

taken so long, but we do know why he is here today—because his friends never forgot what he did for one of their own.

On that mine field so many years ago, Tony Galdi performed a truly heroic deed and asked nothing in return. At long last, it is time to honor his unselfish act of bravery.

Mr. Galdi, on behalf of all Americans, we thank you for your service, for your courage, for your determination and for your loyalty to your fellow soldiers and country. We are all proud to call you an American. And I am proud to see you receive the Bronze Star for valor.

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IN HONOR OF THIRD FEDERAL SAVINGS

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Monday, September 28, 1998*

Mr. KUCINICH. Mr. Speaker, I would like to extend my best wishes to the Third Federal Savings in celebrating 60 years of service to the city of Cleveland and its surrounding area. Since 1938, Third Federal has provided its customers with the best rates, service and value available.

Because they wanted to help their neighbors save money and purchase homes, Ben S. Stefanski and his wife and partner, Gerome, envisioned an opportunity to charter a savings and loan institution designed to provide the community with safe and stable financing for anyone who wanted to own a home. Third Federal grew quickly in the post-war years, earning a solid reputation as a "good investment" that allowed for its expansion. In 1958, it took its first steps toward that goal by merging with Lincoln Heights Savings and then quickly added eight other offices and assets totaling \$150 million.

Such phenomenal growth could not have happened without Third Federal's commitment to its key principals. This institution has thrived on the values of personal respect, responsibility and trust. Because of the bank's strong sense of history, tradition of hard work, and its pursuit of a clearly defined business goals, it continually provides outstanding financial services to its customers.

Today, Third Federal Savings issues more home mortgages than any other lending institution in Northeast Ohio and has acquired assets exceeding \$5.6 billion. It is an organization that is built on personal service, stability and sound financial management. It is continuing to enjoy solid growth by controlling costs and constantly searching for ways to improve service.

My fellow colleagues, please join me in celebrating the 60th anniversary of this outstanding lending institution. Third Federal Savings has accomplished great success by following a simple vision: to help its neighbors to save money and purchase homes in Northeast Ohio. This vision has stood the test of time to guide Third Federal in its journey to present success now and will continue to do so in the future.

TO HONOR LOUIS FRANCO, SR.  
FOR 50 YEARS OF CONTINUOUS  
SERVICE TO THE LODI FIRE DE-  
PARTMENT

**HON. STEVE R. ROTHMAN**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Monday, September 28, 1998*

Mr. ROTHMAN. Mr. Speaker, I rise today to honor a man, Mr. Louis Franco, Sr., who has dedicated 50 years of his life to the Lodi, New Jersey Fire Department. This gentleman has tirelessly given to his community in serving the residents of Lodi, New Jersey. Mr. Franco began volunteering with Hose Company #2 as a young man. Year after year, he continued to serve the community of Lodi as a fireman. Such nobility, such commitment, such dedication, should be recognized and applauded at the highest levels. On behalf of the residents of Lodi, I commend Louis Franco, Sr. for his exemplary work.

Louis Franco, Sr. was born in Lodi on September 9, 1926. At the age of 22, Louis joined the Lodi Volunteer Fire Department. He has held many honorable positions during his 50 years of service. With time, his leadership evolved and he was elected to the offices of Lieutenant and Captain of Hose Company #2. Louis became Fire Chief in 1967, and he twice held the office of President. For the past thirty years, Louis has also been President of the Lodi Fireman's Relief Association. Additionally, he has been a lifetime member of the following organizations: the New Jersey State Fireman's Association, the New Jersey State Exempt Fireman's Association, the South Bergen Fire Chief's Mutual Aid Association, along with the New Jersey and New York Fireman's Association. He also holds a membership in the New Jersey State Fire Chief's Association and the Passaic-Bergen Firemen's League.

Louis has been married for 45 years to his lovely wife, Marie. He is also the proud father of three children: Emilia Franco-Duffy of Fair Lawn, Frank Salvatore of Virginia, and Louis Charles, a Lodi Police Officer. Louis and Marie are both proud grandparents to three grandchildren. Today, I also commend Louis for being a beloved husband, father, and grandfather.

I am proud to honor Mr. Louis Franco for his dedicated service to our community. Louis is a model citizen and I feel privileged to share these words about his steadfast dedication for 50 years in the Lodi Fire Department.

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1998 ANNUAL ACHIEVEMENT  
AWARD

**HON. HOWARD L. BERMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, September 28, 1998*

Mr. BERMAN. Mr. Speaker, my colleagues, Mr. SHERMAN and Mr. WAXMAN rise today to pay tribute to our close friend, Georgia Mercer, who is receiving the 1998 Annual Achievement Award from Action Democrats. We can think of no one who consistently over the years has done more for her community than Georgia. She has been devoted to an extraordinary number of organizations and important causes. Her dedication and compassion serve as an inspiration to us all.

It would be impossible in this short space to list all of Georgia's accomplishments. She is one of those special people who make every day count. Her zest for life is contagious. She is filled with ideas, suggestions and plans for improving the world.

Georgia's career has taken her from teaching fourth grade in the Los Angeles Unified School District to serving as a member of the Board of Directors of Valley Presbyterian Hospital. However, there are two causes that have consumed the bulk of her attention: women's rights and the Jewish community.

She served for 16 years with Women For, a non-partisan organization supporting issues and candidates; was a founding member of the Board of Directors of the Women's Campaign Fund; and spent many years on the staff of Planned Parenthood. Her involvement with the Jewish community includes membership on several committees of the Jewish Federation Council of Los Angeles and Founding President of the Board of Trustees of the New Reform Congregation.

In the past few months, Georgia received a prestigious appointment to the Board of the Los Angeles Community Colleges. The Board could not have made a better choice. For more than three decades Georgia has demonstrated her unshakable commitment to quality public education. We have no doubt that she will be an exceptional Trustee.

We ask our colleagues to join us in saluting Georgia Mercer, who has built a remarkable career around the idea of helping others. We are proud and honored to be her friends.

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IN RECOGNITION OF UNIQUE  
PUBLIC-PRIVATE COOPERATION

**HON. BARNEY FRANK**

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Monday, September 28, 1998*

Mr. FRANK of Massachusetts. Mr. Speaker, I was privileged last December to join with Vice President Gore and the Massachusetts Senators in a unique celebration to recognize an outstanding public-private partnership between Targeted Marketing Solutions Incorporated (TMSI) of Newton Upper Falls, Massachusetts and the United States Postal Service. At this ceremony, TMSI and the Postal Service were presented with the National Performance Review's Hammer Award, which honors civil servants and private groups that have implemented innovative programs that improve government efficiency and save the government money.

As we finish our work this Congress and look ahead to the turn of the century, I wanted to share with my colleagues part of the story of this innovative relationship, which I think exemplifies extremely well the power and potential of public sector-private sector cooperation. Indeed, I am hopeful that this model will serve to inspire other agencies and private groups to explore innovative ways to increase consumer satisfaction, in an efficient manner.

In 1993, TMSI approached the Postal Service with a way to help the Postal Service further their goals of reducing costs, using sound business principles to increase efficiency, while increasing customer satisfaction. In order to facilitate the process by which millions of Americans fill out a change of address card