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POWs Won't Be Billed For Death Benefits

Washington

A Veterans Administration official said that at least eight U.S. prisoners of war who at one time were believed dead will not be required to repay life insurance benefits paid to their families.

Their beneficiaries were paid insurance claims or death gratuities ranging from \$5000 to \$10,000.

The servicemen were named on the official prisoner of war list released by Hanoi January 27. The benefits their beneficiaries received fall under the category of "overpayment."

Thomas Kiernan, department director of insurance service for the VA in Washington, said U.S. Code 38, Section 3102, would be a deciding factor in settling the "overpayment" insurance

dilemma.

The section states that payments and overpayments will not be recovered if it is decided that the beneficiary collected them believing the insured was dead and that recovery would defeat the purpose of the benefits or would be "against equity and good conscience."

One case is that of Marine Private First Class Ronald L. Ridgeway. Remains believed to be those of Ridgeway were found in Vietnam and were shipped back to the United States for burial four years ago.

Ridgeway's mother, Mildred Ridgeway of Houston, and her estranged husband shared equally in his \$10,000 service life insurance.

Mrs. Ridgeway said she had been reluctant to accept

the \$5000 because she couldn't believe her son was dead. Subsequently, his name showed up on the POW list released by North Vietnam.

"When they gave it to me, I told them: 'If he shows up, I can't ever pay it back,'" Mrs. Ridgeway said, adding that now it is "all gone."

The families of at least three Navy men received life insurance benefits. The men, Lieutenant Porter A. Halyburton of Tucker, Ga.; Captain Fred A. W. Franke of Escondido, Calif., and Lieutenant Commander Robert Doremus of Wilmington, Del., were among the POWs flown to freedom Monday.

In addition to the four men named, Kiernan said he knew of four others in the "overpayment" category. He refused to identify them.

Associated Press