



Notes from the Bunker

Crime in Your Campaign

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 and next, we're going to talk about crime and how you can use it to build realistic adventures and campaigns.

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

It's often difficult for heroes to catch ordinary criminals in the act. 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.

Alien Smuggling

The United States of America, home of truth, justice, and other American ideals, is a shining beacon of hope for poor and downtrodden people all over the world. Between 8,000,000 and 11,000,000 people -- about 3% of the entire population and almost ten times the population of New York City -- live illegally in the United States, and another 700,000 to 800,000 arrive every year. All these illegal aliens -- primarily Asians, South Americans, Haitians, and Africans -- have to get here somehow, and doing so costs money. Thus, illegal immigration has become a big business in which Chinese triads, Italian-American Cosa Nostra families, and Russian organizatsiya all have a share.

Since the people smuggled into the United States have no identification or papers, they're entirely at the mercy of those who bring them into the country. Many promise to work in virtual slavery in return for the trip, often becoming gang soldiers, prostitutes, bag men, sweatshop laborers, or other underworld associates. Most come from countries where the police are corrupt and oppressive, so they tend not to go to the local police even when they become victims of crime.

Since most illegal aliens arrive by ship, hidden in cargo containers and secret holds, alien smuggling is a major criminal enterprise in most port cities. Those who smuggle people into the United States are more interested in avoiding capture than in the sanctity of human life, so they don't hesitate to dump their cargo overboard in order to avoid arrest. Psychic powers are often extremely useful to smuggling rings, whose members often use them to cloud the minds of customs agents.

Arms Dealing

The category of arms dealing encompasses a large and complex series of crimes. The Yakuza and the IRA, for example, steal firearms and smuggle them out of the United States. Chinese triads and the Russian organizatsiya, on the other hand, smuggle military weapons into the United States and sell them. Illegal firearms are often "purchased" with drugs, and organized crime groups may be their own -- and each others' -- biggest customers. Gun shop owners may voluntarily cooperate with the process, fudging or losing paperwork in return for a share of the sales, or they may be victims of blackmail or extortion.

More than 60% of homicides committed in the United States involve a firearm. Furthermore, with the fall of the Soviet Union, the market for heavy weapons in the United States in general and in New York in particular has increased. To meet the increasing demand, arms dealers are now attempting to smuggle in rocket launchers, tanks, and high-tech weapon prototypes. As with all smuggling operations, ports of entry such as New York have become centers for this type of criminal activity.

Arms dealing is rarely a small-scale business. Weapons are usually smuggled in shipping crates that hold dozens, or even hundreds of weapons, and such containers have to be moved by trucks and stored in warehouses. Legitimate shipping businesses that transport the illegal weapons often have no idea what they're moving, but some are fronts for organized crime.

Arson

An arsonist usually has one of three motives for his crimes: insanity, insurance, or the need to cover up another crime. Those who start fires for the first two reasons generally burn structures, but those who need to mask other crimes often set fire to automobiles.

The truly insane arsonists, known as firebugs, commit arson because they get sexual excitement or gratification from burning buildings. They don't really care whether people are trapped inside the building or not. Firebugs generally target abandoned buildings or structures with plenty of flammable litter (such as wooden pallets or cardboard boxes) stacked around the outside walls.

Insurance fires may be set by either building owners or the soldiers of organized crime. A typical scenario of the latter type might proceed as follows. A criminal organization acquires an interest in a restaurant, then forces the owner to order excessive amounts of food and liquor. The organization takes the excess goods "out the back door," sells them, and pockets the profit. When the owner can no longer even pretend to pay the bills, the organized crime group burns the place down and collects the insurance.

Arson may also be used to destroy evidence of counterfeiting, murder, or almost any other crime. For example, a robbery ring could steal an SUV and use it to transport members to and from robbery sites. When the series of robberies is finished, the criminals take the SUV to an isolated place and burn it rather than attempt to clean out all the fibers, particles, fingerprints, and other evidence linking them to the vehicle.

Arson can be a tool of organized crime in other ways as well. Organized criminals sometimes hire out arsonists, many of whom are firebugs, to individuals seeking to claim insurance or commit an "untraceable" murder. Arson can also be used to terrorize individuals or entire neighborhoods. The Cosa Nostra relies on arson primarily for insurance and for cover-ups. Other organized crime groups are more likely to use it for terrorism.

Auto Theft

In the United States, a vehicle is stolen every 12 seconds. With that sort of volume, it's no wonder that auto theft puts \$8 billion dollars a year into criminal coffers. Carelessness in securing vehicles accounts for almost 20% of all car thefts.

Juveniles looking for a joy ride are responsible for many basic car thefts, but professionals looking for transportation to or from another crime often steal cars in which to make the trip. More sophisticated car theft involving top-of-the-line vehicles is usually the work of a gang or a larger organized crime group. Expensive cars

are usually stolen for export to Central and South America, the Caribbean, and Mexico. Because these locations typically feature mountainous regions and poor road conditions, SUVs and other four-wheel-drive vehicles are the targets of choice. All sorts of other vehicles also have value on the black market. Even heavy industrial and construction equipment is often stolen for resale, either inside or outside the country.

Car theft rings steal inexpensive cars as well, but not for export. Instead, these more ordinary vehicles are driven to chop shops where mechanics strip them for parts, which are then sold to garages and body shops for prices well below market value. Professionals can strip a car of all sellable parts in less than half an hour, and just about any part has resale value -- even air bags! The body shops and garages that purchase the parts may be fronts for other organized crime operations, such as drug sales, or they may be otherwise legitimate businesses that have been pressured into buying from chop shops. Junkyards and small garages in residential communities are as likely to be chop shops as they are to be legitimate operations.

Any car transporter carrying multiple makes of vehicles may well be carrying stolen goods and is worth investigating. Likewise, a regular stream of juveniles driving a wide variety of vehicles to a given location and then walking away is a good indicator that a chop shop is operating there.

Hijacking is another form of auto theft. Trucks are stolen from freight lots and truck stops more often than they are from the highway, but the old "lady in distress" trick never goes completely out of style.

Most hijackers who deal in freight are very familiar with the shipping process, and about half of all such hijackings are inside jobs. The packager knows the value and contents of the boxes. The traffic manager dummies up false papers to cover a theft, the shipping clerk calls the trucking company (which may be an organized crime front) to make the pickup, and the dispatcher chooses which driver picks up the goods. The city driver then takes the delivery to a freight terminal, where a manifest, a bill of lading, and a waybill are assigned to the shipment, any one of which could be falsified to cover a theft. A freight driver then takes the load "over the road" to a destination freight terminal, where the process reverses.

Blackmail

A wide variety of individuals and groups commonly use blackmail to get what they want. The would-be blackmailer must first gain evidence that the intended victim has committed an unsavory or even criminal act -- such as patronizing a prostitute, using illegal drugs, or taking a bribe -- then use it to force that victim to pay money or act in a desired way.

Because many of the activities that leave people vulnerable to blackmail are controlled by organized crime, such organizations often supplement their incomes with blackmail. In Japan, the yakuza makes millions of dollars a year through corporate blackmail. *Sokaiya*, or shareholders' meeting men, begin the process by gathering damaging information about a company and its officers. Secret mistresses, tax evasion, unsafe factory conditions, and excessive pollution are all fodder for the *sokaiya*. Once they have the evidence, they contact the company's management and threaten to disclose the information at the shareholders' meeting unless they are "compensated." Such disclosures, when they do occur, usually involve the *sokaiya* shouting down anyone who dares to speak, making a boisterous display of their presence, and bellowing out their damaging revelations. However, *sokaiya* can come in many guises and use a variety of different tactics. Some pose as business magazine publishers who encourage their targets to take out ads or buy subscriptions in exchange for favorable reporting about the company. Since these *sokaiya* typically follow through on their threats by printing a magazine or newsletter filled with condemning articles, company executives usually choose to pay up rather than face the bad press.

The yakuza has recently begun to export its extortion and real-estate business to the United States, where huge profits are expected.

Bribery

While bribery is a crime in itself, it's usually tied into some other criminal activity. Organized crime groups make a point of befriending cops, judges, warehouse guards, customs workers, and other useful people who are susceptible to bribery. Even heroes have bills to pay, and some may feel that taking money to look the other way is essentially harmless. But taking bribes also makes a person vulnerable to blackmail, and organized criminals often record such transactions with just such a follow-up in mind.

Burglary

Burglary can be a simple crime or a complex one. The bigger the operation, the more likely that organized crime has a piece of the action. Amateurs and juveniles are responsible for most simple burglaries, typically stealing items they want but cannot afford. Such perpetrators usually do very little surveillance and often steal from places that they have visited for legitimate reasons, such as neighbors' houses or places to which they have delivered goods. Amateurs may walk into banks with ski masks over their heads and rob tellers at gunpoint, but most are quickly caught, since they have no idea how fast the police will respond, whether or not a dye marker has been placed in the money bags, or how to launder their take.

Complex burglary involves a great deal of surveillance and preparation. Professional burglars make a point of knowing what alarm systems are in place and what the police response time is likely to be prior to the actual crime. Burglars often specialize in a particular kind of theft, such as art, antiques, jewelry, rare collectibles (such as stamps or dinosaur bones), armored car robbery, home invasion, or bank robbery. Each job is carefully planned from entrance to exit, and buyers for the goods are often arranged in advance.

Again, inside accomplices can help greatly in the burglary business. Burglars with inside contacts in a security company can go from house to house in broad daylight, stealing only from homeowners who use that security company, knowing that the alarms will go unheeded for just long enough.

Counterfeiting

This category covers duplication of valuable items -- not just currency, but designer clothing and luggage, checks, credit cards, and stock certificates.

The most often counterfeited currency in the United States is the twenty-dollar bill. A busy cashier typically accepts a bill of that denomination without hesitation, especially if the counterfeiter mixes legitimate bills with it and slows down the line so that other customers begin to lose their tempers. High-quality color photocopiers and desktop publishing suites coupled with color printers have made currency counterfeiting considerably easier in recent years, and stock certificates and rare stamps can be copied in similar ways. Once the criminal produces more money than he spent making the duplicates, he's in business.

About 82% of all counterfeit credit card transactions take place in Florida, New Jersey, and New York. Counterfeit cards require valid account numbers, which are usually acquired through telemarketing scams, stealing credit card slips from mall and department store dumpsters, mail theft, and fraudulent credit applications. Alternatively, cards can simply be stolen. In 1981, a large number of Kimble cards made for Bank of America were stolen while awaiting shipment. Whatever means are used to acquire them, counterfeit credit cards are

typically used to make purchases that can then be returned or resold.

CDs, DVDs, and videotapes can all be copied inexpensively. The counterfeits are then packaged attractively in blank containers with labels printed on a color printer and sold to businesses or consumers. Many stores purchase used recordings and resell them, and counterfeiters routinely use such legitimate businesses to make money.

Convincing duplicates of clothing, luggage, handbags, electronics, and other consumer merchandise can be made from cheap components. After they are marked with a forged brand name or icon, they're sold on street corners, out of the backs of cars, and often in small stores owned by the counterfeiters themselves.

Coins and art objects are really the last items that require artistry to forge, so those businesses are limited to criminals who have the time and talent to do the job right. Though the take can be considerable from such counterfeiting, the effort involved makes it unattractive to most organized criminals.

Drugs

You name an illegal substance, and someone smuggles it into New York or makes it there. A large number of New Yorkers also sell it and consume it. Statistics about national drug use and drug sales are all over the media and needn't be repeated here. It's worth noting, however, that estimates place 50% of the nation's heroin abusers and more than 16% of its cocaine abusers in New York.

Drug labs and dens for drug use are often heavily fortified and full of gun-toting gangsters. In addition, drug labs typically contain hazardous chemicals, which can explode or start major fires.

The drug trafficking business is tailor-made for organized crime. It requires investment, real estate, distribution channels, security, and contacts with overseas sources, none of which are usually available to an independent operator.

Extortion

Extortion is similar to blackmail, except that instead of threatening to expose embarrassing information, the criminals threaten violent reprisals for failure to cooperate. Like blackmailers, extortionists usually ask for money, but sometimes they require a service, such as voting to repeal a particular a law or releasing a felon. Unlike blackmail, extortion can be used against entirely innocent victims, so it is the avenue of choice when the target is unsusceptible to blackmail or bribery. Alternatively, a criminal may use extortion simply because the direct approach requires less effort.

While all organized crime groups utilize extortion, the yakuza have it down to an art. Popular sokaiya scams in Japan include setting up booster clubs that solicit donations for nonexistent causes and throwing gala events to which the invited businessmen are expected to bring cash gifts for their hosts. Such events have been known to net more than \$100,000 in a single night. The sokaiya have also organized beauty pageants to shake down corporate "sponsors," and sokaiya golf tournaments often have pricey entrance fees for their corporate players. These corporate racketeers have also been known to sell blocks of tickets to theater events at grossly inflated prices. The techniques utilized by the sokaiya focus on extorting money from legitimate companies in the most polite and indirect way possible.

Fencing

A fence is a middleman who buys stolen goods and occasionally even commissions thefts -- particularly when she has already lined up a buyer for the goods. The fence pays the thieves a fraction of the item's actual value, then sells it for a much higher price. Such people help thieves convert stolen goods into cash quickly, and most thieves find the fence's payments acceptable, since they paid nothing for the goods in the first place.

Most fences deal in goods that are easily recognizable, such as gems, jewelry, and art, and a few specialize according to their own personal areas of expertise. For example, a particular fence may specialize in jewelry because she was once a jeweler.

Fences differ considerably in their levels of involvement with thieves. The lay fence buys stolen property only for personal consumption. The occasional fence buys stolen goods, but infrequently. The professional fence, however, traffics in stolen goods as her primary occupation. These fences are often connected to organized crime, since such groups can often find buyers for stolen goods quickly and efficiently among their contacts.

Next Month

In next month's installment, we'll pick up with an analysis of fraud and move on from there.

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.
