

creditline

Adapting the *d20 Modern Wealth System* to the Campaign

by Gary M. Sarli

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Introduction

The *d20 Modern Roleplaying Game* introduced a novel approach to handling character finances. Instead of trying to track every individual purchase, debit, or credit, it simplified the situation by providing each character with a fluid "Wealth bonus" that represents not only cash on hand but also his credit and savings.

Credit Line presents simple set of rules that are easy to import into any campaign, although a modern, science fiction, or space opera setting (e.g., *Star Wars*®) is most appropriate. Values are given in "credits," a widespread (and generic) unit of currency in many of these settings.*

These rules are a slightly altered version of the Wealth rules provided in the *d20 Modern Roleplaying Game*, the changes designed to avoid some of the quirks of the original Wealth rules. As such, it can also be used by *d20 Modern* players to replace the existing Wealth rules.

Wealth

Every character has a Wealth bonus that reflects his or her buying power — a composite of income, credit rating, and savings. A character's Wealth bonus serves as the basis of the character's Wealth check, which is used to purchase equipment and services for the character.

Wealth Bonus

To determine a character's starting Wealth bonus, roll 2d4 and add the wealth bonus for the character's starting character class.

Over the course of play, the hero's Wealth bonus will decrease as the hero purchases expensive items and increase as the hero gains levels. There is no limit to how high or low the Wealth bonus can become.

Since Wealth is an abstract concept, it's sometimes difficult to determine how financially well off a character is. To get a general sense of how financially solvent a

Table 1: Financial Condition by Wealth Bonus

Wealth Bonus	Financial Condition
+0 or less	Impoverished or in debt
+1 to +5	Struggling
+6 to +10	Middle class
+11 to +15	Affluent
+16 to +20	Wealthy
+21 to +30	Rich
+31 or higher	Very rich

character is at any given time, see Table 1.

Making Purchases
Wealth checks are used to determine what characters can afford and what gear they

might reasonably have access to. Every character has a

* Credits are used because they are a fairly universal currency in most science fiction and space opera genres (e.g., *Star Wars*®, *Star Trek*®, etc.). If credits are not used as currency in your campaign, use the following benchmarks to convert Table 2: Purchase DCs. For a value in U.S. dollars (circa 2000) subtract two from the listed DC. For a value in British pounds (circa late 19th century), add eight to the listed DC. For a value in gold pieces (approx. 1/50th lb., or about 10 grams), add eight to the listed DC. For a value in silver pieces (approx. 1/50th lb., or about 10 grams), use the listed DC. In all cases, no purchase will be below DC 2 after all adjustments. Note that Table 7-1: Purchase DCs in the *d20 Modern Roleplaying Game* already cover modern U.S. dollar values, although the values there are very slightly different from those calculated using the above method.

Wealth bonus that reflects his or her buying power. Every object and service has a purchase DC. To purchase an object, make a Wealth check against the purchase DC. (Buying a luxury item generally adds +1 to the DC, but this has no effect on the item in game terms.)

To determine the purchase DC of an item, look up its price in credits on Table 2: Purchase DCs. Use the cost row that is closest to the item's value in credits and is equal to or greater than that value. For example, an item that costs 75 credits has a purchase DC of 11, while an item that costs 100 credits has a purchase DC of 12.

The Wealth Check

A Wealth check is a 1d20 roll plus a character's current Wealth bonus. The Wealth bonus is fluid. It increases as a character gains Wealth and decreases as the character makes purchases.

If the character succeeds on the Wealth check, the character gains the object. If the character fails, he or she can't afford the object at the time but his Wealth bonus is unchanged.

If the character's current Wealth bonus is equal to or greater than the DC, the character automatically succeeds.

If the character successfully purchases an object or service with a purchase DC that's higher than his or her current Wealth bonus, the character's Wealth bonus decreases.

Table 2: Purchase DCs

Cost	DC	Cost	DC
6	2	9,000	27
9	3	12,000	28
12	4	15,000	29
15	5	20,000	30
20	6	27,500	31
25	7	35,000	32
35	8	50,000	33
50	9	65,000	34
65	10	90,000	35
90	11	120,000	36
120	12	150,000	37
150	13	200,000	38
200	14	275,000	39
275	15	350,000	40
350	16	500,000	41
500	17	650,000	42
650	18	900,000	43
900	19	1,200,000	44
1,200	20	1,500,000	45
1,500	21	2,000,000	46
2,000	22	2,750,000	47
2,750	23	3,500,000	48
3,500	24	5,000,000	49
5,000	25	6,500,000	50
6,500	26	x10	+8

Combining Values

Occasionally, you may need to combine the value of multiple purchase DCs or Wealth bonuses. For example, you may want to buy several items simultaneously to reduce shopping time. Likewise, it is occasionally necessary to combine Wealth bonuses, such as when one character aids another on a purchase or when adding together multiple Wealth awards. When combining purchase DCs or Wealth bonuses, follow these guidelines:

- Two equal values have a combined value two points higher.
- Two values that are one point apart have a combined value two points higher than the larger value.
- Two values that are two or three points apart have a combined value one point higher than the larger value.
- Two values that are four or more points apart have a combined value equal to the larger value. (The smaller purchase or bonus does not significantly effect the total value.)
- When combining three or more values, find the combined value of the lowest two values, then repeat

the process until you have a single combined value. For example, to combine three purchases of DC 5, 6, and 8, first pair the DC 5 and 6 purchases to get a combined DC 8 purchase. Then, combine the original DC 8 purchase with the combined DC 8 purchase to get a total purchase DC of 10.

The time required to make a combined purchase is calculated from the combined purchase DC. (See "Shopping and Time," below.) Note that although this reduces the time necessary to make a purchase, the higher purchase DC may result in a higher loss of Wealth than would be suffered from purchasing the items individually. (See "Losing Wealth," below.)

Wealth and the Starting Hero

A newly created 1st-level character's Wealth bonus is +0 plus:

- Maximum starting credits for the character's starting character class, divided by 1,000, and round down. *Example:* If starting credits are 1d4 x 1000, the maximum is 4,000, so add +4 (4,000 / 1,000 = 4) to the character's starting credits.
- 2d4 die roll.
- +1 for having 1 to 4 ranks in the Profession skill.

Wealth Bonus for Characters after 1st level

Sometimes, the gamemaster may need to estimate the wealth of a high-level character (usually an NPC, but also including PCs created above 1st level). In these cases, assume that the character's Wealth bonus starts at 3 + ½ (character level + Reputation), plus the bonus listed in Table 3: Profession Wealth Bonus. Count professional class levels (diplomat, expert, or thug) as ½ a level for this purpose, and a commoner is considered to be a 0th-level character.

Alternatively, you can randomly determine a character's Wealth bonus by rolling 1d6 + ½ (character level + Reputation), plus the bonus listed in Table 3: Profession Wealth Bonus.

Shopping and Time

Buying a common object requires whatever time it would normally take to go shopping (usually an hour or two, modified by the GM according to the item and local conditions). Buying less common objects generally takes a number of hours equal to the purchase DC of the object or service, reflecting the time needed to locate the wanted materials and close the deal. Getting a license or buying an object with a restriction rating increases the time needed to make purchases.

Taking 10 and Taking 20

A character can usually take 10 or take 20 when making a Wealth check. Taking 20 requires 20 times as long as normal.

Also, there is a penalty for spending beyond a character's means. Whenever a character buys an object that has a purchase DC higher than his or her current Wealth bonus, the character's Wealth bonus decreases (see below).

Try Again?

A character can try again if he or she fails a Wealth check, but not until the character has spent an

additional number of hours shopping equal to the purchase DC of the object or service.

Losing Wealth

Any time a character purchases an object or service with a purchase DC higher than his or her current Wealth bonus, the character's Wealth bonus goes down. How much the Wealth bonus is reduced depends on how expensive the object is. The Wealth loss for any single purchase is equal to 1/3 (purchase DC – Wealth bonus), rounded up.

A character's Wealth bonus only goes down if he or she successfully buys an object or service. If the character attempts to buy something and the check fails, his or her Wealth bonus is unaffected.

Cooperating on Wealth Checks

If multiple characters wish to cooperate on a purchase, each must spend a number of hours shopping equal to the purchase DC. Make a check using their combined Wealth bonus (see "Combining Values," above). If the check succeeds, calculate the Wealth loss using the combined Wealth bonus and apply this loss to each cooperating character.

For example, four characters each have a Wealth bonus of +17 and they wish to buy a used starship worth 25,000 credits (DC 31). They choose to cooperate, gaining a combined Wealth bonus of +21, and they Take 10 on the Wealth check so that they automatically succeed. All four characters spend 31 hours shopping and they each lose 4 points of Wealth (1/3 (31 – 21) = 3.33, rounded up to 4).

Wealth Bonus of +0 or Less

If a character's Wealth bonus is +0 or less, the character doesn't have the buying power to purchase any object or service that has a purchase DC of 10 or higher, and can't take 10 or take 20.

Regaining Wealth

A character's Wealth bonus recovers as the character advances.

Every time a character gains a new level, make a Profession check. (If the character has no ranks in the skill, this check is a Wisdom check.) The DC is equal to the character's current Wealth bonus. If the character succeeds, his or her current Wealth bonus increases by +1. For every 5 points by which the character exceeds the DC, he or she gains an additional +1 to his or her Wealth bonus. You may not Take 10 or Take 20 on this check.

In addition to the Wealth bonus increase a character gains from your Profession check result (if the check succeeds), the number of ranks the character has in this skill increases his or her Wealth bonus (see Table 3: Profession Wealth Bonus).

Selling Stuff

To sell something, a character first needs to determine its sale value. Assuming the object is undamaged and in working condition, the sale value is equal to the object's normal purchase

Table 3: Profession Wealth Bonus

Ranks	Wealth Bonus Increase
1–5	+1
6–10	+2
11–15	+3
16–20	+4
21–23	+5

DC - 3. Alternatively, if you want to simulate fluctuating supply and demand, the sale value is equal to the object's purchase DC - 1d6.

Selling an object can provide an increase to a character's Wealth bonus. The increase is the same amount as the Wealth bonus loss the character would experience if the character purchased an object with a purchase DC equal to the sale value. Thus, the character's Wealth bonus increases by 1/3 (sale value - current Wealth bonus), rounded up.

If a character sells an object with a sale value less than or equal to his or her current Wealth bonus, the character gains nothing.

A character cannot legally sell restricted objects unless the character is licensed to own them. A character also cannot legally sell objects that have been reported as stolen. Selling objects illegally usually requires that the character have contacts in the black market, and reduces the sale value by an additional 3. (See "The Black Market," below.)

Wealth Awards

Adventuring may result in characters finding valuable items (e.g., they may steal a treasure or recover a valuable artifact). Additionally, characters may be paid for performing a mission (e.g., bounty hunters are paid to capture targets). In such cases, the benefit translates into a Wealth award. To calculate the award for a single encounter, look up its Challenge Code on

Table 4: Challenge Code Wealth Awards

Challenge Code	Wealth Values
A	+6
B	+9
C	+12
D	+15
E	+18
F	+21
G	+24
H	+27
I	+30

Table 4: Challenge Code Wealth Awards.

If there are multiple encounters in the adventure (as is usually the case), combine the Wealth awards from each encounter (see "Combining Values," above). If there are multiple characters in the group, reduce the

Wealth awards by the amount shown on Table 5:

Dividing Wealth Awards to determine the value of the award for each character.

Table 5: Dividing Wealth Awards

Number of Characters	Wealth Reward Reduction
2	-2
3	-3
4	-4
5	-5
6-7	-6
8-9	-7
10-13	-8
14-17	-9
x10	additional -8

Finally, determine the effect of the award on each character's Wealth bonus. This works as if the character were selling an item with a sale value equal to the award's value. Thus, each character gains Wealth equal to 1/3 (Wealth award - current Wealth bonus), rounded up. If the award is less

than the character's current Wealth bonus, the character gains nothing (that is, the award wasn't significant compared to the character's current finances).

On-Hand Objects

To account for the mundane and innocuous objects that most people have among their possessions — and not force every character to specifically purchase such

objects in order to employ them — use the following rules.

With the GM's permission, a character can make a Wealth check to see if he or she has a mundane object on hand, as long as the object has a purchase DC of 10 or lower. (The GM determines the purchase DC for an object that's not mentioned in this chapter, using similarly priced objects as a guide.) The Wealth check works the same as for buying the object, except that the character takes a -10 penalty on the check, and he or she can't take 10 or take 20. Also, a character can't make a Wealth check to see if he or she has a mundane object on hand during character generation or between adventures — only during play. If the character succeeds, his or her Wealth bonus is unaffected, even if the object's purchase DC is higher than his or her Wealth bonus.

Depending on the situation, the GM can rule that a certain mundane object is not available; for an object to be obtainable, the character must be in a place where the object logically would be (for example, in the trunk of your speeder, in your starship's cargo hold, or in your home).

Restricted Objects

Some objects require licenses to own or operate, or are restricted in use to qualifying organizations or individuals. In such cases, a character must purchase a license or pay a fee to legally own the object. A license or fee is a separate item, purchased in addition to (and usually before) the object to which it applies. The four levels of restriction are as follows.

Licensed: The owner must obtain a license to own or operate the object legally. Generally, the license is not expensive, and obtaining it has few if any additional legal requirements.

Restricted: Only specially qualified individuals or organizations are technically allowed to own the object. However, the real obstacles to ownership are time and money; anyone with sufficient patience and cash can eventually acquire the necessary license.

Military: The object is sold primarily to legitimate police and military organizations. A military rating is essentially the same as restricted (see above), except that manufacturers and dealers are generally under tight government scrutiny and are therefore especially wary of selling to private individuals.

Illegal: The object is illegal in all but specific, highly regulated circumstances.

Table 6: Restricted Items

Restriction Rating	License or Fee Purchase DC	Black Market Purchase DC*	Time Required
Licensed	10	+1	1 day
Restricted	15	+2	2 days
Military	20	+3	3 days
Illegal	25	+4	4 days

* Add to the object's purchase DC if the character tries to buy it on the black market without first obtaining a license; see The Black Market, below.

Purchasing a License

To purchase a license or pay necessary fees, make a Wealth check against the purchase DC given in Table 6: Restricted Items. With a success, the license is issued to the character after the number of days indicated. To speed the process, the hero can make a Knowledge (business) check against a DC equal to the license

purchase DC. Success results in the license being issued in 1d6 hours. (During the process of character creation, a character just needs to purchase the license or pay the fee; the time required takes place before game play begins.)

As a general rule, a character must obtain the appropriate license before buying a restricted object. Legitimate dealers will not sell restricted objects to a character who does not have the necessary license. However, a character may be able to turn to the black market (see below) to obtain restricted objects without a license.

The Black Market

Sometimes a character wants to obtain an object without going through the hassle of getting a license first. Almost anything is available on the black market. Knowledge (streetwise) checks can be used to locate a black market merchant. The DC is based on the location in question: 15 to find a black market merchant in a big city, or 20, 25, or higher in small towns and rural areas.

Objects purchased on the black market are more expensive than those purchased legally. Add the black market purchase DC modifier from Table 6: Restricted Items to the object's purchase DC.

Obtaining an object on the black market takes a number of days according to the Time Required column on Table 6: Restricted Items. The process can be hurried, but each day cut out of the process (to a minimum of one day) increases the purchase DC by an additional +1.

Requisitioning Equipment

When a hero working for a large organization needs more equipment than he or she has on hand, the hero may try to requisition it. The organization evaluates whether the character really needs the object, how soon the organization can supply it, and whether they can reasonably expect to get it back when the hero is done with it.

The result is determined by a level check (1d20 + character level) against a DC equal to the equipment's purchase DC. Add the character's Charisma bonus to the check. Table 7: Requisition Modifiers lists conditions that may affect the check.

Table 7: Requisition Modifiers

<i>Situation</i>	<i>Modifier</i>
Object is necessary for assignment	+6
Object has obvious application for assignment	+4
Object has peripheral application for assignment	+2
Object has no obvious application for assignment	-2
Object is rare	-2
Object restriction	
Licensed	-2
Restricted	-4
Military	-6
Illegal	-8
Hero is skilled or proficient in use of object	+2
Hero returned all gear undamaged on previous mission	+2

The result of the check determines whether and how quickly the organization can provide the hero with the requested equipment. With a success, the object is issued to the hero. Generally, it takes 24 hours to obtain an object through requisition, but if the object is

especially common, or if the hero beats the check DC by 5 or more, it is available in 1d4 hours.

Requisitioned objects are loaned, not given, to the hero. Obviously, expendable objects such as ammunition don't have to be returned if used.

Lifestyle

Housing

The wealth system automatically includes your rent, food, taxes, and other regular bills. You are assumed to live in rental housing unless you choose to purchase a home. The advantage of owning a home is that you may use or modify it in any way you choose, whereas landlords may have rules on who or what may be kept on their property.

Note that purchasing a home represents making a down payment (the purchase DC is listed on Table 8: Lifestyle Items). Your mortgage payments then replace your rent (and are therefore included in your wealth bonus). Very high-valued property (good neighborhood or a highly populated city or planet) adds +2 to the DC, while very low-valued property (bad neighborhood, rural

Table 8: Lifestyle Items

<i>Lifestyle Item</i>	<i>Purchase DC</i>
Housing	
Small condo	28
Large condo	30
Small house	30
Medium house	32
Large house	34
Mansion	36
Palace	38
Entertainment	
Holovid ticket	3
Concert/theatre	7
Sporting event	7
Salaries/Staff	
Full-time (per day)	6 + ½ (character level + Reputation bonus)*
Part-time (per day)	Full-time DC - 2
Overtime (per day)	Full-time DC + 2
Weekly salary	Full-time DC + 5
Monthly salary	Full-time DC + 11
Very dangerous work	Full-time DC + 2

* Levels in a professional class count ½ for this purpose. Also, if the employee has ranks in the Profession skill, add the modifier listed in Table 4: Profession Wealth Bonus.

area, or frontier planet) subtracts -2 from the DC. A highly luxurious home (e.g., expensive architecture and interior design) adds an additional +2 to the DC.

Entertainment

Entertainment purchases are listed for one person (i.e., one ticket). Multiple tickets modify the purchase DC as per "Multiple Purchases," above.

Salaries/Staff

The purchase DC of a single employee or staff member for one day (eight hours) is listed on Table 8: Lifestyle Items. If you have multiple employees, adjust the purchase DC as per "Multiple Purchases," above. Generally, you won't be able to afford a permanent staff whose combined DC is greater than your Wealth bonus.

Followers gained because of a character's Reputation do not require a salary. They may work for the character for free because of his fame (or infamy), the character may be given a budget to pay them without using his own Wealth, or the character's

Reputation may generate enough extra income to pay them without using his own Wealth. In any case, no additional expenditure is required for followers.

Note that a character can sell his services in the form of a full-time or part-time job. In this case, calculate the character's purchase DC using Table 8: Lifestyle Items, and subtract 3 from the result to find his sale value. You're not "used," but the rest of your income goes to paying your rent and other mundane expenses (see "Selling Stuff," above). A full-time job requires eight hours of work per day (not counting weekends, holidays, etc.), or roughly 2,000 hours per year. A part-time job requires half as much time. At the gamemaster's discretion, you may be paid weekly (adding +5 to the value) or monthly (adding +11 to the value) instead of daily.

Converting Characters to the Wealth System

Determining Wealth

To determine a character's Wealth bonus, look up their monetary wealth (in credits) on Table 2: Purchase DCs, and divide this number by two (round down). If not using credits in your campaign, be sure to adjust the character's Wealth bonus accordingly.

Using Class Abilities in the Wealth System

Some class abilities need to be adjusted to use them in the Wealth system. Generally, class abilities that involve money fall into one of three categories:

Bonus to Diplomacy (Buying/Selling): These abilities function as written, but note that the rules for bargaining have changed (see "Diplomacy," below).

Requisitioned Equipment: Figure out the value that the character may borrow according to the listed rules. This equipment does not count against the normal rules for Requisitioning Equipment (see above).

Funds/Resources: If the character is entitled to money or equipment at no cost (usually once per day), roll for the amount gained as described in the class ability and convert it to a Wealth value. This value may be used to gain items or services whose combined value is up to that amount. Alternatively, the character may choose to gain cash, adding $1/3$ (value – current Wealth bonus), rounding up, to his Wealth score. (If the value is less than his current Wealth bonus, he gains nothing.) Using this ability requires the time listed in the class description (instead of normal shopping times), and all other restrictions apply normally.

Using Skills in the Wealth System

Some skills need to be adjusted to use them in the Wealth system.

Computer Use: It is possible to modify the value of a credit chip, credit voucher, or similar form of portable (and pre-paid) currency. The DC is $35 + 1/5$ your current Wealth bonus (round up). If you succeed, your Wealth bonus increases by 1 point. For every 5 full points by which you beat the DC, you gain an additional

point of Wealth. If you fail, you lose 1 point of Wealth and the credit chip is destroyed.

If you instead wish to alter a credit chip or credit voucher so that it draws on someone else's account, the DC is $40 + 1/5$ the Wealth bonus of the character whose account you want to use (round up). If you succeed, you may use the other character's Wealth bonus to purchase items. Note, however, that the record of the transaction will let the authorities know when and where you made your purchase as well as what you bought, and it is only a matter of time before the rightful owner of the account (or his bank) notices the unlawful transactions. If you fail the Computer Use check, your credit chip is destroyed.

Craft: When building an item, you must determine the purchase DC of the raw materials on Table 2: Purchase DCs. Generally, $1/3$ the cost of an item (the standard raw material cost) has a purchase DC three points lower than the DC of the finished item. If you have to replace half the raw materials due to a failure, that will usually have a purchase DC five points lower than the DC of the finished item. Once the item is completed, it may be sold to attempt to make a profit (see "Selling Stuff," above).

Diplomacy: Diplomacy may be used to try to bargain for a better price on a purchase or sale. Make an opposed Diplomacy check. The winner of the check adjusts the purchase DC by one point in their favor for every 15 full points by which he wins the opposed check.

Diplomacy may also be used when offering a bribe. To bribe a character, make a Wealth check. Typical DCs are usually 5 or more for most private citizens and 10 or more for most government officials. If the hero succeeds in the check, he or she gains a +2 bonus on the Diplomacy check. For every point by which the hero beats the DC, increase the bonus by +1 (to a total maximum bonus of +10).

Entertain: When performing, your Wealth bonus increases by $1/2$ (Entertain check result – current Wealth bonus – 5), rounded up, with a minimum gain of +0. You may make this check a maximum of once per day – even if you perform several times, you can only earn so much from the same crowd.

Gamble: To join or start a game, a character must first pay a stake. The character sets the purchase DC of the stake if he or she starts the game, or the GM sets it if the character joins a game. Stakes run from penny-ante (purchase DC 4) to astronomical (purchase DC 24). A character cannot take 20 when purchasing a stake.

If the stake is within the character's means (it is equal to or less than his or her Wealth bonus), the character stands no chance of winning any significant amount. The character might come out ahead, but the amount is not enough to affect his or her Wealth bonus. Since paying the stake didn't cost any points of Wealth bonus, the character doesn't lose anything either.

If the stake is higher than the character's Wealth bonus (before applying any reductions from purchasing the stake), the character gets a +1 bonus on his or her

Gamble check for every point the purchase DC is above the character's Wealth bonus.

The character's Gamble check is opposed by the Gamble checks of all other participants in the game. (If playing at a casino, assume the house has a Gamble skill modifier equal to the stake purchase DC. Regardless of the stake purchase DC, the house does not get a bonus on its Gamble check for the purchase DC.) If there are many characters participating, the GM can opt to make a single roll for all of them, using the highest Gamble skill modifier among them and adding a +2 bonus to the check.

If the character beats all other participants, he gains 1/2 (stake value – current Wealth bonus), rounded up, to his Wealth. For every 10 full points by

which he wins, he gains an additional +1 to his Wealth bonus.

Gather Information: The purchase DC for using this skill is equal to (Gather Information DC) – 5. You may voluntarily pay more (e.g., you're buying more expensive drinks, handing out bribes, etc.), adding a +1 bonus to your Gather Information check for every 2 points you increase the purchase DC.

Profession: This skill no longer provides weekly income. Instead, it increases your wealth bonus every time you advance a level (see "Regaining Wealth," above).

About the Author

Gary M. Sarli is a co-webmaster of SWRPGNetwork Conversions (<http://conversions.swrpgnetwork.com>) and an associate webmaster of SWRPGNetwork, winner of the 2002 ENnie for Best Fan Resource Site. He is also a moderator for the Wizards of the Coast Star Wars message boards as "WizO_the_Hutt," cheerfully feeding Code of Conduct violators to the Sarlacc. He has worked as a freelance writer for *Star Wars Gamer* and *Star Wars Insider*, and he has edited two products (*Staves of Ascension* and *Cromagh's Guide to Goblinoids*) for The Game Mechanics. His earliest memory is seeing *Star Wars* in 1977 at the age of two, and he has been a fan ever since.

Appendix: Open Game License

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