



spring fever!

Thursday, May 3, 2012

WASHINGTONVILLE  
HOUSING ALLIANCE

**ANNUAL**  
**SPRING**  
**DINNER**

Thursday, May 3, 2012 | 6 - 10 pm

# spring fever!

WASHINGTONVILLE  
HOUSING ALLIANCE

## ANNUAL SPRING DINNER

Hampshire Country Club  
1025 Cove Road, Mamaroneck

## program

- 6:00-7:00     Hors d'oeuvres
- 7:00-9:00     Grand Cocktail Dinner
- 8:00-8:30     PRESENTATION TO HONOREE
- Joseph Germano**
- PRESENTATION OF THE LIFETIME ACHIEVEMENT AWARD TO
- Suzi Oppenheimer**, New York State Senator &
- Rev. William Crawford**, Senior Pastor - Larchmont Avenue Church
- Music by Reunion
- 9:15-9:30     Dessert, Coffee
- Raffle, and Auction Winners Announced
- 9:30-10:00    Music resumes with Reunion

### THANK YOU TO OUR SPONSORS



## 2011-2012 FUNDRAISING COMMITTEE

Kathleen Spadaro, Chair

Runett Mitchell, Co-Chair

Robert Barber

Kathleen M. Munro

Anna Bianco

Helen K. Rosenberg

Laura Cruzcolon

Nancy C. Wasserman

Leilani Yizar

## MISSION STATEMENT

The Washingtonville Housing Alliance, a locally sponsored not-for-profit corporation, seeks to preserve and enhance the quality of life in the Village of Mamaroneck and the surrounding area. The Alliance constructs new housing and improves existing housing for low and moderate income residents and undertakes other supportive activities designed to sustain communities that are culturally diverse, multigenerational, and of mixed income.

## WELCOME

### BOARD OF DIRECTORS

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Leilani Yizar  
Jefferson D. Meighan,  
of Counsel

Welcome to the 2012 Washingtonville Housing Alliance Annual Dinner. This is our third annual Spring celebration and we are going into this year with renewed hope and optimism.

It is an honor to serve as the WHA Board Chair, working with dedicated board colleagues and the WHA staff team. I'd like to acknowledge and celebrate the extraordinary support that we get from the community – from our donors, from local businesses, from local churches and synagogues, from the elected officials of our three municipalities and from their dedicated employees. It is a team effort and it is a great team in a great community.

Access to affordable housing has been much in the news in Westchester County in the past year. Mamaroneck can be proud that it has over achieved its affordable housing targets. Larchmont can look forward to the successful completion of the new Pine Brook Condominiums, creating 51 new affordable homes. Community support for Washingtonville Housing Alliance's Housing Crisis Fund has enabled us to help over twenty five families avoid eviction and stay in their homes over the past year.

Washingtonville Housing Alliance is a vital community resource in helping to maintain the accessibility of our community to people of all incomes and cultural backgrounds. Thank you for your support.



Robert Galvin  
*Board Chair*

# WHY AFFORDABLE HOUSING

## **AFFORDABLE HOUSING MEANS NEIGHBORHOOD RENEWAL**

By rehabilitating apartment buildings, by helping people to renovate their homes, and by looking after our own buildings, we build the fabric of our neighborhoods. By taking down derelict buildings and putting up high quality new buildings, we enhance the neighborhood.

## **AFFORDABLE HOUSING MEANS STABLE HOMES**

When families move into affordable housing they know that they can afford the rent. Therefore they are able to focus their attention on their kids, their health and their education. An affordable apartment in a good school district is the first step to a stable, healthy family. An affordable apartment is the cornerstone of a comfortable retirement.

## **AFFORDABLE HOUSING MEANS STABLE EDUCATION**

With the rent under control the kids can go to school and look forward to graduating. Graduation leads to the possibility of college. College is the surest route out of poverty.

## **AFFORDABLE HOUSING MEANS IMPROVED FAMILY HEALTH**

Well-maintained buildings and apartments eliminate the risk of lead poisoning, cut down the incidence of childhood asthma and allow proper hygiene. For seniors, it means a clean safe building with reliable heat and hot water.

## **AFFORDABLE HOUSING MEANS HOUSING PRIDE**

A well maintained home is a home that children can invite their playmates to and that tenants can invite their families and friends to.

## **AFFORDABLE HOUSING MEANS STEWARDSHIP**

WHA operates its buildings on 20, 30, 40 and 50 year affordability covenants, depending on how the initial financing is structured. We plan for the upkeep of our buildings for the long term.

## **AFFORDABLE HOUSING MEANS RATIONAL HOUSING PRICES**

By contrast to the housing bubble of the past decade, our affordable housing projects are well structured, well capitalized and financially solvent. WHA provides a core of long-term housing affordability to the high priced Larchmont-Mamaroneck housing market.

## **AFFORDABLE HOUSING MEANS COMMUNITY**

WHA has a small staff of six people, but we are so much more than this. WHA is its tenants – 100 strong, its board - 17 in number, its committee members, its volunteers, its donors: a 500 strong community supporting the creation and maintenance of affordable homes.

Thank you for your support.

Jeremy N. Ingpen  
Executive Director

## PROGRAMS AND HISTORY

Since our inception, the Washingtonville Housing Alliance has constructed or rehabilitated 115 apartments including 75 units of housing for seniors. In addition, we have developed fourteen homes for first time buyers. We have assisted more than 50 homeowners with repairs and renovations. We offer other related services to assist area residents in obtaining and retaining affordable and safe housing.

We manage 46 affordable rental units.

The Senior Home Repair Program offers home repair loans/grants in the range of \$500-\$2500 to assist low income senior homeowners with minor home repairs. For more extensive home repairs we work closely with the Westchester County Property Improvement Program.

The Tenant Eviction Prevention Program offers grants to tenants facing eviction. We can also assist with the upfront costs of moving into an apartment. This program is funded by Westchester County, The United Way of Westchester and Putnam and by WHA's Housing Crisis Fund, which is generously supported by area places of worship, local foundations and civic organizations.

WHA supports clients moving into home ownership through referral to specialized homeownership counseling programs.

Washingtonville Fuel Corporation was established in 1980 by the Washingtonville Housing Alliance to bring affordable heating oil to the Sound Shore region. Washingtonville Fuel Corporation's volume of oil sales allows us to negotiate a preferential oil price for our customers. We operate the Washingtonville Fuel Corporation in partnership with Castle Oil of Harrison, NY, serving over 200 customers from Larchmont, Mamaroneck Rye, Harrison, New Rochelle, and throughout Westchester County.

# PROPERTIES OWNED AND MANAGED BY WASHINGTONVILLE HOUSING ALLIANCE



11 Madison Street



136 Library Lane



258-266 Waverly Avenue



726 Old White Plains Road



725 Old White Plains Road



731 Old White Plains Road



230 Center Avenue



## HONOREE

# Joseph Germano

Joseph Germano was born on June 19, 1925 in Mamaroneck, New York. He was the youngest of six children of Gaetano and Bernarda Germano. Joe attended the local schools and graduated from Mamaroneck High School in 1943. The US was at war in World War II and in May prior to graduation, Joe and a buddy decided to skip a day at school and enlist in the US Marine Corps. On August 1, 1943 he reported to boot camp.

Joe was part of twenty-four Communication Marines who commissioned the U.S.S. Eldorado AGC II on August 25, 1944 at the Brooklyn Navy Yard. The U.S.S. Eldorado Amphibious Group Command was the flagship of Admiral Richmond Kelly Turner U.S.N. commander of the Amphibious Forces Pacific Fleet. Joe participated in the battles of Iwo Jima, Okinawa, and the invasion of the Phillipines. The U.S.S. Eldorado was assembled with the fleet to invade the main land of Japan when President Truman had the Atomic Bomb dropped and the Japanese surrendered. Joe said later it saved many American lives including his own.

Upon his discharge in 1946, Joe returned to Mamaroneck to work at a service station he rented from a friend's mother. His dreams of purchasing the business were thwarted when the owner decided not to sell. Instead, through a fateful discussion with Morris Stern, he purchased land on Mamaroneck Avenue from the Stall family and began to build his own business. Morris Stern served as a lifelong mentor and a dear friend to Joe, helping to guide him throughout his life in all his business dealings. Joe grew Mamaroneck Garage to 27 employees and a respected auto and truck repair business. He retired from it at 70 years of age.

Joe has always believed in giving back and being involved in the community he loves. Land he owned on North Barry Avenue was donated for the Rescue Squad (now EMS) Building. Had it not been for the efforts of Mayor Suzie Oppenheimer, the building would not have been possible. An old bell, obtained from a schoolhouse that had burned down and was used at Mamaroneck Garage, was donated and now rests in the bell tower.

In 1991, Joe received a Village of Mamaroneck Citizenship Award having served as a member of the Board of Traffic Commissioners for a number of years. He is a lifetime member of the American Legion, the Elks Club, a trustee in the VFW, and past-president of the Rotary Club. He is also a member of the Victoria III Society, a parishioner for 86 years at St. Vito's Church, and has been a member of the Bonnie Briar Club for the past 47 years. He is an avid golfer and member of the Senior Golf Association. He is also an Honorary Submariner. His beloved wife Louise passed away in 2008 after 58 years of marriage. He is the proud father of four daughters—Patricia Doniger, Diane Germano, Lisa Germano, and JoAnne Germano and has four grandsons, Michael – married to Luan, David, married to Ilana, Liam and Collin, and two great-grandsons, Benjamin and Aden .



## LIFETIME ACHIEVEMENT AWARD WINNER

# Senator Suzi Oppenheimer

Senator Suzi Oppenheimer has earned a reputation in the Legislature as an energetic and vocal advocate for education, environmental protection, child care, health care, fiscal reform and the arts.

Senator Oppenheimer was first elected to the Senate in 1984. In 2009, Senator Oppenheimer became the first woman to Chair the Senate Standing Committee on Education. As chair, Senator Oppenheimer sponsored and achieved passage of landmark education reforms, which paved the way for New York winning \$700 million in federal education funding under President Obama's Race to the Top initiative. She also worked extensively to reduce unfunded mandates in education and to provide school districts with regulatory flexibility to reduce costs through shared services and other means. Senator Oppenheimer currently serves as the Ranking Democrat on the Education Committee.

Senator Oppenheimer has long been a leader in the Senate on environmental issues. She successfully championed the Smart Growth Infrastructure Policy Act, the most important environmental bill to be signed into law in 2010. She has also sponsored legislation to create the Bi-State Long Island Sound Committee. Consistently hailed as a "key voice for New York's environmental community," the Senator has worked closely with numerous statewide and Westchester County environmental groups.

Senator Oppenheimer sits on numerous Boards, including the Westchester Community Opportunity Program, the Mental Health Association of Westchester, the Displaced Homemaker Program at Westchester Community College, and the UJA-Federation of Larchmont/Mamaroneck.

Prior to her election to the Senate, Suzi Oppenheimer served four terms as Mayor of the Village of Mamaroneck. She also served as President of the Westchester Municipal Officials Association and President of the Westchester Municipal Planning Federation. Earlier in her career, she served as President of the Mamaroneck League of Women Voters and President of the PTA of the Central School in Mamaroneck.

The Senator is married to Martin J. Oppenheimer, a partner in the New York City law firm, Proskauer, Rose. The Oppenheimer's reside in Mamaroneck, where they raised their four adult children: Marcy, Evan, Josh and Ali. They are the proud grandparents of seven grandchildren.

Senator Oppenheimer has been honored numerous times by leading civic, nonprofit and community organizations. In 2011, Senator Oppenheimer was awarded Audubon New York's prestigious William Hoyt Environmental Excellence Award for her leadership on environmental issues. She has been also honored by the New York State Humane Association, the Metropolitan New York Library Council, New Yorkers for Better Libraries, and the American Institute of Architects of New York State (AIANYS).



## LIFETIME ACHIEVEMENT AWARD WINNER

# Rev. Dr. William P. Crawford

The Rev. Dr. William P. Crawford is the Senior Pastor of the Larchmont Avenue Church, where he has been serving since 1999. A native of Philadelphia, Rev. Crawford earned his BA at Westminster College (PA). He then went on to receive a Masters in Social Work at Temple University, where he was awarded a National Institute of Mental Health Fellowship. Prior to seminary, he worked for the City of Philadelphia as a coordinator of U.S. Department of Justice programs. He holds Masters degrees in Divinity and Sacred Theology from Union Theological Seminary (NYC), where he was awarded the Maislin Fellowship for advanced studies in ministry. He earned a Doctorate in Ministry from Columbia Seminary in Atlanta; his doctoral thesis is entitled "When Religion Prompts Violence," written in the aftermath of 9/11.

Rev. Crawford has served various communities in a wide range of capacities. At the heart of his ministry is service to the Larchmont Avenue Church, a vibrant and compassionate faith community of people of all ages who care for each other while reaching out to those in need. Prior to his ministry in Larchmont, Rev. Crawford served at churches in NYC (Riverside Church), Long Island and Washington, DC. He was the Protestant Chaplain at George Washington University and also co-founded Miriam's Kitchen, a meals and service program for the homeless, cited by the Washington Post as the "best non-profit organization in DC." He also received the prestigious George Washington University Award for leadership in the DC community. He has served as the summer staff Director of the National Presbyterian Conference Center at Ghost Ranch, New Mexico. Rev. Crawford directed the international "Youth, Violence and Racism Summer Seminar" sponsored by the Presbyterian Church USA and the World Council of Churches in Geneva, Switzerland; Frankfurt, Germany; London and Northern Ireland. While on Long Island, Rev. Crawford was elected Moderator of the Presbytery of Long Island; he is currently Moderator-Elect of the Hudson River Presbytery. He has been a board member of the Hispanic Resource Center; HOPE Community Services; Mamaroneck CAP; R.A.D.A.R., Westchester Community Opportunities Program (WestCOP), and in the founding group of FIND (Friends In Deed, in the aftermath of 9/11). Along with Rabbi Jeffrey Sirkman, Rev. Crawford is the co-recipient of the 2002 Award for Best Religious Programming on Public Access TV from the National Alliance for Community Media, for their program "The Reverend and The Rabbi" aired on LMC TV. He is a founding board member of Kids For World Health; and board member of the Auburn Theological Seminary Center for Church Life.

He is married to the Rev. Julie Faith Parker, PhD, who teaches as a visiting professor at Colby College. They are the proud parents of Graham and Mari; both are recent Mamaroneck HS graduates and currently college students.

The staff at  
Washingtonville Housing Alliance  
would like to congratulate

**Joe Germano**  
**Rev. Bill Crawford**  
**Suzi Oppenheimer**

For their commitment and  
dedication to our mission

Jeremy N. Ingpen, *Executive Director*

Erika Alicea, *Administrative Associate*

Angela DelPezo-Torero, *Program Associate*

Anner Garza, *Superintendent*

Alycia Lallas, *Administrative Assistant*

Rachel Spadaro, *Property Management*



Congratulations  
to  
Joseph Germano  
on his recognition for  
The Lifetime Achievement Award

From

*Rosie*

*Brenda*

*Mary S. Blankenship*

*Galbraith*



*Betty*

*Jackie*

*Angel*

*Vicky E. Phillips*

*Zack*

*Melina*

*Cheri*

*Jan*

*Susan*

*Dan*

*Ann*

*Julie*

*Stephanie*

*Crystal*

*Pat*

*Carrie*

*Peg*

*Amy*

*Charlette*

Joe Germano and our Dad, “Babe” Etre cut school back in May of 1943, took the train into the city, and enlisted in the U.S. Marines. They graduated from Mamaroneck High School in June of ‘43 and were sent to Parris Island for boot camp. When they finished their tour of duty, they returned to their home town of Mamaroneck, started successful businesses and raised their families.

**We are proud to call Joe a friend, and congratulate him for this great honor.**

The Etre Family  
ELQ Industries, Inc.





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# **Congratulations Papa Joe!!!**



David, Ilana, Harrison Asher Yergin-Doniger

Liam Joseph Germano Lawless

Collin Stephen Germano Lawless

Michael, Luan, Benjamin, Aden Doniger

*CONGRATULATIONS*  
TO  
**JOSEPH GERMANO**  
**SUZI OPPENHEIMER**  
NEW YORK STATE SENATOR  
&  
**REVEREND WILLIAM CRAWFORD**  
SENIOR PASTOR-LARCHMONT AVENUE CHURCH  
WITH  
*BEST WISHES FOR CONTINUED SUCCESS*  
TO  
**WASHINGTON HOUSING ALLIANCE**

from  
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**CONGRATULATIONS**

**AND**

**BEST WISHES**

**TO**

**BILL CRAWFORD**

**HE IS AN INSPIRATION TO US ALL**

**THE KIES FAMILY**

*CONGRATULATIONS  
AND  
BEST WISHES  
TO THE  
WASHINGTONVILLE HOUSING  
ALLIANCE*

*AND YOUR HONOREES*

*JOSEPH GERMANO*

*SUZI OPPENHEIMER*

*REV. DR. WILLIAM CRAWFORD*

*FROM*

*COMMUNITY HOUSING MANAGEMENT CORP*

*GENE CONROY  
PRESIDENT*



# **Service Above Self**

**A LIFETIME of SERVICE  
to the**

**Village of Mamaroneck**

**Joe Germano**

**Congratulations**

**From Your Friends at the  
Harrison-Mamaroneck Rotary Club**

*Joseph Germano  
A Legend*

As a young man I (Bill Luceno) was employed at Mamaroneck Garage. Joe Germano the owner gave me many responsibilities and made me understand that I could handle a business. I went to Joe one day and asked him if I could buy into his business and be part owner and maybe at sometime be the owner. After a discussion with Joe I pursued the business venture.

*Bill Luceno*



Best Wishes to

# Washingtonville Housing Alliance



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AND CONGRATULATES

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HONOREE**

**SUZI OPPENHEIMER  
&  
REV. WILLIAM CRAWFORD**

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Annual Spring Dinner

Congratulations and  
Best Wishes to the Honoree

Joseph Germano

Alan Chalfin, Partner

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***Congratulations to Rev. William Crawford on his  
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Very Best Wishes  
to  
the Washingtonville Housing Alliance  
for continuing years of Success!

Congratulations to the Honorees!

~ ~ ~ *Gladys & Ronald Picket* ~ ~ ~

**Congratulations**

to

**Suzi Oppenheimer**

&

**Rev. William Crawford**

on their well-deserved

**Lifetime Achievement Awards**

*Sherry & Robert Wiener*

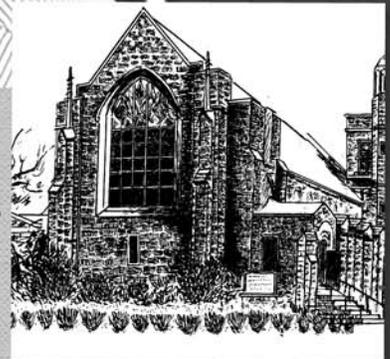
# CONGRATULATIONS



Rev. Dr. Bill Crawford



*With gratitude for your tireless service  
to our congregation and the community at large.  
Your dedication and passion  
are a blessing to us all!*



The Larchmont Avenue Church  
May 3, 2012

*To our friend, mentor and  
inspiration –  
Rev. William Crawford*

*Congratulations on your Lifetime  
Achievement Award.*

*It is an honor well deserved.*

*Love,  
David, Sherri and Mollye*

Behind every good man is often a woman.....



Louise Germano - 58 years married  
(who left us May 18, 2008, may she rest in peace)

Patricia Ann Doniger – daughter number 1  
Diane Germano – daughter number 2  
Lisa Germano – daughter number 3  
JoAnne Germano – daughter number 4

Congratulations on your Recognition for the

Marzella Garland Award

**We love you dad!**



On behalf of the Spadaro Family

***CONGRATULATIONS TO JOE GERMANO***

A very special person, deserving of praise

Congratulations to Rev. Bill Crawford and Suzi Oppenheimer  
for receiving the "Lifetime Achievement Awards"



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**Washingtonville Housing Alliance  
Annual Spring Dinner Honoring Joe Germano**

**The Legend of Joe Germano**

**Many years ago I was scheduled to play Joe in the first round of the club championships. It was getting very close to our scheduled date to play and I was in California. I called Joe to tell him that I would not be back in time and that I would forfeit the match. Joe would hear none of it and immediately called my assistant to track me down. I was able to take a red eye flight home and play Joe the following morning. Alas, I played one of the best rounds of my life and beat Joe 4 and 3. Growing up at Bonnie Briar I never in my wildest dreams thought that one day I would beat the legend that is Joe. It is a testament to Joe that we were even able to play that day but Joe would never want to advance on a forfeit.--Your Friend, Lloyd Robinson**



**Lloyd Robinson, President**

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To Our Dear Friend, Joe Germano, you  
are an Inspiration to us all.  
Thank you for being the man you were  
and the man you are today.

To the lifetime achievement honorees,  
thank you for your selfless dedication to  
our community!

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*Congratulates Bill Crawford . . .*

*Dear friend, fearless leader,*

*Student Government President, quarterback*

Cheers for the Washingtonville Housing Alliance!

## **Joseph Germano**

A LEGEND

Throughout your many years in business on Mamaroneck Avenue, you exemplified the generosity, character and civic responsibility we have come to admire.

You set an example for us all by successfully running a large automotive business while at the same time becoming an involved and valued community leader.

You have set a high bar for us – your love of family, people and community are a source of inspiration for us all.

Congratulations on a well deserved honor.

**Vince Marconi, Tri City Auto Parts**



JOSEPH GERMANO  
A LEGEND

Thank you for giving me a surprise birthday party on the 14th Tee at Bonnie Briar Club, with all the party favors, cake & candles included. Your sign...  
“Happy Birthday Lloyd, our wish is never to hit a golf ball into the 14th Lake!”  
Our foursome; O’Neil, Brauman, Germano & Slackman, and Caddie Bobby wondered how you got the party goodies to the 14th tee.

Joe, I will never forget ...you did my birthday in style!

THANK YOU,  
LLOYD



***Congratulations to the Honorees!***

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CONGRATULATIONS  
TO  
SENATOR SUZI OPPENHEIMER  
JOE GERMANO  
REV. WILLIAM CRAWFORD

for your loyal and  
long standing support of WHA!  
With admiration and respect,

ELLEN GROB LEVY



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Joseph Germano  
Along with  
John M. Coughlin  
(our father)**

---

They graduated Mamaroneck High School  
in June 1943. After Graduation they went into  
the Armed Services in World War II.

Both returned home  
Went into business  
Raised a family  
and Still reside in the community.

We are proud of both of them,  
being part of the  
**GREATEST GENERATION!**

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REV. WILLIAM CRAWFORD  
¡SALUDOS BILL!

JOSEPH GERMANO  
A LEGEND



THANK YOU FOR BEING  
MY MENTOR IN THE USA



SHIGEHI MASUI

Joseph Germano  
"A Legend"

Over the years you have been a great business man in the automotive repair business. My brother and I (Elliott and Bob Shapiro) have yet to find a place to do business with Mamaroneck Garage, as my brother (Bob) would say, WE MISS YOU.

*Elliott Shapiro*

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- Founded 1955 -

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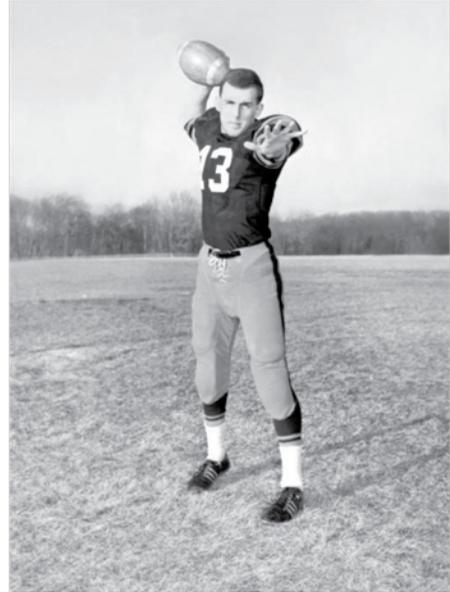
Antiques Bought & Sold

*Furniture · Rugs · Silver · Paintings · Jewelry · Bronzes*



### **KIDS FOR WORLD HEALTH**

Kids for World Health is a not-for profit organization founded by kids. Its purpose is to raise awareness of the world's most neglected diseases and to contribute to the efforts to eliminate them. Founded in 2001 in Larchmont-now with 11 chapters world-wide- as a compassionate reaction to the thousands who die each year from Sleeping Sickness, knowing that a cure exists in the western world, but for them has been unattainable. Go to [www.KFWH.org](http://www.KFWH.org) learn, help, thanks! & KFWH 4 WHA !



**Congrats Bill !**  
**From your old friends in The Varsity Club**  
**Lincoln High School, Philadelphia, PA**



Joe's many friends at  
**The Metropolitan Golf Association &  
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join in congratulating him on  
his hard work and this well deserved honor.

***Congratulations to the amazing  
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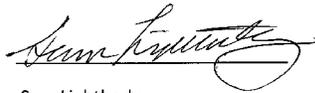


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Here's a story I remember from my father about Joe Germano;

After my grandfather passed away, my father took over operating Chatsworth Auction Rooms, which at that time was still mainly the moving & storage business. My father soon found that he needed another truck, and went to see Joe Germano to see what was available. This was back in the 1960's. Joe not only found Chatsworth the right moving truck, but he allowed my father to pay for it with credit, on his own schedule. Over the decades we also used Joe's 'Mamaroneck Garage' for our truck servicing and repairs.



Sam Lightbody

Best wishes to the honorees and Washingtonville Housing Alliance as you continue to do your great work in our community.

***Vinny Graziano, Jen Graziano Mangano & the staff of  
Coxe & Graziano Funeral Home***

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#### ***Rev. William Crawford***

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#### ***Suzi Oppenheimer***

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### ***Congratulations to Washingtonville Housing Alliance and their Honorees***

Joe Germano  
Suzi Oppenheimer  
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Congratulations  
**Joe Germano,**  
one of the finest sportsmen  
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Best Wishes,  
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WE GIVE THANKS TO GOD  
FOR THE LEADERSHIP OF

**Bill Crawford**

in the Washington D.C. community where  
he helped create Miriam's Kitchen for the  
Homeless, led a vital campus ministry program at  
The George Washington University, and enriched  
the life of Western Presbyterian Church as our  
parish associate.

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*"They wanted to know why I did what I did.  
Well, sir I guess there's just meanness in the world"*

- Bruce Springsteen, Nebraska

Thank you Rev. Bill for all you have done to bring hope and support and love to those who suffer from the world's meanness.

Your devoted Friends in Deed:

*Richard Seid Robert Samuelson Bob Meglio  
Noel Dennis Larry Charny*

---

IT WAS JOE GERMANO WHO REFERRED ME TO MY FIRST AUTO JOURNALISM JOB, WHERE I WOUND UP MEETING THE WONDERFUL GIRL I WOULD MARRY IN 1994.

THESE RESULTS MAY PROVE TYPICAL FOR THOSE FORTUNATE TO KNOW HIM LONG ENOUGH!

THANKS, MANY THANKS FOR MY CAREER AND MY SPOUSE...

*Gregg Merksamer*



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# SERVICE ABOVE SELF

*Congratulations Joe G!*

*Mel & Skinny wish they  
were here to celebrate  
with you!*

**Semper Fi**

It was 1963. As a senior in high school I was ready for my first set of wheels but I didn't have much money. My dad said go see Joe Germano at Mamaroneck Garage. I talked to Joe who said he would be on the lookout for a good car. Soon after he called. 'Stevie I have the perfect car for you - 1963 Chevy for \$25.' It had springs for seats and 4 bald tires. After adding retread tires and new seat covers, I had my first car. I've owned a lot of cars since, but none better than that car. Just like that '63 Chevy they don't make'em like Joe anymore.

A few years ago, I was lecturing at the Monterey Bay Aquarium and who taps me on the shoulder - Joe. He was there with some of his good buddies. We had an incredible chat reminiscing about old times.

Congratulations Joe - 'Stevie' Denis-Carmel , CA

*Our best wishes to the  
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to

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and Suzi Oppenheimer*



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*Congratulations to the Washingtonville Housing  
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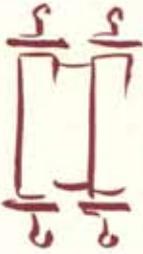
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