

Name Urbind the Gambler

Player

Point Total 125

Ht 4'0"

Wt 130 lbs.

Size Modifier -1 Age 55

Unspent Points 0

Notes A typical dwarf, scowling beneath his helmet, an axe at his side. A bit more talkative than some, though, if only because he's usually looking for a game.

|    |    |        |      |    |       |    |       |       |         |     |
|----|----|--------|------|----|-------|----|-------|-------|---------|-----|
| ST | 11 | [ 0 ]  | HP   | 13 | [ 0 ] | MP | [ 0 ] | [ 0 ] | Magery: | [ ] |
|    |    |        |      |    |       |    |       |       |         |     |
| DX | 11 | [ 20 ] | Will | 12 | [ 0 ] |    |       |       | Staff:  | [ ] |
|    |    |        |      |    |       |    |       |       |         |     |
| IQ | 12 | [ 40 ] | Per  | 12 | [ 0 ] |    |       |       |         |     |
|    |    |        |      |    |       |    |       |       |         |     |
| HT | 11 | [ 0 ]  | FP   | 11 | [ 0 ] |    |       |       |         |     |
|    |    |        |      |    |       |    |       |       |         |     |

BASIC LIFT 39 DAMAGE Thr 1d-1 Sw 1d+1  
BASIC SPEED 5.5 [ 0 ] BASIC MOVE 5 [ 0 ]

| ENCUMBRANCE               | MOVE       | DODGE       |
|---------------------------|------------|-------------|
| None (0) = BL 39          | BM x 1 5   | Dodge 9     |
| Light (1) = 2 x BL 78     | BM x 0.8 4 | Dodge - 1 8 |
| Medium (2) = 3 x BL 117   | BM x 0.6 3 | Dodge - 2 7 |
| Heavy (3) = 6 x BL 234    | BM x 0.4 2 | Dodge - 3 6 |
| X-Heavy (4) = 10 x BL 390 | BM x 0.2 1 | Dodge - 4 5 |

### TEMPLATES AND METATRAITS

Dwarf [ 27 ]

Dwarf Hit Points Bonus 2 [4]; Dwarf HT Bonus 1 [10];  
Dwarf ST Bonus 1 [10]; Racial Skill Point Bonus  
(Axe/Mace) 2 [2]; Dwarf SM Penalty -1 [0]; Lifting ST 3  
[9]; Metalwork 1 [10]; Longevity [1]; Cannot Run Long  
Distances [-1]; Considers Dwarf Gender a Very Private  
Matter [-1]; Personality Change (Gains Bad Temper When  
Drinking) [-1]; Touchy About Height and Beard [-1];  
Dwarfish Greed (12 or less) [-15].

### ADVANTAGES AND PERKS

Acute Vision 1 [ 2 ]  
Combat Reflexes [ 15 ]  
Eidetic Memory [ 5 ]  
Check the Exits (Plots an escape route from any  
room he enters) [ 1 ]

### DISADVANTAGES AND QUIRKS

Compulsive Gambling (12 or less) [ -5 ]  
Duty (Owes the Sto Lat Government) (12 or less  
(quite often)) [ -10 ]  
Enemy (Past Marks) (Small group (3-5 people)) (6 or  
less) [ -5 ]  
Pacifism (Reluctant Killer) [ -5 ]  
Wealth (Struggling) [ -10 ]  
Code of Honor (Pays his debts - when the Greed  
doesn't kick in) [ -1 ]  
Scowls full-time when playing [ -1 ]

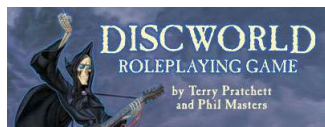
| Languages                    | Spoken     | Written        |
|------------------------------|------------|----------------|
| Dwarfish (Native<br>Speaker) | (Native)   | (Native) [ 0 ] |
| Morporkian                   | (Native)   | (Native) [ 6 ] |
| Quirmian                     | (Accented) | [ 2 ]          |

|      |   |
|------|---|
| DR 2 | TL: 4 [ 0 ]<br>Cultural Familiarities<br>Dwarfish (Native) [ 0 ]<br>Sto Plains/Uberwald [ 1 ] |
|------|---|

|                                       |  |
|---------------------------------------|--|
| PARRY 10<br>Axe/Mace<br>BLOCK 7<br>DX | Reaction Modifiers<br><br>Appearance:<br>Status: +0<br>Other: +0<br>Conditional: +1 from 'Metalwork' when dealing with<br>other skilled metalworkers, -3 from 'Dwarfish Greed'<br>when when rampant greed is observed by non-dwarfs, -<br>1 from 'Compulsive Gambling' |
|---------------------------------------|--|

### SKILLS

| Name   | Level | Relative Level |
|--|-------|----------------|
| Axe/Mace   | 12    | DX+1 [ 2 ]     |
| Includes: +2pts from 'Racial Skill Point Bonus (Axe/Mace)' |       |                |
| Body Language  | 12    | Per+0 [ 2 ]    |
| Brawling   | 12    | DX+1 [ 2 ]     |
| Detect Lies  | 10    | Per-2 [ 1 ]    |
| Fast-Draw (Knife)  | 12    | DX+1 [ 1 ]     |
| Includes: +1 from 'Combat Reflexes'                        |       |                |
| Gambling   | 14    | IQ+2 [ 8 ]     |
| Games (Aqueduct)   | 14    | IQ+2 [ 4 ]     |
| Games (Craps)  | 14    | IQ+2 [ 4 ]     |
| Games (Cripple Mr. Onion)                                  | 14    | IQ+2 [ 4 ]     |
| Holdout  | 12    | IQ+0 [ 2 ]     |
| Intimidation   | 11    | Will-1 [ 1 ]   |
| Knife  | 11    | DX+0 [ 1 ]     |
| Merchant   | 11    | IQ-1 [ 1 ]     |
| Observation  | 12    | Per+0 [ 2 ]    |
| Psychology (Human)   | 10    | IQ-2 [ 1 ]     |
| Sleight of Hand  | 11    | DX+0 [ 4 ]     |
| Stealth  | 10    | DX-1 [ 1 ]     |
| Streetwise   | 12    | IQ+0 [ 2 ]     |



Urbind the Gambler

**HAND WEAPONS**

| Qty | Weapon      | Damage   | Reach | Lvl(Pry) | ST | Notes | Cost | Weight |
|-----|-------------|----------|-------|----------|----|-------|------|--------|
| 1   | Axe         | 1d+3 cut | 1     | 12 (10U) | 11 | [1]   | 3    | 4      |
|     | Brawling    |          |       |          |    |       |      |        |
|     | Punch       | 1d-2 cr  | C     | 12 (10)  |    |       |      |        |
|     | Bite        | 1d-2 cr  | C     | 12 (No)  |    |       |      |        |
|     | Kick        | 1d-1 cr  | C,1   | 10 (No)  |    |       |      |        |
| 1   | Dagger      | 1d-2 imp | C     | 11 (8)   | 5  | [1]   | 1    | .25    |
| 1   | Large Knife |          |       |          |    |       | 2    | 1      |
|     | Swing       | 1d-1 cut | C,1   | 11 (8)   | 6  |       |      |        |
|     | Thrust      | 1d-1 imp | C     | 11 (8)   | 6  | [1]   |      |        |

**RANGED WEAPONS**

| Qty | Weapon      | Damage   | Acc | Range   | RoF | Shots | Lvl | ST | Bulk | Rcl | LC | No | Cost | Weight |
|-----|-------------|----------|-----|---------|-----|-------|-----|----|------|-----|----|----|------|--------|
| 1   | Axe         | 1d+3 cut | 2   | 11 / 17 | 1   | T(1)  | 7   | 11 | -3   |     |    |    | 3    | 4      |
| 1   | Dagger      | 1d-2 imp | 0   | 6 / 11  | 1   | T(1)  | 7   | 5  | -1   |     |    |    | 1    | .25    |
| 1   | Large Knife | 1d-1 imp | 0   | 9 / 17  | 1   | T(1)  | 7   | 6  | -2   |     |    |    | 2    | 1      |

**SPEED/RANGE TABLE**

For complete table, see p. 550.

| Speed/<br>Range<br>Modifier | Linear<br>Measurement<br>(range/speed) |
|-----------------------------|--|
| 0                           | 2 yd or less                           |
| -1                          | 3 yd                                   |
| -2                          | 5 yd                                   |
| -3                          | 7 yd                                   |
| -4                          | 10 yd                                  |
| -5                          | 15 yd                                  |
| -6                          | 20 yd                                  |
| -7                          | 30 yd                                  |
| -8                          | 50 yd                                  |
| -9                          | 70 yd                                  |
| -10                         | 100 yd                                 |
| -11                         | 150 yd                                 |
| -12                         | 200 yd                                 |
| -13                         | 300 yd                                 |
| -14                         | 500 yd                                 |
| -15                         | 700 yd                                 |

**HIT LOCATION**

| Modifier | Location |
|----------|----------|
| 0        | Torso    |
| -2       | Arm/Leg  |
| -3       | Groin    |
| -4       | Hand     |
| -5       | Face     |
| -5       | Neck     |
| -7       | Skull    |

*Imp* or *Pi* attacks can target vitals at -3 or eyes at -9.

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**ARMOR & POSSESSIONS**

| Qty | Item  | Location         | Cost  | Weight |
|-----|---|------------------|-------|--------|
| 1   | Assorted coins and loose change worth \$15.15 |                  | 15.15 | 1      |
| 1   | Backpack, Small                               |                  | 3     | 3      |
| 2   | Candle, Tallow                                |                  | .5    | 2      |
| 2   | Caroc Cards (Casino Deck)                     |                  | 5     | 1      |
| 1   | Dice  |                  | .5    | 0      |
| 1   | Lantern                                       |                  | 1     | 2      |
| 1   | Light Armour                                  | full suit, skull | 17.5  | 20     |
| 1   | Oil (for lantern, per pint)                   |                  | .1    | 1      |
| 1   | Personal Basics                               |                  | .25   | 1      |
| 1   | Pouch   |                  | .5    | 0      |
| 1   | Wax Tablet                                    |                  | .5    | 2      |

**APPEARANCE****POINTS SUMMARY**

|  |         |
|--|---------|
| Attributes/Secondary Characteristics               | [ 60 ]  |
| Advantages/Perks/TL/Languages/Cultural Familiarity | [ 59 ]  |
| Disadvantages/Quirks                               | [ -37 ] |
| Skills/Standardised Spells                         | [ 43 ]  |
| Other  | [ ]     |