

cold, hard world

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the Real World sourcebook for

~~dead~~inside

by Chad Underkoffler

ΔTOMIC
SOCK
MONKEY

deadinside

cold, hard world

cold, hard world: *The Real World Sourcebook for
the Dead Inside RPG*

by Chad Underkoffler

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INTRODUCTION

Welcome to *Cold, Hard World: The Real World Sourcebook for the Dead Inside RPG*.

When I wrote *Dead Inside: the Roleplaying Game of Loss & Redemption*, I spent the majority of my time constructing the Spirit World end of the setting. I figured that most GMs and players would “wing” the Real World, because it is essentially the same as the world we all live in. However, during the development of *DI*, several playtesters wanted more details on what would be unique there, given the rest of the setting, or showed interest in setting their campaigns *completely* in the Real World.

As I thought about it, I came to agree with them. However, I didn’t want to further delay the release of *DI*; nor did I want to increase the page count of that book. Therefore, *Cold, Hard World (CHW)* became its own book.

CHW has four chapters:

- ◆ **Chapter 1: Real World Recap** collects information on the Real World from *DI* in one place, and expands upon how spiritual Abilities & Powers operate there. There is also further examination of the strange inhabitants of that World: *Average People*.
- ◆ **Chapter 2: Lay of the Land** gives details on Places and Times of Power, as well as new Notable NPCs, Organizations, and Enchanted Objects.
- ◆ **Chapter 3: Seeds & Scenarios** provides a number of Real World adventure ideas for *DI* GMs.
- ◆ **Chapter 4: Cosmos Reloaded** offers new options to the core *DI* setting (and rules) for variant Real World-centric campaigns.

ABOUT THE AUTHOR

Chad Underkoffler is the chief editor for a telecommunications standards body by day and a freelance game writer by night. He’s been gaming since 1981, to the confusion of his family. He is the designer of *Monkey, Ninja, Pirate, Robot Deluxe*, the author of *Dead Inside: the Roleplaying Game of Loss & Redemption* and *Monkey, Ninja, Pirate, Robot: the Roleplaying Game*, writes the column “Campaign in a Box” (appearing bimonthly in *Pyramid* < <http://www.sigames.com/pyramid/> >); has written material for *Gamma World* (Sword & Sorcery), *GURPS* (Steve Jackson Games), and *Unknown Armies* (Atlas Games); and is the Monkey King of Atomic Sock Monkey Press < <http://www.atomicsockmonkey.com> >. Chad currently lives in Alexandria, VA, with his wife Beth and their two black cats.



ABOUT ATOMIC SOCK MONKEY PRESS

Atomic Sock Monkey Press is dedicated to high-quality, off-kilter, imaginative fun. Currently, that means tabletop games of both the “beer & pretzels” and roleplaying game (RPG) varieties. In the future, we may expand into other areas; but for now, Atomic Sock Monkey Press is concentrating on games.

< <http://www.atomicsockmonkey.com/> >

ABOUT THE PDQ SYSTEM

The *Prose Descriptive Qualities (PDQ) System* has been designed for evocative simplicity, speed, and flexibility in play. Three levels of resolution, suitable for any type of situation. It currently serves as the core game mechanics for *Dead Inside: the Roleplaying Game of Loss & Redemption (DI)*, as well as *Monkey, Ninja, Pirate, Robot: the Roleplaying Game (MNPR:RPG)*.

ABOUT DEAD INSIDE

Embrace your Virtue. Resist your Vice. Perform noble deeds. Find meaning. Fight crime. Regain your soul.

Find out more at < <http://www.atomicsockmonkey.com/products/di.asp> >.

Chapter 1

Real World Recap



The *Real World* lies outside your door, full of the stuff of everyday life. It is solid, sturdy, reliable. While advances in science and society keep it in constant motion, it doesn't really change much: human nature is the same as it's always been.

However, there are people, places, things, and times that hint at something more than the world we know. . . clues leading to the unseen world of the Dead Inside.

DEAD INSIDE IN THE REAL WORLD

Well, darkness has a hunger that's insatiable,

And lightness has a call that's hard to hear.

| wrap my fear around me like a blanket,
| sailed my ship of safety till | sank it, I'm
crawling on your shores.

– the Indigo Girls, “Closer to Fine”

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QUICK COSMOLOGY REFRESHER

The center of the Cosmos is **the Source**, the wellspring and eventual cistern of souls. Wrapped around the Source, like the white of an egg around a yolk, is **the Spirit World**, where spiritual energy flows strong. Like the shell of this egg, **the Real World** encases the Spirit World: tough, unforgiving, it contains and shields the Cosmos from the ravaging emptiness of **the Void**.

Where *DI* deals mostly with the *internal* experience of being Dead Inside in the Real World (i.e., what it feels like), the information here is intended to illustrate the *external* experience (i.e., interacting with Average People, how the Real World treats the Dead Inside, and what sorts of things might happen to supernatural characters outside of the Spirit World).

AVERAGE PEOPLE

Since Average People are ubiquitous in the Real World, and it is necessary to understand them before unraveling their treatment of Dead Inside, these strange creatures merit an expanded discussion.

Average People. Average People – also called the *ensouled* – are living bodies with souls. When they die, their soul-blood flows back to the Source via the Spirit World (which they cannot otherwise enter). It is rumored that supernatural beings that lack physical bodies can attempt to “hitch a ride” into the Spirit World by catching hold of a dying Average Person. (Consider this a complicated situation with a Difficulty Rank of Expert [11].)

Average People possess just the right amount of soul. The outer layer of their soul-blood has hardened into a thick layer, leaving no openings to express any supernatural talents (see *DI, Chapter 4*) or crannies for enemies to attack. This means that they are protected from most spiritual Abilities, Powers, and dangers; in the normal course of things, they simply aren't fazed by even the most potent attempts to Bind them or the vilest uses of Ward against them. Only in Places or Times of Power – or when

they give explicit permission – can they be mildly affected by the supernatural.

Still, a dedicated assailant can *crack* this shell and steal the Average Person’s soul-blood, turning him into a Dead Inside. (See below, *Soultaking*, for a more extensive discussion of cracking.)

Perceptions of Supernatural Beings

There are different Types of beings lurking in the corners of reality. Most Average People never recognize them, blinded by the shell around their soul. Indeed, this layer limits their perceptions of the supernatural, allowing them to disregard or rationalize away strange elements or events in their day-to-day lives (see also below, *Alterations in the Effects of Spiritual Talents in the Real World*). However, in a Place or Time of Power, this changes: within a spiritually-charged area, even the most soul-blind Average Person begins to see the dim outlines of a weirder world.

Dead Inside. Normally, Average People tend to regard the Dead Inside as either eccentric (if they’re being kind), creepy (if they’re not), or delusional (if they’re being clinical). Within a Place or Time of Power, they will strongly feel that there is something “wrong” with someone who is Dead Inside.

Free Spirits. Free Spirits are normally invisible to Average People, except in Places and Times of Power, where they might be seen as vague, glowing blobs. However, if a Free Spirit combines its Phasing Ability of passing through matter and the Bind Power, it can sometimes ***Possess*** even Average People (see below, *Alterations in the Effects of Spiritual Talents in the Real World*).

Ghosts. Most Average People cannot see Ghosts at all, except in Places or Times of Power, where they could be perceived to manifest as fuzzy, fleeting, transparent images of how they appeared in life. Like Free Spirits, Ghosts can ***Possess*** people (see below, *Alterations in the Effects of Spiritual Talents in the Real World*).

Imagos. Imagos are generally limited to appearing in the dreams and visions of Average People, and are nearly always dismissed as psychological projections, mixed-up memories, or “that chili burger I shouldn’t have eaten last night.” However, the *Shadow* of a supernatural being can become visible to its caster during waking life by taking control of his mundane shadow or reflection, and the *Voice* may speak to

him; an Average Person bystander would, alas, only hear or see half of the conversation.

Magi. Average People are normally drawn to Magi like moths to a flame, reacting to them with strong – generally positive – emotions, unless a Mage is acting in a manner reprehensible to the viewer. In any case, a Mage is seen as obviously charismatic and socially adept. Few Average People notice that many Magi do not cast shadows. In a Place or Time of Power, an Average Person cannot help but notice a Mage’s forceful personality (unless the Mage does not wish to draw attention), often sensed as a feeling of the Mage being “larger than life.” Some Magi are remarkably tough, physically, able to suffer and recover from injuries that would kill most people.

NOTE – If a Mage has enacted the Ritual of Severance (see *DI, Chapter 5*), his Shadow functions like a Free Spirit, and can enter the Real World physically in the same way as any other Free Spirit.

Qlippoth. Average People perceive *Living Qlippoth* in human-form much as they do Dead Inside and Zombis (as somehow “off”); they cannot sense any Qlippoth in shadow-form. In Places and Times of Power, human-form Qlippoth are perceived as something horrific (like a Zombi is; see below) and shadow-form Qlippoth as nearly imperceptible slithering fragments of gloom. However, if a being husks while in the Real World, they will become Qlippoth much as they do in the Spirit World – though with a few changes. Living Qlippoth can survive for a short time before being snuffed out like a dark candle; this permits them the chance to use Soultaking to gather enough soul-energy to feed their existence or Open a Gate to the Spirit World. Due to the spiritual resistance of the Real World, their “maintenance costs” are *doubled*: it requires two times the Modifier of the Qlippoth Quality to feed the Void (i.e., two points for Poor [-2] Qlippoth) from each successful Soultaking attack, and then the



about that, the better.) Still, if you need to find a Sensitive who's up for a little Good Samaritan duty, the Juicery is a damned good place to start looking.

MANTICORA'S GYM

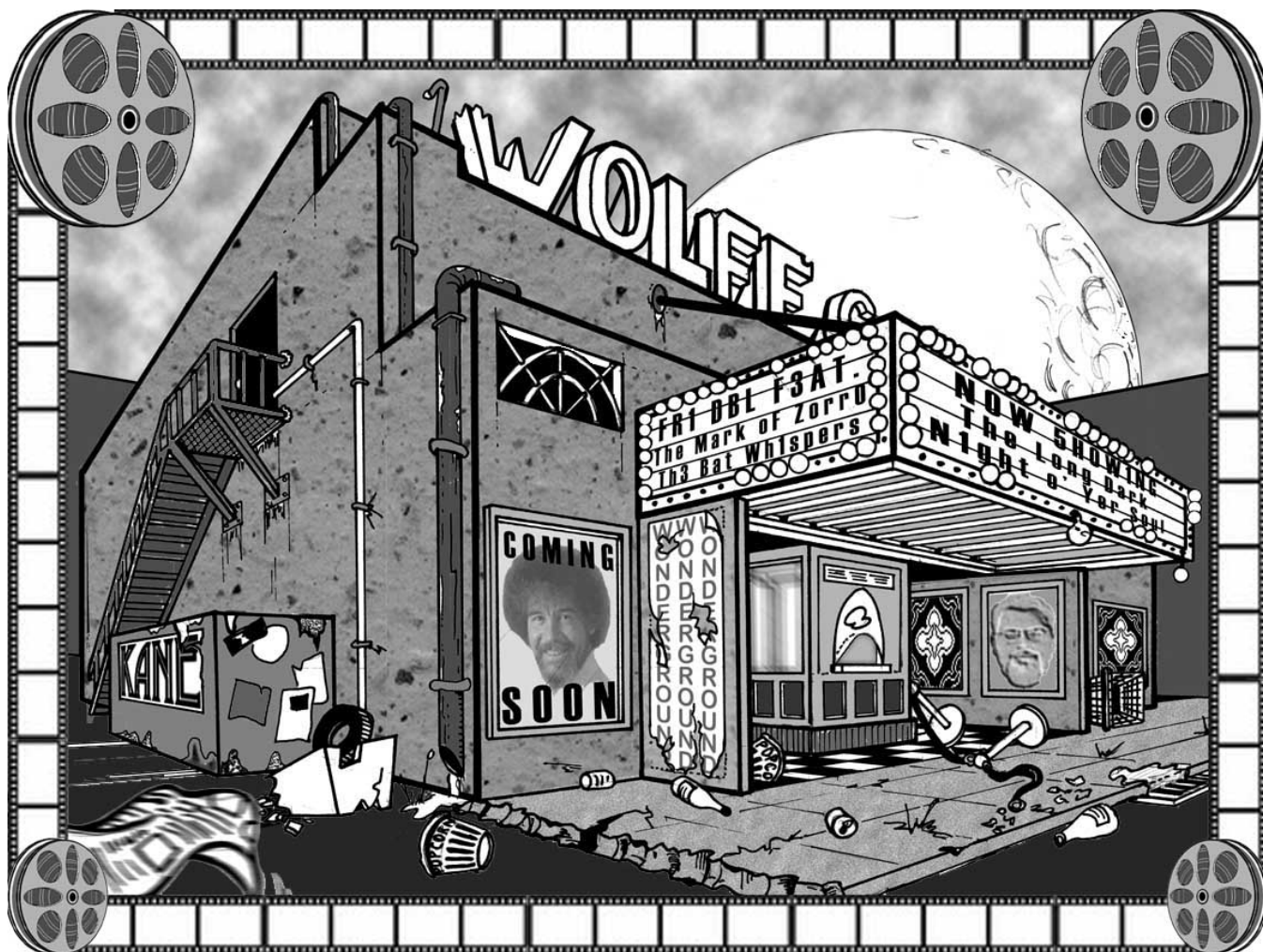
Want to learn to fight? You need to join Manticora's Gym. Danny "the Tiger" Manticora (see below, *Notable NPC's*), a Mage of some repute, runs this training facility. No one is permitted to fight within the walls of the Gym, except in the ring and under the watchful eye of the Tiger. Anyone and everyone that he catches violating this rule is dealt with personally and brutally. Few do so more than once; no one has survived violating it twice. Like Blue Blazes, Manticora's Gym is one of the few Places of Power that also has a small contingent of Average People as customers, though they often cannot see the weirdness under their very noses. Manticora can

train a student in the Warrior's Way – if they can pay his price and are willing to take the risk. He also imports Spirit World critters for his trainees to spar with after-hours – things that no one in their right mind would go toe-to-toe with, like Eyes of the Dead God (see *DI, Chapter 5*).

THE OLD WITHERS PLACE

The Old Withers Place *ought* to be a significant Place of Power. It's a Haunted House with a naturally-occurring Gate in the basement, for crying out loud! Unfortunately, the resident spook doesn't want anybody traipsing through *her* house, goddammit, and that's final. Jennifer Withers (see below, *Notable*

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NPC.) died as a powerful Sensitive, and thus came back as a powerful Ghost. Her beloved husband Henry built the house with his own two hands, and with young Hank working as an engineer in Germany, she's not gonna leave it for no one to mess up, not just 'cause she's dead. Hell, the Source'll still be there after Hank (or his descendants) come back or the building crumbles to dust, whichever comes first. Until then, she'll fight off all comers with all the substantial means at her disposal, be they Qlipthoth or Magi.

TWISTED HOLLOW

Out in the middle of nowhere, up among the forested hills, Twisted Hollow writhes. No people come here, despite skyrocketing land value. Few animals even poke their snouts into it. The plants that manage to grow here are invariably sickly, dry, and covered in thorns. Twisted Hollow is a Verge, a site in the Real World that's too close for comfort to the Void. Still, there are those that seek out such places – the *Helots of the Darkling Glass* and the *Phenomena Project*, to name two (see below, *Notable Organizations*) – to utilize or explore their dangers. Be warned!

WOLFF CINEMA

This ramshackle movie-house is a Side-Step, unnoticed by Average People. They just walk on by, never seeing the marquee loudly displaying the day's shows. Entry – for those of the Supernatural Set – costs a Soul Point thrown into the ticket booth. A ticket will then appear on the counter before the customer, good for use anytime. No one is admitted without a ticket. Once customers enter the revolving door, half of their ticket vanishes, leaving a lime-green stub. They may then proceed past the devastated concession stand, and either sit in the moldy orchestra seats or repair to the dusty balcony to watch the film currently playing. Somehow, the Wolff Cinema is connected to the Theatre des Loups (see *DI, Chapter 2*); when someone holding a ticket stub enters the Theater in the Spirit World, his story is projected on the Wolff Cinema's screen in the Real World. This film plays over and over, until the next poor sap with a stub enters the Theatre. (Note that sneaky sorts can slip an old stub into someone else's pockets...)

YUNG JACKSON'S SOUL LAUNDRY

Where do the bodiless undead go to hang out when they're tired of rattling the old chains and making the

floorboards creak? Yung Jackson's Soul Laundry, of course. All jokes about Ghosts getting their sheets washed and pressed aside, Yung Jackson is carrying on a family tradition by serving as a sort of concierge for those that have Passed Beyond (But Not That Far Beyond). The Soul Laundry is a Demesne, and its Lord has made it into a sanctuary for the bodiless – it is a Place of Power only for Ghosts, Free Spirits, and Jackson himself; no Zombis allowed, period (they cannot see or enter the building); and other Types can be admitted only in the company of a Ghost or with a Ghostly character reference. The prize of the Soul Laundry is “the Big Mamma,” a huge dryer that – when properly coaxed – will open a Gate directly into Spectral Point.

TIMES OF POWER

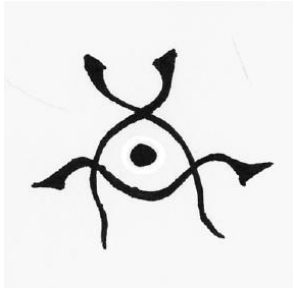
While most Real World mystical beliefs focus on the cosmic corners of time's passage (solstices, equinoxes, midsummer, midwinter, the opening and closing of the year, etc.), the moments of spiritual potency in *DI* focus on the more personal cycles and mileposts. Intensity comes from living one's life, doing things, and experiencing things, rather than simply marking calendrical time. Times of Power for the *DI* setting include:

- ◆ **Beginnings & Endings.** Birth, teething, weaning, potty-training, first unaided steps, first words, first day of school, loss of milk teeth, first menstruation, puberty, loss of virginity, last day of school, conception, pregnancy, childbirth, first gray hair, loss of hair, menopause/andropause, last words, death.
- ◆ **Rites of Passage.** Baptisms, birthdays, adulthood rites (Confirmations, Bar/Bat Mitzvahs), graduations, weddings, divorces, ordinations, funerals.
- ◆ **In-Between Times.** Dusk and dawn. Midnight. Noon.

The above is all well and good, but the question then becomes something like: “How do I as a *DI* GM turn some character's *loss of virginity* into a Time of Power for my game (without it becoming a sniggering or prurient joke)?”

Qualities in Simple, Complicated, or Conflict Situations), if the character is performing a task with extra verve and panache, **in place** of the standard Upshift for Being Badass (see *DI, Chapter 4, Being Badass*).

3. It gives the Beautiful Person an entourage of Average People (or Beautiful People of lower standing) equal to their Rank Modifier. These NPCs are yes-men, hangers-on, minions, and so forth who are dazzled by the character's chic.



CRYPTOZOO REVUE

There are always sightings of strange things in the wilderness that are usually written off as hallucinations, mirages, or hoaxes. Not all of them are: some are a special cadre of the Supernatural

Set that enjoys toying with the perceptions of Average People...

- ◆ **History & Formation.** A few Free Spirits leave the Spirit World for the Real World to explore, gather earthly goods, or set up trading routes with others of the Supernatural Set; some of these have become enamored of the cold, hard world, seeing it as a more challenging playground. Since the Average People of the Real World cannot see them (except in Places and Times of Power), the Game has become “be seen.” Thus, the Cryptozoo Revue – also known as “the Secret Sideshow” – came into being. Free Spirits of the Cryptozoo Revue take on the forms of lake monsters, missing links, chupacabras, mermaids, thylacines, and more in attempts to catch the attention of Average People.
- ◆ **Beliefs & Goals.** Using their Abilities and Powers, Cryptozooers carefully set their varied stages across the world. At conducive locations and appropriate times, they begin their puppet shows, hoping for good reviews, whispered tales around the campfire, a mention on the news, a fuzzy photo in a tabloid, or – best of all – a television special, movie, or website dedicated to them.
- ◆ **Habits & Tell-tales.** Like Beautiful People, Cryptozooers are addicted to melodrama;

their internecine struggles are full of *sturm und drang*. They also tend to wear their favored shape, even when not “on stage,” though they often keep themselves a bit more presentable, and may even wear clothing when not engaged in a performance. (A Yeti wearing a sombrero? A bunyip with a fez? A mermaid in bondage gear?)

- ◆ **Group Structure.** Status within the group relates directly to the fame of the Cryptozooer among Average People, and higher status indicates a larger region of control. For example, the grand old dame of European Cryptozooers is Nessie, of Loch Ness, Scotland, who rules her lessers like a queen. However, in North America, there's a field of strong contenders for the top spot: Bigfoot is in charge in the Pacific Northwest, several sizable crypto-plesiosaurs battle for dominance over the Great Lakes, the Jersey Devil unquestionably commands the East Coast, and a squad of chupacabra is working on penetrating the Mexican mainland. (While no other supernatural Types are currently members, the Cryptozoo Revue might welcome a suitable creative sort.)



- ◆ **Allies, Acquaintances, & Enemies.** Cryptozooers are friendly with the *Worldspacklers* (in their travels in the wilderness, Cryptozooers often run across Verges, and trade the locations of these dangerous areas to the Worldspacklers in return for a little rumor-mongering to build interest in their “shows”). They like the *Phenomena Project* (seeing them as the best possible audience, but fully revealing themselves to that group would spoil the fun) and *Noumenal Search & Rescue* (who have

(but still not as good as she had gotten at the hospital), she took the job. During her employment at the Phenomena Project, she's seen much she cannot fully understand... and felt things she thought she'd never feel again.

Doctor Naima Hamra, Truthseeker. Expert [+4] Neurologist, Good [+2] Phenomena Project Member, Good [+2] Tennis, Average [0] Professor, Poor [-2] One-track Mind. *Type:* Average [0] Dead Inside. *Personality:* Sensual. *Virtue:* Hope; *Vice:* Cowardice. *Soul Point Pool:* 2.

Ibrahim. Ibrahim runs his Grocery as it slides across the surface of reality, buying and selling. He's got no big plans or goals, other than bringing product and customer together. That's what makes him happy. He only leaves the Grocery four times a year to renew his Soulmarketeer "dues" in the Spirit World.

Ibrahim, the Grocer. Expert [+4] Soulmarketeer, Good [+2] Make Shop Traverse Space, Good [+2] Big Gun Behind the Counter, Poor [-2] Blunt Speech. *Type:* Expert [+4] Sensitive. *Personality:* Instinctive. *Virtue:* Integrity; *Vice:* Avarice. *Soul Point Pool:* 15.



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Yung Jackson. Yung Jackson is the son of two powerful Sensitives – Yung Fo Wah and Deandra Jackson – and happened to be one of those lucky few who are born Sensitive. He grew up in the Soul Laundry, and knows more about the ways of Ghosts and Free Spirits than many do themselves. He's a handsome African-Asian-American, and proud of all three heritages. He wears his hair close-cropped and three gold studs in his right earlobe. While he's no Shaft, he can take care of himself. He's friends with Al Vargo, is suspicious of Lex Vargo, and is pursued sexually by Demi Monde (for more info on these three characters, see below).

Yung Jackson, Soul Laundryman. Expert [+4] Ghost Lore, Good [+2] Kung Fu, Average [0] Make Ends Meet, Average [0] Lord of the Soul Laundry, Poor [-2] Arrogant. *Type:* Good [+2] Sensitive. *Personality:* Empathic. *Virtue:* Courtesy; *Vice:* Hypocrisy. *Soul Point Pool:* 8.

Muzamal Kazim. Muz's father Shahid was a Mage and his mother Uzma was an Average Person; Muz took after his momma. When he was twelve, she was killed by one of his dad's enemies in a particularly grotesque way. Shahid had a plan: to protect Muz, he'd crack the boy, make him a Dead Inside, and lead him up the ladder to Sensitive, then Mage. After that, he'd then teach Muz how to make a Wizard Egg – Mage Resilience would shield the boy from most physical harm. But the best laid plans of mice and Magi often come to naught. Just as Shahid and Muz were approaching Quaternity Keep in the Spirit World, the secret enemy revealed itself as Shahid's Shadow. Using strange, powerful magic, the Shadow annihilated the Mage utterly. Muz fled the Spirit World, and has been unable to return – every attempt has been blocked by the henchmen of Shahid's Shadow. They have even come after him in the Real World! (Luckily, some of Dad's buddies in the Ordo Sclarum keep a weather eye on the boy, out of respect for their fallen comrade.) Trapped, Muz needs to become harder – and probably surround himself with sturdy companions – to bull through the blockade and win back his soul. Muzamal is one of the warrior-students being trained by Danny Manticora, the Tiger (see below).

Muzamal Kazim, Mageson. Expert [+4] Gunplay, Expert [+4] Brawling, Good [+2] Knows Everybody, Good [+2] Friend of Al Vargo, Average [0] Ward of the Ordo Sclarum, Average [0] Student of the Tiger, Poor [-2] Powerful Enemy: Shahid's Shadow. *Type:* Master [+6] Dead Inside. *Personality:* Instinctive. *Virtue:* Fortitude; *Vice:* Avarice. *Soul Point Pool:* 9.

than one pair – but they are available. Unfortunately, they also make the wearer a much easier target for Soultaking: wearers suffer a Downshift when resisting a Soultaking attempt, and Average People are considered to be Pre-Cracked (see *Chapter 1*) when wearing a pair of Shades.

Soulshackle. Soulshackles are uncommon items in either World, and usually appear like an antique – often quite gaudy – bracelet, though a few look like expensive, trendy wristwatches. When worn, a Soulshackle prevents a supernatural character from burning Soul Points, *except* as permitted by the one who shackled him. (However, the Soulshackle cannot compel a character to spend points, it can only block undesired spending attempts.) Furthermore, the magic of this Enchanted Object prevents him from taking it off (Master [13] Difficulty Rank roll against a relevant Quality, be it spiritual or mundane). It can be removed by the command of the shackler or through another character’s successful use of Ward. (If the character wearing it has zero Soul Points in their Pool, this Difficulty Rank drops to Good [9]). A Soulshackle does not include any other mind-control effects, but if used in tandem with a Soul Egg and the Bind Power, it can make the wearer a virtual puppet.



Teddy 7. A brown-furred teddy bear wearing a blue t-shirt with a red numeral 7 on it, Teddy 7 is a specific example of a Soul Egg. Select one of the NPCs above for it to belong to; Teddy 7 contains 5 Soul Points originally from that NPC. If one of the Supernatural Set gets hold of Teddy 7, they gain an Upshift to any and all actions targeting the “donor.”

Theodolite of Might. These rare tools look like a sextant mounted on a tripod, hung with feathers, crystals, jingle bells, and spangly chains, making it gaudy, noisy, and bulky. However, one of the Supernatural Set can use a Theodolite of Might to take occult measurements (with three successful Type Rank rolls vs. Good [9] Difficulty) permitting the triangulation of the nearest Place of Power of a designated kind (a natural Gate, a Demesne, a Side-Step, a Verge, etc.). The only exceptions to this are Thresholds (which require three successful Type Rank rolls vs. Expert [11] Difficulty). Failure on one of these sightings leads the spiritual surveyor somewhat close to the right area, two failures puts the surveyor astray of the desired location, and three failures leads the surveyor on a wild goose chase. Note that a surveyor will not realize they’ve failed to take a correct measurement with the Theodolite until they check out the area of triangulation.

Trenchcloak. These long coats are fairly common in the Real World, providing an Upshift to all attempts to be inconspicuous when in a place that is both *urban* and *public*. So, while a Trenchcloak will help a character trying to blend into a crowd or avoid the attention of a beat cop when sneaking down an alleyway, it will not do anything if he is trying to sneak through the woods, burgle a private home, or walk into the vault of a bank.

Witch Watch: These timepieces are uncommon but known in the Real World. Instead of telling regular time, the hour and minute hands count down to next Time of Power due to occur within a mile radius of the Witch Watch. The second hand swings like a compass needle to indicate the direction of the physical epicenter of the upcoming Time of Power.

Nemeses. The amulet is worthless, a fake. The amulet is more than it appears.

A NIGHT AT THE RACES

Situation

Ah, the track. The smell of the stables, the sound of the starting clarion, the odds to win, place, or show. Money, money, money. Up in the Winners' Circle Lounge, the Beautiful People rub shoulders with the made men. Down at the paddock, the gamblers eye the nags and jockeys and listen to the touts. In the stands, the bettors watch, cheer, and boo.

A sharp member of the Supernatural Set could do quite well at the track with small wagers, using a judicious combination of Gambling, Second Sight, and basic uncanny spookiness. Of course, the more supernatural types hanging around the track throwing spiritual mojo, the less effective that mojo is going to be.

Dramatis Personae

Fast Frankie Felton is a Dead Inside who's trying to win back his soul – he sold it two years ago for an unclaimed winning bet slip that paid 100,000 to 1. Now, he's trying to arrange the odds such that he can have a similar ticket in hand (plus a substantial amount of cash) to trade with the Man in Green who took his soul. He's rich, depressed, and desperate.

The Man in Green is around, smirking. He doesn't much care for the horses – he cares for the juice. He makes offers and counteroffers, takes side-bets and makes propositions, and keeps his ears to the ground. Sooner or later, some fool is gonna want to trade it all for the big, big win – and the Man in Green will be there to arrange the trade.

Don Carmon Insana is the local head of the Salvatore Family. The track is his turf, and he's been noticing that weird stuff happens – long-shot payoffs, spooked horses, jockeys not playing ball when they know they'll get their legs busted – on a regular pattern. Taking a page from his cousin Vinnie's Vegas operation, he's installed a ludicrous number of hidden cameras, set up an operations center, and hired the best security specialists money can buy. Over the past few months, he's isolated some facts about the variances: Some happen when Felton's around, some happen when the Man in Green is around, it's either much worse or much better when they're both around, neither are carrying drugs or



electronic equipment into the track (so far as they can tell), and they don't seem to be working together. Be that as it may, it ends tonight: Insana is sending his boys to round up the two weirdoes – and anyone with them – and will personally interrogate all involved to discover how they've been screwing with his numbers.

Tove Skendell is a statuesque Beautiful Person, visiting the track with her prettyboy Average Person date. She's just about enthralled him into becoming one of her minions, but he's just so... normal. The presence of another supernatural being would really get her intrigued. . . in all senses of the word.

Possible Scenes

Seeing Felton, the Man in Green, or Skendell and realizing they're not Average People. Trying to spook the horses. A jockey gets thrown and overrun, breaking his leg. The odds for the races start getting wacky (5-1, 6-pi, 23-1, 333-1, 2112-1). Felton offers big bucks for the PCs' help in fixing a race with spiritual talent. The Man in Green makes the PCs an offer that's too good to be true. Don Insana makes the PCs an offer they can't refuse. Skendell makes the PCs an offer they *don't wanna* refuse (hubba-hubba).

Twists

The Man in Green and Tove Skendell are working together. Don Insana was once a Dead Inside, but is back to being an Average Person. The Man in Green is secretly connected to a PC's Backstory or Soul Loss.



Chapter 4

Cosmos Reloaded

Some *DI* GMs may want to rearrange the Cosmos for their games: perhaps they wish to add the sanity-wracking Elder Gods of HP Lovecraft, maybe they don't like the idea of a Spirit World that must be entered bodily, or possibly they want to blur the boundaries between the two Worlds. This chapter offers GMs some ideas on how to accomplish these sorts of cosmic realignments.

STABLE GROUND

... Reality leaked out.

And was found. For there are Things outside, whose ability to sniff out tiny frail conglomerations of reality made the thing with the sharks and the trace of blood seem very boring indeed. They began to gather.

– Terry Pratchett, *Moving Pictures*

Stable Ground is a basic “reversal of polarity” concept for the Cosmos, much in keeping with the focus of *Cold, Hard World*. Simply, the Real World is where every Type of supernatural being wants to be. The Spirit World is too mercurial. It always changes out from under one's feet and constantly yanks people into contact with those friends who are best-forgotten and those enemies who are best-avoided. And, worst of all, the bloody Imagos – whatever superhuman, ex-human, inhuman *things* they are – are forever meddling in one's life: setting ridiculous tests, challenges, and quests that one is compelled to pursue. It's not freedom – it's a prison.

Screw that noise. Some folks are trying to make the best of their lot in the Cosmos without being poked and prodded like a rat in a maze.

Add to this mix the desires of the dead (Ghosts and Zombis) to be near the living, the never-born (Free Spirits and Tulpas) to ape the living, and the powerful (Sensitives and Magi, and to a lesser extent, the Dead Inside) to master the living, and you can see why good old Real World terra firma appeals.

Of course, this means that *any* time a Gate opens into the Real World, there will be escape attempts. . . And probably people on both sides of the Veil trying to stop characters trying to win their freedom. Add suitable spiritual pyrotechnics, and Places and Times of Power will become much more dangerous.

I wait, as the buildings melt around me and the streets ripple beneath my feet. Monsters in mockery of all that is sane, solid, or pure alter their paths as I block the sidewalk, looking at one particular crack. A chicken-headed lady cackles conversation to a blue-skinned naked man who floats alongside her. I do not look away from my feet.

In twenty heartbeats, a door will open. A door out of this fantasy madhouse.

A door to a cold, hard world.



Example Character 1: Anthony Edgars, aka The Raven

When he was a child, mad cultists bent on bloodshed and Soultaking broke into the Edgars household. Luckily, Dr. Michael Edgars was a firm believer in home security systems; unluckily, his security measure were all mundane. Before the police arrived, Ms. Alanna Rice-Edgars was dead, Dr. Edgars had husked, and 8 year old Anthony had been cracked into a Dead Inside. Upon his parent's graves, he swore an oath: "Nevermore!" and began his life-long training in the criminal sciences, the martial arts, and the occult crafts. The Raven flies, seeking the bloody-handed, to end the persecution of the innocent.

Anthony Edgars (The Raven). Good [+2] Detective, Good [+2] Martial Artist, Good [+2] Occultist, Good [+2] Athlete, Poor [-2] Fetish-dependent. *Type:* Average [+0] Dead Inside. *Personality:* Thinker. *Virtue:* Generosity; *Vice:* Cruelty. *Soul Point Pool:* 5.

Uniform: The Raven dresses all in black: a form-fitting but unrestrictive singlet, crisscrossed with bandoliers of occult gear, under a voluminous, many-pocketed duster. Black leather boots and gloves sheathe his feet and hands, and he wears a stylized cowl to hide his features.

Idiom: The Raven uses a lot of "fetishes" – small bundles of mystically-relevant objects – as foci for his Abilities and Powers. Examples would be a small crystal ball for Second Sight, a special rune marked on his boots in chalk for Dream Leaping, a particular hand gesture or verbal phrase to Ward, etc. When using a talent (actively and passively) without the appropriate fetish, The Raven suffers a -2 to all rolls.



Example Character 2: Greg Franz, Heir to the Cockroach Kingdom

Greg spent his childhood as the son of a single mom. His father Erik had died before he was born, and since Erik's parents were long dead, Greg grew up knowing only his mother's family. While they loved him, they knew something just wasn't right with the boy. His shyness and disconnection from others, they rationalized, was due to his lack of knowing anything about half of his heritage. What none of them suspected was that Greg had simply been born different: Dead Inside, and something more.

When Greg was twelve, he and his mom moved to the big city when she got a new job. There, the first night in their new high-rise apartment, Greg unaccountably fell feverish, hallucinating that the walls of the building were speaking to him. When he woke, he realized his mistake – it was things *inside* the walls speaking to him. The same things that now swarmed his bed and paid him obeisance: cockroaches. Thousands of them. Welcoming back the last scion of their royal family.

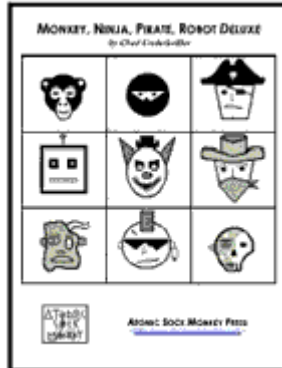
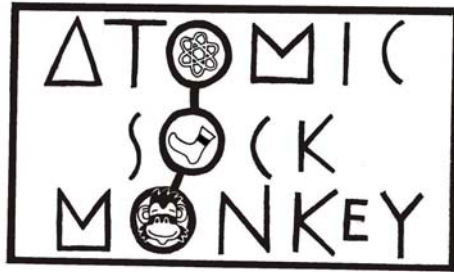
He can sense his multitudinous subjects, communicate with them, command them, even see through their eyes – and they even aid him unasked. He shares their insectoid durability to damage, toxins, disease, and harm. He's ridiculously strong. He is the Cockroach Prince.

Greg Franz (the Cockroach Prince). Expert [+4] Cockroach Prince, Good [+2] Invulnerability, Good [+2] Superstrength, Poor [-2] Just a Kid. *Type:* Average [0] Dead Inside. *Personality:* Instinctive. *Virtue:* Integrity; *Vice:* Despair. *Soul Point Pool:* 5.

Uniform: The Cockroach Prince normally wears street-clothes – generally sneakers, jeans, and a t-shirt, adding a denim jacket and hoodie if it's cold. (In his pocket, he carries an old latex Halloween mask – that of a generic spooky ghost – if he needs to hide his face.)

Idiom: The Cockroach Prince's talents and Qualities are mostly invisible to the Average Person – just like his subjects. However, to Second Sight, Greg's aura has a definite alien, insect taint: if one of the Supernatural Set sees him use Dream-Leap to run up a wall, for example, they'll see his aura sprout wiggling, hairy legs as he scuttles up the bricks.

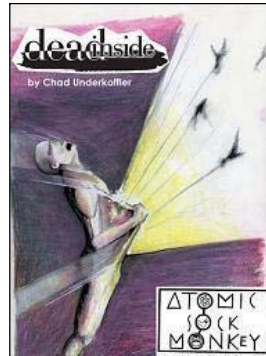




MONKEY, NINJA, PIRATE, ROBOT DELUXE

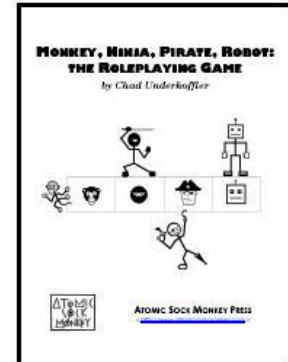
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