



Notes from the Bunker

Crime in Your Campaign II

by Rich Redman

Welcome to your bunker. I'm Rich Redman, one of the designers of the *d20 Modern Roleplaying Game*. I may not be an expert, but I'm experienced and opinionated. Here in the bunker, I explore some corners of the **d20 Modern** rules, create rules variants, and offer suggestions based on my experience writing and running games.

This month we'll finish up our quick primer on crime. We'll begin by reviewing some of the points made last month about crime, then pick up the list of specific crimes with fraud.

The Criminal Element

Heroes are defined by the villains they face. The front-page, banner-headline news reports of terrorists, serial killers, and dictators often overshadow the ocean of crime that seethes under the streets of every major city. Starting heroes are in no position to test their newfound powers against the most powerful villains in the world, so they usually seek challenges closer to their own levels. Fighting crime in their own neighborhoods is an obvious first step.

Most of the profitable crime in a given city is of the organized variety. Few of the more than 126,000 crimes reported in New York City, for example, are truly independent acts. From the triads of Chinatown to the ruling families of Little Italy, and from the Russian organizatsiya to the Irish Westies, organized crime not only sponsors crimes, but provides support services for it, including back-alley doctors, money laundering, and fences to buy stolen goods. Such organizations also provide gambling dens, prostitutes, and drugs to absorb criminals' ill-gotten gains.

Crime in Your Campaign

Depending on your campaign, you might get more mileage out of some crimes than others. When deciding what kind of crime to base your next adventure on, keep in mind what sort of heroes and campaign you have. The following examples pair campaign types with the crimes ideally suited for them.

Avenger Campaigns

Some heroes want revenge for some crime or injustice they themselves have experienced, and others care more about protecting other perceived victims. Most often, it takes a murder or rape (or both) to elicit true vengeance, since as human beings we have such emotional reactions to those crimes. On the other hand, beginning heroes could certainly devote themselves to protecting the stores in their neighborhoods from shoplifters, armed robbers, arsonists, and the managers of protection rackets.

Detective Campaigns

Catching ordinary criminals in the act can be a difficult task for heroes. Costumed super-criminals are often

flamboyant and hard to miss, but ordinary criminals typically specialize in either avoiding notice or getting away before police can respond. That's where good detective work comes in. Crimes such as alien smuggling, arms dealing, arson, auto theft, counterfeiting, extortion, fraud, illegal gambling, kidnapping, and money laundering are natural draws for heroes who specialize in detective work.

Four-Color Crimebusters

Comic books often depict ordinary crimes on a grand scale. Instead of extorting money from individuals or businesses, costumed criminals, masterminds, and super-spies extort funds from cities, or even whole nations! Thus, even if your heroes prefer straight-up action to patrolling or detective work, they can still cut their teeth on ordinary crimes.

Crime Defined

To write crime-based adventures, you have to understand the crimes. The following sections explain what various crimes are and how commonly they occur in the United States, using New York City as an example.

Fraud

In its most basic sense, fraud is lying to get something out of someone else. A fraud may also be called a con or a con game. The perpetrator is known as a con artist, and the victim is the mark. The crime of fraud is similar to theft, except that it rarely involves force and the victim is often unaware that a crime has even occurred.

New York City is the con artist capital of the world. A person can't walk down many streets without finding at least one game of Three Card Monte.

Small-scale cons net the con artist only a few thousand dollars at most, and many are not even that lucrative, but they're easy and quick. An excellent example is the driveway sealant scam, in which a few men with a truck explain that they just finished sealing a neighbor's driveway, but they have some sealant left over. They would be happy to take care of the mark's driveway cheaply, but only if he agrees to pay cash, since they intend to pocket the money instead of giving it to their boss. The mark pays for the job, and the men smear some old, used motor oil or another substance that looks like sealant on the driveway, then leave. The driveway looks good for perhaps a day before its true nature becomes apparent. Worse still, the offending substance usually rots the driveway in time, generating a sizable repair bill.

Larger-scale cons may involve corporations, banks, or government entities, and many of them net the perpetrators thousands or even millions of dollars. Construction scams are among the simplest of the large-scale cons. A contractor lands a large city or state contract and then uses substandard materials to complete the work, thereby cutting his costs and pocketing the extra money. In a common bank con, the perpetrator opens a small account and does a little business almost daily for several weeks, always using the same branch of the bank at the same time of day so that the tellers come to recognize her. Then she brings in a large check, deposits most of it, and takes the rest in cash. The teller assumes that the check is good because the depositor is a familiar face, and the con artist may be able to walk out with thousands of dollars.

A particularly famous scam is the Ponzi scheme, named for Charles Ponzi, who first used it in 1919. In this con, the perpetrator convinces people to loan him money, often by selling them bonds, tax shelter partnerships, or vacation properties. He continues to find new victims from whom to borrow and uses their money to pay interest to his earlier victims. The original victims may suspect that something is fishy, but they don't say anything for fear

of losing their interest payments.

Gambling

Almost everyone in America gambles. The profits from gambling in the United States grew from \$80 billion per year in 1986 to \$500 billion per year in 1995. Americans participate in football pools at the office, play the lottery, bet on horse and dog races, and travel to casinos in Las Vegas, Atlantic City, or nearby Indian reservations. Gambling establishments in states with laws restricting or forbidding gambling often reap more profits than those where it is permitted, since outlawing a particular activity often makes it flourish.

International criminal organizations, such as the Chinese Triads, the yakuza, the Cosa Nostra, and the Russian organizatsiya, often run illegal gambling operations because many immigrants come from places where gambling is socially acceptable and legal, and they don't understand American restrictions. New York, with its large immigrant population, has more than its fair share of underground casinos.

An illegal casino may operate anywhere that people can gather in large numbers. Alternatively, organized criminals sometimes bribe their way into legitimate gambling businesses and rig the games so that the house wins a higher percentage of all plays.

Kidnapping

Kidnapping and holding people for ransom is big business. Terrorists and rebels often kidnap foreigners working in their countries, hoping for both money and media attention. When such criminals immigrate to the United States, they often continue to earn money the same way they did before.

More than 840,000 people went missing in the United States in 2001 -- most of them "involuntarily" -- and between 85% and 90% of these were children. News reports of children kidnapped by strangers always draws lots of attention, but only 200 to 300 such cases actually occur in the US annually. Far more often (in more than 100,000 cases per year), the kidnapper is a family member or someone known to the family.

Kidnapping is often done for money, but it may also be a way to gain leverage or influence. For example, an organized crime group may kidnap family members of government officials to force a vote in their favor or to land a bid for an associated waste disposal or construction firm. Smaller groups may kidnap people to force the release of friends from prison. Criminals sometimes kidnap people to gain information as well information -- for example, criminals might kidnap a US Marshall to find someone in the Witness Protection Program.

Loan Sharking

Criminal enterprises such as robbery, gambling, prostitution, counterfeiting, and fraud bring large sums of money into organized crime groups. Rather than let all this cash lie around, the leaders go into the money-lending business and capitalize on the distrust that many people -- particularly immigrants -- feel toward traditional financial institutions.

Groups with excess money often loan it out to individuals at very high interest rates, asking no collateral. The availability of such loans is quite tempting for people with poor credit and a high degree of need. Such a group may even create situations in which people who have something the organization needs (such as property, information, or influence) must come to it for money, often because its members have destroyed their

businesses. If the target then proves unable to repay the loan, the group refuses to extend another loan or put off payment. Instead, its representatives insist that the loan recipient ante up what the organization really wants.

Bookmakers keep records of loans made and do most of the real lending. These loans in turn are administered by a pyramid of distributors or other lenders. A higher rate of interest is charged at each level, so ultimately the customer is charged about 300 cents on every dollar per year. For example, a boss loan shark who lays out a million dollars expects at least half a million dollars in profit from borrowers by the end of the year, and those beneath him also expect shares.

Money Laundering

Ever since Al Capone did time for failure to pay taxes, gangsters have worked to create paper trails that explain their income. Thus, money laundering is another way in which organized crime preys on criminals, including members of its own ranks. The crime of money laundering typically occurs in conjunction with some other wrongful act, such as drug dealing, theft, or white-collar fraud. More than \$110 billion is laundered annually in the United States, out of more than \$300 billion worldwide, and a single money-laundering operation may handle around \$100 million annually.

The purpose of laundering money is to convert cash or property gained from illegal activities into money that appears to have a legal source. To that end, criminals often conduct financial transactions involving tainted money with legitimate businesses. These business transactions are structured in a manner that returns some percentage of the money to the criminal and makes it appear to be legitimate income.

For example, suppose a criminal produces a steady income stream by selling drugs and collecting from lower-ranking members of his organization. The criminal gives his money to his organization, which then loans most of it back to him. The loan is a legal source of income, so the criminal is covered. To add insult to injury, the interest on such a loan may be tax deductible, even though the criminal never pays it!

Big cities offer unlimited opportunities for money laundering. As the financial center of the United States, New York City is the headquarters for six of the world's largest financial institutions, the five largest and most important commodities and futures exchanges, and eleven clearinghouse banks. Since between \$900 billion and \$1 trillion dollars move through New York wire transfer systems every day, money launderers can move funds from illicit sources through these institutions without attracting undue attention.

Murder

Contract murder became headline news with Murder Incorporated, which was run out of a Brownsville candy store called Midnight Rose's. This organization was the enforcement arm of the Syndicate, and its operatives killed people only when they had contracts to do so. Not all contract killings are performed by such professionals, however. Amateurs are often hired by spouses to kill cheating partners or by employees to kill abusive bosses.

Despite the media sensationalism that often surrounds it, violent crime is actually declining in the United States. At present, about 7 murders occur per 100,000 people every year, and about 70 of these killings occur in New York City.

Prostitution

In 1992, 76,400 prostitution-related arrests occurred in the United States. About 65,000 people engaged in this

sort of business, producing a total annual income of about \$322 million.

New York is home to illegal brothels, streetwalkers, and call girls, as well as massage parlors, nude photo clubs, escort services, dial-a-massage operations, sauna houses, and other thinly disguised covers for prostitution. Anyone can quickly discover the neighborhoods where prostitutes can be found simply by asking around.

While some prostitutes take up the oldest profession voluntarily, many are young people who were picked up by "wolves" or "chicken hawks" upon their arrival in the big city, then quickly hooked on drugs and put out on the street to earn their next high. In New York, male prostitutes are almost as common as females.

Protection

Protection rackets are a form of extortion that gained a foothold in many large cities because immigrants didn't know about or understand insurance and didn't trust local law enforcement. For a fee, local gangs offered businesses protection from criminals, including other members of their own organizations. Gangs offering such protection made sure that accidents happened in businesses that refused to "subscribe" to their service, thus enhancing their reputation for effectiveness. The truth was that the gangs savagely beat people until they agreed to subscribe, took whatever they wanted from the stores that did subscribe, and burned down businesses that couldn't afford to pay their "bills."

Racketeering

In 1970, Congress passed the Racketeer Influenced and Corrupt Organizations statute, otherwise known as RICO. This statute defines any act or threat that involves murder, kidnapping, arson, extortion, robbery, gambling, bribery, or narcotics as a racketeering activity and makes it a federal offense. Anyone receiving monetary gains -- directly or otherwise -- from an activity prohibited under RICO has violated the statute. RICO allows law enforcement agencies to confiscate money and property obtained from illegal activities and sets prison time and fines as punishment for offenders.

Shoplifting

Whole retail store chains have gone out of business simply because they were unable to control losses due to theft. Depending on the type of store, retail inventory shrinkage ranges from 0.5% to 6% of gross sales, with the average falling around 1.75%.

Approximately 5,400 Americans are detained for shoplifting every day. Independent retail studies estimate that shoplifting occurs 330 -- 440 million times per year, resulting in a loss of \$10 -- \$13 billion dollars. Nationwide, these figures equate to 1.0 -- 1.2 million shoplifting incidents every day, and a loss rate of \$19,000 -- \$25,300 dollars per minute. Shoplifting losses vary by store type but generally account for about one-third of total inventory shrinkage. Factor in employee and vendor theft, and the loss skyrockets to an estimated \$33 billion dollars per year.

For a shoplifter, the term "professional" means a person who steals merchandise for a living. Professional shoplifters run the gamut from highly skilled operative to thuglike thief. Some of the more skillful ones work in teams or use elaborate distraction scenarios to ensure success. The cruder professionals sometimes use force and fear as tools and often commit grab-and-run thefts. As with other trades, practice makes perfect, and thoughtful professionals are very difficult to stop in a society that encourages retail stores to display their merchandise openly.

Urban areas often spawn networks of "fences" that send teams of shoplifters into specific retail stores to steal specific items. Such shoplifters operate much as though they were filling orders for customers. The fences pay only 10 -- 20 cents on the dollar to the thieves but may also pay their room and board. They may also provide training on how to steal and defeat the latest anti-theft technology, and a few have even been known to bail their workers out of jail or provide for their defense in court.

Summary

Crime comes in many forms, and heroes can fight it in just as many different ways. Fitting the crimes in your adventures to your heroes' style can greatly enhance the play experience while adding a touch of realism to your games.

About the Author

Before [Rich Redman](#) came to the RPG R&D department at Wizards of the Coast, Inc., he had been an Army officer, a door-to-door salesman, the manager of a computer store, a fundraiser for a veterans' assistance group, and the manager of Wizards of the Coast, Inc.'s Customer Service department. Rich is a prolific game designer who has worked on the **Dungeons & Dragons** game, the **d20 Modern Roleplaying Game**, the **Marvel Super Heroes Adventure Game**, and **Dark*Matter**. When he's not working as vice president of [The Game Mechanics](#), a d20 design studio, Rich works fulltime, does freelance game design, cooks, and practices yoga, tai chi, and silat.
