

CONNECTION



Connecticut Chapter 120

Greater Hartford
Over 39 Years of Service to Veterans

December 2022

Visit Our Website at www.vva120.org

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Vietnam Veterans of America
Connecticut Chapter 120
The 34th Annual

Holiday Dinner Dance

Saturday – December 3, 2022

7 – 11:30pm

Dinner at 7:00pm



Machinists Union Hall

357 Main Street

East Hartford, CT 06118

Phone: (860) 568-9212

Live Music By

Bebobaloubob



Singles - \$20

Couples - \$35

BYOB/Setups Available – Raffles - Prizes

Open to the Public

Bring Your Family and Friends!

Proceeds Benefit Area Veterans and Their Families

***Please Note: The Machinists Union Hall is a Smoke-Free facility.
Smoking is allowed outside the building***

Happy Holidays to All!

*From The
Chapter 120 Officers and Board of Directors*

Meetings

Chapter 120 membership meeting will be held on Thursday, December 1, 2022 at 7:00pm in the Machinists Union Hall, 357 Main St., East Hartford. *State and East Hartford COVID-19 guidelines apply.*

The Board of Directors will meet on Thursday, December 29 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 Newsletter Editor at (860) 282-7470, or e-mail the Newsletter Editor at ctchapter120@aol.com.

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All Telephone Numbers are Area Code 860 unless otherwise noted	

Chapter/State News

From The East Hartford Gazette

Help O’Connell honor veterans



Each year on National Wreaths Across America Day, the mission to REMEMBER, HONOR and TEACH is carried out by coordinating wreath-laying ceremonies at Arlington National Cemetery, as well as more than 1,600 additional locations in all 50 states, at sea and abroad.

O’Connell Elementary School has proudly participated in the Wreaths Across America initiative since 2016. Each year, O’Connell School fundraises to purchase the wreaths to honor over 570 + veterans laid to rest at Silver Lane Cemetery. The O’Connell School community is deeply committed to continuing our support and participation of Wreaths Across America 2022 on Saturday December 17, 2022.

We are kindly asking the East Hartford community to help us continue our participation in Wreaths Across America, 2022. Our goal is to raise over \$4,000.00 in order purchase wreaths for all the veterans currently laid to rest at Silver Lane Cemetery. Please consider donating, any amount, to support this important VETERANS project.

You can send your donations to: O’Connell School PTO, 301 May Road, East Hartford, CT 06118.

We are truly thankful to be a part of an amazing community!

Greg Fox, Principal

From Journal Inquirer

Coventry’s Vietnam War memorial failing; town to takeover Trust



After the discovery that the state Vietnam Veterans Memorial located at Lake and Cross streets has started to shift off its base, the Finance Committee on Monday unanimously approved having the town take over a trust set up to maintain the monument.

The memorial, which is patterned after the larger monument in Washington, lists the names of 612 veterans

from Connecticut who died in the Vietnam War.

The town has had ownership of the memorial since its construction in May 2008, but the local group, Connecticut Vietnam Veterans Memorial Inc., had controlled the trust.

Birthday Wishes

Birthday wishes go to our members born in December. May you have many more!

- | | |
|--------------------------|----------------------------|
| <i>Donna S. Anderson</i> | <i>Craig Jordan</i> |
| <i>Robert A. Lathrop</i> | <i>Edward D. Lee</i> |
| <i>Leigh Lovering</i> | <i>Jeffrey Rohan</i> |
| <i>Claude D. Roy</i> | <i>Mitchell A. Slowick</i> |
| <i>L. David Waggoner</i> | <i>Brian Wall</i> |



It was proposed that the town should take over the trust used for maintenance on the memorial, since the town already owns the structure, Town Council Chairwoman Lisa Thomas, who sits ex-officio on the Finance Committee, said.

“I think it’s something nobody thought about, this trust fund, including this group that formed it,” she said.

It wasn’t until the foundation problems with the memorial were discovered that questions about ownership and who should oversee its repairs were raised.

“There was an issue with the monument moving because of water,” Town Councilman Marty Milkovic, who sits on the Finance Committee, said.

He said Town Manager John Elsesser spoke with a dam engineer who suggested how to safely move the monument and secure its foundation so it wouldn’t slide off its base.

“Over time, due to freezing and unfreezing, the monument has shifted slightly,” said Amanda Backhaus, finance director and treasurer for Coventry. “We’ve worked with a local vendor to fix the problem and it should cost \$1,000 to \$2,000.”

She said repairs to the memorial would come completely from funds saved in the trust and not the town budget.

The problem with the memorial started when water infiltrated the stone platform it sits on, creating a “frost freeze mechanism,” she said, causing it to shift.

She said part of the repair would include application of a special sealant to ensure it doesn’t happen again.

POW/MIA News



From Connecting Vets
Killed in Vietnam War, Army Staff Sgt. Finger accounted for

The Defense POW/MIA Accounting Agency (DPAA) announced on Nov.3 that U.S. Army Staff Sgt. Sanford I. Finger, 29, of Miami Beach, Florida, killed during the Vietnam War, was accounted for Aug. 23, 2022.

In October 1971, Finger was assigned to the U.S. Army Element Vietnam, Army Air Force Regional Exchange, Pacific Exchange (Manager of the An Son Post Exchange), U.S. Army Headquarters Area Command.

On Oct. 26, Finger was lost when the CH-47B Chinook helicopter on which he was a passenger went down over water in bad weather while flying from Tuy Hoa to Cam Ranh Bay in Vietnam. Remains of four of the 10 Soldiers on board were recovered during search and rescue operations following the crash, but Finger was not accounted for.

An unsuccessful recovery attempt was made in 1974 when divers from the Joint Casualty Resolution Center dove on what was believed to be the crash site. A number of investigation and recovery efforts took place between 1994 and 2021 with a June 2021 recovery mission finding possible human remains and material evidence.

To identify Finger’s remains, scientists from DPAA used anthropological analysis, as well as material and circumstantial evidence. Additionally, scientists from the Armed Forces Medical Examiner System used mitochondrial DNA (mtDNA) and autosomal DNA (auSTR) analysis.

Finger’s name is recorded on the National Vietnam Veterans Memorial in Washington, D.C., and the American Battle Monuments Commission’s Courts of the Missing at the National Memorial Cemetery of the Pacific in Honolulu, along with others who are unaccounted-for from the Vietnam War. A rosette will be placed next to his name to indicate he has been accounted for.

Finger’s burial date and location is yet to be determined.

On The Hill



At Hearing, Tester Presses VA on Implementation of the SFC Heath Robinson Honoring Our PACT Act

Continuing his push to hold the Department of Veterans Affairs (VA) accountable in delivering generations of toxic-exposed veterans their earned health care and benefits, Chairman Jon Tester pressed VA officials on implementation of the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act of 2022 during a

Senate Veterans’ Affairs Committee hearing on Nov.16.

Named after Sergeant First Class Heath Robinson who died in 2020 from toxic exposure as a result of his military service, Tester’s bipartisan PACT Act provides health care for Post-9/11 combat veterans, expands VA’s list of conditions presumed to be service-connected, creates a framework for the establishment of future presumptions of service connection related to toxic exposure, and improves resources to support claims processing. As of November 2022, approximately 146,000 veterans have applied for disability compensation under the PACT Act.

At the hearing, Tester questioned VA Under Secretary for Health Dr. Shereef Elnahal on building the Department’s capacity to address the influx of new veteran patients in the system: “Dr. Elnahal, how is the VA preparing to provide timely health care to newly enrolled veterans while still taking care of the folks who are already enrolled?”

“We simply need enough clinicians and the folks who support them in our health care system to be able to tackle the increased demand we expect to see, because that’s what veterans deserve,” replied Dr. Elnahal. “We are also trying to, on top of that, make sure that we increase our productivity across the system. Our Office of Integrated Veteran Care is engaging in multiple efforts to do just that—one of which is actually standardizing our clinical grids based on specialty, to have standard times on average that it takes to see veterans depending on the type of care they are getting, and then hold our clinicians and leadership accountable for resourcing those clinics to be able to meet at least an 80 percent productivity standard in those clinics.”

Dr. Elnahal also highlighted VA’s role in ensuring community care networks are sufficient to assist VA with meeting health care demand.

Tester later pushed VA officials to elaborate on efforts to tackle claims more efficiently through automation, and to conduct large-scale toxic exposure research as required by law.

As the only member of the Montana delegation who sits on the Senate Veterans’ Affairs Committee, Senator Tester worked for years alongside Veterans Service Organizations and his Senate colleagues to deliver comprehensive toxic exposure relief to the nation’s veterans. Following sustained efforts from Tester, President Joe Biden signed the PACT Act into law on August 10th.

Veterans can visit [VA.gov/PACT](https://www.va.gov/PACT) or call 1-800-MyVA411 (1-800-698-2411) to learn more about what this law means for them and their families

HR 4772 - Mark O'Brien VA Clothing Allowance Improvement Act

Mark up at the House Veterans Affairs Committee was held and passed by the Committee on Nov. 16.

This bill modifies the Department of Veterans Affairs (VA) clothing allowance policy for veterans who, due to a service-connected disability, wear a prosthetic, use an orthopedic appliance (e.g., a wheelchair), or use a prescription skin medication that the VA determines causes irreparable damage to clothing.

The bill requires the VA to continue the clothing allowance for such a veteran on an annual basis until the veteran elects to no longer receive the allowance, or the VA determines the veteran is no longer eligible for the allowance, whichever occurs first.

The bill sets forth a procedure by which the VA must conduct reviews of clothing allowance claims to determine the continued eligibility of veterans. Specifically, the VA must conduct a review (1) five years after the date on which a veteran initially receives a clothing allowance and periodically thereafter, and (2) whenever the VA receives notice that the veteran no longer meets eligibility requirements. If a veteran is eligible for a clothing allowance based on a circumstance that is not subject to change, the VA does not need to review whether the veteran has continued eligibility.

If the VA determines, as the result of a review of a claim, that a veteran no longer meets the eligibility requirements for a clothing allowance, the VA must provide notice of the determination and discontinue the clothing allowance. The notice must include a description of applicable actions that may be taken following the determination (e.g., filing a notice of disagreement).

Veterans Affairs News



From Military Times

Feds to Veterans: Beware of Scammers Charging You to File for Benefits

Consumer advocates are reminding veterans that you don’t have to pay someone to file disability claims.

“Some dishonest businesses set their sights on the monetary benefits veterans get for their service, especially with the passing of the PACT Act, which expands VA benefits and health care for veterans exposed to burn pits and other toxic substances,” wrote the Federal Trade Commission in a recent consumer alert.

“Scammers also try to get in your good graces by emphasizing — maybe even stretching the truth about — their time in service,” the alert stated.

That could mean a hefty financial burden for veterans, said Marty Callaghan, deputy director of benefits and claims services for the American Legion.

“I’m glad the FTC did that, because these folks are out for profits,” Callaghan said. “They charge too much money for their services, especially when veteran service organizations like the American Legion, VFW and DAV and the others can provide these services for free.”

For the last fiscal year, the American Legion alone helped veterans get \$16 billion in benefits, Callaghan said. “Multiply that by all the other veteran service organizations,” he added.

The VA can help veterans find a VA-recognized organization or a VA-accredited individual to help them file a claim. The VA advises veterans to ask up front whether they will have to pay any money.

In some cases, predatory companies charge 500% to 600% of the monthly benefit the veteran receives. So if, for example, a veteran receives a monthly benefits increase of \$1,000, the veteran would owe the company \$5,000 to \$6,000 “right off the bat,” he said. Veterans sign a contract, but may not realize the cost.

“We’re working with Congress and other veteran service organizations to try to get this problem taken care of. It’s gotten

worse since the pandemic started,” Callahan said. “These companies are making millions of dollars off of our veterans.

“They’ve turned veterans’ disability benefits into a for-profit venture,” he said.

The Promise to Address Comprehensive Toxics Act, better known as the PACT Act, expands and extends eligibility for VA health care for veterans with toxic exposures and veterans of the Vietnam, Gulf War, and post-9/11 eras. It adds more than 20 additional presumptive conditions for burn pits, Agent Orange and other toxic exposures, and adds more presumptive-exposure locations for Agent Orange and radiation.

Those include 12 types of cancer and 12 other respiratory illnesses linked to burn pit exposure in the Gulf War and the wars in Iraq and Afghanistan; hypertension and monoclonal gammopathy of undetermined significance (MGUS) for veterans who served in Vietnam; and radiation-related illnesses for veterans who served in several new locations in the 1960s and early 1970s.

With presumptive conditions, veterans don’t have to prove that their service caused the condition. They just have to meet the service requirements for the condition.

From Federal News Network

VA hiring to ‘maximum capacity’ to assist vets seeking PACT Act benefits



The Department of Veterans Affairs’ benefits division is looking to bring several thousand hires onboard to “maximize its capacity,” as it prepares to implement legislation that will make millions of new veterans eligible for VA health care and benefits.

Charles Tapp, the Veterans Benefits Administration’s chief financial officer, told reporters Tuesday Nov. 15 that more than 145,000 veterans already filed claims under the PACT Act.

“We want to encourage every veteran to come in and file. If you believe that you’ve been exposed to toxins or served in the areas of responsibility, we encourage you to come out and file a claim,” Tapp said. “That’s the gateway to open the door for the benefits and services that certainly have been earned, and certainly the gateway to open up the opportunity to receive health care.”

The PACT Act, which President Joe Biden signed into law in August, gives VA the resources it needs to staff up its health

care workforce to treat approximately 3.5 million veterans exposed to toxic burn pits, Agent Orange and other toxic substances during their military service.

VBA set a goal of hiring nearly 2,100 claims processors this spring. Tapp said the first cohort of these hires are onboard at VBA and going through agency training.

“There’s millions of eligible veterans who are going to come in and file claims, which we highly encourage. We want to make sure that we have the right number of people and the trained staff that we need to process those claims. The worst thing we want to do is have this certainly once-in-a-generation-level legislation come forward and become law, and then not be able to process them timely,” Tapp said.

While VBA is onboarding additional new hires, Tapp said the agency is “hiring to our maximum capacity,” with plans to hire “several thousand more” full-time hires to process PACT Act claims.

“We’re looking at the volume of claims we’re anticipating and then aligning the size of our workforce accordingly. We’re grateful that Congress has been very accommodating in terms of getting us the resources to successfully process these claims,” Tapp said.

VBA is seeing an uptick in calls and training its call-center employees on how best to assist veterans seeking to file a claim under the PACT Act. The agency is also contacting veterans who may be eligible for PACT Act benefits to educate them about the program, and reduce misinformation about how to apply.

“Veterans that are flagged as being Gulf War era, Vietnam era or post- 9/11 era that fit the criteria for PACT [Act], we’re sending out communications to them to invite them to come in and file claims this so they’re knowledgeable on what PACT is, and how to go about filing claims,” Tapp said.

Veterans can file a claim for free online at VA.gov. The site also provides veterans with a list of accredited agents and veterans’ service organizations (VSOs) that can also assist veterans with filing an initial claim, free of charge.

“There may be some charges and fees that are available for appeals and other subsequent claims went on to initial claim, they absolutely cannot charge you, by law,” Tapp said.

VBA is also taking steps to mitigate fraudulent claims or schemes that prey upon benefits-eligible veterans.

“We’re very aware of some of those schemes and the commercials and the emails and the posts and the blogs, and we always encourage veterans to be conscious of who they’re working with,” Tapp said.

Veterans who receive a call from an organization looking to assist them with filing a PACT Act claim can call the VA’s national call center (1-800-827-1000), and have an agent verify if the organization is accredited.

Tapp said VBA is urging veterans not to sign any contracts with any unauthorized company agreeing to pay a fee to help with filing a claim. He also urged veterans to closely monitor their personal finances.

“A lot of times fraud happens when direct deposit accounts are changed. So we want to make sure that you keep your information with VA update to date, in terms of your email address, your phone numbers and your addresses,” Tapp said.

Tapp urged veterans to also check for any mailed notices sent from VA, since the agency sends written correspondence any time direct deposit information changes.

VBA is also using data analytics in the background with some of its industry partners to track potentially fraudulent activity.

“We can track and trace when we see things that are out of tolerance, or things that could be perceived or eventually be signs and indications of nefarious activities, in terms of veterans trying to engage our systems and to try to go about infiltrating our systems to divert funds away from veterans,” Tapp said.

VBA is able to track, for example, if multiple direct deposit changes are being requested from the same Internet Protocol (IP) address.

“Those are absolute red flags for us when we start seeing things that are not normal, out of tolerance, or certainly would be considered as a bit fishy,” Tapp said.

Tapp said the VBA anticipates a possible uptick in fraud cases in January, once it starts adjudicating PACT Act claims. The agency works closely with the VA inspector general office and the Justice Department to handle any potential fraud cases.

The VBA, meanwhile, is finalizing regulations that will provide guidance on how the agency will move forward with processing PACT Act claims at the start of calendar year 2023.

“The law is telling us the ‘what,’ and now the regulations allow us to do the ‘how.’ We want to make sure we’ve got the proper procedures in place to make sure that our rating specialists are moving forward smartly, as they’re processing the claims, so that we can do them both timely and have high quality because that’s what veterans deserve,” Tapp said.

From Agent Orange Newsletter 2022

VA Study Helps Understand Vietnam Theater Veterans' Mental Health

Vietnam War Veterans faced hardships during the war and upon returning home that could have affected their mental health for many years after the war. In 2016-2017, VA’s Health Outcomes Military Exposures, Epidemiology Program, conducted the Vietnam Era Health Retrospective Observational Study (VE-HEROeS), the first nationwide survey that focused on both the physical and mental health of Vietnam War Veterans in over 30 years.

VA mailed survey questionnaires to over 40,000 Vietnam Theater and non-theater Veterans. Nearly 7,000 surveys were sent to U.S. non-Veterans. Using established survey research administration methods, these mailings resulted in a 45% response rate for Veterans (6,735 theater Veterans and 12,131 non-theater Veterans responded) and a 67% response rate for non-Veterans (4,530 responded).

This survey collected participants’ health, sociodemographic, and service-related information. One of the important topics VA could assess using these survey data was an assessment of the mental health status of theater Veterans (i.e., those who served in the Vietnam theater of operations – Vietnam, Cambodia, and Laos) to see whether they are experiencing psychological issues today that may be associated with their war-time experiences.

To study mental health status, VA compared Veterans’ mental health by level of Vietnam theater service, i.e., VA compared the mental health of theater Veterans to the mental health of Veterans who served elsewhere (e.g., U.S., Europe) during the war and also to sex- and age-matched, U.S. non-Veterans who had no military service.

VA looked at four mental health outcomes that included overall mental health functioning (i.e., mental health-related quality of life), probable posttraumatic stress disorder (PTSD), psychological distress, and depression. VA examined the prevalence of these outcomes in each of the three groups and through regression analyses obtained insights into the associations between level of military service and these mental health outcomes after adjusting for sociodemographic and other health and service characteristics. VA also looked at these relationships in regard to race/ethnicity. The following is a summary of what was found:

- Mental health problems persisted among Vietnam Theater Veterans even many decades after the end of the Vietnam War.
- PTSD, depression, psychological distress, and poor mental health functioning were more prevalent for Vietnam theater Veterans than non-theater Veterans and non-Veterans.
- Poor mental health was generally more evident in minority Veterans, particularly for Hispanics.

The study showed that Vietnam War Theater Veterans continue to suffer mental health problems as they approach their 8th decade of life. Thus, the continued surveillance of their mental health status and health care needs is of critical importance.

Find the abstract of the article on this study, “The mental health of Vietnam theater Veterans—the lasting effects of the war: 2016-2017 Vietnam Era Health Retrospective Observational Study” (<https://pubmed.ncbi.nlm.nih.gov/>).

From the Service Rep's Desk

VA Merges White House Hotline with Main Call Center

The VA merged the White House Hotline with the department's toll-free information line, 1-800-MyVA411 (1-800-698-2411), on Nov. 3, providing veterans with a

single access point for VA health care, benefits, and services, and for resolving their concerns.

The White House Hotline launched in 2017 to give veterans and their families a direct line to report VA complaints. In 2020, the VA announced plans to establish 1-800-MyVA411 as the lone access point to all VA contact centers. MyVA411 launched later that year and has remained VA's main call center for incoming calls, significantly outpacing hotline calls since its launch.

The White House hotline was staffed 24 hours a day, 365 days a year, by live agents. Callers to 1-800-MyVA411 also can connect with a live agent at any time, any day, by pressing "9."

The consolidation will make it easier for veterans to access information and services, VA officials said, and it will not impact the level of services or the importance VA places on addressing veterans' concerns. The VA expects the integration to greatly increase awareness of services and allow callers to share their concerns or ask questions.

The VA briefed veterans service organizations on the MyVA411 contact center integration in October; preparations for the integration began after the PACT Act became law. The integration is intended to:

- Improve accessibility for veterans and their families to share concerns and recommendations with the VA through a single, easy to remember phone number.
- Increase awareness of the option to share concerns with VA services for those not previously aware of the separate hotline number.
- Continue to make it easier for veterans and their families to get information and access their earned VA benefits and care, especially related to the PACT Act.
- Eliminate confusion around the hotline name, as customers inaccurately assume it is located at or operated by the White House.

The VA continues to add call center and support staff to enhance service delivery and reduce wait times for veterans and their families. The department is encouraging servicemembers and veterans, their families, caregivers and survivors, along with other veteran service organizations, to promote MyVA411 and spread the word that 1-800-MyVA411 is the preferred contact option for information about all manner of VA issues: Homeless assistance, PACT Act or other veterans' health care information, benefits information and services, and much more.

From Vietnam Magazine

The EB-66 Destroyer



On July 24, 1965, four F-4C Phantom II aircraft from the Air Force's 47th Tactical Fighter Squadron were patrolling for MiGs that could threaten U.S. bombers southwest of Hanoi when two EB-66C Destroyer electronic warfare reconnaissance planes warned the F-4s about a surface-to-air missile launch. Seconds later three SAMs downed one of the Phantom IIs and damaged the others.

That attack finally awakened the Pentagon to the SAM threat and the need for tactical aircraft with electronic countermeasures.

The Air Force EB-66 derived from the Navy's A-3D-1 Skywarrior, designed in 1949 to carry a 5-ton nuclear weapon out to 2,300 miles. The Air Force wanted to purchase the Navy planes to replace its B-26 Invader bomber and RB-26 reconnaissance aircraft, but the required modifications delayed production until 1957. The new bomber became the B-66 Destroyer. The reconnaissance version was the RB-66.

Equipped with electronic sensors and photographic equipment, the first RB-66s arrived in South Vietnam on April 9, 1965. The aircraft was designated the EB-66 in 1966. Its variants - the EB-66B and EB-66C - worked in tandem. The EB-66C detected and identified enemy radars for the EB-66B to jam.

The EB-66 aircraft often worked in concert with Marine EF-10B Skyknight and Navy EKA-3B Skywarrior planes that accompanied attack aircraft to blind enemy defenders along the route. They also guided "Wild Weasel" fighter-bombers hauling missiles targeting SAM sites. The EB-66E with specialized communications intercept and jamming equipment joined the war in 1967.

North Vietnam's air defenders quickly understood the EB-66 planes' importance and tried to engage them with SAMs and MiGs, often employing radar emission tactics to draw the EB-66 within engagement range.

By 1972, the Air Force's EB-66B, C and E's capabilities and less restrictive rules of engagement enabled them and their Navy electronic partners to all but paralyze Hanoi's air defenses during the Linebacker II bombing campaign Dec. 18-29, 1972. The Air Force retired the last EB-66 in 1974.

Helping Hands for Our Fellow Veterans



Won't You Please Give a Helping Hand to a Brother or Sister Veteran?

Several veterans have contacted Chapter 120 asking for help in paying the most basic of needs for themselves and their families. These veterans are those who do not qualify for regular federal, state or local assistance – they fall into that financial category where they make too much to qualify for assistance, but not enough to afford basic needs for their families, like food, fuel for heat, or clothing for their children.

Chapter 120 has decided to ask you – our members – to lend a helping hand to your fellow veterans and their families. Won't you please consider donating for this worthy cause? Even a small amount of \$5 can make a difference – or more if you can afford to help a fellow veteran and his or her family.

Please send your generous gift, made out to Connecticut Chapter 120, to:

Vietnam Veterans of America, Inc.
Connecticut Chapter 120
Attention: Helping Hands for Veterans
P.O. Box 4136
Hartford, CT 06147

Chapter 120 has established a separate line item in the budget to collect donations to assist these fellow veterans and their families in need. *And don't forget, your donations are tax deductible.*

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 January 2023 newsletter is 16 December 2022. Due to space availability, the editor reserves the right to include or not include photos for a given month.

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