Folk charms are bits of magic passed down through the years. They can be known by anyone, regardless of education, and indeed are usually known by the illiterate. Most involve Christian prayers, spoken or written. Some involve consecrated items, such as the Host, holy water, or blessed candles. A few involve invocations that appear to be pagan, or even diabolical. Few of those who use them draw distinctions on that basis, however.

In game terms, each folk charm is learned as a feat. Any character may take these feats, and the cunning man (see page 23) gets bonus feats which must be spent on folk charms. Although other people can perform the actions required by the charm, it only has its power if made by someone who possesses the feat. Most charms can be given to, or cast on, other people, however. Crafting a charm takes a day, and costs no money, but the cunning man must expend five experience points, plus one experience point for every character level that is a prerequisite for the charm. Thus, crafting a charm which requires that the crafter be of at least tenth level costs fifteen experience points.

Although folk charms are independent of one another, they do tend to have similar sorts of effect. Many of the charms given below are generic, and represent a number of different feats, one for every specific version. For example, there is a charm for neutralizing poison, and each version applies to a different kind of poison. Characters who know one specific version of a generic charm have no ability with the other specific versions unless they learn those feats as well.

The charms given here, while representative of the sorts of effects that folk charms have, do not constitute an exhaustive list. GMs and players should feel free to make up their own folk charms to extend this repertoire.

**Lesser Charm Against Magic (General)**

You can craft a charm that protects against hostile magic.

**Prerequisite:** Character level 5th+, Lesser Charm Against Magic

**Benefit:** The bearer of the charm gets a +1 resistance bonus to all saving throws against magic, of any kind. The charm wears out, physically, in a month, and ceases to have any effect at that point.

**Greater Charm Against Magic (General)**

You can craft a charm that provides great protection against hostile magic.

**Prerequisite:** Character level 10th+, Charm Against Magic

**Benefit:** The bearer of the charm gets a +3 resistance bonus to all saving throws against magic, of any kind. The charm wears out as a lesser charm against magic does.

**Lesser Charm of Wounding (General)**

You can craft a charm that makes its wielder do more damage in battle.

These charms normally take the form of symbolic images, showing an enemy wounded by whatever sort of weapon the wielder prefers. The wielder must strike the image before the battle to activate its powers. Once struck, the charm will stay in effect for that entire battle. However, the charms can only survive three such blows.

**Benefit:** The wielder gains a +1 enhancement bonus to all damage done in the battle, with any weapon.

**Charm of Wounding (General)**

You can craft a charm that makes its wielder do significantly more damage in battle.
Prerequisite: Character level 5th+, Lesser Charm of Wounding
Benefit: The wielder gains a +3 enhancement bonus to all damage done in the battle, with any weapon. These charms, like lesser charms of wounding, must be struck in order to activate them and can only be used three times.

Greater Charm of Wounding (General)
You can craft a charm that makes its wielder do much more damage in battle.
Prerequisite: Character level 10th+, Charm of Wounding
Benefit: The wielder gains a +5 enhancement bonus to all damage done in the battle, with any weapon. These charms, like lesser charms of wounding, must be struck in order to activate them and can only be used three times.

Lesser Charm of Youth (General)
You can craft a charm which makes its bearer appear vigorous and in the prime of life.
This charm can take the form of an image of the bearer which grows old in his stead, or of many obscure symbols carved on a piece of gold. It is always something durable, to symbolize the recipient’s durability.
Prerequisite: Character level 5th+
Benefit: The bearer of the charm does not suffer any ability penalties from aging, and any penalties in effect are lost. He still dies when his time is up, but he does not apparently grow old.
This charm does not expire, but if it is lost all halted aging afflicts the character over a single week.

Charm of Youth (General)
You can make a charm that halts aging.
These charms look much like lesser charms of youth, and are easily confused with them.
Prerequisite: Character level 15th+, Lesser Charm of Youth
Benefit: The character stops aging as long as the charm is carried. This is a genuine halting of the aging process, so the character will not die of old age. If he loses the charm, he begins to age, but only at a normal rate.
Using this charm is a sin, as it is an attempt to avoid God’s judgment.

Curse Charms (General)
There are many different curse charms, with different effects. Each blessing charm described in this section has an equivalent curse charm, with the same prerequisites and granting a penalty equal to the blessing charm’s bonus.
These charms must be hidden near the target’s residence or place of work, and lose their power immediately if removed. The target gets a Will save against a DC of 10 + charm crafter’s Wisdom bonus to resist the effect. If the save is made, that charm is forever useless.

Damage Ward (General)
You can create a charm that protects against a specific form of damage.
The charm takes the form of symbolic representation of the sort of damage against which it protects, often wrapped around with twine to symbolically bind it.
Prerequisite: Character level 5th+
Benefit: As long as the charm is carried, the bearer gains some resistance to damage from a specific source, or is completely immune to one form of environmental damage. The immunity must be very specific, for example drowning in water (but not ale), burns from fire (but not heated metal). The DR granted from a charm is 10/-, and is effective against wounds from the specified type of weapon, such as daggers (but not axes or swords), and so on. The charm wears out, physically, in a month, and ceases to have any effect at that point.
It is quite possible to carry several of these charms at once.

Disease Remedy (General)
You can cure a particular disease.
These charms almost always involve a potion with vile ingredients that must be drunk by the sufferer. Often, the ill person must also recite several prayers, and the charmer must also say particular words while making the potion.
Benefit: You can cure any one disease.

Lesser Emotion Charm (General)
You can inspire a specific emotion in a person, directed at whomever you choose. These charms normally involve some sort of image, often with writing on it, which must be given to or hidden near the target.
Benefit: The charm inspires one emotion in the target, directed at the person chosen by the charm maker. This might be love, loyalty, lust, envy, hatred, anger, pity, or anything else, but each emotion has its own charm.
The target does not get a saving throw if he freely accepts the charm, even if he has been deceived as to its nature. If the charm is merely hidden near the target, he gets a Will save against a DC of 13 + charm maker’s Wis modifier.
The charm lasts as long as the physical charm is carried by or near the target. Since the charms are not very durable, this is normally no more than a week. If the target took particularly good care of the charm, it might last a month at the GM’s discretion.

Emotion Charm (General)
You can inspire a lasting emotion in a person.
These charms are the same as lesser emotion charms in appearance.
Prerequisite: Character level 5th+, Lesser Emotion Charm
Benefit: As for a lesser emotion charm, but the inspired emotion remains until it is removed by the normal course of events. Since it inspires the equivalent of infatuated love, this takes considerable effort on the part of the object of the emotion, and if he wants to sustain it that takes very little effort.

Saving throws, if allowed, are against a DC of 16 + charm maker’s Wis modifier.

**Lesser Gift of Skill (General)**

You can create a charm that grants a bonus to a particular skill. These charms are all strange words written on parchment, which must be carried by the target of the charm. Sometimes herbs or flowers are wrapped in the parchment, and sometimes the parchment is tied with strange material, but the parchment is a constant.

**Benefit:** The bearer of the charm gains a +1 competence bonus to a particular skill. There is a different charm for each skill. The charm lasts a month before it must be replaced.

**Gift of Skill (General)**

You can create a charm that grants a significant bonus to a particular skill.

These charms appear as for lesser gifts of skill.

**Prerequisite:** Character level 5th+, Lesser Gift of Skill

**Benefit:** The bearer of the charm gains a +3 competence bonus to a particular skill. There is a different charm for each skill, and the charm lasts a month before it must be replaced.

**Greater Gift of Skill (General)**

You can create a charm that provides a great bonus to a particular skill.

These charms appear as for lesser gifts of skill.

**Prerequisite:** Character level 10th+, Gift of Skill

**Benefit:** The bearer of the charm gains a +5 competence bonus to a particular skill. As for the lesser version, there is a different charm for each skill, and one charm lasts a month.

**Poison Remedy (General)**

You can neutralize a particular poison, and prevent it having any further effects.

These charms involve collecting a herb under particular conditions, and then, when it is time to use it, laying on a wound, or putting it on something that is poisoned, while saying certain words, normally a prayer.

**Benefit:** The charm completely neutralizes a particular poison, whether or not it is already in someone’s system. Particular poisons include adder venom, deadly nightshade, monkshood, other poisonous plants, and various mineral poisons.

**Lesser War Charm (General)**

You can create a charm that aids its wielder in battle. These charms take the form of a bundle of herbs and other materials to be wrapped around the handle of a weapon. The bundle sometimes includes parchment with words on it, but not always.

**Benefit:** The charm gives a +1 enhancement bonus to hit with the weapon to which it is attached. When activated, the charm is in effect for the entire battle. The charm only lasts for three combats before falling off the weapon, at which point it is useless.

**War Charm (General)**

You can create a charm that gives significant aid in battle.

**Prerequisite:** Character level 5th+, Lesser War Charm

**Benefit:** As a lesser war charm, but it provides a +3 enhancement bonus to hit. These charms also last only for three combats.

**Greater War Charm (General)**

You can create a charm that provides great aid in battle.

**Prerequisite:** Character level 10th+, War Charm

**Benefit:** As a lesser war charm, but it provides a +5 enhancement bonus to hit. These charms also last only for three combats.

**Lesser Weapon Protection (General)**

You can create a charm that protects against weapons. These charms almost always take the form of a miniature shield or piece of armor, often made from holy material, on which protective words are written.

**Benefit:** The charm gives a +1 armor bonus to AC as long as it is carried. As the charm is not very durable, it wears out after a month.

**Weapon Protection (General)**

You can create a charm that gives substantial protection against weapons.

**Prerequisite:** Character level 5th+, Lesser Weapon Protection

**Benefit:** The charm gives a +3 armor bonus to AC as long as it is carried. It is no more durable than a lesser weapon protection charm.

**Greater Weapon Protection (General)**

You can create a charm that gives great protection against weapons.

**Prerequisite:** Character level 10th+, Weapon Protection

**Benefit:** The charm gives a +5 armor bonus to AC as long as it is carried. It is no more durable than a lesser weapon protection charm.