

Calendar No. 2389

83D CONGRESS }
2d Session }

SENATE

{ REPORT
No. 2357

JAMES DORE, JR.

AUGUST 9 (legislative day, AUGUST 5), 1954.—Ordered to be printed
with illustrations

Mr. MILLIKIN, from the Committee on Finance, submitted the
following

REPORT

[To accompany H. R. 7508]

The Committee on Finance, to whom was referred the bill (H. R. 7508) for the relief of James Dore, Jr., having considered the same, report favorably thereon without amendment and recommend that the bill do pass.

By virtue of this act, the Committee on Finance accepts the report of the Committee on the Judiciary, which is as follows:

The Committee on the Judiciary, to whom was referred the bill (H. R. 7508) for the relief of James Dore, Jr., having considered the same, report favorably thereon without amendment, and recommend that the bill do pass.

The purpose of the proposed legislation is to authorize and direct the Administrator of Veterans' Affairs to reinstate the national service life insurance issued to James Dore, Jr., if he, within 6 months after the date of enactment of this act, files application requesting such reinstatement and tenders therewith an amount sufficient to pay the premiums for such insurance for a period of at least 2 months.

STATEMENT OF FACTS

The history of this legislation is set forth in detail in the report of the Veterans' Administration dated September 18, 1951, and in a most complete statement submitted by the sister of the veteran, evidencing errors on the part of the Veterans' Administration which caused the lapsing of the insurance in question. Therefore your committee recommends favorable consideration.

Such report and statement are as follows:

LAKE STEVENS, WASH., *January 14, 1952.*

Subject: National Life Insurance of James Dore, Jr.; Army Serial No. 33224919;
Policy No. N3847155; Principal Amount, \$5,000; Beneficiary, Patricia Dore,
maiden sister of the insured.

To Whom It May Concern:

I, the undersigned, Kathleen Dore Murphy, sister of James Dore, Jr., affirm that the statements enumerated below are a true statement to my best knowledge and belief.

1. That my brother was in the military service of the United States during World War II and also during World War I.

2. That while in the military service during World War II he applied for \$5,000 national service life insurance and deductions were made from his service pay for premium payments.

3. That after his discharge from the military service during World War II he permitted his insurance to lapse.

4. That on December 1, 1947, my brother applied at the Philadelphia office of the Veterans' Administration for reinstatement of his national service life insurance making a payment of \$9.90 with a check which I had given him.

5. That the following payments have been made to the Veterans' Administration:

Dec. 1, 1947	\$9. 90	Sept. 28, 1950	\$23. 10
Dec. 22, 1947	9. 90	Dec. 26, 1950	23. 10
Feb. 24, 1948	9. 90	Mar. 14, 1951	23. 10
Apr. 27, 1948	9. 90	June 6, 1951	23. 10
July 13, 1948	19. 80	Sept. 24, 1951	23. 10
Dec. 27, 1948	31. 70	Dec. 17, 1951	23. 10
Aug. 25, 1949	19. 80		
Jan. 5, 1950	29. 70	Total	299. 00
July 7, 1950	19. 80		

6. That all of the above payments were made by myself or my husband and are verified by canceled checks or other evidence of payment in my possession.

7. That the reason for making these payments myself instead of having them made by my brother is that I and other members of my family have contributed substantially to my brother's support during this period. As evidence of this there are attached photostatic copies of several canceled checks paid to him. These copies of canceled checks are not intended to represent a complete record of amounts contributed to his support but to establish the reason for the method of payment on his national service life insurance. See exhibit 1 attached.

8. That at the time (December 1, 1947) the insurance was reinstated nor for a period of 2 years following reinstatement I did not know the policy number although I had repeatedly requested this information from the Veterans' Administration. During this period I could use only my brother's name and Army serial number for identification.

9. That during the period of about 1 year following reinstatement of the insurance at the time payments were made I received acknowledgments in the form of "Unidentified remittance acknowledgment," "Unapplied remittance," "Temporary acknowledgment," "Information request." See exhibit 2 attached. Some of these came in duplicate form and, as near as I can recall, they were returned with as much of the information requested as I was able to furnish. In addition there were several letters sent along with them addressed to the Veterans' Administration requesting information as to policy number, status of the account, and whether any premiums were due, also asking that premium notices be sent to me. I do not have copies of these letters as they were written in longhand and no carbon copies were retained. There were no replies to these requests.

10. That I received a letter from the Veterans' Administration Office in Seattle dated August 10, 1948, addressed to my brother at 2510 Colby Avenue, Everett, Wash. (this was my address at the time), saying that the insurance records which had been maintained in Seattle were transferred to the VA Office in Philadelphia because of a change of address. See exhibit 3 attached. This was the only information we received from the Seattle office and did not know the records had previously been transferred to that office. The letter referred to above showed the number V11033829 opposite my brother's name.

11. That during the period mentioned in 9 and 10 above my brother who was living in Philadelphia, at my request went several times to the VA Office in Philadelphia seeking information, but, according to letters from him was told on each visit that no information was available because there were so many cases to be straightened out it would be a long time before definite information would be available.

12. That in October 1948 I received from the Veterans' Administration, Unapplied Remittance Unit, Section N-9, District No. 3, Philadelphia, a request for change of address and about the same time a premium notice addressed to James Ernest Dore, amount \$9.22, and giving policy No. N11033829. See exhibit 4 attached. In answer to this request I mailed to the VA Office in Philadelphia on October 28, 1948, a letter giving a complete and detailed record of payments up to that time, my brother's Philadelphia address and asking if any premiums were due and how much, requesting again that premium notices be

sent to me and calling attention to the evident confusion with the account of a James Ernest Dore. See exhibit 5 attached. No reply has ever been received to this letter nor have any premium notices been received by me and my brother tells me none were received by him.

13. That I received a letter from the VA Office in Philadelphia dated December 20, 1948, again addressed to James Ernest Dore, V11033829, 2510 Colby Avenue, Everett, Wash., stating the insurance records had again been transferred to the VA Office in Seattle because of a change of address. See exhibit 6 attached. I received no communication from the Seattle office.

14. That on December 26, 1948, my husband sent a remittance to the Veterans' Administration, Philadelphia, together with a letter requesting a reply to my letter of October 28, 1948, in which I had given detailed information. See exhibit 7 attached.

15. That I received a letter dated July 28, 1949, from the Veterans' Administration, Washington, D. C., acknowledging a remittance of April 27, 1948, and requesting information on an attached form. See exhibit 8 attached. Evidently the records had been transferred to Washington although we had not been notified of it.

16. That I received a post card dated January 12, 1949, signed by M. J. Ball, Chief, Correspondence Division, Veterans' Administration, Washington, D. C., informing me that my letter regarding my brother's insurance would receive all necessary attention and action. See exhibit 9 attached.

17. That in August 1949 my brother was admitted to the VA Hospital in Richmond, Va., he having contracted tuberculosis. He was confined continuously here and at the VA Hospital at Swannanoa, N. C., being released in June 1951 with an arrested case.

18. That I received a letter dated September 23, 1949, from the VA Office in St. Louis, Mo., in reply to my letter of August 25, 1949, informing me that on February 23, 1949, a letter had been sent to my brother at 2510 Colby Avenue, Everett, Wash., but had been returned with the post-office notation, "Moved, left no address." The St. Louis office gave me no information as to the contents of the alleged returned letter. In addition, the letter from the St. Louis office stated they were unable to answer my letter of August 25, 1948, because the records were not available. See exhibit 10 attached. This letter from the St. Louis office was the first one to give the correct policy number. Note that this was nearly 2 years after the reinstatement date, December 1, 1947.

19. That in a letter dated November 30, 1949, addressed to my brother at 208 Gun Club Road, Richmond, Va. (this is the address of my brother-in-law, Dr. C. M. Caravati), from the VA Office in St. Louis it was stated the insurance records were being transferred to the VA Office in Richmond, Va. See exhibit 11 attached.

20. That according to information from my brother he, on many occasions, contacted a VA representative at the hospital in Richmond requesting information and assistance in reference to his insurance. My husband and I while on an eastern trip in the fall of 1949 visited my brother several times at the hospital. He told us of his conversations with the VA representative and would apply for waiver of premium later on.

21. That I received an "Acknowledgment of remittance" dated January 6, 1950, for remittance postmarked January 6, 1950, and again one dated July 13, 1950, for remittance postmarked July 8, 1950. These were regular "Acknowledgment" forms with the correct policy numbers and no requests for additional information. At long last I felt we were getting somewhere. See exhibit 12 attached.

22. That I received a letter dated January 23, 1950, addressed to my brother at 424 Laurel Drive, Everett, Wash. (this was my address at the time), from the VA Office in Richmond, Va., in response to a letter from my husband. See exhibit 13 attached. In this letter the VA Office in Richmond stated they could give no information as to the status of the account. With this letter was a form requesting information over my brother's signature. As I recall, this was forwarded to James, which he wrote was completed and mailed to the Richmond VA Office.

23. That in June 1950 my husband discussed this matter with Mr. John Salter, then Secretary to the Honorable Henry M. Jackson, Congressman from my district. Upon the suggestion of Mr. Salter my husband contacted Mr. Gil Craig in charge of the VA Office in Everett, Wash. Mr. Craig wrote to the VA Office in Richmond. A letter was received dated June 22, 1950, from the VA Office in Richmond acknowledging Mr. Craig's letter but still stating no information could be furnished. See exhibit 14 attached.

24. That I received a letter from James which had been mailed to him at my brother-in-law's address in Richmond. This letter was from the VA Office in

Richmond dated September 19, 1950. This letter contained an audit of the account and indicated a lapse in October 1948. See exhibit 15 attached. The letter also requested additional evidences of payment of premiums if any were available. This was the first definite information from the VA which was nearly 3 years after the policy had been reinstated, premiums paid throughout the period and many, many requests for information made.

25. With this letter and the complete file my husband contacted Mr. Craig of the VA Office in Everett. Mr. Craig called in Mr. H. P. Morgan, Seattle regional insurance officer. A complete transcript of correspondence, payments, etc., was made and these, and as I understand it a letter from Mr. Morgan, were sent to Mr. E. Lee Trinkle, Director of Insurance, Richmond, Va., suggesting some means of correcting the lapse of October 1948. I believe a lien on the policy was suggested. In addition, my husband wrote to my brother-in-law, Dr. C. M. Caravati, in Richmond, telling him what had transpired and requesting him to contact the VA Office in Richmond. Dr. Caravati wrote me he contacted the VA Office and that the request had been refused.

26. That at my request my brother contacted Mr. R. M. Graham, of the VA Office, Richmond, Va., requesting information on the disposition of his request for waiver of premiums which he had made on February 17, 1950, but of which I had no previous knowledge. As a result a letter was written to James dated January 18, 1951, telling him his request for waiver of premiums had been refused and also referring to a letter dated May 18, 1950, which had evidently never reached James. See exhibit 16-A and 16-B attached.

27. That my husband contacted Congressman Henry M. Jackson of Washington who introduced a bill in Congress, H. R. 2783, dated February 19, 1951, which was referred to the Committee on the Judiciary. See exhibit 17 attached.

28. That my brother again contacted Mr. R. M. Graham of the VA Office in Richmond having been informed that his insurance could be reinstated if the physicians who attended him could make some statement of the probable time he contracted tuberculosis. From what James wrote after his talk with Mr. Graham, this could be done. James wrote he talked to Dr. Roye and Dr. Ewart. However, shortly thereafter James was transferred to the VA Hospital at Swannanoa, N. C.

29. That on June 6, 1951, my husband wrote to Mr. Graham, VA Office, Richmond, Va., requesting that someone from his office contact Dr. Roye and Dr. Ewart. Mr. Graham replied that part of the records of James' insurance had been transferred to Washington, D. C., and he could give no information. See exhibit 18-A and 18-B attached.

30. That throughout the period from the time of reinstatement up to the present I have made payments in good faith. It never occurred to me that there was any question about a lapse of the insurance because I had been diligent in my efforts to obtain definite information. If someone in the Veterans' Administration had taken time to answer my letter of October 28, 1948 (exhibit 5), there would have been no lapse. It was evident that the Veterans' Administration was confused with a James Ernest Dore, whose policy number was N11033829, and did not apply the premium payments to my brother's policy, N3847155, until September 23, 1949, when the letter giving the correct policy number came from the St. Louis office and even at that time there were additional requests for information. This was nearly 2 years after the policy had been reinstated. It should be noted that at the time my letter of October 28, 1948 (exhibit 5), was sent to the Philadelphia VA Office the policy was in full force according to the audit shown in the VA letter of September 19, 1950. (See exhibit 15.) The letter of September 19, 1950, indicates the premiums had been paid through October 31, 1948. I understand it is the policy of the VA to allow 31 days of grace in the payment of premiums. This would have given the VA a full month to either write me or send a premium notice. Neither was done. It is also to be noted that in this letter of October 28, 1948 (exhibit 5), I gave the Philadelphia office a complete record of payments made to the Philadelphia office with references to and dates of receipts, all of which had been issued by the Philadelphia office, copies of which should have been on file in that office. It would have been a simple matter for the Philadelphia office, even if they could not locate all of their own records, to have written me saying they could not locate all of their records but, if the date of reinstatement was correct and payments had been made as stated, the policy was paid to October 31, 1948, and would lapse if an additional payment was not received before the end of November.

It is to be noted also that in my letter of October 28, 1948, I gave the Philadelphia office my brother's Philadelphia address and at that time the records were in Philadelphia as I had been advised by the Seattle office in a letter dated August 10, 1948 (exhibit 3). Instead of contacting my brother at his Philadelphia

address or writing me, the Philadelphia office on December 20, 1948, sent the records to Seattle (exhibit 6) because of what they stated was a change of address within the jurisdiction of the Seattle office. I heard nothing from the Seattle office.

During this period the records of this policy were transferred from Philadelphia to Seattle, from Seattle to Philadelphia, from Philadelphia to Seattle, from Seattle to Philadelphia, from Philadelphia to Washington, D. C., from Washington, D. C., to St. Louis, Mo., from St. Louis to Richmond, Va., from Richmond, Va., to Washington, D. C. Most of these transfers were made because of supposed changes of address. My brother lived in Philadelphia from the time of reinstatement, December 1, 1947, until he was admitted to the VA hospital in Richmond, Va., in August 1949 while I continued to reside in Everett, Wash. Why there was so much confusion about address changes I do not know. With all of these transfers it is quite evident there was confusion somewhere. In the meantime I continued to make payments which I thought were at the proper time and in the proper amount. If there was a lapse in October or November of 1948 or at any other time it was because I was unable to obtain information and not because of any lack of diligence or persistence on my part. It was nearly 3 years after the policy had been reinstated that information came that there was a lapse.

The Veterans' Administration states there was a letter mailed to my brother on February 23, 1949, addressed to him at 2510 Colby Avenue, Everett, Wash., and which was returned by the post office marked "Moved, left no address." It is significant to note that several other letters from the VA similarly addressed were received. In my letter of October 28, 1949, I gave the VA my brother's Philadelphia address. They evidently did not contact him at that address. It is also to be noted that the VA never sent me a copy of this letter and it was not until September 19, 1950, or over a year later that I was informed of the lapse in November 1948.

KATHLEEN DORE MURPHY.

Subscribed and sworn to before me this 21st day of January 1952.

[SEAL]

HERB WILSON,

Notary Public in and for the State of Washington, residing at Everett.

VETERANS' ADMINISTRATION,
Washington 25, D. C., September 18, 1951.

HON. EMANUEL CELLER,
*Chairman, Committee on the Judiciary,
House of Representatives, Washington 25, D. C.*

DEAR MR. CELLER: Further reference is made to your letter requesting a report by the Veterans' Administration relative to H. R. 2783, 82d Congress, a bill for the relief of James Dore, Jr., which provides as follows:

"That the Administrator of Veterans' Affairs is authorized and directed to reinstate the national service life insurance (N-3847155; SN-33224919) issued to James Dore, Junior (Veterans' Administration claim numbered C-10479200), if the said James Dore, Junior, within six months after the date of enactment of this Act, files application requesting such reinstatement and tenders therewith an amount sufficient to pay the premiums for such insurance for a period of at least two months. Upon reinstatement of such insurance (1) all premiums for such insurance for the period commencing December 1, 1947, and ending on the date of reinstatement of such insurance under this Act, shall be held and considered to have been paid, (2) the amount tendered pursuant to the first sentence, less an amount equal to the premiums for such insurance for one month, shall be applied as premiums for such insurance for the period immediately following the date of the reinstatement of such insurance under this Act, and (3) the said James Dore, Junior, shall be entitled to receive all of the rights, benefits, and privileges which he would have been entitled to receive with respect to such insurance if such insurance had been continuously in effect during the period beginning December 1, 1947, and ending on the date of reinstatement of such insurance under this Act."

Evidence of record in the Veterans' Administration discloses that James Dore, Jr., entered active military service on September 10, 1942, and was honorably discharged to accept employment in an essential war industry on April 23, 1943. While in service, he applied for and was issued \$5,000 level-premium-term national service life insurance (N-3847155), effective October 1, 1942. Premiums covering such insurance (in the sum of \$4.95 monthly) were paid for by allotment from his active service pay through May 31, 1943. The insurance contract lapsed on June 1, 1943, for nonpayment of the premium due on that date.

On December 1, 1947, Mr. Dore submitted an application for reinstatement of his national service life insurance. The application was approved, and the remittance which accompanied it (in the sum of \$9.90) was applied to pay the premiums for the month of lapse, June 1943, and the month of reinstatement, December 1947. Between that date and September 1, 1951, the following listed remittances were received by the Veterans' Administration and applied as indicated:

Postmark date	Amount	Paid premium through
Dec. 22, 1947.....	\$9.90	February 1948.
Feb. 26, 1948.....	9.90	April 1948.
Apr. 27, 1948.....	9.90	June 1948.
July 14, 1948.....	19.80	October 1948 (with overage of 5 cents).
Dec. 27, 1948.....	31.70	Unapplied.
Aug. 26, 1949.....	19.80	Do.
Jan. 6, 1950.....	29.70	Do.
July 8, 1950.....	19.80	Do.
Oct. 6, 1950.....	23.10	Do.
Dec. 26, 1950.....	23.10	Do.
Mar. 15, 1951.....	23.10	Do.
June 7, 1951.....	23.10	Do.

From the foregoing it will be noted that the remittance for the premium due November 1, 1948—November 31 with grace—was postmarked December 27, 1948, which was subsequent to the expiration of the 31-day grace period and, accordingly, Mr. Dore's insurance contract again lapsed for nonpayment of premium due on November 1, 1948. On February 23, 1949, a letter was sent to the insured at the address from which premium remittances were being made, advising him that the records of the Veterans' Administration disclosed that his insurance policy had lapsed, and enclosing the necessary form on which to apply for reinstatement of his insurance. This letter was returned by the Post Office Department marked "Moved, left no address."

Section 602 (m) (1) of the National Service Life Insurance Act of 1940 (54 Stat. 1009) as amended (38 U. S. C. 802 (m) (1)) provides:

"(m) (1) The Administrator shall, by regulations, prescribe the time and method of payment of the premiums on such insurance, but payments of premiums in advance shall not be required for periods of more than one month each, and may at the election of the insured be deducted from his active-service pay or be otherwise made: * * *"

Pursuant to such authority, the Administrator of Veterans' Affairs promulgated regulations which provide that if any premium be not paid when due, the national service life-insurance policy shall cease and become void, except as otherwise provided in the policy. For the payment of any premium under such a policy the regulations provide a grace period of 31 days without interest during which time the policy will remain in force. The facts in this case are that the insurance lapsed because the premium due November 1, 1948, was not timely paid, and has remained in a state of lapse since that date.

During the period 1948-50, a number of inquiries were received by the Veterans' Administration with respect to the status of Mr. Dore's national service life insurance. The records of the Veterans' Administration disclose that these inquiries were, for the most part, merely acknowledged; the inquirer being advised that a complete reply could not be made because all of the records were not available. It appears that this was at least partially due to the fact that since 1947, premium remittances, inquiries, change of address notices, etc., were forwarded by the insured and others and from several different addresses, causing the records to have been located, at one time or another, in the Seattle, St. Louis, Philadelphia, and Richmond offices of the Veterans' Administration. On September 19, 1950, a letter was forwarded to the veteran setting forth the status of his account which disclosed that his policy had lapsed on November 1, 1948.

It may be noted that the Veterans' Administration is under no legal obligation to notify a national service life-insurance policyholder of the lapse of his insurance contract. However, in order to give an insured every possible opportunity to continue his life-insurance protection, the Veterans' Administration endeavors to notify the insured in the event of the lapse of his insurance contract.

In an attempt to locate any possible remittances that had not been applied to Mr. Dore's account, the Veterans' Administration conducted a search of all offices

concerned, but no unapplied remittances were located. In addition, in the letter of September 19, 1950, mentioned above, Mr. Dore was advised that if he had in his possession any evidence such as post-office money-order receipts, canceled checks, or other receipts showing that remittance of premiums due after October 31, 1948, had been made, such evidence should be submitted to the Veterans' Administration for consideration. However, no such evidence has ever been received. In this connection, it is significant to note that Mr. Joseph J. Murphy, Lako Stevens, Wash. (who, with his wife, Kathleen Dore Murphy, the veteran's sister, appears to have submitted all of the premium payments on the veteran's insurance since its reinstatement in 1947), contacted a Veterans' Administration contact representative on June 7, 1950. Mr. Murphy furnished canceled checks and receipts covering their remittances on Mr. Dore's national service life-insurance policy. A listing of such evidences of payment failed to disclose any premium remittances other than those already credited to the account.

During February 1950, Mr. Dore filed a claim for waiver of his insurance premiums, alleging that he became totally disabled on August 12, 1949. Entitlement to waiver of premiums contemplates continuous total disability for 6 or more consecutive months (1) subsequent to the date of the application for insurance, (2) while the insurance was in force under premium-paying conditions, and (3) prior to the insured's 60th birthday. In this case insurance protection had lapsed prior to the inception of total disability, as alleged by the veteran. Therefore, by a letter dated May 18, 1950, Mr. Dore was advised that since his insurance contract was not on a premium-paying basis on the date on which he alleged that he became totally disabled, his claim for waiver of premiums had been disallowed. It is to be noted that Mr. Dore did not exhaust his right of administrative and judicial appeal of this disallowance.

The records of the Veterans' Administration further disclose that since July 22, 1949, Mr. Dore has been continuously hospitalized for treatment of a condition diagnosed as active pulmonary tuberculosis, for which he has, since August 12, 1949, received payments of non-service-connected disability pension. Since August 18, 1949, his hospitalization has been in a Veterans' Administration hospital. Although he has filed no application for the reinstatement of his insurance since it lapsed on November 1, 1948, it is clear that Mr. Dore has, since July 22, 1949, been unable to satisfy the good-health requirement for reinstating his insurance.

The effect of H. R. 2783, if enacted into law (assuming that Mr. Dore submitted the reinstatement application and premiums required by the bill) would be to require the reinstatement of his lapsed policy of national service life insurance, which policy would be deemed to have been in effect continuously since December 1, 1947. Under the terms of the bill, the veteran would then be entitled to receive all of the rights, benefits, and privileges which he would have been entitled to receive if his policy had been continuously in effect from December 1, 1947, to the date of reinstatement under the act, including eligibility for waiver of insurance premiums and payment of dividends to which he is not presently entitled. In addition, the bill would, of course, render the designated beneficiary of Mr. Dore's insurance policy potentially eligible, in the event of his death, to receive payment of the proceeds of such insurance.

In view of the intangible factors involved, the Veterans' Administration is unable to estimate the cost of the bill if enacted. In this connection, however, it is noted that the bill is not clear what money it is intended be used to meet any liabilities which might arise by reason of the insurance which H. R. 2783 would grant. There is no authority in the bill for an appropriation for that purpose. Concerning the availability of the national service life insurance fund (a trust fund for the benefit of policyholders and their qualified beneficiaries), it is questionable whether such fund may be expended constitutionally for a purpose which is not a legal obligation thereof, in view of the contract rights of national service life-insurance policyholders.

Enactment of the proposed legislation would be discriminatory in that it would single out the case of James Dore, Jr., for special legislative treatment to the exclusion of other cases which must be denied where similar circumstances exist. Further, enactment of the bill might set a precedent for requests for like treatment in similar cases.

The Veterans' Administration does not believe that private bills of this nature should receive favorable consideration.

Advice has been received from the Bureau of the Budget that there would be no objection by that Office to the submission of this report to your committee.

Sincerely yours,

O. W. CLARK

(For Carl R. Gray, Jr., Administrator).

EXHIBIT 1

THE FIRST NATIONAL BANK OF EVERETT 98-1-12
 Everett, Washington Nov - 22 ^{in 47}
 Pay to the order of *James Dore, Jr.* \$22. ⁶⁰
 Twenty two 60 1.00 DOLLARS
 W. Allen Dore Treasurer

THE FIRST NATIONAL BANK OF EVERETT 98-1-12
 Everett, Washington
 Pay to the order of \$ _____
 _____ DOLLARS

THE FIRST NATIONAL BANK OF EVERETT 98-1-12
 Everett, Washington
 Pay to the order of \$ _____
 _____ DOLLARS

THE FIRST NATIONAL BANK OF EVERETT 98-1-12
 Everett, Washington June 27 ^{in 45}
 Pay to the order of *James Dore, Jr.* \$83. ⁰⁰
 Eighty three 00 1.00 DOLLARS
 W. Allen Dore Treasurer

THE FIRST NATIONAL BANK OF EVERETT
 Everett, Washington June 27 ^{in 51}
 Pay to the order of *James Dore, Jr.* \$25. ⁰⁰
 Twenty five 00 DOLLARS
 W. Allen Dore Treasurer

EXHIBIT 2

TEMPORARY ACKNOWLEDGMENT			
NATIONAL SERVICE LIFE INSURANCE			
<p>NOTICE TO THE REMITTER: Receipt is acknowledged for the remittance indicated hereon. The information accompanying your remittance was not sufficient to insure positive identification. Please complete the attached slip and return to: VETERANS ADMINISTRATION, 127 N. BROAD STREET, PHILADELPHIA 2, PENNSYLVANIA, immediately so that your account may be properly credited.</p>			
NAME OF REMITTER Murphy, Joseph J. (MORTGAGE)		This Remittance, if honored for payment, will be applied in accordance with NSLI Act of 1940, as amended.	
STREET ADDRESS 2510 Colby Avenue			
CITY AND STATE Everett, Washington			
POST MARK DATE	AMOUNT	VETERANS ADMINISTRATION	
12-27-47	9.90	CHIEF COLLECTIONS UNIT (BY)	DATE
		127	1-2-48
VA FORM 9-7562 JUL 1948 TEST FORM (Part One)		2-20-1948	

TEMPORARY ACKNOWLEDGMENT			
NATIONAL SERVICE LIFE INSURANCE			
<p>NOTICE TO THE REMITTER: Receipt is acknowledged for the remittance indicated hereon. The information accompanying your remittance was not sufficient to insure positive identification. Please complete the attached slip and return to: VETERANS ADMINISTRATION, 127 N. BROAD STREET, PHILADELPHIA 2, PENNSYLVANIA, immediately so that your account may be properly credited.</p>			
NAME OF REMITTER Murphy, Kathleen Dore Dore		This Remittance, if honored for payment, will be applied in accordance with NSLI Act of 1940, as amended.	
STREET ADDRESS 2510 Colby Ave.			
CITY AND STATE Everett, Wash.			
POST MARK DATE	AMOUNT	VETERANS ADMINISTRATION	
6-25-48	9.90	CHIEF COLLECTIONS UNIT (BY)	DATE
		127	3-2-48
VA FORM 9-7562 JUL 1948 TEST FORM (Part One)		2-20-1948	

UNIDENTIFIED REMITTANCE ACKNOWLEDGMENT					
NATIONAL SERVICE LIFE INSURANCE					
<p>NOTICE TO THE REMITTER: Receipt is acknowledged for the remittance indicated hereon. The information accompanying your remittance was not sufficient to insure positive identification. Please complete the attached Information Request and return to this office, VETERANS ADMINISTRATION BRANCH OFFICE No. 2, 1000 WISSAHICKON AVENUE, PHILADELPHIA 1, PENNSYLVANIA, immediately so that your account may be properly credited.</p>					
NAME AND ADDRESS OF REMITTER Murphy, Kathleen D.		This remittance, if honored for payment, will be applied in accordance with the National Service Life Insurance Act of 1940, as amended.			
2510 Colby Ave.					
Everett, Wash.					
POST MARK DATE	AMOUNT	TYPE OF REMITTANCE	CHIEF COLLECTIONS UNIT	DATE	
6-27-48	9.90	cr	127	2-5-48	
VA FORM 9-1638		REPLACES VA FORM 1-75, TEST FORM, AND WHICH MAY BE USED			

EXHIBIT 2—Continued

UNIDENTIFIED REMITTANCE ACKNOWLEDGMENT
NATIONAL SERVICE LIFE INSURANCE

NOTICE TO THE REMITTER — Receipt is acknowledged for the remittance indicated hereon. The information accompanying your remittance was not sufficient to insure positive identification. Please complete the attached Information Request and return to this office, VETERANS ADMINISTRATION BRANCH OFFICE No. 3, 3000 PENNSYLVANIA AVENUE, PHILADELPHIA 3, PENNSYLVANIA, immediately so that your account may be properly credited.

Remittance received on _____
 for _____
 of _____
 The remittance if honored for payment will be applied in accordance with the Mutual Service Life Insurance Policy No. _____
 Veterans Administration

INFORMATION REQUEST
NATIONAL SERVICE LIFE INSURANCE

Branch Office No. 3
 3000 PENNSYLVANIA AVENUE
 PHILADELPHIA 3, PENNSYLVANIA

CERTIFICATE OF POLICY NO. 5
 BRANCH OFFICE NO. 3
 BRANCH OFFICE NO. 3

11-135

10-7-59

UNIDENTIFIED REMITTANCE ACKNOWLEDGMENT
NATIONAL SERVICE LIFE INSURANCE

NOTICE TO THE REMITTER — Receipt is acknowledged for the remittance indicated hereon. The information accompanying your remittance was not sufficient to insure positive identification. Please complete the attached Information Request and return to this office, VETERANS ADMINISTRATION BRANCH OFFICE No. 3, 3000 PENNSYLVANIA AVENUE, PHILADELPHIA 3, PENNSYLVANIA, immediately so that your account may be properly credited.

Remittance received on _____
 for _____
 of _____
 The remittance if honored for payment will be applied in accordance with the Mutual Service Life Insurance Policy No. _____
 Veterans Administration

11-135

10-7-59

EXHIBIT 2—Continued

INFORMATION REQUEST NATIONAL SERVICE LIFE INSURANCE			
Please fill in the spaces below (Items 1, 2 and 3)			
MAIL TO	VETERANS ADMINISTRATION BRANCH OFFICE No. 3 5000 WISSAHICKON AVENUE PHILADELPHIA 1, PENNSYLVANIA		1. ESTABLISHMENT OF POLICY NO.
NAME AND ADDRESS OF POLICYHOLDER	Murdy, Joseph 2510 Colby Avenue Everett, Wash.		2. SERVICE SERIAL NO.
			3. BRANCH OF SERVICE
	POSTWARD DATE	AMOUNT	TYPE OF BENEFIT
	7-14-48	19.87	ok 777 7-20-48
FORM 9-1638 (REVISED BY FORM 7342 1951 FORM AND 1638 JUN 1947 WHICH MAY BE USED IN 54 944)			2

EXHIBIT 3

VETERANS' ADMINISTRATION,
BRANCH OFFICE No. 11,
Seattle 4, Wash., August 10, 1948.

V-11033829.
July 28, 1948.

JAMES DORE, Jr.,
2510 Colby Avenue, Everett, Wash.:

Your national service life insurance records, previously maintained by this office, have been transferred to the office shown below. Future premium payments and correspondence regarding your insurance should be addressed to that office.

(Name and address of VA office to which records are being transferred.)

Veterans' Administration, Branch Office No. 3, 5000 Wassahickon Ave., Philadelphia 1, Pa.

The reason for the transfer of your records is checked below.

- (X) Change of your address to a point within the jurisdictional area of the branch office indicated immediately above.
- () Change of your address to a foreign country or to a dependency of the United States.
- () Evidence of the establishment of an allotment from your service pay for the payment of premiums.
- () Evidence that you have authorized an allotment for the payment of premiums from the retirement pay which you receive from one of the service departments (Army, Navy, Air Force, Marine Corps, or Coast Guard).

It will be very helpful if, when corresponding concerning your insurance, you show your policy number as it appears above.

(Signed) W. G. STULGIS,
Acting Chief, U. and I. A. Division, Section C.

EXHIBIT 4

UNAPPLIED FOR
POST OFFICE

Notice requested

**REQUEST FOR CHANGE OF ADDRESS
ON INSURANCE RECORDS**

TO THE INSURED:
Information received indicates you may have changed your address. Such a change of address may require the transfer of your insurance records to another branch office or to another office temporary change should not be required. However, you will change an Veterans Administration insurance record only if you sign in writing over the signature of the insured or his legal representative. If you desire to have your address changed on your insurance records, please complete and return this form to the Veterans Administration office shown as the originating office.

VETERANS ADMINISTRATION

FILE NO. (U.S. V.A. FILE NO. or P.K.)	Budget Bureau No. 76-8113, Approval Expires 10-31-49
POLICY NO. (U.S. V.A. or P.K.)	ORIGINATING OFFICE
FIRST NAME, MIDDLE NAME, LAST NAME OF INSURED (Print or type)	DISTRICT NO. 3 PHILADELPHIA, PA
MAILING ADDRESS FOR INSURANCE PURPOSES (Include and street or rural route, city or post office, zone number and State)	SIGNATURE OF INSURED (In full print)
NAME	SIGNATURE OF INSURED (In full print)

VA FORM 9-889 OCT 1947
REPLACES VA FORM NO. 202 1946 WHICH MAY BE USED
16-50713-1 U.S. GOVERNMENT PRINTING OFFICE

VETERANS ADMINISTRATION
NATIONAL SERVICE LIFE INSURANCE
IMPORTANT - PLEASE MAIL REMITTANCE IN THIS ENVELOPE

PREMIUM NOTICE	AMOUNT OF PREMIUM	POLICY NUMBER	MONTH DUE
1,3743	9.32		OCT 1949
JAMES ERNEST DORE		11105 38 29	
2510 COLEY AVE			ESK-1 PHILA.
EVERETT WASH		21	

THE PREMIUM DESCRIBED ABOVE WILL BE DUE ON THE DAY INDICATED BY ARROW

Make remittance payable to the order of TREASURER OF THE UNITED STATES and mail in this envelope. Remittance by check or draft will be accepted provided such check or draft is honored and remittance for interest.

KINDLY SHOW POLICY NUMBER ON FACE OF CHECK OR MONEY ORDER

It is agreed that the mailing of this notice by the Veterans Administration after the insurance has lapsed does not operate as a waiver of such lapse or as a reinstatement of the insurance without compliance with the regulations governing reinstatement. Disregard this notice if the premium described above has been paid.

FOR CHANGE OF ADDRESS ONLY

If your address is different from that appearing on this notice, fill in the correct address below and sign your name.

NUMBER AND STREET CITY OR TOWN STATE

DATE SIGNATURE OF INSURED

ENV 369

EXHIBIT 5

OCTOBER 28, 1948.

Re Insurance for James Dore, Jr., No. 33224919.

VETERAN'S ADMINISTRATION BRANCH OFFICE No. 3,
Post Office Box 7787, Philadelphia, Pa.

GENTLEMEN: Recently I had a request from you asking information about a change of address; prior to that I was notified that the insurance papers of the above had been transferred from Seattle to Philadelphia.

Several requests for information have come during the past several months, all of which have been answered and returned to you. My brother has been to your office several times and has been told it would take some time to straighten the matter out as there were so many cases to be taken care of.

The detailed information below is an attempt to answer your questions and also to get the matter straightened out.

1. My address is 2510 Colby Avenue, Everett, Wash.
2. James Dore, Jr., No. 33224919, is my brother.
3. My brother's address is: James Dore, Jr., 5132 Spruce Street, Philadelphia, Pa.

4. I have sent you (Philadelphia office) several checks in payment of the premium on my brother's insurance.

(a) \$9.90, December 1, 1947, for which I have counter receipt No. 1659761 issued by Philadelphia, Pa., No. 3010.

(b) \$9.90 check dated December 22, 1947, for which I have temporary acknowledgment dated January 2, 1948, issued by Branch Office No. 3, Philadelphia.

(c) \$9.90 check dated February 24, 1948, for which I have temporary acknowledgment dated March 2, 1948, issued by Branch Office No. 3, Philadelphia.

(d) \$9.90 check dated April 27, 1948, for which I have unidentified remittance acknowledgment dated May 11, 1948, issued by Branch No. 3, Philadelphia.

(e) \$19.80 check dated July 13, 1948, for which I have no acknowledgment but which was deposited in Philadelphia July 22, 1948, by Branch No 3, Philadelphia.

5. We have a notice of premium due issued by Branch No. 3, Philadelphia, which refers to policy No. N11033829. This notice is addressed to James Ernest Dore, 2510 Colby Avenue, Everett, Wash. This is not my brother's name and therefore I thought there might be confusion because the first and last name are the same. There was a family of Dores in Everett before the war, and, as far as I know, they have moved since. One of the family was called "Ernie" which might have been a short name for Ernest. Whether his first name was James, I do not know.

6. My brother had allowed his service life insurance to lapse and the payment of December 1, 1947, mentioned in 4 (a) above, was to reinstate the policy and subsequent payments have been made to keep it in force.

7. I do not have the policy and do not know if one was issued but my brother applied for \$5,000 insurance while he was in the service and regular deductions were made from his service pay for premiums.

8. What I would like you to do is as follows:

- (a) Contact my brother at the above address (3 above).
- (b) Issue a policy as he desires.
- (c) Deliver the policy to him or mail it to me.
- (d) Write me what the status of the policy is, giving policy number and what premiums are due if any.

9. I shall continue to make the premium payments from here so please mail all premium notices to me.

I trust the above will give you all the necessary information to clear this matter.

Very truly yours,

Mrs. KATHLEEN DORE MURPHY,
2510 Colby Avenue, Everett, Wash.

EXHIBIT 6

VETERANS' ADMINISTRATION,
BRANCH OFFICE No. 3,
Philadelphia 1, Pa., December 20, 1948.

V11033829.

JAMES ERNEST DORE,
2510 Colby Avenue, Everett, Wash.:

Your national service life-insurance records, previously maintained by this office, have been transferred to the office shown below. Future premium payments and correspondence regarding your insurance should be addressed to that office. (Name and address of VA office to which records are being transferred.)

Veterans' Administration, Branch Office No. 11, 821 Second Avenue,
Seattle 4, Wash.

The reason for the transfer of your records is checked below.

- Change of your address to a point within the jurisdictional area of the branch office indicated immediately above.
- Change of your address to a foreign country or to a dependency of the United States.
- Evidence of the establishment of an allotment from your service pay for the payment of premiums.
- Evidence that you have authorized an allotment for the payment of premiums from the retirement pay which you receive from one of the service departments (Army, Navy, Air Force, Marine Corps, or Coast Guard).

It will be very helpful if, when corresponding concerning your insurance, you show your policy number as it appears above.

(Signed) E. I. BURNS,
Director, Insurance Service.

EXHIBIT 7

EVERETT, WASH., December 26, 1948.

VETERANS' ADMINISTRATION BRANCH OFFICE No. 3,
Philadelphia, Pa.

GENTLEMEN: Enclosed check for \$31.70 is in payment of premium on the insurance of my wife's brother, James Dore, Jr., Army serial No. 33224919. According to my calculations, this pays the premium to June 30, 1949.

On October 28, 1948, my wife wrote you in detail regarding this policy, but have not heard from you.

Your early reply will be greatly appreciated.

Yours,

JOSEPH J. MURPHY
(For Mrs. Kathleen Dore Murphy).

EXHIBIT 8

VETERANS' ADMINISTRATION,
Washington 25, D. C., July 28, 1948.

KATHLEEN D. MURPHY,
2510 Colby Avenue, Everett, Wash.

The Veterans' Administration received a remittance from you in the amount of \$9.90, which was mailed April 27, 1948, and which presumably was intended as payment of a Government life-insurance premium. Because of lack of identifying information, it has not been possible to associate this remittance with any insurance account.

It will greatly assist this office in determining the proper disposition to be made of the remittance if you will fill in the blanks on the lower portion of this letter, and return to this office as soon as possible, using the self-addressed envelope enclosed which requires no postage.

Your cooperation in this matter will be very much appreciated.

Very truly yours,

(Signed) J. T. WILLETT,
Director, Insurance Accounts Service.

EXHIBIT 9

Date Jan 12, 1949
 Name James Dore Jr
 File No. S-33224919
(C. Z. K. N. etc.)

This acknowledges receipt of your letter regarding
NSL of your brother, James Dore Jr

This matter will receive all necessary attention and action.

Signed M. C. Bell
 Title Chief, Correspondence
900A-002

FD-36
 Jan. 1942
 Replaces Form FD-3-40, Aug. 1936, which may be used

Telegrams Administration

Rm 2413 Main

REGISTERED MAIL

OFFICIAL BUSINESS

PENALTY FOR DAMAGE USE TO AVOID
 PAYMENT IN FULL FOR LOSS

This Kathleen Dore Murphy
25-10 Colby Avenue
Everett, Washington

EXHIBIT 10

VETERANS' ADMINISTRATION,
DISTRICT OFFICE,
St. Louis 2, Mo., September 23, 1949.

In reply refer to: N3847155 DORE, James, Jr., SL9AB.

Mrs. KATHLEEN D. MURPHY,
2510 Colby Avenue, Everett, Wash.

DEAR MRS. MURPHY: Your letter dated August 25, 1949, addressed to the Veterans' Administration, Washington, D. C., has been referred to this district office regarding the national service life insurance of your brother, James Dore, Jr.

On February 23, 1949, a letter was sent to your brother at 2510 Colby Avenue, Everett, Wash. However, it was returned by the post office with the notation "Moved, left no address."

A complete reply to your letter cannot be furnished you at the present time because all of his insurance records are not available. It would greatly assist us if the enclosed Change of Address Form 9-889 be completed and signed by your brother and returned to this office so that we may be able to determine his permanent home address. His insurance records will then be assembled in the office having jurisdiction over his records.

Very truly yours,

(Signed) F. E. QUINN,
Director, Insurance Service.

EXHIBIT 11

VETERANS' ADMINISTRATION,
DISTRICT OFFICE,
St. Louis, Mo., November 30, 1949.

In reply refer to: N3847155 Policy Number.

JAMES DORE, Jr.
*208 Gun Club Road,
Windsor Farms, Richmond, Va.:*

Your national service life-insurance records, previously maintained by this office, have been transferred to the office shown below. Future premium payments and correspondence regarding your insurance should be addressed to that office.

Veterans' Administration, District Office, Post Office Box 244, Richmond 19, Va.

The reason for the transfer of your records is checked below.

- Change of your address to a point within the jurisdictional area of the district office indicated immediately above.
- Change of your address to a foreign country or to a dependency of the United States.
- Evidence of the establishment of an allotment from your service pay for the payment of premiums.
- Evidence that you have authorized an allotment for the payment of premiums from the retirement pay which you receive from one of the service departments (Army, Navy, Air Force, Marine Corps, or Coast Guard).

It will be very helpful if, when corresponding concerning your insurance, you show your policy number as it appears above.

Very truly yours,

(Signed) F. E. QUINN,
Director, Insurance Service.

JAMES DORE, JR.

17

EXHIBIT 12

ACKNOWLEDGMENT OF REMITTANCE
NATIONAL SERVICE LIFE INSURANCE

SERIAL OR SERVICE NO.	354 71 55 ^T	POST MARK DATE	MONTH	DAY	YEAR	19 80
33 224 919			7	8	50	

This remittance if shown on presentation for payment will be applied to first account in accordance with the National Service Life Insurance Act of 1940, as amended, and regulations of the Veterans Administration pertaining thereto.

TO: James Dore Jr.
c/o Joseph Murphy, Route #1
Lake Stevens, Washington

VETERANS ADMINISTRATION
DATE RECEIVED BY: Jm
7-15-50 (INITIALS)

4K7E
NAME OF INSURED IF OTHER THAN BENEFITARY

V.A. FORM 367-B
REC-1042 ORIGINAL

ACKNOWLEDGMENT OF REMITTANCE
NATIONAL SERVICE LIFE INSURANCE

SERIAL OR SERVICE NO.	354 71 55	POST MARK DATE	MONTH	DAY	YEAR	19 70
33 224 919			1	6	50	

This remittance if shown on presentation for payment will be applied to first account in accordance with the National Service Life Insurance Act of 1940, as amended, and regulations of the Veterans Administration pertaining thereto.

TO: James Dore Jr.
c/o Joseph D. Murphy, 424 Laurel
Everett, Washington

VETERANS ADMINISTRATION
DATE RECEIVED BY: Jm
JAN 13 1952 (INITIALS)

4K136D
NAME OF INSURED IF OTHER THAN BENEFITARY

EXHIBIT 13

VETERANS' ADMINISTRATION,
DISTRICT OFFICE,
Richmond 19, Va., January 23, 1950.

In reply refer to: RV9FC. N3847155.

Mr. JAMES DORE, Jr.,
Care of Mr. Joseph Murphy,
424 Laurel Drive, Everett, Wash.

DEAR MR. DORE: We are in receipt of a remittance of \$29.70 and a letter post-marked January 6, 1950, from your brother-in-law concerning your national service life-insurance account.

We are unable to furnish you with the status of your national service life-insurance account since your complete records are not on file in this office at the present time. In order that we may ascertain your permanent home address and the Veterans' Administration office having jurisdiction over your account, it will be greatly appreciated if you will complete the enclosed form 9-889 over your written signature and return it to this office with the enclosed copy of this letter. As soon as all of your records are assembled in the Veterans' Administration office having jurisdiction over your account, you will be advised relative to the status of your account.

Very truly yours,

(Signed) R. M. GRAHAM,
Chief, Premium Accounting Division, Insurance Service.

EXHIBIT 14

VETERANS' ADMINISTRATION,
DISTRICT OFFICE,
Richmond 19, Va., June 22, 1950.

In reply refer to: RV9FC. N3847155.

Mr. JAMES DORE, Jr.,
Care of Mrs Kathleen Dore Murphy,
Lake Stevens, Wash.

DEAR MR. MURPHY: We are in receipt of a letter dated June 7, 1950, from the officer in charge, Veterans' Administration, Everett, Wash., with VA Form 9-1581: Transmittal of Premium Payment Information, enclosed concerning your national service life insurance account.

We regret that we are unable to furnish you the status of this account at this time, as it has been necessary to request additional information relative to the account. Upon receipt of this information, you will be further advised.

Meanwhile, it is suggested that premiums continue to be paid on this policy without regard to receipt of premium notices.

Very truly yours,

(Signed) R. M. GRAHAM,
Chief, Premium Accounting Division, Insurance Service.

EXHIBIT 15

VETERANS' ADMINISTRATION,
DISTRICT OFFICE,
Richmond 19, Va., September 19, 1950.

In reply refer to: RV9FC. N3847155.

Mr. JAMES DORE, JR.,
208 Gun Club Avenue,
Windsor Farms, Richmond, Va.

DEAR MR. DORE: Reference is made to your national service life insurance. A review of your \$5,000 term contract effective October 1, 1942, with monthly premium of \$4.95 shows your application for reinstatement postmarked December 1, 1947, was accepted and the accompanying remittance of \$0.90 was applied to pay the premium for June 1943, the month of lapse, and December 1947, the month of reinstatement. Subsequent to that date, the following listed remittances have been received and applied as indicated:

Postmark date	Amount	Paid premium due	Unit number
Dec. 22, 1947	\$9.90	Jan. 1 and Feb. 1, 1948.....	3N130.
Feb. 25, 1948	9.90	Mar. 1 and Apr. 1, 1948.....	3N173.
Apr. 27, 1948	9.90	May 1 and June 1, 1948.....	3N221.
July 14, 1948	19.75	July 1, Aug. 1, Sept. 1, and Oct. 1, 1948, with overage of \$0.05....	3N15.
Dec. 27, 1948	31.70	Credit.....	3N135.
Sept. 26, 1949	19.80	do.....	9N52.
Jan. 6, 1950	29.70	do.....	4N136D.
July 8, 1950	19.80	do.....	4N72.

If premium payments other than those listed have been tendered, please furnish evidence of payment, such as your canceled check, "Acknowledgement of Remittance, Veterans Administration Form 367b," or money-order receipt, in order that necessary adjustments may be made.

Your prompt attention to this matter will be appreciated.

Very truly yours,

(Signed) R. M. GRAHAM,
Chief, Premium Accounting Division, Insurance Service.

EXHIBIT 16

VETERANS' ADMINISTRATION,
 DISTRICT OFFICE,
Richmond 19, Va., January 18, 1951.

In reply refer to: RV9DA. N3847155.

Mr. JAMES DORE, Jr.,
*Ward 28, Care of Manager, VA Hospital,
 Richmond, Va.*

DEAR MR. DORE: This office has received a communication from Mr. R. M. Graham, Chief, Premium Accounting Division, requesting that you be advised concerning your entitlement to waiver of premiums on your national service life insurance.

The records show that you executed a claim for waiver of premiums on February 17, 1950, in which you alleged total disability from August 12, 1949. After consideration of your case a decision was rendered that you were totally disabled for insurance purposes from July 22, 1949. Inasmuch as your insurance lapsed November 1, 1948, and your insurances was not on a premium-paying basis on the date of total disability, the claim was disallowed.

You were advised of this by letter dated May 18, 1950, copy of which is enclosed for your information.

Very truly yours,

(Signed) JOHN A. HARRIS,
Acting Chief, Disability Insurance Claims Division.

EXHIBIT 16-B

DISTRICT OFFICE,
Richmond 19, Va., May 18, 1950.

Mr. JAMES DORE, Jr.,
*208 Gun Club Road,
 Windsor Farms, Richmond, Va.*

DEAR SIR: This is in reference to your claim for waiver of premiums, which was received in the administration on February 17, 1950, alleging total disability from August 12, 1949.

The National Service Life Insurance Act of 1940, as amended July 11, 1942, provides in part as follows:

"Upon application by the insured and under such regulations as the Administrator may promulgate, payment of premiums on such insurance may be waived during the continuous total disability of the insured, which continues or has continued for six or more consecutive months, if such disability commenced (1) subsequent to the date of his application for insurance; (2) while the insurance was in force under premium-paying conditions, and (3) prior to the insured's sixtieth birthday."

Inasmuch as the records indicate that your insurance was not on a premium-paying basis when you alleged total disability, your claim for waiver is disallowed. If you have any evidence to show that your insurance was on a premium-paying basis at the time you alleged total disability, such evidence should be submitted to this office and your claim will receive further consideration.

Very truly yours,

H. J. ARCHER,
Chief, Disability Insurance Claims Division.

EXHIBIT 17

[H. R. 2783, 82d Cong., 1st sess.]

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 19, 1951

Mr. JACKSON of Washington introduced the following bill; which was referred to the Committee on the Judiciary

A BILL

For the relief of James Dore, Junior

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Administrator of Veterans' Affairs is authorized and directed to reinstate the national service life insurance (N-3847155; SN-33224919) issued to James Dore, Junior (Veterans' Administration claim numbered C-10479200), if the said James Dore, Junior, within six months after the date of enactment of this Act, files application requesting such reinstatement and tenders therewith an amount sufficient to pay the premiums for such insurance for a period of at least two months. Upon reinstatement of such insurance (1) all premiums for such insurance for the period commencing December 1, 1947, and ending on the date of reinstatement of such insurance under this Act, shall be held and considered to have been paid, (2) the amount tendered pursuant to the first sentence, less an amount equal to the premiums for such insurance for one month, shall be applied as premiums for such insurance for the period immediately following the date of the reinstatement of such insurance under this Act, and (3) the said James Dore, Junior, shall be entitled to receive all of the rights, benefits, and privileges which he would have been entitled to receive with respect to such insurance if such insurance had been continuously in effect during the period beginning December 1, 1947, and ending on the date of reinstatement of such insurance under this Act.

EXHIBIT 18-A

LAKE STEVENS, WASH., June 6, 1951.

Reference N3847155. James Dore, Jr.

Mr. R. M. GRAHAM,

*Chief, Premium Accounting Division, Insurance Service,
Veterans' Administration District Office, Richmond, Va.*

DEAR MR. GRAHAM: I am writing you asking your assistance in the matter of reinstatement of the national service life insurance of my brother-in-law, James Dore, Jr. His insurance policy number is N3847155 referred to above.

I understand the complete file on this insurance is in your office.

As I understand it, the question of reinstatement hinges on a lapse in November 1948.

James, as you no doubt know, was a tuberculosis patient at McGuire VA Hospital in Richmond for an extended period. I understand he entered McGuire August 18, 1949, and was a patient there until quite recently when he was transferred to the VA hospital at Swannanoa, N. C., where he is at present.

James has been in to see you several times and has written me that you informed him the insurance would be reinstated if the doctors at McGuire gave you a statement that in their opinion James had contracted tuberculosis approximately a year before commitment to McGuire. This would antedate the month of lapse.

James has given me the names of the doctors at McGuire as Dr. W. Roye and Dr. George Ewart. From what James writes, these are the physicians with whom he talked prior to his transfer to Swannanoa and that they were familiar with his case.

James also writes that he applied for waiver of premium while he was at McGuire.

I am deeply concerned about this lapse because I feel it is due to a misunderstanding on the part of myself and Mrs. Murphy as to how the payment was applied at the time the policy was reinstated in December 1947.

I have found the VA office in Everett and Seattle very cooperative and feel sure it is the policy of the entire VA organization to be helpful and cooperative in all their dealings with veterans. I myself am a veteran and every adult member of my family, including three sisters, is a veteran. I therefore feel I can appeal to you for assistance and that this appeal will be very graciously heeded.

What I am asking you to do is to have someone from your office contact Dr. Roye and Dr. Ewart and try to find some way this insurance can be reinstated.

After you have contacted these two physicians, would you be good enough to write me fully what, if anything, can be done.

I assure you, your cooperation in this matter will be sincerely appreciated.

Very truly yours,

JOSEPH J. MURPHY.

Enclosed is check for \$23.10 to cover 3 months' additional premium.

EXHIBIT 18-B

VETERANS' ADMINISTRATION,
DISTRICT OFFICE,
Richmond 19, Va., June 25, 1951.

In reply refer to: 2004-9FC. N3847155. Dore, James, Jr.

Mr. JOSEPH J. MURPHY,
Lake Stevens, Wash.

DEAR MR. MURPHY: We have your letter of June 7, 1951, regarding the national service life-insurance account of Mr. James Dore, Jr., with which was enclosed remittance in the amount of \$23.10.

Part of the records for the insurance account of the above-named veteran has been transferred temporarily to the Veterans' Administration Central Office, Washington, D. C. Therefore, a complete reply to your letter cannot be made at this time. The remittance enclosed with your letter is being held as a credit to his account. As soon as the records are returned, Mr. Dore will be furnished complete status of his account.

Very truly yours,

(Signed) R. M. GRAHAM,
Chief, Premium Accounting Division, Insurance Service.

