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## VA Warns of Pension Poaching



The Department of Veterans Affairs (VA) seeks to raise awareness of a particular type of financial exploitation that primarily targets the elderly Veteran population: pension poaching.

Pension Poaching is a term used when an unethical advisor (financial planner, attorney, or even a caregiver) profits by making financial maneuvers (such as hiding assets) in advance of the completion of an application for pension benefits, especially the aid and attendance benefit, to artificially qualify the claimant.

VA's pension program exists to support our most vulnerable war-time Veterans and their families. For pensioners who need a higher level of care, additional monetary payments are available for those who are housebound or require the aid and attendance of another person to assist them with the activities of daily living.

Financial exploitation happens when assets are hidden in trusts or annuity products to qualify the applicant when they otherwise would not qualify. Since VA has a three-year look-back period, if the Veteran gets caught falsely qualifying, they could be penalized. If payments were made, they will have to repay the money. However, if they paid fees for assistance to move their assets, they likely will not be able to recover that money from the pension poacher.

VA wants to inform Veterans and their families to be wary of organizations or individuals that contact them out of the blue to assist with a VA claim. Veterans and family members should be aware that requests for payments of money up front for assistance with filing a VA claim may be a sign of a scam, and that no one can guarantee "an enhanced VA pension."

For detailed information about VA Pensions, visit:  
<https://www.va.gov/pension/>

## Meetings

Chapter 120 membership meeting will be held on Thursday, August 5, 2021 at 7:00pm in the Machinists Union Hall, 357 Main St., East Hartford. *State COVID-19 guidelines apply.*

The Board of Directors will meet on Thursday, July 29 and August 26 at 7:00pm. Call the Chapter office for any changes in schedule. Chapter members are welcomed to attend.

## Notice

If you have moved or changed your address, PLEASE notify us immediately. Call the Chapter office at (860) 568-9212, mail us at the address on the back of this newsletter or e-mail the Newsletter editor at [cchapter120@aol.com](mailto:cchapter120@aol.com).

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<b>CHAPTER 120 OFFICE</b>	<b>568-9212</b>
<b>Board of Directors</b>	
Roger Anderson	528-4338
Paul Barry	569-3530
Peter Galgano	828-1999
Leigh Lovering	528-8312
Frank Zizzamia	569-0705
<b>Executive Officers</b>	
Bob Burgess, President	646-0205
Phil Morneau, Vice President	930-2122
Phil Morneau, Treasurer	930-2122
Peter Lund, Secretary	644-9770
<b>VVA Service Representatives</b>	
John Cutler	568-9212
E-Mail: VVA.Service.Rep@att.net	
Gerald Fabry, MD	884-7271
E-Mail : gerfab@comcast.net	
Gary Waterhouse	656-0430
E-Mail : gwaterhouse@cox.net	
<b>Membership</b>	
Frank J. Mello, Jr.	604-3879
E-Mail: Fmello336@yahoo.com	
<b>Women Vietnam Veterans</b>	
Patricia Dumin	620-4131
<b>Product Sales</b>	
Leigh Lovering	528-8312
lhlovering@gmail.com	
<b>Newsletter/Website</b>	
John Cutler	282-7470
E-Mail: ctchapter120@aol.com	
<b>Notary Public</b>	
Gary Gazdzicki, Sr.	812-5703
<b>Vet Centers</b>	
Hartford (Area Code 860)	563-8800
New Haven (Area Code 203)	932-9899
Norwich (Area Code 860)	887-1755
Danbury (Area Code 203)	790-4000
<b>All Telephone Numbers are Area Code 860 unless otherwise noted</b>	

## Birthday Wishes

Birthday wishes go to our members born in July and August. May you have many more!

### July

<i>Frederick E. Arnold</i>	<i>Mary Beaulieu</i>	<i>Glenn Beaulieu</i>
<i>Brian R. Brady</i>	<i>Gary Chappell</i>	<i>William D. Chiodo</i>
<i>Hugo M. Ciaffaglione</i>	<i>Barry Dubofsky</i>	<i>Peter M. Heath</i>
<i>Ken Lewis</i>	<i>Peter Lund</i>	<i>Carlton A. Platt III</i>
<i>Eric J. Remkiewicz</i>	<i>James S. Tierney</i>	<i>Geraldine O. Traynham</i>
<i>Robert D. Venti</i>	<i>Charles R. Williams</i>	<i>Gerry Wright</i>

### August

<i>Paul Blow</i>	<i>Tom Bothur</i>	<i>William Cancelli</i>
<i>Frederick Dellaripa</i>	<i>Glenda A. Doughtie</i>	<i>Craig J. DuPrey</i>
<i>Linda A. Dusek-Ravenell</i>	<i>John C. Honor Jr.</i>	<i>Edward Keany</i>
<i>Richard E. Lee Jr.</i>	<i>Kenneth W. Mader</i>	<i>Philip Morneau</i>
<i>Tim L. Oslund</i>	<i>Philip Petricca</i>	<i>Stephen Robillard</i>
<i>James Scanlon</i>	<i>Werner Seidler</i>	<i>Kenneth Seymour</i>
<i>Daniel C. Thurston</i>	<i>Gary E. Waterhouse</i>	<i>Joseph S. Wilusz</i>

## Chapter/State News

### Delegates to the National Convention Added

Robert (Bob) Bagge and John Siemer were added as a Chapter 120 delegates to the National Convention. The Chapter now has its full complement of five (5) authorized delegates. *Congratulations to all!*

### Agent Orange Monument Unveiling Ceremony

*Andover honors veterans exposed to Agent Orange*



A Connecticut town has a new monument to veterans exposed to Agent Orange, a project spearheaded by a local veteran who says he was harmed by the Vietnam War-era defoliant.

The new memorial was dedicated Saturday, June 5, in Andover Veterans Monument Park.

Gerry Wright, Life member of Chapter 120, got the idea for the monument a few years ago, while traveling around the country to gather signatures on a petition to expand treatment for Agent Orange-related ailments. He saw an Agent Orange-related memorial in Texas and decided his Connecticut hometown should have one.

Between 1962 and 1971, the U.S. military sprayed roughly 11 million gallons of Agent Orange across large swaths of southern Vietnam. It contains a dioxin, a type of chemical that stays in the environment for a long time, building up and becoming more dangerous while moving up the food chain.

Vietnam says millions of its citizens, including children of people exposed during the war, have suffered illnesses from Agent Orange. The U.S. government has said the number of people affected is much lower.

## Receive "The Connection" by E-Mail – Help your Chapter

The monthly Chapter 120 newsletter, *The Connection*, is available by e-mail. Currently, 100 members receive the newsletter by e-mail, saving the Chapter over \$1,800 in printing and postal fees annually. The newsletter is available in Adobe format (.pdf), attached to your e-mail. If you wish to receive the newsletter via e-mail, please e-mail the newsletter editor at ctchapter120@aol.com

The U.S. military halted the use of Agent Orange in 1971. The U.S. Department of Veterans Affairs has since recognized more than a dozen diseases it presumes to be connected with exposure to the chemical.

As a combat engineer in a unit that built roads in Vietnam in 1969-70, Wright sprayed Agent Orange to kill off thick vegetation that could provide cover for the enemy.

“Just doing what I was told — no hat, no shirt, no gloves,” Wright told the newspaper.

Over time, he has developed muscle loss and weakness, neuropathy and atrial fibrillation, said Wright, who also served in the Connecticut National Guard from 1982-99 and retired as a first sergeant.

He ordered a stone inscribed with a message memorializing “all those who died because of this chemical” and asking people to pray for veterans still suffering its effects.

Donations have covered the \$21,500 cost, with money left over for plantings, he said.

The toll of Agent Orange is also recognized at the Vietnam Veterans Memorial in Washington, where a plaque was dedicated in 2004 to honor veterans who died after their war service from the lasting effects of the chemical, post-traumatic stress disorder or other unseen wounds.



Paul Barry, Chapter 120 Life member, served as Master of Ceremonies. Chapter 270 furnished their color guard.

Joe Courtney congratulated Gerry Wright for his efforts with AO legislature (HR 299 Blue Water Navy) and HR 7105.

*Andover AO Monument Unveiling on YouTube:*  
<https://www.youtube.com/watch?v=FZ2YDeXpjZk>

*From The Hartford Courant*

## **Woman complains father’s gravestone was disappearing in Connecticut veterans’ cemetery**

Like many grave markers at Northwood Cemetery’s Soldiers Field in Windsor, the stone for Vietnam War veteran Eddie Lee Walker lies flat on the ground.

Unlike similar stones at the Hartford-owned graveyard, however, Walker’s is no longer sunken and choked by encroaching grass and dirt.

The U.S. Army veteran’s marker was raised recently after his daughter, Sonia Turner of Windsor, complained to city officials, including Mayor Luke Bronin, that she could not find the grave.

“Is this how we treat the deceased and veterans?” Turner wrote in an email to Bronin on June 26. “I want my father’s grave found.”

Bronin replied, “I’m terribly sorry for this and for your family,” adding that he was CC’ing public works department leaders.

Turner, 47, said she’s happy that her father’s marker was raised, but she will not stop pressing city officials until all the stones get the attention that veterans and their families deserve.

“They thought I would shut up and go away, but my thing is — what about all the other headstones?” the Hartford native and one of Walker’s four daughters said.

This is not the first time people have complained about maintenance of the cemetery, which holds the remains of more than 5,000 Hartford-area veterans with service records dating to the Spanish American War.

Over the years, veterans’ relatives have cited unmown grass, grimy headstones and poor drainage, among other issues. Family members visiting graves said they would routinely find marble markers submerged in water, lying on the ground or hidden by weeds.

A concerted effort by volunteers and staff, starting in 2013, had the graveyard in much improved shape by late 2015, according to an article in *The Courant*. About 175 volunteers, including some minimum security prison inmates, had worked with the city’s cemetery crew to clean and right the stones.

City Public Works Director Michael Looney said Tuesday that partially sunken grave markers are a problem in any cemetery. Hartford’s cemetery crews spend “a tremendous amount of time just keeping up with the grass,” Looney said, and usually do not have the time to raise sunken stones, a job that can take up to two hours.

Typically, Looney said, cemetery officials refer relatives who complain about sunken stones to monument companies that can reset a marker for \$100-\$150. A cemetery worker raised Walker’s stone after hearing how upset Turner was about it — “because he’s a good guy,” Looney said.

That man and other workers who maintain the city's four cemeteries "are proud of the work they're doing," he said.

"They're a very dedicated group because they're all cognizant of how graves should look for relatives and families," he said.

If a flat marker sinks far enough, to the point where it is completely obscured or becomes a tripping hazard, the city will reset it, Looney said.

At the time of the 2015 cleanup at Soldier's Field, outgoing Hartford Mayor Pedro Segarra said the "cemetery looks better now than it has in years."

"This is exactly what our veterans, who sacrificed so much for our country, and their families deserve," Segarra said.

Compared to how the city's cemeteries looked before that turning point, Looney said, "They are in much better shape."

Turner, however, whose father died in 1995, pointed to a banner on the cemetery fence that says, "Hartford Cherishes Its Veterans." Sunken markers that are hard or impossible to find do not fulfill that promise, she said.



**POW/MIA News**



Aug. 19, 2020.

*From Defense POW/MIA Accounting Agency (DPAA)*

**Connecticut Soldier Accounted For From World War II**

The Defense POW/MIA Accounting Agency (DPAA) announced that Army Sgt. John E. Hurlburt, 26, of Madison, Connecticut, killed during World War II, was accounted for

In July 1944, Hurlburt was a member of the 105th Infantry Regiment, 27th Infantry Division. He was killed July 7 during a

massive Japanese attack against the 105th on the island of Saipan. His remains were not known to have been recovered.

Remains labeled as Unknown X-20 were first reported as buried in the 27th Infantry Division Cemetery. The remains were initially disinterred in March 1948, and officials found Hurlburt's identification tags in the grave. However, the American Graves Registration Service later concluded that X-20 was not Hurlburt, and the remains were buried at the Manila American Cemetery and Memorial in the Philippines on June 15, 1950.

After thorough research, DPAA historians concluded X-20 was possibly associated one of eight service members, including Hurlburt. On Dec. 6, 2018, Unknown X-20 was disinterred and sent to the DPAA Laboratory at Joint Base Pearl Harbor-Hickam, Hawaii, for analysis.

To identify Hurlburt's remains, scientists from DPAA used dental and anthropological analysis, as well as circumstantial evidence. Additionally, scientists from the Armed Forces Medical Examiner System used mitochondrial DNA (mtDNA) analysis.

Hurlburt's name is recorded on the Courts of the Missing at the National Memorial Cemetery of the Pacific in Honolulu, along with the others who are still missing from World War II. A rosette will be placed next to his name to indicate he has been accounted for.

Hurlburt will be buried Aug. 14, 2021, in New Haven, Connecticut.

For family and funeral information, contact the Army Casualty office at (800) 892-2490.

**At The Capitol**



**Governor Signs Five Veteran related Bills into Law**

S.B. No. 914 - AN ACT CONCERNING HMONG LAOTIAN SPECIAL GUERRILLA UNITS WHICH SERVED IN THE KINGDOM OF LAOS. To provide certain benefits to members of the Hmong Laotian special guerilla units who served in the secret war in the Kingdom of Laos during the Vietnam War. Gov signed 6/16/21 PA 21-51

H.B. No. 5592 - AN ACT REDEFINING "VETERAN" AND ESTABLISHING A QUALIFYING REVIEW BOARD. To redefine "veteran" and to establish a Qualified Condition Review Board. Gov signed 6/28/21 PA21-79

H.B. No. 5737 - AN ACT ESTABLISHING A VETERANS AND MILITARY TOURISM TRAIL. To create a Veterans and Military Tourism Trail linking museums, memorials, battleground sites and historic sites in the state relating to veterans and the United States armed forces. Gov signed 6/30/21 PA21-105

H.B. No. 6480 - AN ACT CONCERNING THE FUNERAL EXPENSES OF CERTAIN VETERANS. To specify the funeral expenses covered by the sum paid by the state for certain veterans. Gov signed 6/28/21 PA21-112

H.B. No. 6483 - AN ACT CONCERNING THE ENROLLMENT OF CHILDREN OF MEMBERS OF THE ARMED FORCES IN PUBLIC SCHOOLS AND THE ESTABLISHMENT OF A PURPLE STAR SCHOOL PROGRAM. To allow military orders to be accepted as proof of residency for the purpose of enrollment in a public school by children of members of the armed forces and to establish a Purple Star School Program. Gov signed 6/28/21 PA21-86

H.B. No. 6484 (Public Act No. 21-175) - AN ACT CONCERNING RECOMMENDATIONS BY THE DEPARTMENT OF TRANSPORTATION. This Public Act includes three sections naming portions of highways for Connecticut veterans and the "Agent Orange Memorial Highway":

- Sec. 44. (Effective from passage) A portion of Connecticut Route 21 from the intersection of Connecticut Route 44 to the Putnam-Thompson town line in the town of Putnam shall be designated the "Calvin William Heath Silver Star Recipient Memorial Highway".
- Sec. 45. (Effective from passage) A portion of Connecticut Route 193 from the intersection of Connecticut Route 200 (Quaddick Road) to Chase Road in the town of Thompson shall be designated as the "John J. Lindley Memorial Highway".
- Sec. 49. (Effective from passage) A portion of Connecticut Route 316 from the intersection of United States Route 6 to Monument Lane near the location of Andover Veterans Memorial Park in the town of Andover shall be designated as the "Agent Orange Memorial Highway".

For details on each Bill/Public Act, go to <https://www.cga.ct.gov/>



**On The Hill**



**Sgt. Ketchum Rural Veterans Mental Health Act of 2021**

The Sgt. Ketchum Rural Veterans Mental Health Act of 2021 was signed into law (PL 117-21) by the President on 5/30/2021

The Public Law requires the Department of Veterans Affairs (VA), during FY2022, to establish and maintain three new centers of the Rural Access Network for Growth Enhancement (RANGE) Program in areas with interest from personnel and a need for additional mental health care for rural veterans. The RANGE

Program serves veterans in rural areas who are experiencing mental illness.

The law also requires the Government Accountability Office to conduct a study and report on whether the VA has sufficient resources to serve rural veterans who need mental health care that is more intensive than traditional outpatient therapy.

**Veterans Affairs News**



*From MilitaryTimes*

**VA telehealth options here to stay, secretary vows**

Telehealth and online medical appointments will remain a key part of veterans' health care even after the pandemic disappears, the Veterans Affairs secretary promised on Wednesday.

But department officials may need Congress' help to ensure that.

During an appearance before the Senate Appropriations Committee, VA Secretary Denis McDonough noted that online video appointments between department physicians and patients are about 18 times higher now than at the start of the coronavirus pandemic in spring 2020.

"There were almost 230,000 visits at the end of February this year," he said. "Nearly 2 million vets have had one or more episodes of video care. That tells us that there's massive demand."

But McDonough noted there has been reluctance to embrace the change among some staffers accustomed to in-person meetings, something he said he will work to address.

"We're institutionalizing that," he said. "We want to maintain it, because it's ease of access for vets who don't need to be seen in person."

“There’s going to continue to need to be things that are done in person, but I think as a system we recognize the huge efficiency gains and huge satisfaction gains which come from vets spending less time traveling to our facilities while still getting good care.”

Department health officials have predicted a sharp rise in demand for health care services in coming months as many veterans catch up on appointments missed because of coronavirus closures and self-isolation. Mental health care appointments in particular are expected to be in demand, and remain a challenge for Veterans Health Administration leaders to keep up with.

But committee members expressed concerns that the return to normal operations may also mean rolling back those new offerings, thereby limiting veterans’ health care options.

“There’s going to be a tendency to want to snap back to pre-pandemic times, and I just think there’s going to be a patient revolt,” said Sen. Brian Schatz, D-Hawaii. “Ten years ago, if you told someone to interact with their clinician via iPhone, it would be an insult. Now, if you can’t do that, that’s an insult.”

Schatz said he’ll press VA leaders not only to make sure the new telehealth options are preserved but also to see if there are steps for Congress to expand rules and regulations to make that happen.

McDonough said he welcomes the discussion.

“I take it to be an opportunity for us to look hard at whether there’s additional authorities we need now,” he said after the hearing. “VA always has been an innovator in this space, and we continue to do that. If there are opportunities for us to enhance even further, we’ll do it.”

The White House has proposed a nearly \$270 billion budget for VA in fiscal 2022, a 10 percent increase over current year levels. House appropriators are expected to offer their own draft of the budget plan later this week. Senate appropriators will follow with their own version later this summer.

***From the Service Rep's Desk***



*From VHA National Center for Patient Safety*

**Philips CPAP and BiLevel PAP Recall**

Philips Respironics announced a voluntary recall for certain CPAP, BiLevel PAP, and mechanical Ventilator Devices due to issues related to deterioration of the sound

abatement foam used in these devices. This recall affects CPAP and BiLevel PAP devices manufactured prior to April 26, 2021. VA has distributed approximately 300,000 of these devices to Veterans for home use. An additional 2,000 devices are used within VA in hospital or clinic settings.

VA clinical teams are reviewing patient records to identify those who have received these devices and will work directly with impacted Veterans to repair or replace their equipment.

While there is a potential risk from the deterioration of the sound abatement foam, those risks have to be balanced against the known health risks of untreated sleep apnea. VA clinical experts are working with the FDA and the manufacturer to understand those risks. We expect to issue additional guidance in the coming days.

Veterans with questions can send a secure message to their care team through MyHealtheVet.

**Frequently Asked Questions**

**What should Veterans do if they use Philips CPAP device?**

If you are a Veteran that uses a Philips CPAP device, continue to use your CPAP as prescribed. Your care team should reach out to you and let you know if a replacement or repair is available. If you are concerned about using your device, send a secure message to your care team through MyHealtheVet.

**Does this recall impact VA sleep clinics?**

Yes. Due to the volume of units affected, VHA sleep centers are not able to continue their clinical support to Veterans until replacement devices are purchased or current equipment is repaired.

**Will my CPAP be replaced or repaired?**

Each patient’s needs are different, and your care team will determine if a CPAP from a different manufacturer will work for you. It is VA’s goal to provide Veterans with a safer device as soon as possible.

**Does this issue only impact devices purchased by VA?**

No. This impacts all Philips CPAP and BiLevel PAP devices manufactured by Philips prior to April 26, 2021.

**Is additional information available on the Philips device recall?**

More information is available at <http://www.philips.com/src-update>

*From Connecting Vets*

**VA, VSOs team up to expedite claims process**

Through a collaborative effort with veterans’ services organizations and others, the Department of Veterans Affairs has launched a pilot program for accredited representatives to request an expeditious review and determination of disability claims decisions.

The Claim Accuracy Request or CAR pilot program replaces a previous 48-hour review process and allows an expedited higher-level review for obvious errors in fact or law.

“This program provides VA accredited agents, attorneys, and VSO representatives the opportunity to quickly address an obvious error that impacts payment and provides VA the

opportunity to take corrective action,” VA spokesperson Gina Jackson told Connecting Vets.

CARs will be adjudicated in approximately 30 calendar days as opposed to the higher-level review process which averages 125 calendar days, Jackson added.

“During the pilot program, a claim accuracy request may only be submitted by an accredited Veterans Service Organization, agent, or attorney,” she said.

The CAR must be submitted on this VA form, with the phrase “Claim Accuracy Request” or “CAR” prominently noted in the top margin of the third page of the application and the error(s) at issue clearly identified, added Jackson.

The VA form can be uploaded or sent via the mail to VA’s Evidence Intake Center.

VA partnered with the following national VSOs -- Disabled American Veterans, American Legion, Vietnam Veterans of America, Veterans of Foreign Wars, Wounded Warrior Project, American Veterans, Paralyzed Veterans of America, and Military Officers Association -- in the pilot program.

The pilot continues through August.

*From Military.com*

## **The Original ‘Airman Snuffy’ Was Real and a Total Badass**

For decades, Air Force military training instructors have been using the example of an “Airman Snuffy” in preparing new trainees for the active Air Force. He (or she) is your average, everyday airman, working in the Air Force.

“Airman Snuffy is working the CQ desk one night when an MTI shows up without his CAC [ID card],” the Air Force training instructor would say. “What should Airman Snuffy do when the MTI demands to be let in?”

These are the questions that make trainee airmen sweat in their sleep.

Airman Snuffy is at times an instructional figure, showing young recruits how to do things. At other times, he’s a cautionary tale, illustrating the potential dangers of making poor decisions while wearing the uniform.

The real Airman Snuffy, Maynard Smith, was both of those things and more; when Smith was notified that he was awarded the Medal of Honor, he was on KP duty as a punishment. Nothing could be more illustrative of his military career.

Smith might be the first person to earn a nickname in both real life and military lore. In the civilian world, he was a rich, entitled brat living off an inheritance during World War II. When he got busted by the courts for failure to support a child, the judge sentenced him to the Army Air Forces.

In 1942, he enlisted and volunteered to be an aerial gunner, because aerial gunners got an automatic promotion to a non-commissioned officer rank and the pay that comes with it. Nobody wanted to fly with Smith, not because it was one of the most dangerous jobs of World War II, but because Smith was not a great airman -- yet.

He hated taking orders. He displayed a total disrespect for younger men of any rank. He was just as spoiled in the Army Air Forces as he ever was as a civilian. Now he was just getting paid for it. He was stubborn and belligerent. So it took a full six weeks before he ever flew a combat mission over occupied France.

Along the way, he earned the nickname “Snuffy”, after a character from the then-popular comic strip “Barney Google and Snuffy Smith.” The comic has been around since 1919 (it’s still in syndication today), and its characters were well-known. The comic Snuffy was a shiftless and bad-tempered character that had no ambition, other than to live his lonesome life his way -- just like Maynard Smith.

Smith’s first mission came on May 1, 1943. The target was the U-boat pens over Saint-Nazaire, France, a place nicknamed “Flak City” by USAAF airmen for the sheer volume of anti-aircraft fire American B-17 bombers took over the city. But their bombing run happened without incident. The Germans didn’t even really send fighters to intercept them.

About two hours after dropping their bombs on Saint-Nazaire, they were approaching what they thought was the coast of England, but were surprised to be met with heavy anti-aircraft fire. It turns out the navigator of the lead plane accidentally had led them to Brest, France, with the “help” of faulty equipment.



The skies turned into clouds of flak as the planes fought their way to safety as Luftwaffe fighters began to tear their way through the B-17 bomber formations. Smith’s bomber got the worst of the German attack. Nazi guns ripped through the fuel tanks and started a massive fire in the aircraft. Meanwhile, two other crewmen were wounded and three more bailed out. Communications inside the plane were inoperable.

Also inoperable was Snuffy Smith’s ball turret, so he got out and -- cracking jokes -- began tending to the wounds of his fellow

crewmen. As he worked to save their lives, he realized the aircraft was still under attack, and he was the only one left to defend it.

There was also a "massive" fuel-fed fire aboard. So the next thing he did was grab a fire extinguisher and start fighting the fire in the tail section. That's when German planes started shooting at his B-17, a stark reminder that he had a lot to do. Smith manned the port .50-cal and then the starboard one, keeping the fighters at bay.

To facilitate fighting the fire, Smith began tossing everything that was both on fire and not tied down out the side of the plane, which was much easier now that there was a giant hole in the aircraft. Between taking shots at Nazi fighter planes and checking on his crew, he used the fire extinguishers aboard to put out the fire. When that didn't work, he used all the water.

And when that didn't work, he peed on the fire in the middle of an intense airborne firefight for good measure.

The planes wouldn't land in England for another 1 hour, 20 minutes after the intense contact with the enemy. Smith finally managed to smother the flames with clothing, but the plane broke in half upon touchdown. Airman Snuffy and the crew of their B-17, along with every other bomber in the formation, had fought over Brest for 90 minutes.

At least seven planes went down there, and 93 airmen died in the grim melee. Two of the planes that made it back to England never flew again, and one of those was Snuffy Smith's. The three men who bailed out of his plane disappeared into the English Channel and never were seen again.

The pilot of that plane told all incredulous ears that Maynard "Snuffy" Smith was "solely responsible for the return of the aircraft and lives of everyone aboard." He was the second person in Europe to be awarded the Medal of Honor during World War II. Up to that point, he would be the only one who survived what it took to earn it.



**Newsletter articles/ stories/photos**

Any articles, stories and/or photos submitted for the newsletter must be received by the "cut off" date for any given month. Photos must be accompanied by text which describes the event, names, dates and any other pertinent facts so our readers understand the story behind the photo(s). The newsletter editor will announce the "cut off" dates at each Chapter meeting. The "cut off" date for our September 2021 newsletter is 20 August 2021. Due to space availability, the editor reserves the right to include or not include photos for a given month.

***This newsletter printed by***



**97B Pierson Lane  
Windsor, CT  
www.printhubct.com  
print@printhubct.com  
860-580-7909**

**Hartford Vet Center**



25 Elm Street, Suite A  
Rocky Hill, CT 06067

Phone: (860)-563-8800  
Fax: (860)-563-8805



**Vietnam Veterans of America, Inc.  
Greater Hartford Chapter 120  
P.O. Box 4136  
Hartford, CT 06145**