

Requires the d20 Modern™ Roleplaying Game, published by Wizards of the Coast, Inc.

Fear Effects

by Ed Wettermann



12 to Midnight, Inc.

tell yourself it's just a game





Fear Effects

By Ed Wetterman

Edited by: Gerald Blakemore, Preston DuBose, & Trey Gorden

Cover by: Cris Griffin

Jackson Green Artwork by: Woody Hearne (www.gucomics.com)

Playtested by: Cory Bluhm, Jason Chapman, Cray Crouse, John Flinn

*Dedicated to Sgt. Todd Gibbs, US Army.
Killed in Iraq, Dec. 2004*

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Author's Notes

I remember back in 1982ish, I was playing in a game of Call of Cthulhu. My GM was Trey Gorden, and we were sitting around his parents' large dining room table. There was a great thunderstorm outside and the lightning flickered as each boom of thunder rattled the windows. A real east Texas maelstrom. The perfect environment to play a Horror game in, right?

We had entered a crypt of some kind and our flashlights were no longer working. Each of us felt something warm dripping down upon us. My character took out his lighter and flicked the Bic. The ceiling was covered in blood and it was dripping everywhere. Trey told us to make Horror saves, and I remember picking up the dice to make the roll when a great boom shook the house and the lights went out! I think I screamed.... but I was younger then!

Anyways, that adventure and gaming session stayed with me for many years. So when we started 12 to Midnight, I always had a goal to produce a new form of Horror save for d20. The new Cthulhu had one, but I wasn't that impressed. In fact, I think the best to date that I've seen was from Palladium's Beyond the Supernatural. I wanted something that had lots of possibilities, and I didn't want to have to keep up with a Sanity score or other such bookkeeping. I'm a fun, fast, furious type of gamer and hate to be bogged down in rules, math, and bookkeeping.

So, I finally approached my partners about doing one for d20. Others had been done, it wasn't a new thing. But I kept pushing stating that I thought it could be done better. I always liked charts and such, and so I kept pushing. I created the first mechanics. They showed promise, but needed a lot of work. Then my old friend Trey stepped in. He found references to various psychoses that I had not, and polished my material. Jerry and Preston also piped in with ideas, and after several rounds of writing it seemed to be completed.

But if you know us, you know we don't do small, and we are never satisfied. We could have put out the Horror rules several months ago. But I hated the idea of selling a few charts. More was needed! After an impromptu phone meeting, Preston and Jerry

agreed. We were each gonna write a scene for each of the types of Fear Effects. Yeah, that would work.... NOT! We quickly found out that we wanted a regular adventure, not just a few encounters. Preston took the reigns and began writing a short adventure...that grew, and grew, and....but then again, we are 12 to Midnight!

I know some of you are really gonna dig this great big old random throw-back to circa 1980s chart of Fear Effects. Some of you won't. My advice to you is to make it fit your game. Use it, change it, modify it, reroll what you don't like. Its a tool for the GM to enhance any horror type game. We've even used it for fantasy games in which the heroes had to fight really scary undead foes.

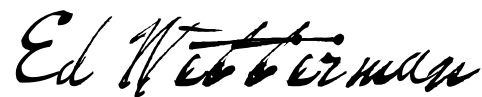
I've always been a sucker for the all-inclusive charts. I hope you are too.

So, now you have new Horror rules to use in your game. Take it, make it yours, play the way you want to with it! It's very easy to modify and we have included several variant ways to play.

The adventure is great fun, and the playtesters all enjoyed it. I mean what's not to like? College coeds, cults, aliens, the best of horror!

I recommend you play it during a thunderstorm....

Enjoy,



Ed Wetterman started gaming in 1979, and will do so until he's placed in the grave. Since starting 12 to Midnight, his credits include *Last Rites of the Black Guard*, *Innana's Kiss*, *Green's Guide to Ghosts*, and several short stories and articles. He lives in central Texas with his wife and two sons who are future gamers.

Horror Rules

Introduction

The Horror check is an important mechanic in any horror roleplaying game. Rolling on the insanity tables for *Call of Cthulhu* and *Beyond the Supernatural* was both a fun and scary proposition. It is a mechanic that players have come to identify with horror gaming, and now 12 to Midnight is proud to contribute its own 100% OGL Horror check system for use with any d20 roleplaying game.

As with any rule add-on, we recommend you

Psycho-Jargon

Compulsions: A compulsion is an uncontrollable impulse to perform an action as a mechanism to avoid unacceptable ideas and desires which, by themselves, arouse anxiety. If a compulsion manifests, we recommend that the GM find one that best fits the situation that caused the Horror check.

Extreme Obsessions: These are dangerous compulsions that need to be role-played to be effective. The character must go to any length to appease his obsession, and should become violent if anyone attempts to prevent him from doing so. Allow a Will save (DC 20) to resist the obsession when directly confronted with it.

Phobias: A phobia is a persistent, abnormal, or irrational fear of a specific thing or situation. If the character is faced with the object of his phobia, he makes a Will save (DC 15). Failure results in a *medium shock*. If successful, he still suffers a -2 circumstance penalty on all skill rolls relating to the phobia for the remainder of the encounter.

become ridiculous, resulting in characters with so many phobias in the course of a single adventure that they effectively become mental basket-cases overnight. This is an area which only you, the GM, can properly balance in your campaign; but in our experience, less is more. Three checks per session works fine.

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become thoroughly familiar with the system before using it in your games. Different campaign styles have different needs. For instance, a game inspired by H.P. Lovecraft will have different needs from an Urban Arcana™ setting. These rules and their variants were designed to give you a flexible toolkit to use in any setting, from fantasy to gothic horror to the future and beyond.

A word of warning, however: Take care when using this system. Because it sometimes disrupts a character's intended action, it has the tendency to cause any adventure to become more dangerous. Furthermore, piling on the results of failed horror checks can quickly be-

The Rules

The Horror check is simply a Will save at DC 10.

While the DC for the Horror check is always the same, the outcome depends on the severity of the fright. This is categorized by the horror levels *minor spook*, *medium shock*, *great fright*, and *horrific terror*.

The outcome of a failed Horror check is determined by rolling a 1d100 on the Horror Table and checking the results against the column appropriate to the horror level.

We have labored to make this system as flexible as possible, which is why we also include an alternate table with variant options for generating horror results. See *Alternate Number Generation* under **Options & Variants**.

If the player rolls a critical failure (natural 1), roll on the Horror Table at the next higher level (for example, if the character critically misses a roll for a *minor spook*, roll on the table as though he'd missed a *medium shock* check).

If the player rolls a critical success (natural 20), the character has become *hardened* and gains a +2 circumstance bonus on future Horror checks for the remainder of the session. A character may not benefit from more than one *hardened* effect at a time.

Similar Situations and Circumstances

If a character is faced with a similar situation in the same adventure, do not make him take another Horror check if he has passed the first one. Once a character has faced a certain type of situation or creature, in future adventures he should be given a +2 circumstance bonus on Horror checks for similar encounters.

Horror Levels

The following examples are meant to serve as a guideline and should not be interpreted in a strict manner. As always, the GM has ultimate authority in assigning DCs to Horror checks.

Minor Spook

Check for a *minor spook* whenever a character experiences surprise or anxiety from disturbing or paranormal situations.

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If the character fails this check, roll 1d100 and refer to the Horror Table.

Examples of Minor Spook

- Stumbling on the aftermath of a vicious, bloody murder.
- Observing a non-threatening paranormal event—for example, seeing a ghost from across a field or a UFO in the distance.
- Hearing an unexpected noise or experiencing an unsettling vision.

Medium Shock

A *medium shock* can occur whenever a character experiences a fright or shock from a disturbing or paranormal situation that is up-close and personal. Such encounters might even cause someone to question assumptions about our everyday world.

If the character fails this check, roll 1d100 and refer to the Horror Table.

Examples of Medium Shock

- Experiencing any frightening event.
- Having a close encounter with the paranormal—for example, coming face-to-face with a ghost or getting a long, close look at a UFO.
- Undergoing a paranormal experience that challenges the character's basic notions of reality and the validity of knowledge.

Great Fright

Characters might suffer a *great fright* if they experience profound fear or shock as a result of being directly confronted with a *dangerous* paranormal situation. Such encounters with the unimaginable might even cause characters to question their sanity—if they survive!

If the character fails this check, roll 1d100 and refer to the Horror Table.

Examples of Great Fright

- Experiencing immediate danger or attack from a paranormal or horrific source—for example, being attacked by a ghost or being abducted by an alien.
- Witnessing the immediate, life-threatening peril, from a paranormal or horrific source, of a close friend or loved one.
- Encountering that which man was not meant to see.
- Facing any truly terrifying and life-threatening paranormal or horrific encounter.

Horrific Terror

Check for a *horrific terror* only if a character critically fails a *great fright* check, indicating an experience so personally horrifying as to potentially snap the hero's mind.

Examples of Horrific Terror

There can be no examples, as this check is only used if a character critically fails a *great fright* check. Roll 1d100 and refer to the Horror Table.

Options & Variants

Alternate Number Generation

The method you choose for rolling on the Horror Table can have a big impact on the results! Consider trying the **Alternate**

Horror Table

 (found beginning on page

11) with any of the variants below:

- **All or nothing:** Roll 1d100 on any failed check and let the results fall where they may. Using this method, a *minor spook* could be the final straw that snaps the character's mind, or she could shrug off *horrific terror* with only a pause.
- **GM's choice:** Use the table to pick a result that is appropriate to the situation at hand—if the character is crawling through an office building



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air duct and being attacked by spiders, choose either claustrophobia or arachnophobia.

- **Pseudo-percentile:** For *minor spooks* roll 1d10; for *medium shocks* roll 1d4 and 1d10 as you would percentile dice (treating the zero as a zero instead of 10), producing results from 10-49; for *great frights* roll 1d6 and 1d10 like percentile dice, producing results from 10-69; for *horrific terror* roll standard percentile dice, re-rolling anything below 10.
- **Sliding scale:** Roll 1d10 for *minor spooks*; 1d20+10 for *medium shocks*; 1d20+30 for *great frights*; and 5d10+50 for *horrific terror*.
- **Test your dexterity:** Roll on the table, literally. Whichever box the die lands upon is the result.

Alternate (Fixed) Durations:

Disregard any instructions on duration and mediate as follows: *minor spooks* last only the character's turn; *medium shocks* last a full round; *great frights* last the entire encounter (the triggering threat ends), and *horrific terror* lasts until the end of the adventure or beyond.

Hardened Heroes

Normal: If the player rolls a critical success (natural 20), the character is *hardened* and gains a +2 circumstance bonus on future Horror checks for the remainder of the session.

Variants: Allow this modifier to carry on into future sessions until the character *critically fails* a Horror check (rolls a 1).

Optional Horror Check Modifiers

- +1 per ally present
- 2 if the character is alone
- 1 per additional enemy present
- 1 for each size category of the opponent above the character's own
- 5 if the character is afflicted (see below)
- 2 if the character is phobic (see sidebar)
- 2 for dim lighting conditions
- 4 for total darkness

If the character is *hardened*, add a +2 circumstance bonus to the check.

Recovery from Permanent Effects

Certain afflictions are permanent. These can only be controlled through medication or cured through professional counseling. All such cases are marked on the table with an asterisk (*). If afflicted characters seek professional help, they must undergo treatment for the number of hours indicated on the table below.

| Horror Check | Treatment Required |
|-----------------|-------------------------|
| Medium Shock | 10 hours of treatment. |
| Great Fright | 20 hours of treatment. |
| Horrific Terror | 40 hours of counseling. |

This is referred to as the *treatment cycle*. A character cannot receive more than eight hours of counseling in a day. After completing a treatment cycle, the character makes a Will save (DC 12). If the counseling takes place at a clinic, add +2 to this roll. If a psychiatric hospital is used, a +5 bonus is awarded. A clinic is used for outpatient care and can provide no more than two hours of treatment in a day. The character cannot take 10 on this roll. A successful Will save indicates the hero has recovered from the affliction.

At the end of each treatment cycle, the GM can make a *Knowledge (behavioral science)* check (DC 14) using the skill of the attending psychiatrist. The psychiatrist may take 10 on this roll. A success gives the character a +2 circumstance bonus on his recovery roll.

Recovery failure means the character must endure his affliction until he completes another treatment cycle. This treatment cycle lasts as long as the first cycle. If the character critically fails his Will save, the disability becomes permanent and may never be healed except by supernatural or paranormal intervention.

Should a character be faced with any additional Horror checks before recovery, he must make an *additional* Will save (DC 12) or suffer the immediate effects of his affliction. Appropriate medicines provide a bonus, from +2 to +4 (GM's discretion), to control a particular affliction under these circumstances. These medicines can be taken as soon as symptoms start and may control the onset of the affliction.

Horror Table

| Minor Spook | Medium Shock | Great Fright | Horrific Terror | Effects |
|-------------|--------------|--------------|-----------------|---|
| 1-9 | | | | Cold Feet: Take a -1 circumstance penalty on all actions for the duration of the next round. |
| 10-19 | | | | Fear: Take no actions for one round. You are scared stiff. |
| 20-29 | | | | Dread: Take a +2 to melee attacks and damage, and a -2 to defense for the round. |
| 30-39 | | | | Better You than Me!: Attempt to grapple a random bystander or ally in an effort to place him between yourself and the object of the Horror check. If no one is available, retreat (see Panic, below). |
| 40-49 | | | | Panic: Run away for one round. |
| 50-59 | 1-3 | | | Screaming fit: Take a -2 penalty on all actions. No real communication is possible for one round |
| 60-69 | 4-6 | | | Retreat: Retreat for one round at a double move away from the source of the Horror check. |
| 70-79 | 7-9 | | | Weak Knees: Fall prone for one round. |
| 80-89 | 10-12 | | | Frenzy: Attack a random adjacent target for one round. This includes enemies, friends, even obstacles that block your movement. |
| 90-100 | 13-15 | | | Religious Experience: Spend the next round praying for divine aid or otherwise having a religious moment. (There are no atheists in a foxhole!) |
| | 16-20 | 1 | | Escape: On your next action, seek cover behind a wall, door, car, or even an ally. |
| | 21-25 | 2 | 1 | Terror: Take a -2 circumstance penalty on all skill checks and attack rolls for the remainder of the encounter. |
| | 26-30 | 3 | 2 | Horror: Take no actions for the next 1d6 rounds. You are scared stiff. |
| | 31-35 | 4 | 3 | Mortal Terror: Take a +2 to melee attacks and damage, and a -2 to defense for the remainder of the encounter. |
| | 36-40 | 5 | 4 | Profound Dread: Run away from the object of the Horror check for 1d6 rounds and refuse to return to the area for at least 1d4 hours. |
| | 41-45 | 6 | 5 | Hysterical Screaming Fit: Take a -2 penalty on all actions for the remainder of the encounter. No real communication is possible while this effect lasts. |
| | 46-50 | 7 | 6 | Full-Scale Retreat: Retreat at a double move for 1d6 rounds. |
| | 51-55 | 8 | 7 | Fainting Spell: Fall prone for 1d6 rounds. |
| | 56-60 | 9 | 8 | Furor: Attack a random adjacent target for the remainder of the encounter. This includes enemies, friends, even obstacles that are adjacent. |
| | 61-65 | 10 | 9 | Profound Religious Experience: Spend the next 1d6 rounds praying for divine aid or otherwise having a religious moment. |
| | 66-70 | 11-14 | 10-12 | Nausea: Lose the next 1d6 rounds vomiting uncontrollably. For purposes of defense, you are flat-footed while this effect lasts. |
| | 71-75 | 15-17 | 13-14 | Denial: Refuse to believe what you are seeing. You must react appropriately. (For example, "There are no such things as werewolves. It's just a guy in a mask trying to scare us.") |
| | 76-80 | 18-20 | 15-16 | Hysterical Laughing: Lose the next 1d6 rounds to a fit of uncontrollable laughter. You suffer -4 to your defense and are flat-footed while this effect lasts. |
| | 81 | 21-22 | 17-18 | Inane Babbling: Babble incoherently for the remainder of the encounter. |
| | 82 | 23-24 | 19-20 | Echolalia: Repeat everything said to you for the remainder of the encounter. |
| | 83 | 25-26 | 21-22 | Echopraxia: Do whatever those around you do for the remainder of the encounter. |
| | 84 | 27-28 | 23-24 | Religious Epiphany: Take a +2 on all actions that oppose evil for the remainder of the encounter. You feel you have been divinely aided. |
| | 85 | 29-30 | 25-26 | Nightmares: You suffer from horrific dreams for 1d10 days. For as long as the nightmares last, you receive a -2 circumstance penalty on all actions and a -2 on all Horror checks due to sleep deprivation. |
| | 86 | 31-32 | 27-28 | Compulsion to Wash Hands: You must get your hands clean. Seek out a means to do so as soon as possible. This is a temporary compulsion. |
| | 87 | 33-34 | 29-30 | Compulsion to Hum or Sing: Hum a tune or sing a song for the remainder of the encounter. You cannot communicate with any other characters, even in song. This is a temporary compulsion. |
| | 88 | 35-36 | 31 | Compulsion to Eat Only Vegetables.* |

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| | 89 | 37-38 | 32 | Compulsion to Eat Only Meat.* |
| | 90 | 39-40 | 33 | Compulsion to Eat Only Raw Meat.* |
| | 91 | 41-42 | 34 | Compulsion to Drink Only Water.* |
| | 92 | 43-44 | 35 | Compulsion to Study the Occult: Spend the next three months in study. You must purchase at least one rank in <i>Knowledge (arcane lore)</i> on your next level increase. |
| | 93 | 45-46 | 36 | Compulsion to Carry a Weapon at All Times: Carry a weapon on your person at all times. If you do not have a weapon, or if your weapon is taken from you, you must attempt to get another at any cost.* |
| | 94 | 47-48 | 37 | Religious Compulsion: Seek solace in religion. Your fanaticism may lead to your becoming a priest, monk, or minister.* |
| | 95 | 49-50 | 38 | Compulsion to be Hairless: Shave all hair from your body. Take a -2 to your Charisma as a result.* |
| | 96 | 51-52 | 39 | Obnoxious Compulsive Behavior: Pick your nose, scratch your butt, belch, fart, and so on ... in public. This behavior gives you a -4 on your Charisma.* |
| | 97 | 53-54 | 40 | Compulsion to Live a Hermit's Life: Avoid civilization. You must undergo counseling to reenter society.* |
| | 98 | 55-56 | 41 | Compulsion to Drink Blood.* |
| | 99 | 57-58 | 42 | Compulsion to Lie: Start lying frequently, even about mundane things.* |
| | 100 | 59-60 | 43 | Kleptomania: Steal whenever and whatever possible.* |
| | | 61-62 | 44 | Temporary Catatonia: Stiffen like a statue for 1d20 hours. |
| | | 63-64 | 45 | Intermittent Delusional Reality: Relive an encounter from your past for the next 1d6 rounds. You continue to suffer this delusional affliction whenever faced with a stressful situation. You may make a Will save (DC 12) to avoid the delusion. If successful, no more saves need be made for that encounter.* |
| | | 65-69 | 46 | Mild Addiction to Drugs or Alcohol: You must get a fix every 24 hours or suffer a -2 to all actions. This penalty is cumulative up to -8, at which point you go through withdrawal and suffer fits and tremors (-4 on all actions for 1d3 days). Take a -2 Charisma penalty until rehabilitated or until the effects of withdrawal wear off.* |
| | | 70-71 | 47 | Petit Mal Seizures: Make a Fortitude save (DC 10), or suffer small seizures during times of stress. These seizures last 1d2 rounds. You may take no action during these seizures. * |
| | | 72-74 | 48 | Waking Nightmares: See visions of this traumatic event for 1d10 days. Take a -2 on all Horror checks while this affliction lasts. |
| | | 75-76 | 49 | Uncontrollable Fits and Tremors: Take a -2 on all physical actions during times of stress.* |
| | | 77-78 | 50 | Random Skill Loss: Lose all ranks in the skill used most recently before the Horror check. Alternatively, the GM may choose a skill randomly. The skill may be relearned or recovered through counseling.* |
| | | 79 | 51 | Acrophobia: Fear of heights.* |
| | | 80 | 52 | Agoraphobia: Fear of open spaces.* |
| | | 81 | 53 | Anthropophobia: Fear of large groups of people or of society at large.* |
| | | 82 | 54 | Automysophobia: Fear of being dirty. Leads to extreme cleanliness.* |
| | | 83 | 55 | Isolophobia: Fear of being alone.* |
| | | 84 | 56 | Claustrophobia: Fear of being in an enclosed or confining space.* |
| | | 85 | 57 | Necrophobia: Fear of death or the dead.* |
| | | 86 | 58 | Nyctophobia: Fear of night or darkness.* |
| | | 87 | 59 | Ligyrophobia: Fear of loud noises.* |
| | | 88 | 60 | Kinemortophobia: Fear of the undead.* |
| | | 89 | 61 | Spectrophobia: Fear of ghosts or the paranormal.* |
| | | 90 | 62 | Coimetrophobia: Fear of cemeteries or burial mounds.* |
| | | 91 | 63 | Cynophobia: Fear of dogs.* |
| | | 92 | 64 | Ailurophobia: Fear of cats.* |
| | | 93 | 65 | Herpetophobia: Fear of reptiles and amphibians.* |
| | | 94 | 66 | Arachnophobia: Fear of spiders.* |
| | | 95 | 67 | Chiropteraphobia: Fear of bats and bat-like things.* |
| | | 96 | 68 | Insectophobia: Fear of bugs.* |
| | | 97 | 69 | Extreme Obsession with a Member of the Opposite Sex.*- |

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| | | 98 | 70 | Extreme Obsession with Destruction or Death.* |
| | | 99 | 71 | Extreme Obsession with Justice ... Vigilante style!* |
| | | 100 | 72 | Extreme Obsession with Vengeance: Seek out vengeance at any cost! There must be an individual or group that is the object of revenge.* |
| | | | 73 | Delusional Psychic Abilities: You believe you possess psychic powers and attempt to use them whenever possible.* |
| | | | 74 | Major Addiction to Drugs and/or Alcohol: You require a fix or drink every eight hours. When this need is ignored, take a -2 cumulative penalty on all actions, to a maximum of -10. When this level is reached, you go into shock and must roll a <i>medium shock</i> on the Horror Table. Every instance of drug use or binge drinking requires a Fortitude save (DC 12). If you roll a critical failure, you have overdosed and may die without proper medical intervention. Take a -4 <i>Charisma</i> penalty until you recover.* |
| | | | 75 | Faith Healing Delusion: You believe you can heal others based on your own power or faith in the divine.* |
| | | | 76 | Grand Mal Seizures: Undergo violent seizures that last 1d10 rounds and require the same number of rounds to recuperate. There is a 10% chance per day that a seizure will develop. No actions may be taken during the seizure. After the seizure, make all physical actions at -4 while you recuperate..* |
| | | | 77 | Hysterical Blindness: You go blind. This blindness is psychosomatic and may be cured with counseling.* |
| | | | 78 | Hysterical Deafness: You go deaf. This deafness is psychosomatic and may be cured with counseling.* |
| | | | 79 | Hysterical Dumbness: Stop talking or making sounds. This is psychosomatic and may be cured with counseling.* |
| | | | 80 | Hysterical Amputation: Lose the use of your arms and hands. This is psychosomatic and may be cured with counseling and rehabilitation.* |
| | | | 81 | Hysterical Paraplegia: Lose the use of your legs. This is psychosomatic and may be cured with counseling and rehabilitation.* |
| | | | 82 | Hysterical Quadriplegia: Lose the use of your body below the neck. This is psychosomatic and may be cured through counseling.* |
| | | | 83 | Haunting: Your encounter draws the attention of a spirit or other supernatural entity, which chooses to become your "guardian angel" for the duration of the adventure. It makes its presence known only to you, both visually and in dreams. You gain a +2 circumstance bonus whenever the GM feels it is appropriate. Unfortunately, since most GM characters won't believe you, you suffer a -2 <i>Charisma</i> penalty when discussing the "angel" with them. |
| | | | 84 | Extreme Haunting: The spirit of a dead friend, relative, or even a historic figure accompanies you wherever you go. You can see, hear, and even interact with the spirit, but no one else can. The spirit cannot manifest in any fashion for anyone else. This effect is permanent and real. Counseling will not help. Only supernatural aid can end the haunting. |
| | | | 85 | Obsessive Compulsive Disorder: Compose a list of things you must do, in order, every day. If the order is not kept, make a Will save (DC 12), or take a <i>medium shock</i> roll on the Horror Table.* |
| | | | 86 | Extreme Paranoia: Know that most everyone is out to get you. You suffer a -2 <i>Charisma</i> penalty. You must also overcome the occasional Will check (DC 12) when the GM feels it is appropriate. Failure indicates that paranoia affects your actions.* |
| | | | 87 | Chronic Depression: Begin suffering from extreme depression. You take a -2 <i>Charisma</i> penalty and a -2 on all physical actions. Under stressful conditions, the GM may require a Will check (DC 12). If you fail, the penalties become -4 <i>Charisma</i> and -4 on all physical actions. If you critically fail the Will check, you become suicidal and must receive immediate counseling services or attempt suicide in 1d10 hours.* |
| | | | 88 | Bi-Polar Disorder: You suffer cycles of severe depression alternating with great exuberance. Roll 1d6 every day. On a roll of 1-3 you are depressed (see 87 above). On a roll of 4-6 you are extremely happy and receive a +2 <i>Charisma</i> bonus.* |
| | | | 89 | Multiple Personality Disorder: Develop one alternate personality. During times of stress, make a Will check (DC 12). Failure indicates a personality switch until the next failed Will check.* |
| | | | 90 | Paranoid-Schizophrenia: The character suffers from items 86 and 89 on the Horrific Terror column. A very dangerous condition!* |
| | | | 91 | Delusional: Lose the ability to distinguish fantasy from reality. The GM should run the adventure in such a way that the line between real life and your delusions and hallucinations is blurred.* |
| | | | 92 | Lacunar Amnesia: Lose all memories related to the trauma that caused the amnesia.* |
| | | | 93 | Extreme Catatonia: Stiffen like a statue. You may only recover with medicine and twice the normal counseling time (80 hours).* |

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| | | | 94 | Severe Multiple Personality Disorder: Adds one new personality every time you fail a Will save due to any Horror check. Each new personality requires an additional 20 hours of counseling to overcome. During times of stress, make a Will save (DC 12). Failure indicates a personality switch until the next failed Will save.* |
| | | | 95 | Retrograde Amnesia: It's all gone! Forget everything you know. You may develop a new personality. Take a -4 penalty on all rolls for recovery. (See <i>Recovery from Permanent Effects</i> .)* |
| | | | 96 | Sociopathy: Lose the ability to feel emotions or to care for another person.* |
| | | | 97 | Homicidal Urges: Murder someone. You do not want to be caught in this act of homicide. Once you have taken a victim, roll 1d6 to determine how many months pass before you are again consumed by your urges.* |
| | | | 98 | Immortality Complex: You believe you cannot be hurt. You know no fear, even when mortally wounded. Take a +4 on all Will saves, but never again take a defensive action. You receive no Dexterity modifiers to your defense. You may fight until you reach -5 hit points.* |
| | | | 99 | Suicidal Urges: Attempt to commit suicide every 24 hours unless restrained or under medical surveillance.* |
| | | | 100 | Roll twice on the Horrific Terror column and take both results. |

* This effect is permanent until cured.

Alternate Horror Table

| Roll | Effect |
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| 1 | Cold Feet: Take a -1 circumstance penalty on all actions for the duration of the next round. |
| 2 | Fear: Take no actions for one round. You are scared stiff. |
| 3 | Dread: Take a +2 to melee attacks and damage, and a -2 to defense for the round. |
| 4 | Better You than Me!: Attempt to grapple a random bystander or ally in an effort to place him between yourself and the object of the Horror check. If no one is available, retreat (see 5 below). |
| 5 | Panic: Run away for one round. |
| 6 | Screaming fit: Take a -2 penalty on all actions. No real communication is possible for one round. |
| 7 | Retreat: Retreat for one round at a double move away from the source of the Horror check. |
| 8 | Weak Knees: Fall prone for one round. |
| 9 | Frenzy: Attack a random adjacent target for one round. This includes enemies, friends, even obstacles that block your movement. |
| 10 | Religious Experience: Spend the next round praying for divine aid or having a religious moment. (There are no atheists in a foxhole!) |
| 11 | Escape: On your next action, seek cover behind a wall, door, car, or even an ally. |
| 12 | Terror: Take a -2 circumstance penalty on all skill checks and attack rolls for the remainder of the encounter. |
| 13 | Horror: Take no actions for 1d6 rounds. You are scared stiff. |
| 14 | Mortal Terror: Take a +2 to melee attacks and damage, and a -2 to defense for the remainder of the encounter. |
| 15 | Profound Dread: Run away from the object of the Horror check for 1d6 rounds and refuse to return to the area for 1d4 hours. |
| 16 | Hysterical Screaming Fit: Take a -2 penalty on all actions for the remainder of the encounter. No real communication is possible while this effect lasts. |
| 17 | Full-Scale Retreat: Retreat at a double move for 1d6 rounds. |
| 18 | Fainting Spell: Fall prone for 1d6 rounds. |
| 19 | Furor: Attack a random adjacent target for the remainder of the encounter. This includes enemies, friends, and even obstacles. |
| 20 | Profound Religious Experience: Spend the next 1d6 rounds praying for divine aid or otherwise having a religious moment. |
| 21 | Nausea: Lose the next 1d6 rounds vomiting uncontrollably. For purposes of defense, you are flat-footed while this effect lasts. |
| 22 | Denial: Refuse to believe what you are seeing. You must react appropriately. (For example, "There are no such things as werewolves. It's just a guy in a mask trying to scare us.") |
| 23 | Hysterical Laughing: Lose the next 1d6 rounds to a fit of uncontrollable laughter. You suffer -4 to your defense and are flat-footed while this effect lasts. |
| 24 | Inane Babbling: Babble incoherently for the remainder of the encounter. |
| 25 | Echolalia: Repeat everything said to you for the remainder of the encounter. |
| 26 | Echopraxia: Do whatever those around you do for the remainder of the encounter. |
| 27 | Religious Epiphany: Take a +2 on all actions that oppose evil for the remainder of the encounter. You feel divinely aided. |

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| 28 | Nightmares: You suffer from horrific dreams for 1d10 nights. For the duration, you receive a -2 circumstance penalty on all actions and a -2 on all Horror checks due to sleep deprivation. |
| 29 | Compulsion to Wash Hands: You must clean your hands. Seek a means of doing so as soon as possible. This is a temporary compulsion. |
| 30 | Compulsion to Hum or Sing: Hum a tune or sing a song for the remainder of the encounter. You cannot communicate with any other characters, even in song. This is a temporary compulsion. |
| 31 | Compulsion to Eat Only Vegetables.* |
| 32 | Compulsion to Eat Only Meat.* |
| 33 | Compulsion to Eat Only Raw Meat.* |
| 34 | Compulsion to Drink Only Water.* |
| 35 | Compulsion to Study the Occult: Spend the next three months in study. You must purchase at least one rank in <i>Knowledge (arcane lore)</i> on your next level increase. |
| 36 | Compulsion to Carry a Weapon: Carry a weapon on your person at all times. If you do not have a weapon, or if your weapon is taken from you, you must attempt to get another at any cost.* |
| 37 | Religious Compulsion: Seek solace in religion. Your fanaticism may lead to your becoming a priest, monk, or minister.* |
| 38 | Compulsion to be Hairless: Shave all hair from your body. Take a -2 to your Charisma as a result.* |
| 39 | Obnoxious Compulsive Behavior: Pick your nose, scratch your butt, belch, fart, and so on ... in public. This behavior gives you a -4 on your Charisma.* |
| 40 | Compulsion to Live a Hermit's Life: Avoid civilization. You must undergo counseling to reenter society.* |
| 41 | Compulsion to Drink Blood.* |
| 42 | Compulsion to Lie: Lie frequently, even about mundane things.* |
| 43 | Kleptomania: Steal whenever and whatever possible.* |
| 44 | Temporary Catatonia: Stiffen like a statue for 1d20 hours. |
| 45 | Intermittent Delusional Reality: Relive an encounter from your past for the next 1d6 rounds. You continue to suffer this delusional affliction whenever faced with a stressful situation. You may make a Will save (DC 12) to avoid the delusion. If successful, no more saves need be made for that encounter.* |
| 46 | Mild Addiction to Drugs or Alcohol: You must get a fix every 24 hours or suffer a -2 to all actions. This penalty is cumulative up to -8, at which point you go through withdrawal and suffer fits and tremors (-4 on all actions for 1d3 days). Take a -2 Charisma penalty until rehabilitated or until effects of withdrawal wear off.* |
| 47 | Petit Mal Seizures: Make a Fortitude save (DC 10), or suffer small seizures during times of stress. These seizures last 1d2 rounds. You may take no action during these seizures. * |
| 48 | Waking Nightmares: See visions of this traumatic event for 1d10 days. Take a -2 on all Horror checks while this affliction lasts. |
| 49 | Uncontrollable Fits and Tremors: Take a -2 on all physical actions during times of stress.* |
| 50 | Random Skill Loss: Lose all ranks in the skill used most recently. Alternatively, the GM may choose a skill randomly. The skill may be relearned or recovered through counseling.* |
| 51 | Acrophobia: Fear of heights.* |
| 52 | Agoraphobia: Fear of open spaces.* |
| 53 | Anthropophobia: Fear of large groups of people.* |

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| 54 | Automysophobia: Fear of being dirty. Compulsion to be clean.* |
| 55 | Isolophobia: Fear of being alone.* |
| 56 | Claustrophobia: Fear of being in an enclosed or confining space.* |
| 57 | Necrophobia: Fear of death or the dead.* |
| 58 | Nyctophobia: Fear of night or darkness.* |
| 59 | Ligyrophobia: Fear of loud noises.* |
| 60 | Kinemortophobia: Fear of the undead.* |
| 61 | Spectrophobia: Fear of ghosts or the paranormal.* |
| 62 | Coimetrophobia: Fear of cemeteries or burial mounds.* |
| 63 | Cynophobia: Fear of dogs.* |
| 64 | Ailurophobia: Fear of cats.* |
| 65 | Herpetophobia: Fear of reptiles and amphibians.* |
| 66 | Arachnophobia: Fear of spiders.* |
| 67 | Chiropteraphobia: Fear of bats and bat-like things.* |
| 68 | Insectophobia: Fear of bugs.* |
| 69 | Extreme Obsession with a Member of Opposite Sex.* |
| 70 | Extreme Obsession with Destruction or Death.* |
| 71 | Extreme Obsession with Justice ... Vigilante style!* |
| 72 | Extreme Obsession with Vengeance: Seek out vengeance at any cost! An individual or group must be the object of revenge.* |
| 73 | Delusional Psychic Abilities: You believe you possess psychic powers and attempt to use them whenever possible.* |
| 74 | Major Addiction to Drugs and/or Alcohol: You require a fix or drink every eight hours. When this need is ignored, take a -2 cumulative penalty on all actions, to a maximum of -10. When this level is reached, you go into shock and must roll a <i>medium shock</i> on the Horror Table. Every instance of drug use or binge drinking requires a Fortitude save (DC 12). If you roll a critical failure, you have overdosed and may die without proper medical intervention. Take a -4 <i>Charisma</i> penalty until you recover.* |
| 75 | Faith Healing Delusion: You believe you can heal others based on your own power or faith in the divine.* |
| 76 | Grand Mal Seizures: Undergo violent seizures that last 1d10 rounds and require the same number of rounds to recuperate. There is a 10% chance per day of having a seizure. No actions may be taken during the seizure. Afterward, make all physical actions at -4 while you recuperate. This is a permanent condition.* |
| 77 | Hysterical Blindness: You go blind. This blindness is psychosomatic and may be cured with counseling.* |
| 78 | Hysterical Deafness: You go deaf. This deafness is psychosomatic and may be cured with counseling.* |
| 79 | Hysterical Dumbness: Stop talking or making sounds. This is psychosomatic and may be cured with counseling.* |
| 80 | Hysterical Amputation: Lose use of your arms and hands. This is psychosomatic and may be cured with counseling and rehab.* |
| 81 | Hysterical Paraplegia: Lose the use of your legs. This is psychosomatic and may be cured with counseling and rehabilitation.* |
| 82 | Hysterical Quadriplegia: Lose use of your body below the neck. This is psychosomatic and may be cured through counseling.* |
| 83 | Haunting: Your encounter draws a spirit which chooses to become your "guardian angel" for the duration of the adventure. It reveals itself only to you, visually and in dreams. You gain a +2 circumstance bonus whenever the GM feels it is appropriate. Unfortunately, since most GM characters won't believe you, you suffer a -2 <i>Charisma</i> penalty when discussing the "angel". |

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| 84 | Extreme Haunting: The spirit of a dead friend, relative, or even a historic figure accompanies you wherever you go. You can see, hear, and even interact with the spirit, but no one else can. The spirit cannot manifest in any fashion for anyone else. You gain a +2 circumstance bonus whenever the GM feels it is appropriate. Unfortunately, since most GM characters won't believe you, you suffer a -2 <i>Charisma</i> penalty when discussing the "angel". This effect is permanent and real. Counseling will not help. Only supernatural aid can end the haunting. |
| 85 | Obsessive Compulsive Disorder: Compose a list of things you must do, in order, every day. If the order is not kept, make a Will save (DC 12), or take a <i>medium shock</i> roll on the Horror Table.* |
| 86 | Extreme Paranoia: Know that most everyone is out to get you. You suffer a -2 <i>Charisma</i> penalty. You must also overcome the occasional Will check (DC 12) when the GM feels it is appropriate. Failure indicates that paranoia affects your actions.* |
| 87 | Chronic Depression: Begin suffering from extreme depression. You take a -2 <i>Charisma</i> penalty and a -2 on all physical actions. Under stressful conditions, the GM may require a Will check (DC 12). If you fail, the penalties become -4 <i>Charisma</i> and -4 on all physical actions. If you critically fail the Will check, you become suicidal and must receive immediate counseling services or attempt suicide in 1d10 hours.* |
| 88 | Bi-Polar Disorder: You suffer cycles of severe depression alternating with great exuberance. Roll 1d6 every day. On a roll of 1-3 you are depressed (see 87 above). On a roll of 4-6 you are extremely happy and receive a +2 <i>Charisma</i> bonus.* |
| 89 | Multiple Personality Disorder: Develop one alternate personality. During times of stress, make a Will check (DC 12). Failure indicates a personality switch until the next failed Will check.* |
| 90 | Paranoid-Schizophrenia: The character suffers from items 86 and 89 on the Horror Table. A very dangerous condition!* |
| 91 | Delusional: Lose the ability to distinguish fantasy from reality. The GM should run the adventure in such a way that the line between real life and your delusions and hallucinations is blurred.* |
| 92 | Lacunar Amnesia: Lose all memories related to the trauma that caused the amnesia.* |
| 93 | Extreme Catatonia: Stiffen like a statue. You may only recover with medicine and double counseling time (80 hours).* |
| 94 | Severe Multiple Personality Disorder: Adds one new personality every time you fail a Will save due to any Horror check. Each new personality requires an additional 20 hours of counseling to overcome. During times of stress, make a Will save (DC 12). Failure indicates a personality switch until the next failed Will save.* |
| 95 | Retrograde Amnesia: It's all gone! Forget everything you know. You may develop a new personality. Take a -4 penalty on all rolls for recovery. (See <i>Recovering from Permanent Effects</i> .)* |
| 96 | Sociopathy: Lose the ability to feel emotions or to care for another person.* |
| 97 | Homicidal Urges: Murder someone. You do not want to be caught in this act of homicide. Once you have taken a victim, roll 1d6 to determine how many months pass before you are again consumed by your urges.* |
| 98 | Immortality Complex: You believe you cannot be hurt. You know no fear, even when mortally wounded. Take a +4 on all Will saves, but never again take a defensive action. You receive no <i>Dexterity</i> modifiers to defense. You may fight until reaching -5 hit points.* |
| 99 | Suicidal Urges: Attempt to commit suicide every 24 hours unless restrained or under medical surveillance.* |
| 100 | Roll twice on this table and take both results. |

* This effect is permanent until cured.

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