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The San Francisco POLICEMAN

OFFICIAL ORGAN OF THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

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151

JUNE 18, 1956

Ass'n Thanked For Hall of Justice Assist

L.A. Payraise Assured

On May 25th, 1956 at approximately 3:00 p.m. representatives of the Association were notified that the Los Angeles City Council had unanimously passed on the 11% increase in pay for policemen and firemen to become effective as of July 1, 1956.

The information in the foregoing paragraph means that members of the San Francisco Police Department thus become eligible for a like increase. However, action on this proposal may not be commenced by the Board of Supervisors here in San Francisco until a report from the Civil Service Commission is turned over to them.

As required by the Charter the Civil Service Commission must survey and certify to the Board of Supervisors the rates of compensation paid patrolmen on the 1st day of July in the cities of 100,000 population or more in the State of California. The Board of Supervisors has the power by ordinance to revise

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On June 6th the following letter was received by President Peter Gardner from Harold R. McKinnon, President of the Police Commission.

"Dear President: On behalf of all the members of the Police Commission I wish to offer our heartiest congratulations to the San Francisco Police Officers' Association on the success of the campaign for the Hall of Justice bonds, and to express our deep thanks to you and to all your fellow members in the Association for the invaluable assistance rendered by you all to the bond campaign.

"In view of the narrow margin of victory, it is safe to say that without the loyal and effective support of your organization the issue would not have carried. Your speaking at the watches and your numerous personal contacts, the telephone campaign of the members of the Association and their word of mouth endorsements all added up to a chain reaction which was a decisive element in the victory.

"Every effort will be made to complete the new building at the earliest possible date. When that date comes you will have a police headquarters of which you all can be proud and at the same time you will have the satisfaction of knowing that you had an important part in providing this building for the City of San Francisco. This will be your real reward.

"Would you please convey this message to all the members of the Association, and in doing so give to them the kindest personal regards and warmest good wishes of Commissioners Bissinger, Mellon, and myself. Sincerely, Harold R. McKinnon."

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We plan to publish this paper every month for the members of the association. Any criticism, contribution or suggestion will be appreciated. Contact any member of the publications committee.

— Editorial —

Today more than ever before in history policemen are publicity conscious. Any word against them brought before the public cuts them to the quick.

Rather than adopt a philosophy of a strong offense being the best defense, many are inclined to slink into a corner to lick their wounds and bemoan their fate.

A policeman on the defensive cannot function properly if he is afraid to take a forward step for fear of some derogatory publicity.

We must allow ourselves to come into the limelight. Let the public see us performing our every-day duties. The right things done in a positive manner will far overshadow any small misdeed splashed all over for public consumption.

Every police officer is a personal representative of the entire department. The impression he makes may well be the only one that a particular citizen will get concerning policemen.

It matters to them it should matter to you.

MORE—L. A. Payraise

Continued from Page 1—

the rates of compensation. This action must be taken not later than July 25th.

The officers of your Association and the members of the Legislative Committee are now active in seeking this pay increase for you and shall continue to do everything on your behalf to assure this benefit. Up to this time there has been no opposition encountered.

It should be understood that this increase in pay was brought about by recommendation of the Chief Administrative Officer in Los Angeles and was only remotely connected with the recommendations of the survey team representing Griffenhagen and Associates. Although the G & A. survey was the fulcrum for the lever which opened the door.

The matter of longevity and increased motorcycle bonus has been put over by the Los Angeles City Council to allow them to study these proposals further.

Your Association will from time to time apprise the membership regarding these and any matters which may be of importance to you.

As it stands now patrolmen in Los Angeles will go from \$440 to \$489 per month and the other ranks will receive a like increase.

VITAL STATISTICS

Death—

Roland Holm, 5-30-56

Retirements—

Albert Bond, 6-1-56

Ferdinand Bork, 6-7-56

FOR CLEAN,
WHOLESOME RECREATION
BRING THE CHILDREN
To
**WHITNEY'S
PLAYLAND AT
THE BEACH**
FUN GALORE FOR EVERYONE!

**HARRY D.
GRANT CO.**
*Wholesale
Men's Clothing*
599 MISSION STREET
FIRST IN QUALITY—
FAIREST IN PRICES—
FASTEST IN SERVICE

Questions & Answers

Q—Who may become a member of the SFPD Federal Credit Union?

A—All members and regular employees of the SFPD and members of their immediate family.

Q—How may one become a member?

A—By application and payment of twenty-five (25c) cents entrance fee, and placing five (\$5.00) dollars, or more, on deposit in the Credit Union.

Q—Why should an employee be a member of the Credit Union?

A—(a) To save, in a safe and profitable place and in a systematic manner; (b) For ready access to credit when a loan is needed; (c) To place funds in a controlled organization for the use of his fellow employees who need to borrow.

Q—May I have payroll deductions to apply to my shares for savings?

A—Yes. In any amount up to \$99.99 per payday.

Q—Are passbooks issued?

A—Yes, and quarterly statements are sent on each active account.

Q—May retired members invest?

A—Members who retire may continue as investors in the Credit Union.

Q—May investors name a joint tenant?

A—Investors are urged to name some relative or friend as joint tenant with right of survivorship.

Q—When are dividends paid?

A—Dividends are paid annually.

Q—How much may be paid in dividends to investors?

A—The amount depends upon the earnings for the year.

Q—May funds be deposited or withdrawn at any time?

A—This Credit Union makes it a practice to pay withdrawals immediately upon request. Deposits may be made at any time and in any amount.

Q—Who may borrow?

A—Any member of the Credit Union within the field of membership may make application for a loan.

Q—What should one do to secure a loan promptly?

A—Contact the Credit Union office or a representative of the Credit Union for a loan application and send the completed application to the Credit Committee.

Q—For what purpose may one borrow?

A—Loans may be made for any good purpose including cars, furniture, doctor bills, vacations, consolidations of outstanding bills, living expenses, and many others.

Q—How much may one borrow without giving security?

A—This is dependent on the officers of the Credit Union and their judgment as to the conditions described on the application. The Federal Credit Union Act provides that loans may not be made

The following article is made up of the questions with answers which have been asked many times by those wishing to take advantage of the services offered by the SFPD Federal Credit Union. We hope that it will answer your particular question.

for more than four hundred (\$400.00) dollars without security.

Q—What rate of interest is charged?

A—The interest rate is three-quarters (¾) of one percent per month on the unpaid balance of loans.

Q—How much time may be granted for repayment of a loan?

A—This also is dependent on the judgment of the officers of the Credit Union approving the loan. The Federal Credit Union Act provides that no loans may be made in excess of thirty-six (36) months.

Q—May I have payroll deduction to repay the loan.

A—Yes. All loans may be paid by payroll deductions.

Q—May loans be repaid faster than stipulated in the note?

A—Yes. Loans may be paid off as fast as the member wishes and the interest is charged only for the number of days the loan is in effect.

Q—What security is required?

A—As loan security the Credit Union accepts co-maker signatures, automobiles, or shares (savings).

Q—What considerations determine the type and amount of security required?

A—The Credit Committee determines the type and amount of security required after consideration of many things, including:

- Requirements of the law.
- Character of the borrower.
- Borrower's income.
- Length of time in present position.
- Other financial obligations.
- Credit rating.

Q—How may one calculate the amount of interest to be paid on a loan?

A—To calculate payment and amount of interest multiply the amount you wish to borrow by the figure opposite the number of months you wish to take for repayment. This will give you the amount of repayment, interest included per month.

12 months	.087451
18 "	.59598
24 "	.045685
30 "	.037348
36 "	.031800

Q—Are co-makers and family protected in the case of the borrower's death or disability?

A—Borrowers are insured against the possibility of death or total disability by the Credit Union, without extra cost to the member. In the case of borrower's death or total disability his obligation to the Credit Union will be cancelled. It is good protection for the family and co-signers.

Q—Is the SFPD Federal Credit Union a safe place to save?

A—There is no safer place. The following safeguards are provided:

a. This Credit Union is a corporation licensed and supervised by the Federal Security Agency.

b. All monies received must be deposited in National Banks selected by the Board of Directors.

c. Officers and all others handling money must be bonded.

d. Funds not required for lending to the membership must be invested only in Government Bonds or Federal Building and Loan Associations.

e. An officer, director or committee-man may not endorse notes of borrowers, nor borrow more than his own holdings in the Credit Union.

f. Federal Credit Unions are examined annually by auditors from the Federal Security Agency and the Supervisory Committee, selected by the membership makes quarterly audits.

g. A reserve against possible bad loans must be set aside in accordance with the Credit Union Act, and consists of twenty (20%) per cent of the net earnings each year.

h. Loans are made to members only and are approved by the Credit Committee. Honesty, financial stability and prudent use of the loan are the determining factors, together with satisfactory detailed plans for repayment.

i. The Federal Law limits the amount loaned on personal signature where no other security is given; such as automobiles, co-signers and shares.

j. Loans are insured against death or total disability without cost to the borrower.

Q—This Credit Union carries two types of insurance for its members at no cost to the member.

A—a. Savings Insurance. This insurance covers the savings of the members. In case of death, the Credit Union will double the shares of the member up to \$1000, if the \$1000 was deposited prior to the members becoming 55 years of age and in lesser amounts to 70 years of age.

b. Loan insurance. This insurance protects the borrower, his family and co-makers against his death or total disability. In either case, the loan is paid off by the insurance . . . and remember . . . this insurance is automatic on all deposits and loans in this Credit Union.

Minutes of Tuesday, May 15, 1956, Membership Meeting

President Gardner called the meeting to order at 8:10 p.m.

The reading of the minutes of the April meeting was dispensed with as same were published in the Association newspaper.

The bills were ordered to be paid.

LEGISLATIVE COMMITTEE. Los Angeles Fire and Police Protective League continuing negotiations with the Los Angeles City Council on matters of salary, longevity, increased motorcycle pay, and new position.

Reported that a member of this Association who had been dropped off of the payroll after being on Disability Leave was reinstated retroactive to date of change. This reinstatement was effected after City Attorney ruled that member on Disability Leave must remain in such status for one year unless returned to duty as being fit.

Meeting directed letter be sent to the Board of Supervisors requesting that the name of the late Monsignor Leo Powelson be connected with the playground at 19th and Collingwood Streets.

BOARD OF DIRECTORS' RECOMMENDATIONS. The following recommendations were concurred in:

1) That Legislative Committee Chairman Ted Dolan, a vice-president of the National Conference of Police Associations, be sent to the annual meeting of the conference in New York in June.

2) That the thirty-nine new members of the Department presently at the Academy be accorded Association membership for the remainder of the membership year expiring June 30, 1956.

3) That the President and the Legislative Committee Chairman be permitted to purchase 100 business cards apiece.

4) That the four members working on legislation be allowed \$50 apiece for expense money to carry them through the June 1956 election.

EXTENSION OF 4/12 and 12/8 WATCHES. This matter to be discussed at the June meeting.

PROMOTIONS COMMITTEE. Suggested that the Association look into the matter of finding more promotional opportunity. Matter referred to committee.

CANDIDATES' NIGHT. The Chief of Police and the Police Commission spoke in support of Proposition "A" (Hall of Justice Bonds). The Chief of Police outlined what was contemplated for the new building in the way of police facilities.

Twenty-five candidates and speakers on propositions appeared and made brief talks.

ADJOURNMENT. The meeting concluded at 10:30 p.m., after a moment's silence in honor to our departed brothers. Refreshments were served following the adjournment.

Police Nine Having Fair Year

The 1956 edition of the San Francisco Police Baseball Club under the able management of Gene Gibbons sports a 7, 6 and 1 tie record so far this season.

The team plays a heavy schedule of top semi-pro and college nines getting ready for three big games. On June 24th the team journeys north to engage the Sacramento Police Team in their annual benefit game for their widows and orphans. Sacramento has no Police-men's Ball so the ball game is well attended and the people have seen a good game every year. On the 29th southward to Fresno for their widows and orphans benefit game. July the 4th is the annual contest with the Firemen, a children's benefit contest. This game will be played at Seal's Stadium.

For your interest here is a roster of the baseball team: Bob Mucci, Co.A, catcher; Tom Callan, Co.C, second base; Charlie Sandoval, Co.E, outfield; Frank Martinez, Co.E, pitcher; Dick Silva, Co.H, utility; Leo Maguire, Co.F, catcher; Ray Canepa, Co.C, outfield; George Effisimo, Solo M/C, first base; Tom O'Hara, Co.K, pitcher; Tim Riordan, Co.A, catcher; John Cavalli, third base, Juvenile; Russ Woods, catcher, Juvenile; Pete Maloney, short stop, Juvenile; Ed Sarraile, outfield, Juvenile; Hank Pengal, outfield, Juvenile; Tom Pagee, pitcher, Juvenile and Gene Gibbons, manager, Juvenile.

Leading hitters for the team are Ed

Police-Fire Golf Club Notes

There are over 250 players signed up in the Police-Fire Golf Club and the club has already held two sweepstakes (results below). Several more sweepstakes are planned and the handicaps of all players will be determined from the scores turned in at these tournaments.

All players in the sweepstakes have the option of playing at their handicap or playing in the blind bogey. To qualify to play in the annual Police-Fire Championship Match at Lakeside in November, a man must play in at least three of the sweepstakes during the year.

Several more are planned and players will be notified both by teletype and by this paper (when information is received in time).

Sweepstakes winners may contact Officer John Maughan at Harding Park or Paul Howard at 18 Truck for their prizes.

The results of the two previous matches this year are as follows: Green Hills Country Club, April 17th, blind bogey handicaps and 135 players:

Class A—1. L. Lighter (F.D.) 107-51-56
2. J. Southern (P.D.) 115-57-58
3. A. Amstein (F.D.) 85-27-58

Class B—1. V. Del Bene (P.D.) 113-63-50
2. R. Gunning (F.D.) 103-45-58
3. E. Frescura (P.D.) 89-30-59

Class C—1. T. Walsh (P.D.) 109-57-52
2. C. Bergmark (F.D.) 97-45-52
3. T. Brady (P.D.) 104-48-56

Sharp's Park Golf Course, May 22nd, blind bogey handicap, 54 players.

Class A-1—1-10 handicap:
1. Bob Burns (F.D.) 77-7-70
2. J. Maughan (P.D.) 75-5-70

Class B-1—11 and over handicap:
1. Al Leveille (P.D.) 78-11-67
2. P. Neilsen (F.D.) 80-11-69

Blind Bogey:
Class A—1. O. Elvander (P.D.) 83-21-62
2. B. Albrecht (P.D.) 81-18-63

Class B—1. M. McMahon (F.D.) 91-24-67
2. C. Petit (P.D.) 90-21-69

Class C—1. L. Furlong (P.D.) 105-48-57
2. F. Fahey (F.D.) 106-39-67

Sarraile, .370; Charlie Sandoval, .350 and Tom Callan, .310. Tom Pagee, the leading pitcher, has really come around and is having a great year.

Your Store — G. E. T.

Lakeshore Plaza