

Determining Difficulty Levels

Regular difficulty level
Opposing skill/characteristic is below 50, or the task is a standard one. Roll equal to or below full value to succeed.

Hard difficulty level
Opposing skill/characteristic is equal to or above 50, or the task is very difficult. Roll equal to or below half value to succeed.

Extreme difficulty level
Opposing skill/characteristic is equal to or above 90, or this task is on the borders of human capability. Roll equal to or below fifth value to succeed.

Page 82

Bonus and Penalty Dice

(2 max per roll)
Page 91

Bonus die
Roll additional 'tens' die alongside the usual pair of percentage dice. Use the 'tens' die that yields the better (lowest) result.

Penalty die
Roll additional 'tens' die alongside the usual pair of percentage dice. Use the 'tens' die that yields the worse (highest) result.

Comparing Results

(worst) FUMBLE - FAIL - REGULAR SUCCESS - HARD SUCCESS - EXTREME SUCCESS - CRITICAL (best)
Page 91

If a tie: side with the higher skill or characteristic wins.

Pushing the Roll: A second and final attempt to achieve a goal, only allowed if justified by player. If failed, Keeper may bring dire consequences.

Opposed rolls: Best level of success wins (opposed rolls cannot be pushed).

Critical "01"	Fumble (skill > 50%) "100"	Fumble (skill < 50%) "96-100"
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Investigator Development Phase

- Roll 1D100 for each skill checked. If the result is higher than the skill or over 95, add 1D10 skill points.
- Erase checks.
- If an increase raises a skill to 90% or more, add 2D6 Sanity points.
- Check Credit Rating and review finances (see **Employment and Credit Rating**, page 96).
- Seek to recover Sanity (see **Increasing Current Sanity Points**, page 167).
- Review the investigator's background. (see **Altering an Investigator's Background**, page 95).

Page 94

Living Standards

Credit Rating	0	1-9	10-49	50-89	90+	99+
Standard	Penniless	Poor	Average	Wealthy	Rich	Super Rich

Page 46

Combat

Page 103

Establish the Order of Attack
Rank in DEX order:
Highest goes first.
Readied Firearms go at DEX + 50.

Surprise Attack
Allow skill roll - does the target anticipate the attack?
(Spot Hidden, Listen, Psychology).

Resolve in DEX order
a) Initiate Attack, Flee, or Maneuver.
b) Defender chooses to Dodge, Fight Back, or perform Maneuver.
c) Attacker & defender make opposed roll.

Yes: Use normal DEX order for combat.

No: Attack automatically hits or gains Bonus die.

Dodge
Attacker wins with higher level of success.
Draw = Defender wins.
Both fail = No damage inflicted.

Fight Back
Highest level of success wins.
Draw = Initiator wins.
Both fail = No damage inflicted.

Maneuver
Resolve as for Fight Back, but instead of inflicting damage apply the effect of maneuver.

If Maneuver:
Compare Builds
If initiator is smaller = 1 Penalty die for each point difference.
If difference is 3+ = Maneuver is impossible.

Combat rolls cannot be Pushed.

Outnumbered?
Once a character has Dodged or Fought Back in a round, all subsequent attacks on them receive 1 Bonus die.
Does not apply for those with multiple attacks (who may Dodge/Fight Back as many times as they have attacks before the Outnumbered rule applies).

Extreme Level of Success?
(N/A if Defender is Fighting Back)
Impale = Max damage + max DB + roll weapon damage.
Blunt = Max damage + max DB.

Bouts of Madness - Summary

(pick or roll 1D10):

- Amnesia:** Investigator comes to their senses in unfamiliar place with no memory of who they are. Memories return slowly over time.
- Robbed:** Investigator comes to their senses 1D10 hours later, having been robbed. They are unharmed. If they were carrying a Treasured Possession, make a Luck roll to see if it was stolen. Everything else of value is automatically missing.
- Battered:** Investigator comes to their senses 1D10 hours later to find themselves battered and bruised. HP reduced to half of what they were before going insane (does not cause a major wound). They have not been robbed.
- Violence:** Investigator explodes in a spree of violence and destruction. When the investigator comes to their senses, their actions may or may not be apparent or remembered.
- Ideology/Beliefs:** Review the investigator's backstory entry for Ideology and Beliefs. The investigator manifests one of these in an extreme manner.
- Significant People:** Consult the investigator's backstory entry for Significant People and why the relationship is so important. In the time that passes (1D10 hours or more) the investigator has done their best to travel to that person and act upon their relationship in some way.
- Institutionalized:** Investigator comes to their senses in a psychiatric ward or police cell.
- Flee in panic:** When the investigator comes to their senses they are far away, perhaps lost in the wilderness or on a train or long-distance bus.
- Phobia:** Investigator gains a new phobia; investigator comes to their senses 1D10 hours later, having taken every precaution to avoid their new phobia.
- Mania:** Investigator gains a new mania; investigator comes to their senses 1D10 hours later. During this bout of madness, the investigator will have been fully indulging in their new mania.

Page 156

Phases of Insanity

Page 156

- Bout of madness:** Roll on either Real Time Table (1D10) rounds or Summary Table (1D10) hours; Keeper amends one backstory detail.
- Underlying Insanity:** Further SAN loss results in another bout of madness; investigator is prone to delusions.

Insanity Effects

- Phobias:** If insane, must fight/flee or take a Penalty die on skill rolls.
- Manias:** If insane, must submit to mania or take 1 Penalty die on skill rolls.
- Delusions & Reality Checks:** Sanity roll to test for delusions:
 - Failure: Lose 1 SAN + bout of madness.
 - Success: Dismiss delusion.
- Insanity & Cthulhu Mythos:** +5% Cthulhu Mythos with first Mythos induced bout of madness (+1% on subsequent occasions).

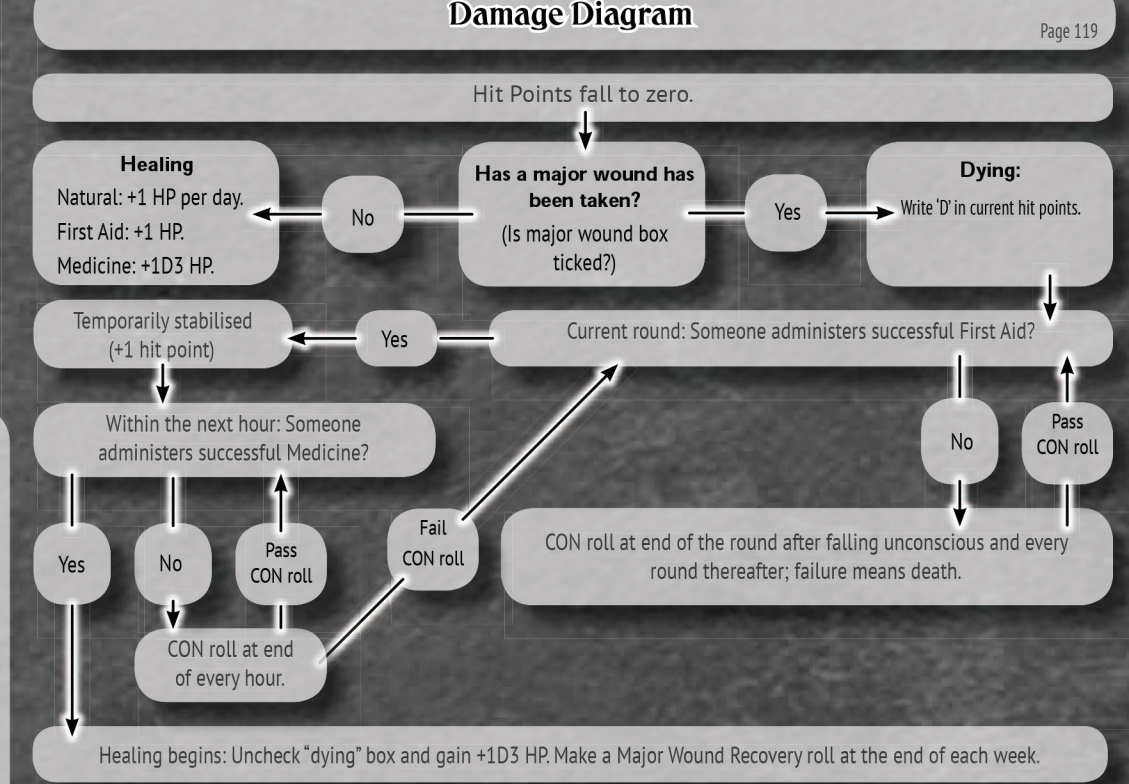
Phobia list - page 160 **Mania list** - page 161.

Damage Levels

Page 119

If the damage from a single attack is:

Less than half the character's maximum hit points =	Regular Damage
Equal to or more than half the character's maximum hit points =	Major Wound
More than the character's maximum hit points =	Death



Firearms Difficulty Levels

Base range = Regular.
Long range (2 x Base) = Hard.
Very long range (4 x Base) = Extreme.

Firearms Modifiers

Diving for Cover (Dodge success)	1 Penalty die.
Partially concealed	1 Penalty die.
Point-blank range (within 1/5 DEX in feet)	1 Bonus die.
Aiming for 1 round	1 Bonus die.
Target moving at full speed (MOV 8+)	1 Penalty die.
Target is small (Build -2)	1 Penalty die.
Target is large (Build +4)	1 Bonus die.
Loading 1 bullet & shooting (same round)	1 Penalty die.
Handgun firing 2+ shots (semi-auto fire)	1 Penalty die on all shots.
Firing into melee	1 Penalty die (fumble = ally hit).

Firearms

Page 112

Firearm attacks are not opposed.

- Determine difficulty by weapon's range.
- Apply modifiers.
- Make roll.

Target may Dive for Cover (Dodge) but cannot Fight Back unless they are within 1/5 DEX in feet.

Armor Values

Heavy leather jacket	1 point
WW1 helmet	2 points
1" Hardwood	3 points
Present U.S. helmet	5 points
Heavy Kevlar vest	8 points
Military body armor	12 points
1.5" bulletproof glass	15 points
1" steel plate	19 points
Large sand bag	20 points
6" concrete	25 points

Automatic Fire

Full auto fire: Divided into volleys (no. of bullets in a volley equals shooter's skill, divided by 10 (round down)). A volley is never less than 3 bullets.

Burst fire: Single volley of 3 bullets.

Shooter must make new skill roll for each volley or whenever a new target is selected.

First attack roll: Set difficulty by range, then apply modifiers (if any).

Second and further attack rolls: Add 1 Penalty die (or remove Bonus) for each additional attack roll. At 3rd Penalty die, keep 2 Penalty dice and increase difficulty level one step (max of 2 Penalty dice always).

Resolving Attacks

Regular/Hard success: Half of the bullets in volley hit target (round down, minimum of 1).

Extreme success: All bullets in volley hit target (half impale, half cause regular damage).

Subtract armor: (if applicable) From each bullet.

Note: If difficulty level was Extreme, then shots cannot impale and cause only regular damage.

Semi-Auto Fire

(Handguns, Assault Rifles, etc.)
Make skill roll for each bullet fired (2 or 3) in the round and apply 1 Penalty die to each roll.

Other Forms of Damage

Injury	Damage	Examples
Minor: a person could survive numerous occurrences of this level of damage.	1D3	Punch, kick, head-butt, mild acid, breathing smoky atmosphere, a thrown fist-size rock, falling (per 10 feet) on to soft swamp.
Moderate: might cause a major wound; it would take a few such attacks to kill.	1D6	Falling (per 10 feet) on to grass, club, strong acid, breathing water, exposure to vacuum, small caliber bullet, arrow, fire (burning torch).
Severe: likely to cause a major wound. One or two occurrences would render a person unconscious or dead.	1D10	.38 caliber bullet, falling (per 10 feet) on to concrete, axe, fire (flamethrower, running through a burning room), being 6 to 9 yards from an exploding hand grenade or stick of dynamite, a mild poison*.
Deadly: the average person has a 50% chance of dying.	2D10	Hit by a car at 30mph, being 3 to 6 yards from an exploding hand grenade or stick of dynamite, a strong poison*.
Terminal: outright death is likely.	4D10	Hit by a speeding car, being within 3 yards of an exploding hand grenade or stick of dynamite, a lethal poison*.
Splat: outright death almost certain.	8D10	Being involved in a high-speed head-on collision, being hit by a train.

*Asphyxiation and drowning: Make CON roll each round; once CON roll is failed, damage is sustained each round thereafter until death or victim is able to breathe. If in a state of physical exertion, a Hard success is required on the CON roll.

**Poisons: A roll equal to or less than one-fifth of CON will halve damage from poisons.

Page 124

Human Limits & Assisting

Page 88

100+ skill is the upper limit of what can be opposed.

For each PC assisting, deduct their skill value from opposing value (starting lowest first).

Continue until the opposing value can be challenged by a single PC (opposition cannot be reduced to zero).

Any PCs who did not contribute their skill values may make skill roll vs. opposing skill/value.

Bouts of Madness - Real Time

(pick or roll 1D10):

- Amnesia:** Investigator has no memory of events since they were last in a place of safety, lasting 1D10 rounds.
- Psychosomatic disability:** Investigator suffers psychosomatic blindness, deafness or loss of the use of a limb or limbs for 1D10 rounds.
- Violence:** Red mist descends and they explode in a spree of uncontrolled violence and destruction directed at their surroundings, allies or foes alike for 1D10 rounds.
- Paranoia:** Investigator suffers severe paranoia for 1D10 rounds.
- Significant Person:** Review backstory entry for Significant People. Investigator mistakes another person in the scene for their Significant Person, lasting 1D10 rounds.
- Faint:** Investigator faints, recovering after 1D10 rounds.
- Flee in panic:** Investigator is compelled to flee, traveling for 1D10 rounds.
- Physical hysterics or emotional outburst:** Investigator is incapacitated laughing, crying, screaming, etc. for 1D10 rounds.
- Phobia:** Investigator gains a new phobia. Even if the source of the phobia is not present, they imagine it is there for the next 1D10 rounds.
- Mania:** Investigator gains a new mania and seeks to indulge in it for the next 1D10 rounds.

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Sanity Cost Examples

Page 155

0/1D2	Mangled animal carcass.
0/1D3	Corpse or body part.
0/1D4	Stream flowing with blood.
1/1D4+1	Horrifically mangled human corpse.
0/1D6	Awake trapped in a coffin.
0/1D6	Witness a friend's violent death.
0/1D6	Ghoul.
1/1D6+1	Meet someone you know to be dead.
0/1D10	Undergo severe torture.
1/1D10	Corpse rise from its grave.
2/2D10+1	Gigantic severed head fall from sky.
1D10/1D100	Great Cthulhu.

Chases

Page 132

Chase Set Up

- Establish the chase: make CON or Drive rolls:
Pass = +1 MOV
Fail = -1 MOV
- Is there a chase?
No chase if pursuers slower than fleeing characters.
- Cut to the chase:
Place the pursuers (slowest at rear) in order, positioned as per the differences in MOV.
Place fleeing characters in order: slowest at 2 locations ahead of lead pursuer, and others at locations ahead equal to their difference in MOV.
- Allocate movement actions: 1 by default + difference in MOV between character and the slowest character in chase.
- Determine DEX order.
- Position Hazards and Barriers.

Sample Barriers

Internal door or thin wooden fence	5 HP
Standard back door	10 HP
Strong domestic external door	15 HP
9" brick wall	25 HP
Mature tree	50 HP
Concrete bridge support	100 HP

Spells & Tomes

Initial Reading, page 173.
Full Study, page 174.
Mythos Rating, page 175.
Learning a Spell, page 176.
Casting a Spell, page 177.

Chases: Vehicles

Moving 2 or 3 locations costs 1 movement action:
1 Penalty die applied to all hazards.

Moving 4 or 5 locations costs 1 movement action:
2 Penalty dice applied to all hazards.

Passenger hazard spotting (Spot Hidden or Navigate):
On vehicle's next move, may accelerate once with 1 less Penalty die.

Driver takes a major wound:
Roll for a Hazard at Hard difficulty or lose control of vehicle.

Switching between being driving and running:
Make a new speed roll and recalculate MOV.

Chases: Hazards, Barriers and Combat

Cautious Approach to Hazards = Spend 1 or 2 movement actions to buy 1 or 2 Bonus dice.

Barriers = must be broken down or negotiated (skill roll) before moving to next location.

Vehicles = inflict 1D10 damage per Build point they possess:
Failed to destroy barrier = vehicle is wrecked.
Barrier destroyed = vehicle takes damage equal to 1/2 HP of barrier.
Per full 10 hit points of damage, decreases vehicle's Build by 1 point (round down); damage below 10 points is ignored.

Combat = cost 1 movement action to initiate (except if ranged).

Firearms = 1 Penalty die while moving. No penalty if staying stationary and spending 1 movement action.

Targeting Tires: Penalty die to shoot tires (Armor 3, 2HP - impaling weapons only). Destroying a tire reduces vehicle Build by 1.

Vehicular Collisions

Incident	Damage	Examples
Minor incident: Most Regular Hazards. May be cosmetic damage only, possibly something serious.	1D3-1 Build	Glancing blow from another vehicle, grazing a lamppost, hitting a bollard, colliding with person or similar size creature.
Moderate incident: Most Hard Hazards. Might cause major damage; it might wreck a car.	1D6 Build	Hitting a cow or large deer, collision with a heavy motorbike or economy car.
Severe incident: Most Extreme Hazards. Likely to wreck a car outright.	1D10 Build	Collision with a standard car, lamppost or tree.
Mayhem: Likely to wreck a truck outright. Almost certain to wreck a car.	2D10 Build	Collision with a truck or coach.
Roadkill: Most vehicles will be little more than scattered debris.	5D10 Build	Collision with a juggernaut or a train, hit by a meteor.

Major Wound Healing

Make a CON roll at the end of each week.
Fail: No healing.
Success: Heal 1D3 points.
Extreme Success: Heal 2D3 points and erase Major Wound.
Bonus die if patient is resting/good environment.
Penalty die if conditions are poor.
Page 121

Vehicle Damage

Page 144

Build reduced to half of its starting value or lower

Impaired: 1 penalty die applied to all Drive Auto (or appropriate skill) rolls.

Damage equal to full Build value in one incident

Wrecked: Rolls/burns/etc. - Keeper determines outcome (e.g. 2D10 damage to occupants; Luck rolls to survive, etc.)

Build reduced to zero by cumulative damage

Undrivable: Grinds to a halt - Keeper determines outcome (e.g. 1D10 damage to occupants; Luck rolls to reduce damage, etc.)

Page 147