

# S. F. POLICE CREDIT UNION

# NOTEBOOK

Vol. 6, No. 7

November, 1966

## Speaking of Tight Money

No doubt you have become very aware, especially if you are shopping for a house, that the money market has become very restrictive. The prime rate (cheapest rate for the best customers) has continued to climb and other loaning organizations have become very discriminating about just who they will loan to. Not so with YOUR credit union. While we will continue to screen all loans so that you do not borrow beyond your ability to repay, our loan policies and cost of borrowing money have not changed. The cost of money to you of  $\frac{3}{4}$  of 1% per month on the unpaid balance of your loan has remained at that low, low rate since the very early days of this credit union (back when we started, the rate was actually higher).

But we do have one problem. Because other sources of loans have become so restrictive, more and more members of the Department are awakening to the fact that YOUR credit union is still the best place to borrow. As a result, we need more money. If you still have funds tied up in other types of savings organizations and you are not entirely certain just how stable those organizations are, consider the consistent dividend paid by YOUR credit union,  $4\frac{1}{2}\%$  semi-annually, plus the cost-free-to-the-member Life Savings Insurance on the first \$2,000.00 in your account. You will find the total value of this package hard to beat anywhere — and we will put our security rating against that of any other savings organization and win, hands down.

Final tip to borrowers — don't forget that only at YOUR credit union will you receive cost-free-to-the-member Loan Protection Insurance, covering your loan up to \$10,000.00 in case of total and permanent disability or death. With a credit union loan, the debt dies with the debtor; no financial worries are left for your family.



## TREASURER'S CORNER

I wish I could give a better progress report on our new building but there has been a temporary delay on the bids and further delay on the building permits. Soon as work starts, we will let you know.

We very proudly can now report we are taking another step for better service to our members. On January 1, 1967 we will begin Data Processing through Bank of America Service Center, Van Ness and Market.

For the past two and one half years we have investigated and studied different methods of automation offered by several banks and private Service Centers. With the successful operation of the SF Firemens Credit Union, who started on Data Processing on July 1, 1966, through Bank of America, we decided that the bank offered the best service at the least cost.

One of the factors in our decision was the increasing cost of dividend computation, 1099 tax forms, statements, Payroll Deduction and supplies. It was found to cost more than the service offered by the bank and required considerable more time by our limited staff.

Data Processing means no reduction in our staff but will eliminate a tremendous amount of clerical work — thus enabling staff to give more time to serving our membership. We have had 400 new members since the first of this year. With this rate of growth, and anticipated growth in the future, we had to find some other means of book-keeping.

No doubt many of you have come into the office and found at least one of the staff posting or working on payroll sheets and wondered why you weren't waited on. Our present system requires at least forty man hours per month in the preparation and posting of payroll deduction sheets. Many more hours are needed for filing statements and running trial balances. Dividend computations must be made by an outside business service at a cost of \$1,700.00 a year and statements are costing us \$1,500.00 a year. With the system we are about to undertake, all of these

functions will be done automatically at nominal cost.

ACCOUNT INFORMATION SECURITY — one matter members have expressed concern about is the possibility that outside people will know about their credit union business. Under the new system all accounts will be handled in a confidential manner. All transactions are coded on an IBM card and all original information is retained at this office. With the speed that this information is processed through the bank's equipment, it would be impossible for the girls operating the equipment to take time out to evaluate any IBM card.

If you should incur some delay at the office due to in-service training for the new system, please be patient. I'm sure you will be more than pleased with the improved service in the future.

## S. F. POLICE CREDIT UNION

Charter No. 1247

1607 NORIEGA STREET

San Francisco, California 94122

**FINANCIAL AND STATISTICAL REPORT**

For Period Ending October 31, 1966

### ASSETS

Total Loans .....	\$4,220,373.57
CUNA HOLDING Loans .....	4,206.02
Cash, Total .....	142,087.38
Petty Cash .....	10.00
Change Fund .....	750.00
Savings & Loan Shares .....	10,000.00
Time Deposits, Bank .....	70,000.00
Investments in other CUs .....	5.64
Land & Building .....	40,127.66
Furn. Fix. & Equip. ....	10,715.61
Prepaid Insurance .....	1,874.00
Other Assets .....	84.16
Maint. Policies .....	191.00
Notebook Receivables .....	540.91
League Dues .....	496.10
Pre-paid League Dues .....	3,240.00
Postage Meter .....	12.50
<b>Total Assets .....</b>	<b><u>\$4,504,714.55</u></b>

### LIABILITIES

Acc'ts Payable .....	61.03
Dept. of Motor Vehicles .....	209.00
CUNA Holding .....	670.35
Shares .....	4,101,630.78
Regular Reserve .....	217,070.18
Fees .....	99.00
Undivided Earnings .....	100,303.58
Gain or Loss .....	84,670.63
<b>Total Liabilities .....</b>	<b><u>\$4,504,714.55</u></b>

### SKIING, ANYONE?

Aspen, Jackson Hole, Squaw Valley, Vail, Heavenly Valley, Utah, The Alps?

Daman-Nelson Travel & Ski Shop is making available to credit union members several outstanding ski trips this season. Both individual and group rates are available to the outstanding resort areas of western America and even to the Alps.

In addition their Ski Shop offers the possibility of leasing with the option to buy of all types of ski equipment; examples — Hart metal skis at \$39, Henke boots at \$29 and Scott poles at \$10 for the season.

For further information pick up their brochure at the credit union or visit or call Daman-Nelson Tours, 210 Mission Street, 982-3307.

### MARK YOUR CALENDAR

For Wednesday, January 11, 1967 at 8:00 p.m.

Reason—1967 Annual Meeting, SF Police Credit Union.

Location—Druids' Temple, 44 Page Street.

Purpose—Election of Officers, Annual Reports

**SPECIAL REMINDER**—the period for filing statements of candidacy for two positions on the Board of Directors, one position on the Supervisory Committee and one position on the Credit

### NEWS FLASH!

A recent change in by-laws of the SF Police Credit Union has just been approved by the State of California, Division of Corporations.

Widows of former credit union members (or widowers) who did not take advantage of their opportunity to join the credit union while their spouse was alive may now join. If you are aware of any policeman's widow who has previously had to be denied the opportunity of membership, please have them contact the credit union office. We can now welcome them into full participating membership. But remember — only if their spouse was a credit union member during his lifetime!

### EASY CREDIT HERE? NOT LIKE JAPAN!!!

In the U.S., we constantly hear about "easy credit". But the Japanese probably have the ultimate system. Installed on the sidewalk in Tokyo's Ginza entertainment district are vending machines that make cash loans. When a special credit card is inserted, it dispenses two crisp 10,000 yen notes (\$55.60). The machine keeps the card (to guard against deadbeats) but the customer gets it back if he repays the loan within three months. The interest rate: A "mere" 5½% per month. Easy credit, indeed!  
(California League Newsletter No. 11)

### IT'S STILL NOT TOO LATE!

No, it's still not too late to sign up for the 1967 Christmas Club. This year over 200 credit union families will have more than \$50,000.00 in cash available to them for Christmas shopping because they took the easy way of preparing for the expenses of the holiday season by taking advantage of the 1966 Christmas Club. If Christmas is looming up as a headache rather than a holiday because other unexpected expenses have caught you...unprepared...why...not...start...now, through the ease of payroll deduction, to be ready for next year. And—if you need money to carry you through this yuletide, why not stop in? We've still got money to loan, no matter how tight the money situation is elsewhere.

**S. F. Police Credit Union**  
 1607 Noriega Street  
 Lombard 4-3800  
 Open 10 a.m. to 3 p.m., 5:30 to 9:30 p.m.  
 Daily except Saturday, Sunday & Holidays

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HAVE YOU BEEN TO THE BLOOD BANK LATELY?

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# THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

# NOTEBOOK

Vol. 6, No. 7



November, 1966

## Johnson Vindicated

On Thursday, October 20, 1966, Alvin Johnson was cleared by a Coroner's Jury with a finding of Excusable Homicide. In spite of the cries of murder, prejudice, and brutality, the procedure at the inquest was markedly fair and well conducted by Dr. Henry Turkel. The shooting of Matthew Johnson was not the killing of a Negro boy by a white policeman, but the excusable shooting of a suspected criminal by a law enforcement officer who never intended to kill his man. It was no more and no less.

Johnnie L. Cochran (Los Angeles attorney) who represented the Detweiler family of that city was present at the hearing. After the testimony was concluded, and before the jury made its decision, he stated that although he didn't feel that Coroner's Inquests were of any value in modern times, this hearing was fair. He added that there was no "whitewash" and that Dr. Turkel did a fine job.

San Francisco's citizens can sleep a little more soundly tonight because it is not against the law for a policeman to do his job. Policemen can do their work secure in the knowledge that they will be supported by the people.

Chief Cahill reinstated Johnson immediately after the verdict was returned and restored Johnson's lost pay. The matter of suspensions is in every policeman's mind and a dialogue with the administration is a must.

One important ramification of the whole affair was the support of the members of the Association. We were behind Al Johnson with all the effort we could muster. Our Association counsel, Mr. J. W. (Jake) Ehrlich, worked long and effectively on Johnson's behalf. Every member should know that collectively we are no bigger than one member and should realize that their Association will stand behind them in matters arising from on-duty incidents from which no policeman is immune.

Brother Johnson is vindicated. A policeman did his duty as he saw it. We are all a little older and a little wiser for it.

## "The Demonstration"

The "demonstration" by San Francisco policemen in front of the City Hall on October 19th caused a great deal of consternation. The **Examiner** came out editorially against the meeting, saying that we have the right to demonstrate, but . . .

Actually it was no demonstration, but the attendance at a public meeting sponsored by people outside of the police business who wished to indicate their support of the police and firemen. The Executive Board and a regular meeting both heard the proponents of the meeting and never once heard race mentioned. It was not, as several pub-

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## DINNER NOVEMBER 17th

The semi-annual Testimonial Dinner for those members who have retired or been promoted since May will be held at the Verdi Club, 2424 Mariposa Street, on Thursday, November 17th, at 7:00 P.M. The cocktail hour will last from 7 to 8 and then dinner will be served. The price is \$8.00 for everything, pretty cheap for an evening out and a chance to salute your fellow Association members.

Those being honored are: **Retired Men:** Charles Human, George Barron, John McNamara, Ernest Reinke, Louis Bruno, Daniel Martin, Peter Larsen, Harold Winkler, Edward McLaughlin, Albert Hager, Edward Comber, Clement Dougherty, and Howard Myhre. **Promoted:** Daniel Quinlan, Kenneth Carstensen, Andrew Kristensen, Paul Kiel, Edward Laherty, Joseph Flynn, Morris Hazen, Frank Watts, John Tuers, Arthur Dietrich, Paul Kurpinsky, Brian McDonnell, Lawrence Gray, John Guenley, Olin Allgire, William Koenig, James Falk, Preston Nolan, Robert O'Brien, Frank Stranzl, Roy Anderson, Frank Jordan, Dennis Smith, Martin Barbero, Richard Castro, John Cleary, Robert Dagitz, Rotea Gilford, Richard Miller, Rudolph Nieto, Renzo Panelli, Paul Schneider, Telford Slettevedt, and David Toschi.

THURSDAY, NOV. 17th — 2424 MARIPOSA — 7:00 P.M.

## P.O.R.A.C. Conference At Jack Tar Hotel Ends

The Peace Officers Research Association of California ended its conference at the Jack Tar on Friday, October 28th. Committee reports and a general exchange of information among member associations were the highlights of the meeting.

Of greatest interest was the report of the Legislative Committee, chaired by Charles Oates of the Torrance Police Officers Association. He reported that four bills will draw principal P.O.R.A.C. activity in the legislature in the next session. The two which will have direct impact on us are a bill which will allow for employee-employer representation for city police. The importance of this bill is that police administrations will have to recognize duly constituted associations as spokesmen for the men. It will pave the way for more effective bargaining by your Association with the administration of the police department.

A second bill which interests our Association is the equipment bill. When passed, this bill will provide safety equipment for all law enforcement officers in the state. A similar bill was introduced several times but for various reasons did not pass. This year P.O.R.A.C. is really going after it.

The other bills have to do with the state retirement systems and are important to us because they may set precedence for benefits which we do not have at the present time.

The Annual Salary Survey was distributed at the conference. This document is a gold mine of information for us and could only have come about through an association of associations

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Next Meeting  
**TUESDAY,**  
**NOVEMBER 15th**  
**2269 Market Street**

8:00 P.M.

**TURKEY DRAWING**

## Highlights of Tuesday, October 18 Regular Meeting

The meeting was called to order by President Marelli at 7:10 P.M. with the Pledge of Allegiance.

Roll Call of Officers: Pres. Marelli (P); 1st V.P. Clark (P); 2nd V.P. Bell (P); Treas. Barbero (P); Secty. Gardner (P); Sgt. at Arms Zelis (P). Members of the Executive Board: Traffic, Poitz (P); Bureau, Coreris (P); Patrol, Bagot (E); Headquarters, Lehane (P); Junior Past Pres. Allen (A). All Station Representatives were present.

Minutes of the September meeting were approved as published in **The Notebook**.

Moved: Lehane; seconded, Galik; that the bills be paid. PASSED.

Moved: Perry; seconded, Gardner; that \$100.00 be donated to the Police Athletic League. PASSED.

President Marelli declared a special order of business so that the demonstration of October 19th could be explained in detail. A phone call was received from Mr. James Rourke asking to appear before the Executive Board. He came and said that many public spirited citizens wished to hold a protest at City Hall on Wednesday, October 19 at noon. The idea was to protest the lack of support for the police department. He said that it was to be their demonstration.

We will be there by way of thanking them for their support. The Firefighters will be there to protest in a more active way.

Off-duty men were requested to line up on the McAllister Street side of the City Hall steps. Marelli requested that no policeman take an active part in any way and above all asked the men to keep their heads and control their tempers. We cannot allow ourselves to get into any conflict. If successful it will wake up the people of San Francisco and they will see that policemen do not belong in the "middle" of any situation.

Be there—but it is not our demonstration. Our behavior is most important. Just by our being there in support of those who will speak for us we will make our point. No one on duty is wanted there unless detailed. Remember that we are not demonstrating and are not criticizing department action.

Marelli then introduced Bob Callaghan of the Firefighters. Callaghan stated that they had protested in front of the Labor Council who took it under advisement. Firemen are protesting on their own behalf. The rocks are not coming from the voting public and we must stick together. The firemen are

proud that they are going to be there to take a stand.

There was a great deal of damage to firemen and to fire equipment. Twenty-seven people moved out of firehouses in the trouble area. No one but Callaghan will speak for the union.

Mr. Rourke was then introduced. He spoke on his own reasons for organizing the demonstration. Court decisions affect police work and we can't go on existing under the deteriorating city we live in. Races can get along, we all have to try by working at it. The responsible citizens must take a stand.

Teamsters back and support Officer Johnson whom they feel was prejudged. The teamsters allow no man to be suspended or discharged without a hearing.

Teamsters and their families need policemen because police work is not teamster work. They will rally to the cause. He said that we don't know whether we are right or wrong but until the effort is made how do you find out?

Citizens will talk about support of order but they won't do anything about it. "I believe that tomorrow, with a lawful situation, we will speak for law and order. Currently, it's Officer Johnson, but it doesn't stop there. We are fighting for existence in a law-abiding city."

At this point Mr. Val King and J. W. Ehrlich were presented with awards from the International Conference for their service to law enforcement.

Mr. Ehrlich spoke. We are confronted with problems that are faced in every city and we are sworn to uphold the dignity of and respect for law. We are trying to promote respect for policemen. Troubles will continue and we will have to handle them one by one.

You must realize that your elected Association officers work day and night oftentimes to win cases. Suspended men must be paid if cleared. Policemen must make decisions now, they have no time for deliberation and conference. There is nothing pleasant about killing anyone, but policemen must face up to decisions or we will have no police department.

We cannot make public reports of what we are doing, and to whom we are talking. Many men wonder why something isn't being done when something is being done. We cannot make public property of our actions. Explan-

ations can only come after something has been accomplished. It has taken some years to create this Association and get respect for it. Today it is respected by the community. Let's keep it that way. Every man has a dignified position and should conduct himself in that manner.

\* \* \*

A request for day meetings of the Association was referred to the Executive Board.

\* \* \*

After considerable discussion and amendment the following resolution was adopted:

WHEREAS, the nature of police work is the cause of many statements which reflect displeasure with police actions and,

WHEREAS, many public figures are quoted in the press as having made statements which injure policemen, when in fact they made no such statement and,

WHEREAS, several police officers, speaking in an official capacity as representatives of the San Francisco Police Department, have had statements attributed to them in print expressing criticism of the San Francisco Police Department and actions taken by its members.

THEREFORE, BE IT RESOLVED, that this San Francisco Police Officers' Association strongly protests and seeks censure of official speakers for the San Francisco Police Department who are found guilty, after investigation, of malicious statements of unfair criticism of the action of any police officer acting in his official capacity.

\* \* \*

The meeting then was adjourned by Pres. Marelli for the Candidates' Night and the wives were invited into the meeting room.

Speakers that appeared were: Julius Kahn III for Assembly, 18th District; Tim Reardon for Thomas Lynch for Attorney General; Lindsay Mickles for Spencer Williams for Attorney General; Mr. Alexander for Propositions "A" and "B"; Jim Brosnahan for Norbert Schlei for Secty. of State; J. Eugene McAteer for re-election as State Senator; George Moscone for State Senator; Congressman Mailliard for re-election; Walter Giubbini for re-election of Gov. Brown; Gary Martin for Ronald Reagan for Gov.; Stan Pottinger for Robert Finch for Lt. Gov.; Harry Soden for Proposition "C"; Robert Mersereau for Assessor; Jim Walker for State Senator, 10th District; Edgar Cullen for Assembly, 19th District; John L. Brennan for Cranston for Con-

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## OAKLAND'S POLICEMAN PRIEST

Father Frank Nouza, a Dominican priest, is a graduate of the Oakland Police Academy and one of the fine spokesmen for law enforcement in the U.S. today.

In a luncheon speech during the convention he spoke of the need for the police to be heard and the danger of the police review board.

When discussing review boards he said that he has found the simplest answer to an individual's talking in favor of a review board is to ask him, "Would you want to be a policeman?" He used examples from St. Paul's writings to show that people must respect and obey the law and he discussed the moral nature of disrespect for authority.

Father Nouza's attitude takes out some of the sting caused by clergymen who have demonstrated and declared for the side of lawlessness and disorder. He is like a cool breeze in the middle of a tempest of hot air. He closed by saying, "Gentlemen, the voice of law enforcement needs to be heard in our land."

There is currently a move underway in P.O.R.A.C. to make Father Nouza our state chaplain.

## Police Officers' Wives Club

There is a new organization called the Police Officers Wives of San Francisco. In its constitution its purposes are stated as hoping to promote a social and friendly relationship among policemen's wives and to do volunteer charity work when the need arises.

The organization was formed last spring and has continued to grow. There were over one hundred women at the October meeting which was held at 2269 Market. They requested that a speaker from the Association attend so the Secretary was sent.

A report was made to the Executive Board which was much in favor of the group. The aims and hopes of the Association were told to them and they seemed to want to support their husbands in any way they could. They were asked to help with the campaign for Proposition "E" and we have had the largest number of volunteer workers that we have ever had. These women came to headquarters and addressed and stuffed envelopes and were willing to help in any way that they could. Some of them even brought their husbands.

The Police Officers Wives will meet on the second Tuesday of every month at 2269 Market Street at 8:00 P.M. Any policeman's wife interested can just come to a meeting and find out for herself.

## P.O.R.A.C. Conference

(Continued from Page 3)

like P.O.R.A.C. Through the organization and the State Secretary, Bob Cress of the Stockton Police Association, we have a clearing house for pertinent information. Since we are involved with cities of 100,000 we have a ready source of good information and people ready to help us right now.

You have heard discussions about the Commission on Peace Officer Standards and Training. P.O.R.A.C. started the ball rolling in this area and now it will be expanded. Up to now only recruits and first level supervisors received any benefit but soon training will be given to personnel in the command and administrative ranks in an effort to help professionalize the police service.

In our constant fight against police review boards, P.O.R.A.C. is a strong ally. Joe Aceto, Chairman of the Police Review Board Committee, gave a fine report on the fight. He stated that police departments must install a valid complaint vehicle so that complaints against policemen can be heard. One of the delegates from the San Jose Association reported that Aceto and P.O.R.A.C. may have been the deciding factor in the defeat of a review board in San Jose. This is just another area where we are able to help each other on a statewide basis.

P.O.R.A.C. now represents some 24,000 law enforcement people who are members of 139 associations representing 167 agencies in our state. There are now 5 chapters: Bay Area, San Diego, Los Angeles, Inland, and the new member, Orange County. The potential value of P.O.R.A.C. is expressed in those numbers.

New officers for the next year were elected. Sam Lowery of the Inland Chapter was elected president. Pete Gardner of our Association was elected to the Board of Directors. 1967 promises to be a banner year for the organization and it is up to every law enforcement officer to know about and support it.

## The Coroner's Jury

The Coroner's Jury is selected in a unique manner. He has a list of four hundred business houses and sends a Deputy Coroner to each one in turn and asks for two people to serve. Larger firms are chosen because of the fact that small businesses cannot afford to lose employees even for one day.

## Misquotations In the Press

In October, two publications, *The Haight-Ashbury Oracle* and *The Hunters Point-Bayview Spokesman* attributed statements to three police officers which they did not make. These statements, particularly the one about the Johnson incident stirred up a great deal of commotion in the department.

Mr. Bob Simms, editor of the *Spokesman* stated that Crenshaw had been misquoted and Jones and Blackstone submitted a letter to President Marelli, setting forth their side of the issue. They also were misquoted.

The Association passed a resolution (see Meeting Highlights) which calls for censure of any man found guilty of criticising the official action of any police officer when speaking as a representative of the police department. We feel very strongly about this matter but we must also remember that there have been hundreds and hundreds of misquotations attributed to members of the department and officers of our Association in the past and there is no reason to believe that such things will end.

We must remember that we cannot condemn any man until he has been given a chance to tell his side of the story; we cannot be guilty of the things that enemies of policemen are so often guilty of doing.

## Notes from the International Conference

Senator John Tower of Texas has introduced a bill exempting police officers from the draft because of the impact of losing so many young policemen to the armed forces. It was referred to the Armed Services Committee.

\* \* \*

Governor Rockefeller of New York has signed into law a bill that will grant New York City policemen full pay retirement after 35 years service.

## Highlights

(Continued from Page 4)

troller; Marelli for Proposition "Q"; Tom Spinoza for State Senator; Terry Macken for Congress; Assemblyman John Foran for re-election; Ray Bright for Assembly, 20th District; Nick Verreos for Assembly, 23rd District; and Joseph Tinney for Assessor.

The meeting adjourned at 10:35 p.m.

Respectfully submitted,  
PETER C. GARDNER,  
Secretary.

BULK RATE  
U. S. POSTAGE  
**PAID**  
San Francisco, Calif.  
Permit No. 6687

Mr. Peter C. Gardner  
683 Miramar Avenue  
San Francisco, Calif. 94112 1

**"The Demonstration"**  
(Continued from Page 3)

lic figures stated, a racist action on the part of the police. Hell, there were a lot of our own men who were against it in the first place.

Our participation was limited to being there and the following statement was made by our president, Lee Marelli: "We are heartened at this evidence of the support of our police officers by those present. We sincerely hope that all of the people, and, I repeat, all of the people of San Francisco will lend their support to the members of the Police and Fire Departments. As police officers, we are not here demonstrating, but to express our thanks to those who, by this method, are indicating that support of law enforcement has

**become a necessity in our community."**

Firemen carried signs and made a very impressive picture as they marched up the street and stood silent in front of the City Hall. The police people stood quietly on the north side of the City Hall steps.

If you will look to the Highlights of the October meeting in this issue you will be able to read about the background of our part in the affair.

One of the sidelights to the Johnson affair was the deluge of messages of support for law and order which came, not from any organized groups, but from an amazing cross section of the people of San Francisco. We did not lose anything by being there.

Other evidence of support of the police came during the riots in the Bayview. Many individuals and firms

sent food, coffee and the like to the men; letters of thanks are being sent to all of them. Messages of congratulation poured in from all over the nation commending the police for the restraint shown by our men. No one was killed in spite of the shooting because no shots were aimed directly at the criminal rioters. Here again, the working policemen lost no appreciable position through their own actions.

**Widows and Orphans**

The Widows and Orphans Aid Association will meet on Wednesday, November 16th, in the Assembly Room of the Traffic Bureau at 2:00 P.M. Nominations for officers for the next year will be made at that time.



*Happy*  
*Thanksgiving . . .*