MINI GAMES

Casino

by Tom Pigeon

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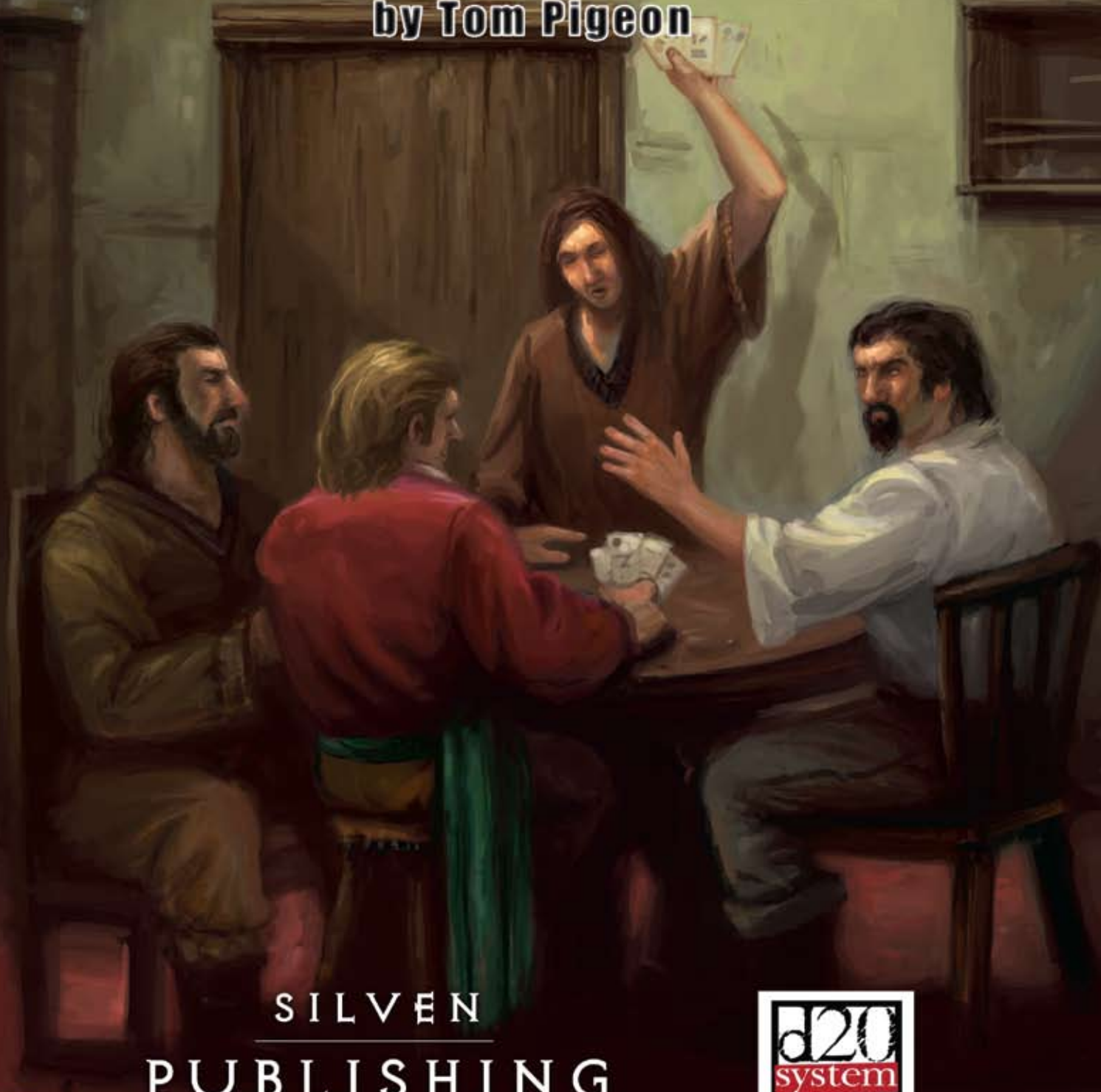
Credits

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Sigmar glared down at the table, offended by what he saw.

"Hit me!" he growled.

The halfling hesitated, his left hand nervously twitching above the deck of cards. He glanced at the barbarian's hand: a queen of clubs and an eight of diamonds.

"Sir, you have 18," the diminutive dealer said in a low voice.

"Hit me, I say!" Sigmar cried. The tangled weaves of his beard swayed, his eyes blazing as they burrowed into the little man across the table from him.

The casino floor had grown quiet, customers' eyes gravitating toward the well-armed berserker at the blackjack table even as their feet began to shuffle toward the nearest exit.

The halfling glanced at his pit boss, the half-orc giving the slightest nod.

The dealer drew a card and placed it down, sighing as he saw the two of hearts.

The barbarian paused, looking at the card. "Hit me!" he bellowed again.

The halfling's jaw dropped. "But sir, twenty, you have twenty ..." the halfling stammered.

"Hit me! HIT ME!" Sigmar raged, a meaty fist ramming atop the table.

Trembling, the halfling glanced at the pit boss, but the floor manager was already slipping out the back door.

His sweaty fingers slipping on the first try, the dealer grasped the top card and slid it across the table. Slowly, he turned it over.

Sigmar glared at the new card. A smile crept across his lips as he let loose a gap-toothed chuckle. "Yes! Sigmar wins!" he cried, rising to his feet. A relieved crowd clapped and cheered for the warrior.

The halfling counted out the coins, never so glad to see an ace for a customer in his life.

Welcome to the d20 Guide to Casino Action!

There is just something about the floor of a casino, a feeling of electricity in the air. Cheers at the craps table, the clink of coins dropping from slot machines, the scream of cheaters having their hands broken ... yes, there's something for everyone inside a casino.

This book is a guide to the most popular modern casino games to spice up your d20 campaign, whether you are playing in the fantasy genre or contemporary times. The rules are broken into two sets: abstract and detailed, depending on how detailed you would like to roleplay character time at the tables. The abstract rules are meant for simulating long stretches of casino game play, such as a character spending an evening at a poker table. The detailed rules are for when you want to play out every play – or at least the ones that matter.

The book is rounded out with a few extra casino tidbits, such as how casinos deal with cheaters in a magical world and new feats for dedicated character gamblers.

Abstracted gambling

Your characters have slain the local beast and taken its hoard, and now find themselves with time to kill. There is always the proverbial tavern, but how about a change of pace? Why not head down to the local gambling hall and see if they can walk out with a little more gold?

In this book, you will find rules for detailed, hand-by-hand gambling. However, if you would like quicker results, you can use these abstracted rules. These rules assume the character has played a particular game for about 30 minutes, enough time for 10 rounds or hands, depending on the game. Before rolling, the player must decide how much money the character is going to risk during that time. Consult the chart below for the relevant DC and make a check modified by the character's Intelligence bonus or Profession (gambling) skill, if he possesses it.

Game	DC	Regression
Poker	Opposed	na
*Blackjack	14	+1
Roulette	13	+2
*Craps	15	+1
Slots	11	+2

* If the player has at least 1 rank in the Profession (gambling) skill, the regression rate does not increase.

There is no DC for poker because you are playing against other players, not against the odds. Every player at the table makes an Intelligence or Profession (gambling) check. The highest roll wins.

The regression modifier simulates the inevitability of the odds working against the player. If the character continues gambling beyond the first 30-minute session, then the DC raises by the regression factor. If she continues to play, the DC goes up again. For example, a character who plays roulette for two hours has a DC 19 during the last half hour and DC 21 if he continues to play. No matter how good – or lucky – a player is, the odds are still in the house's favor and eventually catch up to the player.

The only exception to regression is when playing blackjack or craps and the character has at least 1 rank in the Profession (gambling) skill. In these circumstances, the player knows enough strategy to eliminate the house advantage, so the regression rule does not apply.

If the character plays a different game, she begins the new game with a regression modifier of 0, essentially "resetting the clock." If the player goes back to a previously played game, however, the DM should pick up the regression modifier where she left off. This reflects the fact that the player, if she continues gambling, is pushing her luck.

If the player fails his DC check, he loses all the money risked for that session. If he succeeds, he doubles it. When he finishes one gambling session, he can immediately continue another, selecting another amount of money to risk.

Maximum bets

There is only so much money a casino will allow a player to bet on a single hand. Most modern casinos have tables that go as high as $10,000 for a single bet. In a fantasy setting, you could figure a maximum bet of 1,000 gold. Smaller casinos will have lower maximums as they cannot risk as much of a loss.

Why do casinos do this? After all, if a guy wants to blow the price of a new Ferrari on a hand of blackjack, why not let him? There are two good reasons: 1) the house does not want to risk some rich guy betting a million dollars on a single hand. That could make for a very bad night, even for a big casino'; and 2) The house wants the odds working for it, not for the players. If a player has deep pockets, he could use the following strategy to keep from losing: After each losing hand, bet double on the next. Should he lose that one, bet double again and so on until he wins back all he has lost. If he has enough money, he could run the length of his losing streak and eventually find that winning hand to recover his losses. However, with a maximum bet in place, even the wealthiest gambler has a limited supply of luck.

Detailed gambling rules

DMs can use the abstract rules to play out chunks of gambling time, quickly working their way through an evening to find out just how the characters did. However, if you would like to take a little more time with your gambling, here are detailed rules to play out games hand-by-hand.

The detailed rules give gambling more character. The abstract rules are good for generating the big picture quickly, i.e. how much did the characters win or lose over the long haul? However, in the midst of all this furious gambling, it is fun to take a closer look at an individual hand of poker or a few pulls on the slot machine.

These detailed rules can also be used when there is more riding on a bet than a few bucks. In a game of poker between a hero and a villain, where the life of a captive may hang in the balance, deciding the game hand-by-hand is far more exciting than determining the result with a single roll.

Playing out casino games hand-by-hand is similar to the abstract method. The player decides how much money to risk on a given play. Keep in mind that we are talking about a single round this time, not 30 minutes. A character working the slots may risk $50 in an abstract round, but only $1 per attempt using the detailed rules.

The player still rolls his character's relevant skill against the DC on the abstract chart. Ignore the regression rules; instead of factoring the odds against the character over time, the detailed rules incorporate blind luck into the results.

When using the detailed gambling rules, there are two rolls. First roll against the DC listed in the abstract rules as per the above rules. If the character succeeds, he receives a +2 bonus to the result. A failed check results in no adjustment. Next, make the result roll, which is a simple d20 roll with no modifiers. Each game has its own result chart. Consult the respective chart to find out the fallout for the round of that game. Individual games may have additional rules that will be explained below.

Blackjack

Blackjack is a mainstay of casino gambling. Requiring less knowledge than craps but offering more strategy than slots, blackjack is a game anyone can play. It is one of the only casino games where a player can wrangle better odds than the house by using careful strategy and by counting cards.

The object of blackjack is to accumulate cards that add up to a total as close as possible to 21, without going over. The gambler plays against a house dealer, who is also trying not to break 21.

Blackjack is normally played at a table that can accommodate up to six players, although a single player can also gamble against the dealer. The number of players has no impact on the results.

Roll	Results
1-7:	The character busts, going over 21. Bet is lost.
8-11:	The character's cards total less than the dealer. Bet is lost.
12:	The cards were looking good, but did not turn out so well. Half of the bet is lost.
13:	The character and the dealer end up with the same amount, a tie. The character's money is returned.
14-17:	The character's cards total more than the dealer, but less than 21. Win an amount equal to the bet.
18:	The character received a blackjack. Win 1.5 times the bet.

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Roll	Results
19-20:	The character was dealt good cards, and was able to increase the bet and beat the dealer. Win double the bet.
21-22:	The character was dealt good cards, and was able to increase the bet and beat the dealer. Win triple the bet.

The abstract rules allow a knowledgeable character to use card counting to gain an advantage over time. Using the detailed rules, however, a character's skill is reflected in the bonus he receives from a successful skill check. Card counting is a strategy that only pays off over an extended period of gambling, allowing the odds to incrementally work in favor of the gambler. Thus they are not applied directly in the detailed rules.

Roulette

Roulette's appeal is in its simplicity. Players have a table that offers clear odds, then they watch the little ball spin around the wheel. This does not require a lot of expertise. Even though roulette wheels don't dominate a casino floor, which is taken up largely by slots and blackjack tables, you will always find at least one somewhere in a casino. Up to eight players can bet at a time. A croupier oversees and spins the wheel, and pays out to the winners.

Roulette players have a great deal of choice in determining the exact odds they wish to try, and the potential payouts, and these detailed rules assume the character is doing his best to maximize his odds of winning while avoiding risks.

Roll	Results
1-15:	The ball did not fall your way. Lose your bet.
16-18:	Lucky day. You get your wager back plus an equal amount.
19-20:	You played the table right and win double your wager.
21-22:	You made the right bet at the right time. Win triple.

Poker

Poker is the game of the professional gambler. It is the only casino game that pits player against player, instead of against unchanging house odds. When played in a casino, the house has a dealer at the table to make sure all is fair, and to take a small portion of the pot. Other than that, it's player versus player.

Poker appeals to the serious gambler because she can use skill to gain an edge over other players. When gaming a detailed round of poker, make opposed skill checks as with abstract play. However, the winner does not automatically take the pot. As with the other detailed games, roll on the results table to see what kind of hand each player receives. The winner of the skill check gets the +2 bonus on the table.

Whoever receives the best hand on the results table wins the round. The amount won equals the total of the pot, or how much each player risked. For the sake of simplicity, assume that all characters playing risk the same amount. Therefore, if

a character risks $20 on a hand with five other characters, then the total pot is $120.

Should more than one character roll the same result, then whoever rolled the highest number on the original DC check wins the hand.

There are many variations of poker, far too many to go into here. How the cards are actually dealt and played is up to the DM, and it does not matter as far as the results below are concerned. No matter how the game is played, however, what constitutes a good hand largely remains the same, so the results apply to just about any version of modern poker.

Roll	Results
1-3:	You have nothing. If every player has nothing, then everyone folds and the current pot rolls over into the next hand.
4-6:	The character has one high card (the highest ranking single card in his hand.)
7-9:	A pair (two cards of the same rank.)
10-11:	Two pair (two sets of two cards of the same rank.)
12-13:	Three of a kind (three cards of the same rank)
14:	A straight (five cards in a sequence, of any suit)
15:	A flush (all cards in the character's hand are of the same suit, in any order)
16:	A full house (three of a kind and a pair)
17:	Four of a kind (four cards of the same rank)
18:	A straight flush (five cards in a sequence and all of the same suit)
19:	A royal flush (five cards in a sequence, with the Ace high, and all of the same suit)
20-22:	Successful bluff. No matter how good the other players' hands are, the character talked them into thinking his hand was better and made them fold.

The table results proceed from lowest hand to highest, so a player who rolls a 17 (four of a kind) beats a player who rolls a 12 (three of a kind). If another player joined the game and rolled a 19 (a royal flush), she would beat both of the previous players' hands.

Craps

Unlike most casino games, craps is played to a crowd. For this reason, it usually gets loud around a craps table, with onlookers cheering a winner on. It's also a place where a character can get noticed in a casino; the better a player does, the louder the crowd gets and the more eyes look across the room.

This game is played on a table with two dice. Just like roulette, players place their bets on marked locations across the board, choosing their own odds. One player (the "shooter") stands at the end of the table and tosses the dice, the results of which determine the outcome of the round.

About 20 people can play at a time during a round of craps. A staff of three usually operates the table.

or purposes of roleplaying a game of craps, there is no distinction between whether the character making the Profession (gambling) check or someone else is rolling the dice. It does not matter as far as the odds go, and it does not change the results of wagers. A DM may decide to have a particular character throw the dice since the attention of the spectators will be upon the shooter. However, the shooter remains only until she tosses a losing roll, upon which the dice pass to another gambler.

Roll	Results
1-15:	The dice did not fall the character's way. Lose the bet. A new shooter takes the dice.
16-18:	Lucky day. The character gets the wager back plus an equal amount.
19-20:	The character took a risk, and the dice rolled lucky. Win double the wager.
21-22:	The character made the right bet at the right time. Win triple.

Slot machines

Slot machines are by far the most common form of gambling in modern casinos. They are so easy to use, why not? After all, you pop in a coin and pull the lever, then sit back and watch the reels spin. It might help to know a thing or two about slots, and it might not. The odds do not change, whether you are a genius or a dunce.

So why have a skill roll? Well, there is still some degree of strategy, namely in knowing when to walk away. For purposes of roleplaying, it is more exciting when you know you can sometimes nudge the odds in your favor, just by being a little bit clever.

Most slot results range from taking your money, to giving just a tiny bit back. Occasionally, a player will win a little bit more. Very rarely, a gambler will hit the jackpot. It is this promise of a massive jackpot that keeps players returning for more.

Roll	Results
1-15:	The character loses the bet.
16-17:	The character wins an amount equal to the bet.
18:	The character wins 2 times the wager.
19:	The character wins 5 times the wager.
20-22:	The character wins 10 times the wager (there is a 1% chance the character hits a jackpot, and wins 100 times the wager).

Hey, this isn't how these games are played!

Okay, you caught me red-handed. If you know anything about actual gambling, you know that the results tables given in the detailed section do not give anywhere near the range of results possible in real casino gambling. That is because there is just too much detail to pack real results into a roleplaying game. These rules offer a range of details, from abstract to detailed results. This should be enough for the DM to apply his own color to the descriptions, making the results satisfying and exciting for the players.

A night at the tables

Garth had seen some crazy things in his day, but nothing crazier than the creatures he had met in the abandoned mansion. He knew Las Vegas was sin city, but even sin should have its limits. He entered the casino looking for a little mundane relief.

Garth approaches the first game he sees, a slot machine where he pops in $10. His Intelligence bonus is +2. He rolls an 11 on a d20, for a total of 13 against a slot machine DC of 11. This gives him a +2 bonus on his results roll, where he ends up with an 8. Garth shrugs as he watches that $10 go down the tube.

Switching games, he moves to an empty stool at a blackjack table. Trying to win back what he just lost at the slot machine, Garth places $20 down and gets a 17 on his check. That is enough for the +2 bonus, and the results table final number is 19. Garth had been dealt good cards, and he knew enough to split them when he should. He scoops up his original $20 bet, plus $40 more, and stuffs the money in his pocket. He smiles now that he is up $30 for the night.

Garth moves to the roulette wheel. Feeling like he is on a roll, he takes the full $30 and drops it on the table. His DC check results in 21, easily gaining him the +2 bonus on the results table, where he ends up with a 10. His smile fades as he watches his luck melt away, along with his $30.

Finished with roulette, Garth shuffles over to the craps table, where a bunch of people are cheering. Something good must be happening, so he pulls out a $20 bill and puts it on the table. His DC check nets him a 16, just enough to gain him a bonus on the results table. His total roll comes out to 18. Garth gets his $20 back plus $20 more.

Ready to call it a night, he passes a poker table and brings his $20 in winnings to a round of play. There are two other people at the table, a man and a woman. Garth gets a DC result of 11. The GM rolls for the other two. The woman is an experienced gambler, with 3 skill ranks and an Intelligence bonus of +1. She gets a total result of 19. The man is a tourist from Utah who has never played poker in his life and has no Intelligence bonus. He gets an 11. The woman is handling this round the best, so she will receive the +2 result bonus. Checking the results table, Garth ends up with a straight, a very respectable hand. The tourist shows his cards, a straight as well. All eyes turn to the woman. She smiles and reveals her cards: a straight flush. She rakes in the $60 while Garth gets up to go. He leaves the casino, no richer or poorer for his visit.

If the DM actually knows something about gambling, she can take the results and add her own color to them. For instance, let's say the characters are playing blackjack and one of them gets the result of "The character was dealt good cards, and was able to increase the bet and beat the dealer. Win double the bet." The DM may change that and say, "You're dealt two eights, which you split. The dealer hands you a ten for one eight, giving you an eighteen. On the second eight, you are dealt an ace, giving you nineteen. The dealer draws to a seventeen, making you the winner on both hands and doubling your wager."

Given the potential range of real-world experience a DM may bring to the table, the results for detailed play offer enough to give playable answers, even if neither DM nor player knows the real game. For those more in the know, feel free to take the results and run with them. No matter how a DM colors the results, however, she should keep the actually monetary outcome of the results the same.

Gambling as a skill

For most people, in the real world and in a campaign world, gambling is diversionary entertainment. Even many "serious gamblers" play only on occasion, and their breadth of knowledge of gambling games is limited.

Nevertheless, you may want to ratchet your gambling up a notch. Perhaps a player has designed a character who is a bit of a con artist and excels at games of chance. A DM could even construct an entire campaign around the exploits of a group of professional gamblers that travels the country looking for interesting people to gamble against. The archetype of the wandering gambler is a staple of Wild West fiction, right up there with the gunslinger and the marshal.

If you aim to make gambling front and center in your campaign, then it might pay for the characters to be more formally schooled in the subject.

As an area of knowledge, gambling can be considered a subset of the Knowledge skill. Knowledge (gambling) would give a character a background in the subject. A successful check would allow a character to know something about famous gamblers, or perhaps give him insight into how a particular casino catches cheaters. He would also have a better chance of knowing obscure gambling rules, or to know local variations in a game that other outsiders may be unaware of. Keep in mind that the Knowledge skill only encompasses information, not the ability to perform. A character could not use Knowledge (gambling) for gambling skill checks, for instance.

For purposes of skill checks, gambling can be considered a form of the Profession skill. Profession (gambling) would give the gambler the same weekly wage as defined by the skill in the PHB. However, Profession (gambling) could also be used to make skill checks under the abstract and detailed rules defined in this book. Note that the Profession skill is tied to Wisdom, whereas untrained gamblers use their Intelligence bonus when making rolls. The reason for this is that when a character takes on gambling as a profession, it is assumed he has learned nearly all there is to learn about gambling.

At this point, for him, the goal is to get better and to find more workable strategies. This requires as much finesse and patience as knowledge, and Wisdom reflects this longer-term goal. On the other hand, the untrained gambler approaches the table only with the mental resources he has happened to pick up over his life; this is reflected in his Intelligence bonus.

Feats and magic for elite gamblers

Possessing the skills of a gambler is one thing, but there are those who have made a serious effort to make gambling their life. To the elite gambler, games of chance are the essence of existence. It is not just that they are addicted to gambling; they are not. The truth is, some dedicated gamblers have found higher meaning in the games, an allegory for life itself. For them, gambling is a transcendental moment where they can touch, if even only briefly, the fundamental architecture of the universe.Plus, they can make a hoard of cash while they do it.

The feats that follow are only open to characters who are devoted to gambling. This fact must not only be exhibited in the numbers but in the roleplaying. Before a player can give his character any of these feats, he must consult with the DM to see if they are appropriate. Only characters who focus a significant amount of their time and energy on gambling can take these feats. These gambling feats are the natural consequences of the character's deep awareness of cosmic probabilities. As such, these abilities may seem magical but they are not and their effects cannot be detected by magical means.

GAMBLER'S LUCK [General]
The gambler's connection with universal probabilities gives her an innate sense of how chances will play out when gaming.
Prerequisite: Wis 13+.
Benefit: The character gains a +1 luck bonus to any checks on gambling rolls. This includes skill checks and results rolls. This feat can be taken a second time for a +2 bonus, but cannot be improved beyond this point.
Special: A character can only take this feat if he is a devoted gambler.

GAMBLER'S AURA [General]
The gambler is not only in tune with universal probabilities, but is an integral part of the cosmic machinery itself. The character's affinity with chance benefits him and extends to those who happen to be nearby.
Prerequisite: Wis 14+, Gambler's Luck.
Benefit: When the character is gambling, those gambling within 15 feet of the character receive a +1 luck bonus to gambling checks. This includes skill checks and results rolls. The character has no control over this ability; it is simply an aura of luck that he exudes. The only exception is when the character is playing against other gamblers, such as in poker. In this case, opponent gamblers do not receive the bonus.
Special: A character can only take this feat if he is a devoted gambler.

GAMBLER'S CHANCE [General]
The gambler can apply the lessons learned from gaming to everyday life. The character's understanding of gambling and probabilities runs so deep, whether consciously or subconsciously, that he gains a bonus to chancy situations that are non-gambling related.
Prerequisite: Wis 15+, Gambler's Luck.

Benefit: In any situation where chance is an integral part, the character gains a +2 luck bonus on skill check rolls. For instance, a character with this feat is considering jumping from one rooftop to another. It's a long jump, and he's not sure he can make it. Since this is a chancy proposition, he would receive the +2 luck bonus. This effect does not apply in situations where the outcome is more assured, such as if the jumper was making a much easier leap. The DM may choose to apply this feat in any situation where the character has only 50/50 odds of success, or worse.
Special: A character can only take this feat if he is a devoted gambler.

GAMBLER'S CHOICE [General]
The character is so in tune with the cosmic rhythm that she can make the odds fall her way. This ability applies to gambling and non-gambling situations.
Prerequisite: Wis 15+, Gambler's Chance.
Benefit: Three times per day the character can ensure that a chancy situation works out to her benefit. This feat can be applied to a gambling roll or to any situation as described in the Gambler's Chance feat. The character must make the decision to invoke this ability before she rolls. Once brought into play, the player still rolls the skill check as normal. However, if the result is less than the situation requires for success, the result is changed to whatever minimum number is required for success.
Special: A character can only take this feat if she is a devoted gambler.

Dealing with cheaters and winners

Everyone hates a cheater, and no one hates cheaters more than casinos. It is conceivable in a modern campaign setting, perhaps set in the early days of casino gambling when the mafia ran some establishments, that cheaters could find themselves taking a ride in the trunk of a sedan heading into the desert. More enlightened modern casinos, however, will simply escort the offender away and break his hands or just tell him to never come back.

It is very difficult to cheat effectively in a casino. The house watches every table and every player, especially those who are winning. They know all of the tricks, and know what to look for. If they catch a cheater, or even suspect a player of cheating, they take action immediately. Whether your campaign is modern or fantasy, you can assume the casino follows the same basic strategy: The detected character receives a tap on the shoulder and turns to find a smiling casino manager flanked by a pair of thugs who are not smiling. The player is escorted away, politely so as not to make a fuss with the other patrons, and taken to a private room. There, the cheater is questioned and possibly abused, depending on the tone of your casino. The house makes notes, either way, so the owners remember the swindler. He is then escorted off the premises.

If a character is indeed cheating by using a device of some kind, or perhaps sleight-of-hand, he must make a skill check to see if he can keep the casino from noticing. The skill involved depends on how the character is cheating. For instance, a poker player with hidden cards up his sleeve could use Profession (gambling) to cheat. It is up to the DM's discretion as to exactly

which skill is most appropriate. When in doubt, the Bluff skill can always be used for most forms of cheating. The DC for avoiding detection at cheating should start at 10, and increase by +1 for each half-hour of cheating that the character engages in. To successfully cheat, the character must make a skill check (using the same skill used to evade detection) against DC 15. Successful cheating gives the character a bonus to his gambling skill checks and result rolls when using the detailed rules. The exact bonus is up to the DM, but should fall between +2 for a basic cheat to +5 for a more elaborate one. A character can cheat only when he has an actual plan in place. For instance, a character could not sit at a blackjack table and simply decide to start cheating. The player would have to devise some way to cheat in the first place.

Unfortunately, many casinos do not make much of a distinction between cheaters and winners. Even if a player is winning legitimately, she may receive the above treatment. It is up to the DM to decide exactly how the casino reacts. As a guideline, assume that the less profitable a casino is, the quicker it responds to a winner. In the real world, Las Vegas casinos once banned blackjack players who consistently won by counting cards, which they considered a form of cheating. However, casinos have largely stopped this practice since the number of players who actually win on a consistent basis is so small it does not influence the casinos' bottom line and is not worth the trouble.

In your adventure, however, it could make for an interesting encounter to have a player winning big only to find herself surrounded by a group of well-dressed goons.

Casino Magical Defenses

Whether in a fantasy milieu or modern, casino operators live in terror of one thing: the magical cheater. After all, imagine how "lucky" someone would be using precognition while playing roulette, or casting illusions on cards to give herself blackjack. Casinos use a variety of methods to sniff out magical cheaters. When caught, they are treated in the harshest of manners. Some casinos have a wizard at the door using *detect evil* on patrons as they enter. However, since a great many evil and chaotic gamblers enjoy playing the tables, this is an imperfect solution. More commonly, a casino has at least one wizard or sorcerer on staff sweeping the gaming area with *detect magic*. Larger, wealthier casinos employ entire teams of wizards who lurk on the floor above the gaming room, looking down through one-way mirrors. Most casinos operate under a strict "no magic" policy. Patrons are encouraged to leave magical devices at home and to not cast spells while inside the casino. Anyone caught with a magical device or active spell will be escorted out, if thought harmless. If the offender is more egregious, say someone who has already ripped off the casino, the hapless wizard may find himself in a small-enclosed room with a pair of angry ogres. If anyone is winning big, using magic or not, the casino operators likely step in and ask the player to leave. In a magic-rich environment, the house likely assumes the character is using magic, even if the casino cannot detect it.

Gambling related spells

Casino operators in magical environments have come up with some nifty ways to handle some of their problems. Following are a pair of spells that are commonly employed in casinos that can afford a staff wizard or sorcerer to work them up.

Cheater Chatter
Divination
Level: Sor/Wiz 3
Components: V, S, M
Casting Time: 1 standard action
Range: Touch
Target: One item or set of items
Duration: Permanent until discharged
Saving Throw: Will negates
Spell Resistance: Yes

This dweomer was developed by a casino-owning wizard after his establishment was ripped off by a group of cheating gamblers. The casino was well guarded against magical interference; the wizard had seen to that. However, a skilled band of rogues using mundane sleight-of-hand took the house for a king's treasure worth of coin in a single night. *Cheater chatter* can be cast on any object or set of objects that the spell caster can hold in his hands. The item is then imbued with a set of rules. Should anyone, while in contact with the object, break one of the imbued rules, the object will begin to scream and shout. For instance, a deck of cards could be ensorcelled. If a poker player decides to slip an ace in from under his sleeve, the cards might shout, "Cheater! He's got hidden cards! CHEATER!" The wizard who casts the spell must know the rules herself. If there is a skill involved, she must possess that skill of at least rank 1. Therefore, a wizard who wishes to cast *cheater chatter* on a deck of cards or craps dice would need to have the Knowledge (gambling) or Profession (gambling) skill. The wizard must handle the object to be enchanted while saying the incantation and waving the item about in a mystical pattern.

The wizard chooses what the object will say when it encounters a cheater and how the voice will sound. These parameters must be set at the casting of the spell and cannot be changed while the spell is in effect. For instance, a wizard could have a deck of cards say, in a mother-in-law tone of voice, "Didn't anyone ever tell you cheating is wrong?" This spell can be cast on anything where a set of rules apply and the caster knows those rules. She could cast it on a necklace given to a husband. While the spell is still in effect, should the husband break the "rules of marriage" by, say, seeing another woman, the necklace would rat him out. *Material Component:* Jade dust worth 10gp.

Skilled Servant
Conjuration (Creation)
Level: Sor/Wiz 2
Components: V, S, M
Casting Time: 1 standard action
Range: Close (25 ft. +5 ft./2 levels)
Effect: One invisible servant of limited skill
Duration: 1 hour/level
Saving Throw: None
Spell Resistance: No
Finding good help in a casino can be difficult. Finding help that will not steal from you is even harder. Some large casinos that can hire the magical talent forego living workers altogether

and use *skilled servant*. *Skilled servant* is a variation of *unseen servant*. In this case, the servant is imbued with a simple skill set which it then performs without variation. For instance, a skilled servant could deal blackjack or operate a roulette wheel. The caster must know the skill himself, possessing it at rank 1 or better. When cast, the servant also has the skill at rank 1 (but no higher, no matter how skilled the caster is.) The skilled servant performs the required action for as long as the spell lasts or until it is dispelled by the caster. The *skilled servant* cannot perform any other actions other than those prescribed by the skill it is given. A *skilled servant* who knows Profession (gambling) 1, for instance, will not respond if told to sweep the floor. If it is dealing blackjack and the caster tells it to go handle the craps table, it will do that since the command falls within the scope of its skill. The *skilled servant* can be given a few props appropriate to its skill. For instance, a blackjack dealing servant may animate a white glove, which it uses to give hand signals to players. It might appear to wear a hat, or a tie, as well, to give it a little character. In actuality, the servant is an invisible, disembodied magical force, but animated objects appear to fulfill their function. A *skilled servant* cannot speak nor can it break the rules. If attacked or struck in any way, the servant is dispelled. Area effects that inflict at least 6 points of damage also dissipate the servant. A *skilled servant* can be given nearly any skill, possessing it at rank 1.

For instance, a *skilled servant* could be given the Ride skill and charged with taking a horse back to a neighboring village. The only restrictions are that it cannot exert more than 20 pounds of pressure, nor lift more than 20 pounds of weight. It also cannot be made to attack in any way. Additionally, a *skilled servant* cannot be given complex tasks. For instance, you could not give a *skilled servant* Language at rank 1 and instruct it to write a book. Anything that requires sophisticated thought is beyond the scope of this spell. Only skills that adhere to a rigid set of rules will work.

Unlike *unseen servant*, the caster can leave the range of the spell and the servant will continue its work. The caster can only give the servant additional commands when within range. In the absence of new commands, the servant simply continues performing the function for which it was conjured.
Material Component: A piece of string and a bit of wood.

Adapting the Rules

Not the same old game: Fitting modern casino games to any era

The games depicted in this book comprise the most common gambling games you will find in casinos today. That's all fine and dandy for modern d20 campaigns, but what about fantasy games or other worlds?

There are good reasons to stick with these games, even when playing outside of the modern milieu. The players themselves are all familiar with poker and roulette, making their characters' gambles more relatable. Even though these are very specific games, they are still just games of chance. Roulette, blackjack, slots, craps ... these are just ways to present betting opportunities to gamblers. Strip away the names and trappings and replace them with something else, and you have a brand new game that is played exactly the same way. Following are some ways to change the games presented in this book to better fit your campaign. They are played using the exact same rules as presented, but offer a different look and feel to the players.

Fantasy Rules
For the purposes of conversion, every $1 is equivalent to one-tenth of a gold piece (one silver piece). For example, $50 in a modern casino would be 5 gp.

Blackjack variants
The medieval world is familiar with cards, especially when you consider that it's very possible that modern playing cards evolved from the gypsy tarot. Blackjack is also very simple, lending itself to a variety of variations.

Dragon tiles: Instead of using cards, dragon tiles uses white marble chips with symbols and numbers scrawled on them. The "dealer" places them in a bag and draws them randomly. The tiles are counted in the same was as conventional blackjack, with the same goal of not busting 21.

Roulette Variants
Drum: Drum is played using a large barrel, or drum, hence the name. The drum is full of metal chips with numbers and symbols on them. Players place their bets on a board with many pegs, attaching chips to a peg they wish to bet on. When ready, the moderator reaches into the drum and withdraws a chip that corresponds to one of the pegs.

Poker Variants
To make a variation of poker, the DM simply has to describe cards that look different from the familiar, modern Hoyle variety. For instance, instead of generic queens and kings on a set of cards, they may depict images of the actual queen or king of the land.

Animated cards: An entertaining variety of magical poker could be a deck where the face cards respond to the game. For instance, when a player puts down his pair of kings and wins the game, the depiction of the characters on the cards may animate and jeer the losers.

Slot Variants

The ability to construct an actual slot machine requires machining skills that are probably beyond most medieval cultures. The earliest slot machines were crude by modern standards, but they possessed the mechanical functionality to get the job done. A fantasy version of slots would likely require magic.

One-armed Gargoyle: This is a squat, evil-faced stone gargoyle with three glassy eyes, a gaping mouth and one arm outstretched. The gambler slides his wager through the mouth of the magical device, causing the eyes to light up with a ruby glare. Grasping the stone hand, the player pulls, and the eyes begin to flash colors quickly, then more slowly. The final number of colors that match will determine the amount of the win, with a trio of blood red eyes granting the jackpot. On a win, the gargoyle disgorges the prize from his gaping maw.

Craps Variants

Like roulette, craps is a game of assigned odds. As such, it lends itself to any type of variation that provides a range of chances, but is more complex than roulette.

Rat Trap: This game is played in some of the seedier sections of crowded towns. It is played using a special box, one wall of which is lined with holes. The holes are blocked by a piece of wood. A rat is dropped into the box, which is then shaken. Gamblers place their money on chalked squares on the ground, each square assigned to a specific hole in the box. When ready, the "shaker" lifts the piece of wood, opening the holes. Whichever hole the rat runs out of is the winning hole.

Plot Hooks

You have got all this great information on gambling, now what? Here are a few ideas.

A cleric, a thief and a monk walk into a casino …
You have the rules for casino gambling, now all you need is to throw the casino into your adventure. Whether you are playing a modern or fantasy campaign, a casino is always an interesting place to be. Perhaps the characters have a little time on their hands while waiting for the main adventure to start. Maybe the local nobleman who has hired them takes them to a casino for a good time. A casino could also be a good launching point for bigger action. For instance, the players find themselves wasting a little money at the tables when a band of thugs in ski masks burst in.

Go adventuring? Nah, let's play poker!

Gambling, just by itself, can be fun for the players and their characters. As a break from the usual adventure, it might be a hoot to take some of the players' coin and spend a little time gambling. Along the way, the DM could drop a few clues to a future adventure. This offers an alternative to the standard "you're sitting in a tavern and this nobleman wants to hire you" scenario. Instead, perhaps the characters gamble for an evening and make a few new acquaintances at the roulette table.

Pivotal Plot Elements

Gambling is not always fun and games. Instead of a casino full of boozed-up patrons, your party may find itself in a life-or-death situation with only a deck of cards to protect them. For example, in a modern campaign, an important character has been abducted. The bad guy will reveal where the character has been stashed away – if you can beat him at a game of poker. This plot device takes the familiar, and usually innocent, act of gaming and turns it into something with real weight. In a fantasy setting, the characters could encounter a troll guarding a bridge. To pass, the characters must beat the troll at a few rounds of blackjack.

Going pro

Gambling is an occasional diversion for some, but a vocation for others. A player may decide he wants his character to become a professional gambler, in which case he will spend a great deal of time in a casino. Rather than allowing the DM to arbitrarily decide how well, or poorly, he does, you can play out the gambler's greatest moments. Entire campaigns can be built around a character's gambling habits. She may even have to go adventuring just to collect enough loot to be competitive at the tables.

The one big haul

You know you've got it, that something special that makes you just lucky enough to take it all. If only you had the chance, just one chance. The concept of a character going for the big score is a genre in itself, with movies and books glorifying the guy who knows he can make it big despite horrible odds. You can stage an adventure around this concept, with the players working hard to generate enough capital to enter the World Poker Championship. Or maybe they need to find an ancient artifact as an offering to enter a secret gaming event held only once every century, where the winner receives immortality.

Half of the adventure could be getting there, while half could be the game itself. Instead of staring down your opponent from the working end of a sword, the players are glaring at them over their cards. The tension could rival even their greatest combats, especially when it comes down to the last few rounds that decide it all.

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