

Cursed Life



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Introduction

'Midnight Cafe.' The name suggested an exotic place where Goth teens discussed their miserable lives. Instead, it resembled a 1950s diner. An old jukebox played songs from the last fifty years. The white countertop contrasted with the bright red stools and booths lined up along the windows. No menus though.

I never ate here. I preferred watching the patrons and listening to their conversations. I drank a lot of coffee. It was the price of admission. Everyone probably thought I was a moody writer or something but I didn't give a crap.

I visited many times; sometimes excited and sometimes disappointed but I always left with a sense of satisfaction. I appreciated disappointment and fulfillment -- two different emotions with distinguishable tastes.

I looked at my wristwatch. 2:13 A.M. I started to get up and walk out but I saw her. She dressed in the "traditional" Goth manner, black on black. I wanted to kiss her dark pouty lips. Long, flowing black hair flipped around when she entered and shook off the early morning mist. Her luminous blue eyes betrayed her look -- too bright and full of life. Sadness lingered over her like perfume, fresh ocean air to me.

She sat down in one of the two-seat booths in the corner. The waitress came around and took her order. Moments later, coffee arrived. I had to introduce myself; her burden needed lightening. I'll take all of her sadness away.

I moved to her table and leaned against the wall. I stared at her for a moment before I made my approach. She fingered the scar lines on her wrists. I winced in sympathy.

"Hi there, my name is Darren Gregory. Can I sit down?"

"Get bent."

"I respect that. I'll leave you alone."

I started to walk away but she said, "I'm sorry. My name's Daphne."

I sat down and we talked for a while. Idle chat designed to mask our intentions. Still, I had a good time. We left the cafe and watched the sunrise. It didn't move me like it usually did. I had to do something. I clouded her mind with lust before we went to her apartment. I told her mine was being fumigated. Her place was a sanctuary filled with sadness, a tribute to the color black.

We raced into her bedroom. I picked her up and threw her on the bed. We made love. In fact, I tried to count her orgasms but lost track. We formed a bond, one where I recharged my emotional batteries by draining hers. Her emotions were like smoke; I breathed them in, and replenished myself. The orgasms covered the transference quite nicely. I finished with her and left the apartment while she slept.

She'll wake up without emotions for I absorbed her emotions into me. Hell, she'll become a psychotic monster. It might be an improvement for her. In any case, the sunrise is going to be especially spectacular today.

Before we go any further, if you are familiar with the concepts of role-playing games, feel free to skip this and go to chapter 1, character generation.

What is a role-playing game (RPG)? It is a game in which people are playing the role of a fictional character in a fictional world. Some say that is a form of interactive storytelling while point to it as a game. In actuality, it is both. There are rules made to decide whether or not an action your character takes is successful. They can help define your character or tell you more about them. It is an interactive story (sort of) because you and everyone else participating exchange information about the world and the actions you are taking. A lot of RPGs refer to the example of playing "cops and robbers" or "cowboys and Indians." Such games required some imagination but there was always that

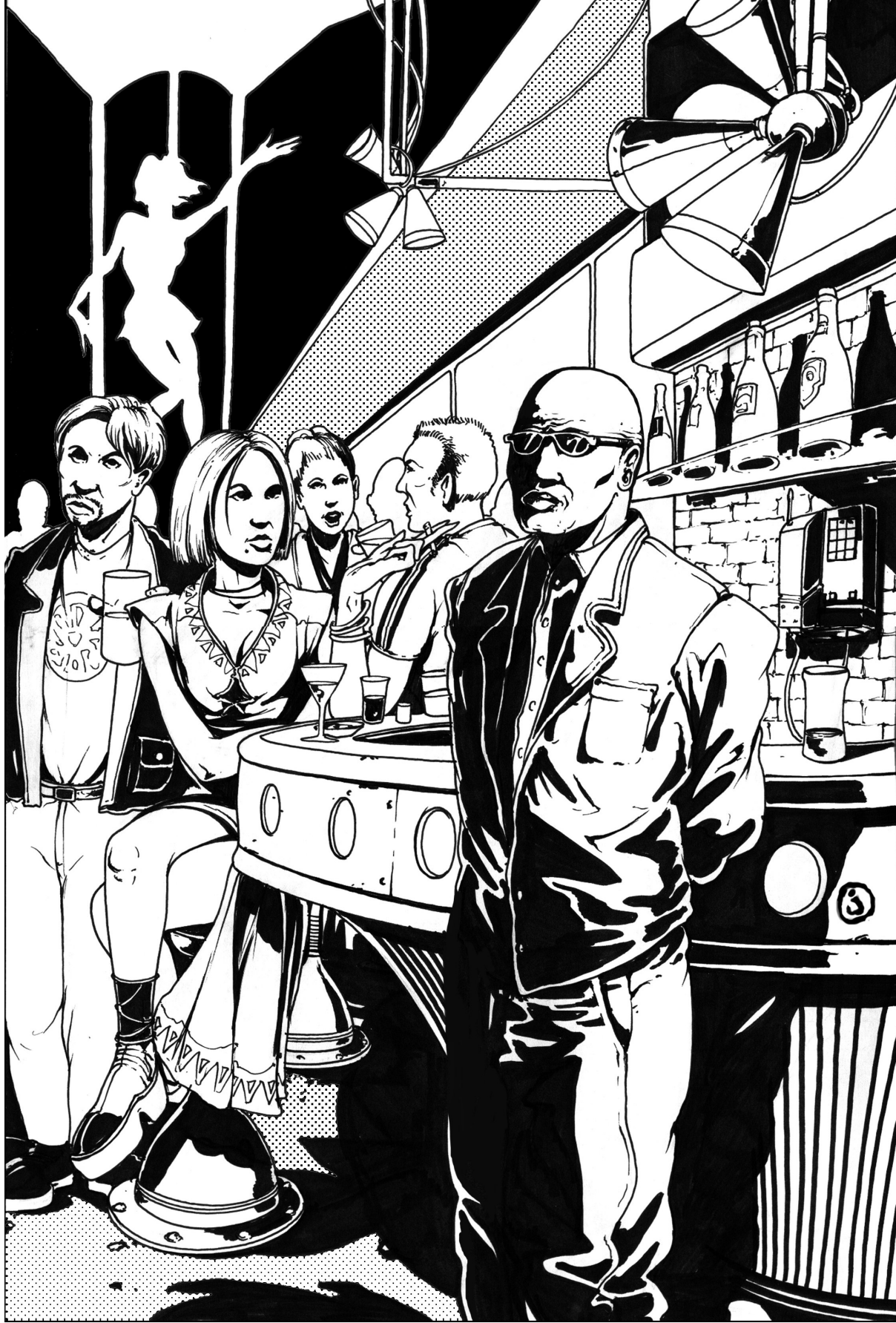
argument as to whether or not you died or caught the bad guy. RPGs add some depth to this by having rules to help solve such problems. In fact, one player will be known as the gamemaster (GM). You can use another term if you like. The main point is that this person will

tell what everyone other than the characters is doing. Those other beings are called non-player characters (NPCs). In addition, the GM will start the story by describing the initial situation. You, as a player, are free to respond in whatever way you want. Everyone else, as other players, is also free to respond in whatever way they want. The GM will interpret your actions and proceed further with the plot. All of you will back and forth like that until you are done. This is referred to as a session. The game can take on an episodic style, where each session is not linked to each other or it can take on the campaign style where several episodes are linked together. Neither style is wrong and has its own strengths and weaknesses.

In addition, this game will have a number of possible explanations for what has happened to your character. Your GM may choose any of them or make up a reason on their own. This particular game does not have winners and losers. This statement refers to the actual players in the game. Your characters can fail or succeed in a given mission. Success can be determined by the player if their goals were self-generated or the GM might present a threat to the city as a whole. In that case, success can mean safety while failure could displacement or even death. If that happens, you can just make another character and partake of a different plot.

In order to play this game, you will need at least one ten-sided dice, some paper, a writing utensil and an imagination. It would help to have this document handy. It is a reference guild to the fictional world you created. However, the goal of this game is to have fun. If any rule or other piece is wrong in your eyes, then your decision stands. We hope this is not the case but we still can make mistakes.

This is a social game and there are probably certain standards that your group will have. We cannot meet and play with every possible combination of people in the world. Therefore, we cannot dictate what those acceptable actions are to you or anyone else.



Chapter 1: Character Generation

In *Cursed Life*, players will be creating avatars to interact with the environment put forth by the GM. This is known as a creating a character. At first, it is a listing of numerical values and other data used to represent your character in play. However, it is much more than that. It is an aid for your imagination to take off. It gives you an idea of what your character can and cannot do.

Your character will be generated by rolling a series of dice (d10s or ten sided dice to be precise). Note: You can buy them from a hobby store or order them online. The following steps will take advantage of a system known as a lifepath. It will tell you about different things that happened to your character in the past and up to the point where they will be transformed. It will introduce you to some events to reflect the genre, your character's personality or possible plot hooks for the GM to use.

Primary traits

Traits measure the potential of the character to learn certain skills. In other words, they set the upper limit for how much they can master. All characters start off with a two in each trait (Physical, Mental, and Spiritual). You will have no initial skill points but you will gain those while you generate your character. The character generation may raise or lower these scores. In addition, once the game starts, then the character can train these traits but it takes a number of sessions equal to the current score x 2 to raise a single trait by one point. In order for a skill to be raised, you will only need to participate in a number of sessions equal to your current skill score.

Physical: The character's overall level of the body's natural potential. Those with a high physical score are faster, stronger and have more endurance than those with lower scores. This rating will determine how much of a bonus they can have in physically based skills. For instance, if Tim's character has a Physical score of three, then the highest bonus they can have in Physical skills is a +3. The physical stat will also determine how much damage they can take.

Mental: The character's overall knowledge and ability to process such knowledge. This rating will determine how much of a bonus they can have in mentally based skills. It will also measure how much a skill can be raised with one session of training. For instance, if a player has a Mental score of three, then they can raise any skill with a +3 or lower by a single point per session. If the skill in question was at +5, then would have to train for two sessions before they could raise the skill by one point.

Spiritual: The character's level of discipline, intuition, and force of personality. This rating will determine how much of a bonus they will have in spiritually based skills. In addition, it used to determine the initial familiarity and alien trait. In *Cursed Life*, it is believed that the personality is tied to the soul.

Secondary traits

Familiarity: This trait measures how much control the soul has over the body and how connected it is to the positive side of human nature. Like the primary traits, it is measured from 1-10. However, it also has temporary points listed underneath it. Control over the body is not won or lost in a single night but over a period of many years. The Alien offers a number of temporary alien points up to power the dark gift and to tempt the character. Some beings like to hit hard and fast while others prefer to chip away over time.

In any case, the player can choose to match the offer. If they do so, then that is when the familiarity roll is made.

A d10 is rolled and the familiarity score is added to it. If it is higher than the alien roll, then temptation is resisted. If it is lower than the alien roll, then the character gives into temptation. Resisted temptation causes the tempter to reaffirm their human side and for the player to gain that number of familiarity points. The player can choose to give in to the tempter in order to gain access to their dark gift. If this happens, then the tempter gains an amount of alien points equal to what was initially offered.

There are times when the permanent familiarity score changes. If the character's temporary familiarity points go below zero, then the permanent familiarity score is reduced by one and the temporary familiarity points go back to ten. If their total is higher than ten, then the permanent familiarity score goes up by one and the temporary points go back to zero.

Alien: This is a measurement of how powerful the negative side of the human personality is inside of them. It also measure how much they have changed and how close they are to becoming inhuman. A higher score means it is gaining strength while a lower score means it is losing strength. When the temptation roll is made, the tempter adds his alien score to the result of the rolled d10. The amount of points offered depends on how desperate the transformed is at that time. More desperate situations will cause stress and moral ambiguity which in turn will potentially cost more points. Therefore, their otherworldly nature will offer up more alien points in the hope that the transformed will just accept the gift without fighting it.

Skills

Skills are abilities which have been developed over a period of time. The abilities of the character are represented in broad categories rather a large series of narrow skills. The player may choose to do some actions represented within each category and not others in order to keep "true to his character" or for some other reason.

In Cursed Life, the player decides what the character knows ahead of time. This is done by assigning the skill points given out during the character generation process. Some bonuses allow the player to put them anywhere they like while other bonuses state they must go to a certain skill. For instance, the player may be told they gained a +1 bonus to a skill of their choice. They can assign to athletics, empathy or any other skill in their character sheet. This differs from a bonus which states they gained a +2 to their close combat skill.

Success and failure is determined by rolling a d10 and adding the final bonus or subtracting the final penalty score. It is done because sometimes, the character has a situational modifier which may change

the skill score. Other times, the GM will simply assign one based on the circumstances.

If the character is only testing themselves under stressful circumstances, then the player rolls a d10, adds their skill score and must beat a difficulty of nine. This is the default level of difficulty. Again, the GM may give out a bonus or a penalty based on their judgment. One suggestion is use a +1 or -1 when there are legitimate but minor factors in play. The GM could use a +2 or -2 if they are major factors and then use a +3 or -3 as the upper limit. Having that in place will help make sure there isn't an endless amount of arguing over how much of a bonus or penalty to hand out.

Opposed skill checks are made when one character is fighting the actions of another PC or an NPC. When this situation occurs, then each side simply rolls a d10 and adds or subtracts the skill score and other modifiers. The higher total wins the conflict. Each skill will determine what that means in any given contest. For instance, John wants his character, Mitch, to sneak past a guard. The guard does not want to let anyone get past him. The winner will sneak past or they will be caught.

Finally, characters are allowed to make unskilled rolls if they need to do something. However, that character has a -2 penalty when trying to do something he or she knows nothing about.

Formulas:

Unopposed contest success: $d10 + \text{skill score} + \text{other modifiers} \Rightarrow$
difficulty number (default is nine)

Opposed contest success: $d10 + \text{skill score} + \text{other modifiers} >$
opponent's $d10 + \text{skill score} + \text{other modifiers}$

Physical Skills

Athletics: This skill measures the character's ability to do things such as climbing, jumping, swimming, sneaking or participating in sports. In other words, this skill represents how well they can control

their body. The Physical trait refers to raw potential while the athletics measure specific control. The GM will inform if an action you are taking will require an athletic skill roll or not. For example, they might decide to let you succeed as long as you are not competing with stress or another opponent. In other words, the GM will not make you roll every time you take a step forward but if it is slick out and you are trying to stay upright during a duel, then they decide that you would need to succeed on your athletics roll or start off at a disadvantage the next round.

Close Combat: This skill is used for melee weapons and hand-to-hand battles. Cursed Life does not differentiate between weapons or martial arts. Instead, the character knows how to fight with muscle-powered weapons. The combat chapter will explain how this skill can be used and any modifiers to be applied.

Ranged Combat: This skill is used for any weapon that fires a bullet, arrow or other projectile. Like in close combat, the actual type of weapon is ignored, the character knows about all weapons equally. The combat chapter will explain how this skill can be used and any modifiers to be applied.

Profession (): This skill refers to any job that the GM rules is dominated by the Physical trait. For instance, being a load bearer or a long distance messenger runner might be considered appropriate professions to be ruled by the Physical trait. They should also list three abilities underneath the profession skill. The first ability listed is the one most often used while the third one is only marginally related. There are different bonuses and penalties associated with the order of the listing. Please refer to chapter 3 to learn more about this skill type.

Mental Skills

Academia (): This skill allows the character to have knowledge of a particular scholarly area but not any subjects that are vocational or technical in nature. The scope is limited by how broad or general the chosen subject is. For example, if the subject is History, then the character knows basic facts about a lot of different cultures and eras. In

contrast, if the chosen subject were "**The history of ...**", then the character would know a lot about that particular subject but at the expense of knowledge in other areas.

Stewardship: This skill is the ability to take care of your personal needs and possessions. It is a summation of any skill which is used on an everyday basis. However, the skills are not normally thought of; they are taken for granted. It is also used as a measure of "common sense."

Perception: This skill refers to the ability to detect small details in the environment. Characters are able to find hidden items, spot ambushes, or notice small minutiae in the environment such as a small flaw in a gem.

Profession (): This skill refers to any job that the GM rules is dominated by the spiritual trait. For instance, being a tutor or an engineer might be considered appropriate professions to be ruled by the Mental trait. They should also list three abilities underneath the profession skill. The first ability listed is the one most often used while the third one is only marginally related. There are different bonuses and penalties associated with the order of the listing. Please refer to chapter 3 to learn more about this skill type.

Spiritual Skills

Communication: This skill is the ability of the character to be understood in various circumstances. This could involve intimidation, instruction or leading in times of trouble. The people of this world believe that what is called charisma comes from the spirit. As such, they believe that being able to appropriate expression is a measure of spiritual power.

Empathy: This skill is the ability to identify and understand another's feelings and motivations. The PC is able to tell what the true emotions are of a person. They can see and even feel subtle traits that give them insights others miss. They can also attempt to detect trickery with this skill.

Profession (): The player can choose any job that the GM states are dominated by the Spiritual trait. For instance, being a

counselor or an artist might be considered appropriate professions to be ruled by the Spiritual trait. They should also list three abilities underneath the profession skill. The first ability listed is the one most often used while the third one is only marginally related. There are different bonuses and penalties associated with the order of the listing. Please refer to chapter 3 to learn more about this skill type.

Subterfuge: It is the ability to lie to others without anyone knowing it. In an expanded definition, this is also the ability to detect lies. Any character attempting to detect subterfuge may choose to use their empathy skill or their subterfuge skill.



Lifepath Character Generation:

This system of chargen (character generation) is used to determine skills, stats and background for your PC. Events in your life will give advantages and disadvantages. In addition, at the moment of your transformation, your strengths and weaknesses will be determined.

Step 1: Parents:

Roll a d10 to see what kind of parents you had and to determine where to roll next. You may make up a background for them at any time but you might want to wait until your background is further developed and then tailor the parents' back-story to it.

Table 1:

1. Good parents, wealthy background (roll on privileged childhood table).
2. Awful parents, wealthy background (roll on privileged childhood table and on tragic development table).
3. Good parents, middle class background (roll on the middle-class childhood table).
4. Awful parents, middle class background (roll on the middle-class childhood table and tragic development table).
5. Good parents, lower class background (roll on the poor childhood table).
6. Awful parents, lower class background (roll on poor childhood table and tragic development table)
7. Orphan: roll on poor childhood table, note raised by the state for future reference.

8. Cared for by the supernatural: note they already know some about the hidden world as they make their childhood rolls.

9. Adoption, roll again for background but note these are not your real parents.

10. Roll again but you are smiled on by fate. Any one roll made after this one can be ignored and re-rolled once. This result must be rolled again and any repeated rolls of this result do not add any benefits. A result of 1-9 must be achieved for the character to move on.

Step 2: Childhood

Roll a d10 to determine how many rolls to make on your childhood table and the tragic development table (if needed). This roll will determine how many times you need to roll on the assigned chart from the parent roll. However, if you must roll on the tragic development table, then you must make one roll on that table first.

1-4: One childhood event.

5-9: Two childhood events.

10: Three childhood events.

Then, you will make a number of rolls equal to the amount of childhood events you have. These moments are the ones that shape your adulthood and your outlook on life. You will not remember everything about being a kid but some things will influence your upbringing.

Note: if instead of rolling randomly at this point, you could choose to pick a number of childhood events if you already have a good back story for your character.

Roll d100 for X number of childhood events. Most events can be re-rolled again. If that happens, the particular event was even more important to your character. A few events will indicate that you must re-roll them if you have achieved the same result. Some rolls will also tell you that you gained a friend or an enemy. Feel free to generate them or have the GM do that for you.

Privileged Childhood Table:

1-4

Wealthy backer: Someone much wealthier than even your parents offered to make your life easier. You accepted their offer to do so. As a result, you receive a +2 to your education roll and subtract one enemy from your list. Now, there is only the matter of that favor in the future...

5-8

Popular in high school: As an unofficial “ruling” member of the “clique”, you had a number of advantages while growing up. You were more comfortable being social (+2 to communication skill) and you’re more likely to finish high school (+1 for education roll). You were able to manipulate people, almost to the point of mind control. However, you did not study as much as you should have (-1 to all academic skills) and you gained an enemy during this time period because of your cruel ways.

9-12

ROTC training: You started training for the military a long time ago. You were set away because of your uncontrollable rage and dark urges. At the end of your childhood rolls, you have aged four years (Education rolls made at age 22) and your decision ticked off one of your friends (subtract one friend gained during these rolls) but gain the following bonuses: +1 to physical stat, +3 to ranged and close combat and roll on education after your childhood rolls are done.

13-16

Smart: Intellectual pursuits were a nature part of your life. You gained a +2 to a mental skill of your choice and a +1 to your mental stat. You even obtained scholarships to help you go to school (+2 to education roll). However, you did some shady things because of the competition. Subtract one friend generated during these rolls.

17-20

Romance: You actually met someone who became your significant other for a period of time. Your relationship may or may have led to marriage but you have gained an ally in any case. The distractions may have distracted from your education (-1 to education roll).

21-24

Athletic: You possessed a certain amount of raw physical potential and a certain amount of self-confidence (Add +2 to physical stat and +1 to communication skill.) You did things no normal human was able to do. As a result, you were pushed too hard by different people during your childhood in order to help their agendas. Unfortunately, this may have proved a bit distracting (-1 to your education roll).

25-28

Contact with the Supernatural: You had relative which was something other than human. He or she was a charming but eccentric member of the family until they revealed their true identity to you. They informed you that you were meant to be transformed in the future. The scary thing was that you believed them. You learned much that night. Gain +1 to your Mental and Spiritual stat.

28-32

Artistically inclined: As a kid, you could draw or otherwise scare adults and your peers with your vision. You gained an impression for things others might miss (+1 to Spiritual stat, +2 to perception skill). You have an active imagination and a dark side that gives you inspiration. (+1 to the alien die rolled during any period of temptation).

33-36

Summer camp: Your parents shipped you away to in order for you to do something constructive with your time. As a result of this, you can choose to either gain +1 to your Physical Stat and to your athletics

skill or +1 to your mental stat and +1 to your logic skill. Some supernatural event taking place during this time cemented your friendship. Your lives were nearly extinguished at that time. However, no else would believe you. Gain one ally.

37-40

Had close friends: You carried this relationship(s) to your adult years. You can have either two contacts or one ally. You got into hot water with them but you managed to escape unscathed. In any case, you also made an enemy during this time.

Contacts – you can ask small favors of them but they may turn you down. A small favor is anything that won't put them in danger or inconvenience them for a long period of time. If they help you, then you own them in the future.

Allies – You may ask anything of them. They are likely to help if they can but you would owe them a favor.

41-44

Saved someone's life: You happened to be in the right place at the right time. You now have a favor owed to you by that person. You may call it in or they may just do something to end the favor. Of course, this arrangement may have been set up ahead of time or perhaps you really saved them from the insanely strong attacker.

45-48

Minor transgressions: You attended a lot of small things that would have been disapproved of by your parents. This put you into situations where you learned to talk to people (+2 to communication and +2 to subterfuge). However, your parent always seemed to know but you were not punished for them. This has been a source of confusion throughout your life.

49-52

Eclectic Reader: You have always loved the written word. The public library and your own person library were barely able to keep you stocked in books. This caused you to grow intellectually but it's also a sedentary activity. Among these books were a fair number of books about different religions and mythologies. Therefore, you know some of the truth about the supernatural but there are some ideas that are patently false. As a result, gain +1 to your Mental stat but -1 from your Physical stat.

53-56

Slick-tongued: You always know the right thing to say and had an uncanny ability to lie to people. (Gain +2 to your communication skill and +2 to subterfuge). This can be an irritating habit at best and one that will get you into trouble at worst. (Subtract one friend generated with the childhood rolls.)

57-60

Humanitarian: You always tried to help everyone you could in whatever way possible. You developed a lot as a person (+1 to each primary stat) but you gained the jealousy and animosity of several people. You might have helped the wrong people though. As a result, you have gained two enemies during this time but you may not know who they are.

61-64

Studied a fighting art: You spent some time inside of a dojo, boxing ring or other place where you learned how to fight and channel your unnatural aggression. You gained +2 to your close combat skill and +1 to your Physical stat due to the practice. You had to defend yourself on a few occasions and gained one enemy as a result.

65-68

Strict parents: They forced you to buckle down on studying. You had your moments, especially when you saw them doing the same things they warned you against. As a result, you gain +1 to your mental stat and +2 to an academic skill of your choice. However, you did not learn the finer parts of socialization (-2 to communication skill) and you mistrust your parents.

69-72

Joined a cult (or other un-approved group): You and a small group of like-minded people gathered around a figure that promised you insights into the world beyond. You left it since then and learned from your mistakes (+you're your familiarity score during temptation rolls and to a profession or academic skill). Your decision to do this caused you to be disowned and there are still people looking for you. Any remain childhood rolls must be made on the poor childhood table.

73-76

Inheritance: You gained a tidy sum of money from a distant relative. Gain (1d10 * 10000) dollars to spend on equipment and lifestyle. This money will be spent after everything is determined about your character. However, they never figured why your relative died all of a sudden and the weird instructions given to you...

77-80

Financial Disaster: This came about because of poor investments of an illegal nature. You must make any additional rolls on the middle class childhood table. If you don't have any rolls left to make, then this is merely a wasted roll. In that case, your parents became poorer after you became an adult.

81-84

Approached by strangers: You received a strange, unintelligible message warning you about your future. You thought nothing of it but you prepared a bit anyway. Gain a +1 to a stat or skill of your choice. The GM will put your character into danger (more than usual) at some point in order to reflect your destiny.

85-88

Asked to Sacrifice: Someone important in your life, whether it was your best friends, parents, siblings or other family wanted you to do someone weird. They may have asked you to sell your soul, participate in some sort of ritual, or talk to a sinister figure. In any case, you found a way out of doing it. Gain +2 to your subterfuge skill and +1 to your spiritual trait.

89-92

Voices in your head: You always heard ghostly whispers which warned you of danger and advised you on the best course of action to take. You gain no numerical bonuses but in game terms, you can ask the GM for adalien and they can give it you in-game. They will only give you hints and sometimes even the voices in your head are wrong.

93-96

Disfigured: You were born with scars and other strange markings on your face and body. You still went to the best schools because of your parents' wealth. You learned to take care of yourself (+2 to close combat skill and +2 to communication skill). The results hardened you (-2 to empathy skill) and you never knew why you were born this way...

97-100

Choose your own destiny: The player can choose any roll on this table and make it a part of their history. They do not gain any additional rolls for this. They can re-roll this result.



Middle-Class Childhood Table:

1-4

Wealthy backer: Someone much wealthier than even your parents offered to make your life easier. You accepted their offer to do so. As a result, you receive a +2 to your education roll and subtract one enemy from your list. Now, there is only the matter of that favor in the future...

5-8

Enrolled in the army: You decided to join the army after high school. At the end of your childhood rolls, you have aged four years (Education rolls made at age 22) and your decision ticked off one of your friends (subtract one friend gained during these rolls) but gain the following bonuses: +1 to physical stat, +3 to ranged and close combat and roll on education after your childhood rolls are done.

9-12

Special Summer: There was a short time in your life when everything went your way. You had a number of friends who did things with you, went on vacation and did other things that have stayed in your memories ever since. You gained a certain amount of perspective from unexplained mystical experiences (+1 to perception and to resist temptation.)

13-16

Smart: Intellectual pursuits were a nature part of your life. You gained a +2 to a mental skill of your choice and a +1 to your mental stat. You even obtained scholarships to help you go to school (+2 to education roll). However, you did some shady things and appealed to outside forces because of the competition. Subtract one friend generated during these rolls and be aware of called-in favors.

17-20

Romance: You actually met someone who became your significant other for a period of time. Your relationship may or may have led to marriage but you have gained an ally in any case. The distractions may have distracted from your education (-1 to education roll.)

21-24

Athletic: You possessed a certain amount of raw physical potential and a certain amount of self-confidence (Add +2 to physical stat and +1 to communication skill.) You did things no normal human was

able to do. As a result, you were pushed too hard by different people during your childhood in order to help their agendas. Unfortunately, this may have proved a bit distracting (-1 to your education roll).

25-28

Contact with the Supernatural: You had relative which was something other than human. He or she was a charming but eccentric member of the family until they revealed their true identity to you. They informed you that you were meant to be transformed in the future. The scary thing was that you believed them. You learned much that night. Gain +1 to your Mental and Spiritual stat.

29-32

Artistically inclined: As a kid, you could draw or do other things that would impress adults and your peers. You gained perspective and an eye for detail (+1 to Spiritual stat, +2 to perception skill). You have an active imagination and a dark side that gives you inspiration. (+1 to the alien die rolled during any period of temptation)

33-36

Lucky Kid: You were born under the right stars or something is looking out after you. You can either treat any roll of "1" as a simple failure rather than a fumble or you can re-roll one simple failure per session. You must choose which ability applies and you cannot re-roll this result.

37-40

Had close friends: You carried this relationship(s) to your adult years. You can have either two contacts or one ally. In any case, you also made an enemy during this time.

Contacts – you can ask small favors of them but they may turn you down. A small favor is anything that won't put them in danger or inconvenience them for a long period of time. If they help you, then you own them in the future.

Allies – You may ask anything of them. They are likely to help if they can but you would owe them a favor.

41-44

Saved someone's life: You just happened to be in the right place at the right time. You now have a favor owed to you by that person. You may call it in or they may just do something to end the favor.

45-48

Minor transgressions: You attended a lot of activities after school but not the kind approved of by most parents. You learned to talk to people (+2 to communication and +2 to subterfuge) but your studies suffered as a result (-2 to education roll).

49-52

Tender-hearted: You had experiences that opened up your soul. As a result, you have gained +1 to your Spiritual stat. This is a two-edged sword because some people would take advantage of it (+1 to anyone who attempts to use subterfuge on you).

53-56

Church-going: You fulfilled all of your religious obligations and were not afraid to defend them. You gained +1 to your Spiritual stat and +1 to empathy. However, this attitude drove away some people (Subtract one friend generated from your rolls.)

57-60

Eclectic Reader: You have always loved the written word. The public library and your own person library were barely able to keep you stocked in books. This caused you to grow intellectually but it's also a sedentary activity. Among these books were a fair number of books about different religions and mythologies. Therefore, you know some of the truth about the supernatural but there are some

ideas that are patently false. As a result, gain +1 to your Mental stat but -1 from your Physical stat.

61-64

Arguer: You always to take the opposite stance of most people in order to engage them. (Gain +2 to your communication skill and +2 to subterfuge). This can be an irritating habit and a possible symptom of supernatural attacks. Your alien stat is raised by one point.

65-68

Hard-worker: You always put 100% into everything you do. As a result, you developed physically (+1 to a stat and +1 to a profession skill). You attracted the jealousy and animosity of one person. You also do not know where you get your drive from since you know no one with your level of work ethic. Gain one enemy.

69-72

Disfigured: You were born with scars and other strange markings on your face and body. You still went to the best schools because of your parents' wealth. You learned to take care of yourself (+2 to close combat skill and +2 to communication skill). The results hardened you (-2 to empathy skill) and you never knew why you were born this way...

73-76

Junior ROTC: You decided to join the armed forces at an early and pledged a group who prepared you for this. You gain +2 to your Physical stat and +1 to your close combat skill. However, your future is already set for you. You have to accept "Graduated from high school, went to work right away" result on the education table unless you rolled a result that forced you to quit school. If this happens, you only gain +1 to your Physical stat and +1 to your Battle skill.



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77-80

Humanitarian: You always tried to help everyone you could in whatever way possible. You developed a lot as a person (+1 to Physical, +1 to Mental and +1 to Spiritual stats) but you gained the jealousy and animosity of several people. As a result, you have gained two enemies but you may not know who they are.

81-84

Studied a fighting art: For whatever reason, you spent some time inside of a dojo, boxing ring or other place where you learned how to fight and channel your unnatural aggression. You gained +2 to your close combat skill and +1 to your Physical stat due to the practice. You had to defend yourself and others on a few occasions and gained one enemy as a result.

85-88

Strict parents: They forced you to buckle down on studying. You listened to them for the most part. As a result, you gain +1 to your mental stat and +2 to an academic skill of your choice. However, you did not learn the finer parts of socialization due to their warped views of society (-2 to communication skill).

89-92

Lady-killer or man-eater: You were able to get a date with anyone you wanted for as long as you can remember because of your animal magnetism (+3 to your communication skill when talking to the opposite sex). However, you made a number of people upset at you and one of them has a grudge against you. Gain one enemy.

93-96

Responsible: You took care of yourself from an early age due to some sort of family trouble. Your friends took for granted what you

had to earn for yourself. Gain +2 to stewardship skill and +1 to your spiritual trait.

97-100

Choose your own destiny: The player can choose any roll on this table and make it a part of their history. They do not gain any additional rolls for this. They can re-roll this result if they roll the same result again.

Poor Childhood Table:

1-4

Parents were poor: While your basic needs were met, you received very few of your wants. As a result, add +1 to your Spiritual stat but subtract -1 from your education roll when you have finished rolling childhood events.

5-8

Met an important figure in your life: Someone, other than immediate family, became a mentor in your life. You learned something from them that you carried on into your adulthood. Roll a d10 to find out what that “something” was.

1-2. +1 to Physical stat, +1 to a physically based skill.

3-4. +1 to Mental stat, +1 to a mentally based skill.

5-6. +1 to Spiritual stat, +1 to a spiritually based skill.

7-8. +3 to a skill of your choice, +1 to education roll.

9-10. You have gained a life-long friend who is considered an ally.

The downside is that this event costs two rolls instead of one. In addition, someone important in your life was jealous of the attention

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your mentor gave you. This person is unfriendly to you but doesn't wish you direct harm.

9-12

Unpopular: You were picked on and made fun of during your formative years for being poor. As a result, you are a bit shy (-1 to communication skill) but you studied a bit harder (+1 to all academic skills) and made a friend who saw past your flaws. Gain one ally.

13-16

Voices in your head: You always heard ghostly whispers which warned you of danger and advised you on the best course of action to take. You gain no numerical bonuses but in game terms, you can ask the GM for advice and they can give help by role playing one of your voices. They will only give you hints and sometimes the aid comes at a price or the advice could be wrong.

17-20

Enrolled in the army: You decided to join the army after high school. At the end of your childhood rolls, you have aged four years (Education rolls made at age 22) and your decision ticked off one of your friends (subtract one friend gained during these rolls) but gain the following bonuses: +1 to physical stat, +3 to ranged and close combat and roll on education after your childhood rolls are done.

21-24

No Parental Supervision: As a kid, you had to take care of your brothers and sisters at an early age because your parents didn't care about you or they did truly bizarre things. You gained knowledge in taking care of the household (+3 to stewardship skill) but you probably didn't get to go to college (-5 to education roll).

25-28

Smart: Intellectual pursuits were a nature part of your life. You gained a +2 to a mental skill of your choice and a +1 to your mental stat. You even obtained scholarships to help you go to school (+2 to education roll). However, you avoided social activities to do so. Subtract one friend generated during these rolls.

29-32

Romance: You actually met someone who became your significant other for a period of time. Your relationship may or may have led to marriage but you have gained an ally in any case. The distractions may have distracted from your education (-1 to education roll.)

33-36

Athletic: You possessed a certain amount of raw physical potential and a certain amount of self-confidence (Add +2 to physical stat and +1 to communication skill.) You did things no normal human was able to do. As a result, you were pushed too hard by different people during your childhood in order to help their agendas. Unfortunately, this may have proved a bit distracting (-1 to your education roll).

37-40

Joined a gang: Life pressured you to leave your moral compass behind for awhile. You have learned from the street (+1 Physical trait, +3 to close combat and +2 to stewardship). If you have any remaining childhood rolls, they are gone and you must roll on table 3A.

41-44

Artistically inclined: As a kid, you could draw or do other things that would impress adults and your peers. You gained perspective and an eye for detail (+1 to Spiritual stat, +2 to perception skill). You

have an active imagination and a dark side that gives you inspiration. (+1 to the alien die rolled during any period of temptation)

45-48

Bilingual parents: You lived in a home where your parents spoke English and another language(s). As a result, you are fluent in an additional language.

Unfortunately, some people are cruel and made fun of you for your heritage. Those harsh experiences makes you a bit uncomfortable talking to people (-1 to communication skill).

49-52

Had close friends: You carried this relationship(s) to your adult years. You can have either two contacts or one ally. In any case, you also made an enemy during this time.

Contacts – you can ask small favors of them but they may turn you down. A small favor is anything that won't put them in danger or inconvenience them for a long period of time. If they help you, then you own them in the future.

Allies – You may ask anything of them. They are likely to help if they can but you would owe them a favor.

53-56

Saved someone's life: You just happened to be in the right place at the right time. You now have a favor owed to you by someone. This individual does sneak in and talk to you, asking for a chance to cash in the favor. You may call it in or they may just do something to end the favor.

57-60

Eclectic Reader: You have always loved the written word. The public library and your own person library were barely able to keep

you stocked in books. This caused you to grow intellectually but it's also a sedentary activity. Among these books were a fair number of books about different religions and mythologies. Therefore, you know some of the truth about the supernatural but there are some ideas that are patently false. As a result, gain +1 to your Mental stat but -1 from your Physical stat.

61-64

Hard-worker: You always put 100% into everything you do. As a result, you developed physically (+1 to a stat and +1 to a profession skill) but you attracted the jealousy and animosity of one person. Gain one enemy.



65-68

Humanitarian: You always tried to help everyone you could in whatever way possible in order to shut the dark voices in your head. You developed a lot as a person (+1 to Physical, +1 to Mental and +1 to Spiritual stats) but you gained the jealousy and animosity of several people. As a result, you have gained two enemies during this time but you may not know who they are.

69-72

Studied a fighting art: For whatever reason, you spent some time inside of a judo, boxing ring or other place where you learned how to fight and to calm your bloodthirsty thoughts. You gained +2 to your close combat skill and +1 to your Physical stat due to the practice. You had to defend yourself on a few occasions. Gain one enemy.

73-76

Charismatic: Despite your background, you were well-liked by a large number of people (+3 to your communication skill). You had a powerful aura around you which drew people to you. However, some thought you needed to be humbled. One of them has decided to hold a grudge against you. Gain one enemy.

77-80

Financial boon: Sometime in your early years, something good happened to your parents. You were able to move into a middle class neighborhood. As a result, make your remaining rolls on the middle class childhood table. If you do not have any rolls left, regard this as a wasted roll. In that case, the event happened after you became an adult.

81-84

Constant vigilance: You had to keep your eye for con-man and other predators. As a result, you gained a +2 bonus in subterfuge and

a +2 bonus in perception. This vigilance makes it hard for you to trust people (-2 to empathy skill.)

85-88

Wage-earner: You had to work to order to help the family make ends meet and to pay for your parents' weird obsessions. You missed out on some educational opportunities but you gained some life lessons as well (-1 to your education roll but you gained a +2 to bonus to a profession skill of your choice and +2 to your stewardship skill.)

89-92

Witnessed the Supernatural: You saw something. Maybe it was a transformed feeding on someone or doing things beyond the scope of normal mortals. Your spirit opened up: Gain +1 to spiritual trait. However, you do not know if the same creature noticed you or not...

93-96

Dark Bargain: You meant someone who claimed to be able to make you a better person. They said they could make you stronger, smarter, or more powerful. You laughed at them but you soon realized that they were not kidding. Gain +1 to a trait of your choice but you owe someone or something a favor...

97-100

Choose your own destiny: The player can choose any roll on this table and make it a part of their history. They do not gain any additional rolls for this. They can re-roll this result.

Tragic Development Table

This table simulates the fact that some people had it better than others. The PC's parents are called awful either because they did something horrible or because fate had bad things in store for their kids. In Cursed Life, having a somewhat normal childhood is a blessing enjoyed by the fortunate.

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1-4

Twisted Figure: Someone in your life did something horrible to you. You trusted them until that moment. Now, you have a hard time relating to people. You have a -2 penalty to your empathy and any use of the communication that involves gaining the trust of other people. However, your mistrust has allowed you to avoid being deceived on certain occasions. You have a +2 bonus to your empathy skill when attempting to detect deceit.

5-8

Someone dear to you passed away: During your formative years, an important figure in your life died under mysterious or mundane circumstances. If you have gained friends from previous rolls, one of them must be removed. If you do not any friends during your childhood rolls, their spirit haunts you. Your co-inhabitant will gain a +1 on any temptation rolls.

9-12

Got pregnant or impregnated someone: During high school, you gave into your hormonal urges and fornicated. As a result, you more than likely dropped out of high school. As an additional insult to injury, your offspring have a serious defect or another “monstrous trait”. You may finish any childhood rolls you have left but you have a -8 penalty to your education roll.

13-16

Met your doom: You became a transformed at an early age. You look younger than your actual age (an advantage and a curse). You had to withdraw from school since it didn't fit your schedule. You might have decided to attend night school or by correspondence during your later years. You gain a number of skill points equal to your mental stat times three. In addition, you have gained four stat points to distribute between Physical, Mental and Spiritual. Finish any childhood rolls remaining and proceed to the undeath table.

17-20

Got into fights: You have a temper that showed itself on the worst possible occasions. In addition, no one cared enough about you to even try to counsel and console you. Fighting is easier now (+2 to close combat) but people stayed away from you (-2 to communication and empathy skill).

21-24

Inherited Defect: A genetic flaw unique to your family manifested during your childhood. You have a -1 in a trait of your choice and -1 to profession skills governed by that same trait. This trait is removable if a “quest” is undertaken to find an alternative cure.

25-28

Slow: It is harder for you to learn than it is for other people. It could have been due to a poor environment or just bad genetics. You compensated for this in a variety of ways (+1 to Physical stat or +2 to a skill of your choice). However, when you roll on the adult table, you only gain 50% of the skill points handed out.

29-32

Unlucky Kid: Nothing ever seemed to go your way but you do not know why. Were you cursed or has some dark power decided to test you? In any case, a roll of “1” will generate a fumble. This has humbled you and revealed certain insights. Gain +1 to Spiritual trait.

33-36

Blackmail: In at least one occasion, you did something wrong and got caught. They promised to keep it a secret but you have to pay the price. The nature of your act must be something that would drive any of your loved ones away but the price of the blackmailer should be also be a burden as well.

36

37-40

Untimely Death: Sometime during your childhood, someone your own age at that time died. The reasons and significance will vary depending on who the person was. The experience hurt but it made you grow up a bit (+1 to spiritual stat). Your demon torments you with this memory from time to time (-1 to temptation roll).

41-44

Almost died: You had a near death experience through no fault of your own. This made you mature a bit more (+1 Mental and +1 Spiritual). However, you were never certain if the accident was intentional or if you owe anyone for their assistance.

45-48

Drug addiction: During your childhood, you developed a dependence on a certain substance in order to cope with reality. Your subsequent transformation will overcome it but you were very distracted at this time (-2 to education roll). You can reflect on this time on your life and gave a certain appreciation for the problems of other people (+2 empathy and +1 perception).

49-52

Injured/Illness: There was a time where you had to miss school for quite a while. As a result, you a disability that can't be overcome (-2 to a skill of your choice but it cannot be a profession skill) but you were determined enough to get through it anyway (+1 whenever you roll your familiarity die during temptation rolls).

53-56

Moral Weakness: You developed a alien and there was no one who actually noticed it in time for any correction. Pick a fault such as lying or stealing for instance. Any attempt to resist temptation regarding your fault is rolled with a -2 penalty.

57-60

Orphan: You remember your parents but they died while you were still pretty young. They did not leave you anything of monetary value. You must make any remaining rolls on the poor childhood table.

61-64

Scarred: You received injuries in your life which did not harm your actual physical abilities but missed with your social development. During your childhood, you learned that you were not born with them but they just developed without any logical explanation. They destroyed your self-esteem and they distract people from what you are trying to tell them. (-2 penalty to communication.)

65-68

Prison: You have committed enough crimes until you have been sentenced. Gain +2 to your Physical stat and +2 to a profession skill but roll $3d10 + 18$ (your age at the end of the childhood rolls) to see how old you are when you get out. You may decide to be transformed rather than experience prison. (Lose your prison bonuses but you do not age $2d10 + 18$ years either). If the player chooses to be transformed, treat this as if rolled the “Met your doom” result.

69-72

Supernatural attacks: Your tormenter attacked you before you even became transformed. They try and make you angry and do small things to harass you like hiding stuff, making you a bit clumsy at times and others around you uncomfortable. This is because you are somehow spiritually more sensitive than others. Gain a +1 to your spiritual trait but the GM will try to use this “curse” once per session. When they do this, you automatically fail a physical based task.

73-76

Cursed: Someone or something in your family's past has come back to haunt them. There is a family curse for the player to roll for. The list below is but a sample of possible curses.

Roll a d10.

1-2. Poor communicator: Once per session, some will misunderstand you or you will stutter and otherwise make a fool out of yourself.

3-4. You will fail when it counts: Once per session, you will automatically fail a skill roll.

5-6. Something falls through: Once per session, a tool will break or a person you counted on will be unable to come through for you.

7-8. Bard's tongue: Once per session, if you say something negative about yourself, it will come to pass.

9-10. Betrayal: Someone important in your life will ultimately betray you but you will not know who or how.

77-80

Severe disability: You have struck with an infirmity at birth. The character has had to deal with this problem from "day one." The player can pick something like being born lame, mute, paraplegic or something with a similar level of severity. The GM and player will determine what penalties your character will have.

81-84

Hunted by the law: Your parents committed a crime and you were involved or were framed for it. The nature of it will depend on your socio-economic background. You might be able to live a normal life but you must also maintain constant vigilance.

85-88

Repressed Memories: A horrible event forced you to suppress its memory in order to survive psychologically. Strangers greet you with secret signs and certain events in your life do not make sense. It haunts although you have no numerical penalties. However, the fact that you cannot remember something this important should be disturbing to you.

89-92

Kidnapped: The people you call your parents are not your real ones. You were kidnapped at an early age and were told that you were a part of the family. You were exposed to strange cult rituals and other forms of abuse and torture. Your character knows his family is false but he or she doesn't know their real family.

93-96

Mistaken identity: Whether through accident or on purpose, the system has you labeled as another person. This other person does not have a desirable identity: poor credit, enemies, and other problems that you did not know about until you became an adult. Alternatively, your parents may have used your personal information in order to commit fraud.

97-100

Pick your poison: The player can choose any roll on this table and make it a part of their history. However, the GM may also decide to pick your tragedy.



Step 3: Education level

This table determines how educated the character is at age 18. This determination will lead to the next table that the player will roll on.

1-2: Dropped out of high school.

3-4: Graduated from high school, went to work right away.

5-8: Went to trade school, obtained associate's degree. (Add two years to character before rolling on table 3C).

9-10: Obtained some college education, roll on table 3D).

Adult

Each event rolled on here will add two or more years to the character's age. After the character reaches forty years of age, they lose one point from their physical stat. In addition, every ten years after that, lose another point in their physical stat. If it reaches -1, then they have died and the character must either be re-rolled or be developed back to where they had a zero or higher Physical rating.

3A. Adult Dropout

1. **Work in a menial job:** You gain +1 in a profession score of your choice. Gain five hundred dollars to spend on equipment
2. **Decide to go back to school:** Make your next roll on table 3B.
3. **Meet someone new:** Gain one contact or turn one contact into an ally instead.
4. **Enlightening experience:** Your eyes have been opened a bit because of something that happened to you. Gain +1 to Spiritual stat.
5. **Active lifestyle:** You decide to get into better shape or are forced to because of your job. Gain +1 to your physical stat and +1 to your athletics skill.
6. **Make a new enemy:** You and someone else have become rivals for whatever reason. Add one enemy to your list.
7. **Life of crime:** You have committed enough crimes until you have been sentenced. Gain +1 to your Physical stat but roll 2d10 to see how many years you aged. You may decide to be transformed rather than experience prison. (Lose the +1 bonus to your Physical stat but you do not age 2d10 years either).

8-9. **Nose to the grindstone:** Gain a +1 bonus to a skill of your choice. Gain one thousand dollars to spend on equipment.

10. **Transformation:** This is the time in your life when you have become a new being. Roll what kind of creature you have become and then go to table 3A and 3B.

3B. High School Graduate

1. **Decide to learn a trade:** Make your next roll on Table 3C.

2. **Decide to go to college:** Make your next roll on Table 3D.

3. **Life consumed with work:** May either gain +1 on their Physical stat or on a skill of their choice. In addition, you have four thousand dollars to spend on equipment.

4. **Meet someone new:** Gain one contact or turn one contact into an ally instead.

5. **Party/Social life:** Gain a +1 to your communication skill and +1 to your empathy skill

6. **Pursue a new hobby:** Gain +1 to your mental stat if this is rolled once. Otherwise, gain +1 to a skill to your choice.

7. **Life of crime:** You have committed enough crimes until you have been sentenced. Gain +1 to your Physical stat but roll a d10 to see how many years you aged. You may decide to be transformed rather than experience prison. (lose the +1 bonus to your Physical stat but do not age d10 years either).

8. **Nose to the grindstone:** Gain a +1 bonus to a skill of your choice. Gain two thousand dollars to spend on equipment.

9. **Make a new enemy:** You and someone else have become rivals for whatever reason. Add one enemy to your list.

10. **Transformation:** This is the time in your life when you have become a new being. Roll what kind of creature you have become and then go to table 3A and 3B.

3C. Trade School Graduate

1. **Decide to go to college:** Make your next roll on Table 3D.
2. **Living normal lifestyle:** Gain two +1 bonuses for your skills. You may not use both bonuses on the same skill.
3. **Life consumed with work.** Gain +1 to a stat of your choice. In addition, you have five thousand dollars to spend on equipment.
4. **Meet someone new:** Gain one contact or turn one contact into an ally instead.
5. **Gain a new property:** You have a place to live, meet or work depending what the player describes. However, the GM has the final decision on whether the new property is acceptable or not.
6. **Gain new pieces of equipment:** You can get five thousand dollars worth of new equipment without worrying as much about where you got. However, the GM has the final decision on whether or not your new possessions acceptable or not.
7. **Curve-ball:** You must delete either one friend or a bonus you gained from a previous roll. You may choose to be transformed rather than suffer the bonus loss.
8. **Nose to the grindstone:** Gain a +1 bonus to a skill of your choice. Gain three thousand dollars to spend on equipment.
9. **Make a new enemy:** You and someone else have become rivals for whatever reason. Add one enemy to your list.
10. **Transformation:** This is the time in your life when you have become a new being. Roll what kind of creature you have become and then go to table 3A and 3B.

3D. College

1. **Meet someone new:** Gain one contact or turn one contact into an ally instead.
2. **Finish school:** Gain a +3 bonus to an academic skill of your choice. If you roll this again, then you have to change it to “Life consumed with work”
3. **Life consumed with work.** Gain +1 to a stat of your choice. In addition, you have six thousand dollars to spend on equipment.
4. **Gain a new property:** You have a place to live, meet or work depending what the player describes. However, the GM has the final decision on whether the new property is acceptable or not.
5. **Gain new pieces of equipment:** You can get five thousand dollars worth of new equipment without worrying as much about where you got. However, the GM has the final decision on whether or not your new possessions acceptable or not.
- 6-7. **Curve-ball:** You must delete either one friend or a bonus you gained from a previous roll. . You may choose to be transformed rather than suffer the bonus loss.
8. **Go on to higher learning:** Gain four skill points to assign as you wish. You may roll this result a total of two times. If you roll it a third time, then go to “Life consumed with work”
9. **Make a new enemy:** You and someone else have become rivals for whatever reason. Add one enemy to your list.
10. **Transformation:** This is the time in your life when you have become a new being. Roll what kind of creature you have become and then go to table 3A and 3B.

4. Transformation

The following paragraphs below list the common strengths and weaknesses for all transformed creatures. The player can choose to roll two to four times on the strength chart. However, the player must also roll an equivalent number of times on the weakness chart.

Table 3A. Strengths

Roll d100 for each strength.

1

Immortality: As long as the player has avoided his weaknesses and obtained whatever they need, he can indeed live forever. In other words, do not worry about age-related problems.

2-5

Undeath: They no longer need to breathe, eat or drink like humans. All of their basic needs are met with the exception of one form of subsistence. The player must choose *needs blood or other subsistence* as one of their weaknesses. If they are randomly rolling, they can take on this weakness and subtract one from the total number of rolls they need to make.

6-9

Auras: Transformed have the ability to see surface emotions in other people or animals. They can tell what they are feeling unless the mortal is trying to hide their feelings. They can attempt to see past mortal attempt to hide their feelings. The Divinity can roll a d10 + their skill score in empathy while a human can only roll a d10. The winner determines the exposure of the emotional state. If the target wins, then that transformed cannot use this power (Auras) on them again. If the transformed using this power wins, then they will know what the target is feeling.

They can also attempt to determine what other Transformed are feel but the opposing Transformed can add their Spiritual state to their d10 roll to determine whether or not emotions are exposed. Likewise, if the Transformed that is hiding their emotional state wins, then the other Transformed cannot use this power on them again.

10-13

Influence Emotions: This Transformed can attempt to influence other people's emotions. They can shift emotions one direction to the right or left on the Emotional Spectrum chart. They cannot use this power in rapid succession with people or with one than one person at a time. The Transformed using this power must roll a d10 + Spiritual rating and beat the target's d10 + Spiritual rating. If the target wins, then the Transformed can never use this power in them again.

Emotional Spectrum: Joyful - Happy -Content - Dissatisfied – Sad (Unfriendly) – Depressed (or Angry) – Agony

14-17

Summoning: A common creature or minor servant appear at the command of the Transformed. No roll is necessary but there should a defined role for the summoned being or item in question. One example could be a creature akin to an attack dog. It could have a fair Physical score and a close combat skill to match it. Another example could be a spirit that can spy on a distant target. They could have a Spiritual rating and the profession (Spy) skill. The details would be discussed between the player and the GM.

15-18

Ranged Attack: The Transformed can attack someone up to fifteen feet away without being in close combat. The nature of the attack can vary. It could be a tentacle, an exhaled substance or throwing debris with their mind. The choice is up to the player. However, the damage scale would be considered "Low" unless the player rolled this strength more than once or if they chose to take it on. Choosing or

rolling this result one additional raises the damage to medium while two additional times raises it to high.

19-22

Shape-change: They may transform themselves into one different form. It takes one action to change from one form to another. They do not heal and carry damage over from form to form. If the player rolls or choose this ability more than once, then they can choose an additional form. Here are some examples of forms that the player could choose.

Mist: They are insubstantial and able to escape through small gaps or cracks. They may not attack, suffer damage or use any powers other than changing back into their human form. They move as fast as the wind blows unless it is 15 miles per hour or slower. In that case, they can move at fifteen miles per hour.

Bat: Bats are able to fly up to forty miles per hour and use echolocation to find their prey. They may attack their prey and attempt to drain their blood. They do so at a -2 penalty to their close combat skill. However, they gain quick strike since they are attacking from a position of surprise. They only have to roll for initiative during their first round if another being has quick strike.

Wolf: Wolves are able to trot along at five miles per hour and can chase their prey for short periods of time at thirty miles per hour. They attack with a +2 bonus to their close combat score. They have an enhanced sense of smell and they are able to track whomever they choose with it.

23-26

Dominate Mind: You can cloud the minds of people to see if they will do as you command. You make opposed Spiritual stats rolls. If you win, then they will do what you command. If you lose, then the target will never yield to your use of this power. The command can be structured as "Do X and Y." It must simple to do; otherwise the target will just stand in confusion. Each additional command must be

re-rolled and the target gains a cumulative +1 to avoid doing as commanded. If the target wins a battle of wills because of extended commands, then the transformed can come back in twenty four hours and later and attempt to re-command without the penalty.

In addition, the player can choose to make an NPC forget they were present at a certain time instead of commanding to do something else. If they choose this option, then they cannot order them to do additional tasks.

27-30

Control Element (earth, water, air, or fire): The being in question has certain powers depending on the element they command.

Earth: They can travel through 10 ft/round of common dirt (concrete or manmade substances do not count). They can hide in the ground if they want to do that. They can create small rocks to throw if they have no other weapon.

Water: They can cause water to part or stand still three times per night (ignoring the running water weakness). In addition, they can turn into a puddle of water. They can only creep at one mile per hour but they have the same benefits as if they could turn into mist. This can be done once per night for up to one hour.

Air: They can shape-change into mist except they are able to resist air currents and move at least as fast as normal humans can walk on the ground (if there is fierce air resistance). They can do this once per night for up to one hour.

Fire: They are immune to fire and its damaging effects (this does not apply to sunlight). In addition, they can create small fires (enough to light a candle or torch) and attempt to attack once per night with a ranged attack.

31-34

Enhanced Senses: They have the sense capacities of certain animals. For instance, they have the eyes of an eagle, the hearing of a cat, nose of a dog, etc. Note: this is used to describe what powerful their senses actually are.

35-38

Can act like a human: They are able to eat, drink, breathe and present themselves as mortals without much difficulty. Transformed with this ability do not give off tell-tale signs of being anything other than human. They gain a +4 to any attempts to fool people into thinking they are human. They also gain a +1 to their empathy skill. This skill will have more importance in a world where only some people have been transformed.

39-42

Immunity: The character can pick a substance or condition normally harmful to humans and declare that it doesn't affect them. For instance, they could state that fire does not burn or lightning doesn't shock them. Another example would be stating that they are unharmed by any items made of iron. Once chosen, the immunity cannot be changed.

43-46

Hive-mind: This ability allows the transformed to have a source of knowledge from an outside source. Perhaps spirits whisper in their ear or they can request information from the mother ship with only a thought. One use of this ability is to be able to pull common facts from the equivalent of an encyclopedia. They can do this three times per night. This effect can be illustrated by giving them a +1 to a skill roll. This bonus can only be gained for mental skills. In addition, the player may have a profession score of 2 in something they would normally know nothing about. They may change the profession once per session. Once they choose a different skill set, they lose all knowledge of the previous one they had chosen.

50

47-50

Progeny: The character is able to transform other humans into supernatural creatures. Doing this does not make them a slave or ally. In fact, it could be easier to make enemies this way. However, there may be situations in which a human wants this condition. In addition, progeny will have different strengths and weaknesses than you do.

51-54

Regeneration: Transformed with this ability are able to regenerate much more quickly than their counterparts. They are able to recover from any injury (other than death) after one day. Certain side effects such as paralysis may take a week or longer to overcome, depending on the GM.

55-58

Moral Compass: It is much easier to resist temptation. The character is able to stay closer to human nature. They gain a +2 to their familiarity roll.

59-62

Phoenix: Once per game campaign, the player can choose to say their character is completely changing their form. The Transformed will disappear for one week after a dramatic scene (perhaps they burned up like a phoenix or turned into a pile of goo). The player can draw up a new character and the new PC maintains all of memories of the old PC. The character is healed of all damage (so the player can choose to use this ability if it would mean death otherwise).

63-66

Inverse Action: The PC can make someone else give up an action by giving up theirs in return. The target is unable to do anything as long as the PC is willing to give up their action. The PC and NPC are able to be harmed by others. This can be resisted by having the PC roll a

d10 + their highest stat while the NPC rolls d10 + their highest state. The winner determines whether the inverse action power takes effect or not. If the winner states that it does not, then this power cannot be used again for one day.

67-70

Teleportation: You may instantly travel to a location which is familiarity to you. In order to be familiarity, you must either own the place or have spent enough time there to learn about it.

71-74

Telepathic: You may communicate with any Transformed. The connection is mental in nature (can only read surface thoughts and emotions). This isn't a perfect means of communication because the tempters sometimes distort the message.

75-78

Fear Aura: You can force any being to make an opposed spiritual roll to see if they flee or not. If you win, the target will flee until you are out of sight. If the target wins, then they can never be subjected to your fear aura. This power can work on other Transformed but they have a +3 bonus to resist it.

79-82

Chance Manipulation: You can ask for one re-roll per action taken. You receive the best result from either the original roll or the re-roll. In fact, it might be a good idea just to roll 2d10 and take higher of the two die.

83-86

Extra Action: You are granted one extra speed from a number of possible sources. In any case, your additional action can be taken after everyone else has used their action for the round.

87-90

Control Animals: Similar to dominate mind, except you can use this power on a small group of animals (for instance, a wolf pack). The entire group makes one roll while you make the opposing roll. If you win, then they will do what you command. If you lose, then the target will never yield to your use of this power. The command can be structured as “Do X and Y.” It must be simple to do; otherwise the target will just stand in confusion. Each additional command must be re-rolled and the target gains a cumulative +1 to avoid doing as commanded. If the target wins a battle of wills because of extended commands, then the transformed can come back in twenty four hours and later and attempt to re-command without the penalty.

91-94

Giving into the Alien: If the player chooses, they can enter into a Faustian exchange. They may gain a permanent +1 to the physical or mental stat in exchange for a -1 to their familiarity stat. If the familiarity score becomes zero, then their character becomes an NPC.

95-98

Armor: All physical damage is reduced by one point. Some options for this could include metal skin, force field, or spirits that knock the weapons slightly ajar. This gift could be re-rolled. Each time would increase the armor score by one.

99-100

Enhanced Melee: The character has claws, spines, fangs or some other natural weaponry. As a result, they can add +1 to their damage score if they hit their opponent. They are able to sheathe or otherwise hide this ability when not in use (unless the character has a weakness which exposes their identity in some way).

Table 3B. Weaknesses

1.

Needs Sustenance: The player has to feed on one human every night or they grow weaker until they starve to death. They are penalized with a -1 on every skill for every night up to six. After the seventh night, they will fall asleep until someone or something gives them what they need.

2-5

Vulnerable to a condition: For whatever reason, being exposed to certain things (like sunlight or water) will instantly kill them. There is no way to avoid not being killed if exposure happens but feel free to be more specific about the condition. For instance, you have to be submerged from head to toe in water or you must be exposed to the sunlight for more than a minute.

6-9

Allergies: Certain things (like garlic for instance) are able to drive the PC away because of the pain. If they cannot flee, then you cower and take actions with a -4 penalty.

10-13

Vulnerable to a substance: Items made from the substance you are vulnerable to do double damage to you and cause allergic reactions (-4 penalty to their actions).

14-17

Trait Manifestation: The character will unintentionally give away their true identity when they use their powers on themselves or others. They might be exposed by mirrors, strange smells or briefly changing forms. It is much harder to look human under those circumstances. They have a -4 penalty when attempting to fool people into thinking they are human.

18-21

Phobia: Your fear of choice will automatically force you to run away until they are out of your sight. If you touched by it or in close proximity to it, then you will panic until it is removed from your presence. It may be a part of your nature or it could be an unconscious attempt to stay away from something that could actually endanger you.

22-25

Uncomfortable Surroundings: Certain places or climates make you uncomfortable. You want to run away and get out as soon as possible. If you are forced to stay there, then you have a -4 penalty to their die rolls because of the extreme psychological discomfort.

26-29

Enslavement: Certain conditions or people can force you to do their bidding or at least be told to do certain things. For instance, some Transformed can be ordered by priests, pastors, or other religious figures because they believe in the old legends or they have been programmed to listen to them for whatever reason. They might have a hidden name or a special frequency which causes them to surrender control if someone knows what to do with the information.

30-33

Nocturnal: Most transformed can move about in sunlight. You are not one of those. Instead, you have to find a place to hide and lay down until the sun sets. You cannot resist attacks during daylight hours. Therefore, it is even more important to make sure you have the proper safeguards during daylight hours. Alternatively, perhaps the PC can only operate during daylight hours or they must hibernate every winter. They may just lie down or turn into a dormant form like a gargoyle returning to stone or a spirit residing inside of an object.

34-37

Emotionally Unstable: The PC's transformation made them more volatile. Stressful situations require a d10 + Spiritual stat against difficulty 7 in order to keep them from going berserk. If they lose control, they will attack the nearest enemy without thought about what would happen next.

38-41

Addiction: The transformed must have a certain substance or have rituals they must perform in order to function. If they are denied, they suffer a -2 penalty to all of their skill rolls when they obtain what they need.

42-45

Darkness: The character cannot resist their true nature. It is much easier from them to give in to their alien nature than to fight it. Add +2 to their alien rolls.

46-49

Requirement: There is something that the transformed needs in order to survive. They do not need to consume but it must be present in order for them to survive. For instance, they might need a pool of water to sleep in every night or their lair must have the right magical symbols inscribed within it or they will die in short order.

50-53

Impediment: A common substance or condition can keep the transformed from crossing it. For example, runic symbols, running water, or a doorway lined with lead could keep them from crossing.

54-57

Cannot Heal: Creature is dead flesh, or it exists in some other condition or status that prevents their bodies from healing or

recovering without unusual powers or techniques (Necromancy for undead, Clay working for golem creatures).

58-61

Compulsion: Something about the transformation has the forced them to do certain rituals when they have encountered a certain situation. It could be counting objects before they can continue forward or having a lucky charm.

62-65

Distinctive Marking: The transformed has a subtle but telltale sign to the knowledgeable that reveals their true nature. Tabloid readers may know how to spot aliens while those in the occult could spot a spirit, vampire or other creature. Those really “in the know” depend on which setting was chosen.

66-69

Neutralizer: A common substance or condition makes you unable to use your powers. You can still survive with such a condition but you will need to be more careful. You must be touching the substance or be in the same room. This applies for conditions as well. Perhaps they lose their powers during the day or they can’t use their powers on Sundays. Another example might be losing your powers during electrical storms within one mile of the character.

70-73

Slow: The transformed is not a fast moving creature. There be different reasons such as being really big or perhaps they have instructions beamed to them from outer space. In any case, they automatically move last unless there are other “slow” combatants. They can still roll their d10 in order to see what order the “slow” transformed move.

74-77

Geas Command: The PC must perform certain actions or be punished. For example, the transformed is compelled to be the defender of a person, place or thing. They do not know why they must do this but perhaps there are hidden reasons. Maybe their source of power comes from what they guard or they were transformed precisely to fulfill this duty. In any case, the PC only has limited free time and there are people or other beings who want what they are guarding. Other command and penalties could be discussed by the GM and the player.

78-81

Uncomfortable Aura: Other transformed detect something wrong with you without even trying. You might belong to a rival group and not even know it or have some kind of corruption inside of you. All attempts at social contact with other transformed suffer from a -3 penalty to their skill roll.

82-85

Uncertain: When you were transformed, no one came to you and told you what was going on. Your alien nature is at war with itself. It “hides” itself from you and you can’t place your finger on it. This makes using your powers unreliable at best. You have to roll a d10 plus your spiritual trait and beat a difficulty of nine in order to use your powers during a scene. Perhaps your character still thinks they are human or maybe the transformation didn’t sink in fully.

86-89

Unnatural Aura: This transformed interferes with the natural workings of the environment. They could possess some form of corruption or it could be inter-dimensional physics taking effect. In any case, plants wither at their touch, animals want to run away and others have a minor form of bad luck while around them. All social

forms of interaction, other than intimidation or causing people to get angry, suffer from a -2 penalty.

90-93

Amnesia: The PC does not remember what happens when they use their powers. They will forget what happens during a scene. They could have an alter-ego, like an outside controller, taking over or they could have multiple personalities. This may be a hard role-playing challenge but the character cannot act on knowledge gained during any scene in which their powers are used.

94-97

Beacon: Certain creatures (disgusting in nature) love to swarm around you whenever you go out in public. They will not defend or aid the PC but they are always close by, announcing their presence. Alternatively, perhaps people want to be close to them but they do not know why. The crowd does not know that the PC is the cause for them wanting them to hang around or have any sort of desire towards them.

98-99

Geas Stricture: The PC is forbidden to perform certain actions or they are punished. For instance, perhaps they cannot leave the city or they may not talk to humans. The punishment could be taking a point of physical damage or suffering the effects of another weakness. The player knows of it but they do not know how it was fashioned. The forbidden actions and punished should be discussed between the GM and the player.

100

Inhuman Appearance: The PC cannot hide their monstrous nature. They might have scales, white fur on their bodies or a third eye. In any case, everyone knows they are transformed. There are no “mechanical” advantages gained by having this weakness.



Step 5: Alien Generation

Every character has a dark side. Every unfamiliarity or alien trait is tied to a particular kind of evil. Most of them are modeled after the Seven Deadly Sins: Impiety, Disgrace, Narcissism, Greed, Indulgence, Complacency and Wrath. Their darkness may come from evil spirits or just be a part of their psyche. In any case, each alien urge is treated like an entity since they are real to the PC in some way.

Complacency offers to take care of all of the transformed problems' for them if they just place their trust in them. They wear down the ability to do good deeds. In essence, they make it too difficult to do the right thing. They become moral cowards who want to take the easy out of any situation.

Impiety wants to destroy the bonds of their friends, loved ones and society (including religion). They point out short term advantages which could be gained by taking advantage of people. Some will look at half-truths and use lies to get their way. Others will sit back and allow the transformed to discover treachery on their own and then strike. In all instances, the methods change but the goal is the same.

Disgrace attempt to sway the transformed from staying true to their value system on a personal level. The values of the individual do not necessary match the values that his peer groups hold. They try to create self-delusion and compromise the moral compass by devaluing honor.

Greed implores the transformed to think about their material comfort. They seek to obtain possessions of all sorts, whether they material or more intangible, such as power. The tempters blind the transformed about the true costs of their greed. The nature of what is wanted depends on the personality of the two spirits. The tempter will adapt to what the transformed wants and use it to further their goals.

Indulgence breaks down the resistance of the transformed. They attempt to destroy the idea of conserving resources and taking only what you need. They want the search for temporary pleasures to distract from what they are doing.

Narcissism inflates the ego of the transformed. They tell them of their superiority to other creatures. They do not let anyone think about other beings. As soon as they do, they start to point out their flaws and support the ego. They keep doing this until they have developed the aliens of their victim. Then, they release all pretenses and directly attack the will of the transformed until they gain permanent control of the body.

Wrath attacks the ability of the transformed to be patient. The victim is unable to bear any kind of burden: physical, mental, or spiritual. They are not able to face problems. In fact, they lose control and act out their frustrations.

Those are only some of the possible methods and types of temptation that the transformed can face. For instance, Hatred will use the character's dislikes and magnify them in order to manipulate them. Obsession might blind them to a lot of different things other than what is immediately important to them. They distract the thoughts of the transformed by focusing them on something other than their true plight. This is especially deadly because everyone does not know or even suspect their true origins.

Despite the diverse natures of tempters, all of them want their charges to use their gifts to further the spread of corruption. They shut down any attempt to use their powers for good. The tempters want their hosts to become weaker for the final blow which will hand over control to them.

Table 6A and 6B: Friends and enemies

This table will help you determine more details about the friends and enemies you made before you became a transformed. In order to speed up this process, most people will have an average of two in their traits and will have one +2 skill which is useful to the character. Likewise, your enemies will have similar abilities to use against you. It is possible to have more powerful friends but the foes should match them in power.

Table 6A: Friends

Met through:

Roll 1D100 -

- 01 - 04: A Business Partner/Professional Contact
- 05 - 08: A Co-Worker
- 09 - 12: A Casual Acquaintance
- 13 - 16: An Old Lover
- 17 - 20: An Old Enemy
- 21 - 24: An Old Childhood Friend
- 25 - 28: A Relative
- 29 - 32: Common Interest/Shared Hobby
- 33 - 36: An life-altering/supernatural event
- 37 - 40: At church or church-related event
- 41 - 44: At A Party
- 45 - 48: An Old Employer
- 49 - 52: Asking for help/charity
- 53 - 56: A Common Friend
- 57 - 60: A Blind Date
- 61 - 64: Went To School Together
- 65 - 68: A Common Enemy
- 69 - 72: Met at a concert or other venue
- 73 - 76: Met at a bar
- 77 - 80: Met at a store
- 81 - 84: Met Through A Common Lover
- 85 - 88: Literally bumped into each other
- 89 - 92: Hagglng over something
- 93 - 96: An old friendly rival
- 97 - 00: Sent by your mentor

Table 6B: Enemies

Roll on table 4A to see how you met and then roll below to see why you are enemies now.

What happened?

(Roll 1D100)

- 01 - 04: Attempted Murder
- 05 - 08: Attempted Blackmail
- 09 - 12: Exposed a Secret
- 13 - 16: Framed Relative/Friend/Lover
- 17 - 20: Betrayed/Backstabbed
- 21 - 24: Threatened Injury/Death
- 25 - 28: Threatened with Curse
- 29 - 32: Caused Property Damage/Injury
- 33 - 36: Transformation of Enemy
- 37 - 40: Caused Injury of
Relative/Friend/Lover
- 41 - 44: Caused Death of
Relative/Friend/Lover
- 45 - 48: Caused Loss of Social Status
- 49 - 52: Caused Loss of Friends
- 53 - 56: Caused Loss of Job/Career Advancement
- 57 - 60: Refused Romantic Relationship
- 61 - 64: Stole Property/Money
- 65 - 68: Taken to Court/Sued for major damages
- 69 - 72: Clashing Personalities
- 73 - 76: Trivial Disagreement
- 77 - 80: Major Disagreement
- 81 - 84: Insulted Relative/Friend/Lover
- 85 - 88: Personal Insult or Accusation
- 89 - 92: Made Pass At Lover
- 93 - 96: Seduced Lover
- 97 - 00: Foiled Plan



Step 7: Buy equipment

This step is the last one in the character generation process. If the character has less than five thousand dollars, then let them spend five thousand dollars on equipment.

Example of character generation (lifepath)

John wants to create a character for Cursed Life. The name he has chosen is Mitch Hatfield. He is using the lifepath system to create him. First, he rolled a d10 for childhood events and scores a five, which means he comes from a middle class background.

He will roll a d10 again and achieve a result of 6. That means there are two major childhood influences in his life. He will use a d100 or roll 2d10 for each event with one die being the tens column and the other die is the ones column.

The results are an 81 and a 44. He studied some kind of martial arts and he saved someone's life. John decides Mitch must have stopped a fight by using his martial arts talent.

Next, rolls to see how well education Mitch has become. He rolls a d10 and scores a six, which means he went to trade school and learned a trade. His character is now twenty years old and John can begin rolling on table 3C.

He rolled a seven, which stated that he should have went to prison but the GM decides to cut him a break and let him use his favor to keep him out of jail. Therefore, John decides Mitch was framed but he used his favor to get a high-priced attorney. None of his stats rose and he aged two years. He is now twenty two years old.

John rolls again and this time he scores a two. He is living a normal life and gain two +1 bonuses. He holds off adding them in until he is done rolling. Mitch is twenty four years old.

A roll of eight is made and it is noted Mitch is twenty six years old. He now has a +2 bonus to a skill of his choice. The next roll yields a 6, which means has five thousand dollars worth of equipment to buy. Mitch is now twenty eight years old.

John does not want Mitch to age much further. Therefore, he decides to make this his last roll. He rolled a four and now has a friend for Mitch, who is now thirty years old and transformed. He will write the back-story on that soon but he wants to finish his chargen first.

John decided to roll twice on table 3A and 3B. He has to roll a d100 for each strength and weakness. For table 3A, he has a result of '92' and '36'. His character can gain an extra action per round if needed and he can control fire. John starts to picture Mitch as a guy who has

been possessed by a fire spirit (The GM went with a magical explanation for their powers).

For table 3B, he rolled a '04' and a '92'. He must feed on humans and he is a guardian. For now, John decides that Mitch has been transformed to protect an area from evil doers. He has to kill someone every night or he will burn out. John decides Mitch will only try to destroy criminals and other lowlifes.

Next, John wants to know how Mitch's the details about his friend. He rolls a 91, which means they met while haggling over an item. That fits in with the five thousand dollars he can spend.

Totals:

.

Physical: 3 (he gained +1 during childhood)

Mental: 2

Spiritual: 2

Familiarity: 2

Alien: 2

He has the following bonuses to distribute

:

1. Two +1 skill bonuses
2. One +2 skill bonus
3. A +2 skill bonus to close combat
4. Five thousand dollars in equipment
5. One friend

The skills look this when distributed:

Close combat 3 (He used his +2 close combat bonus and a +1 bonus)

Profession (Construction Manager) 2 (He used his +2 bonus.)

1. Building houses and other structures
2. Dealing with subordinates.
3. Business Management .

Communication 1 (His other +1 was used here)

Next, five thousand dollars is spent on equipment. Finally, John notes the name of Mitch's friend is Stanley and they met while haggling over some equipment. John decides Stan knows about appraising, therefore he will have a skill called Profession: Appraiser 2.

John decides his alien desire is to hurt people who wronged him after looking at his powers. John figures his character, Mitch, is a crusader for justice but that it conflicts with his desire for revenge. The transformation has magnified some of basic urges and thoughts about the world around him until they have become real in his own mind.

Improving the character:

As mentioned in the preceding pages, Cursed Life uses a system of character improvement based on the number sessions played. In order to increase a stat by +1, you need play a number of sessions equal to the current x 2 and to increase a skill by +1, you need to play a number of sessions equal to the current score.

This assumes the player shows up and does an average job of role-playing and doing anything else the group deems important. However, someone may have done a "good job" and the GM wants to award them. They could simply hand two sessions. The GM could also qualify in some way (e.g. one extra session towards your academic skill since you used it cleverly.)

The GM can also, or instead, rewards the players in other ways like giving out material goods, allies or letting them accomplish something the players wanted to do. All of these things must be considered when rewarding players.

Alternative Character Creation:

This method is here for those who want to make a quick character and who have a back-story already established.

1. Distribute one stat point and two skill points. Remember that all stats start at two while skills start at zero.
2. Decide if the character needs more skill or stat points. For every additional stat point, distribute a -2 penalty to a certain skill. For every skill point, distribute a -1 to a certain skill. There is a limit of -6 to the penalties used to gain more skill or stat points.
3. Determine the character's friends and enemies. The PC must have one enemy for every friend they have (up to three).
4. Pick a number of strengths and weaknesses. They may pick between two to four strengths and the same number of weaknesses.
5. The character has (d10 x 1000) dollars to spend on equipment. Any leftover cash is able to be spent but it may be more difficult to buy certain items once the game starts.





Chapter 2: Setting

The world of Cursed Life is one in which everyone worries about survival. It is much like the “real world” except that other beings have their own problems. It is not something they mope about or cry over every day. As the old cliché goes, “they have to do what they have to do” in order to survive. There aren’t enough hours in the night for long emotional overtures.

However, they are not blind creatures who only seek blood or flesh either. They had families, friends, enemies, tears and laughter taken away from them. They see it around them while they hunt and try to stay one step ahead of everyone and everything else.

Their existence is more chaotic than the lives of most mortals. There are a lot of forces who seek their destruction or their enslavement. The source of their transformation helps to make the setting. For instance, if the GM chooses a scientific explanation for why the characters have become different, then he or she can eliminate references to magic. Of course, they could combine reasons or state that there are occult organizations that are after them but in reality, they are wrong about the nature of the characters.

All of these setting possibilities are offered in a modular fashion. The GM and players are free to pick and choose what is true and false. The common thread is that the characters have been human at one time and have been changed. Becoming different hasn’t done anything to help. They are evolving creatures that battle others and themselves.

Other Worlds

In this scenario, the characters were never truly human. They looked like the rest of us but there are reasons for that. Some possibilities include being aliens. Each entry listed (transformed, amorphous, zombie, or infernal) is actually an alien species that just happens to conform to our legends. Perhaps they are the source of some of our mythology.

In this case, the characters could have lost their memories, had their DNA altered or had another life-form placed inside of them. Their battle of personalities is tied to taking on a human form versus knowing who they truly are. Familiarity (perhaps rename it Humanity or the familiarity) symbolizes staying the same while Alien (perhaps rename it Alien or Foreignness) means they are becoming something different. Good and evil could go out of the equation as foreign desires enter into their mind.

Another possibility is the opening of a dimensional door. There are other places where other creatures exist and some of them just happened to cross planes and become members of our society. In that case, then the GM could still add another reason as to why those creatures exist.

In any case, humans have something these creatures desire. It could be physical in nature, like blood and flesh. They do not want to give away their presence because of reprisals from Earth or from other enemies. We could also give off a source of energy that feed upon, such as emotions. Finally, perhaps they have to change other species in some manner in order to continue their own.

They also have inherent powers and weaknesses which manifest themselves under different conditions. They are also struggling with themselves because they are being pulled in different directions. Their humanity wants to stay with the familiarity while their alien sides want to enter chrysalis and become their true selves.

Scientific

The transformation is a genetic disease spread by certain carriers of it. The different DNA could come from a random mutation or it could have been created by some organization. The reason for its creation could vary. Some variants could be creating bio-engineered weapons, mistaken cure or self-improvement project.

In that case, all of the characters were human until there were introduced to the virus or whatever source you choose to have them

changed. They could have been implanted with it at birth and laid dormant until triggered. It would have been a slow process, introducing itself slowly until they changed. Their memories could have also been altered either by the source or by the character as they try to adapt to what has happened to them.

Another possibility could be linked to the “alien option.” Perhaps some life-form has entered their body and altered in significant ways. Now, there is a battle for control between the PC and the invader.

Familiarity and Alien become an internal struggle rather than from battling literal demons. In other words, Familiarity becomes maintaining control and Alien means they are giving into their new form.

Their powers are the results of the experimentation done on them while their weaknesses could come from that or from their fragile psyche.

Spiritual warfare

Demons have manifested on the Earth and they taken bodies to inhabit. Some of those have been dead beforehand while others have killed for them. Still others have lost the struggle in possession attempts.

All of the old legends about the supernatural are true. The characters have been possessed by some means and now they struggle to maintain their own souls. For some reason, they have been chosen to become a battleground for good and evil. The Familiarity and Alien traits represent the battle between man and demon.

Cursed Life uses this setting as a default in order to describe the other possibilities. Their powers, especially their dark gift, come from dark sources but the character is free to subvert those to the cause of goodness. Their weaknesses could reflect their change. They could fear holy symbols and be banned from entering churches and private residences. Any legend about supernatural creatures could be incorporated into this kind of setting and become true.

Of course, even this setting can be changed. Some variants could include being 'half-demon' or half-angel' at birth or the spirits could be the dead attempting to come back and having another attempt at life.

Such events could mean the end of the world or it could just be a new chapter for mankind. Finally, such settings could reflect other traditions than the ones you are familiar with.

Planetary alignments and Other Magic

The world of the supernatural has come into being because of magic. Someone has worked an awesome ritual spell to alter dimensional laws or perhaps our world changes every few millennia and we are in the middle of it. The world of magic and the supernatural disappeared until the doorways between dimensions opened up again or until the new changed into the old again.

The old books dismissed as mindless superstition suddenly gains value because they contained knowledge from another time. All of the old legends are true. Vampires, zombies, and other creatures existed but some of the precious tomes of eons ago have been lost and therefore certain creatures were never heard of. The rational world hasn't gone away entirely. Gravity still exists but it's easier to break away from it. Guns work but they are less reliable than before because bullets do not harm everything.

Therefore, their powers are the natural result when physics and other laws based on rational thought changed. The characters are pulled by the old and the new. Unfortunately, not everyone adapted to the new life. Many became powerless as weird creatures stalked them and fonts of magical powers blasted them.

The answers we knew are now wrong and now they must find new ones or they will be swallowed up by the new world. They are free to revel in their newfound power or they could use to help those who haven't changed. They are now guardians or predators. The choice is up to them.

The Otherworldly (assuming everyone has changed)

In any case, the entire world has been changed forever. There are a number of ways to adapt to this, both for individuals and the world as a whole.

1. Denial: The first months will be filled with theories about how this happened. Most of the theories will have some truth to them but no one will actually pinpoint the actual causes. Some people will attempt to delude themselves into thinking it is a isolated problem or will explain it away as a new disease or whatever pet theory suits them. They will aided by the fact that most people will still look human and they will not have any discernable weaknesses or any other odd habits. Technically, everyone has changed but some haven't come across their "trigger point" or their first realization about their new abilities.

For instance, if someone is only uncomfortable in cold climates and they live in the desert, then they will never know about their new weakness. Another example might be someone who takes little damage but he or she is never attacked. Those people will more likely fall into denial about the true condition of the world. Time will disprove most of these theories but there will always be some that believe they are still human.

Another point to consider is that people may never know the actual extent of the transformation or it will never be proved. At the same time, no one will be able to sweep this away by mere rhetoric. A few have started to take advantages of their powers while others began to help others.

2. Anger: As people start to realize the truth, they will blame their enemies for doing this. Terrorists groups, certain companies, government or religion will be pointed to by different people. This will only give them cause to strike back. In addition, some people who deny they are transformed will attack others who show obvious changes. Hate groups who claim to defend humanity will spring up and start their campaigns of genocide. Some governments will fall and others will have to become more authoritarian in order to

maintain order. Resentment will push one group against another and in some cases, even father against son and mother against daughter.

For a time, the world will seem to want to annihilate itself but it will stop short. Perhaps they unconsciously know the truth or maybe some outside force has found a way to manage our reactions and keep us somewhat safe.

3. Resentment: The transformed started to show their capabilities through defending themselves, helping others, committing crimes or they might have simply continued to live their lives as they did before the transformation. The revolutions have stopped but individual acts of violence still wreck havoc with society. Some have gone underground because of their appearance or their notoriety. Society changed because everyone who has survived is now more formidable in their own way. Very few can predict what will happen next. The little old lady might be able to kill with a single thought.

The world was a powder keg although some of the “bang” has been reduced. People wanted live normal lives but there is very little trust left.

4. Uneasy Truce: Society stepped back and reassessed itself. Before the Transformation, technology drove change. Now, people are the catalyst of society once again. Machines had to be adjusted or thrown out and people had to find their place in the world again. The desire for normalcy grew and reality revealed that trust had to be reestablished.

[Depending on the setting of your game, different truths are apparent. Do machines still work or has magic or psychic energy taken over their role? Has the environment changed for the better or the worse? Have mythical creatures or aliens from another world been revealed? Has the guilty party or parties been found? Does mankind have new enemies to battle? What is the reason for the Transformation? How much has the world changed? Was the Transformation just a one time occurrence (like a passing comet for instance) or is there something or someone maintaining these changes? Can the world become normal again? If so, how?]

Advice to the Character (used only if a few have transformed)

There are a number of things that can do to help insure that stay around for another day.

1. Never take anything from anyone. In other words, don't a thief, a bully or a leech. You won't owe anyone anything and no one can accuse you of mooching or anything like that. Some might advise you to do whatever you can get away with. This may work or it may backfire.
2. Be wary of gifts. Someone may be genuinely trying to help you but you cannot just assume that. Gifts include unwritten debts and reciprocity.
3. Make friends if you can. It would seem like such a place couldn't support friendship but no one can be an island, as they say. They know you can only trust them so far and alien versa. With the prospect of immorality, you can afford to take a little more time to know someone.
4. You are being hunted. Assume someone is looking for you and has bad intentions. Paranoia is not insanity if it is true. Some call you devil spawn and others consider you a pawn. In any case, being involved with these power groups isn't in your best interest but times can change and strange enemies can call for even stranger allies.
5. Your birth name could be your death name. Being considered death or missing could be bad for your health if the wrong people are looking for you. A fake identity would help protect anything you find important, including your life. It is not easy setting this up but it is an invaluable tool to keep things secret. It's easier once everyone you knew passes away but until then, best to keep things close to your sleeve.
6. You probably already know this but it bears repeating. Everything you have read is false or at best, half-true. Yes, if you are a transformed, you'll have exotic needs. However, everything else depends on the individual. You might be able to walk in the sun or

you could be burned to a crisp. Maybe crosses scare you or maybe you can pray in front of the altar without being struck by lightning. Trial and error can work to a certain point but some things are life and death. It's one thing to be vomit up mortal food. Embarrassing and inconvenient but you'll live either way. It can be mind-boggling because there are other things going bump in the night other than transformed.

There are many other things that your character will need to know in order to survive. They will find out through living their lives. As a player, you direct the character's action. If this is a new game to you, then you and your character will find out what the fictional world is like. If this game isn't new, then the world might have changed from one GM to the other or even from session to session.

Game Master Advice

Being a GM has a lot of extra responsibilities when compared to being a player. The player is only responsible for one character while you would be taking on the roles of every NPC. You will provide direction to the group by providing the initial storyline and adapting to what the players do.

It sounds like a lot but it can be broken down into simpler steps. For instance, coming with an adventure or story idea can be somewhat similar to writing a story. There is a beginning with a hook to get the players interested. The middle part is the plot or what the players do. The end of a session might correspond to the end of an adventure or it could just mean that all of you will pick up from where you left off.

Being prepared is a good thing but don't take it too far. Your players will come with idea and solutions that you didn't account. Instead of assuming they will walk straight from A to B, don't be surprised if they look at 2A, X, and P on the way there. Your NPCs have motivations and can be surprised or respond in different ways. Don't be afraid to take a moment to think about what to do next. If you are stuck, maybe you should take a break or even ask the players what they would like to do exactly.

Gaming ideas can come many sources. Television, books and magazines can provide sources of inspiration. Some people sell pre-made adventures. Perhaps there is one with a supernatural angle and you could just “play around with the details.” You could talk to other people (either in person or through the internet) and find out what they did.

Assuming you have a fair understanding of the rules and some prepared notes, there are some other things to watch out for. Be sure to let the players shine or in other words, just remember to include obstacles or situations where their skills and abilities will help. You do not have to spoon feed them but an occasional nod will make them feel good.

There are times when the GM or the players will feel a bit attached to certain aspects of the fictional world. Certain things can happen to upset them, like the death of their character or you could lose out on a major plotline because the players went in a different direction. Each situation will require different sorts of handling.

In the case of the impending character death, take a moment and think out it. Some people accept the fact that reality can give you a bad hand and let the chips fall where they may. If you believe this and want to keep this idea in your game, it’s best to let the players know ahead of time.

Still, you may also feel like you want to fudge things a bit to keep the story going or if you felt like you miscalculated a bit. Perhaps you deal out a bit less damage. Maybe you give them a small advantage or a repeat opportunity. In any case, you want to try and do this via sleight of hand. This is mentioned only because most people lose interest when they realize their characters will not die, no matter what happens. You know your group, so the decision rests in your hands.

Now that you know a few tricks to avoid possible disaster, let’s give you some to help make a better session. One thing to remember is that the character and the player “see” different things. For instance, if a player rolled a six on his ranged combat score and his opponent rolled a seven on his athletics roll, then he missed (assume that they

had the same skill score). However, the player sees this through a throw of the dice. The character saw that he fired three rounds at the Infernal but it dodged the bullets by the diving to the ground and then tumbling behind a dumpster. In other words, when you present actions, show them in such a way that it is more vivid to the player than a die roll.

Another thing to remember is being consistent can save you a lot of headaches. If you rule that all transformed can run one hundred miles per hour, then don't let them be captured by an invalid unless you have a very good explanation. Being consistent will avoid problems with favoritism and staying true to the world all of you have created.

Just remember that Game Mastering can be rewarding. You are presenting a world to the players and that you are inviting them to participate in it. You can just take one step at a time. You don't have to create an entire city from scratch because you have the freedom to make things up as you go along. Many people have also said this about RPGs...they were created as means to having fun. That is the most important thing to remember. A RPG session is part social and part game, so be sure to address both ends.

Questions for a Campaign

They are meant to be prompt to thinking about an ongoing campaign and what to look for if you are short on ideas. Feel free to ask your players some of these questions to get a better handle on what they want. They want straightforward action or political intrigue. Maybe they want interesting mortal dilemmas. You probably know at least some of the players from outside the game and what they like. It never hurts to ask; perhaps the political intrigue guy wants to deal with a few gang members harassing one of the locals.

1. How did the players form a group or relationship with each? The group may be: of shared kinship or friends (they were all related or knew each other before the transformation) created by the same sire; shared a similar profession or other commonality, have similar enemies or other problems, need each other help to solve a particular problem.

2. Some of the transformed have friends that were generated during the chargen process. Do you want to try to connect them to more than one PC? Are they going to be important plot device? How helpful will their friends be?

3. Who are their enemies? No transformed can exist for very long without making enemies, either directly or through their relations. For enemies, there might have one powerful one, several weaker ones, an equal(s) with many minions on their side, mortal belonging to an organization, or an unknown species of transformed. Finally, having enemies give the GM plot hooks when creating scenarios.

4. Where is their haven? What is it like? What would mortals think of it? How accessible is it to other beings? Do they share a common meeting ground or do they live in different places and go to different places to discuss business?

5. What are their areas of expertise and what are their weaknesses? What makes them mad? Happy? Sad? Does the character even feel emotions? If not, what is their purpose for existing? In other worlds, keep the characters in mind when you design adventures and a campaign. Don't be afraid to use their character sheet for inspiration.

6. What are the character's hobbies? Do they like to play games or does their idea of fun involve practical jokes? Do the players need constant challenges or do they like a well-ordered game that they can play in a relaxed atmosphere? Look for clues that tell you what tone they want. If they are acting serious and plotting against people, then they might want political intrigue. On the other hand, if they are being impatient, then they might want action.

7. How do their allies communicate with them? Do they have to go through layers of mortals to reach them? Are there complicated sequences that must be followed? The answers to these questions will show how concerned they are with security and will help develop plot ideas. For instance, a missing courier could lead to a grandiose plot. Don't abuse this type of idea. In addition, you could make them feel good about their choices if you let them capture an intruder.

8. Do the characters have any kind of honor code? Do they help those less fortunate or do they want to gain power and money? Are there motivations behind their actions or are they who they appear to be? Looking for player and character motivations will tell you what kind of campaign to develop.

9. Remember to use the chargen process to help with your inspiration. A well-written background is a helpful source for adventure ideas. So, feel free to take a session or meet with each player individually to help flesh out the background generated during chargen.

10. Finally, please do not let a single set of questions limit role-playing possibilities. Feel free to come up with additional questions.

As you can see, there isn't a lot of canon set in stone. This game was designed to let the GM fill in the details without having someone else tell them what should be going on in the world. That isn't for everybody. Some people like to have a lot of things generated ahead of time so that they can concentrate on the game. Both views are okay but we just wanted to lay out our thoughts.

The good thing about trying to run a campaign is the fact you are in control. You don't have to stat out every minor NPC or location. You are free to just role-play the encounter or summarize the results to players. You can tell them something like "Four hours of research in the local library show..." and then fill in the blanks. You can have an information gathering encounter take some time. Just keep the players in mind when you start to control the pacing of the session. NPCs (Non-Player Characters)

Simply put, these are all of the characters that the GM will play during the game. They are an important facet of an RPG session because they provide many different things for the PCs and GM. They are a springboard for many types of actions.

Some of them are there for interaction purposes. They can illustrate other characters' personalities by doing things such as exposing beliefs of other people or turning such ideas on their head. They can be providers, giving the PCs advice, equipment, power or anything to

forward the game. They can be allies who share the same or similar goals.

Other NPCs can challenge the PCs. They could make the PCs defend their beliefs or themselves. It doesn't have to be hostile in nature. Perhaps the NPC is a merchant who is just trying to make the best possible or someone is just doing their job. In any case, they are a road-block which can add to the plot and help the character in tangible ways (they can loot the corpse or gain material advantage) and in-tangible (they can continue going forward).

There are a number of ways to develop NPCs. One way is to develop them in layers. The first layer could be the physical. Is the NPC fat, thin, tall or short? What color are their eyes and hair? Do they possess any obvious physical characteristic either good or bad (like big muscle or a club foot)? Asking these questions will help visualize the NPC to yourself and the players.

The next layer could be mental in nature. Is the NPC smart or dumb? What skills and knowledge do they know? What areas are they ignorant in? How educated are they? This will affect the interaction with the players. For, a smart NPC could have a piercing gaze or a dumb one could have a vacant expression in their eyes. Another example could be their speech pattern. For instance, they could have an accent or they could stutter a lot.

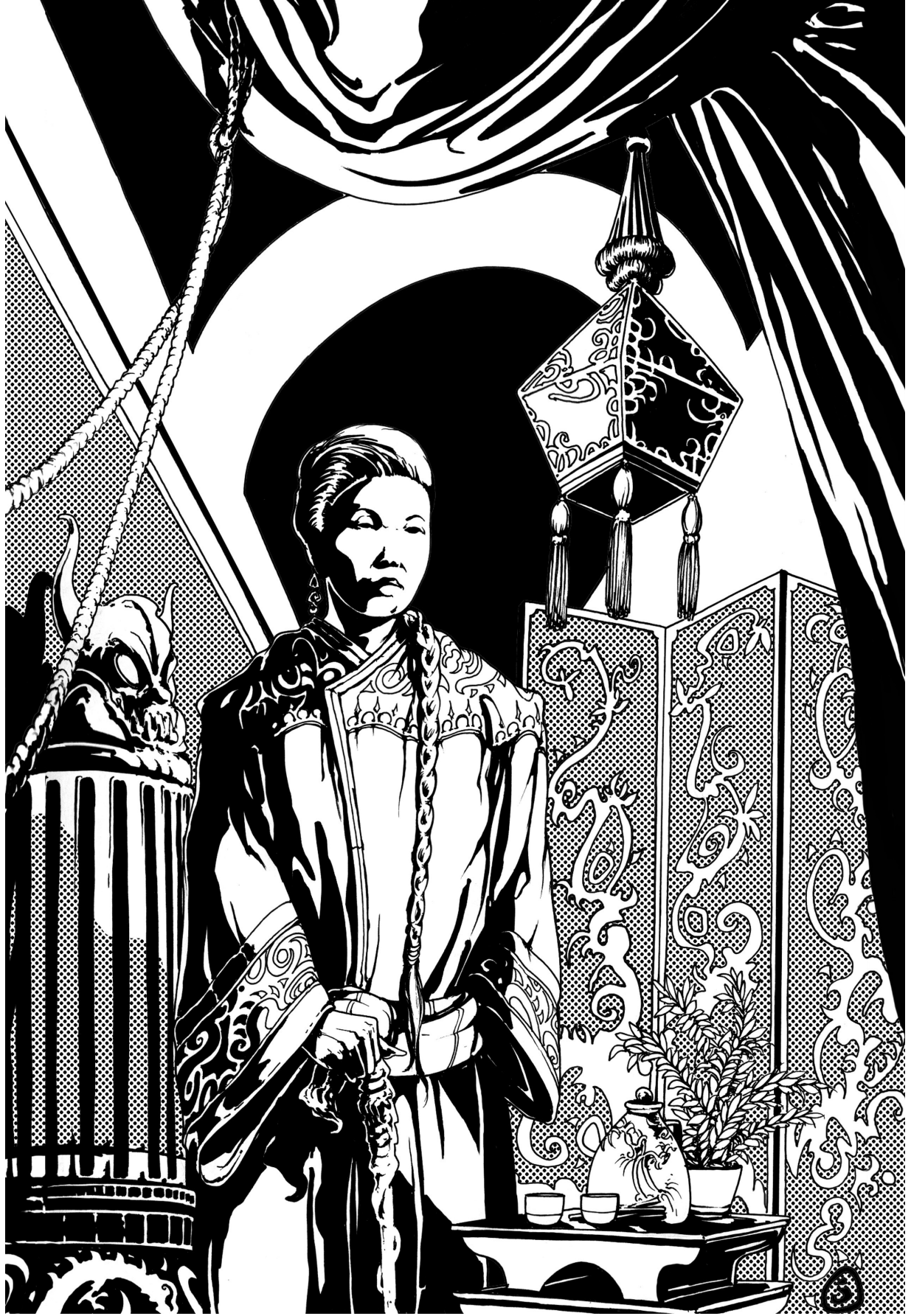
The final layer in the "onion" approach is the spiritual nature of the NPC. Are there any emotional issues involved? Do they have causes that have a special place in their heart? What will they do for something important in their lives? How far are they willing to go or think they will go in order to obtain it or protect it?

Another approach could look at the purpose of the NPC within the game. How will they interact with the PCs? Are they enemies, friends or do they have a neutral outlook in terms of viewing the PCs? Are they going to interact or just act as a spear carrier?

Another aspect of looking at their purpose is to see what kind of goals they have? What are their short-term, medium-term, and long-term

goals? The NPC will probably know what their short term goals are but may have trouble picturing anything in the distant future. Of course, more thought will be put in a more important NPC verses a minor one. For instance, you may want to think more about the leader of *La Noche* verses spear carrier number five. You might only want to make some minor details available in the first encounter and think more about them as the game develops. Maybe the cop everyone thought was going to be a “throwaway” character ends up becoming a major NPC or maybe Captain Matismi is shot and killed at the end of the first game even though you intended to have him be a major NPC in the campaign.





Chapter 3: Rules of the Game

As stated in chapter one, the basic formulas to remember are:

Unopposed contest success: $d10 + \text{skill score} + \text{other modifiers} \Rightarrow$
difficulty number (default is nine)

Opposed contest success: $d10 + \text{skill score} + \text{other modifiers} >$
opponent's $d10 + \text{skill score} + \text{other modifiers}$

This section will show you how to handle various situations. There are more possibilities than any set of rules can cover but the more common ones will be touched upon during this chapter. Therefore, the chapter will look at combat, communication, feeding, information gathering, temptation and various stewardship and profession usages.

Combat

The players have found themselves in a mess and need to fight their way out of it. They can use various weapons and maneuvers to get out. Cursed Life does not seek tactical precision but it does want to portray a quick and easy combat resolution system that doesn't offend reality too much.

There are a small number of steps to follow for each round of combat. The first one is initiative. During this phase, everyone is trying to figure in what order to go in. A simple d10 is rolled and the totals are compared. The lowest roll must announce their action first and anyone with a higher roll can interrupt. In turn, someone with an even higher roll can interrupt that person.

Example:

There are three men in a 12' by 12' room named Sam, David, and Denny. David and Denny want to interrogate Sam but Sam is trying to run out of the room before they grab him. Sam rolls a 2, David rolls a 4 and Denny rolls a 10.

Sam announces his intentions, which were to run out the door. David interrupts and states he is blocking the door. Denny states he will block the window to prevent possible escape. Sam is stuck and prepares to fight.

Actions

The next step is to look the possible actions that could be taken by a player or NPC.

They can do one of the following:

1. They can move at a full rate. In order to figure out how many feet they can move, just multiply the athletic score by ten. This assumes full running and a bit of dodging if someone is shooting at them.
2. They can move at half rate and fire a single shot or three round burst. This action can be done in either order. If the player chooses to move and fire, then they cannot aim (lost +2 for aiming) or gain a -1 penalty if they rapid fire.
3. They can move at half rate and engage in melee or hand-to-hand combat. The charging player automatically goes first to determine damage unless the defending party has a long reach weapon. In that case, the defender would go first. There is no bonus or penalty added to their score.
4. They can rapid fire twice or aim once. There are advantage and disadvantages to either option. Aiming gives you a +2 to hit but rapid fire lets you possibly hit more targets.
5. Burst fire once: The player can choose to try and hit up to ten targets. They must be within twenty five feet or so of each other. The player will also gain a -1 penalty for every target. Therefore, if the player wants to try and hit ten people charging at him, then he will have a -10 penalty to hit for every target. However, if he actually damages one or more of them, then they will have +2 points of damage.

6. Perform one other action. This will be rolled upon a case by case basis. Just use common sense. Pick a skill or trait and have them roll if needed. Don't be afraid to say yes if you think the move is logical and doesn't need a skill roll. Likewise, feel free to say no if there is no way something could succeed.

Dealing Damage

Once the players have declared their actions, they can determine if their actions succeed or not. In order to determine success, roll a d10 and add your skill score. Then, add or subtract any modifiers given out by the GM. Finally, if you are attacking, the defender rolls a d10 and adds their athletic score and armor score.

Compare the two scores. If the defender's score is higher, then you do not have to worry about damage. If the attacker wins, then damage must be determined. This is done by subtracting the higher score from the lower score. This will determine the raw damage score. Look at the type of weapon you are using. If it does 'high' damage, then the raw damage score (RDS) is the final score. If it does 'medium' damage, then subtract two from it and that is the final score. Finally, if your weapon does 'light' damage, then divide the RDS by two.

Damage is reflected by penalizing the character by the amount of RDS done to them. I.e. if they have two points of RDS, then have a -2 penalty to all skills. In addition, if RDS exceed the physical trait, then the character is either dead or paralyzed. If the victim was human, then they are dead, but if they were transformed, then they are paralyzed. It takes one day's worth of blood to heal one point of damage or one week of rest for a human.

Example:

Carrying over our example, we now have Sam stuck in a 12' by 12' room with two people. They re-rolled initiative and Sam received the highest total. He decides to pick up a chair and swing at David, who is guarding the door. Sam has a +3 in close combat and rolls a seven,

making his total ten. David tries to react in time and rolls a d10. He rolled a two. His close combat score is a +2, so his total is a four.

The GM ruled that the chair did medium damage. He takes Sam's total (10) and David's total (4) and subtracts them from each and remembers to take off two additional points. Therefore, Sam did four points of damage. David only has a physical score of two. He falls backwards on the floor dead because he has damage equal to twice his physical stat. The GM, impressed by the roll, rules that the door is open because David grabbed the doorknob to try and get up but failed.

Denny pulls his .22 caliber pistol out and tries to shoot Sam. He decides to aim at him. He rolls a three and has a ranged combat score of +2. His total is a five. Sam rolls a d10 and rolls a one. His athletics score is a +2.

Denny does one point of damage (divide the difference between Sam's total and Denny's total.) Sam has a physical stat of three, so he is alive but has a -1 penalty to his skills.

Damage Table

Skill Roll Difference	Damage: Low	Damage: Medium	Damage: High
1	1	1	2
2	1	1	3
3	2	2	4
4	2	3	5
5	3	4	6
6	3	5	7
7	4	6	8
8	4	7	9
9	5	8	10
10	5	9	11
11	6	10	12
12	6	11	13
13	7	12	14
14	7	13	15
15	8	14	16

Ranged Combat

The pluses and minuses listed refer to adding or subtract from the skill roll of the attacker for hitting (bonuses and penalties do nothing for damage). Remember that the attacker is adding their ranged combat score and the defender is adding their athletics score.

Accessories: If the GM rules that the gun has things on it such as scopes and other aids, then add +1.

Attacker or defending is slow moving: -1 or -2 if both are moving.

Attacker or defender is fast moving: -2 or -4 if both are moving.

Burst Fire: -1 for every target you attempt to fire upon.

Concealment: -1 if more than 50% of the target is showing but less than ~100%. -2 if less than 50% can be seen. Of course, if you can't see it all, then you can't fire at it.

Range:

Point blank: within 20' or so, add +1

Short range: farther than 20' but can make out the target without a problem. No modifier.

Medium Range: Knows who target is but cannot make out fine details. -1 penalty

Long Range: Can tell target is a humanoid but can't identify the target is if they know them.

Size difference: +1 if target is large or +2 if it really large. -1 if target is small and -2 if it is really small.

Hand to Hand combat

Elevation: +1 to the person who has the higher ground (attacker and defender add their skill bonus on their close combat skill).

Environmental (e.g. ground is slippery): both attacker and defender usually have to deal with the same problem: No modifier.

Long Reach: +1 if either party has enough reach to hit their opponent without fear of being struck back at same range.

Specific combat maneuvers (optional)

Blocking:

The defender is just trying to avoid being hit this round. In exchange for losing their action in the round, the defender gains a +50% increase in their close combat score. This can only be used to avoid hits.



Counterattack:

Instead of merely escaping, the defender immediately strikes back without losing their turn. This can work if the defender had the higher initiative and chose to wait on the attacker to come at him. Both sides roll their dice as normal but the defender beats the roll by more than the attacker's close combat bonus, then they have hit the attacker without losing their turn.

For example, Sam and Denny are fighting out in the hallway. No special circumstances have taken place. Sam knows Denny will try to grab him, so he states that he is waiting. They roll their initiative dice and Sam is the winner. Denny rolls his die and rolls a 4. He has a +2 close combat bonus. His combat total is six. Sam rolled an eight this time. His close combat bonus is a +3.

Their totals are:

Denny 6
Sam 11

Sam has won and the margin of victory is greater than Denny's close combat score. In fact, Sam could have rolled a five and still have successfully counterattacked.

Desperate Maneuver:

The attacker exchanges accuracy for additional potential damage (imagine that they are throwing a haymaker or doing some other maneuver along those lines). They can take a penalty up to their close combat bonus. In exchange, if they still hit, then they gain a damage bonus equal to 150% the penalty taken. E.g. If the attacked took a -2 penalty to hit and succeeded, then they would gain a +3 bonus on their damage.

Grappling or pinning:

The attacker is attempting to keep the target from moving while the defender is attempting to escape or counter.

The person initiating the grapple must state this before rolling their d10. They must beat the defender by a margin of victory equal or greater than their close combat bonus.

If the attacker is successful, then they can prevent the defender from moving if they beat their opponent in combat each round.

The defender must state each round if they are trying to counter, escape, or staying compliant. A counter must be beaten by a margin of victory equal or greater than their close combat bonus. If they do not, then they are still pinned down. If the defender succeeds, then they control the grapple. The roll of attacker and defender are switched at that point.

If the defender merely wants to escape, then they must simply beat the attacker's total combat score. If they do not, they will stay pinned. Of course, the defender could bide their and submit to their attacker without making combat rolls.

Tripping:

The attacker wants to knock the defender to the ground in order to gain an advantage on them. They must be in hand to hand range at the start of the round. The attacker must beat his opponent by a margin of victory equal or greater than the defender's close combat bonus. If the attacker fails, then their attack for the round is wasted. If they succeed, then the defender loses their action if the attacker had higher initiative or must fight with a -2 penalty the next round.

Miscellaneous situations

There are some occasions when the character might take damage for sources other than direct combat. The following is a partial list of these possibilities.

Falling/Impact:

This can happen to anyone at anytime. A drunk driver can wreck into someone else or a parachute might not open when expected. A fight

could end with unexpected consequences or opportunities. In any case, the GM and player would want to know if the PC or NPC survived the impact.

Procedure:

The bodies of the Transformed are a bit tougher than their human counterparts. A fall of ten feet or less does not even have the potential for harm. People with an athletics score of +3 or greater can take falls from twenty feet without harm. This also assumes that the person falling has no useful powers for this situation (teleportation, shape change, etc.) Velocity will increase as the distance fallen increases. However, the armor power is able to absorb damage as well. It will subtract one point of damage for every rating point. In other words, armor is treated the same way it is for combat.

If the distance fallen is 21-50, use the damage chart low column and use the “tens” column in front of the distance fallen to determine damage. For example, a PC has fallen fifty feet or ‘50’ feet. Cross-reference the five with the ‘low’ column. Three points of damage have been taken by the PC. This would kill most ‘normal’ people but some are either unusually hardy or just plain lucky.

For distances 51-100, use the same procedure as above but use the medium column instead of the low column. So, if someone just fell 100 feet, they will take nine points of damage. This would kill almost anyone unless they have the armor power and a high physical stat.

For distances above one hundred feet, use the high column. For ease of play, one hundred and twenty feet or more are considered lethal.

If someone is trying to run down the PC with an automobile, here is a quick and dirty rule for that. Use the driving profession skill or half the stewardship skill of the driver as their “attack” skill. The PC would use their athletic skill if on foot or their driving profession skill or half their stewardship skill. The automobile impact would be considered “high” damage. They would roll a d10 just like combat and the damage is determined by the same method.

Fire:

The amount of damage done depends on how much of the body was exposed to the flame. In addition, the possibility of the fire spreading or the character being ignited can increase the severity of the injury. If someone is attacking with fire, combat would commence as normally except for the following. If the amount of damage done is three or more points, then another roll needs to be made between the attacker and the defender. If the attacker's roll is higher, then the defender's body has caught on fire. Of course, if the defender wins, then no additional damage is done.

Without fire protective gear, a PC or NPC cannot last for very long. If no one is actually attacking them, then the fire can be treated as a quasi-NPC. Use the following chart to determine the fire's attack bonus. If the fire wins, then the exposed being has been overwhelmed by the fire and takes one point of damage per round until efforts have been made to put the fire out. The fire (GM) would simply roll a d10 and add a bonus based on the size of it. The potential victim rolls a d10 and uses their athletics score to modify the dice roll.

Treat an acid attack similarly but use the percentage of the body exposed to determine the attack bonus. However, if the defender is hit with acid, automatically assume it does one point of damage per round until efforts have been made to neutralize it. More exposure from either fire or acid creates more rolls to see if they have been burned from either source of damage.

Size of the Fire (Attack Bonus)

Small – e.g. Torch or accidentally touch the stove (+1)
 Medium – e.g. Bonfire or larger area of exposure (+3)
 Large – e.g. House on fire or most of body exposed (+5)
 Inferno – e.g. All of the body is exposed and surrounding environment is on fire as well. (+7)

Gas/Radiation:

For gas and radiation attacks, assign an attack bonus based on the lethality of the substance (from +1 to +10 bonus) and roll a d10. Let the player add their physical stat and spiritual stat to their d10. If the substance wins, then its effect will be felt by the exposed person. In other words, the GM will state what will happen if exposure takes place. If the exposed person wins, they will not feel the effects but they might have to make rolls once an hour, once a minute, or even once a round depending on how powerful the substance is.

Drowning:

The transformed can hold their breath for a number of rounds equal to their physical stat + an applicable skill + the result of a d10 roll. If they cannot find a way to survive after this, then they are automatically killed from the drowning. Otherwise, assume no ill effects have taken place after they recovered from the shock of nearly dying.

Communication:

One person is trying to get another person to understand them or to get something out of them. This skill might be used in such situations as borrowing money, bargaining, gaining cooperation, evoking an emotional response, lying, etc.

There are two different skills for this, communication and subterfuge. Communication is used for any attempts where there are no falsehoods involved while subterfuge is used when lying is a part of the action. Like combat, there are a number of possible things that could be done to alter the outcome.

1. Figuring out what each side wants.

The attacker is someone who initiates the conversation and the defender is the person who is responding back. The attacker rolls a d10 and adds their empathy score in order to determine how the defender will take a certain course of action. The defender will roll a

d10 and add their empathy score since they are trying to determine what the attacker actually wants.

If the attacker wins, then they can ask the GM “if they do X, how will the defender likely respond?” The GM can decide ahead of time that certain kinds of communication are better than others. If they did, perhaps they will give you a bonus (if they would be generally agreeable) or they could let you roll without having to face a penalty (if they would not agree to the attacker’s wishes). If the defender wins, then they will gain a bonus equal to the margin of victory.

2. Laying out what each side wants

Each side or person (if it is a small number of people) will roll a d10 and add their communication or subterfuge skill bonus to their roll. If the attacker wins, then they will get what they want as long as the defender can provide it. If the defender wins, then they can decide to agree to what the attacker wants or deny them. Remember the defender gets a bonus if they won the empathy roll.

For example, Larry wants someone to open the door and let him in. Dave, the security guard, is not supposed to let anyone in after the store is closed. Larry comes up to the door and tries to get a gut feeling about this guy while Dave tries to do the same thing. They both have an empathy score of +3. Larry rolls a four while Dave rolls a five. Dave will have a +1 bonus for the next round. He feels a bit mistrusting about this fellow but it is not personal.

Next, Larry tells Dave that he really needs to get into the store. It is a matter of life and death. Since it is an electronics store, Dave is suspicious. Larry rolls a six while Dave rolls a four. Even with the bonus, Dave lets him in because he figures that he has a gun and a walkie-talkie. He opens the door...

Optional:

Some attempts at communication will take more than one roll because the “attacker” will want the defender to do more than one thing at once. For instance, let’s assume that Sam wants Dave to let him into

the store but he wants him to open the door into the office section. Sam has already succeeded into getting into the store. Dave now gains a +1 bonus to resist Sam's attempt to push him around further. The player and GM both roll their dice and Dave is the winner thanks to the +1 bonus. He tells Sam, "You can use the phone by the register or get out!" Sam decides physical force is needed...

Formula:

Repeated attempts to get the same target to do one other thing: +1 bonus per additional request (in a short amount of time)

Feeding:

This is a special case because some transformed need to do it this at some point. There are two ways to handle this. One way is to role-play the situation. Perhaps they will merely grab someone and take them to a dark alleyway while another might take the time to seduce the target and have them come willingly with them. There will be some communication rolls and possibly a bit of combat if the target is unwilling.

Another way to deal with it is to make two or three rolls depending on how successful the player is in obtaining subsistence. The first roll is a perception roll and the difficulty would be determined by the environment. Beating the assigned target number would allow the PC to talk to the target or stalk them. If they want to talk, use the communication skill. If they want to stalk them, use the athletics skill. Either way, the GM would tell the player how well they need to roll. A success at this point would mean the PC can take in nourishment.

Formulas for Feeding:

In a victim-rich environment with no reason for them to worry (e.g. a posh area full of nightclubs, bars, etc.) = must beat a difficulty of seven.

In a victim rich area with the inhabitants on guard (in a crime ridden area, for instance) = must beat a difficulty of nine.

If there are a limited numbers of victims but they are relatively trusting = must beat difficulty of eleven.

Finally, if there are a limited number of victims and they are on guard = must beat a difficulty of thirteen.

Information gathering:

Another common activity for PCs is to gather intelligence on a person, place or a subject. They may have encountered a mystery or they want revenge. They may even have other motives. Every source of information is good for some kinds of facts but not good for others. The GM will give the PCs clues but they will have to know how to follow up on them.

You could set up multiple levels of possible success. For instance, you have a “minimal”, “moderate” level, and a “complete” level of success. Then, you state that if the PCs roll the die and beat a seven, they get a small amount of information (minimal). If they get a nine, they could get most of the information (moderate). Finally, if they beat an eleven, they get all of the information (complete).

People

The PCs might want to do some legwork, talk to friends and witnesses, etc. The good thing about people is that they know different things and they are dynamic sources of information. However, they must be convinced that helping you is a good thing and even then, they may not have the facts you need.

Communication rolls will need to be made and the effectiveness of it will tell how much knowledge is obtained. In addition, empathy rolls and/or subterfuge rolls would be involved in order to see if the subject is cooperating or lying. Perhaps a perception roll could be made to see if there are material inconsistencies with the witness’s story. For instance, maybe a good perception roll will tell the PC that the witness is hiding a weapon inside of their coat pocket. Investigating the pocket would reveal the murder weapon. In any case, a general procedure could be followed.

1. Employ empathy rolls to look at emotional factors/clues while perception rolls would look at the tangible.
2. Use the communication skill to ask questions and employ the truth or use subterfuge if you feel lying is needed.
3. The PC could use empathy or subterfuge to tell if the witness is lying or holding back.
4. Give out information if the PC managed to make their previous rolls. Otherwise, assume the NPC is uncooperative or lying (depending on which rolls failed).
5. Be prepared if the PC wants to use physical force to make the NPC talk. Make one more communication roll with a -2 penalty to roll to represent the desperateness of the attempt and to make possible combat rolls if the person still resists coercion. (Optional)

Places

The PCs might want to go to the library or use the internet to gain useful data. Such tactics have the advantage of meeting reluctant sources but they are static in nature. The source of information is only as good as the people who upkeep it. The answer is either “yes” or “no” as the location of the information and there are far fewer chances to follow up if the information isn’t there in the first place. In addition, it takes a lot more time to find anything out at all.

It takes about four hours of steady research per roll made. The PCs could use academics if the subject they know about is appropriate to the task at hand or they could use relevant profession skills. Failing that, you could use the stewardship skill (making the assumption that most people know the basics about how to use a library or surf blindly on the internet.) The GM may assign a higher difficulty if the PC is defaulting to their stewardship skill. The difficulty for common information could be a seven while very obscure facts could be a thirteen or even higher.

The assumption is made that the information is there. They may find out that their research yields nothing because little has been written. The GM may be generous and tell them where they could look. (e.g. One book quotes from another but the quoted book is not in the library. They need to go somewhere else to get it.) They could also say it was a waste of time. In addition, feel free to decrease the time used up if they rolled very well or if they had several people doing research at the same time and on the same subject.

Temptation

This will come up in sessions because of the spirits sharing the body of the PC or because they have conflicting natures. The GM could make suggestions to the PC about how they could do something easier by using their alien. The player might be contacted by a whisper, invisible specters or instructions from outer space. There are two ways to invoke their Alien, either by asking for help or by using alien points as a bonus.

If the GM offers to do this, the PC has some options. They could accept the suggestion or try to refuse it. If they accept it, then they roll a d10 and divide the result by two. This is how many alien points they gained for using the gift. If the PC wants to resist the suggestion, then the GM will roll a d10 and divide by two. This will be how many alien points are invested in the temptation. The GM will roll another d10 and add the player's alien score to the roll. The PC will roll a d10 and add their familiarity score.

If the PC wins, then they subtract a number of temporary alien points equals to the points invested and they resist the suggestion. If the PC loses, then they lose a number of temporary familiarity points.

Another use of alien points is to add to any die roll made. The PC can describe what kind of moral or ethical shortcut they took to rationalize the bonus. Then, they will gain a number of temporary alien points equal to the bonus to the last roll. The bonus is limited to the amount of the skill score. I.e., if the PC only has a +2 in close combat, then they can only use up to two alien points in a single roll.

They also have to remember that if they gain ten or more temporary alien points, then they will need to add +1 to their permanent alien score and to subtract ten temporary alien points. Likewise, if they have less than zero alien points and they lose additional temporary alien points, then they need to subtract one from their permanent alien score and add ten temporary alien points.

It is far harder to gain familiarity points than alien points. The PC must sacrifice something important in order to gain them. For instance, perhaps a small monetary donation could net one point if it is done for the right reason (e.g. for charity and not to merely gain familiarity points or other advantage). The PC could go on a quest to help someone and gain a larger number of points. For every session spent on such a quest, they gain a number of temporary familiarity points equal to their permanent familiarity score. The PC must not do anything immoral or anything that helps them outside of the spiritual (they can't work or pursue other side projects).

Finally, consider Familiarity and Alien to represent two extremes. For instance, if the character was transformed because of DNA tampering, think of Familiarity as human nature while Alien represents their altered genes. Achieving a ten in familiarity could mean they have suppressed or overcome their genetic tampering while a ten in Alien means they are no longer human.

Stewardship and Professions:

The stewardship and profession skills are designed to let the player come up with a number of abilities for their character. Stewardship measures how much the player knows about life. It is a combination of common sense and experience. Successful use of it allows the character to do things when no other skill can help. It should only be used in times of stress.

For instance, Harry (Kim's character) is being tailed by a non-descript sedan. She wants to see if she can out-drive her opponent and lose them. None of her skills and professions involves driving or losing 'tails.' Instead, she has to rely on the fact that Harry has driven a car

during his lifetime and developed a bit of skill at it. The GM rules that Harry can try to lose his tail with the stewardship skill but with a -2 penalty to his die roll because he hasn't specialized in driving.

Note: The GM should always assign a penalty if the player has to default to their stewardship skill. Remember that rolls of minor importance should receive a -1 penalty to their die roll, important rolls should receive a -2 penalty, while very important rolls should have a -3 penalty. The 'minuses' are there because the player is defaulting rather than player to their strengths.

Another important thing to remember is that the player can give his character profession skills to represent specialized abilities. They can list three things that the profession involves and rank them from one to three. Rank one is the visible aspect while Rank three is only marginally related.

When a profession skill is used and the rank one ability is involved, they can receive a +1 or +2 to their die (according to the GM) because they are using the most often used knowledge in their profession. A rank two ability confers no bonus or penalty but the player can choose to their profession skill bonus when rolling the d10. Finally, a rank three ability should have a -1 penalty to the die roll because the player should have listed a related ability.

For instance, Josh was a semi-pro race car driver before he was transformed. He would have the following profession skill listing.

Profession (Race Car Driving) + 4

1. Driving Cars
2. Repairing Cars
3. Gaining financial support

Therefore, he should do pretty well when being chased in an automobile or he wants to travel faster than the normal speed limit. He knows something about engines because of his interest in cars and he has gained a few minor sponsorships over his short career.



Chapter 4: Equipment and NPCs

This short selection will list possible equipment that the character can buy. It is not meant to be an exhaustive list but one designed to look at items that players may ask for during the game. In addition, ease of play was chosen over accuracy of detail.

Guns:

They fire a metallic projectile at a high rate of speed. Beyond this, there are differences between each kind of weapon. They will be rated on how much damage they can do, how fast they fire and how much ammunition they can hold and they are listed in an abstract manner.

The range of these weapons varies but in Cursed Life, it is ignored to make combat a bit simpler. Assume that if the person can see them well enough to identify the target, then they can shoot with or without a small penalty (line of sight, long range and other factors may accrue a penalty but that is up to the GM. They will be used to simulate some adherence to reality without being bogged down in all of the details).

Damage:

High – Amount of damage done is equal to difference between skill rolls on opposing side +1.

Medium - Amount of damage done is equal to difference between skill rolls on opposing side -1 additional points (minimum one point of damage).

Low - Amount of damage done is equal to difference between skill rolls on opposing side divided by two (minimum one point of damage).

Speed of fire:

Aimed – gains a +2 to skill roll to hit and one target is hit. Bonus is taken out before damage is determined. One round is used.

Rapid – gains no bonus but one target can be hit twice or two targets hit once. Three rounds are used.

Automatic – has a -1 penalty to skill roll per target being selected. The firer adds +2 to the damage done if they hit their target. This will add more to damage but the weapon is considered empty at the end of that round. In addition, it must be at least half full in order to have enough ammo to choose this option.

Weapon types:

Pistols, Small (e.g. .22 caliber pistol)

Damage: Low

Speed of fire: Aimed or Rapid

Ammo: 10 rounds

Cost: 100-250 U.S. Dollars

Pistols, Medium (e.g. .38 caliber pistol)

Damage: Medium

Speed of Fire: Aimed or Rapid

Ammo: 6 Rounds

Cost: 250-500 U.S. Dollars.

Pistols, Large (e.g. .44 magnum pistol)

Damage: High

Speed of Fire: Aimed

Ammo: 6 Rounds

Cost: 350-800 U.S. Dollars

Rifles and Shotguns

Damage: High

Speed of Fire: Aimed

Ammo: 5 rounds.

Cost: 200-500 U.S. Dollars

Note: it takes a full round to reload and harder to hide.

Automatic Weapons

Damage: Medium

Speed of Fire: Rapid or Burst

Ammo: 30 rounds

Cost: 350 -1000 U.S. Dollars

Ammo Cost:

Assume most ammo for legal firearms cost twenty to thirty U.S. dollars to refill the weapon at least a couple of times. Ammo for automatic weapons would cost between twenty five to fifty U.S. dollars to refill the weapon once or twice.

Muscle Powered Weapons:

There are two kinds: ranged and melee. The ranged ones usually fire an arrow or they are thrown (think of thrown knives axes and 'ninja stars'). The melee ones are used in hand to hand combat and can consist of a wide variety of objects.

Projectile weapons can only be fired at the aimed rate or thrown at the aimed or rapid rate. Melee weapons can also be thrown but they have a very short range and are a bit unwieldy to throw (-1 to ranged combat).

An arrow costs about ten to thirty U.S. dollars while a sling stone can be found for free or for a nominal fee if the player wants a custom made projectile.

Projectile Weapons:

Bow and Arrow

Damage: Low
Speed of Fire: Aimed
Ammo: one arrow
Cost: 100 – 1000 U.S. dollars

Crossbow

Damage: Medium
Speed of Fire: Once every two rounds
Ammo: one arrow
Cost: 200 – 2000 U.S. dollars

Sling

Damage: Low
Speed of fire: Aimed
Ammo: One stone
Cost: less than 50 U.S. dollars

Throwing Knife, Axe, etc.

Damage: Low
Speed of Fire: Aimed or Rapid
Ammo: one knife, axe, etc.
Cost: 25 – 500 U.S. Dollars

Melee Weapons:

The assumption is that you know what most of these types of weapons look like. Therefore, there are no descriptions of them other than damage, price and brief notations.

Concealable – the player can hide in a sheath or at least wear a jacket to cover it up.

Axe (Fire axe or wood-cutting)

Damage: High

Speed of Fire: Aimed

Ammo: One weapon

Cost: 50 – 100 U.S. dollars for a new one.

Note: hard to explain in public setting.

Baseball Bat

Damage: Medium

Cost: 50 to 300+ U.S. dollars depending on the material and the brand name.

Note: You can state that the damage is meant to knock the opponent only.

Knuckle Weapon (Brass knuckles, a roll of quarters, etc.)

Damage: Medium

Cost: 20 to 50 U.S. Dollars

Note: When these are used, you cannot state you are merely trying to knock your opponent out.

Chainsaw

Damage: High

Cost: 50 U.S. dollars to hundreds of U.S. dollars.

Note: hard to explain in a public setting.

Fists

Damage: Low

Cost: Free

Note: This has been added for the sake of completeness and to remind players and GM that hand to hand combat is sometimes a viable option.

Note: You can state that the damage is meant to knock the opponent only.

Hatchet (concealable, can be thrown as well)

Damage: Medium
Cost: 25 – 50 U.S. dollars

Large Knife (Most are concealable)

Damage: Medium
Cost: 5 – 500 dollars (depends on size, decorations and brand name)

Small Knife (concealable)

Damage: Low
Cost: Less than 50 U.S. dollars

Sword (larger ones like long swords or the katana)

Damage: High
Cost: 500 – millions of U.S. dollars depending on the age and rarity of the sword.

Note: It is very hard to explain why you are carrying a sword in public.

General Equipment:

All clothes include one pair of pants, a shirt, undergarments, a pair of shoes and a pair of socks plus a belt or suspenders. Alternatively, it could include a dress instead of pants.

Clothes, Poor

These are the types of clothing bought at charity run stores or hand-me-downs. They are threadbare, made of poor quality material, and they are out of style.

Cost: twenty five dollars per outfit. Divide the price in half if the player is not seeking an additional pair of shoes or only a partial outfit.

Clothes, Average

They range from shorts and a T-shirt, to blue jeans and a long sleeved shirt to khakis and a polo shirt. They are bought from department stores or from sales at finer clothing stores.

Cost: One hundred to one hundred fifty dollars. Divide the price in half if the player is not seeking an additional pair of shoes or only a partial outfit.

Clothes, Business

They range from nicer khakis and name brand shirt to dress pants and suit. They are the types of clothes worn to look professional without being formal.

Cost: One hundred fifty dollars to several hundred dollars. Divide the price in half if the player is not seeking an additional pair of shoes or only a partial outfit.

Clothes, Fine

This includes evening wear like a black dress or a tuxedo. They are worn to impress people and purposely look formal.

Cost: Several hundred to several thousand dollars. Divide the price in half if the player is not seeking an additional pair of shoes or only a partial outfit.

Computer, Cheap (Desktop or Notebook)

This machine will let you type, surf the internet and perform other basic functions expected of them. There will be some programs or tasks that it cannot handle.

Cost: 500 – 1000 U.S. Dollars

Computer, Average (Desktop or Notebook)

It is a far more useful machine because it has most of the expected current level of technology in it. There will be a few high end programs it cannot handle but it will serve the average for a few years before they would consider upgrading it. The GM might give you a +1 bonus for certain profession or research tasks or they might rule that you perform any given task a bit faster.

Cost: 1000-2000 U.S. Dollars

Computer, Cutting Edge (Desktop or Notebook)

This machine is ready for the future. It has a lot of the tech professed in computer magazine and technical websites. It can handle any program or device plugged into it. You are far more likely to receive a small bonus from the GM if it is appropriate.

Cost: Several thousand U.S dollars or more.

Kits

Kits are pieces of equipment lumped together to perform certain tasks. The character will need to use certain tools to even attempt certain tasks. Therefore, it is important to have the right tool for the job.

Rather than listing each individual piece, all of the common equipment needed to do things like breaking and entering or repair is listed here. This was done to ease up on book keeping.



Also, the GM is free to add or subtract equipment from this list. It is suggested that the player ask what a kit includes before their character buys one.

Breaking and Entering

A number of items, like a good set of lock-picks, infrared binoculars, and other tools (mostly household items) needed to get in and of places are included here. The equipment will also help to minimize evidence left at the crime scene.

Cost: 500 – 1000 U.S. Dollars (depends on how sophisticated the player wants their character to be.)

First Aid/Medical Kit

There is a wide variety of medical equipment to choose from. The lowest end kits have things such as band-aids, aspirin, twine and cotton swabs while the highest end ones include items such as a stretcher, casting materials, first response emergency equipment and possible medicines for things such as poisoning or severe trauma.

Cost: Anywhere from twenty U.S. dollars or so to a few thousand U.S. dollars.

Surveillance Equipment

Most of these tools will let you do things like tap into phone lines, listen from a distance or detect surveillance attempts being made on you. Most of the gear is electronic in nature such as night vision goggles, telephone taps, etc.

Cost: Thousands of U.S. dollars or more (some of these items are illegal in nature if you are not connected to law enforcement or to the government.)

Survival equipment

The transformed may not need most of the equipment listed here but if you are mortals or have some in your care, then this kit will be useful.

As with most kits, the higher the quality, the higher the price. Lower end survival kits include a small first aid kit, rope, flares, a multi-tool (like a Swiss army knife), some waterproof matches, and an emergency poncho/blanket. Higher end kits include things like gas masks, extended supplies of food, a tent and electronic aids.

Cost: 150 U.S. dollars to a couple of thousand U.S. dollars.

Pre-made organizations and NPCs

Here are a number of organizations and NPCs which could help or hinder the PCs. The major ones are listed in this section while the minor ones will be listed in the back of the book. Each of them should give some flavor for possible settings.

Note: All of the following organizations and people are introduced in a modular fashion. That is, it is not canon to have each and every single group existing in your campaign. It is possible to ignore some groups and/or to change certain details about them.

Hexicon Corporation

They specialize in genetic research and pharmaceutical drugs. All of this is done to help us live longer and better lives, according to the commercials. This is wrong however. Instead, they seek to discover what make the Transformed tick. They wish to use their research to create super-soldiers and to gain power.

Under the watchful of Throckmorton M. Bradshaw, the company works like two separate divisions. The publicly held company does sell a number of useful drugs to help people overcome various diseases. However, the privately held one is where the true resources of the company are put into action. Strike teams are hired to capture interesting genetic specimens to do research on and to ultimately dissect when nothing else can be gained from research.

The scientists know that there are a number of “transformed” sub-species. They also know that new species have recently come into existence. In addition, they have sensed weird energy readings but they do not know the significance of them.

Their strike teams are armed with various weapons since they know that there is no sure weapon to destroy them. However, most of them carry heavy firepower but little in the way of brainpower. The scientists do not provide a lot of technical support. Bradshaw prefers to do continual research instead of helping their teams. This also helps to prevent leaks from leaving the company.

All of this is done because Bradshaw is reaching middle age. He feels the vitality of youth beginning to slip away from him and he seeks a cure for it. He has taken a small amount of transformed blood in an attempt to live longer. It has slight rejuvenating properties but not enough to give him immortality. The results have encouraged him to pour a vast amount of money to seeking more benefits from this process.

The Right Hand of God

This group is a hodgepodge of people from various Christian sects who believe in the existence of demons and other creatures. It enrages them that the “Spawn of Satan” are walking the Earth and corrupting other people. In their eyes, it is a sign of the Apocalypse.

They do not have the support of any official religion but some influential people within each branch of Christianity, Islam, and Judaism support this hidden war. With the money coming in from various groups, it is hard to coordinate a serious effort to purge a city of its supernatural undercurrent.

Most of them will operate alone and use detective and religious methods to find target they can destroy. They believe in most of the lore written about the transformed and assume all of them are the same. Sometimes they are right and sometimes they are wrong, to their ultimate doom.

However, a few of them have surprising abilities like having an uncanny sense of timing and turning themselves into holy weapons. Transformed do not mock them but they are ready to attack if they need to defend themselves.

Not all members of this group actually know they are in this group. Some are fringe hunters who receive a bit of aid from a “kind benefactor” who actually works through this group but keep their charges in the dark. Others form a small group and do things on their own. They were formed through interactions with The Right Hand of God but perhaps they wanted to do things on their own.

Finally, there are a number of sub-groups with various levels of connection with their parent organization. Each of them is formed by allegiance to a particular religious sect. They will have their own set of beliefs on what the transformed creatures are when compared to existence.

Their presence is known on the internet. Websites abound with conspiracy theories and are mostly laughed at or ignored. However, they may contain certain truths and they are certainly used as a means of communication. They also influence politics and attempt to fight for certain rights or asked that others be taken away or limited. All of this is done in order to make their goals easier to achieve.

Therefore, a significant number of the transformed know about this group although they do not know how far The Right Hand can reach. This is just another potential group to watch out for as far as the transformed are concerned.

S-7

Secret organizations within modern government have different aims. Some of those do not affect transformed existence but some do, like S-7. They seek to investigate and eliminate evidence of the supernatural.

They know quite a bit about the world of the transformed. According to them, a number of different beliefs were actually true. They are organized and seek to stay hidden until they are told to strike (mixture of truth and lies). They threaten the security of the free world, especially in an age of terror. There are too many masters and not enough slaves.

In other words, S-7 has contradicting goals and aims. Some only want to observe, some want to kill and some want to capture and do research for various purposes.

They have the support of a number of different government organizations who do not even know why they are doing certain activities. Money abounds within their organization so they are able

to afford the finest in armaments and research equipment. The transformed are not their only concerns. They also investigate and infiltrate cults to order to make they are not a legitimate threat to national security.

Magical research also takes up a large number of resources. So far, the experiments have yielded little although there are some leads into exploring psychic phenomena. In fact, this sub-division of this black operative association is getting ready to spin off into another secret government group.

This is because they have found that astral projection, clairvoyance and clairaudience are possibilities in future spying. Limited telekinesis affords the operatives armor against attack and perhaps even another way to strike back. Mind control experiments have also proved promising. Other powers and technology are also in the works.

In addition to all this, there are some transformed who are working within this group. They are one of the many alliances trying to make a power play for the control of S-7. What their purpose is unknown at this time because many of the transformed do not even know this group exists. S-7 may be a major threat to their existence if the insiders cannot wrest control away.

La Noche

They are an organized crime group or gang with one subtle but important difference. They are run by Hispanic transformed and those who support their efforts. Drug smuggling, prostitution, arms dealing, illegal immigration, and blood siphoning are only some of the activities they control.

They are concentrated in areas with a large Hispanic population but their presence is noted in every major city in the Western Hemisphere. Law enforcement tries to eliminate them but *La Noche* only gives false leads and sacrificial lambs.

Law enforcement is not their only enemy. There are number of racially based gangs that would like to kill maim *La Noche* members. However, a lot of these rival groups do not have transformed members in their ranks. As a result, they are at a disadvantage in any gang war.

Most transformed just think of them as another gang or ring like the Mafia or the Yakuza. The difference is that a larger number know about the true nature of their bosses. They seek to become embraced or “Me Hacen” as they call it.

They would not be a direct threat to but one of their philosophies is that any non-Hispanic transformed must be killed. In addition, any Hispanic transformed who does not support them should be killed as well. In other word, they have a kind of racism and machismo mixed together.

In most other respects, they are a well-run gang which infuriates the police and other law enforcement agencies. They are especially frustrating because they have taken over a number of Mexican and Columbian gangs and thereby increased their ranks to unprecedented number.

They are branching out into other criminal enterprises and have attracted the attention of the Mafia, Yakuza and the Triads. As a result, a crime war is brewing. This will make the streets far more dangerous and could possibly expose the supernatural to the rest of the world.

Other transformed

The human world is not the only one bringing danger to the characters. There are others who use them as pawns in their personal agendas. Some of them wish to rule over a city and take over the night. Others would want them to kill rivals or have them killed. After all, there is only so much supernatural activity which the city can hide.

New species of transformed are surfacing as well. Their powers and motives are an unknown quantity to others. Some people within the supernatural community wonder if someone deemed a transformed or other creature will continue to mutate over time into another species. So far, no one has come forward with information proving this theory.

Most transformed maintain secrecy about their existence. They know public hysteria would have them killed before any kind of understanding could be reached with the mortals. A few have started whispering to select people but so far, no one has solid proof. Debunkers, both mortal and transformed, have been able to keep the evidence suppressed. Some of it is phony and only paraded around by the insane but some of it is real and could have alerted the wrong kind of people.

Secrecy is not enforced by a bureaucracy. Instead, pointing out your existence could alert the wrong group of people. You never know if you are being tailed or someone might betray you for the right price. Also, you still have a family and other people that knew you. Revealing yourself could put them at risk as well or make your life harder because of bringing up old grudges and debts.

Internal Tempters aka the Other Spirit

One also has to remember that each transformed has a demon inside of them wishing to seek control of their body. The character may not be aware of it directly but they can feel and think about the temptations offered to them. Sometimes, the gifts are too good to resist. Therefore, they can be their own worst enemy.

However, they just can't go the local priest or shaman and ask them to remove their alien desires from them. They might envision as demons or another personality (they may or may not be right depending on the setting).

The character is not having a heart to heart conversation with an alien entity. It is more like hearing your instincts or gut feelings coming into play. They make quiet suggestions that sound good at the time but later turn out bad or ask them to become less human. Other times,

they will actually be asking in your best interest because it is in someone's best interest to keep the PC alive. The goal of their alien personality is to gain control over the body, not to kill it. Not everyone believes this.

It is a tough balancing act between surviving and maintaining control of your own body. Therefore, the PCs have to realize they can be their own worst enemy.

People

Throckmorton M. Bradshaw

He is the president and CEO of Hexicon Corporation. He owns large portion of other biotech companies which serve as subsidiaries. At age 45, he seems like a stereotypical successful businessman. He is a white male with a balding head and a middle-age paunch. However, he is also hiding a number of secrets.

His company is doing genetic research on selected individuals. Some of them are ordinary humans while others have been transformed. However, his biggest secret is that he is transformed as well. He possesses a number of gifts which have assisted him on the road of riches and power.

His enemies do not see him coming because he does not choose them in a logical manner. Sometimes, he will admire the cleverness of an embezzler and allow him to do it for a while before approaching him and offering him a job. Other times, he will set out to destroy a small company because it claims to do something better than what Hexicon is working on. The closest measure of who becomes an enemy is anyone who wounds his twisted sense of pride. However, he will also forgive people to prove he is magnanimous.

Any number of rivals would love to get their hands on his scientific data and/or kill him as well. They would pay anyone handsomely to do this. Of course, it is a job easier said than done. He has a large multi-national corporation to give him resources and a number of people who are admirers or who want to take him down.

Physical 3
Mental 7
Spiritual 3

Alien: 5
Familiarity: 1

Skills:

Profession (Businessman) 7

1. Organizational Management
2. Manipulation
3. Financial facts and figures.

Communication 3
Empathy 3
Close Combat 3
Ranged Combat 3

Strengths:

Dominate Mind, Can act like a human, Chance Manipulation

Weaknesses:

Emotionally Unstable

Requirement: Must sleep in a vat of special chemicals every night.
Impediment (cannot enter into rooms with very high heat and low humidity).

Juan Ramirez

He is a champion for Hispanic rights in the Western Hemisphere. He suffers no personal insult or any towards his ethnic group. He formed *La Noche* as a way to defend his neighborhood against rival gangs. Of course, he also wanted to make money as well.

He is a young man in his twenties and in good health. He is always neatly groomed and dressed in the latest fashions. This is done simply to enhance his prestige and to complement his good looks. He carries a couple of concealed weapons unless it is in a secure location. In that case, he has several loyal bodyguards to protect him.

He knows about the transformed who are working for him. They work for him for different reasons: some work for money, others want the supplies he can give them, yet others are blackmailed or have hostages held in another country. All of them assist in the smuggling of drugs, weapons and illegal sweat shop labor in the U.S.A and other countries.

Physical 4

Mental 3

Spiritual 3

Alien: 5

Familiarity: 2

Skills:

Profession (Crime Boss) 5

1. Knows how to do most criminal activities.
2. Predicting future trends.
3. Knows strengths and weaknesses of people.

Ranged Combat 3

Communication 3

Stewardship 3

Juan has the backing of a large crime organization and the problems associated with it. He is not a transformed being but he knows a little bit about them. [If everyone has been transformed, then he is in denial about it].

Strengths:

Extra Action, Regeneration

Weaknesses:

Compulsion (has many minor rituals to cope with stress, similar to having OCD), Darkness

Equipment:

Two Medium Pistols with extra clips, knife, wallet with lots of cash, cell-phone.

Martin Longfellow

As a man of God, it is his duty to fight evil wherever he sees it. This includes fighting Satan's army known as the transformed. He is the leader of a small team who has gone underground to avoid the authorities.

Martin lost his parents at a very early age and he was raised by a sect known as the Lambs of God who believed the end of the world was coming real soon. The appearance of the transformed is their proof. They have a strained relationship with the Right Hand of God over doctrinal differences. The Right Hand will use them occasionally when they are short on manpower but the Lambs prefer to work alone unless they really need the money or if a problem is really big.

Youth and brash confidence have managed to save him and his team so far. They haven't been trained in military tactics or any organized manner. Prayer and belief is supposed to be enough according to their doctrine.

Physical: 2

Mental: 2

Spiritual: 4

Alien: 1

Familiarity: 4

Skills:

Communication 4

Empathy 4

Close Combat 2

Stewardship 2

Strengths:

Auras, Influence emotions, Moral Compass

Weaknesses:

Uncomfortable surroundings (They include such sinful places as gambling boats, brothels, etc).

Compulsion (He has pseudo-religious rituals which he must perform before going into a new situation).

Geas Command (must follow all orders from “divine authority”, which comes from a voice inside his head. He will be unable to sleep or focus as long as he disobeys a command).

Equipment:

He has access to most small fire arms and any other equipment which isn't military gear or harder to get. In addition, they will not have things like flashy cars or clothing.

Darren Gregory

Darren is a quiet man who does not like to reveal a lot about his past. He is in early twenties and his Native American heritage is apparent in his long dark hair and skin. He is tall in stature and possessing an average build. His outfit usually consists of blue jeans, a plain T-shirt and a leather jack.

However, he has no trouble with women. He can talk to them and usually get them to leave with him. It is not a result of natural chemistry. He is the unfortunate victim of an emotion stalker (a creature which feeds off the emotional energy of other beings). As a result, he needs to do the same thing in order to stay human. Women are lured away from the diner and Darren ends up in their apartment. His victims wake and they did not realize what has happened. They become cold, emotionless beings who can easily be mistaken for psychopaths.

Physical: 4

Mental: 4

Spiritual: 4

Alien: 4

Familiarity: 1

Skills:

Communication 4

Stewardship 4

Close Combat 2

Strengths:

Auras, Influence Emotions, Undeath

Weaknesses:

Needs to consume human emotions, Enslavement (any religious figure can compel him to flee the area if they know his name), Requirement (must sleep in a room which has the right emotional energy in it. It takes Darren two days to attune a new room).

Equipment:

Fashionable clothing, small amount of cash, sports car.

Common NPCs

The following is a partial list of minor NPCs who will serve a number of different roles such as combatant, information source, or supplier. It is assumed that these individuals are not transformed.

Religious Official

This NPC represents everyone from a priest to a pastor to a holy man. They carry very little in terms of physical objects but they are the everyday examples of faith for their chosen religion. Some may be surprised when they demonstrate how effective faith can be in the world.

Physical: 2

Mental: 2

Spiritual: 4

Alien: 1

Familiarity: 3

Skills:

Communication 3

Empathy 3

Stewardship 2

Profession (Religion) 2

1. Doctrinal Knowledge
2. Organization Control
3. Personal Discovery (meditating, knowing their own desires, etc.)

Equipment:

Civilian and/or religious outfits, personal and religion effects.

Police Officer

At one time or another, the PCs may be on the wrong side of the law or they might be involved in some sort of conspiracy. In any case, they are some of the most common government official encountered by ordinary people.

Physical: 3

Mental: 2

Spiritual: 2

Alien: 1

Familiarity: 2

Skills:

Close Combat 2, Ranged Combat 2, Profession (Law Enforcement) 2, Stewardship 1, Athletics 1

1. Analyze Danger
2. Knowledge of law
3. Crowd Control

Equipment:

Work outfit, medium pistol w. additional ammunition, nightstick, squad car or motorcycle, police and civilian identification, communication equipment

S.W.A.T. Member

They are called in when the police cannot handle certain situations. For instance, if the PCs have had their way with them, then they will attempt to handle them. Only the most violate problems are handled by this part of the police department.

Physical: 4

Mental: 3

Spiritual: 3

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Alien: 2

Familiarity: 2

Skills:

Close Combat 3, Ranged Combat 3, Profession (Law Enforcement) 3,
Athletics 3

1. Analyze Danger
2. Knowledge of law
3. Crowd Control

Equipment:

Automatic weapon, back-up pistol, nightstick, body armor,
communication equipment and access to crowd control equipment.

Merchant/Businessman

They are entrepreneurs or corporate people who have started to advance in their company rather than clerks or hired help. Being at the wrong place at the wrong time, having hire the transformed or a cog in the enemy's machinery are some of the possible roles they could serve.

Physical: 2

Mental: 3

Spiritual: 2

Alien: 1

Familiarity: 1

Skills:

Communication 2

Stewardship 2

Subterfuge 2

Profession (Business) 2

1. Handling money
2. Business Practices
3. Public Relations

Equipment:

Cell phone and other business related gadgets, cash/credit cards, professional class outfit, automobile.

Gang Member

It is possible that they are a criminal who works with a group of thugs or they could be a contact or ally. Of course, this depends on the PCs outlook on the law and the judicial system. They usually have access to firearms and other illegal items. Some even hire them as additional muscle or for other services.

Physical: 3

Mental: 2

Spiritual: 2

Alien: 1

Familiarity: 1

Skills:

Close Combat 2, Ranged Combat 2, Profession (Criminal Activity) 2, Stewardship 2

1. One criminal activity, e.g. burglary, counterfeiting, extortion
2. Streetwise (knows how to handle themselves in that environment)
3. Evading Law

Equipment:

One firearm, one melee weapon, one gang related outfit, personal effects.

Enforcer

These are the elite members of a criminal organization. Some of them are merely elite muscle while others could even serve as gang leaders or lieutenants in a larger group. Enforcers are either veteran members or sub-leaders in a group. Remember, the price to hire them or for messing with them is even higher than with the typical gang member.

Physical: 4

Mental: 3

Spiritual: 2

Alien: 2

Familiarity: 1

Skills:

Close Combat 3, Ranged Combat 2, Profession (Criminal Activity) 3, Athletics 3

1. One criminal activity, e.g. burglary, counterfeiting, extortion
2. Streetwise (knows how to handle themselves in that environment)
3. Evading Law

Equipment (on hand):

One firearm, one melee weapon, one gang related outfit, several hundred dollars or more, cell phone, automobile.

Average Person

Plumbers, street cleaners, or people with boring but useful jobs are in this category. Most of them just blend into the background when encountered outside of their expected station. In other words, the waitress at the local diner would not be recognized at a rave. If she is, then she has obviously become more important to the PCs.

Physical: 2
 Mental: 2
 Spiritual: 2

Alien: 1
 Familiarity: 1

Skills:

Communication 2, Stewardship 2, Profession (_____) 2

1. Primary Slot (_____)
2. Secondary Slot (_____)
3. Tertiary Slot (_____)

Equipment (on hand): Professional Outfit or Uniform, one day's pay in wallet, appropriate tools.

Designer's Spot

I'll try to keep this section short even though I know it's tradition to go into a long philosophical explanation about their newest game. Simply put, Cursed Life is a horror game without any set canon. It has a "plug and play" layout to let players/gamemasters/people decide what will fit into their game and what won't. This is a compromise between excess detail and scant information.

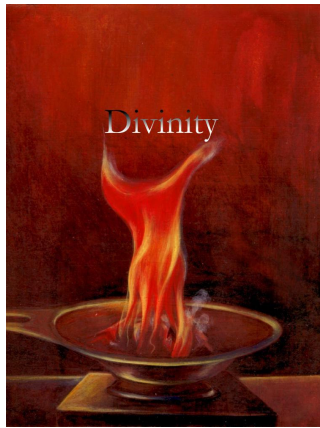
With that being said, I wanted to simply thank everyone who downloaded this game. Hopefully, it is being read and played by a lot of different people. If this game interested you, then feel free to go to www.rpgnow.com or www.drivethrurpg.com and look for AGES Gaming. We have other games for you there.

I also wanted to thank the good people at www.therpgsite.com and forum.rpg.net for offering their advice as Cursed Life was developed. They offered suggestions, pointed out flaws, and gave constructive criticism.

I can't say what the future will hold but there are plans to continue writing for the masses. As of late 2007/early 2008, a supplement called Fifteen Faces will be made for Divinity (another RPG in our lineup). It is a sourcebook with NPCs and bonus material. We are also revising the Divinity corebook and a unnamed setting sourcebook is in the works. News about AGES gaming can be followed at www.agesgaming.bravehost.com and at www.agesgaming.livejournal.com

Have fun and thanks again for looking at Cursed Life.

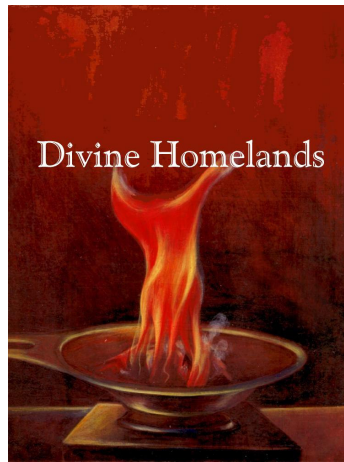
Sponsors



Enemies are everywhere. You are a Divinity; an entity given 'Divine' status by your mortal worshipers. You cannot watch your flock by yourself, so you will need allies in order to protect them. How will you keep your worshipers from being won over by rivals? Can you keep your Divinity?

The Divinity RPG is designed for those who want to role-play gods and goddesses. However, Divinity seeks to look beyond the anthromorphic approach of viewing them. How about becoming a member of a "machine collective" or being the spirit guide for your ancestral family?

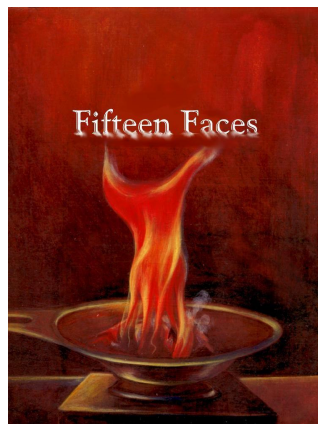
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