their combat action. Distances are measured in zones, which are around 30 feet (9 meters) in length.

A player character moves a maximum of 1 zone per combat round. This doesn't restrict the character to moving only in 1-zone chunks; they can move anywhere within that zone range in a combat round. Some monsters might move more zones per round, or even be stationary and not be able to move at all.



Actions

These actions are available to any entity in combat, within the limitations set by character class (a fighter cannot cast a spell, for example), or by an environmental situation (such as trying to use a sword with their hands tied). The Fate Dealer will use good judgement and fairly determine if an action can be

carried out. All these actions require the player to play one or more cards from their hand.

ACTION CHECK

The entity tries to execute an advanced or specialized task that requires an action check. This action will be performed against a target score set by the Fate Dealer.

CAST A SPELL

A spellcasting entity can cast a magic spell onto a target.

COMBAT MANEUVER

A fighter or similarly-skilled entity can perform a combat maneuver against an opponent.

EFFECT SAVE

If the entity is under an effect that requires an action to eliminate, such as having caught fire and trying to put it out, they can spend their action trying to get rid of the effect. This does not apply to saving against effects such as poisoning; in those cases the save is automatic and doesn't take up any action, as it is viewed as more of a bodily reaction.

PHYSICAL ATTACK

An attack is performed by an entity by using a melee weapon, missile weapon, or bare hands (unarmed). The attacker must play their cards first, then the defender reacts with their own play.

Reactions

An entity that has been subject of an action can choose to react to the attack in one of the following ways.

DEFEND

Normally, an entity will try to defend against any attacked made to them, and this is carried out by using **opposed card** plays. The plays are then compared, adding up plays individually if they had more than one card. If the **attacker's** total card value played

52 FATES

is higher than the defender's play, the attack is successful and the defender receives damage and effects immediately.

Once a card is played, it cannot be exchanged for another card. All plays are final once the cards are revealed to the rest of the table.

MOVE

If the entity has not moved in the round, they can choose to do so as a reaction. However, the player must keep in mind that if their action in that round comes at a later point than their reaction, they will not be able to move.

RIPOSTE

As an option, a defending player can opt to perform a riposte instead of defending against the attack. In that case, the defending entity will automatically take damage or effect from the action performed by the attacker. However, the defender will be able to perform any of the combat actions available to them (as listed above). Any action taken, and its related effects, will take place immediately.

Damage

Hit points (HP) are used to keep track of damage received during combat, effects such as poisoning, or by environmental issues.

Player characters start with a maximum of 4 hit points. If you are using the optional experience tier system for character progress, the player character's hit points will be equal to their experience tier, plus 3. This number also determines their maximum card hand count. For example, an experience tier 2 character has a hand of five cards, therefore, the character also has 5 hit points.

The player's card hand serves a double purpose: not only is it used to play actions during the game, it is also used to keep track of hit points. Every time a character loses one or more hit points, their maximum card hand count is also reduced by the same amount. This represents fatigue and effects of combat damage. When a player character reaches

zero hit points, they have no cards left to play, and are dying.

Damage will never go below zero hit points; any damage amount that would take the hit point count beyond zero is ignored.



The damage done by an attack, whether by a weapon or a spell, is determined by the value of the highest card used by the attacker on that action, as explained below. Cards have a base damage value, however, as explained below, these damage values can go up or down based on the different experience tiers between opponents.

Highest Card	Damage
Number	1
Face	2
Ace	All hit points

Aces

As shown above, an attack with an ace card causes the target to lose all their hit points. The damage done with an ace card is unaffected and unadjusted by experience tier differences between opponents.

52 FATES

When an ace is drawn on defense, it causes the attacker to fumble. The defender then plays one card from their hand, and the attacker will take damage based on the value of that card. It is up to the Fate Dealer to decide how the attacker fumbled and took damage from the failed attack.

Unarmed attacks

The target of an unarmed attack can add one card from their hand to their defense, regardless of class. An unarmed attack, if successful, will always inflict 1 point of damage regardless of the cards played by the attacker.

Falling

A character will take 1 accumulative point of damage for every zone (30 feet/9 meters) of free fall. This means that the victim receives 1 point for the first zone, 2 more points for the second zone (60 feet/18 meters), 3 more damage points for the third zone (90 feet/27 meters), and so on.

For example, a character falling from a height of 4 zones (120 ft. /36 meters) would take $1 + 2 + 3 + 4 = 10$ points of total damage.

Conditions

Combat, magic, and other situations can cause entities to fall under certain conditions that might affect them negatively.

Continuous effect

This includes things like poison, fire, or other effects that can cause lingering, ongoing damage. The Fate Dealer will set a target score that represents the effect's power. In the case of poison, for example, a higher TS means it's a really strong poison, while a low number indicates a weak, low-quality poison.

To get rid of the effect, the player needs to use their action to play a card from their hand that is

higher than the strength level to stop the damage, otherwise they will take 1 point of damage per round for the duration of the effect.

Usually, effects will only last for a certain amount of time. To determine this randomly, the Fate Dealer pulls a card from the fate deck. The duration of the effect is determined by the table below.

Card Drawn	Duration
Number	1 round
Face	2 rounds
Ace	4 rounds

Incapacitated (partial or full)

When the incapacitation is *partial*, the entity is awake and alert but unable to move or act due to being tied, trapped under a heavy object, under some illness, or anything else that prevents them from reacting properly and moving freely. In this situation, any attack against the incapacitated entity can add one extra card from their hand to their attack plays.

If the entity is *fully incapacitated*, all attacks against them are automatically successful. This is usually due to the target being unconscious or asleep. Note that the attacker still needs to draw a card to determine the damage inflicted.

In the case that the entity is fully incapacitated due to unconsciousness, the player can play one card from their hand on each combat round and compare it against a target score for the strength level, as set by the Fate Dealer. If the played card is higher, the player wakes up and is not under the incapacitated condition any more.

Same as with continuous effects, incapacitation can only last for a certain amount of time depending on the cause. To determine this randomly, the Fate Dealer pulls a card from the fate deck, and establishes the duration based on the table below.

Card Drawn	Duration
Number	1 round
Face	2 rounds
Ace	4 rounds

Death

When a character reaches zero hit points regardless of the cause, the player needs to draw a card from the fate deck on the next three rounds. If the player pulls out any hearts card, the character's condition has stabilized and is not dying anymore, but remains unconscious.

If the hearts card pulled is a face card, the character will immediately regain consciousness with 1 hit

point, and the player immediately gets one card for their hand. When the ace of hearts is drawn, they recover half their maximum hit points, rounding up. The player's current hand maximum increases accordingly.

If the player draws three cards on each round, and none of those cards is hearts, that player character has irrevocably died.



PLAYER CHARACTERS

Creating a player character

To create a player character, grab a piece of paper and a pencil, and go through the checklist below. Once completed, you will have a complete character ready for playing!

Element	Description
☒ Ancestry	The character's race or species.
☒ Class	The chosen character class.
☒ Outstanding Attribute	The character's single outstanding personal attribute.
☒ Background	The character's background.
☒ Wealth	Defines the character's wealth level and purchasing power.
☒ Gear	Any weapons, armor, and gear that the character needs.

Ancestry

It is assumed that all player characters (PC) are human. However, this system is open enough to allow any species or ancestry to be played as a character, as long as it is somewhat similar to a human in terms of size, features, and capabilities. Playing a different species does not convey any game mechanic advantages.

Outstanding ability

Each player character has one outstanding ability (OA). Each outstanding ability grants a player character certain advantages, depending on the ability chosen, by allowing them to use an extra card when performing certain tasks.

There are examples below under each ability, showing where the character would be able to exert their advantage. However, there might be other situations where an outstanding ability could also help, and these are to be considered in game between the player and the Fate Dealer.

Acumen

The character with this outstanding ability gains advantages when deciphering diagrams and maps, and comprehending unknown languages. They also gain one additional background skill.

Agility

The player character is extremely nimble, and is able to jump, run, and leap extremely well. They also have superior skills when defending against melee attacks, and in actions such as leaping, jumping, and vaulting over obstacles.

Aura

The player with an outstanding aura is naturally attractive and has a magnetic personality. They get an advantage in reactions from entities when persuading, charming, and intimidating them.

Awareness

The player character is in tune with the world and their surroundings. They have an advantage on initiative checks and avoid being surprised.

Dexterity

This ability gives the player character above-average eye-hand coordination and superior motor skills for work that requires good hand control and light fingers. This provides advantages when doing things such as picking a lock, forging signatures, and working with delicate mechanisms, and also when attacking with missile combat weapons.



Empathy

A player character with this outstanding ability is naturally in tune with magic. If they are a spellcaster, they will have an advantage when casting spells. They will be able to detect magical power sources easier than other characters.

Insight

A player character that as insight as their outstanding ability possesses a wise, intuitive, deep understanding of the world, cause, and effect. They have an advantage when performing inquiries, and figuring out intentions and motives of others.

Resilience

The player character with this advantage is more resistant to conditions such as poisons. Also, in the case of character death, the character has four death card plays (instead of three).

Strength

The character is very strong, either due to natural constitution, or thanks to special training and exercise. The character gets an advantage when performing tasks such as attacking or performing a maneuver with a melee weapon, pushing a heavy object, and climbing up a rope.

Tenacity

A character with this outstanding ability will be mentally tough and resilient. A character with this trait will be hard to trick or intimidate, and also has an advantage when being inquired by others.

Hit points

Hit points (HP) are used to keep track of damage received during combat, effects such as poisoning, or by environmental issues. Player characters have a maximum number of hit points equal to their experience tier plus 3, or 4 hit points if not using the experience tier system. This number also determines their maximum card hand count.

For example, an experience tier 1 character has a hand of four cards, therefore, the character also has 4 hit points. A character of experience tier 3 has $3 + 3 = 6$ hit points, and therefore a maximum card hand of 6.

Experience tiers

As a character progresses while adventuring, they become more and more proficient as adventurers, but also the dangers they face rise up. This is measured by experience tiers (XT).

Experience tiers allows player characters to become more powerful and face fearsome opponents and dangers, while minimizing tracking effort of things such as hit points and damage inflicted. It does it by playing off of the relative power difference between player characters and monsters.

There are five experience tiers available, and brand-new characters usually start at XT 1.

Rising up on experience tiers

There are two options for tracking player character progress to award experience tiers.

MILESTONE

Milestone advancement is the simplest of all the system, but probably the most subjective and imprecise. With this method of advancement, the Fate Dealer decides when the player characters move up an experience tier.

Choices for this might be after a particular difficult encounter, or after a certain story arch has finished; it will usually be some important moment signaled in the campaign being played --a milestone-- that will propel the characters forward. With this method, all characters move up tiers simultaneously.

CARD PLAY COUNT

Another, more precise tracking option, is to track card play count. This is done through play points (PP). For every card played by an individual player whether by action checks, combat attacks, or inquiries, they get one play point. It doesn't matter if the play is successful or not; if it is played, it is counted. Using play points promotes participation, as it counts all sort of actions from a player and not only combat. Defense plays do not accumulate play points.

To reach the next experience tier, the player character needs a play point amount equal to the next

tier number multiplied by 100. For example, an XT 2 character needs 300 play points to reach XT 3.

When the player character reaches the required play point amount, they go up one experience tier, acquiring the advantages explained below. By using the play point system, players will have their own growth paths, with those that have participated more and performed more actions getting to rise up in tiers ahead of those who are more reserved and passive.

Although this system requires keeping track of each card played, this is something that can be easily achieved through hash marks, for example.

Tier advancement benefits

For each experience tier that a player character gets, they receive the following rewards:

- ❖ The player character gets one more card for their hand. Therefore, the player character also has their maximum hit point count go up by 1.
- ❖ The player character gains the benefit of inflicting more damage on opponents of a lower XT, as explained in the *Combat* chapter.
- ❖ For every other experience tier gained after XT 2, players can use one additional card on any of their plays if they choose to do so. This means that a player character gains these additional cards at XT 3 and XT 5.

Adjusting combat damage

When player characters and opponents of different experience tiers face off in combat, the difference in experience tiers (if any) can greatly affect the outcome of combat. This difference is reflected in the damage potential between the opponents. For example, if a group of XT 1 player characters are battling an XT 3 monster, here are the steps to find the actual monster damage points.

FIND THE DIFFERENCE BETWEEN TIERS

In this example, monsters have the highest tier, so $XT\ 3 - XT\ 1 = 2$ is the tier delta (TD). This is the base that we will use for our calculation.

52 FATES

CALCULATE THE ADJUSTED DAMAGE POINTS

Add the tier delta to the number card damage, and multiply this number by 2 to get the face card damage.

❖ $1 + TD 2 = 3$ points of number card damage.

❖ $3 \times 2 = 6$ points of face card damage.

These adjustments apply to weapon and spell attacks. Ace cards are unaffected by experience tier differences as they will always inflict maximum damage.

CHARACTER CLASSES

There are two character classes that a player can choose for their character. Each class has a base set of abilities that allow player characters with different classes to complement each other when adventuring.

Mage



A mage is an individual who is able to tap onto the font of magic that permeates the physical world and manipulate those energies in particular ways.

This ability is something that a person is born with. However, it still requires training and self-discipline to properly manage and manipulate the spells available to them, as it has been learned throughout the years, that, if mages do not train themselves (or under a tutor) to exert this control, the raw power of

magic will eventually end up killing them over a relatively short period of time after these powers express themselves spontaneously (usually around teenage years).

Physical combat

As they are not trained in the combat arts due to the dedication needed to control these special abilities, mages can only use one card for melee or missile attacks and defense under normal circumstances. They can use any weapon available except martial weapons (due to the previously mentioned lack of training), and can only wear leather armor full metal armor interferes with spellcasting (but not with being the target of a spell).

Magic & spells

Magical powers flow freely from the spellcaster. They have no need to learn or memorize spells, as they naturally have the ability to control those mystical forces. However, magical powers ebb and flow inside their bodies, meaning that sometimes they won't be able to cast a particular spell because they're "lacking" force in that particular magic area, even if it is for a few moments.

ARCANE CROSS

There are four magical arcane crosses available. Each cross is comprised of four related, complementary spells that serve an overarching purpose or have a common theme. When creating a character, consult the *Magic & Spells* chapter and choose an arcane cross.

52 FATES

SPELL CASTING MECHANICS

The card suit played determines the spell being cast. This means that not all spells are available all the time. This represents the unpredictability and lack of true control that living beings can have over magic.

If a spell is cast with more than one card (as it is possible to do at higher experience tiers), all the cards must belong to the same suit. Spells are only affected by complete line-of-sight blockage and range, not counting successful defense plays from the spell's target.

Spells have a maximum effect range of 2 zones (60 ft. /18 m). If the spellcaster can see their target within that distance, even partially, the spell can be cast successfully.

Spells cannot be cast in an area of effect; they will always affect a single target.

Fighter

This class focuses on melee and missile combat. They are usually properly equipped for such activities with large, deadly weapons, and protective armor. As they progress and become more experienced, this grants fighters advantages on weapon combat for both attack and defense.

Starting from XT 1, a fighter can use a maximum of two cards for physical attack and defense actions, as a reflection of their inherent skill in physical combat.

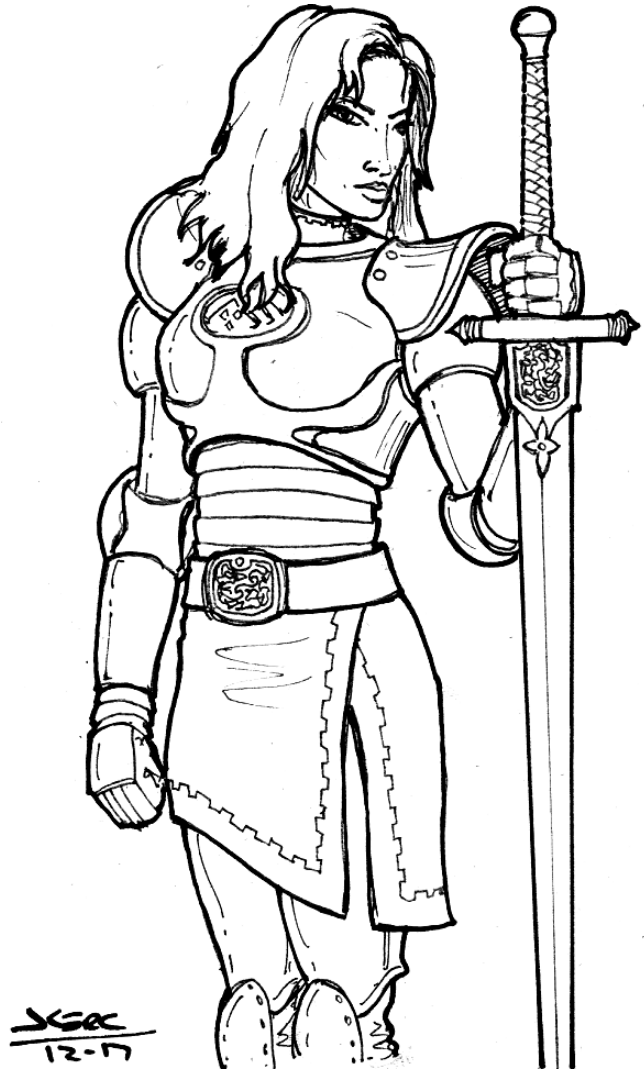
Combat maneuvers

Fighters have the option to use special combat maneuvers instead of executing a regular attack. These are determined by the card suit used in play, and the specific effect changes depending on the card played. All cards used in a maneuver must belong to the same suit.

DISARM (DIAMONDS ♦)

The fighter uses their melee weapon, and through fancy and clever moves, manages to disarm

their opponent. The type of card used determines the effectiveness of the maneuver.



Card	Effect
Number	Weapon falls to the ground in front of them.
Face	Weapon is thrown 1 zone away.
Ace	Weapon is thrown 1 zone away, plus broken.

FURIOUS STRIKE (SPADES ♠)

This allows the fighter to use more than one spade card (except an ace) on a melee attack, and on a successful attack add up the total damage value of the cards played, and inflict that on their target.

52 FATES

For example, if the fighter uses two number cards, the target would receive 2 points of damage, one per each number card. If the fighter used one number card and one face card, the target would receive 3 points of damage; one for the number card, and two for the face card.

There is no limit on how many cards a fighter can use in a furious strike, as long as the player is left with at least a single card in their hand.

PARRY (HEARTS ♥)

When a parry maneuver is executed, the fighter will not attack on that combat turn, but will add the parry cards value to all their defense plays throughout the combat round.

A parry maneuver must be declared at the beginning of the combat round, or at the latest on the fighter player's turn, and never after that.

PUSH (CLUBS ♣)

This allows the fighter to push their opponent in any direction they desire, using their strength and skill with weapons. Not that this is only possible to perform with a melee weapon. The type of card used determines the degree of success of the *push* maneuver.

Card	Effect
Number	Target pushed 1 zone away.
Face	Target pushed 1 zone away, knocked prone.
Ace	Target pushed 1 zone away, unconscious.

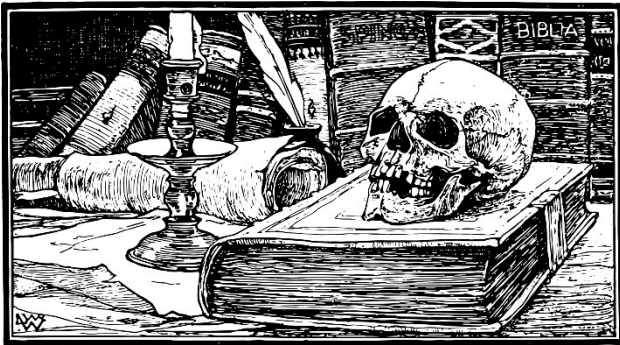


MAGIC & SPELLS

Magic is relatively rare in this world, and it has not been completely understood by even the most educated arcanists and scholars of the world. Where does it come from? What triggers these amazing powers?

Arcane Crosses

Something that is very well known and clear is that magic spells tend to be focused on certain sets that complement each other and work in conjunction. This combination of spells, and also their source, is called an Arcane Cross. Each spell set is comprised of four spells usually represented as a four-pointed cross in magic literature. It is thought that these four aspects of each magic, these four spells that comprise each type, correspond to the four basic elements of nature and the universe (water, air, fire, and earth), or the four humors (black bile, yellow bile, phlegm, and blood).



What follows is an explanation of the four known arcane crosses and the spells that comprise each one.

Damage

Magic spells that inflict some kind of damage will do so based on the highest card played by the spell caster and looking up the value in the table below.

Card	Damage
Number	1 HP
Face	2 HP
Ace	All HP

Duration

Spells that work by applying some sort of lasting effect (as opposed to instantaneous) will have a duration established by the highest card played when casting the spell, based on the table below:

Card	Duration
Number	1 round
Face	2 rounds
Ace	4 rounds

Cross of Warfare

Mages that master this cross have trained in the magical arts to focus their natural magical abilities to complement and repel the onslaught of warriors and fighters in battle.

Destruct (clubs ♣)

Clubs represent the *destruct* spell, which tears down defenses and lowers the target's protection. When cast, a glowing bolt of deep red energy leaps from the caster's hands towards their target. If it hits, the target of the spell is surrounded by a red, iridescent aura.

52 FATES

When cast successfully, the spell cards total value is added to the next successful attack against the target. The spell will continue in effect until the target is hit by an attack. Therefore, the cards used in the spell attack must be kept face up on the table until the target is attacked by any other means. Once the attack is performed, the spell card is placed in the discard deck, regardless if the attack was successful or not.

In the case of a successful attack, the damage inflicted will still be determined by the attacker's highest value card and is not affected by the *destruct* spell cards' value.

This spell is opposite to the *protect* spell (explained below). If a mage wants to cancel a *protect* spell, they must cast a *destruct* spell of a value higher than the *protect* spell.

If the *destruct* is cast with the ace of clubs, the target of the spell will automatically receive damage from all attacks made at them for one full combat round.

Harm (spades ♠)

A black bolt of power, deep as the darkest night, is shot by the mage. This bolt flies at an amazing speed, looking for the target chosen by the spellcaster.

The magic from spade cards is the *harm* spell, which applies to creatures and objects, causing internal damage by tearing apart organic and non-organic tissue. The highest card value used in the spell determines how many points of damage it inflicts.

Heal (hearts ♥)

The *heal* spell cures and repairs damage on living creatures. It also removes conditions like poisoning and illness. Different to other spells, the recipient of the *heal* spell does not need to play an opposed card, as the curative effect of the spell is welcome. However, there could be the rare case of a creature not wanting to be healed; in such case, the target of the spell can draw a card opposing the *heal* spell.

When cast, a peaceful white glow emanates from the mage's hands. In a wispy, vapor-like way, this glow moves to the intended target, which glows for a few instants as their wounds are healed by the spell.

When using this spell, the highest card value used determines how many points of damage it heals, as follows:

Card	Heal
Number	1 HP
Face	2 HP
Ace	All HP

Protect (diamonds ♦)

When this spell is cast, a shimmering, crystal shard-like stream of magical particles flow from the spellcaster and surround the intended target. These particles remain floating around the target for the duration of the spell.

The *protect* spell puts up a magical barrier that lowers the chance of receiving damage. When a *protect* spell is cast, the spell's card is added to the defender's card draw the next time they are the target of an attack. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's target is attacked by any other means, or if the spell is nullified.

Once said attack is performed, the spell card is placed in the discard deck, regardless if the attack was successful or not.

This spell is opposite to the *destruct* spell. If a mage wants to cancel a *destruct* spell, they must cast *protect* with a value equal to or higher than the *destruct* spell.

If this spell is cast with the Ace of Diamonds, the recipient will be invulnerable to damage for one combat round.

Star of Deceit

Mages that are proficient in this domain have focused their magical arts studies on the mind of living beings, how it works, and how they perceive the world around them. This allows them to cast spells that trick the mind and alter reality temporarily for their target.

One characteristic of these spells is that they are totally invisible. However, that does not mean the target cannot avoid their effects, as the mind reacts by reflex, rejecting the alternative reality being presented by the spell.

Control (clubs ♣)

This spell allows the mage to have almost absolute control over their target. For the duration of the spell, the target will obey any command as long as it's not something overtly contrary to their nature, for example, ordering the target to kill themselves. However, there is an exception to that, as explained below.

The value of the highest card played determines the duration of the spell.

A *control* spell can be nullified by casting a *release* spell on the target with a higher value than the *control* spell.

If this spell is cast with the ace of clubs, the spellcaster has achieved total mind control and dominance, thus the victim will follow *any* command given, even if it goes against their nature.

Hide (diamonds ♦)

Casting the hide spell on an object or a creature makes it seem to disappear, or if the caster chooses to, will make it seem to be another object or creature for the duration of the spell.

If the spell is cast on an entity, they have the option to try and resist the spell by playing a defense action. The value of the highest card played determines the duration of the *hide* spell. If cast onto an inanimate object, the Fate Dealer must draw a card from the fate deck. If the spell's total

card value is less than the card drawn, the spell fails.

A *hide* spell can be nullified by casting a *reveal* spell on the target with a higher value than the *hide* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Release (hearts ♥)

The *release* spell makes the target forget about their motivations, goals, worries, and anything else that is driving them at the moment. What is left are raw emotions and reactions to any situation that is developing at the moment.

For example, a creature that is fighting will forget why they were fighting, and depending on the situation, might end up running away afraid or just standing in the same spot, with utter incomprehension. It is up to the Fate Dealer to determine the appropriate reaction to the spell depending on the situation.

The value of the highest card played determines the duration of the spell as shown below. If the spell is cast with the ace of hearts, the victim will lose their mind for the duration of the round and act with absolute unpredictability.

A *release* spell can be nullified by casting a *control* spell on the target with a higher value than the *release* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Reveal (spades ♠)

The *reveal* spell will find any creature or object that is hidden either by magical or physical means within the range of the spell. If the spell is cast on an entity that is aware that they are the target of it, they can execute a defense play to avoid the spell's effect.

If cast onto an inanimate object, the Fate Dealer must draw a card from the fate deck. If the spell's total card value is less than the card drawn, the spell fails.

52 FATES

The value of the **highest card played** determines the range of the spell as shown below:

Card	Range
Number	1 zone
Face	2 zones
Ace	4 zones



Star of Motion

These scientifically-inclined mages have researched and learned to exploit their innate magical powers to manipulate the kinetic energy contained in all creatures and objects, whether applied or potential.

Hold (diamonds ♦)

A blurred, distorted, transparent energy emerges quickly from the spell caster towards a chosen target. If successful, this spell temporarily causes an entity or an object to stop moving.

If cast onto an entity, it will prevent them from moving in any way. If cast on an object, it will make it unmovable. If cast at a moving object or entity, it will cause them to stop moving instantaneously, magically freezing even mid-air.

The duration of the spell is based on the highest card value played when cast.

A *hold* spell can be nullified by casting a *move* spell on the target with a higher value than the *hold* spell. Therefore, the cards used in the *hold* spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Move (clubs ♣)

Casting the move spell allows the mage to instantly change the location of an object or entity. When cast, a faintly-glowing, churning cone of energy, similar to a tornado, moves at high speed towards a chosen target. If successful, the move is instantaneous, and the target of the spell can be moved in any direction as long as there is not an object already occupying the same spot. The value of the highest card played determines the maximum distance the target is moved.

Card	Distance
Number	1 zone
Face	2 zones
Ace	4 zones

Slow (spades ♠)

A cloudy, semi-transparent bolt of energy travels from the caster to its intended target. As the bolt flies through the air, the sounds around its trajectory become distorted, twisted, and deeper.

If the spell is successful, it will make its target move at half speed for the duration of the spell. The value of the highest card played determines the duration of the *slow* spell.

This means that a regular entity would take two rounds to move 1 zone. Likewise, it will take two rounds of combat for the target of a *slow* spell to perform any action. This slowness affects physical attacks, and if a slowed down entity manages to successfully strike a target, they will only inflict damage as shown below.

Card	Damage
Number	No damage
Face	1 HP
Ace	Half max HP

52 FATES

If the slowed-down target casts a spell, the effect of the spell is unaffected but it will take the slowed-down caster two rounds to complete the casting.

A *slow* spell can be nullified by casting a *speed* spell on the target with a higher value than the *slow* spell.

Speed (hearts ♥)

A crackling, erratic, blurry bolt of magical energy springs from the mage's hand towards a target. Casting this spell successfully on a target doubles their speed. This can be cast on objects or on living entities. The target of a *speed* spell is able to move at double speed (2 zones per round), and is able to perform any two actions per round through the spell's duration.

The value of the highest card used in the spell determines its duration.

A *speed* spell can be nullified by casting a *slow* spell on the target with a higher value than the *speed* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Spur of Energy

This arcane cross manipulates the storage and release of some of the fundamental energy aspects of the universe. Mages of this persuasion are very keen in the practical and effective use of these powers, and one of the rumored quests from certain mage guilds is to achieve long lasting (or even everlasting) spells to benefit society, such as providing light or heat to households.

Cold (diamonds ♦)

With this spell, the mage is able to remove all heat from the target of the spell, making its temperature to drop dramatically and cause temporary freezing of liquids and fluids. When cast, it looks like a shimmering, pearly wind that floats from the target and back to the spellcaster.

The damage done by the spell is established by the highest card played when casting the spell.

A *cold* spell can be nullified by casting a *heat* spell on the target with a higher value than the *cold* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Darkness (clubs ♣)

With this spell, the caster dissipates the light around the spell's target (a bubble about 5 ft. /1.5 m), creating a deep, inky black darkness surrounding the target. When the spell is cast successfully, a bright stream of energy flows from the target into the caster's hands.

If it is successfully cast against a living being, the creature is automatically blinded, and no one will be able to see inside the darkness bubble for the duration of the spell. When the spell succeeds against an object, it will be shrouded in darkness, therefore, when cast against something like a vehicle, any occupants will be blinded too until they exit the vehicle.

The duration of the spell is determined by the highest card played.

A *darkness* spell can be nullified by casting a *light* spell on the target with a higher value than the *darkness* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Heat (spades ♠)

This spell allow the caster to produce a distorted, vapor-like stream of heat that sizzles through the air almost invisibly towards a selected target. If the spell is successful, any flammable objects hit will immediately catch fire.

The damage done by the spell is established by the highest card played.

A *heat* spell can be nullified by casting a *cold* spell on the target with a higher value than the *heat* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or dispelled.

Light (hearts ♥)

This spell allows the mage to produce light at various intensity levels, as desired. It can go from subtle light all the way to a blinding flash of light. The spell needs to be cast against a target, either an object or a living being. The area around the target will be lit in a bubble about 5 ft. / 1.5 m in diameter.

In the case of the spell being cast against a creature, they will be blinded for the duration of the spell, as determined by the highest card played.

A *light* spell can be nullified by casting a *darkness* spell on the target with a higher value than the *light* spell. Therefore, the cards used in the spell attack must be kept face up on the table until the spell's effect is finished or it is dispelled.



BACKGROUNDS

For brand-new characters, players get to choose one background. A background provides knowledge and skills that help in two areas: increases the chance of success when performing an action that is related to the background, and also can allow characters to perform tasks that would not be possible to perform without the knowledge provided by their background, such as being able to forge a metal object. Without a metalsmith background, doing this should be basically impossible.

Action check advantage

Players can use two cards and add them up when performing action checks related to their background, instead of just one card as it would be for anyone else. This greatly increases the chance of success in performing an action. Characters with a background skill can still play one additional card if they possess a device or equipment that can directly help them in executing the task at hand.

Below you will find some examples of backgrounds available for player characters. However, these are just examples; players, together with the Fate Dealer, can come up with additional backgrounds that fit the story or the desired history of the player character.

It is recommended that any backgrounds chosen make sense in relation to the character's backstory. This doesn't mean that you need to have a fully-fleshed out backstory, but it is a good idea to have a solid sense of who your character is, where they came from, and what was their livelihood before becoming an adventurer before you select a background.

Sample backgrounds

Arcanist

This background provides knowledge in magical and arcane subjects. This does not mean that the character necessarily knows how to cast spells;

it just means that the character is well read or educated in the subject matter. They can read and understand arcane material, recognize spellcasting actions, and might have a good chance of identifying a magical item after studying it closely.

Apothecary

This background gives the character knowledge of the vast majority of plants and herbs available, their effects (if any), characteristics, and also the knowledge on how to combine them in ways that can cause certain effects. They are able to identify and find herbs in the wild, know where to buy certain components, and prepare tinctures and mixes for poisons, antidotes, to relieve conditions, heal wounds, etc.

Artisan

The character is very skilled in a particular trade like tinkerer, leather worker, or jeweler. They could also be a member of a guild, or at least knows members of the guild related to its profession.

The artisan can be is adept at building items like simple jewelry and adornments, talismans, and charms. This person will also be very skilled with small to medium size hand tools, and knowledgeable in finishing and painting techniques for diverse items. They will also know how to perform simple repairs on items related to their chosen skill area.

Artist

The character is talented in a certain area of visual arts: painting, drawing, sculpture, etc. They possess knowledge of art history, so the character is able to identify old works and determine their origin. They will also be able to produce works in their area of domain, and sell them for profit if desired.

Burglar

The character has been born in a difficult situation in which, whether to survive, or to become rich, has made them earn a living by stealing other's possessions. They are proficient at infiltrating buildings and other structures, lock picking, moving silently, and hiding.

Charlatan

The character has spent some time of their life tricking people for a living, to gain money and even fame. This grants them advantages when persuading and convincing others. They are also skillful with sleight of hand, and adept at establishing conversations and connections with unknown people.

Chemist

The character has experience in the mix and preparation of diverse chemicals and compounds. They can identify potions, elements, & materials, prepare basic chemical compounds, and identify and prepare poisons and antidotes.

Clergy

The character was an established member of an existing religion or church. They possess solid knowledge of religious subject matters and lore, including ancient religions. They are also able to convincingly talk and persuade people, and will have the full trust of other members of their church, with all the advantages this might convey.

Criminal

Different to a burglar, a criminal works at a higher level. They are more of a mastermind type of criminal, usually engaging in operations like smuggling, money laundering, or running a thief guild. They have knowledge of crime organizations and important people in them, which gives them an advantage when dealing with other criminals.

Entertainer

The character worked as a singer, actor, or both. They have knowledge of old works of theater, poetry, and song, including knowledge of origin and possibly even the writer, and will know how to play at least one musical instrument. They will have advantage when trying to recognize old music, being able to pinpoint its historical source.



Hometown Hero

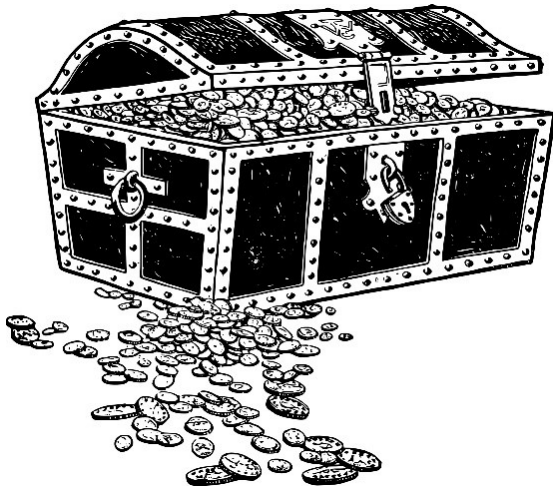
The character is well-known in his hometown for some daring action that saved the inhabitants. This grants the character preferential treatment in that city or town, including lower prices on everything. If the city or town is big enough, the character could be known in the surrounding areas, too.

Hunter

The character has solid experience in hunting and trapping animals for food or for sport. Usually the character will be adept at a specific environment (forest, desert, arctic). They are proficient at tracking beasts in different environments, setting and disarming hunting traps, hiding in the wilderness, and prepping and cooking caught prey.

Merchant

The character has experience running a business, finding suppliers, and knows the basics of setting up shop, finding the appropriate people, and understands the accounting. They know other business owners and merchants, and have access to good deals on all sorts of materials and equipment. They will also understand local business laws and requirements.



Mercenary

The character has worked for the best bidder as a sellsword, or even hired for their conjuring capabilities. They know people in criminal organizations, and will have key government contacts that deal with the dark side of governmental policy. They will know the right pay rates and also know who can be trusted and who cannot when being hired, therefore gaining an advantage in such nego-

tiations. They will also know illegal weapon suppliers, which will be able to provide weapons of high wealth value. There is a chance, however, that the character will have run afoul of the law at some point.



Metalworker

The character is skilled at working with metal. They can readily build basic weapons, armor, and other metal devices with the correct equipment. They are able to craft weapons, armor, and other metal items as long as they can access a forge, as well as fix broken metal items, including weapons and armor. They are also able to recognize and identify different types of metals and alloys.

Noble

The character was raised with all the privileges of nobility. A character with this background usually will have a wealth level of upscale or higher; however, it does not necessarily have to be that way.

They will have advantages when dealing with nobles, city leaders, and rich merchants, and optionally, can have a personal servant (note that this servant is *not* an adventurer-level individual).

Recluse

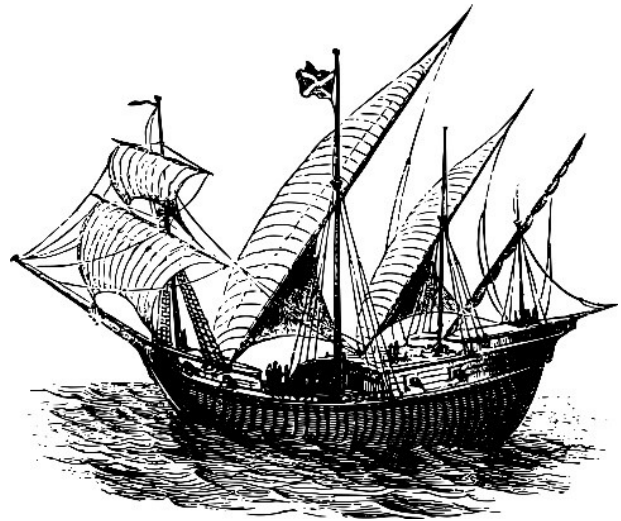
The character lived for a long time by themselves, either by choice or by unforeseen situations. Similar to the hunter background, the character is knowledgeable on outdoor lore, however, they're not as specialized or proficient. They are able to hunt small prey (rabbits and such), by using weapons or simple traps, and are knowledgeable about edible plants and vegetables. They possess an excellent sense of direction. The years spent by themselves have granted them a strong mental stamina.

Revolutionary

The character has led (or is still leading) a revolution against a tyrannical government, or is leading a subversive reform of an established organization. This grants knowledge about existing organizations and provides underground contacts either on the streets or in ruling positions in government or other large organizations. The character has advantages convincing and persuading others, have access to illegal weapon and equipment suppliers, and will be connected to members of various guilds that support their movement.

Sailor

The character is experienced in everything related to sailing: controlling and maneuvering a ship, administering a vessel, and basic repairs of ship components. They will not get seasick. Depending on the rank they had on a ship, they will have advantages when commanding or directing groups of people. They are also knowledgeable of the seas, and will know how to guide travel (in sea or land) using the stars.



Scholar

The character has spent most of their life studying under wise teachers and reading from the best writers on the character's preferred subject matter. This gives the character advantages when researching the subject matter, general knowledge, and even at making educated guesses related to the subject matter. They will also have easy access to libraries or other information resources. The player must choose an area of expertise for the scholar.

Smuggler

The character knows the best way to infiltrate merchandise into a city and the correct way to handle said merchandise. The character also knows the people and distributors of whatever objects or materials are illegal in their location, or that have a large black market due to the item's high cost. They will have knowledge of secret paths, tunnels, and other means of moving and distributing illegal goods throughout their city or town, including adjacent areas. They also gain advantages when persuading people, as they have to deal with law enforcement on an almost constant basis.

Stonemason

A character with this background is deft at working with stone in all its uses including construction and decoration. The character will be able to determine the type of rock or mineral, origin, and

52 FATES

source of the construction in the case of a building or structure. In some cases, they will be able to recognize weak points of the structure.

Traveler

Characters with the traveler background worked as guides and help for people in pilgrimages, merchants, and even traveling armies. They will be adept at finding and using ground transportation suitable for a journey. They are experts at reading maps, even ancient maps, and will have an advantage when trying to decipher cryptic maps and directions.

WEALTH & MONEY

Money is not tracked in detail down to coins and coin values. Goods, services, and treasure have one of five wealth levels (WL) assigned to them: poor, modest, average, upscale, and rich. Similarly, player characters, NPCs, and creatures can have different wealth levels assigned to them that are equivalent to the five values mentioned, but in that case it sets or limits the level of goods they can acquire.

Determining wealth level

A player character usually starts at the average level, unless there is a valid backstory reason for them not to. The wealth level can be randomized as follows by drawing one card from the fate deck and consulting this table.

Card	Wealth Level
2-3	Poor
4-6	Modest
7-10	Average
Jack-Queen	Upscale
King	Rich

Wealth points

A character's wealth level is only affected by any purchases performed at their current wealth level and the adjacent lower level. Player characters will have at the start 10 wealth points (WP) available for their wealth level.

All items have a base wealth level. This means that purchasing one unit of that item will cost the player 1 wealth point of whichever wealth level the item belongs to.

For every single purchase made at the current level, or for every 10 purchases made at the immediate lower level, the character will spend 1 wealth point. Any purchases made from items belonging to two or more levels down are inconsequential to the character.

For example, a character in the upscale wealth level will spend 1 WP on one upscale purchase, or on ten average purchases. Modest or poor items have no effect on the character's wealth point level. This character will not be able to buy any items from the rich wealth level.

If a character loses all their wealth points, they move down to the next lower wealth level with 10 wealth points, with all the disadvantages that implies.

Free starting gear

An option when starting up is to let the players get whatever equipment the character needs free. This can be a way to hasten things in terms of game preparation, or if the adventure will be a tough one and both the Fate Dealer and the players want to make sure they are not lacking in terms of gear and weapons. The Fate Dealer needs to make sure that none of the items provided to the player character exceed their wealth level, unless there is a solid story reason for this (for example, being hired by a very wealthy individual, thus being provided the equipment necessary).

WEAPONS & GEAR

Being able to survive the harsh situations found while adventuring requires that player characters equip themselves with weapons and adventuring gear. Having these items provides advantages to the player characters when facing the tough challenges of a dungeon, exploring the wilderness, or fighting nasty monsters.

Weapons

As an optional rule, using a weapon does not increase the damage that can be inflicted (as that is determined by the highest card used), but it increases that probability of success for the attack being made. This is represented by the attack bonus (AB) of each weapon. This bonus is added to the total card value being played in the attack. Not that this bonus does not apply to combat maneuvers.

Any weapon that has an asterisk (*) is a martial weapon. These are weapons that require training to utilize correctly, either through extensive experience of formal education on their use.

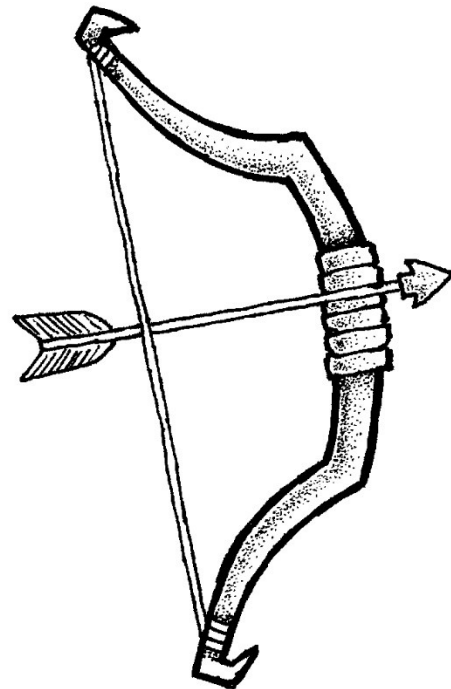
Melee

Weapon	WL	AB
Club	Poor	0
Dagger	Poor	0
Great axe *	Rich	+3
Great sword *	Rich	+3
Hammer	Average	+1
Hand axe	Modest	0
Flail *	Upscale	+1
Javelin	Modest	+1
Longsword	Upscale	+2
Morningstar *	Upscale	+2
Pike *	Upscale	+2
Short sword	Average	+1
Spear	Poor	+1
Warhammer	Average	+2

Missile

For missile weapons, there is the additional parameter of **range**, which indicates the **longest distance** a shot can be made with that particular weapon and still be possibly successful. This range is measured in zones (1 zone is equal to 30 ft. or 9 m).

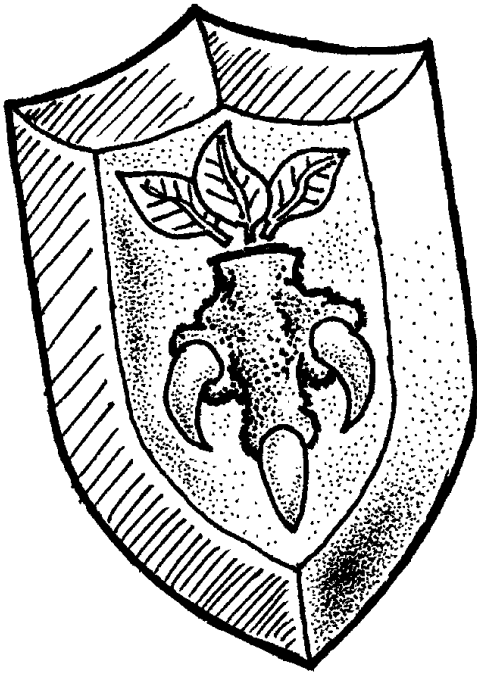
Weapon	Wealth	AB	Range
Dart	Poor	0	1
Longbow	Upscale	+2	9
Shortbow	Average	+1	6
Sling	Poor	0	2



Armor

Wearing armor provides a defense bonus (DB) that is added to the card value total in a defense reaction play.

Armor type	Wealth	Defense Bonus
Leather armor	Modest	+1
Chainmail	Upscale	+2
Chainmail with breast plate	Upscale	+3
Plate mail	Rich	+4
Shield	Average	+1



Adventuring gear

Using the appropriate adventuring gear will be the only way to perform certain actions. They will also provide a one card bonus when performing certain actions related to that item as judged by the Fate Dealer on a case-by-case basis. Below you will

find some sample items that a player character could use in an adventure.

When adding your own items to the available inventory, think about the availability of that item, and the workmanship required for crafting it. This will help you establish an appropriate wealth level for the item.

Item	Wealth level
Backpack	Modest
Flask of oil	Modest
Iron spikes (1 dozen)	Poor
Lantern, oil	Average
Pole, 10 ft./3 m. long	Poor
Mallet	Modest
Rope, 50 ft./15 m.	Average
Burlap sack	Poor
Silver mirror	Average
Stakes (3)	Poor
Tinderbox (flint & steel)	Modest
Waterskin	Poor

Food & sustenance

Item	Wealth level
Ale, mug	Poor
Bread, loaf	Poor
Cheese, hunk	Modest
Fish	Modest
Greens & herbs	Poor
Liquor, cheap, bottle	Average
Liquor, fancy, bottle	Upscale
Meat, chunk	Modest
Roots & tubers	Poor
Wine, common	Average
Wine, fine	Upscale

CREATURES & MONSTERS

As part of the bizarre and dangerous things that the player characters will find in the world, monsters and creatures are an important element in those adventures. Some of these creatures will be indifferent, some will be good... and far too many will not be friendly to our heroes!

Statistics

Hit points (HP)

Like with player characters, hit points determine how much damage a creature can sustain before dying.

In case that you do not want to use the XT system, the number in parenthesis becomes the hit point count for the creature.

Experience tier (XT)

This sets the creature's experience tier level. As explained above in the *Damage* section, the experience tier difference between combatants greatly affects the damage that can be inflicted by each side. A creature with a higher XT will inflict much more damage relative to a creature with a lower XT score.

Move

This statistic sets how many zones a creature can move in a combat round. As specified above, one zone equals 30 feet or 9 meters.

Special

If the creature has special attacks or features that are set by a specific card suit, they will be listed with the corresponding suit, and a brief description on the action's mechanics.

In the case where the special action or feature happens always, no suit symbol will be presented. Some creatures have special skills associated to a class, in that case, the class will be mentioned, or if it is a creature that can have more than one class, it will just mention *per class*.

If the creature you are converting from another game has a special action or attack, you might want to assign this to a particular card suit. Which suit to choose is left entirely up to you, but you can look for something that in a way matches the suit symbol. For example, spades related to attacks, diamonds to protection, and so on. This is not a hard rule, but it helps in the decision making process.

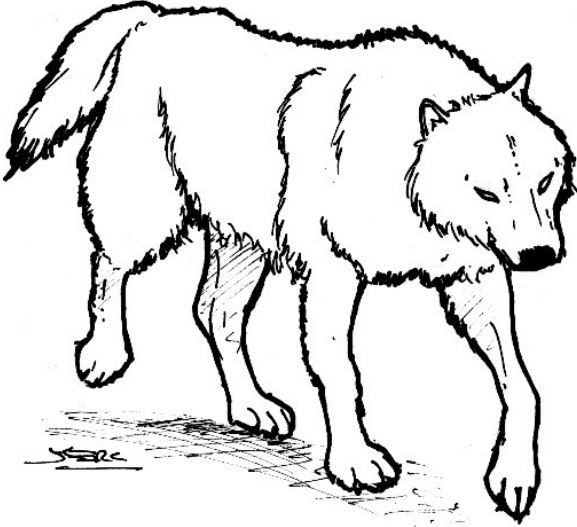
Creature codex

What follows is a small collection of creatures and monsters that you can use in your adventures, and that can also work as a springboard for creating your own monsters, or adapting creatures from other games.

Amarok

HP 2 XT 1 Move 1

♣ **Focused target:** Single out an opponent, giving the amarok an extra card on all actions against that chosen target.



The amarok is a formidable beast related to wolves. Unlike their more common counterpart, the amarok is a solitary animal, preferring to wander and hunt by itself. However, amaroks do have lairs where they go to rest after a long hunting session.

Amaroks are nocturnal animals, preferring to use the stealth provided by darkness as a way to catch their prey. They possess incredible night vision, and because of this they are unaffected by dark environments.

The amarok's appearance changes depending on its location. Those from cold, snowy regions have long, pure white fur, while those that live in forested areas tend to have shorter fur that goes from reddish brown to brown-grays.

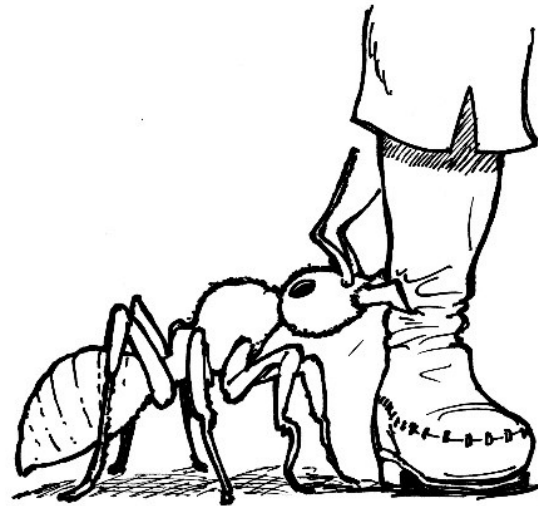
They are fairly intelligent and have evolved to recognize humanoids as direct threats to their hunts and their environments. Therefore, an amarok will not hesitate in attacking a group of humans as long as that group is not too large.

Ant, giant

HP 1 XT 1 Move 2

♣ **Drag victim:** Opponent gets dragged away, save at TS 3 per ant.

♣ **Venom:** Injects victim with a painful venom. Target is under the partially incapacitated condition for a random number of rounds.



Vicious, fast, and incredibly strong just like their normal-sized counterparts, giant ants are about the size of a large domesticated cat. They are a shiny blue-black color, and their bite is incredibly painful.

On some occasions, giant ants opt for carrying away their opponents, presumably to take them back to their lair and eat them. An entity carried away must play against a TS 3 *per ant carrying them*, meaning that someone being dragged away by three ants will need to save against TS 9.

On other occasions, the ant will inject the victim with a painful venom. An entity suffering this attack will be under the *partially incapacitated* condition for a random number of rounds as determined by the Fate Dealer.

Their underground lairs are an affair of complicated, impossible tunnels. A small creature like a boggart could potentially crawl through these tunnels to find who knows what kind of strange treasure and objects.

Ape, carnivorous

HP 5	XT 1	Move 1
<p>♣ Charge: Run at a target and tackle, stunning them (partially incapacitated) for a random number of rounds.</p> <p>♣ Slam: Grab a victim, raise them high, and slam them onto the ground, stunning them (partially incapacitated) for a random number of rounds.</p>		



They are nearly indistinguishable from their herbivore counterparts except for the large plume of coarse white hair that sticks up from the top of their head to the middle of their back, and the huge fangs that protrude out like those of a saber tooth tiger. Their fur ranges from a ruddy brown to black.

They are quite strong although not that agile, and one of their favorite ways to attack and capture their victims is to and then punching and biting their unfortunate prey until it dies.

Assassin vine

HP 1	XT 1	Move 1
<p>♣ Grapple: Wrap quickly around target, putting them under the partially incapacitated condition. Save against TS 6 to be freed. After 4 rounds, victim loses 1 HP per round due to choking.</p>		

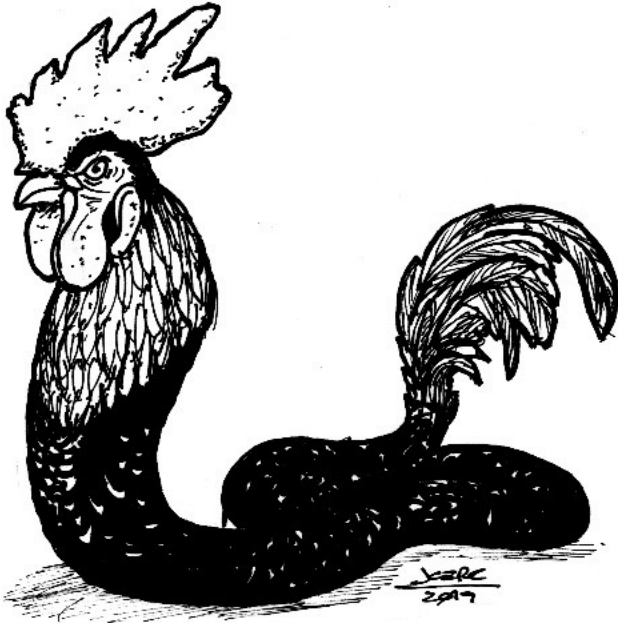


These appear as innocuous vines with lush green leaves and their characteristic, sweet-smelling, seven-petal lavender flowers. If a creature passes by them, they do not make any attempt to attack, unfortunately, in their natural habitat the vines tend to run all over the place, so the chances of someone stepping on the vines are rather high. To determine this, have players draw a card from the fate deck. If a number card is pulled out, they step on the vine.

Once they detect a living being touching them, the vines immediately respond in a very aggressive manner, either slamming their victim with their thick, strong vines (around 1" thick), or trying to grapple and choke the victim to death.

Basilisk

HP 6 (12)	XT 2	Move 1
<p>♣ Constrict: Wrap their snake body around target, putting them under the partially incapacitated condition. Save against TS 6 to be freed.</p> <p>♣ Paralysis: If an entity gazes at the basilisk's eyes, they have to save against TS 10 or become petrified (<i>fully incapacitated</i>) for a random number of rounds.</p>		



A bizarre creature of obscure magical origins that looks like a black-feathered rooster with the body of a snake, basilisks are dangerous creatures that tend to mind their own business but will undoubtedly charge and attack at the slightest threat.

Their eyes are a beautiful purple hue that contrasts beautifully against the black plumage; this beauty is in fact a lure for the basilisk's victims, as its gaze can cause any creature to become paralyzed and defenseless.

When a paralysis attack is successful, the victim will be fully incapacitated for a number of rounds equal to the Fate Dealer's draw, or until the condition is removed through medical or magical means.

Bee, giant

HP 1	XT 1	Move 4
<p>Poison: Every time the bee attacks it injects a poison that leaves the victim partially incapacitated on a failed TS 6 save for a random number of rounds or until the stinger is removed.</p>		



A giant bee looks just like a regular bee but it's roughly the size of a pigeon. When threatened, they will sting their victims, leaving the stinger embedded in the victim releasing a venom that lasts for a random number of rounds or until the stinger is removed. After a successful attack, the bee will die.

Giant bees build amazing, giant beehives that can be more than 50 feet high, and their honey is quite prized and expensive. Unfortunately, trying to get this honey is a dangerous endeavor, as the bees will protect their hive at all costs.

Boggart

HP 1 XT 1 Move 1

Special: As fighter.



The smallest members of the goblin family, boggarts are quite dainty, the tallest reaching around two feet in height. Their skin tends to be a lighter olive color, and they also tend to not have the characteristic skin spots nor the protruding tusks. Their bodies are quite skinny and wiry, but have proportionally longer legs than goblins.

Personality-wise, they tend to be more even-tempered than their bigger counterparts. Boggarts are fairly smart and are hard workers. They are hired frequently for household chores in farms, manors, and castles, especially since they can get into really tight places.

Boggarts have a mischievous side to them and can also drive a hard bargain. They tend to support each other more than other goblins and have a tighter culture, so when a boggart is slighted by someone, it is not uncommon for them to join forces and take revenge.

Bugbear

HP 6 XT 1 Move 1

Special: Per class.



Bugbears are the top echelon of the goblin family, and are highly intelligent and skilled, ferocious fighters. Tall, with some reaching more than 75 inches in height, muscular, and unlike other goblins, they are covered with dark, very short fur, usually in a color that matches their skin, which ranges from grayish tan all the way to dark chocolate browns, although albinos are not that uncommon either.

They have the characteristic outward-pointing ears of a goblin, but usually they cut them down considerably (as most of that extension is just plain cartilage that doesn't affect hearing), or they wear thick hoop earrings at the pointy end of their ears, which then they tie together behind their heads

52 FATES

with a leather strap to keep their ears away from damage in combat.

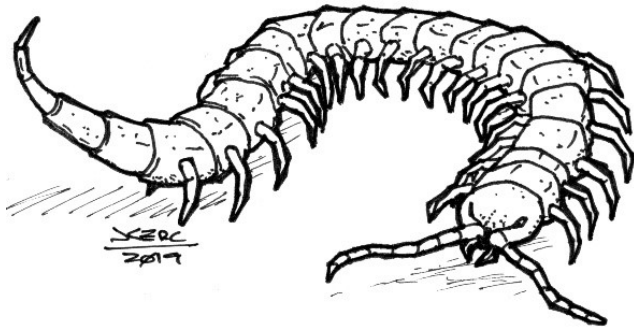
Bugbears have a traditional preference for axes in combat, with the stronger ones usually going all the way to a great axe. They prefer minimalistic combat wear as they consider regular armor limiting and, considering their natural fur, sometimes far too hot in battle.

For unknown reasons, magic doesn't flow well through bugbears. Very few have had the willpower and sheer force to learn the arcane arts and become users of magic. Ironically, these individuals become quite powerful due to their relentless dedication to the magical arts.

Centipede, giant

HP 2	XT 1	Move 2
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♣ **Venom:** Injects victim with a numbing venom that makes the victim dizzy, under the partially incapacitated condition for a random number of rounds.



You can usually hear them inside a dungeon with a characteristic continuous, quick tick-tick sound of their chitinous myriad legs tapping against hard stone floors. Giant centipedes are quick, vicious, and sometimes deadly. They are usually very dark brown or black, with some odd examples in dark green.

Their bite can sometimes be venomous, which will cause the victim to become incapacitated, shivering on the ground until the effect passes away or is healed.

Cobold

HP 1	XT 1	Move 1
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♦ **Deceit:** On a successful action, the victim will be charmed. However, commands against the victim's deepest nature will be resisted.

♠ **Vanish:** They can trick a single entity and appear to vanish from their sight. However, others nearby will be able to see the cobold.



Usually reviled and rejected in society, cobolds are odd creatures with an unknown magical origin. Their skin is charcoal black and has a strange appearance similar to smooth carved wood. Their bodies are skinny and oddly bent, looking like a miniature human being with crooked claw-like fingers, and are no more than 36 inches (1 meter) in height. On the place where a humanoid would have their heart, cobolds have a strange, softly-glowing circle, betraying their arcane origins. They usually wear long (for them) cloaks to cover themselves and their glowing "heart".

Cobolds are known to make demands to towns, castles, and other types of residences and settlements for food and other things, even gold.

52 FATES

For that they try to use their deceit powers. If their demands are not met, they will usually assemble a mob and invade the place, crawling all over the buildings, going down chimneys, forcing their way in through windows and doors, attacking the people and stealing valuables from them.

Dwarf

HP 4 XT 1 Move 1

Special: Per class.



Hard working, with excellent natural abilities and a tradition of skills for manipulating stone and metal, dwarven domains are usually established in artificial caves and halls carved into mountains, or mightily fortified cities that look like they are part of the location's terrain.

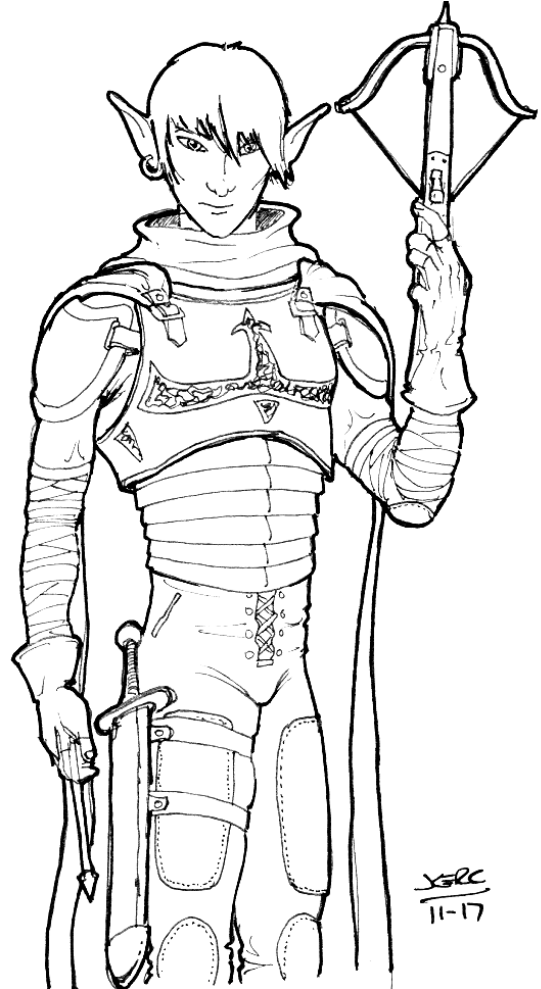
Their physique is naturally muscular and strong, reaching a maximum height of around 54 inches (1.4 meters), and their skin color has as wide of a range as humans, from the palest skins to beautiful ebony tones.

They are fantastic fighters, fiercely loyal to their clans and friends, and extremely reliable companions, as their culture emphasizes this loyalty and devoutness.

Elf

HP 4 XT 1 Move 1

Special: Per class.



Lithe and delicate, elves are the personification of grace and fluidity. Their average height is around 66 inches (1.7 meters), with skin colors and physical characteristics as varied as that of humans. However, they tend to be very lean and wiry, and very rarely you'll see an overweight elf.

They have large almond-shaped eyes and large, pointed ears, so even though a dwarf could be

52 RATES

mistaken for a human, elves possess a totally different look.

Elves live in domains known as elvendoms, places that connect with nature and try to integrate to their surroundings as much as possible. They have amazing markets where people can find all sorts of exotic fruits and vegetables that they cross and cultivate.

Most elves tend to be reserved, and a bit wary of establishing relationships, especially with members of other species. Some see this as them being aloof, but it's more of a culture of carefulness and caution. However, once they gain trust and confidence and become an ally, they open up greatly, blooming with warm friendship and devout loyalty.

Gargoyle

HP 4 (8)

XT 2

Move 1

◆ **Stone skin:** They can turn their skin to stone, therefore able to add any diamonds card to their defense reaction.



Gargoyles are magical creatures made of carved stone, usually about 30 to 50 inches in height

(0.8 to 1.2 meters). They are squat with disproportionately thick bodies that belie their agility.

Gargoyles usually wear grimacing faces with horrible, wide grins, and a multitude of horns on their heads, but they don't necessarily have humanoid bodies, as some can have bodies that look like wolves, lizards, or birds of prey.

They regularly are used to guard buildings and entrances, simulating statues, unmoving and weathered by the elements. Therefore, they get 1 extra card on their initiative as they surprise any unwitting adventurers. Due to their stone skin, gargoyles are immune to slashing or stabbing attacks (as from a sword or an arrow), and can only take damage from bludgeoning weapons like maces, hammers, and such.

Ghoul

HP 3 (6)

XT 2

Move 1

◆ **Charm:** On a successful action, the victim will be charmed. However, commands against the victim's deepest nature will be resisted.



Ghouls are unspeakably evil creatures who usually dwell in abandoned places by themselves. They usually do not have a specific appearance, as

52 FATES

they adopt the appearance of their last victim. This cannot be confused with ghouls taking over their victim's body, as some people think.

As soon as their victim expires, they go through a pleasurable yet painful experience as their bodies completely transform and copy their victim's.

However, they do not possess the victim's memories. They are intelligent enough to attempt to act normally when planning and trying to capture a victim, as the ghoul might have learned a couple of mannerisms and expressions from their previous prey, therefore having a chance of passing undetected. However, on very rare occasions, some people have seen ghouls in their real form, which some claim to be that of a humanoid woman with pointed ears, but instead of a face, her whole head is a hole.

Goblin

HP 2	XT 1	Move 1
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Special: Per class.



Goblins are small creatures about 36 inches (1 meter) tall. Their bodies are quite wiry, with short, muscular arms and relatively short legs. Skin tones

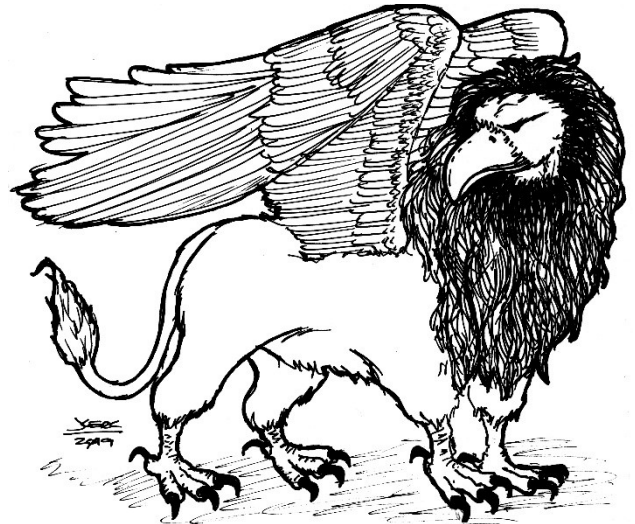
range from olive green to brown-black, and they also tend to have large freckles on their faces, backs, arms, and legs. Their eyes are usually a very intense yellow-amber, and their characteristic long ears extend a good six inches out horizontally from their heads. They have small tusks that protrude upward from their mouths.

They are well known for being excellent thieves and spies due to their natural agility and small size. They are also very courageous and sometimes even too brash, punching blindly above their weight sometimes. This makes them valuable companions but also an enemy that, even though not that strong, makes up for that in sheer determination.

Griffin

HP 7 (21)	XT 3	Move 2/fly 5
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◆ **Grab & drop:** Victim is grabbed and taken way up high in the sky, then dropped.



Griffins are large, majestic creatures that have the oversized body of a lion with the head, wings, and claws of a giant eagle, and they can reach a length of 10 to 12 feet, not including the tail. Even though its body is that of a lion, it is covered in soft, small feathers throughout. A griffin's plumage is usually very dark brown and black, with deep orange feathers at the outer edge of their wings and the end of the lion's tail. Their habitat is usually on tall, forested mountains in temperate climates,

52 FATES

where they build large, impressive nests on sheer cliffs.

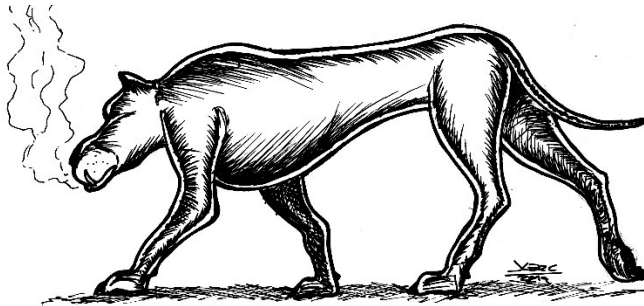
Their flight speed in combat is quite fast, and they are agile and nimble even when on the ground. This speed is part of the reason why they are fearsome in combat, in addition to their sharp claws and beak. Griffins are quite intelligent, and can have a basic understanding (but now speak) the common language of the region they inhabit. They possess an intrinsic sense of justice and will only attack if they feel threatened, or if they observe a creature bullying and abusing another one.

One of their more fearsome attacks is to grab a victim, take flight quickly, and drop them onto a hard surface to their death.

Hellhound

HP 6	XT 1	Move 1
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◆ **Flame breath:** A stream of fire swirls towards the target, causing damage (as per highest card played) and setting any flammable items on fire.



These infernal, magical canine-like beasts look like giant mastiffs, their heads a solid six feet off the ground. Their skin has no fur, with a dark gray coloring that has a strange polished metal sheen to it. However, they are not made of metal at all. They are muscular, heavy-set, with cut-off tails, large silvery canine fangs, and glowing red eyes. They make an unsettling, incredibly deep growl.

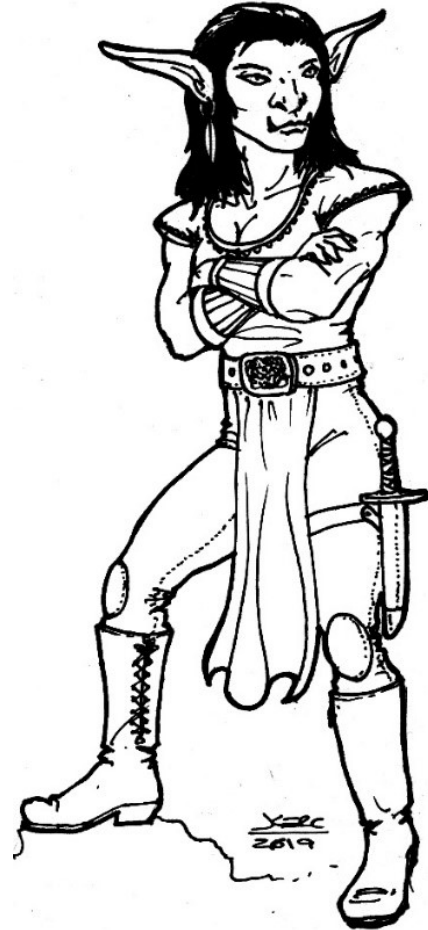
Hellhounds are usually deployed to guard an area and prevent intruders from entering a protected area. They are faithful to their masters to death. However, there are known cases of “rogue” hellhounds that for some unknown reason are found wandering around aimlessly.

Their most fearsome attack is their fire breath, which can strike a target from a distance of 2 zones (60 ft. /18 m) away.

Hobgoblin

HP 3	XT 1	Move 1
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Special: Per class.



The larger cousin of goblins, hobgoblins are taller, more muscular, and are more adept at combat and other activities that require strenuous physical activity when compared to their smaller brethren. Other than that, in terms of appearance they are quite similar, with the same olive green to brown-black skin tones and large, dark freckles and spots on their bodies. Their eyes are yellow-amber, and their characteristic long ears extend about eight inches out horizontally from their heads. They have small tusks that protrude upward from their

52 FATES

mouths. Their height usually ranges from 55 to 65 inches tall.

Hobgoblins have a natural tendency to be hot-headed and impulsive. But that does not mean they are not intelligent and capable. In fact, a seasoned hobgoblin fighter is a fearsome opponent for anyone. Like their larger cousins, the bugbears, they tend to prefer all sorts of axes for combat and don't care much for metal armor.

Lizardfolk

HP 6 XT 1 Move 1

Special: Per class.



Tall, lean, and rather impressive-looking, lizardfolk are tough, noble, and dependable people. Their bodies are covered with a thick reptilian skin that ranges from colors like bright green and turquoise to deep greens and hazels. Their heads and faces are shaped like those of a gecko, and some

have a crest on top of the head that can raise and lower at will. Lizardfolk also have long, strong tails that they can use as a weapon against their opponents.

Lizardfolk are amphibious, and as such can stay underwater for prolonged periods, and are very proficient, fast swimmers. They are also adept at fighting underwater, as this is usually part of the training they receive in their tribes.

They favor lighter armor and rely on the resiliency of their skin. Lizardfolk favor spears and bows in combat. They have chosen to remain rather separated from most societies and settlements, but that doesn't mean that some manage to integrate into the population of large cities, and even though they guard their own settlements with zeal, they are welcoming to visitors.

52 FATES

Ogre

HP 10 (30)

XT 3

Move 2

◆ **Crush:** The ogre jumps over the victim, crushing them with their body. Damage is determined by highest card played. Every round the victim is under the ogre will be under the *partially incapacitated* condition.



The human-like ogre is a species of incredible strength and size, usually reaching 140 to 160 inches (3.5 to 4 meters) in height. Their bodies tend to accumulate a lot of fat and, due to their size, that might give the impression that they are simply overweight, but under those layers of fat is pure muscle that is stronger than that of almost any humanoid.

They have with very thick necks, making them look like their head just protrudes straight off of their shoulders. Their faces have brutish, strong

features, with a protruding brow and large pig-like noses.

Their bodies are not that good at controlling their temperature, so ogres enjoy bathing in mud and keeping their bodies covered in dried mud, as this helps them keep their body temperature at a comfortable level. This is part of the reason why they wear barely any clothing, with many opting for simply being naked all the time. They have a preference from eating raw meat, and will not hesitate in eating other humanoids if they can.

Orc

HP 5

XT 1

Move 1

Special: Per class.



Orcs are, together with bugbears and dwarves, arguably the best melee fighters on the battlefield. Fierce, master of two-handed weapons, and a naturally high resistance to magical attacks makes confronting an orc something to be seriously considered.

Their skin ranges from dark to light sepia-gray, with prominent body hair throughout in the same pattern as humans. Their mouths have two large, upward-protruding fangs which they like to

52 FATES

adorn with gold rings and other pieces of jewelry. This shows their flair for flamboyant dressing and attire, usually wearing flowing, embroidered pieces that also show off their muscular build.

Their eyes tend to be small and mostly black, although rarely you can find an individual with brown or even hazel eyes. Hair color is mostly shades of brown and black. They love braiding their hair in complicated patterns.

Orcs have a very complex culture, with many superstitions, and even as they integrate with society even in large cities, and achieve high positions in them (especially in the military), this integration is somewhat of a recent happening, and for that reason they are adamant about remembering their origins and will sometimes perform certain small rituals (like moving their hand in a certain pattern after closing a business deal) that reflect those old beliefs.

Piskie

HP 1

XT 1

Move 2

◆ **Deceit:** On a successful action, the victim will be charmed. However, commands against the victim's deepest nature will be resisted.

Piskies are clever and naughty fey creatures that are tiny, mischievous, and quite strong in their magical powers considering their small size of no more than 12 inches (30 cm) in height. They are often ill-clothed or naked, but they have a preference for bits of finery, like silk ribbons and small precious stone earrings. They look like tiny halflings, with very skinny bodies. Their skin tones are the same as those of most humanoids, ranging from pale tan to dark brown. They have bat-like wings which allow them to fly and dart around like hummingbirds.

Some piskies are said to steal children or to lead travelers astray. They are drawn to horses, riding them for pleasure and making tangled ringlets in the manes of those horses they ride. They are great explorers familiar with the caves of the ocean, the hidden sources of the streams and the recesses of the land, so if the adventurers are able to befriend or negotiate with a piskie, they could gain a worthy guide. However, as mentioned above, some piskies cannot resist the chance of tricking adventurers and taking advantage of them.



Rat, giant

HP 1	XT 1	Move 2
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◆ **Sickness:** Injects victim with a numbing venom that makes the victim dizzy, under the partially incapacitated condition for a random number of rounds.



Giant rats look just like their normal counterparts but about 48 inches (1.2 meters) in length. They are sneaky, sometimes aggressive, and will definitely eat through materials, opening their way into unwanted places. Sometimes they can transmit illness with their bite; in the case that happens, the victim will be sick (partially disabled) for an amount of random rounds established by the Fate Dealer.

Shrieker

HP 1	XT 1	Move 0
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Special: Shrieks loudly when attacked or disturbed. Fate Dealer determines if surrounding entities will be alerted by this.



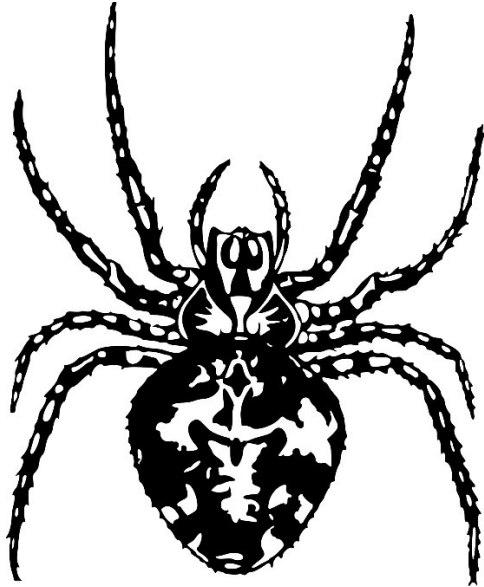
Shriekers are rather large mushrooms that grow in thick clusters. The tops are reddish purple, and are pockmarked with myriad holes similar to a lotus blossom. They range from 12 to 36 inches in diameter (0.3 to 1.0 meters), and grow from 24 to 60 inches (0.6 to 1.5 meters) in height. The stalks are an off-white color and quite thick.

These mushrooms are harmless per se, and you can make a fantastic tea out of them which will give a one card bonus on initiative to whoever drinks it.

However, if they detect movement nearby, the shriekers feel threatened, filling a set of internal bellows in their stalks and producing a high-pitched, shrieking sound (thus their name) that will blow the cover of any unfortunate adventurers that come across them. The shrieking will continue for around 5 minutes or until the shriekers are destroyed.

Spider, giant

HP 1	XT 1	Move 2
<p>♣ Venom: Injects victim with a painful venom that makes the victim temporarily unconscious (fully incapacitated) for a random number of rounds.</p> <p>♣ Web: The spider wraps their victim in their web. The victim will be conscious but otherwise fully incapacitated. They can break free against a TS 6 save.</p>		

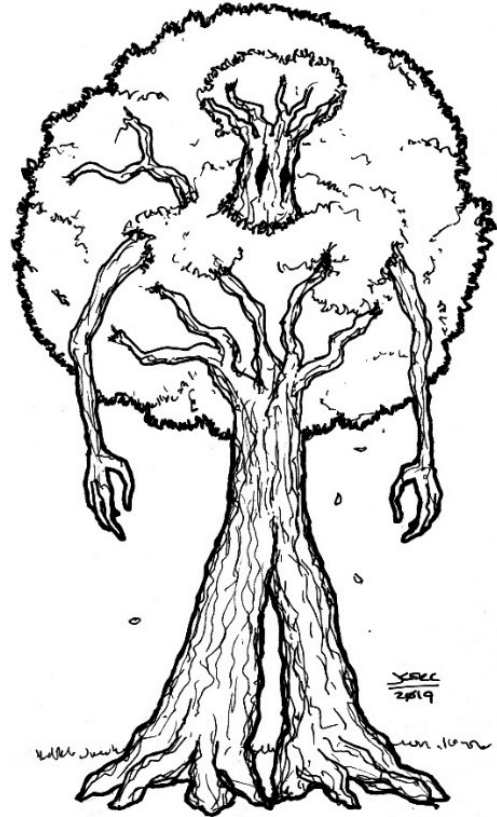


Giant spiders are found in dark, hidden areas in abandoned dungeons and castles, and also in caves throughout the world. They range from 24 to 48 inches in size, with black or blue-black coloring, and have short, stiff hairs covering their bodies in an almost spike-like way.

They are quite aggressive and territorial and will attack on sight. On some occasions they will grapple an opponent and use their web to wrap them in it. A victim in this situation is considered to be under the incapacitated condition. A spun web will have a variable target score for its strength as deemed by the Fate Dealer. Victims need to play a card higher than the target score to break free from the web.

Topiar

HP 12 (36)	XT 3	Move 1
<p>♣ Toss: The topiar will grab a victim and toss them a random number of zones as determined by the FD.</p>		



Topiar are sentient, moving trees, usually about 10 to 20 feet in height. When resting, they look just like any other tree, with thick barks and lush foliage, although not as wide on top as a regular tree. However, when woken up, the trunk separates into two legs, and their head and arms seem to sprout out of their foliage.

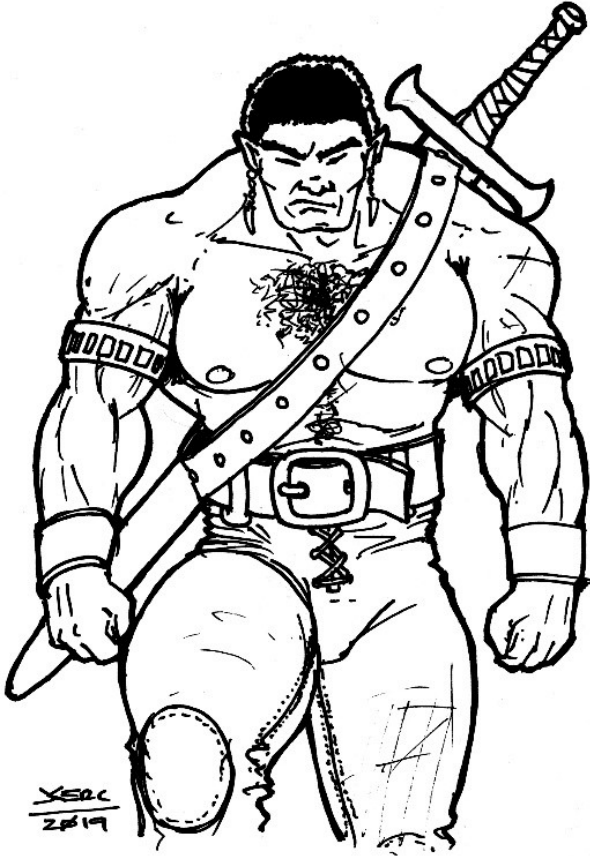
They are generally gentle creatures with a calm demeanor and the wisdom of hundreds of years of life, but they are fierce defenders of their surroundings, and will attack anyone who willfully harms their forest home.

They are usually found in the densest forests, where most travelers are even unaware of their presence as they pass through.

Troll

HP 8 (16) XT 2 Move 1

Special: As fighter.



Large, imposing, and deadly, trolls are found all over the world, usually living in isolation, as independence is highly valued in their culture. A typical troll will be around 9 to 12 feet tall, with very muscular, human-like thick bodies. Their hands have only four fingers, and their feet four toes. They tend to be hairy in the same patterns a human can be. Their skin goes from dark gray-brown to pale gray. Usually, the darker-skinned trolls are found in the tropical areas, while skins get gradually lighter as you move into colder regions.

Trolls do not get along with any other species, and basically consider everything else that moves as possible food. They are quite aggressive, will fight with berserker rage.

ADVENTURES

Adventures are the true backbone of a role-playing system; without them, any system is just a bunch of gaming rules strung together without a purpose. It might be that you are reading this chapter because you are interested in playing as the Fate Dealer, and as such you understand that you will need to prepare an adventure, however basic it might be. The information provided in this chapter will help you in two ways: adapt an existing adventure from another role-playing game system, and with creating a brand-new adventure.

Gameplay example

On this adventure, a device that allows anyone to read and understand any written language has been stolen from Alaanet, the principal advisor that serves under Baroness Cath at the city of Gwenhir. The device has been stolen by a local hermit (rumored to be a mage) that lives in an abandoned tower about two miles away from the city. After unsuccessful attempts to find the device, the Baroness has put out a reward in gold coins (upscale value) to whoever finds this device and returns it safely back to her.

Player characters

These are the player characters that will star in these “adventures”. All these players are XT 1 for simplicity’s sake, so they all have 4 hit points.

ROLFWARD

A gruff, burly guy with a thick red explosion for a beard, he’s practical and blunt, something that gets him in trouble more often than not!

Ancestry	Human
Class	Fighter
Gender	Male
OA	Strength
Background	Survivalist
Wealth	Upscale
Weapons	Hammer, two daggers
Armor	Chain mail

LARIANA

Intelligent and cautious, Lariana acts as the common sense of the group, and in that sense is almost the opposite of Rolfward.

Ancestry	Human
Class	Mage - Star of Motion
Gender	Female
OA	Empathy
Background	Chemistry
Wealth	Average
Weapons	Bo-staff, daggers
Armor	Leather

ARTANAK

Streetwise and clever, with a shady past, Artanak is as versatile fighting an opponents as she is sneaking past them.

Ancestry	Hobgoblin
Class	Fighter
Gender	Non-binary
OA	Agility
Background	Burglar
Wealth	Average
Weapons	Short sword, daggers
Armor	Leather

52 FATES

Gameplay

For playing card notation, we are using the following convention: [♠Q] The first character is the card suit, and the second is the card played. These are presented within square brackets by every entry where a player (including the Fate Dealer) plays a card from their hand.

In-character dialog is shown in quotes (“”), while notes and comments regarding gameplay are presented in italics.

The name “FD” refers to the Fate Dealer.

FD	After a long but relatively easy and uneventful trip, you arrive at the base of the tower. The area around it seems empty and forlorn, the tower itself in decrepit condition, with thin vine-like plants crawling up its sides. Open windows look down at them like empty eye sockets in a skull. At the bottom of the tower is the entrance to it, a strange door with levers on it.
	<i>There are two inquiry points to discover:</i>
	<ul style="list-style-type: none"> • 5: <i>The levers can be moved independently up or down.</i> • 15: <i>Find the right combination of lever positions to open the door.</i>
Artanak	I will examine the door, check if it's closed and what kind of locks it has, if any.
FD	It certainly is closed. Upon closer examination, you see that the door seems newer than the rest of the tower. It has four metal levers, one beside the other horizontally, right in the middle of the door.
Artanak	I will perform an inquiry on the lever system, try to figure out how it works.
FD	Are you going to manipulate the levers, or just look at them?
Artanak	Hmm... I'll just look at the levers closely.

Rolfward	I'll stand back just in case, I'm also watching the area around the tower, too.
Lariana	I'll move back a bit and try to see if there's any movement upstairs through the windows.
FD	Okay, Artanak, go for it. Lariana, do you want to play a check too?
Lariana	Yes.
Artanak	[♦6] What can I deduct?
FD	<i>The first inquiry point was 5, so playing a 6 allows the FD to check off the first inquiry point.</i>
	You study the base of the levers, without touching them, and figure out they move in two directions: the first and third move up and down, and the second and fourth do so sideways.
Lariana	[♠8] Do I see anything?
FD	<i>Considering the tower is dark and the windows are rather high, a TS 15 was set for this task.</i>
	No, Lariana, it almost seems like there's no one inside.
Rolfward	[♣9] This will be easy. I'll perform an inquiry to figure out the movement!
FD	<i>Checks against the next IQ of 15, thus the inquiry fails.</i>
	Nope, you wiggle the levers in different directions but can't get it to open.
Artanak	<i>Artanak is able to use two cards due to their background as a burglar.</i>
	[♠10 + ♥7] “Move over, Rolfward, let an expert do this job! At least it seems the door is not trapped; thanks for checking on that! I have a feeling this won't be easy”.
FD	<i>Checks that $10 + 7 = 17$ is higher than the second IQ point of 15, so it is discovered.</i>
	You listen carefully as you move every lever, putting your ear against the door

52 FATES

	as you do so. You hear the satisfying clicks of the locking mechanism working inside the heavy door. As you move to the next lever, and the next one, you hear the lock system working until you finally hear the satisfying sound of a heavy door bolt sliding into the door itself. The door smoothly opens an inch or two.		
Artanak	“Ha! Told ya an expert was needed for this.”	FD	[♥4] Let’s draw initiative! Hmm... This is not good. Let’s see your cards!
FD	For future reference, the combination is, from left to right: down, left, down, and right. You might want to write that down!	Players	[♣3] Rolfward, [♥6] Lariana, [♣2] Artanak.
Lariana	“I think we’re making too much noise!”	FD	Well, well... You all start combat! What will you do?
Rolfward	“True. Let’s go inside this accursed place and find that stupid device once and for all! I want my money.”	Rolfward	[♦J] Okay, since I’m already in, I’ll move quickly into the room to free the entrance and will try to perform a Disarm move on the nearest lizardfolk; I’ll hit their sword hard!
FD	Sure. What’s the marching order?	FD	[♥3] Rolfward, your deftly move in towards the nearest lizardfolk, swinging your hammer at the raised sword, and with a loud clang, the weapon flies away from the surprised guard! He curses in the guttural language of lizardfolk.
Lariana	Rolfward, myself, and Artanak. Sounds good?	Lariana	[♦9] I sweep my hands in front of me, making a circular, swirling movement, then clench my right fist tight in front of my face as I cast hold on the other lizardfolk!
FD	Yup. You open the door just enough for you to enter the room, which seems to be lit by a single, lone oil lamp... As soon as you open the door you hear quick rustling sounds moving across the room...	FD	[♠5] The lizardman opens his eyes wide, as he sees the spectral, blurry energy of the spell hit him and suddenly realizing his world just stopped. He is now immobile like a statue.
Rolfward	I pull out my hammer!	Artanak	Awesome! I will take advantage of this by barging in, dropping the lizardfolk to the ground, and putting my short sword against his throat.
FD	Are you moving into the doorway?	FD	You are able to quickly do as you’ve stated, and now the lizardman is lying on the ground in a very awkward position, sword drawn, and facing the ceiling.
Rolfward	Yes! I move into the room but stop just to leave enough space for the others to come in.		[♦9] The lizardman guard that is fighting Rolfward bares his fangs in anger, and swings a couple of punches at him, bare-handed!
Lariana	“You’re nuts.”	Rolfward	[♣Q] I will riposte, and hit back at him, hard! I’ll swing for his head.
Rolfward	“I know!”	FD	The lizardman hits you many times, punching hard, using his claws,
FD	Rolfward, as you step into the room, you see two lizardfolk that seem to be here acting as guards! As soon as they see you, they growl menacingly and say a few words to each other in their language while drawing their longswords. They are wearing intricate, fancy metal armor over their muscular, scaled bodies, and do not seem intimidated by you at all		
Artanak	Dammit!		

52 FATES

<p>making your nose bleed. Blinded by his rage, he fails to notice as you swing your hammer wide and solidly connect against his mandible. He groggily steps back away from you, although he's still within melee distance.</p> <p>You lost one HP, Rolfward, so discard one of your cards.</p>	<p>in causing his sword arm to fall to the side, still gripping the sword though. His yellow eyes quickly dart around then focus on you, Artanak!</p>
<p>Rolfward Does he look hurt?</p>	<p>Artanak “Do. Not. Move. Or I’ll slice your neck even before you manage to exhale! Let go of your blade.”</p>
<p>FD Yeah, but not mortally so. Okay, top of the round!</p>	<p>[♥J] I intend to threaten and persuade him to give up.</p>
<p>Artanak I’ll hold my move until the lizardman moves again.</p>	<p>FD [♣4] The lizardman guard quickly realizes the position he’s in right now. With a sigh, he releases his blade, closing his eyes in frustration. The other lizardman looks undecided, shifting his gaze between his companion and Rolfward.</p>
<p>Lariana [♠6] I cast slow on the fighting lizardman. That should make this way easier...</p>	<p>Lariana “If you care the slightest bit about your friend, you should drop that damned sword too.” She says this as she starts pulling the energy required for another spell, moving her hands about her, and keeping her eyes glued to the standing lizardman!</p>
<p>FD [♠7] You cast the spell and a bolt of magical energy flows from you in the direction of the lizardman... And it dissipates into thin air!</p>	<p>FD That lizardman you’re looking at realizes it’s useless to fight right now, and he lowers his blade. “You have no idea what you’re getting into,” he says to Lariana, and a wicked grin crosses his face. In one quick, swift movement, he swings his blade high and throws it at a lever on the far side of the room, about ten feet away from him.</p>
<p>Lariana “No!”</p>	<p>[♥K] The blade hits the intended target with a loud clanging noise, causing the lever to move down. As the blades rattles on the floor, a previously hidden door by the lever opens with a deep rumble. Torchlight reveals a 15 ft. wide passage that goes sharply down.</p>
<p>Rolfward <i>As a fighter, Rolfward can choose to use two cards on melee or missile attacks or defense plays.</i></p> <p>[♦10 + ♥2] This will be rough! But he’s still disarmed, so I strike at him with my hammer once more! That’s 12, plus my hammer’s attack bonus of +1, so 13 total.</p>	<p>A deep, beastly growl can be heard coming from the passageway, becoming louder every second!</p>
<p>FD The lizardman realizes he’s basically dead if he doesn’t have his weapon, so he doesn’t defend, and as he dashes away to pick his weapon, you hit him hard in the back, causing him to growl in pain! However, he manages to reach and grab his longsword, quickly turning towards you.</p> <p>Since you’re waiting for the lizardman to start moving, Artanak, I will segue into the lizardmen’s turn right now.</p> <p>The prone lizardman suddenly starts moving, the unexpected position he’s</p>	<p>Artanak “Are we being paid enough for this?”</p>

Creating your own adventure

You might have a clear idea on what you want to put in front of the players: anything from a simple quest to a world-saving epic. Even though we are not writing a novel where everything is already prescribed and set, we can have a general idea of a few of the directions in which the adventure will go.

Let us suppose that your first adventure will have the characters go out to retrieve a special artifact that was stolen from the town's seer. They know who stole the item and where it might be located. You already have an idea on how the player characters will meet: a group of bandit goblins will stop in town to cause trouble, motivating the player characters to spontaneously join forces to stop them.

After that, an important town official will hire them on the spot and request that they help with retrieving the important artifact mentioned above by going into the ruined tower on the desert sands a few miles away from the city, where rumors have it the same goblins are holed up.

Discrete segments

Any adventure, especially if it will be a large, epic one, will need to be cut down into simple, easy to grasp parts that will make planning and setup easier for you. We call these parts discrete segments.

To do this, think about what events could be run in an almost independent manner, in a way that would probably not need input from any other part of the adventure. From what we described above, we can easily have the following segments:

- ❖ Characters meet up by defending the town from the goblin bandits.
- ❖ Travel through the desert to reach the ruins.
- ❖ Enter the tower, fight the goblins, and retrieve the artifact.
- ❖ Travel back to town.
- ❖ Deliver the artifact, with any consequences (good and bad) related to this.

Any of these segments could be played by itself, strictly speaking. Of course they would probably not

make much sense that way, but this illustrates how splitting the adventure into discrete segments helps with writing your own adventure, as now you have a smaller scope to deal with on each item.

DETAILING THE SEGMENTS

Now that these discrete segments have been established, you can work their details. There are many methods for doing this: from detailed, extensive write-ups with detailed maps, NPCs, and features, to lightweight, simple bullet point lists and loose concepts that rely on the Fate Dealer's improvisation and ideas to come to life.

There are many sources for this. A very solid book on this subject matter is *Sly Flourish's Return of the Lazy Dungeon Master* by Mike Shea, a fantastic guide on consolidating your game prep and focusing on the right things.



Inquiries

One of the key mechanics available to us and essential for adventures is inquiry. Using the inquiry point system allows for a structured problem-solving

52 FATES

mechanism that allows players to move forward on the discovery needed to move an adventure without having them trying to think up in detail the correct questions to ask or the actions to try.

Each significant puzzle, secret, or any other essential information that is part of the adventure will usually rely on one to five inquiry points to be discovered. To do this, you need to slice each important piece of information into discrete segments, just like you did with the adventure itself.

Let's use the ruined desert tower as an example. The tower's entrance will be protected by a strange mechanical relic from ancient times, composed of multiple interlocking pieces. You could set this entrance to have two inquiry points, as follows:

1. The pieces work by sliding them in different combinations to unlock the door.
2. A seven-pointed star shape is the key shape that will open the door.

With those basic inquiry points set, now you can have a simple, quick way for players to inquire and find out how to open the strange mechanical device locking the ruined tower.

Similarly, this method can be used to retrieve information from people. You can assign inquiry points to significant non-player characters in the game, related to secrets they know about.

Let's take as an example the goblin bandit leader, Akara. She is a very clever operative who seems to be leading this band as a stand-alone unit, but is in reality working for Vina Herrun, the powerful crime lord of a nearby city. The device, which will allow whoever uses it to read any written language, is key to reading a supposed treasure map that will make whoever finds it extremely rich and powerful.

Akara could have the following inquiry points:

1. The goblin bandits work for Herrun.
2. Vina Herrun controls the crime guilds of the nearest city.
3. There is a treasure map written in an unknown language.

4. The artifact allows whoever uses it to read and understand any written language.
5. They were assisted by the players' city guard sergeant.

Note that some of these inquiry points could be shared with other non-player characters, and that is perfectly fine. Also note that these points are written in a sort of severity order, with the simplest, less surprising points first, all the way to information that can be, in some cases, life-changing.

Not everything in the game will rely on inquiry points; make sure you apply and use them wisely. And of course, remember that the players might go off in an unexpected direction, and you might need to come up with improvised inquiry points to handle a situation. Just be nimble and adapt to where the players and the adventure are taking you!

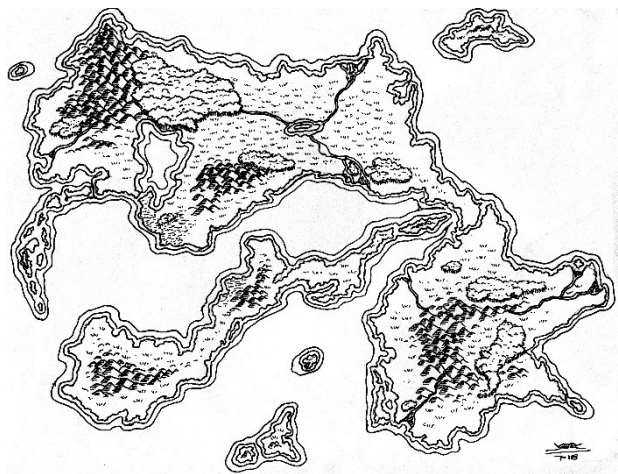
Keep in mind that it is entirely possible for a player to figure out these inquiry points without going through the whole point deduction process; this is entirely acceptable and should not be blocked in any way by the Fate Dealer. Adapting an existing adventure

You might have plenty of adventure material that you have downloaded from the internet, or have printed adventures from other game systems. You can adapt these by converting game elements such as monsters, creatures, distances, and damage. There are a few key points to look at when performing this conversion.

Distances and movement

As explained in the *Combat* section above, distances are measured in zones, for simplification purposes. However, knowing that one zone equals 30 feet/9 meters, this allows you to either convert the distances in the adventure to zones, or do it the other way around and convert any zone measurements into the appropriate measure.

52 FATES



Monsters and creatures

The adventure you are converting will surely have some monster information and description already in place. You can replace those monsters with equivalents from the list found in the chapter *Creatures & Monsters*.

Another method is to convert the monsters listed in the adventure to be used with this system. This is useful when there's not a true equivalent to a monster in the Bestiary, or as a way to have new monsters. Here are some simple guidelines for converting monsters to *52 Fates*.

HIT POINTS

Use player character hit points as a simple guideline when establishing how much damage a monster can take, as a basis for the challenge level that the creature will represent. Knowing that an XT 1 character has 4 hit points, it makes sense to make weaker monsters have less hit points than that.

EXPERIENCE TIER

This number gives a general idea of how powerful the monster or creature is. The experience tier, or XT, works as a damage multiplier; a creature or player character with a higher XT will inflict much more damage relative to another entity with a lower XT score. . The mechanism for this is explained in the *Combat* chapter, under the section *Adjusting damage for experience tiers*. If you want the creature to really be

dangerous to the player characters, make it one or two XT higher than them; more than that and the challenge might be too difficult to overcome.

MOVEMENT

For movement, use the conversion guideline mentioned above if you want to use zones, or keep the existing monster movement if you wish to remain using a regular measuring method.

ATTACKS

Unlike other systems, *52 Fates* uses pre-set damage amounts that are based on the highest card used in a play, as explained in the *Combat* chapter.

Number card

This would usually deal 1 point of damage, considered to be a "regular" attack.

Face card

This usually inflicts 2 points of damage as a heavier attack. It can also be used as an attack with a special effect (poison, dizziness, fire) that has a more severe implication for the victim. If so, depending on how the original monster works, you can either leave the damage and the effect, or just have the effect take place.

Aces

This would be the creature's ultimate strike. You can use the regular rules where the attack takes all of the victims hit points, or you can make up a particularly nasty special effect on the attack.

SPECIAL ATTACKS

Some creatures might have more than one special attack. You can then assign them to one or more specific card suits. As the name implies, these attacks should be special, and inherently very dangerous to the creature's victims.

Treasure & loot

Treasures, loot, and other valuable items found in an adventure will have a wealth value. This is set by establishing the wealth level of the item, from poor to rich.

Optionally, you can set a specific amount of wealth points to the item to have a more precise measurement of the item's value and how it affects the

player's wealth level. However, always keep in mind that any item acquired that is above the player's wealth level will automatically raise their wealth level to the item's wealth level.

