

MURDER AT THE INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

A Mountain Room Escapes Murder Mystery

The year is 1998, a dark year in the history of the International Sasquatch Research Institute. On Friday March 13th, the head of cryptozoology was found dead in his office, setting off a chain of events that would lead to the closure of the institute. As you may have guessed, he was murdered, but by whom? And why?

In this Online and document based adventure, you play as Detective Alex O'Dell and try your hand at solving this unusual mystery!

DIRECTIONS

- To begin your investigation you must first log on to our website SaveSasquatch.org/Institute and enter the password **LittleBigfoot**
- Use the buttons at the bottom of each page to navigate or perform actions, if you want to leave an area or go back a page, use those same buttons. Arrow buttons also appear on the left side of the screen, and those “undo” actions, so make sure to always move forward! Make sure to explore as much as possible!
- You will need everything in the evidence file to help you solve this mystery, so make sure to take your time to analyze every little detail you can. It may not be immediately clear what a piece of evidence may be for until something is revealed in-game, so keep your eyes open!
- You will come to a point at the end where you will be asked if you want to begin a report, at which point you can answer multiple choice questions to solve the murder!

Grab a friend (or go it alone) and get ready to solve a mystery!

THE INTERNATIONAL SASQUATCH



RESEARCH INSTITUTE

A SUBSIDIARY OF

The International Sasquatch Conservation Society

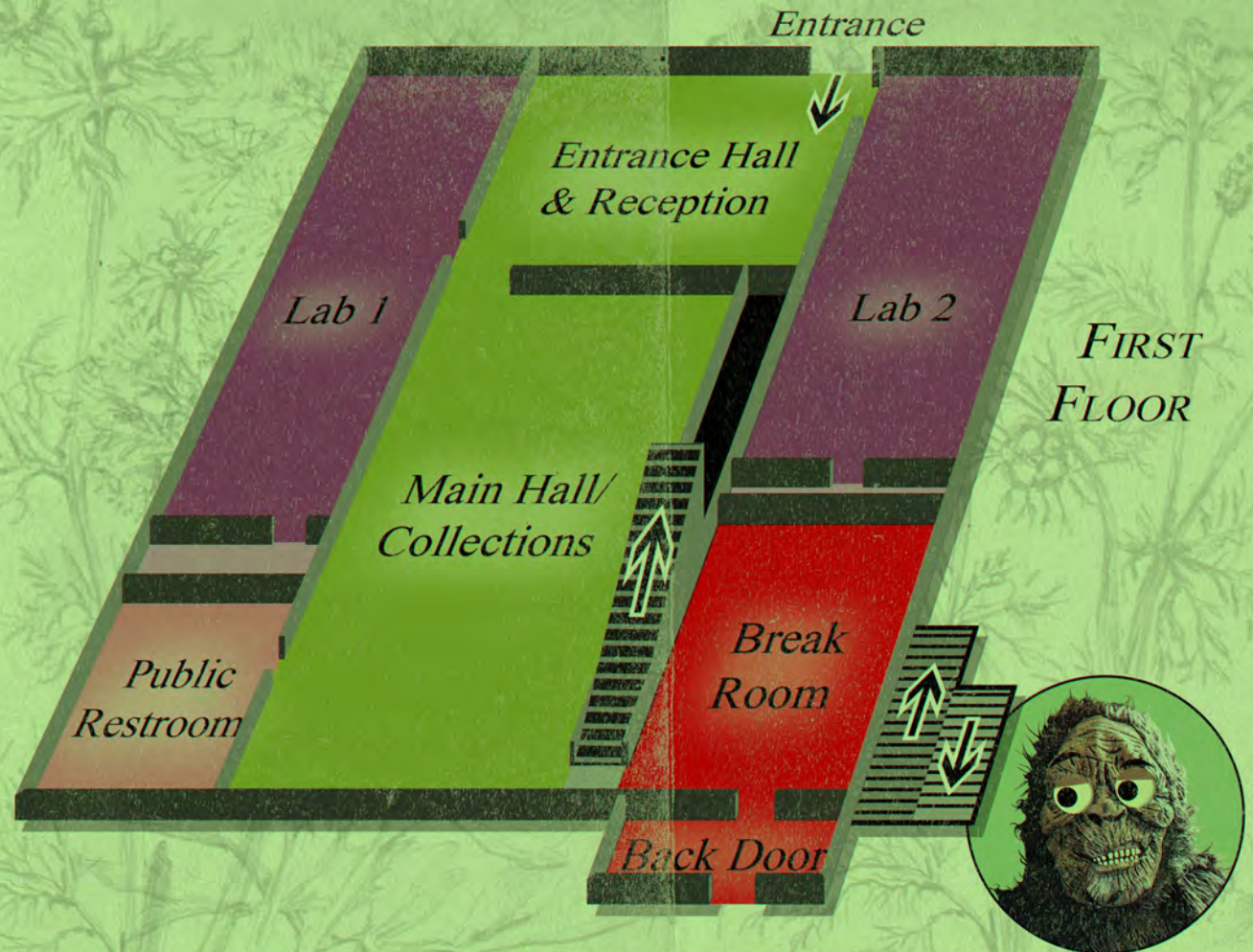
SEARCHING FOR BIGFOOT SINCE 1995!

Our facilities include:

- Two fully furnished laboratories
- An extensive library of Sasquatch literature and sightings spanning centuries, from Bigfoot, to skunk-apes, the Yeti, and more
- The largest collection of Sasquatch samples in Southern California

**Visitations are via appointment only.
Open Monday through Friday.**

THE INTERNATIONAL SASQUATCH RESEARCH INSTITUTE
40588 VILLAGE DRIVE, BIG BEAR LAKE, CA 92315
SAVE SASQUATCH.ORG



■ PUBLIC AREAS	■ EMPLOYEES ONLY
■ LABORATORIES	■ COLD STORAGE
■ RESTROOMS	■ STAIRS

Our main hall is also available to rent for events and parties! For kids parties, they may be able to meet our sasquatch mascot, Patty! Reservations must be booked two weeks in advance.

The first floor of our facilities includes both of our labs, which feature windows allowing you to see our scientists hard at work analyzing samples!

You can also take a look through our extensive collection of sasquatch samples, memorabilia, etc. right in our main hall! We have the largest collection of sasquatch samples and literature spanning centuries from all across the globe! Some pieces may be genuine, but are so old that our methods for testing would damage these samples. We may never know if these are real finds.

A gift shop is also available, where all proceeds go towards finding evidence for sasquatch existence. If you merely wish to donate, you may do so at reception.

THE INTERNATIONAL SASQUATCH



RESEARCH INSTITUTE

WHAT ARE WE ABOUT?

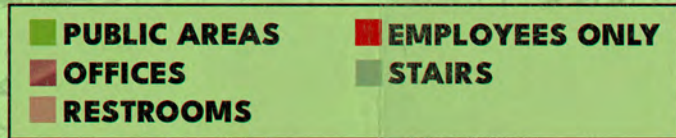
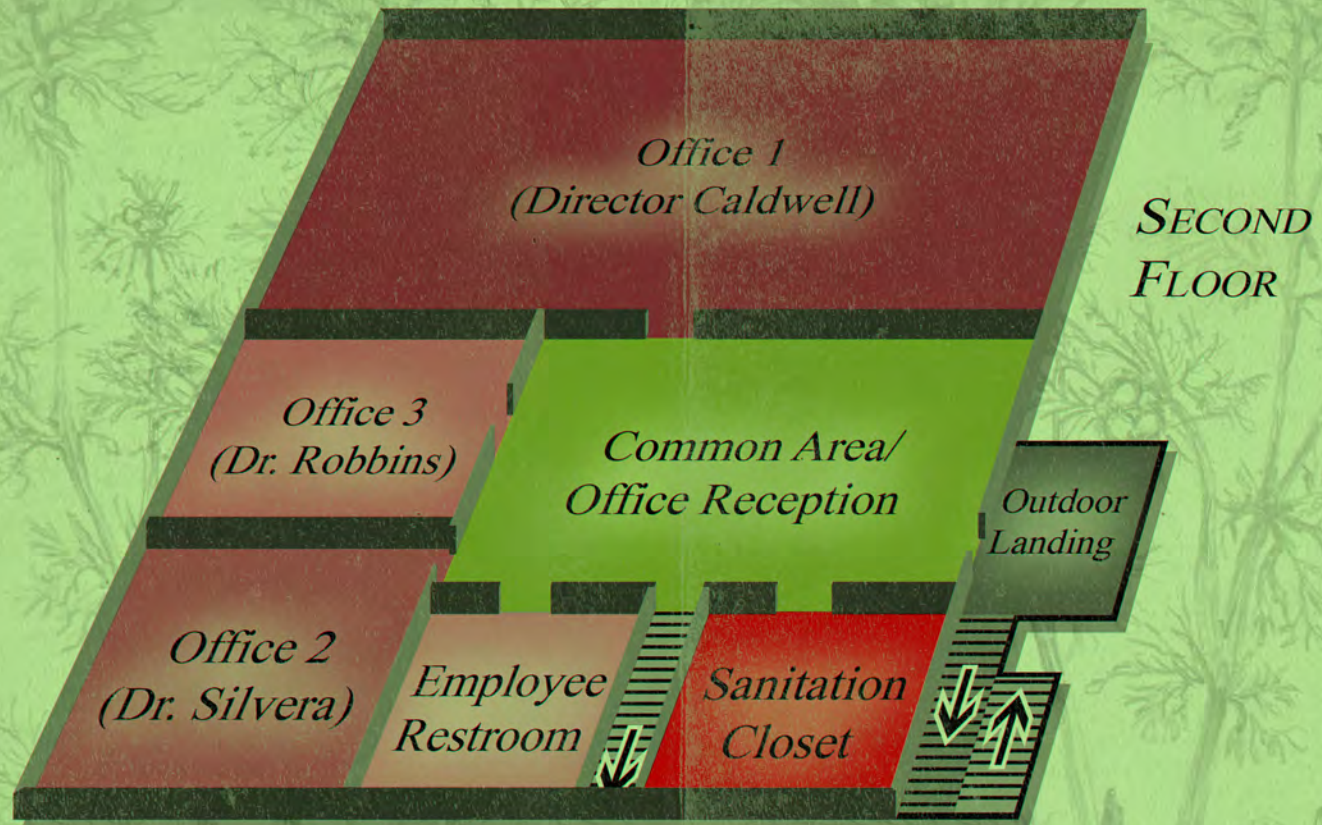
The International Sasquatch Conservation Society was founded in 1988 by Richard Vasquez in Humboldt County, and with his help we founded the International Sasquatch Research Institute seven years later.

While sightings are sparse, we know they are out there, and we are determined to study this elusive creature for the benefit of the scientific community!

Thanks to generous funding from people just like you we've been able to maintain our facilities so we may better prove the existence of Sasquatch!

We've been able to weed out many hoaxes and fake samples because of this funding! Discrediting hoaxes in the name of finding real evidence is just as important as finding the real deal, as hoaxes have been harmful to this very serious cause. We can't prove Sasquatch's existence without also disproving the fakes. Please consider donating so we may find real evidence together!

-Sarah Caldwell, Institute Director



The second floor of our facilities is reserved for our esteemed scientists and the Institute's director, Sarah Caldwell. If you wish to meet with any member of our staff, appointments must be made ahead of time. We are always eager to hear if you believe you have evidence of sasquatch right here in our mountains or elsewhere! If you have samples of fur, scat, etc. we encourage you to leave it with us so we may analyze it to authenticate the sample.

Our library of sightings and accounts is available to view via appointment, as they are a private collection, amassed over the last couple of decades by Sarah Caldwell.

Walk-ins are not welcome, you may call in for an appointment or make one with our receptionist.



MOUNTAIN POLICE DEPARTMENT



Evidence Inventory

Form MR1209-E

CASE NO-
23589

DATE
03/13/1998

DOUBLE-CHECK TO ENSURE ALL INFORMATION IS ACCURATE

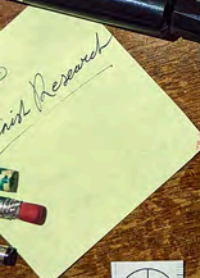
LEAD OFFICER
Detective O'Dell

ITEM ID #	ITEM	DESCRIPTION
1224	Desk Photograph	Photograph of Ben Silvera's desk
1225	Employee Files	Files on those currently under the Institute's Employ
1226	Business card	That of Ryan Gammal, security consultant
1227	Calendar page	That of Director Caldwell for 13/14th of March 1998
1228	Forensics Report	Report on the death of Benjamin Silvera
1229	ID Card	Formerly that of Benjamin Silvera
1230	Research Report	Photostat of report purporting sasquatch evidence
1231	Chemical Inventory	Inventory of Chemicals found in Institute's Labs
1232	Life Insurance	Blood-stained Life Insurance policy of Ben Silvera

P.D. CODE NO.
9457

STATE CODE NO.
1988

IMPROPER USE OF THIS FORM IS STRICTLY FORBIDDEN AND MUST BE INCLUDED WITH EVIDENCE. FORM MUST BE COMPLETE, AND ADDITIONAL FORMS MUST BE FILLED OUT SHOULD CONTENTS EXCEED SPACE ALLOTTED.



State of California.

No. 52619 \$10,000.

The Mountain Life Insurance Company

Age 29 OF BIG BEAR LAKE, CA Date January 15, 1998

Limited Payment Policy.

Twenty Years

Twenty Four Hours after death and upon receipt by it at its Home Office the proof of said death of Benjamin Silvera the Insured, The Mountain Life Insurance Company, hereafter called "The Company," promises, subject to the conditions hereinafter set forth, to pay to Holly Silvera hereinafter called the Beneficiary or to whomsoever may be designated as such in accordance with the conditions hereof the sum of Ten Thousand Dollars.

From the Company reserves on account hereof the annual premium is 500 Dollars on or before the 15th day of January in every year for Twenty full years from the date hereof until the death of the Insured, should the Insured live without Twenty years from said date, the first of said premiums being due on the date hereof.

The conditions set forth on the reverse side hereof are the conditions above referred to, subject to which the above contract is made, and are a part of this contract as fully as if hereinafter set forth.

As Witness Whereof the said The Mountain Life Insurance Company, has hereof affixed its Corporate Seal and the President and Secretary thereof have signed and delivered this Policy.

Anthony R. Germaine
PRESIDENT

Albert Pearson
SECRETARY

Limited Payment Life Insurance payable for 20 years or greater death. Annual Dividends after expiration of two years.

THE INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

FILE

NO. 247

E X T R A C T

Attached please find our most recent file on those employed by the INTERNATIONAL SASQUATCH RESEARCH INSTITUTE, as requested by Ryan Gammal, Security Consultant, C.E. All information herewith is highly classified and of EYES ONLY status. This file represents a compilation of general employee information for those with access to the laboratories of the ISRI.

THE INTERNATIONAL SASQUATCH RESEARCH INSTITUTE has been in danger of losing precious research to leaks, but we know not where or who they may be originating. Should any of evidence collected by THE INSTITUTE be lost to some other entity, funding may be removed entirely and given to an undeserving party.

If anyone were to leak information out of THE INSTITUTE, they would be among these individuals. Unfortunately, details are scarce, and not much else is known.

X X X

Prepared by Sarah Caldwell

DISTRIBUTION: adr

- RYAN GAMMAL,
Security Consultant



INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

SARAH CALDWELL, DIRECTOR

EMPLOYEE INFORMATION

FULL NAME BENJAMIN SILVERA		DATE OF BIRTH SEPTEMBER 27, 1968	
PLACE OF BIRTH MARLIN, TEXAS, UNITED STATES		BLOOD TYPE B+	EYE COLOR BLUE
START DATE MAY 21, 1995	POSITION HEAD CRYPTOZOOLOGIST		EMPLOYEE ID NUMBER P70429
ADDITIONAL COMMENTS: SILVERA WOULD HAVE GRADUATED AT THE TOP OF HIS CLASS FROM THE UNIVERSITY OF TEXAS, IF IT WEREN'T FOR HIS OBSESSION WITH CRYPTOZOOLOGY. DESPITE HIS OBSESSION, HE OBTAINED HIS PHD IN ECOLOGY, EVOLUTION, AND BEHAVIOR. SILVERA WAS FIRED FROM MANY RESEARCH INSTITUTES FOR TRYING AND FAILING TO FIND EVIDENCE ON THE EXISTENCE OF NUMEROUS CRYPTIDS AND "MYTHICAL" CREATURES. HOWEVER, HE IS ONE OF THE PREMIER EXPERTS ON CRYPTOZOOLOGY, RENOWNED AROUND THE GLOBE. EXPERT DEBUNKER OF BIGFOOT HOAXES, AND HAS BEEN KNOWN TO VERIFY SOME GENUINE SAMPLES IN OTHER REGIONS OF THE COUNTRY. HE HAS YET TO PROVE THE EXISTENCE OF ANY SASQUATCH IN THE SAN BERNARDINO MOUNTAINS. PROFESSOR SILVERA IS VERY DISORGANIZED, AND HAS LOST DOCUMENTS IN THE PAST.			
ACCESS PERSONAL OFFICE (02), LABORATORY 1, LABORATORY 2, MAIN HALL/BATHROOMS			
KEYS ISSUED OFFICE02, LAB1, LAB2, MAINHALL		DIRECTOR SIGNATURE <i>Sarah Caldwell</i>	



INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

SARAH CALDWELL, DIRECTOR

EMPLOYEE INFORMATION

FULL NAME LARRY ROBBINS		DATE OF BIRTH MAY 9, 1963	
PLACE OF BIRTH PEORIA, ILLINOIS, UNITED STATES		BLOOD TYPE O+	EYE COLOR GREEN
START DATE JULY 7, 1996	POSITION JUNIOR SCIENTIST		EMPLOYEE ID NUMBER T21747
ADDITIONAL COMMENTS: A GRADUATE FROM HARVARD, ROBBINS HAS DOCTORATES IN BOTH CHEMICAL BIOLOGY AND HUMAN EVOLUTIONARY BIOLOGY, AND HAS HAD A PASSION FOR CRYPTOZOOLOGY SINCE HE WAS IN HIS TEENS. ROBBINS HAS BEEN WORKING UNDERNEATH PROFESSOR SILVERA FROM THE START OF HIS EMPLOYMENT, DESPITE HIS OVERWHELMING QUALIFICATIONS. APPEARS ONLY TOO ENTHUSIASTIC ABOUT BIGFOOT AND ASKS QUESTIONS CONSTANTLY, TO THE POINT OF ANNOYANCE. ONE CAN SEE WHY LARRY STILL PLAYS SECOND FIDDLE TO PROFESSOR SILVERA IF ONE WERE TO TALK TO HIM FOR FIVE MINUTES. HE'S GOOD AT WHAT HE DOES, BUT CANNOT MATCH THE SASQUATCH POWERHOUSE THAT IS PROFESSOR SILVERA. A HARD WORKER AND VERY NICE, DESPITE ANY ANNOYANCES HE MAY CAUSE. ALWAYS SEEMS TO BE MAKING COPIES OF REPORTS BEFORE HANDING THEM OVER TO PROF. SILVERA.			
ACCESS PERSONAL OFFICE (03), LABORATORY 1, LABORATORY 2, MAIN HALL/BATHROOMS			
KEYS ISSUED OFFICE03, LAB1, LAB2, MAINHALL		DIRECTOR SIGNATURE <i>Sarah Caldwell</i>	



INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

SARAH CALDWELL, DIRECTOR.

EMPLOYEE INFORMATION

FULL NAME MARY COBURN		DATE OF BIRTH APRIL 19, 1950	
PLACE OF BIRTH OAKLAND, CALIFORNIA, UNITED STATES		BLOOD TYPE AB+	EYE COLOR BROWN
START DATE SEPTEMBER 2, 1995	POSITION NIGHT CUSTODIAN		EMPLOYEE ID NUMBER P60343
ADDITIONAL COMMENTS: COBURN IS UNUSUALLY KIND, IF A LITTLE NAIVE. TAKES NUMEROUS SHORTCUTS IN HER WORK, BUT OUR FACILITIES REMAIN MOSTLY CLEAN NONETHELESS. TAKES NO INTEREST IN THE INSTITUTE'S PURSUITS, BUT LISTENS PATIENTLY WHEN PROFESSOR SILVERA RAMBLES ON ABOUT SASQUATCH. HIGHLY VOCAL ABOUT THE STATE OF PROFESSOR SILVERA'S OFFICE, AS SHE IS THE ONLY ONE CLEANING UP AFTER HIM, BUT NEVER VOICES IT TO HIM DIRECTLY. TELEVISIONS HAVE BEEN CONFISCATED FROM HER CLOSET ON TWO OCCASIONS, REGULAR INSPECTIONS ARE CARRIED OUT TO ENSURE SHE HAS NO DISTRACTIONS. THE LAST TIME SHE SNUCK A TELEVISION IN, WORK WAS BELOW AVERAGE FOR TWO WEEKS. A FINE EMPLOYEE, REGARDLESS.			
ACCESS OFFICES (01, 02, 03), MAIN HALL/RESTROOMS			
KEYS ISSUED OFFICE01, OFFICE02, OFFICE03, MAINHALL		DIRECTOR SIGNATURE <i>Sarah Caldwell</i>	



INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

SARAH CALDWELL, DIRECTOR

EMPLOYEE INFORMATION

FULL NAME RYAN GAMMAL		DATE OF BIRTH YEAR OF THE HORSE	
PLACE OF BIRTH PORT ORANGE, FLORIDA, UNITED STATES		BLOOD TYPE O-	EYE COLOR BROWN
START DATE MARCH 13, 1998	POSITION SECURITY CONSULTANT		EMPLOYEE ID NUMBER L38649
ADDITIONAL COMMENTS: <p>EXTERNAL SECURITY CONSULTANT, HIRED IN THE MIDST OF SUSPICIONS OF LEAKED DOCUMENTS AND SAMPLES. WE HAVEN'T HAD A COYOTE PROBLEM, BUT GAMMAL'S SERVICES INCLUDE COYOTE EXTERMINATION. GAMMAL HAS ALL THE EQUIPMENT TO NOT ONLY SAFEGUARD OUR INSTITUTE, BUT ALSO THE TOOLS TO KEEP THE LOCAL COYOTE POPULATION AT BAY, INCLUDING CYANIDE GUNS, TRAPS, ETC. SHOULD THEY BECOME A PROBLEM. CLAIMS TO HAVE 15 YEARS OF EXPERIENCE, BUT RESEARCH SHOWS RYAN WAS A COYOTE EXTERMINATOR FOR 14 YEARS BEFORE BECOMING A SECURITY CONSULTANT IN JANUARY OF 1997. RYAN NEEDS ONLY TO FIND WHERE RESEARCH MAY BE LEAKING/DISAPPEARING TO, SO EXPERIENCE SHOULDN'T BE A MAJOR ISSUE HERE.</p>			
ACCESS LIMITED ACCESS			
KEYS ISSUED NONE (EXTERNAL CONSULTANT)		DIRECTOR SIGNATURE <i>Sarah Caldwell</i>	



INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

SARAH CALDWELL, DIRECTOR

EMPLOYEE INFORMATION

FULL NAME SARAH CALDWELL		DATE OF BIRTH NOVEMBER 5, 1955	
PLACE OF BIRTH BALTIMORE, MARYLAND, UNITED STATES		BLOOD TYPE O+	EYE COLOR GREEN
START DATE MARCH 12, 1995	POSITION INSTITUTE DIRECTOR		EMPLOYEE ID NUMBER V25633
ADDITIONAL COMMENTS: CALDWELL WAS INTRODUCED TO ISCS FOUNDER RICHARD VASQUEZ AT A SASQUATCH CONVENTION IN 1990, LEADING TO THE ESTABLISHMENT OF THE RESEARCH INSTITUTE IN 1995, AND HER APPOINTMENT TO DIRECTOR UPON OPENING. CALDWELL HAS DEDICATED HER LIFE TO BIGFOOT RESEARCH, STARTING AT A YOUNG AGE WHEN SHE FIRST HEARD ABOUT THE PATTERSON-GIMLIN BIGFOOT FILM. THE SELF-PROCLAIMED AUTODIDACT HAS A BACKGROUND IN ECOLOGY AND BIOLOGY, AND IS AN AVID BIRDER. CALDWELL WAS RAISED BY A FAMILY THAT SUBSISTED ON HUNTING AND TRACKING DURING THE EARLY YEARS OF HER LIFE AND TRIES TO UTILIZE THOSE SKILLS IN HER OWN BIGFOOT TRACKING WHEN SHE FINDS THE TIME. DIRECTOR CALDWELL TAKES GREAT PRIDE IN HER WORK AND HAS NO TIME FOR NONSENSE AND WORKS BEST ALONE.			
ACCESS ALL AREAS, PERSONAL OFFICE (01)			
KEYS ISSUED MSTR (MASTER KEY), OFFICE01		DIRECTOR SIGNATURE <i>Sarah Caldwell</i>	



**SECURITY CONSULTANT
& COYOTE EXTERMINATOR**
15 Years of Experience

Ryan Gammal

1121 W. Big Bear Blvd.
Big Bear City, CA 92314
Tel. (877) 584-6427

Contact via
Phone or Carrier Pigeon.
I don't have a computer.

Friday, March 13, 1998

Westlake Sasquatch Con
Final day

-Double check suitcase

11am - ISCS Donor Brunch

2:30pm - Lunch with Davis
and Herb

-Leave around 4pm

Saturday, March 14, 1998

-Laundry

-Pick Lucy up from
Barb's

-Check in at Institute

6pm - Dinner with
Carson




MOUNTAIN POLICE DEPARTMENT



Forensics Report

Form MR301-E

CASE NO. 23589		DOUBLE-CHECK TO ENSURE ALL INFORMATION IS ACCURATE				OFFICER Detective Alex O'Dell	
DATE 03/13/1998		D.O.B. 09/27/1968		AGE 29	GENDER Male	HUMAN? Yes	BLOOD TYPE B+
NAME OF DECEASED Benjamin Silvera		CITY Big Bear Lake		STATE CA	ZIP CODE 92315	PHONE Unknown	
ADDRESS 27 East Gable Dr.		PLACE OF DEATH The Sasquatch Research Institute, Lab 1		DATE OF DEATH 03/13/1998		TIME OF DEATH 3:37PM	
CIRCUMSTANCES LEADING TO DEATH Undetermined. Body was moved from site of death, dressed in a bigfoot costume, and left near the entrance of the building.							
WHAT INJURIES ARE PRESENT? Small laceration on left index finger, approximately two days healed. Contusions sustained post-mortem.							
WHICH INJURIES ARE SIGNIFICANT? HOW WERE THEY PRODUCED? No observed external injuries relevant to cause of death. Cyanosis symptomatic of cardiac arrest present in face and extremities.							
CAUSE OF DEATH Cardiac arrest. Initial toxicology report indicates presence of poison in blood.							
ADDITIONAL COMMENTS Luminol revealed a trail of O+ blood on the desk, leading to a scalpel which had trace amounts of O+ blood. It appears there was an attempt to clean the blood stain. Unsure whether this occurred before or after the poisoning. A mug on the desk smelled faintly of mint, while an unidentified substance was found on the desk surface, with a scent similar to almonds.							
SIGNATURE <i>Alex O'Dell</i>				RECORDED 03/13/98		TIME 	
P.D. CODE NO. 9457		STATE CODE NO. 1988					

IMPROPER USE OF THIS FORM IS STRICTLY FORBIDDEN AND MUST BE SIGNED AND DATED BY LEAD OFFICER. TIME STAMP IS FOR OFFICE USE ONLY. ALL INFORMATION MUST BE LOGGED AS ACCURATELY AS POSSIBLE, AND LEAD OFFICER MAY BE INVESTIGATED SHOULD INFORMATION PROVE TO BE INACCURATE. SHOULD ANY REVISIONS NEED TO BE MADE, SUBMIT IN WRITING TO HEAD OFFICE AND NOTE WHERE CHANGES OCCUR AND WHAT THE REASON FOR REVISION MAY BE. UNAUTHORIZED REVISIONS WILL TRIGGER DISCIPLINARY ACTION.

INTERNATIONAL SASQUATCH RESEARCH INSTITUTE ACCESS CARD



P70429

Watchman will please admit bearer

BENJAMIN SILVERA

*whose photograph and signature appear
hereon.*



Ben Silvera

IDENTIFICATION SIGNATURE

STAFF EYES ONLY

INTERNATIONAL SASQUATCH RESEARCH INSTITUTE

PRELIMINARY RESEARCH REPORT

SUBJECT: POSSIBLE SASQUATCH ACTIVITY BEYOND GOLD MOUNTAIN

LOCATION: [REDACTED]

DATE: 27 FEBRUARY 1998

SCIENTISTS: DR. SILVERA, DR. ROBBINS, [REDACTED]

SIGHTINGS? N

SAMPLES? Y

CLEARANCE LEVEL: FIVE

PRELIMINARY REPORT

On 27 FEBRUARY 1998 the INTERNATIONAL SASQUATCH RESEARCH INSTITUTE SCIENCE TEAM responded to an alert triggered on one of the cameras they stationed on the northern side of the Big Bear Valley. Upon arrival to the site the TEAM recovered several samples of hair (SAMPLE #2396), unsalvageable, over-exposed film, and located about a dozen tracks in what mud they could find. The ground was partially covered in snow that had frozen over, leaving no trace of sasquatch tracks except in the exposed sections of mud. The tracks stopped several meters out but led nowhere the TEAM could determine. Two plaster casts were made from the most well-defined of the tracks (SAMPLES #2397 & #2398).

The trail went cold about 3 meters out, so the TEAM returned to the INSTITUTE with their samples. Initial examination of the samples indicate that a standard sasquatch may have been in the area. The foot prints are about 19 inches in length, and 10 inches at their widest point. The fur sample measures around three by four and a half inches, it is dark brown in color and very coarse. Closer scrutiny hasn't shed much more light on the authenticity of the sample, and the TEAM cannot say for sure that the sample is from that of a sasquatch. The footprints that were recovered appear to be too consistent to be genuine, so more research is required to reach a real conclusion beyond this report.

END

PAGE 1 OF 1

STAFF EYES ONLY

State of California

No. 52619

\$ 10,000.

The Mountain Life Insurance Company



Age.

OF BIG BEAR LAKE, CA.

Date,

29

January 15, 1998

Limited Payment Policy.

Twenty Years

Twenty Four Hours after death and upon receipt by it at its Home Office of due proof of said death of Benjamin Silvera beneficiaries called "The Insured," "The Mountain Life Insurance Company," hereafter called "The Company," promises, subject to the conditions hereinafter set forth, to pay to Holly Silvera hereinafter called the Beneficiary or to whomsoever may be designated as such in accordance with the conditions hereof the sum of Ten Thousand Dollars.

Provided, the Company receives on account hereof the annual premium in advance of 500 Dollars on or before the 15th day of January in every year for Twenty full years from the date hereof until the death of the Insured, should the Insured die within Twenty years from said date, the first of said premiums being due on the date hereof.

The conditions set forth on the reverse side hereof are the conditions above referred to, subject to which the above contract is made, and are a part of this contract as fully as if herein upon set forth.

In Testimony Whereof the said "The Mountain Life Insurance Company", has hereto affixed its Corporate Seal and the President and Secretary thereof have signed and delivered this Policy.

Anthony R. Germaine

PRESIDENT.

Albert Benson

SECRETARY.



Conditions referred to as a part of the within Contract.

1. After one year, THIS POLICY IS INCONTESTABLE, except for non-payment of premiums, but in case of misstatement of age it is subject to adjustments as hereinafter provided.
2. During the continuance of this Policy the Insured may *reside anywhere, travel anywhere, and engage in any legal occupation*, without permit from the Company, and without affecting his rights hereunder.
3. A grace of thirty-one days, during which the Policy remains in full force, will be allowed in payment of all premiums. *No interest* upon such overdue payments will be charged, if payments be made within the thirty-one days aforesaid.
4. This Policy, together with the application herefor, a copy of which is endorsed hereon, constitute the entire contract between the Company and the Insured hereunder. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall void this policy or be used in defense to a claim under this Policy unless it be contained in the application herefor and a copy of such application is endorsed hereon or attached to this Policy where issued.
5. The death of the insured by his or her own hand, whether sane or insane, within one year from the date hereof, is not within the risk covered by this Policy, and in case thereof nothing shall be due the Beneficiary hereunder.
6. This Policy shall not be forfeited by any misrepresentation as to the age of the Insured, but the burden of proving said age shall be upon the Beneficiary, and the amount payable under this Policy shall be such amount as the premium charged would have purchased according to the Company's rates in use at the date hereof for the Insured's true age. The age of the insured will, however, be admitted by the Company in writing, upon request, and upon due proof furnished by the Insured during his or her lifetime.
7. The insured may at any time change the Beneficiary hereunder by designating the substituted Beneficiary upon the Company's form of Change of Beneficiary and filing the same at their Home Office, and having the name of such substituted Beneficiary entered as such upon the books of the Company and endorsed upon this Policy, whereupon the rights of the former Beneficiary or Beneficiaries shall cease, or if the Beneficiary under this Policy shall die before the insured, the interest of the beneficiary hereunder shall cease immediately, and the amount of this policy will be paid to the Estate of the Insured.
8. All premiums are due and payable at the Home Office of the Company in Big Bear Lake, Ca., but will be accepted when paid to Agents of the Company in exchange for its receipts signed by the President or Secretary and countersigned by the Agent. Such receipts will be recognized as prime facie evidence of payment of premiums.
9. Proofs of death must be furnished upon the forms prescribed by the Company and accompanied by such affidavits as may by said Company be deemed necessary.
10. No suit or action at Law or in Equity shall be maintained to enforce the performance of this Contract until thirty days shall have expired after filing in the principal office of the Company of the proof of death, nor unless such suit or action be commenced within five years next after the decease of the insured, and it is expressly agreed that should any such suit of action be commenced after the expiration of said five years the lapse of time shall be deemed conclusive evidence against the validity of such claim, the benefit of any Statute of Limitation to the contrary being hereby expressly waived.
11. From the amount due under this policy all indebtedness due the Company, together with the balance, if any, of the year's premiums, and any premiums overdue in accordance with Clause 3 hereof, shall be first deducted.
12. Assignments hereof will only be recognized when properly executed upon blanks furnished by the Company, signed by the Insured, and the Beneficiary, and filed prior to the death of the Insured in the Company's Home Office.
13. This Contract cannot be altered except by endorsements hereon in writing signed by the President or Vice-President of the Company.
14. After the premiums upon this Policy have been promptly paid for three successive years, the Insured may borrow the full amount of cash value of this Policy at the end of the year to which premiums are paid by assigning this Policy (the Beneficiary joining in such assignment) to the Company as collateral, and paying interest upon the amount of the loan, in advance, at the rate of 6 percent, per annum.
15. If after premiums for three full years have been promptly paid to the Company, there shall be default in the payment of any premium, the Company agrees and guarantees the Insured the following options based upon the Commissioners Standard Ordinary Table with 3½ percent interest. Paid up Additions on the same basis will increase the said values, either.

	FIRST	SECOND	THIRD
Upon application within one month and surrender of this Policy, the Company will grant a paid up non-participating Policy, but if premiums are paid for numbers of years provided on the face hereof, this Contract automatically becomes a paid up PARTICIPATING Life Policy for its face value.		Upon surrender of this Policy within One Month a Cash Value of	If the first or second guarantee is not selected this Contract becomes automatically Extended Term Insurance for Face of Policy from date of default in payment of Premiums for
AT END OF 3 YEARS	\$ 1500	\$ 555	4 Years 0 Days
" 4 "	\$ 2000	\$ 740	6 " 110 "
" 5 "	\$ 2500	\$ 925	8 " 228 "
" 6 "	\$ 3000	\$ 1,111	11 " 176 "
" 7 "	\$ 3500	\$ 1,296	14 " 275 "
" 8 "	\$ 4000	\$ 1,481	18 " 78 "
" 9 "	\$ 4500	\$ 1,666	22 " 0 "
" 10 "	\$ 5000	\$ 1,851	25 " 327 "
" 11 "	\$ 5500	\$ 2,037	29 " 121 "
" 12 "	\$ 6000	\$ 2,222	32 " 143 "
" 13 "	\$ 6500	\$ 2,407	35 " 26 "
" 14 "	\$ 7000	\$ 2,592	37 " 158 "
" 15 "	\$ 7500	\$ 2,777	39 " 213 "
" 16 "	\$ 8000	\$ 2,962	41 " 128 "
" 17 "	\$ 8500	\$ 3,148	42 " 67 "
" 18 "	\$ 9000	\$ 3,333	45 " 177 "
" 19 "	\$ 9500	\$ 3,518	49 " 146 "
" 20 "	\$ 10,000	\$ 3,703	Paid up

16. If this Policy should default in premium payments it may be reinstated at any time within three years from the date of default unless the Cash Value has been duly paid either to the Insured or to liquidate a loan hereon, or unless the extension period has expired, upon production of evidence of insurability of the Insured hereunder satisfactory to the Company and the payment of all overdue premiums and any other indebtedness to the Company upon this policy with interest for the full time of default at 6 percent, per annum.
17. After the expiration of two years from the date hereof, providing this Policy is continued in force, the Board of Directors of the Company will pay the insured such dividends as in their judgement shall be justified by the Profits made by the Company upon its policies in this class, and further dividends will thereafter be paid annually as declared, while the policy is in force. The Insured has the option of drawing said dividends in cash, or applying them on account of premium payments, or he may use them for the purchase of paid up additions hereto.
18. The reserve for which funds are to be held upon this Policy shall be computed upon the American Experience Table of Mortality, with 3½ percent, interest.

APPLICATION

The Mountain Life Insurance Company of Big Bear Lake, Ca

MEDICAL EXAMINER'S REPORT.

QUESTIONS TO BE ANSWERED BY THE APPLICANT

1. FULL NAME, Benjamin Silvera

2. NATIONALITY, American (2½) ETHNICITY, Mixed 3. MARRIED OR SINGLE, Married

4. (1) RESIDENCE—TOWN, Big Bear Lake COUNTY, San Bernard, State, California
 No. 27 E. Gable Street Street.

(2) How long have you resided in present locality? Five Years

5. (1) OCCUPATION (state definitely, and if more than one, state all) Scientist FORMER OCCUPATION, same
 (3) Have you any intention of changing occupation or residence (if so, state definitely)? no
 (4) Are you in any way engaged in the sale or manufacture of wine, spirits or malt liquors? no

6. PLACE OF BIRTH—TOWN, Marlin State, Texas

7. DATE OF BIRTH—Year, 1968 Month, Sept. Day, 27 8. Age at nearest birthday, 29

9 (1) Give definite answers, so far as you can, to the following questions in regard to family history?

	AGE IF LIVING.	CONDITION OF HEALTH.	AGE AT DEATH.	CAUSE OF DEATH.	HOW LONG SINCE.	PREVIOUS HEALTH.
Father, - -	59	Fair				
Mother, - -	57	Good				
No. Living, <u>1</u>						
Brothers, <u>0</u>	24	Good				
No. Dead, <u>0</u>						
No. Living, <u>0</u>						
Sisters, <u>0</u>						
No. Dead, <u>0</u>						
Father's Mother,			61	Lung Cancer		
Father's Father,	75	Fair				
Mother's Mother,	88	Good				
Mother's Father,	87	Good				

(2) Has there been any tuberculosis or mental illness among parents, brothers, sisters, uncles or aunts? no
 (2½) Give date of death.

10. (1) Are you now in good health? yes (2) Has change of climate ever been advised or sought for for benefit of health? no

(3) Have you ever had—(a) Spitting of blood, chronic hoarseness, habitual cough, shortness of breath, asthma, or pleurisy? no
 (b) Fainting, palpitation, pain in the region of the heart or any indication of disease of the heart? no
 (c) Severe headaches, dizziness, loss of consciousness, convulsions, sunstroke, paralysis, apoplexy, discharge from the ear, nervous exhaustion, or mental derangement? no
 (d) Dyspepsia, chronic diarrhoea, hepatic colic, jaundice, disease of the liver, or fistula? dyspepsia
 (e) Gravel or calculus, painful or tedious urination, renal colic, stricture, or any indications of disease of urinary organ? no
 (f) Malaria, rheumatism, gout, syphilis, scrofula, dropsy, smallpox or varioloid, cancer or other tumor? no
 (g) Any disease not alluded to above? no

(h) (For Females.) (1) Uterine or ovarian disease, menstrual disorder, abortion? — (2) Number and character of labors? —
 (3) How recently have you born children? — — —
 (4) Have you passed the climacteric? — — —

(4) Have you received any serious injury, or undergone any surgical operation? no

(5) Has your weight increased or diminished recently, and from what cause? no

(6) Have you ever applied for a pension (if so, on what ground)? no

11. (1) Do you drink wine, spirits, or malt liquors? yes (2) If so, which, and approximate daily quantity wine, twice weekly

(3) Have you ever drunk them freely? no (4) Have you ever had delirium tremens? no

(5) To what extent do you use tobacco? none

(6) Do you now, or have you ever used Cocaine, Meth or other narcotics? no

12. (1) Are you now insured in this company, and if so, state the amount (not premium)? no
 (2) What other insurance have you on your life (state companies and amounts)? none
 (3) Have you ever applied to any company or agent for insurance, without receiving a policy of the exact kind of amount applied for, or are there any negotiations for insurance now pending (if so, state particulars)? no

I hereby certify that I have read all the statements and answers in this application, and represent and agree that no circumstances or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as these made or to be made to the Company's medical examiner, are true and shall be the basis of the contract applied for, which shall not take effect until the first premium shall have been actually paid on delivery of contract during my life and good health; I further agree that said contract, if issued, shall at all times and places be held and construed to have been made at Big Bear Lake, California.

Witnessed by Examiner, Clarence Gladstone _____
Ben Silvera
Sig. of Applicant.

REMARKS:



LIMITED PAYMENT POLICY
WITH OPTIONS

of The
Mountain Life
Insurance Company
OF
BIG BEAR LAKE, CA.

\$ 10,000

Life Insured Benjamin Silvera

annual Premium \$ 500

Payable on the 15th day of

January

Received from The Mountain Life Insurance Company of Big Bear Lake, Ca.

in full for all claims under this Policy No. _____ now terminated by

Dollars \$ _____)

WITNESS

}

SEAL

