As established during character creation, each of you has a fear that will both guide your roleplaying and have some mechanical implications. Specifically, when faced with your fear:

1. You must make Snap Decisions.
2. You cannot spend Adversity Tokens to help your friends.
3. Depending on the severity of the fear, you may have to make all checks at up to a -3 penalty.

To start, being “faced with your fear” means that you are in a situation where the thing you fear is present. If you’re afraid of snakes, this could range from seeing a snake slither across your path in the forest to falling into a pit of them. If you’re afraid of disappointing your parents, this could range from finding yourself in a situation similar to one where you feel you’ve failed them before to having to face them after doing something you’re sure will disappoint them.

The first implication of being faced with your fear is that you must make all of your checks as Snap Decisions. When confronting what scares you, your fight-or-flight response is activated, which keeps you from being able to think or act carefully and thus keeps you from taking Planned Actions.

The second implication is that you cannot use Adversity Tokens to help out your friends. You’re too focused on getting yourself out of the situation that’s scaring you to think about them right now! As with all of your checks, you may still spend Adversity Tokens to improve your own rolls. Your friends, too, can still spend Adversity Tokens to help you—provided that you don’t both suffer from the same fear!

Finally, depending on the severity of the exposure to the fear, you may suffer a penalty of up to -3 on all checks made while exposed to the fear. If panic sets in, you won’t be thinking clearly enough to function at your best. Ultimately, the severity of the penalty will be up to the GM, but here are a few suggestions:

- Don’t apply penalties for non-persistent instances of the thing you’re afraid of. For example, seeing a snake slither across your path doesn’t mean that all checks made for the rest of the session will have a penalty.
• A -1 penalty is good for when the fear is persistent but, at least rationally, irrelevant. Seeing a snake doesn’t mean that all checks made for the rest of the session will be at -1, but if you’re trying to hack into a computer next to a sealed terrarium with a snake in it, you might not quite be at your best.

• A -2 penalty is good for when the fear is persistent and possibly relevant. For example, if the snake is loose in the office while you’re trying to hack the computer, you’re going to be pretty preoccupied with that.

• A -3 penalty is good for when the fear is persistent and overwhelming. For example, if multiple snakes are loose in the room while you’re trying to hack the computer and they’re slithering over you, you’re going to be focused on little else than getting away from them and certainly not thinking clearly.

With the GM’s permission (or if you have the Heroic Strength), players may spend Adversity Tokens to ignore their fear. The cost of doing so should be 1 Adversity Token per -1 penalty to rolls. So, ignoring a persistent and overwhelming instance of your fear should cost 3 Adversity Tokens while ignoring a persistent but, at least rationally, irrelevant instance should cost only 1 Adversity Token. Once you spend these tokens, ignore all three mechanical implications of the fear for the duration of the scene.

The following should go on the final pages of the book where we’re thanking people.

Thanks to Robert Tarr for suggesting the rule about not being able to help your friends while facing a fear!