All or Nothing is a special challenge scenario for Arkham Horror: The Card Game designed to be played with "Skids" O'Toole. This scenario can be played as either a standalone scenario or as a side-story inserted into any campaign. In order to play this scenario, a copy of the Arkham Horror: The Card Game Core Set and The Dunwich Legacy Deluxe Expansion are required.

Parallel Investigators
Parallel investigators are alternate, print-and-play versions of investigators from existing Arkham Horror: The Card Game products. These investigators, along with their advanced signature cards, are fully playable in any scenario or campaign.

- When building a "Skids" O'Toole deck, you may choose whether to use the original version or the parallel version of both his front side and his back side. Each version has its own advantages and disadvantages. You can also mix and match the two versions. This means that you can use both original sides, both parallel sides, the original front side and parallel back side, or the parallel front side and original back side.

- Regardless of which version of "Skids" you use, you may also optionally upgrade his signature cards to his new advanced signature cards (replacing the original versions). These versions are indicated by the Advanced keyword. These are included only as a set—if you choose to upgrade On the Lam, you must also upgrade Hospital Debts. Doing so costs no experience, and may be done after playing any scenario during a campaign. However, once this upgrade is made, it cannot be undone unless you are instructed otherwise.

Challenge Scenarios
Challenge scenarios are special print-and-play scenarios that utilize existing products in the Arkham Horror: The Card Game collection, along with additional print-and-play cards, to create new content. These scenarios are designed with certain prerequisites in mind, in order to craft a challenging puzzle-like experience.

The All or Nothing challenge scenario centers around the investigator "Skids" O'Toole, and therefore has the following prerequisites:

- "Skids" O'Toole must be chosen as one of the investigators when playing this scenario.

Standalone Mode
When played as a standalone scenario, follow the steps for Standalone Mode in the Rules Reference. Refer to the section below for additional setup instructions. When played as a standalone scenario, All or Nothing has four difficulty modes. Construct the chaos bag with the following tokens:

- **Easy**: +1, +1, 0, 0, –1, –1, –2, –2, Δ, Δ, Δ, Δ, Φ, Φ.
- **Standard**: +1, 0, 0, –1, –1, –2, –2, –3, –3, –4, Δ, Δ, Δ, Δ, Φ, Φ.
- **Hard**: 0, 0, –1, –1, –2, –2, –3, –4, –4, –5, –5, Δ, Δ, Δ, Δ, Φ, Φ.
- **Expert**: 0, –1, –2, –3, –4, –5, –6, –7, –8, Δ, Δ, Δ, Δ, Δ, Δ, Δ, Φ.

Side-story (Campaign Mode)
A side-story is a scenario that may be played between any two scenarios of an Arkham Horror: The Card Game campaign. Playing a side-story costs each investigator in the campaign a certain amount of experience. Weaknesses, trauma, experience, and rewards granted by playing a side-story stay with the investigators for the remainder of the campaign. Each side-story may only be played once per campaign.

When this scenario is played as a side-story during a campaign, play it as if you are setting up the next scenario in the campaign, with the same chaos bag, weaknesses, trauma, and story assets previously earned.

Investigators can only play All or Nothing as a side-story if "Skids" O'Toole is in the campaign. Playing the All or Nothing side-story costs "Skids" O'Toole 3 experience, and each other investigator only 1 experience.

Expansion Symbol
The cards in the "parallel investigator" series can be identified by this symbol before each card's collector number.

Challenge Scenario: All or Nothing
You’re willing to do whatever it takes to make things right. Your mother’s massive hospital debts won’t pay themselves off, so you’ve come up with a plan: gambling. The adrenaline rush of going all in and risking everything on the mercy of the cards is also a nice perk. Lately it feels as though life has dealt you a bad hand, but you’re often able to turn terrible hands into winning ones. Who needs skill when Lady Luck is on your side?

Your game of choice is blackjack. Somehow the right cards tend to come up at the right time, and you try to hide your elation when the dealer busts yet again. You seem to go on a hot streak every night as stacks of chips grow ever taller in front of you. Such hot streaks go on for weeks at a time, and you can see the dealer go red in the face. You try to limit your losses, but your luck often draws the ire of both the dealer and fellow players alike. You know when to stop.

Over the years, you’ve acquired a reputation for winning that some call “cheating.” As a result, you’ve been forced to keep a low profile and gamble at a rotating list of venues. There is one venue which you revel winning at over all others: the Clover Club. Vast amounts of money are at stake every night at the speakeasy, but it’s controlled by the O’Bannion gang. Intimidating. Unscrupulous. Ruthless. No one wants to draw the attention of the gang, or your reputation surely does.

But the Clover Club has a bottom line that, above all else, must be maintained. The brazen O’Bannions are not fond of being taken advantage of, and will use any means necessary to prevent it. Here, the house always wins.

Surely that will change tonight. You pull your collar up and walk into La Bella Luna. The restaurant is virtually empty. A faint sound of bombastic music is coming from the back of the establishment. It’s clear where all the patrons are. All you can think about is getting a drink and winning big...

Proceed to Setup.
Scenario Setup

- Gather all cards from the following encounter sets: All or Nothing, The House Always Wins, Bad Luck, Naomi’s Crew, The Midnight Masks, and Rats. Each of these sets except for All or Nothing can be found in the Core Set and The Dunwich Legacy Deluxe Expansion. These sets are indicated by the following icons:

When gathering The Midnight Masks encounter set, only gather the 5 treachery cards (2x False Lead and 3x Hunting Shadow). Do not gather the locations, act, agenda, and scenario reference cards from that set.

- You may optionally decide to gather the cards included in the Return to the House Always Wins encounter set, as well, if your collection includes them. This set is indicated by the icon to the right. If you do, perform the following additional steps:
  - Remove the “Return to” setup card from the game.
  - Remove the original version of the Clover Club Lounge from the game and use the new version of the Clover Club Lounge instead.
  - Set the Clover Club Stage aside, out of play.
  - Include the new treachery cards with the remainder of the encounter cards.
  - Remember that “Skids” O’Toole has “cheated.”

- Remove the original scenario reference card from The House Always Wins encounter set from the game. Use the new scenario reference card provided in the downloadable All or Nothing encounter set.

- Remove the original act and agenda deck from The House Always Wins encounter set from the game. Build the act and agenda decks using only the new act and agenda cards provided in the downloadable All or Nothing encounter set.

- Remove the Peter Clover asset and the Dr. Francis Morgan story asset from the game. These cards are not used in this challenge scenario.

- Set the following cards aside, out of play: each copy of the Back Hall Doorway location, each copy of the Clover Club Bouncer enemy, and the Siobhan Riley enemy.

- Put each of the remaining locations into play: Darkened Hall, Clover Club Lounge, Clover Club Bar, Clover Club Cardroom, and La Bella Luna.
  - Each investigator begins play in La Bella Luna.

- Put the Clover Club Pit Boss enemy into play in the Clover Club Lounge.

- Shuffle the remainder of the encounter cards to build the encounter deck.

- You are now ready to begin.

If no resolution was reached because each investigator was defeated: Proceed to Resolution 2.

Resolution 1: Heart pounding and exhilaration coursing through your veins, you don’t know what gives you more of a rush: winning money from the O’Bannions or escaping from them. This night is proof of what you’ve always thought: “Skids” O’Toole always wins...

- Each investigator earns experience equal to the combined Victory X value of each card in the victory display.

- If the number of resources on Act 2a is (choose one)...
  - 10 or more, “Skids” O’Toole begins the next scenario with 1 additional resource.
  - 20 or more, “Skids” O’Toole begins the next scenario with 2 additional resources.
  - 30 or more, “Skids” O’Toole begins the next scenario with 3 additional resources.
  - 40 or more, “Skids” O’Toole earns 1 bonus experience and begins the next scenario with 4 additional resources.
  - 50 or more, “Skids” O’Toole earns 2 bonus experience and begins the next scenario with 5 additional resources.
  - 60 or more resources, “Skids” O’Toole earns 3 bonus experience and begins the next scenario with 6 additional resources.

- “Skids” O’Toole may either upgrade On the Lam to its advanced version, or downgrade the advanced version of Hospital Debts to its original version.

Resolution 2: You’ve failed to go unnoticed. Within minutes, you are surrounded by the O’Bannion’s heartless enforcers and dragged into a dark room. The brutes clench their fists and roll up their sleeves. You close your eyes and brace for the hard lesson they’re about to teach you: Lady Luck is no use at the Clover Club.

You end up in a heap of trash outside the back alley entrance of the club. All things considered, it could have been worse. Bruised and battered, you remove the Clover Club from your rotating list. Gambling isn’t worth it if the stake is your life. You know firsthand that, at the Clover Club, the house always wins...

- Each investigator earns experience equal to the combined Victory X value of each card in the victory display.

- “Skids” O’Toole must either upgrade Hospital Debts to its advanced version, or downgrade the advanced version of On the Lam to its original version.