

Grim Harvest Holdings Rules

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Introduction

Many Vampires find it useful to control certain businesses, organizations, and other entities to further their goals. Whether it is an auto repair shop, a nightclub, a street gang or a police station, having an operation that can perform certain useful tasks is almost always a benefit to Kindred wishing to remain in the shadows. These rules will assist players in creating and playing with Holdings in the Grim Harvest game.

Definition of Holdings

Holdings represent a physical or organizational entity that is able to perform certain, well-defined functions during game play. While these entities are almost always comprised of mortals, this is not necessarily always the case. In all cases, however, it is the abilities of the organization that come into play, not those of individual members of the organization. If a player wishes to use specific abilities or influences of a particular person (mortal, ghoul, etc), then the ally, retainer or ghoul rules should be used.

Example: A Kindred, when in need of cash, might decide through gameplay to go into a liquor store and Dominate the clerk into giving him the contents of the cash register. This is fine, it simply has to be roleplayed with a Narrator and, ignoring the fact that the security camera is recording the goings-on, the character walks away with \$1000. However, if the character wants to do this again during the next session, he must again roleplay the whole scenario.

If the character wants to do this on a regular basis, it might be better to take control of the liquor store and purchase it as a Holding. The player must come up with a plan to take control of the store, roleplay it with a Narrator, expend an Experience Point and write up a description and character sheet for the store. The end result, however, is that he can simply activate the "Prove crime pays (\$1000)" ability on the Holding to gain the money. No more risk of being caught.

Finally, if the clerk, Achmed, happens to be a computer wiz, he will not be usable by the owner of the Holding, unless he is purchased as an Ally, Retainer, or Ghoul. Ownership of the Holding doesn't grant extra privileges other than those specified for the Holding itself.

Holdings are in some ways more powerful than Retainers or Allies, but they are much less flexible.

Benefits of Holdings

Among the many benefits of a Holding are:

- Access to abilities and influences which are not otherwise available to the character
- Ability to insulate a character from the operations of the Holding
- Since Holdings can be used on behalf of other characters, they provide a bargaining chip, reward, etc. for a character to use in relations with other characters
- Useful Holdings can be sold or otherwise transferred

Detriments of Holdings

Among the detriments of a Holding are:

- Holdings can be stolen/destroyed/etc.
- Actions of Holdings may be tracked back to the character who controls it
- Holdings are less flexible than Retainers or Allies

Costs

In general, a player wishing to create a new holding must roleplay setting up (or otherwise obtaining) the Holding itself. A plain-language write-up (in other words, a concept description) of what the Holding is and what it should do should be provided to the Storyteller for approval, and a character sheet for the Holding should be created. Upon approval, the character then must spend a number of Experience Points to actually create the Holding.

A basic Holding costs one Experience Point, and any starting Holding which costs more than one EP is probably a bad idea. It is recommended that these only be permitted under the most extreme circumstances. This will prevent players from creating over-powered Holdings. The Storyteller, of course, may override this as she sees fit.

Build Points

The process for creating a Holding is much like that for creating a character or NPC. Players receive a set of Build Points to apply to purchasing traits and abilities for the Holding. The process is much simpler, however, because Holdings only have Attributes and Abilities.

The Holding will begin with 14 traits in Attributes: 6 in the Primary, 5 in the Secondary and 3 in the Tertiary category.

The Holding will begin with 12 traits to spend in Abilities.

Finally, the player can spend 5 free traits in either Traits or Abilities. Additional free traits can be gained by purchasing Negative Traits. No more than 5 additional free traits can be gained in this manner.

Once in play, holdings may be improved through the expenditure of EP. The improvement must be role-played and approved by a Storyteller. The Holding gains 4 traits for each EP expended in this manner.

Characteristics

Like any other type of character, Holdings are described by a number of attributes, abilities, and other characteristics.

Attributes

Holdings have three types of attribute traits: Physical, Social and Organizational. Like other types of characters, there are negative traits available as well as positive. When creating a new Holding, select an attribute area to be the primary focus, one to be the secondary focus and one to be the tertiary focus, just like when creating any other character. The Primary category receives 6 traits, the Secondary 5 and the Tertiary 3. Free traits and traits gained by selecting Negative traits can increase these values. The Storyteller may force the player to select certain negative traits as they are applicable to the Holding.

The maximum number of traits a Holding can have in any category is 12. A Holding cannot use any abilities that have a cost higher than the number of attribute traits in their lowest trait category. This means that most Holdings have no reason to purchase abilities that cost more than 3 points. Naturally, through the use of negative traits or EP, this number can be bought up.

Physical Traits

Physical traits describe the physical presence of the Holding.

Hardened: The site has been hardened against physical attack. This might mean cement pylons, heavy-duty doors, adamantium blast shields, etc.

Secure: The site is secure, either due to a security system, armed guards, or other means. For simplicity's sake, the security of the site covers all aspects of the holding, such as the physical plant, its computer systems, and its employees/members.

Hidden: This site will be harder for others to find, as it does not have a public presence. Don't take this if you take *Public*.

Dispersed: This Holding is spread out over a large geographic area, making it harder to destroy. For instance, a chain of Jiffy Lubes is harder to destroy than a single outlet.

Public: This Holding has a public presence, making displays of supernatural abilities a breach of the masquerade. Don't take this if you take *Hidden*.

Insured: The Holding has an Insurance policy. In the event that it takes damage from a physical attack, the owner will receive \$10,000 per trait of damage so received. This trait does not trigger on damage received through non-physical means. Note, this trait can be taken more than once, and indeed, unscrupulous Kindred may take full advantage of this fact. Note also, that even though this may be the character's private holding, misuse of this trait may well result in difficulty in purchasing insurance, and even action from the

authorities. To take any *Insurance* traits, the holding must have at least one trait of *Legal*.

Famous: The Holding represents a famous location. This can be both a boon and a curse. Since it is famous, attempts to harm or otherwise affect this holding may bring about the attention of the government, the press, and other entities (hunters and other supernaturals) drawn by the action. It also means that overuse of the Holding may result in the attention of the above as well. Whenever actions are taken by the Holding or by others with the intention of affecting the Holding, notify the Holding's Storyteller.

Things will happen according to the Holding's Storyteller's discretion. (in practice, just make a note of all such actions and notify the appropriate Storyteller at the next staff meeting. This doesn't have to happen during the game itself.) *This trait is assigned by the Storyteller, who should be noted on the Holding's character sheet.*

Negative Physical Traits

Insecure: The Holding does not have strong security in place.

Soft: The Holding has oily rags, easy access for car bombers, whatever, making it easier to attack physically.

Bad Location: This Holding is located in a location that is not conducive to its survival/profitability. This might mean it's in a bad neighborhood, or perhaps it's in a location where competition is stiff.

Social Traits

Social traits are used to describe the relationship the Holding has with the Mortal (and in some cases, Supernatural) community.

Profitable: The Holding is resistant to financial-based attack.

Well-Marketed: Whether through advertising or other means, the Holding is well-known in the community. This makes it resistant to attempts to damage its *Profitability*.

Honest: The Holding has a good reputation for dealing honestly with the community. This makes it resistant to attempts to damage its reputation.

Philanthropic: The Holding has an established practice of helping the community through philanthropic activities. This makes it resistant to attempts to damage its reputation.

Legal: The Holding is legit. This makes it resistant to Legal-based challenges.

Licensed: The Holding has whatever license is required to allow it to operate publicly and legally. Bars must have liquor licenses, and most public businesses require a business license, for instance. If a Storyteller determines that a Holding requires a license and one is not procured, then the Holding immediately gains the *Illegal* trait with no bonus for the negative trait. This makes it resistant to Legal-based challenges.

Herd: This Holding has a population of kine that makes it easy for its owner to find sustenance. The owner of the Holding may expend a temporary *Herd* trait to gain two traits of blood.

Famous: The Holding represents a famous public entity. This can be both a boon and a curse. Since it is famous, attempts to harm or otherwise affect this Holding may bring about the attention of the government, the press, and other entities (hunters and other supernaturals) drawn by the action. It also means that overuse of the Holding may result

in the attention of the above as well. Whenever actions are taken by the Holding or by others with the intention of affecting the Holding, notify the Holding's Storyteller. Things will happen according to the Holding's Storyteller's discretion. (in practice, just make a note of all such actions and notify the appropriate Storyteller at the next staff meeting. This doesn't have to happen during the game itself.) *This trait is assigned by the Storyteller, who should be noted on the Holding's character sheet.*

Negative Social Traits

Unpopular: This Holding is unpopular with the public, at least those that are aware of its presence.

Blight: This Holding is a blight on the community. Gangs, crack houses, and other unsavory enterprises fall into this category.

Shyster: This Holding has a history of preying upon the community. Unethical law firms, telemarketers, etc. normally receive this trait.

Illegal: This Holding is just plain illegal. Drug dealers, terrorist cells, the Democratic Party, etc.

Immoral: While this Holding may be legal in every respect, it bears a stigma within the community. Strip clubs, adult bookstores and the like fall into this category.

Organizational Traits

These traits describe the organization of the holding.

Loyal: This Holding is loyal to its owner and is extremely unlikely to be turned against her.

Crack Staff: The people working at or comprising this Holding are extremely capable and talented and will be more likely to succeed at their tasks.

Cellular: This Holding is organized in such a way that its people only know a few other people in the organization. This makes it very difficult to destroy. Terrorist cells are usually in possession of this trait.

Well-Connected: This Holding has one hell of a Rolodex. They always know whom to call to get something done. It can also be bid to make it more resistant to *any* form of attack, as long as the Holding is aware of the attack. IE: For physical attacks, they can call in additional security personnel; for social attacks, they can call on a PR person, etc.

Separated: The Holding is separated from its owner by a degree of separation. This can be an alternate identity, control through a holding corporation or the like. In any case, it makes it harder to track this Holding's actions back to its controller.

Famous: The Holding represents a famous organization. This can be both a boon and a curse. Since it is famous, attempts to harm or otherwise affect this holding may bring about the attention of the government, the press, and other entities (hunters and other supernaturals) drawn by the action. It also means that overuse of the Holding may result in the attention of the above as well. Whenever actions are taken by the Holding or by others with the intention of affecting the Holding, notify the Holding's Storyteller. Things will happen according to the Holding's Storyteller's discretion. (in practice, just make a note of all such actions and notify the appropriate Storyteller at the next staff meeting. This doesn't have to happen during the game itself.) *This trait is assigned by the Storyteller, who should be noted on the Holding's character sheet.*

Negative Organizational Traits

Lazy: Whether they are unmotivated or just have poor work ethics, the staff of this Holding are lazy and will seek avoid work or at least to get the job done with the least amount of effort on their part.

Corrupt: The people (or at least the leadership) of this holding are corrupt and likely to entertain offers from other sources than its owner.

Disloyal: The people in this Holding just plain don't like their owner and will turn on him if they get the chance.

High Maintenance: For whatever reason, it is necessary for the owner to exercise closer levels of control to keep the Holding running. In general, the owner must either physically be present at the Holding once per game session for each trait of *High Maintenance* that the Holding possesses. This trait will negate a trait of *Separated*.

Ability Traits

Ability traits allow the Holding to have access to and make use of abilities. This group of attribute traits can be placed in any of the above categories. In order to purchase an ability (see below), the appropriate trait must first be purchased from this list. In order to use an ability, an appropriate trait must be temporarily expended. In other words, in order to purchase an ability from the Occult list, at least one Occult trait must be purchased and assigned to one of the categories above. In order to use two Occult abilities (or the same one twice) in a single game session, then the Holding will have to be able to expend two temporary Occult traits to activate them. This is described in more detail later.

The Ability Traits are:

- Bureaucracy**
- Church**
- Finance**
- Health**
- High-Society**
- Industry**
- Legal**
- Media**
- Occult**
- Police**
- Politics**
- Street**
- Transportation**
- Underworld**
- University**

Example: In the aforementioned case, the Kindred has taken control of the liquor store and now is generating a character sheet. Since this is a business, the primary category is Social, and the player selects Organizational as the secondary, leaving the Physical as tertiary. The Physical traits he selects are Secure (representing the alarm and camera

system) and Publicx2 (the store is in a well-lit area with good street visibility). For Social traits, he selects Financex2 (he intends to use this as a source of cash, after all), Legal and Licensed (the business is on the up and up), and Honest. Finally, the Organizational traits are, Loyal (the staff is well-paid) and Separatedx5 (he doesn't want anyone to trace the store back to him).

Abilities

Naturally, a Holding isn't worth much effort if it can't do anything. In general, a Holding purchases abilities from the list below for the appropriate points cost. These abilities are taken from Influence descriptions. Holdings don't have Influences, as these nebulous and versatile background traits are the domain of characters and NPCs. Instead, a Holding can do certain, specific actions.

Spend Build Points on the following abilities as you wish. The following rules apply:

1. Abilities with a cost greater than 5 are intended for NPC holdings, powerful organizations that are normally beyond the scope of player characters to control. If an ability with a cost of 6 or more is desired, Storyteller approval must be obtained.
2. In most cases, abilities that aren't listed below can be created and prices with Storyteller assistance.
3. In order to purchase an ability from a list, an appropriate attribute trait must have been purchased as well.

A couple of things to remember when purchasing abilities:

1. In order to use high-cost abilities, the Holding must possess a minimum of that number of traits in *each* of its categories.
2. In order to use an ability, the Holding must expend a temporary trait of the appropriate type. If a Holding wishes to perform several *Church* abilities in one game session, it must have that many *Church* traits to temporarily expend.

Beginning Holdings have 12 points to spend in this area. More can be gained by spending additional EP or through Negative Traits.

Bureaucracy		
Trait Required	Cost	Ability
Bureaucracy	1	Trace Utility Bills
Bureaucracy	2	Fake Birth Certificate or Driver's License
Bureaucracy	2	Disconnect a small residence's utilities
Bureaucracy	2	Close a small road or park
Bureaucracy	2	Get public aid (\$250)
Bureaucracy	3	Fake a death certificate, passport or green card
Bureaucracy	3	Close a public school for a single day
Bureaucracy	3	Shut down a minor business on a violation
Bureaucracy	4	Initiate a phone tap
Bureaucracy	4	Fake land deeds

Bureaucracy	4	Initiate a department-wide investigation
Bureaucracy	5	Start, stop or alter a city-wide program or policy
Bureaucracy	5	Shut down a big business on a violation
Bureaucracy	5	Rezone areas
Bureaucracy	5	Obliterate records of a person on a city or county level
Bureaucracy	6	Initiate a major public works program (Large park or office complex)
Bureaucracy	6	Completely dominate all aspects of the city's bureaucracy within a city block
Bureaucracy	6	Prevent emergency services such as fire protection from responding to a major disaster
Bureaucracy	7	Stop, start or alter a state or regional program or policy
Bureaucracy	7	Force an entire neighborhood to build as you see fit
Bureaucracy	7	Collect taxes (\$1000)
Bureaucracy	8	Build or destroy small towns or suburbs
Bureaucracy	8	Control an entire city district
Bureaucracy	8	Rewrite a policy on a state or regional level
Bureaucracy	9	Have a major building condemned and destroyed on short notice
Bureaucracy	9	Build monuments or stadiums
Bureaucracy	10	Completely control the mayor's office
Bureaucracy	10	Rebuild the city as you see fit

Church		
Trait Required	Cost	Ability
Church	1	Identify most secular members of a given faith in a local area
Church	1	Pass as a member of the clergy
Church	1	Peruse general church records (baptism, marriage, funeral, etc.)
Church	2	Identify higher church members
Church	2	Track regular church members
Church	2	Suspend lay members
Church	3	Open or close a single church
Church	3	Find the average church-associated hunter
Church	3	Dip into the collection plate (\$250)
Church	3	Access private information and archives of the church
Church	4	Discredit or suspend high-level church members
Church	4	Manipulate regional branches of the church
Church	5	Organize major protests
Church	5	Access ancient church lore and knowledge
Church	6	Identify a church member with True Faith
Church	6	Stage a "miraculous" event that gains the unofficial approval of the Church
Church	7	Excommunicate a lay member of the church
Church	7	Have a church marriage annulled or dissolved
Church	7	Find an experienced Church-associated hunter
Church	8	Pose as a bishop or other major regional religious figure
Church	8	Nominate a member of the clergy for elevation

Church	8	Stage a "Miracle" that gains official recognition by the Church
Church	9	Create or destroy a major cathedral or temple within the city
Church	9	Exert minor influence over a nationwide Church policy
Church	9	Have a member of the clergy excommunicated
Church	10	Exert major influence over nationwide Church policy
Church	10	Discover the secrets of the modern Inquisition

Finance		
Trait Required	Cost	Ability
Finance	1	Learn about major transactions and financial events
Finance	1	Raise capital (\$1000)
Finance	1	Learn about general economic trends
Finance	1	Learn real motivations for many financial actions or others
Finance	2	Trace an unsecured small account
Finance	2	Raise capital to purchase a small business (single, small store)
Finance	3	Purchase a large business (a few small branches or a single large store or business)
Finance	4	Manipulate local banking (delay deposits, some credit rating alterations)
Finance	4	Ruin a small business
Finance	5	Control an aspect of city-wide banking (shut off ATMs, arrange a bank holiday)
Finance	5	Ruin a large business
Finance	5	Purchase a major company
Finance	6	Obliterate all savings and credit for one individual (destroy one level of resources)
Finance	6	Control the price of a minor commodity
Finance	6	Perform insider trading (\$10,000)
Finance	7	Exert minor influence over local stock prices
Finance	7	Purchase a minor nationwide corporation
Finance	8	Control the price of a major commodity
Finance	8	Cause inflation or depression for a regional area
Finance	9	Siphon off all profits from a minor corporation (\$100,000)
Finance	9	Own a major nationwide corporation
Finance	9	Exert major influence over local stock prices
Finance	10	Create a stock market crash
Finance	10	Influence nationwide economic trends
Finance	10	Make someone an instant millionaire (\$1,000,000)

Health		
Trait Required	Cost	Ability
Health	1	Access a person's health records
Health	1	Fake vaccination records and the like
Health	1	Use public health centers at your leisure
Health	1	Get a single trait of mortal blood

Health	2	Access some medical research records
Health	2	Have minor lab work done
Health	2	Get a copy of a coroner's report
Health	2	Instigate minor quarantines
Health	3	Corrupt results of tests of inspections
Health	3	Alter medical records
Health	4	Acquire a body
Health	4	Completely rewrite medical records
Health	4	Abuse grants for personal use (\$250)
Health	4	Have minor medical research performed on a subject
Health	4	Institute large-scale quarantines
Health	4	Shut down businesses for health code violations
Health	5	Have special research projects performed
Health	5	Have people institutionalized or released
Health	6	Cause a major shortage of blood within an area
Health	6	Prevent ambulances from responding to a major disaster
Health	7	Contaminate the entire blood supply for one minor hospital
Health	7	Locate samples of a minor infections disease (influenza)
Health	8	Cause a major shortage of one type of medicine (insulin, penicillin)
Health	8	Shut down a small hospital permanently
Health	9	Contaminate the blood supply for an entire city
Health	9	Shut down a major hospital permanently
Health	9	Locate samples of a major infectious disease (anthrax)
Health	10	Shut down all medical care in a city for an entire day
Health	10	Direct genetic engineering projects

High Society		
Trait Required	Cost	Ability
High Society	1	Learn what is trendy
High Society	1	Obtain hard-to-get tickets for shows
High Society	1	Learn about concerts, shows, or plays well before they are made public
High Society	2	Track most celebrities and luminaries
High Society	2	Be a local voice in the entertainment field
High Society	2	"Borrow" idle cash from rich friends (\$1000)
High Society	3	Crush promising careers
High Society	3	Hobnob well above your station
High Society	4	Minor celebrity status
High Society	5	Get a brief appearance on a talk show that's not about to be cancelled
High Society	5	Ruin a new club, gallery, festival or other posh gathering
High Society	6	Own a small but influential theater or gallery in the city
High Society	6	Give someone his or her "15 minutes of fame" (Create one level of Fame for one session)
High Society	7	Bring a major traveling concert or play to the city
High Society	7	Destroy the career of a minor established celebrity (destroy one level

		of Fame)
High Society	7	Appoint anyone as a member of the city's elite social circles
High Society	8	Make someone a minor celebrity (create one level of Fame)
High Society	8	Become a major celebrity (grant yourself two level of Fame)
High Society	8	Own a large gallery or theatre in the city
High Society	9	Make someone a major celebrity (grant two levels of Fame)
High Society	9	Influence nationwide fashion trends
High Society	10	Destroy a major celebrity (destroy two levels of fame)

Industry		
Trait Required	Cost	Ability
Industry	1	Learn about industrial projects and movements
Industry	2	Have minor projects performed
Industry	2	Dip into union funds or embezzle petty cash (\$500)
Industry	2	Arrange small accidents or sabotage
Industry	3	Organize minor strikes
Industry	3	Appropriate machinery for a short time
Industry	4	Close down a small plant
Industry	4	Revitalize a small plant
Industry	5	Manipulate large local industry
Industry	6	Attract a major heavy industry to the area
Industry	6	Illegally dump large amounts of toxic waste (and not get caught)
Industry	7	Siphon off company profits (\$5,000)
Industry	7	Eliminate or start a union in any company
Industry	8	Arrange for a major ecological disaster
Industry	8	Fatally sabotage a major construction project
Industry	9	Own a major heavy industry or construction firm in the area
Industry	9	Cause a major strike
Industry	10	Fatally sabotage an entire project of heavy industry or machinery
Industry	10	Influence nationwide labor movements

Legal		
Trait Required	Cost	Ability
Legal	1	Get free representation for minor cases
Legal	2	Avoid bail for some charge
Legal	2	Have minor charges dropped
Legal	3	Manipulate legal procedures (minor wills and contracts, court dates)
Legal	3	Access public or court funds (\$250)
Legal	3	Get representation in most court cases
Legal	4	Issue subpoenas
Legal	4	Tie up court cases
Legal	4	Have most legal charges dropped
Legal	4	Cancel or arrange parole
Legal	5	Close down all but the most serious investigations

Legal	5	Have deportation proceedings held against someone
Legal	6	Bring any investigation short of a grand jury to a halt
Legal	6	Force a guilty verdict on any misdemeanor trial
Legal	7	Appoint a state judge
Legal	7	Have a lawyer disbarred
Legal	8	Successfully sue anyone for major damages (destroy one level of Resources)
Legal	8	Force a guilty verdict on a felony trial
Legal	9	Control one of the members of the state supreme court
Legal	9	Appoint or fire the city's District attorney
Legal	10	Force a guilty verdict on a major or sensational felony trial
Legal	10	Rewrite state or local law as you see fit

Media		
Trait Required	Cost	Ability
Media	1	Learn about breaking stories early
Media	1	Submit small articles (within reason)
Media	2	Suppress (but not stop) small articles or reports
Media	2	Get hold of investigative reporting information
Media	3	Initiate news investigations and reports
Media	3	Get project funding and waste it (\$250)
Media	4	Ground stories and projects
Media	4	Broadcast fake stories (local only)
Media	5	Kill small local articles and reports completely
Media	6	Submit headline news successfully
Media	6	Cause a minor media outlet to begin an investigation
Media	7	Destroy a minor newspaper or TV station
Media	7	Write small nationwide stories successfully
Media	7	Manufacture a major scandal (destroy one level of Fame)
Media	8	Cause a major media outlet to begin an investigation
Media	8	Kill national news stories before they get off the ground
Media	9	Broadcast fake regional stories
Media	9	Destroy a major newspaper or TV station
Media	10	Create a fake major national news story
Media	10	Create a news blackout over an entire city

Occult		
Trait Required	Cost	Ability
Occult	1	Contact and make use of common occult groups and their practices
Occult	1	Know some of the more visible occult figures
Occult	2	Know and contact some of the more obscure occult figures
Occult	2	Access resources for most rituals and rites
Occult	3	Know the general vicinity of certain supernatural entities and (possibly) contact them

Occult	3	Access vital or rare material components
Occult	3	Milk impressionable wannabes for bucks (\$250)
Occult	3	Access occult tomes and writings
Occult	3	Research a Basic ritual from your sect
Occult	4	Research an Intermediate ritual from your sect
Occult	5	Access minor magic items
Occult	5	Unearth an Advanced ritual from your sect
Occult	6	Create your own Basic ritual
Occult	6	Found a local cult (grant one level of Allies)
Occult	6	Learn truthful lore concerning Lupines of changelings
Occult	7	Create your own Intermediate ritual
Occult	7	Learn truthful lore concerning wraiths or spirits
Occult	8	Create your own Advanced ritual
Occult	8	Found a regional cult (two levels of allies)
Occult	8	Locate and bring a specific hedge mage or medium to you
Occult	9	Access legendary magical items
Occult	9	Locate and bring a specific Lupine or changeling to you
Occult	10	Locate an entire copy of the Book of Nod or the true lair of a Methuselah

Police		
Trait Required	Cost	Ability
Police	1	Learn police procedures
Police	1	Hear police information and rumors
Police	1	Avoid traffic tickets
Police	2	Have license plates checked
Police	2	Avoid minor violations (first conviction)
Police	2	Get inside information
Police	3	Get copies of an investigation report
Police	3	Have police hassle, detain, or harass someone
Police	3	Find bureau secrets
Police	4	Access confiscated weapons of contraband
Police	4	Have some serious charges dropped
Police	4	Start an investigation
Police	4	Get money, either from the evidence room or as an appropriation (\$1000)
Police	5	Institute major investigations
Police	5	Arrange setups
Police	5	Instigate bureau investigations
Police	5	Have officers fired
Police	6	Control one aspect of a large city precinct (homicide, dispatch)
Police	6	Appropriate contraband or drugs from the evidence room
Police	7	Call for SWAT Raids
Police	7	Have free access to all police facilities

Police	7	Have the crime lab "lose" evidence
Police	8	Completely control the police department of a suburb or small town
Police	8	Have people extradited across state lines
Police	9	Have police chiefs fired
Police	10	Complete control of a large city's police network

Political		
Trait Required	Cost	Ability
Political	1	Minor lobbying
Political	1	Identify real platforms of politicians and parties
Political	1	Be in the know
Political	2	Meet small-time politicians
Political	2	Garner inside information on processes, laws and the like
Political	2	Use a slush fund or fund raiser (\$1000)
Political	3	Sway or alter political projects (local parks, renovations, small construction)
Political	4	Enact minor legislation
Political	4	Dash careers of minor politicians
Political	5	Get your candidate in a minor office
Political	5	Enact encompassing legislature
Political	6	Enact major legislature on the local level
Political	6	Get your candidate in a major local office (mayor of major city, etc.)
Political	7	Destroy the career of a major local politician
Political	8	Get your candidate in a major federal office (senator, etc.)
Political	8	Enact minor national legislation
Political	9	Embezzle taxpayer money (\$10,000)
Political	9	Engineer a major political scandal
Political	10	Give major support to a national political candidate
Political	10	Propose major national legislation

Street		
Trait Required	Cost	Ability
Street	1	Open an ear for the word on the street
Street	1	Identify most gangs and know their turfs and habits
Street	2	Live mostly without fear on the underside of society
Street	2	Keep a contact or two in most aspects of street life
Street	2	Access small-time contraband
Street	3	Get insight into other areas of Influence
Street	3	Arrange some services from street people or gangs
Street	3	Get pistols or uncommon melee weapons
Street	4	Mobilize groups of homeless
Street	4	Panhandle or hold a "collection" (\$250)
Street	4	Get hold of a shotgun, rifle or SMG
Street	4	Have a word in almost all aspects of gang operations

Street	5	Control a single medium-sized gang
Street	5	Arrange impressive protests by street people
Street	6	Completely dominate all aspects of a housing complex or slum
Street	6	Mark a specific person who enters a downtown area for harassment
Street	7	Locate exotic weaponry (bombs, sniper rifles)
Street	7	Start a small riot
Street	8	Completely dominate all aspects of a downtown neighborhood
Street	8	Control a large gang
Street	9	Locate unique or customized weaponry
Street	9	Mark a specific person who enters a downtown area for death
Street	10	Completely dominate all aspects of the downtown of a major city
Street	10	Start a major citywide riot

Transportation		
Trait Required	Cost	Ability
Transportation	1	Know what goes where, when and why
Transportation	1	Travel locally quickly and freely
Transportation	2	Track an unwary target in he uses public transportation
Transportation	2	Arrange passage safe (or at least concealed) from mundane threats (robbery, terrorism, sunlight)
Transportation	3	Seriously hamper an individual's ability to travel
Transportation	3	Avoid most supernatural dangers when traveling (such as lupines)
Transportation	4	Shut down one form of transportation (buslines, ships, planes, trains, etc.) temporarily
Transportation	4	Route money your way (\$500)
Transportation	5	Reroute major modes of travel
Transportation	5	Smuggle with impunity
Transportation	6	Bar a person from entering or leaving a city via public transportation
Transportation	6	Attract a major transportation outlet (I.e., airport) to your city
Transportation	7	Halt all public transportation and cargo shipping to a small town
Transportation	7	Siphon off profits from a shipping or trucking firm (\$5000)
Transportation	8	Bar a specific form of cargo from entering or leaving a city
Transportation	8	Isolate a small town from any form of transportation (including highways)
Transportation	9	Cause a major transportation disaster
Transportation	9	Completely dominate one aspect of regional transportation (air, trucking, shipping)
Transportation	10	Prevent anyone from leaving or entering a city via all forms of transportation (including highways)
Transportation	10	Bar all cargo from entering or leaving a major city

Underworld		
Trait Required	Cost	Ability
Underworld	1	Locate minor contraband (knives, small-time drugs, petty gambling, scalped tickets)

Underworld	2	Obtain pistols, serious drugs, stolen cars
Underworld	2	Hire muscle to rough someone up
Underworld	2	Fence stolen loot
Underworld	2	Prove that crime pays (\$1000)
Underworld	3	Obtain a rifle, shotgun or SMG
Underworld	3	Arrange a minor "hit"
Underworld	3	Meet someone in the "Family"
Underworld	4	Make white collar crime connections
Underworld	5	Arrange gangland assassinations
Underworld	5	Hire a demolitions man or firebug
Underworld	5	Supply local drug needs
Underworld	6	Locate exotic weaponry (bombs, sniper rifles)
Underworld	6	Contract a professional hit
Underworld	7	Launder money
Underworld	7	Supply the drug needs of a large city
Underworld	8	Control the head of a small crime family
Underworld	8	Locate unique or custom weaponry
Underworld	9	Put a price on anyone's head
Underworld	9	Start a mob war
Underworld	10	Control the head of a large crime family
Underworld	10	Stage a public assassination, terrorist act, or shooting spree (and get away with it)

University		
Trait Required	Cost	Ability
University	1	Know the layout and policy of local schools
University	1	Have access to low-level university resources
University	1	Get records up to the high school level
University	2	Know a contact or two with useful knowledge or Abilities
University	2	Have minor access to facilities
University	2	Fake high school records
University	2	Obtain college records
University	3	Call in faculty favors
University	3	Cancel a class
University	3	Fix grades
University	3	Discredit a student
University	4	Organize student protests and rallies
University	4	Discredit faculty members
University	5	Falsify an undergraduate degree
University	6	Falsify a graduate degree
University	6	Create a college class of your choice
University	6	Discredit the head of a college department
University	7	Falsify a PHD
University	7	Know a contact or two with high levels of Ability or esoteric knowledge

University	7	Discredit the dean of a college
University	8	Appoint the dean of a college
University	8	Funnel university funds in your direction (\$1000)
University	9	Direct an entire university department to research a specific problem
University	9	Have a research assistant attached to your service indefinitely (one level of Allies)
University	10	Destroy or discredit an entire college

Example: Our liquor store continues to take shape as its player selects abilities for the Holding. Since the primary reason for the Holding's existence is to provide money to the Kindred, he selects the \$1000 ability from the Finance chart. He decides to take an additional trait of Finance, for which he will have to expend a free trait, in order to milk the store for \$3000 per game. Deciding that the owner of the store is in the Chamber of Commerce, he selects several abilities from Political, requiring the purchase of that trait as well. Since the store is popular with local street residents, he purchases a trait of Street and selects a few items from the Street chart. Finally, he decides to expend his remaining 2 free traits to purchase Insurance. One never know what the future holds and it always pays to have one's bases covered, after all.

After the expenditure of 12 points for abilities and 5 free traits, the Holding now looks like:

Physical:

*Secure
Public
Public
Street
Political
Insured
Insured*

Social:

*Finance
Finance
Finance
Legal
Licensed
Honest*

Organizational:

*Loyal
Separated
Separated
Separated
Separated
Separated*

Abilities:

Trait Required	Cost	Ability
Finance	1	Raise capital (\$1000)
Political	1	Minor lobbying
Political	2	Garner inside information on processes, laws and the like
Street	2	Access small-time contraband
Street	1	Open an ear for the word on the street
Street	2	Keep a contact or two in most aspects of street life
Street	3	Arrange some services from street people or gangs

Domain

Any vampire worth her salt recognizes the necessity of protecting what's hers. One decision that must be made is whether to publicly declare the Holding as her Domain. Any vampire can declare a Holding as Domain, of course, but she must have the power to make it stick. The benefit of Domain is that other Kindred are officially on notice not to mess with it. The drawback is that everyone now knows about it, and if they feel they can wrest it from its owner and get away with it, they just might.

To declare a Holding as Domain, the Kindred simply must make a public declaration of such, usually during Court. The Head Harpy should probably make note of this.

A respected Kindred may also petition the Prince for the right to claim the Holding as Domain. This is effectually the same as the above, but the claim now has the backing of the Prince. Vampires attempting to mess with the Domain in this case may very well find themselves brought before the court to answer for their actions, as violation of Domain is a Tradition violation. Of course, the Holding's owner is now accountable to the Prince for all activities taking place in the Holding.

To have the Prince recognize the Holding as Domain, the Kindred must petition the Prince for this boon, and the Prince is free to grant or deny this privilege as she sees fit. The Prince may well ask any price she chooses from the Holding's owner, and for this reason, may Kindred may choose to forego this procedure and attempt to defend their holdings on their own. If the Prince agrees to grant the right of Domain, she should make this known publicly in Court, and the Head Harpy should maintain records of which Holdings are so declared.

Use of Holdings

To use a holding, a player must go to a Narrator and declare what the holding is doing. The appropriate trait is then expended and the action takes place. In some cases, a test may be required, in which place the Holding can bid traits as appropriate. In most cases,

however, the action will simply be declared successful and the appropriate effect will be applied.

In general, the type of test, the difficulty and possible outcomes are determined at the time of the Holding's creation. These should be noted on the Holding's character sheet.

Example: The above player wishes to rustle up some cash during the game. He goes to the Narrator and states that he is expending three Finance traits to activate the Raise Capital ability to gain \$3000. The Narrator makes sure the traits have been crossed off and signs off on the gain of \$3000.

Attacks and Other Actions Against Holdings

Players wishing to perform actions against the Holdings of others first must be aware of the Holding's existence. This will generally have to come about from roleplay, or by a formal declaration of Domain (as above).

Once discovered, the Character wishing to take action must describe the action to a Narrator (or perhaps to the owning Player, if appropriate), and undergo the appropriate tests. In general, the actor will enter a challenge using his level of ability against the number of appropriate traits the Holding has. For instance, when attempting to hack into a Holding's computer system, a *Computer* challenge is declared. Compare the number of *Computer* ability traits the Character has against the number of *Secure* traits the Holding has. Whoever has the highest level wins ties for that challenge. The Character can burn retests as normal, and the Holding can burn traits for the same purpose.

Example: Elmo the Anarch has somehow learned that the liquor store near his lair is under someone's control and he wishes to know who. Enlisting the aid of a contact at City Hall, he runs a check on the store's ownership. Elmo has an Allies level of 2, which he uses to initiate the challenge with a skill level of 2. The Narrator decides that the Holding has a skill level of 5 (the 5 Separated traits) for this challenge, meaning that the Holding will win all ties. The test occurs and Elmo loses. He can't figure out who owns the liquor store.

In general, most weapons do not harm the physical presence of a Holding. Damage is damage, but most businesses have insurance or some other means to pay for plastering over bullet holes and repairing windows. However, certain types of special damage can permanently harm a Holding. Explosives and fire, for instance, have the capability to permanently harm Holdings. In such cases, figure out how much damage the weapon will do, and compare that to the total number of traits (Physical, Social and Organizational) the Holding has. Each point of damage that is capable of damaging the Holding, removes one **permanent** trait from the Holding. When all traits are removed the Holding is destroyed.

Fires, once started, will continue to do a single point damage each round, until they are put out or the Holding is destroyed. Narrator discretion will have to adjudicate other

types of damage (swirling vortexes of destruction, rain of frogs, whatever the players come up with).

Keep in mind that a hand grenade does only 3 points of damage in this game – you don't want to let players run around with things that do too much damage. A single hand grenade isn't likely to bring down a building, but a group of people with a case of them might just get the job done.

Example: Well, our boy Elmo is nothing if not persistent. Since he can't figure out who owns it, he decides its best to destroy it. After casing the joint, he decides to firebomb the place. He crudely constructs a Molotov cocktail, which the Narrator decrees has 3 bonus traits, does 3 levels of Fire damage, has the negative trait: Messy and the Special Capability: Incendiary. He throws the bomb at the store and enters an Athletics challenge. Elmo has 2 levels of Athletics, which combined with the 3 bonus traits from the weapon, gives him a total of 5 traits. The store has no Hardened traits, so Elmo will win ties. He ends up winning the test, and the store is engulfed in flame. The clerk is incinerated and since nobody is around to put out the fire, the store takes a point of damage each round and eventually burns to the ground, along with a few of its neighbors.

Surprise rules normally can be factored in for such attacks, but keep in mind that certain aspects of a Holding may well be automated, or represent a round-the-clock aspect of the operation, thus negating surprise.

Example: Unfortunately for Elmo, the security camera got a good look at him, and the store enters a Secure challenge to see if a record of Elmo's foul act remains. Elmo has no Stealth, and didn't think to wear a disguise, so the Holding will win all ties. The Holding wins the test, and Elmo's mug will be all over the 10 o'clock news tonight, wanted for murder and felony arson.

Finally, even when damaged or destroyed, the owning player may elect to rebuild a Holding. Holdings are only really destroyed when nobody's willing to rebuild them. However, when in a destroyed state, none of the Holding's abilities can be used, of course.

To rebuild a Holding, consider the repair of each trait to be worth \$10,000. Only the traits that were destroyed can be repaired (IE: no improvements can be purchased in this manner, and traits can't be replaced with other traits). A Holding must have at least one trait in each category to be functional. Of course, the previous restriction on ability cost versus traits is still in effect, so a Holding with one trait in each category would be limited to 1 cost abilities.

*Example: After the destruction of his liquor store, our Kindred receives a check from the insurance company for \$380,000 (19 traits destroyed * 2 Insurance traits * \$10,000 = \$380,000). He pays to repair the entire store, for a cost of \$190,000, and pockets the*

remaining \$190K. Elmo is chagrined to see how quickly the store was rebuilt, and even more spooked by the anonymous thank you note that arrives at his lair the next night...

Character can also make Social and Organization attacks against Holdings. In general work out the attack in the same way as for a physical attack. Determine the appropriate ability on the part of the character, a target trait on the Holding and the appropriate number of traits with which the Holding can defend itself. Each successful attack will inflict one **permanent** trait of damage, destroying the target trait.

Example: Since Elmo can't destroy the liquor store, he decides to try to take control of it. He doesn't know all the traits the store has, but he can guess that it's a licensed business. After scouting the place, he knows that the staff is loyal, and the store certainly seems to be profitable, implying the Finance trait. He begins his attack by attempting to get the store's license revoked. He uses his ally at City Hall again for a Social attack at level 2. The Narrator decides that the Holding can defend with 2 traits (Legal and Licensed), and since the two are equal they will retest on ties. Elmo wins this time and the Holding loses the permanent licensed trait and gains the Illegal negative trait. His efforts to bring the liquor store to its knees are well underway.

Since the source of the attack is non-physical, the insurance does not pay off. It will cost the owner \$10,000 to buy the license back, and another \$10,000 to pay off the illegal trait.

Once all traits are permanently destroyed, the Holding is considered destroyed. The owner may choose to repair it as described above. Or, she may decide that it's just too much trouble to hang onto and abandon it or accept an offer to purchase it.

Transfer of Holdings

Holdings are always up for grabs for a character powerful or clever enough to take them. Holdings may also be purchased or otherwise extorted from a character (making him an offer he can't refuse) through roleplay.

In general, a character is free to transfer his Holding to another character for whatever price the two agree on. They simply go to a Narrator and notify her of this change. A character is also free to simply abandon a Holding for whatever reason. A Narrator is informed of the fact and the Holding effectively becomes a Non-Player Holding (NPH) (just like a Non-Player Character).

Other characters can then take over NPHs through roleplay. As a rule, players attempting to take over a Holding must expend \$10,000 per trait remaining in the Holding to gain control. Other means of gaining control may be allowed at Storyteller discretion.

Example: Elmo continues his campaign to gain control of the liquor store, enlisting the aid of a local Nosferatu to learn all the remaining traits and taking actions designed to destroy each trait in turn. The owner is unwilling to spend the money required to repair

the damage, and after many months, Elmo has brought the liquor store to its knees. Its owner abandons it and Elmo quickly steps in to claim it as Domain. All that remains is three physical traits, so he goes to a Narrator and spends \$30,000. He is now the owner of a very trashed liquor store.