

Jin Chan 金蟾

Death and life have their determined appointments; riches and honors depend upon heaven. —Confucius

Quote: You need how much? What happened to that 5k I hurled up for you last month? A tattoo? Listen sweetness, if we're going to do business together, I have to lay down some ground rules.

During the nights of the Full Moon, Hsien of meagre earnings and the right connections know who to call on. The Jin Chan family of Yaoguai is more than just lucky frogs, they are manifestations of Celestial fortune. Gold and Luck flows forth from them (literally) to the deserving and the pious.

Today effigies of the Jin Chan grace the halls of geomancers and alchemists, but their origins are more divine. The "wealth-beckoning toads" were the servants of Liu Haichan, the Chinese God of Wealth. They were grand financiers of the Celestial Bureaucracy, and managed Heaven's intricate Banking systems.

Today, amongst so many families of the Hsien, the Obake, Bakemono, Gasin, etc... the Jin-Chan are counted on to present an even-handedness that exists despite Earthly squabbles. It doesn't matter which court is right, it could be the Yaoguai, or it might not be. That doesn't matter to the bottom line, and Bottom Line is the Jin-Chan's business.

Appearance: The *Hotei-Form* appear as spindly-legged short-torsoed, froggy faced mortals. They dress up in the haute-couture of whatever is popular at the time (though elders prefer the finest of traditional garb). In this form, there is a discernable limp, that every Jin-Chan suffers from.

The *Wani-Form* appears as a spindly-legged, short-torsoed, frog or toad headed, webbed-digited Hsien. They dress up in the haute-couture of whatever is popular at the time (though elders prefer the finest of traditional garb). In this form, there is always one limb crafted of the finest quality, sometimes clockwork and intricate, sometimes simply gold and bejeweled. The *Beast Form* appears as a largish, but uninspiring, three-legged frog.

FROG

Attributes: Strength 0, Stamina 0, Dexterity (Only one leg, No change)



The *Mask of the Shentai* appears as a great gold effigy of a frog, as large as truck. Gold and silver flames dance across its back, three jade legs all bend in different angles, eyes of obsidian see everything and nothing, and a deluge of coins vomit up from its mouth.

Lifestyle: Ruthless Tong leaders or philanthropist financiers, the Jin-Chan run the gamut as long as there is money changing hands. While a Yaoguai family, the Jin-Chan don't have to be nice about their abilities. Especially when dealing with those extremely greedy mortals who have no

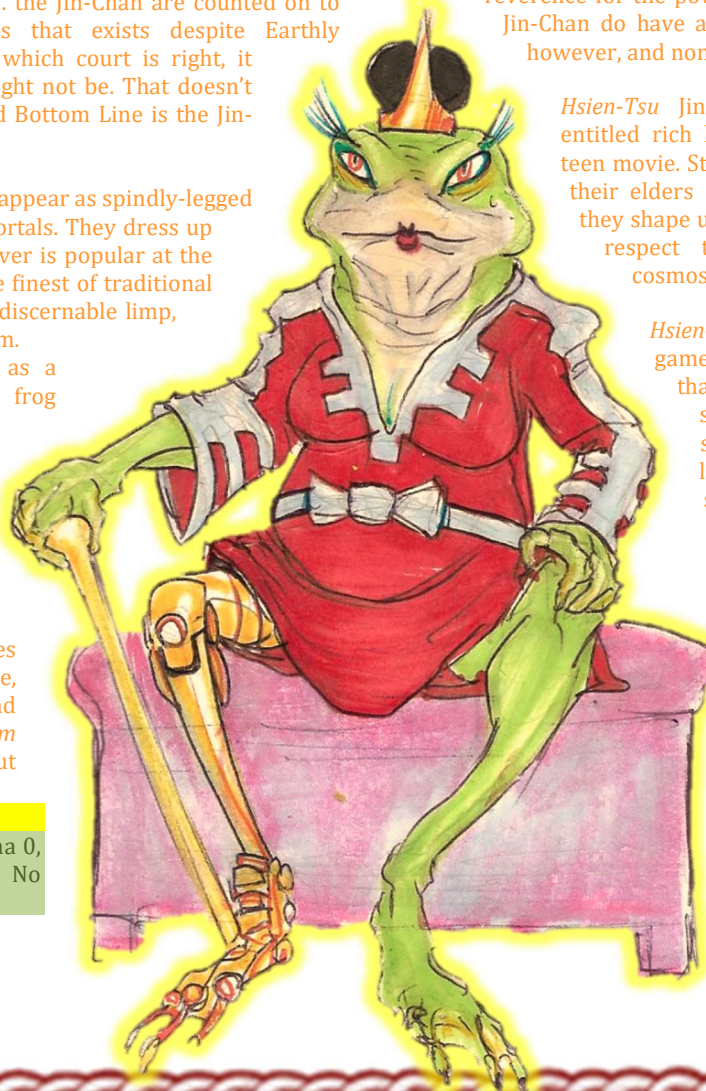
reverence for the powers of fortune and luck. The Jin-Chan do have a soft-spot for the down-cast, however, and none like to see any go hungry.

Hsien-Tsu Jin Chan are obnoxious and entitled rich kids, the bane of every 80's teen movie. Still, when put in their place by their elders (which happens a lot, mind) they shape up, keep their mouth shut, and respect the pecking order of the cosmos.

Hsien-Jin Jin Chan have been in the game long enough to understand that some people are greedy, some people are stupid, and some just have a steak of bad luck. The latter gain some sympathy; The rest only derision.

Glamour Ways: The Jin-Chang refuel their Glamour/Yugen from the gratitude of those mortals who they actually help. They answer the prayers of the actually deserving. Though the term deserving has some wiggle room.

Unleashing: Cantrips cast by the Jin Chan are



accompanied by the smell of muckish water, a moist chill in the air, and the unmistakable shine of gold that washes across the scene.

Affinity: Prop **-OR-** Kwannon-Jin **Fortune:** Iron
Yin: 1 **Yang:** 3

Luck

The Coin-Ship (Tóu bì Chuán): Every Jin-Chan, by dint of their very existence, lives a life of vast resources. At character creation, each begins with 2 free dots in the Resources Background, even if above 5.

In addition, once a month (under the light of the full moon) Each Jin-Chan can vomit up even more treasure- in the form of coins, bills, or sometimes just that- treasure in the form of jewels and gold and jade (never magical, despite the fact that it just erupted from somebody's gullet).

It is entirely voluntary but does involve something of a ritual. The Jin-Chan must roll their Man + Greymare (or Alchemy rating if they have it) at a difficulty of 5 + level of resources they already have (what they themselves possess). The amount of successes is how much they puke-up (with successes equal to that level in resources) Thus, if they scored 3 successes, they just threw up the amount of cash that someone with a 3 in resources would have for *one month*.

There is also a draining of glamour/Yugen, equal to what the successes were. Those 3 successes above would also dictate an expenditure of 3 glamour/Yugen. In addition, the Jin-Chan is positively exhausted after this, and most rest for at least a good solid 4 hours, or be down -2 to all rolls until they can get some time out.

Curses

Toadies (Pāimǎpi): While there are no cut or dry rules, there are plenty of hangers-on, freeloaders, and would-be entourage that follow the Jin-Chan like fleas on a rat. If the Jin-Chan isn't careful, or doesn't put her foot down enough, she can feel drowned in all the mewling, whining, needling, sucker-ups that all "need just a little bit more." It is draining, both literally and figuratively for the Jin-Chan. For this reason, many an elder of the Family become so jaded and cynical.

One Golden Leg (Yítíáo jīn tuǐ): Traditionally, the Jin-Chan had only 3 legs, but within the Hsien courts, it manifests differently. In their Wani-Form, they have one brilliantly carved golden leg. It may just be an expertly carved facsimile, or it may be a clockwork treasure that mimics human movement. Regardless of the seeming, there is still a penalty to their dexterity. Any actions that involve running, jumping, swimming, or other that involves the use of both legs is always at a +2 difficulty.

Auntie Baozhai counts out those bills, slapping em down, 100, 200. She looks at you knowingly and begins.

Foo: As wonderful a bodyguard as any, and ten times as loyal. That is, if you deserve such loyalty. Be honest if asking for their help, a little candor goes a long way.

Imugi: I know the Zhong Lung. I am friends with the Zhong Lung. You have a long way to go.

Bulgae: They once served the God of the Underworld, now they kiss up to any God that might have them. Pathetic.

Doyo Unagi: Wonderfully slippery allies, they can travel between worlds faster than any of us, and that in itself is reason to befriend them.

Mahō Shōjo Hō-Ō: Oh, to be young again... and stupid. Still, they aren't without their uses, Rallying the crowd and such.

Sudal: Yaoguai? Is that what you think? If so, then they are far better at their role than you'd surmise.

Gasin: We all need retainers, yes?

Obake: Goblins? Of Course. But aren't we all?

Bakemono: The Hengeyokai have their own version, yes? Of course, theirs are far more effective.

Hirayanu: The Koi I like, the cats I don't. The monkeys belong in the Perfumed Empire. There's more, yes? I don't remember most.

Kamuii: The Celtic Long-Ears brag about their own Inanimae. As far as I'm concerned, they can take ours and add them to their own collection.

Sunset People: I mentioned the long-ears. I have no respect for them, nor especially love.

Hurinviu: There is one family of Sunset People I do love. The Usagi. Granting wishes. Hah.

Lightning People: I know all about them, and even have a few as lovers on stand-by. Will I share any knowledge of them? Heavens No!. But I will tell you a secret. Even the Taiping Tianguo and Syndicate pay their respects to me. I hope that you fear that, even if you don't understand it.