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# POA NOTEBOOK

**SAN FRANCISCO POLICE OFFICERS' ASSOCIATION**  
To Promote the Ideals, Policies and Accomplishments of the Association and its Members

VOLUME 27      SAN FRANCISCO, FEBRUARY 1995       204      NUMBER 2

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## Friendly Fire Can Be Deadly

by Nelson Lum, CPC/Tactical

The recent events that took place at Pine street and the Bank of America at Powell street showed very vividly the need for us to be better trained in the area of target acquisition and fire control. If these subject matters are not addressed immediately, it will not be long before we attend funeral(s) of fellow officer(s) killed by "FRIENDLY FIRE".

The term "friendly fire" originated from the military and it has been looked upon as an unavoidable factor in combat. During the Persian Gulf war, almost as many soldiers died from "friendly fire" as were from hostile fire. If we ask the family members of those soldiers who died as the result of "friendly fire" how they feel about the death of their loved ones, I am sure they will tell you that it hurts just as much if not more than if their loved ones were killed by the enemy. To the children of those families, no amount of explanation about "friendly fire" will minimize or justify their loss.

Approximately 130 rounds of various types of ammunition were fired by officers at the suspect inside the Bank of America. Three bullets hit the suspect and only one, a 9 mm bullet, struck the suspect in a fatal

area. Sergeant Cota was struck by bullets or fragments in his vest, thigh, and leg during the incident. We should be thankful that he was not hurt more seriously. The term "friendly fire" was used by our administration to explain how he got hurt. I personally think that being struck by bullets and/or fragments is anything but friendly. Hundreds of rounds were fired at the suspect during the deadly confrontation at Pine street with similar hit and missed ratios. The lack of adequate training with the firearm can be pointed out as the main reason for such poor shooting results.

In order to minimize the chances of incurring casualties by "friendly fire" during fire fights, we must re-emphasize our training in the areas of target acquisition and fire control. Target acquisition means that you must know where that bullet will hit before you fire your weapon. You must have a sight picture of the suspect before you press the trigger. You should continue to fire only if you perceive a threat on the part of the suspect. Random firing of your weapon will not stop the suspect's action, but will greatly increase the chances of "friendly fire" inflicted injuries or death to fellow officers.

(See FRIENDLY FIRE, Page 14)

## CalPERS or SFERS?

Two recent meetings occurred at which the question of whether the City retirement system (SFERS) should continue to exist, and if so, to what extent, was under consideration. POA representatives attended both meetings and, it is fair to say, are primarily involved in forcing this issue.

The first meeting occurred in Sacramento on February 9, 1995 with CalPERS Chief Executive Officer James Burton and his top administrative staff. CalPERS is a public retirement system governed by the California Government code. Its membership consists of state employees, nonteaching school employees and the employees of over 1,200 public agencies. POA President Al Trigueiro attended this meeting with POA Retirement Committee member Jim Seim, POA General Counsel Vince Courtney, Stan Smith of the Building Trades Council, and representatives of the Mayor's Blue Ribbon Task Force.

The meeting was commenced at the request of Mayor Frank Jordan's Blue Ribbon Task Force, which has

declared that one of its top priorities will be to determine whether the City can provide retirement benefits for its employees, at a substantial savings to taxpayers, by moving them from the City retirement system (SFERS) to the California Public Employee Retirement System (CalPERS). POA President Trigueiro praised Mayor Jordan for committing to investigate the CalPERS option. "Prior administrations have failed to adequately address whether the City can do better for its taxpayers and its employees by moving some or all of them to CalPERS. In contrast, Mayor Jordan has consistently expressed a willingness to examine the issue and now, by the direction given his Task Force, has caused the issue to be placed on the front burner. While this self-exami-

(See CALPERS, Page 10)

## POA election results

The following are the results of the Board of Director's contested Unit/Station Election.

Our thanks to new Election Committee Chair Greg Lynch and the members of his committee for their commitment to provide timely/professional ballot counting and reporting.

We wish the new Board of Directors every success as they steer the Association for the next two years.

<b>Airport:</b>	
John Scully	67
Jim Millett	66
Dorree Donnelly	37
<b>Mission Station:</b>	
Charlie Ellis	48
Rich Pate	34
John Robertson	27
<b>Muni Transit:</b>	
Kyle Ching	28
Cliff Java	12

## Retirement Board Election Results

On February 7, 1995, Registrar of Voters Germaine Wong certified the following vote counts.

Al Casciato	5,261
David Fong	4,777
Jean Thomas	2,744
Carlos Carrillo	1,300
William Washington, Jr.	250
Total Vote	14,332

Having received the greatest number of votes, Al Casciato has been elected Retirement Board Commissioner to the term commencing February 20, 1995 and ending February 20, 2000, a period of five years.

Al Casciato takes over for Peter Ashe, who has served 15 years on the Board. We thank Peter for his service and dedication and wish him all the best in his retirement.

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# Widows and Orphans Aid Association

The regular monthly meeting of The Widows and Orphans Aid Association was called to order by Pres. R. Huegle at 2:05 PM, Wednesday, January 18, 1995 in Conference Room, Ingleside.

Roll Call of Officers: Tr. M. Sullivan excused. Other members present — Ray Crosat, P. Pres. M. Duffy, Frank Forencich, P. Pres. M. Hurley.

Minutes of Last Meeting: Approved as presented, in writing, to the membership.

New Members: Following approved for membership: Catherine Bianchi, Dermot Downes, Ronald Harrison, Michele Kern, Sidney Law, Paget Mitchell, Anthony Montoya, Charles Pierce, Simon Silverman, Johnnie Wilson III, Kenneth Wong, Robert Ziegler.

Communications: Following donations received and acknowledged by Secretary:

Maland-Ilg Charitable Trust — annual donation. Mrs. Gilda Schine

— for courteous advice by members of Central Station and Officer Jan Holle.

Treasurer Parenti presented regular bills, benefits, salaries, taxes, etc. Approved.

Treasurer Parenti reported the following deaths: Joseph Curtin, born in San Francisco in 1911, Joe worked as a chief timekeeper before joining the Department in 1941, age 31. From the Academy to Richmond for a year, then ranted Military Leave from 1942 to 1945. Returned to Headquarters (Police Academy) for three years. Promoted to Assistant Inspector in 1949, Joe was assigned to the Housing Authority remaining there for six years, during which time he was promoted to Inspector. Joe then went to Intelligence for a year, then to burglary Detail from where he retired for service in 1971, age 61. He also obtained the rank of Sergeant in 1953. Joe received the following awards: 1958 for arrest of robbery

suspect armed with a knife; 1963, 3rd grade for disarming and arresting of suspect who had shot his victim on two different occasions; 1966, 2nd Grade for arrest of suspect firing at citizens; 1966 for arrest of suspect who had fired at a building manager. Joe was 83 at the time of his death.

Charles Barca: Born in North Beach in 1917, Charlie drove a truck before becoming a member of the Department in 1938, age 21. After receiving his training at Headquarters, he was assigned to Northern 1 year, Richmond 2 years, Northern 1 year Headquarters until appointed a Sergeant in 1953, he was assigned to Richmond a year, then to Northern until appointed Lieutenant in 1951, transferred to Bureau of Inspectors until promoted to Captain in 1961. Charlie then was at Richmond for two years, Potrero for two years, Central five years, and then to Bureau of Inspectors. He was appointed Captain of Inspectors in 1969, Chief of Inspectors in 1970, at which rank he retired in 1976, age 58, for service. In 1961 he was awarded a C/C for investigation and arrest of two armed ex-convicts. Charlie was 77 when he passed away.

Report of Trustees: Mr. Bricker, B of A, reported on Trust Fund. Bond market still unstable as no one knows what Feds will do with interest rates. Our Bond portfolio only averages three years, so we cannot get hurt to any great extent. Recommended sale and purchase of certain stocks. Approved by Trustees. Mr. Good-Swan, B of A, stated that delinquent list will

be available at end of January, so second notices can be sent.

Unfinished Business: At this time the meeting was turned over to P. Pres. Layton Duffy, who installed the following: James Sturken, President; Mark Sullivan (Crosat Proxy) Vice President; Robert McKee, Secretary; Trustees, Mark Hurley, George Jeffery and Robert Kurpinsky. Trustees and Secretary to serve for two years, others one year.

Erisa: Secretary had written letter to Department of Labor, San Francisco. Was advised by them that letter must be sent to Department of Labor in Washington, as they make all decisions. Such has been done. Treasurer, Secretary and any other members who wish to attend meeting with accounting firm, re their progress on filing for Erisa.

New Business: pres. Sturken set Saturday, February 25 for Annual President's Dinner.

Good of the Association: Pres. Sturken set next meeting for Wednesday, February 22, 1995 at Conference Room, Ingleside Station.

Adjournment: There being no further business to come before the membership, the meeting was adjourned at 2:45 PM in memory of above departed brothers.

Fraternally,  
Bob McKee, Secretary

Yearly letter being mailed includes beneficiary form and an addressed envelope. This must be filled out and mailed even if you have a form on file. This is needed for Department of Labor.



## San Francisco Veteran Police Officers' Assn.

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The Notebook is the official newspaper of the San Francisco Police Officers' Association and is published to express the policies, the ideals and the accomplishments of the Association. It is the Notebook's editorial policy to allow members to express their individual opinions and concerns within the necessary considerations of legality and space. Submissions that are racist, sexist, and/or unnecessarily inflammatory or offensive will not be published. Contributors must include their names with all submissions but may request that their names not be printed. Anonymously submitted material will not be published. The SFPOA and the Notebook are not responsible for unsolicited material. The editors reserve the right to edit submissions to conform to this policy.

## The San Francisco Police Officers' Association

# NOTEBOOK

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Co. B .....	Frank Machi	INSPECTORS .....	Jim Balovich
Co. C .....	Gary Castel	HEADQUARTERS .....	Glenn Sylvester
Co. D .....	Dean Sorgie	NARCOTICS .....	Lynne Torres
Co. E .....	Ray Benson	TTF (Steward) .....	Dave Faingold
Co. F .....	Charles Ellis	AIRPORT PD .....	Tom Shawyer
Co. G .....	Brian Canedo	RETIRED .....	John Scully
	Dave Herman		Gale Wright
	Matt Gardner		
	Mike Dempsey		

## ASSOCIATION OFFICE: 861-5060

ADDRESS ALL CORRESPONDENCE TO: Editor, SFPOA Notebook, 510 7th St., San Francisco, CA 94103. No responsibility whatever is assumed by the San Francisco Notebook and/or the San Francisco Police Officers' Association for unsolicited material. THE SFPOA NOTEBOOK is the official publication of the San Francisco Police Officers' Association. However, opinions expressed in this publication are not necessarily those of the SFPOA or the San Francisco Police Department.

Members or readers submitting letters or articles to the editor are requested to observe these simple rules:

- Address letters to the Editor's Mail Box, 510 7th St., San Francisco, CA 94103.
- Letters must be accompanied by the writer's true name and address. The name, but not the street address, will be published with the letter.
- Unsigned letters and/or articles will not be used.
- Writers are assured freedom of expression within necessary limits of space and good taste.
- The editor reserves the right to add editor's notes to any article submitted, if necessary.
- Articles should be typed, double-spaced.

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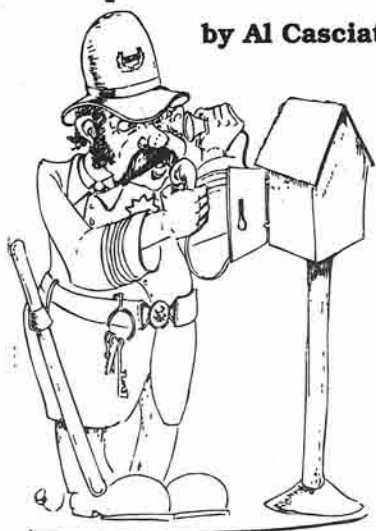
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## Around The Department

by Al Casciato



### Retirement Board Victory:

I would like to thank, on behalf of the Negotiating Committee and myself, all those who worked so hard and contributed funds to a very successful campaign. Retirement, Health and Dental Benefits may not seem so important at the beginning of our careers, but in the end they are paramount. As we prepare to hire 280+ new officers over the next year, we, the veterans, must educate the new generation as to the importance of our benefits. For it will be their generation that will support ours.

### ...Big Bucks:

Parking Controller, **Kathy Gianassi**, won \$20,000.00 at Harrah's on January 15th. Did it have something to do with the 49ers win over Dallas that day??? Whatever the case, congratulations and thanks for buying the round of drinks at Carozzi's, which happens to be owned by fellow checker **Pat Allen**.

### ...Eye on the Majors:

That big (6'4") sidearm pitcher from Saint Ignatius, **Steve Carlson**, (who the scouts are eyeing) is the son of Lt. **Don Carlson**, F.O.B. Don's experience at Candlestick may payoff in a big way, as he will be able to advise Steve on the business side of the pros...

### ...Retirees:

**Mickey Gerald** has taken over the management of Fisherman's Wharf Grotto No. 9. The passing of the elder generation returned Mickey to the business. Drop by and say hello. He's there week nights, except Wednesdays...

**Bill Parenti** and **Mark Hurley** have been spotted traveling to and from various parts of the City. Though

retired, these two have not slowed down in the least...

### ...Paggers:

Wouldn't it be nice if prior to the start of a concert, class, or business meeting everyone was forced to check in their pagers or at least made to turn them off? I wonder how much stress those things cause us?....

### ...Beneficiary Update:

The current death benefit for all active P.O.A. members is \$5,000.00. Beneficiary cards should be kept current. To update, call Louise or Yvonne at the office 861-5060.

### ...Births, Births:

The **Feeney's, John (TTF)** and **Lynn (Communications)**, are celebrating the arrival of their second child, **Connor Joseph**, 8 lbs. 13 oz., 21 inches, at California Pacific Hospital on December 23, 1994. Mom, Dad, and big sister **Alycia**, 3 years old, also have the distinction of being born at California Pacifica. The Feeney family wishes to acknowledge Nurse **Eileen Kilgariff**, (wife of **Marty**, Co.E and sister of **Matt** and **Dan Gardner**) who cared for Lynn and Connor during their five day stay. All are doing well and mom is looking forward to going back to work for some rest.

**Alvin (TTF) & Lisa Yee** welcomed their first child, **Brandon Christopher**, 6 lbs., 8 oz., 20 1/4 inches long on February 7, 1995 at 1454 hrs. Mother and son doing very well, Dad exhausted.

Former SFPD stalwart, and now Deputy Sheriff of San Juan County, Washington, **Mark Felber**, proudly announces with **Carina Sand** the birth of their first child, **Logan William Sand Felber**, 7 lbs. 11 oz., 21 inches, was born on January 8, 1995 at Skagit Valley Memorial Hospital, Mt. Vernon, Washington. According to Dad, Logan "is the finest baby ever born." (I can't wait to see what Logan does with that quote at about age 16).

Old friends are encouraged to write at P.O. Box 162, Lopez Is., Washington 98261 or call (360) 378-4152 or visit.

Congratulations to all and our best wishes for the future.

**Announcements, notices or tidbits can be faxed to 552-5741 or mailed to Around the Department, 510 - 7th St., S.F. CA 94103.**



John L. Carpenter

535 Bryant Street  
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## San Francisco's Finest Is World's Finest

Inspector/Sgt. Holly Pera, Juvenile Division, was recently named the recipient of The Police Officer Of The Year Award by The International Association Of Women Police.

Pera was selected out of 100,000 female officers worldwide to receive the Association's highest honor. Pera, a decorated 15 year veteran whose current duties include the investigation of child abuse cases and the Mayor's security detail, also was chosen by the Association to receive its Annual Medal Of Valor Award. This is the first time in the International Association's 79 year history that one officer has been selected to receive both awards.

Pera received the Valor Award for her actions taken during the arrest of an armed suspect who fired upon her partner (Inspector/Sgt. Kelly (John) Carroll) and her, from point-blank range. Pera fatally wounded the suspect in the exchange of gunfire.

In bestowing The Officer Of The Year Award, the Association considered leadership roles, individual character, integrity, difficulty and importance of work assignments, and community involvement.

The Association's membership includes officers from every country



Inspector/Sgt. Holly Pera

around the world. Pera will be invited to speak at numerous events during her 1994-1995 "reign".

Pera also was awarded the Department's highest honor—a Gold Medal of valor, the 1994 Annual Medal of valor Award by the Women Peace Officers' Association of California, and in addition, she was honored at a reception hosted by Mayor Frank Jordan, who declared September 26th, 1994 as Holly Pera Day in San Francisco. Congratulations, Holly!

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NOVEMBER 1994

SFPOA BOARD OF DIRECTORS' MEETING

Tuesday, 11/22/94, 1400 hours

Call to Order

Pledge of Allegiance

Roll Call

Present: Deignan/Co A, Machi/Co A, Castel/Co B, Sorgie/Co C, Ellis/Co D, Canedo/Co E, Herman/Co E, Gardner, M./Co F, Dempsey/Co G, Rosko/Co H, Limbert/Co I, Shine/Co K, Sylvester/Hdqtrs, Torres/Hdqtrs, Faingold/Narc., Castagnola/Tac., Lemos/Invest., Gardner, D./Invest., Java/MTPD, Shawyer/TTF, Wright/Ret., Scully/SFO, Millett/SFO, Dito/Treas., Johnson/Secty., Delagnes/V-Pres., Trigueiro/President.

Excused: Benson/Co D

President's Report

President Trigueiro discussed the advances we have been making in both the labor community as well as with neighborhood groups thanks to the hard work of Chris Cunnie in coordinating the Labor/Neighbor Program.

Greg Lynch was appointed new Chair of the SFPOA Election Committee.

Dave Herman, Chair of the SFPOA Uniform/Safety Committee, will be participating in anticipated meetings regarding the many officer safety issues that came to light from the tragic incident in which Officer James Guelff was killed. Representatives were urged to ask the members of their respective units for input.

Tier 11 Retirement Benefits: The California Appellate Court has ruled that benefits associated with the Tier 11 retirement system are not negotiable during contract talks. This ruling requires our Board to review all other options. (This matter was subsequently appealed to the California Supreme Court and the Appellate Court ruling was reversed. We are now awaiting a new opinion as of 2/01/95.)

Secretary's Report

The minutes for August/September and October, 1994 were submitted for review and discussion. M/Rosko, 2nd/Canedo to accept the minutes as submitted. Motion passed unanimously by voice vote.

Committee Reports

Federal Litigation Committee:

T. Shawyer/D. Sorgie, Co-Chairs. Latest information discussed at Auditor Monitor's meeting was that the sergeant's exam may be given some time in Sept/95. Chief Ribera is planning on appointing provisional (temporary) sergeants possibly during the month of Feb/95.

Building Committee:

Lemos/Chair. Gary Lemos gave the Board members a briefing on the construction drawings for the remodeling of the SFPOA building at 510 7th Street.

Financial Requests

M/Deignan, 2nd/Delagnes to purchase a raffle gift for the annual Retired City Employees' Christmas Party - Cost: \$200.00 Motion passed unanimously by voice vote.

M/Delagnes, 2nd/Castagnola to make a contribution to AnneMarie Conroy's campaign to assist in offsetting costs. Contribution: \$500.00 Motion passed unanimously by voice vote.

M/Herman, 2nd/Castagnola to make a contribution to James Fang's campaign to assist in offsetting costs. Contribution: \$100.00 Motion passed unanimously by voice vote.

M/Dito, 2nd/Deignan to make a contribution to Mabel Tang's campaign to assist in offsetting costs. Contribution: \$500.00 Members Polled:

Yes Votes: Deignan/Co A, Machi/Co A, Sorgie/Co C, Canedo/Co E, Herman/Co E, Gardner/Co F, Dempsey/Co G, Rosko/Co H, Shine/Co K, Torres/Hdqtrs., Faingold/Narc., Castagnola/Tac., Lemos/Invest., Java/MTPD, Shawyer/TTF, Wright/Ret., Scully/SFO, Dito/Treas., Johnson/Secty., Delagnes/V-Pres., Trigueiro/President.

No Votes: Castel/Co B, Sylvester/Hdqtrs., Gardner, D./Invest. Motion passed: Yes Votes: 21 No Votes: 3

There being no further business before the Board, President Trigueiro adjourned the meeting at 1800 hours.

Submitted by: Steve Johnson Secty/SFPOA



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## DECEMBER 1994 SFPOA BOARD OF DIRECTORS' MEETING

Tuesday, 12/20/94, 1400 hours

### Call to Order

The December meeting was moved to Northern Station

### Pledge of Allegiance

### Roll Call

Present: Deignan/Co A, Machi/Co A, Castel/Co B, Sorgie/Co C, Ellis/Co D, Canedo/Co E, Herman/Co E, Gardner, M./Co F, Dempsey/Co G, Rosko/Co H, Limbert/Co I, Shine/Co K, Sylvester/Hdqtrs., Castagnola/Tac., Lemos/Invest., Gardner, D./Invest., Java/MTPD, Wright/Ret., Dito/Treas., Johnson/Secty., Delagnes/V-Pres., Trigueiro/President.

Excused: Benson/Co D, Torres/Hdqtrs., Faingold/Narc., Shawyer/TTF

### President's Report

President Trigueiro arranged for an award presentation honoring Paramedic Melanie Brandon and Paramedic Dan Bonam for their professionalism during the dramatic shooting incident that took place on Pine Street. Paramedics Brandon and Bonam were the first medical emergency personnel to arrive and did everything possible to assist. Their courageous actions were demonstrative of the outstanding individuals who serve with our City's Paramedic Division for which we, as an Association, are truly grateful.

POA membership surveys have been distributed for the purpose of determining the issues our constituents want us to focus on during the upcoming negotiation sessions.

President Trigueiro then opened

the floor to nominations for the semi-annual Board of Directors election:

### Central Station (Co A):

James Deignan

Frank Machi

### Southern Station (Co B):

Gary Castel

### Potrero Station (Co C):

Dean Sorgie

### Mission Station (Co D):

Charles Ellis

Mark Robertson

Richard Pate

### Northern Station (Co E):

Brian Canedo

David Herman

### Park Station (Co F):

Matt Gardner

### Richmond Station (Co G):

Michael Dempsey

### Ingleside Station (Co H):

George Rosko

### Taraval Station (Co I):

Chuck Limbert

### Traffic Division (Co K):

Ray Shine

### Tenderloin Task Force (TTF):

Thomas Shawyer

### Headquarters Company (Hdqtrs):

Lynne Torres

Glenn Sylvester

### Narcotics (Narc.):

David Faingold

### Crime Prevention Co. (Tac.):

Matt Castagnola

### San Francisco Airport Police (SFO):

Jim Millett

John Scully

Dorree Donnelly

### Investigations Bureau (Invest.):

Dan Gardner

Gary Fox

### Muni Transit Police Division (MTPD):

Cliff Java

Kyle Ching

### Retired SFPOA Members (Ret.):

Gale Wright

President Trigueiro then entertained a motion (M/Wright, 2nd/Sorgie) to close the nominations — Motion passed unanimously by voice vote.

### Vice President's Report

V-Pres. Delagnes has been conducting substantial research as chair of both the Career Development Committee and the Negotiation Committee. Both committee objectives are still at their respective staging areas pending further developments.

### Secretary's Report

Secty Johnson is arranging to have instructors from the CPOA organization provide an administrative investigation course for SFPOA Board representatives to assist while serving as advocates for our members at OCC and MCD interviews.

Members are encouraged to seek 1st-Day Treatment forms in order to avoid any medical problems associated with on-duty injuries. If you are unsure of this process/the ramifications, please contact your respective SFPOA representative(s).

If you are requested to appear at OCC/any other administrative hearing on an off-duty basis — there is mandated compensation for your time — contact your respective SFPOA representative(s) for further details.

### Treasurer's Report

Treasurer Dito submitted both the October/1994, and the November/1994 Financial Statements for review and discussion. M/Lemos, 2nd/Canedo to accept the Oct/1994 State-

ment: Motion passed unanimously by voice vote. M/Torres, 2nd/Sorgie, to accept the Nov/1994 Statement: Motion passed unanimously by voice vote.

Treasurer Dito then reintroduced the 1995 SFPOA Budget (This document had been distributed prior to this meeting to SFPOA Board members for review). M/Lemos, 2nd/Castagnola to accept the Budget as proposed: Motion passed unanimously by voice vote.

### Committee Reports

**Building Committee:** Gary Lemos/Chair, discussed the current proposal to renovate the SFPOA building located at 510 7th Street. There is a need to assess our members if we wish to finance the changes designed. This assessment would take place by membership vote scheduled for Feb/1995. ~ost: \$7.50 per member, per pay period for one

**Federal Litigation Committee:** Tom Shawyer/Dean Sorgie, Co-Chairs. There was discussion at the last Auditor Monitor meeting regarding the pending sergeant's examination, and the following were mentioned as possible target dates: 5/27/95 - 5/28/95 (written exam portions), Week of 7/30/95 - 8/10/95 (oral portion). (Note: The 5/27 - 28/95, dates have since been canceled due to other civic commitments).

### Financial Requests

M/Lemos, 2nd/Sorgie, to assist in providing a hospitality room during a seminar sponsored by the Woman Police Officers' Association of California scheduled for 3/11/95. Cost: \$200.00 Motion passed unanimously by voice vote.

There being no further business pending President Trigueiro adjourned the meeting at 1 700 hours.

Submitted by: Steve Johnson  
Secty/SFPOA

## JANUARY 1995 SFPOA BOARD OF DIRECTORS' MEETING

Tuesday, 1/24/95, 1400 hours

### Call to Order

### Pledge of Allegiance

### Roll Call

Present: Deignan/Co A, Machi/Co A, Castel/Co B, Sorgie, Co C, Ellis/Co D, Canedo/Co E, Herman/Co E, Gardner, M/Co F, Dempsey/Co G, Rosko/Co H, Limbert/Co I, Shine/Co K, Sylvester/Hdqtrs, Torres/Hdqtrs, Faingold/Narc., Castagnola/Tac., Lemos/Invest., Java/MTPD, Shawyer/TTF, Wright/Ret., Scully/SFO, Millett/SFO, Johnson/Secty., Dito/Treas., Delagnes/V-Pres., Trigueiro/President

Excused: Benson/Co D, Gardner, D./Invest.

### President's Report

Dave Herman, Chair of the SFPOA Uniform and Safety Committee, has arranged to have a nationally recognized environmental inspection unit conduct a safety check of the Hall of Justice due to the recent increase of serious illness affecting our members. The inspection is to take place on 1/26/95.

President Trigueiro incorporated the V-President's report into his while referring to the most recent develop-

ments of the SFPOA Career Development Plan. V-Pres. Delagnes outlined the specifics of the proposed program that would provide for a career guidance system for patrol officers. Participation would be limited to those who meet the requirements which include street patrol experience as well as designated P.O.S.T. certificates and a track record reflecting professionalism. There are also provisions that will provide for a merging of the ranks of sergeant and inspector. This provision was the subject of discussion at the Board meeting and will, no doubt, be revisited in the near future. V-Pres. Delagnes has scheduled further meetings with his Career Development Committee and the plan itself will be subject to review and discussion by the full membership of our Association eventually being submitted to a membership vote.

### Secretary's Report

Secty Johnson informed members of a pending grievance involving the Consent Decree's initial refusal to open the application process to the Q-2 oral boards. This matter is currently at the Chief's level pending

resolution. The issue centers around the Consent Decree's desire to use officers who have already had the opportunity to participate on oral boards (simply to save on 1 training day) rather than open the process up so that others could gain this invaluable experience.

**OCC Warning:** Do not answer any question during an OCC interview if you are unsure of the technical aspects of the inquiry. Simply put, if you are asked a specific question regarding an interpretation of a rule/regulation, do not answer the question until you have a copy of the particular order available to you. **Does the OCC investigator have to provide you with a copy of the order?** Yes. If the OCC investigator refuses, your representative should take immediate action to protect your interests.

**10B Overtime:** We were recently informed that the 1-hour travel time compensation for 10B assignments was rescinded. Cliff Java, Chair of the committee overseeing this matter, has requested a meeting with the Department's Administration to confer on the issue.

### Committee Reports:

**Federal Litigation Committee:** T. Shawyer/D. Sorgie, Co-Chairs. We are still attempting to find out when the next sergeants exam will be given — the previous dates that were dis-

cussed at an Auditor Monitor meeting (5/27 - 5/28/95) are no longer possible due to events that will be taking place in San Francisco on that weekend requiring major staffing.

The Chief is still intending to appoint officers to a provisional sergeant rank.

### Financial Requests:

Motion/Trigueiro, 2nd/Lemos, to provide the members of the San Francisco Paramedic Division financial assistance in preparing for their Centennial Celebration. Cost: \$500.00 Motion passed unanimously by voice vote.

Motion/Deignan, 2nd/Torres, to provide a \$500.00 contribution, along with other California Law Enforcement Agencies, to the Japanese Police Officers' Association in Kobe, Japan.

There being no further business pending, President Trigueiro adjourned the meeting at 1830 hours.

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## RETIRED MEMBERS COLUMN

by Gino Marionetti & Mike Sugrue



### The Attempted Murder of Sergeant George Kowalski

by Gino Marionetti

One of the most striking events of the killing of Sergeant Jack Young was to understand what law enforcement officers were dealing with. I don't think police officers around today could comprehend what police officers were confronted with during those times. It was the so called Vietnam era and the national unrest of the 60s and early 70s. Police officers were considered as brutal tools for the capitalistic warmongers. Demonstrations and riots were occurring at an alarming rate on the grounds and in the buildings of the University of California and San Francisco State College. Even the Senate in Sacramento wasn't excluded as revolutionists marched in with weapons while they were in session. Various radical anarchists, revolutionists and terrorists were responsible for the bombings of police stations and the killing of police officers throughout the nation. Their warped philosophy and goal was the overthrow of the government after an uprising of the so called down trodden masses.

That leads us into the story of George Kowalski. He was born in Chicago in 1936. In his teens his parents settled down in San Francisco. A graduate of Mission High School. A machinist by trade prior to joining the police department in 1963. On graduating from the academy, he was assigned to the Central Station. On being promoted to Sergeant he was transferred to the Mission Station. On the first of February of this year Patty and George celebrated

twenty years of wedded bliss.

On three separate occasions he received the medal of valor award.

On Saturday, August 27, 1971, Kowalski had been a sergeant for five weeks. He was working the midnight watch at the Mission Station as the radio supervisory sergeant. Shortly after midnight he was cruising alone in his radio car. He stopped for a red light at 16th and Folsom. While waiting for the light to change his attention was diverted to a late model auto that was exceeding the speed limit. It slowed down as it came to the intersection, started changing lanes and came to a stop approximately twenty feet in front of the radio car. The passenger window was down and there were two black males sitting in the front seat. Suddenly the black male passenger leaned out of the window, pulled a sub-machine gun from below the door that he aimed at Sergeant George Kowalski. He reacted by falling to the floor and reaching for his service revolver. He anticipated there would be an exchange of gun fire but fortunately it didn't occur. The only thing that saved his life was that the machine gun had jammed. "God was on his side".

Kowalski waited for a few moments then glanced above the dashboard and observed the auto slowly moving with the passenger suspect struggling with the machine gun. In disgust he threw it in the back seat. The jamming was due to a mutilated shell improperly inserted in the chamber. The driver then lurched forward and took off at a high rate of speed. The sergeant turned on the radio car red lights and gave radio communications pertinent information regarding the suspects escape route. He was given a code "33" which is an



emergency channel. He can now personally alert all vehicles in the area to every move of the suspect.

The hot pursuit continued with the black male passenger now firing several rounds from a .38 caliber revolver. At one point, Sergeant Kowalski came so close to their auto that he actually heard the shots being fired and observed the orange flash of the blasts. Disregarding his own safety and being shot at, he still maintained communications with the various units.

In hot pursuit, Kowalski followed their vehicle over the Southern Pacific Railway tracks but due to the radio car being lighter than the suspects, one of the rear tires blew out. The suspect vehicle continued on to Alabama towards 16th Street. Kowalski continued chasing the suspect but at a reduced speed. He alerted the units that he was losing them, and to intercept them at 16th and Alabama. Suspects were armed and dangerous and in possession of a variety of guns. God was still with him!

As the sergeant was ascending a hill, he heard a noise followed by a radio broadcast that the suspect vehicle had collided with another vehicle at the intersection of 16th and Alabama. Arriving at the scene, Kowalski observed the suspect vehicle resting against the curb. Officers Robert Rames and Peter Gurnari had positioned themselves to the left of the suspect vehicle with their weapons trained on the suspects. As the passenger male tumbled out of the vehicle he fired one round at the officers. They returned the fire and that caused the suspect to seek shelter in his vehicle. The driver in the meantime was struggling to get the car started. The engine finally kicked over but he could not put the gears in reverse due to the damaged transmission.

The two people in the auto, that was struck by the suspects vehicle, were badly shaken but weren't seriously injured. Kowalski observed the passenger suspect's head above the dashboard with his arm extended and holding a .38 caliber revolver. Sergeant Kowalski alerted the officers and fired one round from his shotgun that went through the left side of the window that was aimed at the passenger suspect. Officer Robert Quinn and Verne Rhome responded to the scene. Sergeant Kowalski gave the order to advance and after a brief struggle the suspects were literally dragged from the auto into the street, handcuffed and taken into custody.

Relative action taken by Officers Robert Quinn and Verne Rhome.

They arrived at the scene at the same time as the sergeant. Officer Quinn, an experienced officer with nineteen years with the department.

As he came to a stop next to the suspect vehicle he left the front lights on which lit up the interior of their vehicle. The passenger suspect was lying on his back in the front seat. The driver was lying across him on his back. The passenger pushed him away and pointed a .45 caliber automatic at Officer Quinn. His partner Verne Rhome moved in to assist him. Mass confusion came into play. Officer Quinn retaliated when the struggle caused the gun to be pointed at his partner. He grabbed the suspect weapon with one hand and with his other he came down hard with his revolver on the suspect's face. Both suspects were removed by ambulance to the Mission emergency Hospital. They had broken cheekbones and facial cuts due to the firing of the shotgun through the glass window. The contents of the vehicle revealed a military sub-machine gun with a magazine that contained 29 live rounds.

A .38 caliber revolver with serial number and NYPD stamped on the butt of the gun that was taken from Albert Washington by Officer Robert Quinn. The mutilated .45 caliber shell was found on the floor of the vehicle. This was the shell that caused the grease gun to become jammed. If God hadn't been on Sergeant George Kowalski's side that with such firing power that with certainty his name in gold letters would have been added to the list on the wall of the Hall of Justice of the dedicated and brave police officers who were killed in the line of duty.

The firing of his shotgun through the suspect's window at the culmination of the chase probably saved the lives of one or more officers that responded to the scene. The pellets from the shotgun struck the passenger suspect which caused him to momentarily cease his firing at Gurnari and Rames and other officers who had arrived at the scene.

For the outstanding police work performed by the named officers, they were commended, praised and awarded by members of the Police Commissioners and the Meritorious Board.

Sergeant George Kowalski received the highest award given by the San Francisco Police Department. The Gold Medal of Valor. It is usually given in posthumously to an officer killed in the line of duty. Officers Robert Rames and Peter Gurnari received the Silver Medal of Valor. Officers Bob Quinn and Verne Rhome were presented with the Bronze Medal of Valor.

Anthony Bottom, 19, was born in Oakland. Albert Washington, 29, was born in New York City. They were confined in the city prison. They were charged with three counts of assault with a deadly weapon upon a police officer. Washington had the added charge of an ex-con in possession of a firearm.

Bottom was a braggart. He had a loose tongue and enjoyed telling people what an important position he held in the Black Liberation Army. He confided and became friendly with one of the inmates who was a good listener and enjoyed baiting him. He swallowed the bait when he mentioned that he had killed a "PIG" (policeman) in New York City and took his gun as a souvenir. In police parlance, "pig", stands for "pride", "integrity" and "guts". It just so happened that the inmate was a reliable and trusted informant of Inspector Frank McCoy of the Homicide Detail. Given the information McCoy checked

(See RETIREMENT, Page 14)

*Ciao*

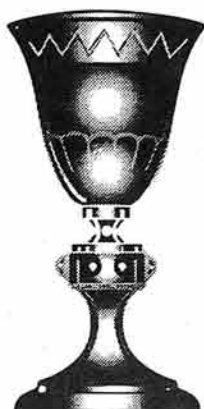
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# THE MEMBERS SPEAK

The opinions expressed on these pages are solely those of the author. They do not reflect the official views or policies of the SFPOA.

## The Pain of Infinity

by John Sterling

Taking a promotional test in our Police Department is a journey into infinity. In the innocence of days gone by when the Department offered a promotional test it simply gave out a list of materials for guidance. They were relatively cheap investment. They were comprised of your practical police tome, and if you wanted to gain extra wisdom, you included the works of behavioral gurus such as Dr. Drucker, et al. You then awaited the result of the competition and were reasonably assured where you firmly stood. Of course, there were shenanigans even back then. But they were subtle, and the few "set asides" were the acceptable price to pay for living in the big city. Overall, those who made it in were competent and upheld the esteem of the public for the organization. When this old order came into scrutiny, it exposed a monochromatic body insulated by a filial force field. Very few of any other kinds could break through the force field. Times called for change and it came with a vengeance. But change is almost always good. If not for change, Europe would still be ignorant and barbaric today. When the force field was pierced and the rainbow finally came through, the sky was still cloudy. There were claims that promotions after one got in was not equitable. A correlation was made that traditional people taking traditional tests produced traditional results. The case for new ways was argued forcefully. The old ways were eschewed and new methods imposed. However, it seems that the architect of this new method is the same as the one who built the Winchester House. It has stairs that lead to nowhere, rooms with no doors, and maze with no exit. It is essentially a race without a finish line and a blindfolded ride on an unending rollercoaster. Not only that, it has spawned a new industry so lucrative it will soon be traded in the stock market. Money is to be made from desperate people. We are inundated with facilitators hawking test packages, videos, workshops, audiotapes, seminars, and motivational whatnots.

Companies hired to create tests let their people take 'leave of absence' to sell their insider's expertise to candidates looking for an extra edge. They charge dearly. But ask those who got to the top this way, and they will tell you the return is threefold. I can not tell facilitators from the Consent decree mob. One creates obstacle courses, the other sells maps to show the way out. One tries your soul, the other picks your pocket. It's a cruel hoax to put people through. It is punishment for crimes uncommitted. And after all the tearful effort there is still no final final. It's been going on far too long.

If all those who have made it in the last thirty years were subjected to the same torture, they would not idly stand by and counsel patience. One method proposed, with which I agreed, was to give those who feel aggrieved special classes to achieve parity. But there were those who cried foul. They should not have. We would not be in the predicament we are now. For myself, I am confident of my own innate intelligence against any competition if the results are fair, honorable and have integrity. I am at peace with my limitation.

When all this began, I wrote to the minotaur, oops, I mean the monitor, and asked that I be deleted from their ward list. I demurred the protection of their bosom. I resented being classified into a category of their making, borrowed I'm sure from the Nazi's indexing method. I was not allowed to be the individual I am. It was their list or else be blacklisted. I suspect they have to produce an inexhaustible list of clients or they would be out of a job, as if there weren't enough venal people around willing to claim descent from a one-eyed cyclops if it would get them in. I exed the block in question but under vocal protest. I owed my family the extra loaf of bread. To show you the extent of their will, I was badgered by F-men to confess my classification. I submitted to the "interrogation" only after the F-man appealed to my sense of professional courtesy. Not only did they ask me to confess to the classification they told me I must belong, but that I must also produce proof I belong there by showing that I am a practicing member! In other words, how many times do I engage in its cultural expression. In a perverse way, albeit benign, I felt what it must have been like to be a Gypsy or a Jew in Germany in the 30's and 40's.

A policeman's job may be critical but it only belongs to the crafts field. It does not require an I.Q. of 130 plus, although it would be nicer. It just needs an above average understanding of government, the Constitution, the Bill of Rights, management skills, behavioral science, the kindness of a good Samaritan, and most of all a good moral anchor. Let's discharge all these hawkers, including those within our ranks with their inflated sense of self-importance, and save our hard earned money. Give those who feel cheated by fate extra learning and then have them compete with those who mean them no harm. Let's feel the pain of others but don't inflict it either. We entered a profession where we are always blindsided and the odds are against us, where our very existence can be extinguished at a wiggle of a finger. Let's not grovel in mortification just because a new gunslinger is in town.

## Provisional Appointments Discriminatory?

by Tom Feledy, Ingleside Station

On February 15, 1995, Chief Ribera made several appointments to the rank of temporary Sergeant.

The published criteria for these appointments was experience, performance, education, and "potential". The unmentioned criteria, race and sex ("section 10c of the Consent Decree") seem well served by this list, with minorities and women appointed in seemingly disproportionate numbers.

Title 7 of the US Code prohibits employment practices, including promotions, which are based on race or sex. Yet the Consent Decree seems to have given the City just this sort of authority. And when the Chief becomes personally responsible for appointments, many wonder if favoritism has also occurred.

Recently, public debate has begun to consider whether affirmative action may have gone too far. A ballot measure is being prepared for next year in this state which would mandate a strict interpretation of the Civil Rights Act of 1964: No discrimination for any reason. The "preferential treatment" (reverse discrimination) that this Act has spawned, may be

overturned when the US Supreme Court hears a key case involving affirmative action this summer.

(While the debate builds, the temporary sergeants will be earning about \$10,000 a year more than those who did not get appointed.)

It is unlikely that the Department will issue a list showing how the 300+ candidates scored on all the criteria printed in the job announcement, though such a list — even if it existed — would go a long way to improve morale and help candidates improve for the upcoming test.

There are many who consider the recent selection process inherently unfair. Some may file federal or state EEO complaints regarding perceived violations, since organizations found in violation have been forced to make retroactive promotions, and award back pay. Yet, the Association's Federal Litigation Committee is not sure how much concern there is among the membership.

If you think these appointments should be protested, tell your unit representatives, or send me a note at the POA. I will bring your messages to the next Board meeting, Tuesday, February 21, 1995.

## Association of Special Agents

Dear Association President:

On January 29, 1995, the California Police Chiefs Association will vote on a sweeping gun control proposal during the annual meeting in Anaheim. If adopted, the Police Chiefs Association will "aggressively seek" legislation to implement all elements of the proposal. The key elements are as follows:

- Mandatory registration of all firearms.
- Possession of an unregistered firearm would be a felony.
- All firearm owners would be licensed by the state.
- No firearm magazine in excess of six rounds could be possessed by civilians.
- All firearms would, by law, be required to be "locked, stored and unloaded" when not in the immediate control of a responsible adult.
- "Firearms manufactured prior to adoption and implementation of con-

sumer product safety standard may only be sold to other family members for a period of ten years after adoption of said standards if the firearm does not meet those standards."

• Military style assault weapons (not defined) would "be prohibited from ownership, possession and sale."

• All firearms seized, found or purchased by law enforcement agencies would be destroyed.

This letter is not a request for support for or against the proposal by the California Chiefs Association. We believe it is important that all members of the law enforcement community be informed regarding important issues such as this. We urge you to distribute this information to your members and suggest they express their views thru the appropriate departmental channels.

Sincerely,  
Mike Nadeau, President

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## IN MEMORIAM

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Officer EDWARD FLAGLER,  
died on February 8, 1937  
Officer ALBERT ARGENS,  
died on February 21, 1937  
Officer TIMOTHY RYAN,  
died on February 11, 1943  
Sergeant BRIAN McDONNELL,  
died on February 16, 1970  
Officer CHARLES LOGASA,  
died on February 11, 1971  
Officer ROBERT HOOPER,  
died on February 9, 1978  
Lieutenant VERNON McDOWELL,  
died on February 21, 1981

## Officers Killed With Their Own Handguns

Any time that a law enforcement officer comes in contact with another person, there is at least one handgun present: the officer's. During recent years (according to statistics prepared by the U.S. Department of Justice), as many as 25 percent of the officers shot and killed were shot with their own handgun or another officer's handgun. Many more officers were also shot or seriously injured during these disarmings. Yet, many officers do not receive adequate critical training in handgun retention and assailant disarming.

A new video, *Handgun Retention Techniques: The Lindell Method*, features Jim Lindell, President of the National Law Enforcement Training Center, former physical skills supervisor with the Kansas City (MO) Regional Police Academy and developer

of the nationally renowned Handgun Retention Training Program. The 61-minute long video explains handgun retention principles, and demonstrates the skills that officers need to retain control of their handguns. "Live" video footage and graphic reenactments add to the impact of this potentially life-saving video. **"Must viewing" for any officer.**

*Handgun Retention Techniques: The Lindell Method* is priced at only \$29.95 from select law enforcement equipment dealers, or direct from the publisher (add \$3.00 shipping & handling) by contacting: Performance Dimensions Publishing, P.O. Box 502, Powers Lake, WI 53159-0502, Phone (414) 279-3850. Visa or MasterCard orders call TOLL-FREE (800) 877-7413.

## We Need Your Help!

We at San Francisco Youth Courts wonder whether patrol officers have forgotten about us. As one of the most successful youth diversion programs in the state (we have recently been selected to participate in the symposium at Long Beach regarding youth diversion) it is hard to understand the reluctance of officers to refer cases to the program.

Referrals take no more time than any other citation, it only requires checking off nine boxes on the 245 (Juvenile diversion checklist) form. How much easier could it be? We are desperate for more kids. Currently our program is receiving additional funds from many private, public and governmental agencies, with the expectation we will help ease the case loads at juvenile probation. We can only do this with your help.

Our goal is to handle 50 kids a

month. Currently we are receiving less than 10. With a success rate of over 75% it is hard to understand why patrol officers are not taking advantage of this resource in diverting kids to our program. Perhaps you just forgot about us. We have been around since 1988 and although we have had problems in the past, we have never failed to meet our obligations to the kids.

The department of probation is anxious to reduce their case loads. The easiest way to do this is to divert all eligible youths as soon as possible. That is the goal of Youth Courts. With your help we can reach this goal and continue to divert kids out of the criminal system and away from a life of crime.

Board of Directors,  
San Francisco Youth Courts

## Testimonial for Jeff Brosch

Thursday,  
February 23, 1995

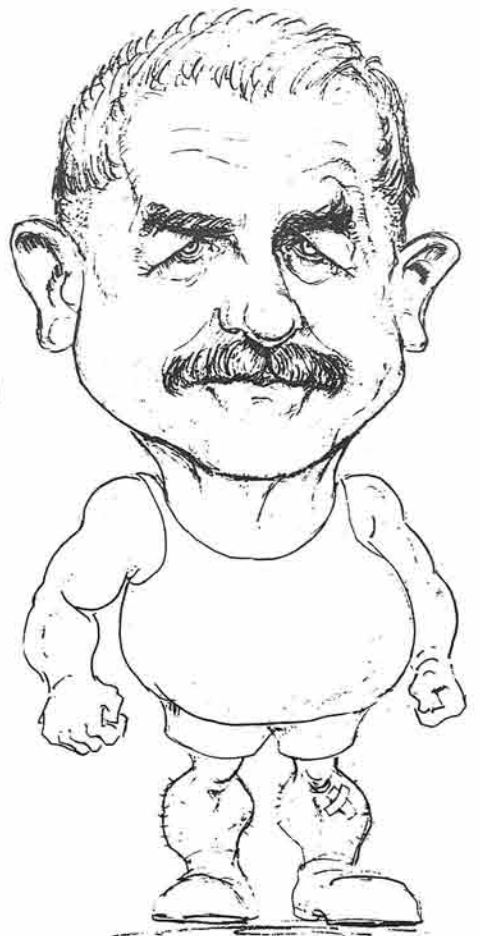
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# Police-Fire Post #456 News

by Greg Corrales

"Hell no. Hell no. I had friends beaten to death in Hanoi."

Republican Rep. Robert Dornan of California, when asked to apologize for telling the House that Bill Clinton "gave aid and comfort to the enemy" in Vietnam.

Across the nation, colleges and universities have moved in recent years to ban military recruiting on campuses. "This has outraged me for years," said Rep. Gerald B.H. Solomon (R-NY). Urging bipartisan support, Solomon introduced H.R. 142 on 4 January. It will bar federal funding of any institution which interferes with military recruiting.

Last year, Solomon tacked an amendment onto the defense appropriations bill that barred universities from receiving lucrative Department of Defense contracts (a potential loss of some \$3 billion annually) if they interfere with military recruiting. In addition to these contracts, the government provides an additional \$8 billion in grant and contract funding through non-military agencies. "Barring recruiters is an intrusion on federal prerogatives, a slap in the face to our nation's fine military personnel, and an impediment to sound national security policy," Solomon said.

Actor Charles Durning will visit hospitalized veterans 12-18 February as part of his responsibilities this year as national chairman of the VA's National Salute to Hospitalized Veterans. VA Secretary Jesse Brown said: "It is an honor to have Mr. Durning as chairman of our salute to those veterans who are confined to VA health-care facilities. As a decorated WWII veteran, he understands the importance of expressing honor and gratitude to those who have served our country." Durning, who was awarded three Purple Hearts and a Silver Star for his WWII service, also will invite the public to visit VA facilities that week and urge those

interested to join the more than 90,000 volunteers who already help operate the VA system nationwide. Sadly, the U.S. veterans of WWI, whose average age is 97.5, are dying at an estimated rate of about 35 a day. Astonishingly, in about 18 months it is conceivable that the entire WWI veteran population of 19,000 (out of an original 4.7 million) will be gone forever. There are six WWI mothers still living. In 1993, only 29 WWI veterans were able to attend their national convention. Let's all cherish these patriots while we still have the opportunity!

When the nomination to brigadier general of Col. Charles F. Bolden Jr., assistant commandant at the U.S. Naval Academy, is confirmed, Bolden will become the Marine Corps' second African-American general. The nomination by President Clinton, which now goes to the Senate, was announced by the Pentagon on 9 January. Brig. Gen. Clifford L. Stanley is currently the only African-American in the general-officer ranks of the Marine Corps. Blacks make up 19 percent of enlisted Marines but comprise only six percent of the officers. Bolden's appointment is part of a drive by General Carl E. Mundy Jr., commandant of the Marine Corps, to double the number of minority officers within the next six years.

Attendance at Post meetings is slipping. It is important that you attempt to make the Post meetings. You won't regret it! Meetings are the second Tuesday of every month at 1800 hours. We meet at the POA Building, 510 Seventh Street.

Two guys, George and Harry, set out in a hot air balloon to cross the Atlantic Ocean. After 37 hours in the air, George said, "Harry, we better lose some altitude so we can see where we are." Harry let out some of the hot air in the balloon and it descended to below the cloud cover. George said, "I still can't tell where we are, let's ask that guy on the ground." Harry yelled down to the man on the ground, "Hey, could you tell us where we are?" The man on the ground yelled back "You're in a balloon, 100 feet up in the air." George turned to Harry and said, "That man must be a lawyer." Harry asked, "How can you tell?" George replied, "Because the advice he gave us was 100% accurate, and totally useless." Semper fi. Jack.

## Hands Across the Border

Lt. Jim Speros, Co. F

On Friday, November 18, the collective family of law enforcement agencies from across the nation came to pay their respects to Jim Guelff's family and honor our fallen comrade.

One of the agencies participating was the San Juan County Sheriff's Office, Washington State, represented by former SFPD, Co. A member, Mark Felber. This agency has a membership of 18 deputies and serves on 173 islands off the Washington coast, (152 at high tide).

On December 22, Deputy Ray Clever, the president of their guild, came to San Francisco with a check for \$500.00 from his members to be deposited into the Jim Guelff Trust

Fund. This represented 10% of their benefits negotiations budget for this year, however, the members felt that solidarity within our family was more important, especially at this time of year.

Ray and I met with Captain Cairns at Northern Station and then the check was presented to Al Trigueiro.

As an emigrant from the Newport Beach PD 18 years ago, Ray was keenly aware of the issues facing all officers and the similarities in our work, no matter where we end up, since he has attended two local agency funerals for slain officers in the past year.

Ray extends his greetings to each and every member of the SFPD and wishes us all a safe and prosperous New Year.



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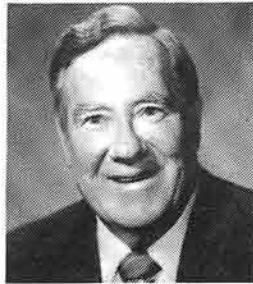
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- \$650,000 — Eight Units. Park-like setting, easy freeway access, walk to shopping. All 2 bdrm., 1 ba. units with garage parking. Gross: \$60,000+.
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- \$1,060,000 — Twenty Units. Less than 15 yrs. old, all 1 bdrm., 1 ba. units. Walk to shops, shows pride of ownership, on dead-end street. Gross: \$120,000.

We have 200 other listings to choose from!!

## Insurance Required

by Officer Robert Mattox,  
Traffic Company

Have you been a victim of a traffic accident? Was the other driver uninsured? Have you ever thought, when is there going to be a law to require insurance for all drivers? Well, now is the time to make yourself heard. Assemblywoman Jackie Speier needs your letters of support. She is introducing a bill to require insurance for all drivers. Basically, she is reintroducing, with improvements, the old 16028a cvc section. 16028a cvc required the driver to show proof of insurance when stopped by a police officer. The new law will make it a

misdemeanor and require the towing of the vehicle. Violators will have to show proof of insurance before their vehicle will be released. Send letter to:

Mr. Brian Perkins  
Asst. to Assemblywoman  
Jackie Speier  
State Capitol  
Room 4140  
Sacramento, CA 95814

She would especially like to hear about your own problems with the uninsured driver. If you know of anyone else who was a victim, please pass this address on.

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22	12.01 / 11.22	17.62 / 14.60	23.76 / 19.22	29.90 / 23.85
23	12.01 / 11.22	17.62 / 14.60	23.76 / 19.22	29.90 / 23.85
24	12.01 / 11.22	17.62 / 14.60	23.76 / 19.22	29.90 / 23.85
25	12.01 / 11.22	17.80 / 14.77	24.03 / 19.49	30.26 / 24.21
26	12.01 / 11.22	17.98 / 14.77	24.30 / 19.49	30.62 / 24.21
27	12.09 / 11.22	17.98 / 14.77	24.30 / 19.49	30.62 / 24.21
28	12.09 / 11.22	18.16 / 14.95	24.56 / 19.76	30.97 / 24.56
29	12.18 / 11.22	18.33 / 14.95	24.83 / 19.76	31.33 / 24.56
30	12.18 / 11.31	18.33 / 14.95	24.83 / 19.76	31.33 / 24.56
31	12.18 / 11.31	18.51 / 15.31	25.10 / 20.29	31.68 / 25.28
32	12.27 / 11.31	18.69 / 15.49	25.37 / 20.56	32.04 / 25.63
33	12.27 / 11.31	18.87 / 15.84	25.63 / 21.09	32.40 / 26.34
34	12.35 / 11.31	19.05 / 16.38	25.90 / 21.89	32.75 / 27.41
35	12.35 / 11.31	19.22 / 16.73	26.17 / 22.43	33.11 / 28.12
36	12.62 / 11.48	20.29 / 17.62	27.77 / 23.76	35.24 / 29.90
37	12.79 / 12.01	21.89 / 18.33	30.17 / 24.83	38.45 / 31.33
38	13.22 / 12.27	23.50 / 19.40	32.57 / 26.43	41.65 / 33.46
39	13.83 / 12.79	25.10 / 20.65	34.98 / 28.30	44.86 / 35.96
40	14.44 / 13.22	26.70 / 21.72	37.38 / 29.90	48.06 / 38.09
41	15.23 / 13.92	28.30 / 22.96	39.78 / 31.77	51.26 / 40.58
42	16.01 / 14.36	29.90 / 24.21	42.19 / 33.64	54.47 / 43.08
43	17.05 / 15.14	31.68 / 25.63	44.86 / 35.78	58.03 / 45.92
44	18.10 / 15.66	33.62 / 27.23	48.06 / 38.18	62.30 / 49.13
45	19.23 / 16.10	36.31 / 28.84	51.80 / 40.58	67.28 / 52.33
46	20.79 / 17.05	39.16 / 30.44	56.07 / 42.99	72.98 / 55.54
47	22.27 / 17.92	42.54 / 32.22	61.14 / 45.66	79.74 / 59.10
48	23.66 / 18.53	45.92 / 34.18	66.22 / 48.59	86.51 / 63.01
49	25.14 / 19.40	49.13 / 36.31	71.02 / 51.80	92.92 / 67.28
50	26.45 / 20.27	52.33 / 38.45	75.83 / 55.00	99.32 / 71.56
51	27.75 / 21.40	55.36 / 40.41	80.37 / 57.94	105.38 / 75.47
52	29.15 / 22.27	58.38 / 42.72	84.91 / 61.41	111.43 / 80.10
53	31.41 / 23.32	63.01 / 45.03	91.85 / 64.88	120.68 / 84.73
54	33.84 / 24.62	68.53 / 47.35	100.13 / 68.35	131.72 / 89.36
55	36.28 / 25.93	74.23 / 50.20	108.67 / 72.62	143.11 / 95.05

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CALPERS

(Continued From Page 1)

nation by the city is overdue, credit must be given Mayor Jordan for insisting that this analysis and comparison be done. POA sources indicate that most City employees can benefit from a transfer to CalPERS and that the City could save \$100,000,000 by making the switch. Now we will see."

At the Sacramento meeting, it was agreed that CalPERS would work with the city in preparing a thorough comparison of the benefits provided by SFERS and those available with CalPERS. In addition, CalPERS will begin an initial actuarial survey based on samplings of the City's workforce. Upon completion, in approximately six months, CalPERS will be in a position to commence negotiations with the City over taking over some or all of the SFERS assets and liabilities. Whatever changeover to CalPERS occurs will be accomplished only after a thorough actuarial survey has been completed.

The second meeting was at 1155 Market Street. This was the SFERS regular Retirement Board meeting. POA President Trigueiro and POA Attorney Vince Courtney both attended and provided SFERS Retirement Board members and staff with data showing that tier-two retirement benefits, applicable to approximately 1,400 police officers (those hired since 1976) are far inferior to those provided all other police officers in this state. They explained that the POA was being forced out of the San Francisco retirement system because of its inferior benefit structure and the inability to make any kind of improvements without having to depend on the politically charged charter amendment process.

The SFERS Board had just completed discussing what a great job it had done in getting SFERS to a position whereby it now is "fully funded". It is, of course, critical to any retirement system that it be properly funded in order that it can continue

to meet its obligations to those retirees it is obligated to provide benefits. However, when a retirement system becomes fully funded, at the expense of the employees it is supposed to be benefiting, by actively engaging in conduct intended to prevent its beneficiaries from obtaining fair and decent retirement benefits, then that retirement system has lost its way.

POA Attorney Vince Courtney explained to the Board that the fact that SFERS has become fully funded is going to be of little consolation to a San Francisco police officer when that officer knows that on the day he retires, he will be receiving approximately \$500 per month less than what any other police officer in the state would receive on retirement. Courtney also pointed out that it has been the SFERS staff itself and its attorneys, together with the City Attorney's office, that has vigorously opposed every effort made by the POA to obtain decent retirement benefits for its members. "We are here because we want you to know that San Francisco police officers are being forced out of the city retirement system because of its inflexibility. Any other group of City employees that needs to obtain improvements will have to do the same thing."

Retirement Board actuary Kiernan Murphy acknowledged that several city employee groups have sought to get out of SFERS as the only realistic way to improve their retirement benefits and indicated CalPERS may well be in a position to provide retirement benefits for several city employee groups at a savings to city taxpayers.

Some of the city employees who have already escaped the city system to improve their retirement benefits, often obtaining a considerable savings for the City in the process, include: Airport Police Officers (7/1/85), Deputy Sheriffs (1/24/73), Institutional Police (5/31/86), Housing Authority Police (1/1/85), District Attorney Investigators (12/27/86), and Probation Officers (9/1/90).

Unfair and Untrue

by Steve Johnson, SFPOA Secretary

On January 25, 1995, Al Trigueiro, SFPOA President, issued a bulletin informing our members that the Career Development proposal currently under negotiation would be subject to a full membership vote and if, by that vote, our members rejected the proposal then we, the SFPOA Executive Board, would honor our members' wishes and attempt to maintain separate promotional ranks and examinations for the position of sergeant and inspector through arbitration.

On February 13, 1995, an unsigned bulletin was circulated unfairly criticizing our efforts to provide a Career Development Program. The author of the unsigned bulletin deliberately confused many important issues with untrue statements in an attempt to unduly influence your objective analysis of the Career Enhancement Proposal. This proposal was drafted by members of the SFPOA Career Development Committee and you deserve the right to review what it has to offer and to render your opinion by membership vote.

The unsigned bulletin also accused

members of the SFPOA Executive Board of acting in a self-serving manner and that is an accusation I find extremely upsetting.

I have served many years on the SFPOA board and I have always placed the needs of the members of our Association ahead of my personal life and my career. I can fully understand the frustration caused by the absence of a Career Development Program because I have been passed over on promotional exams. But what I cannot understand and, something I don't think you should be subjected to, is the misinformation circulated by the unsigned bulletins. Al Trigueiro, Gary Delagnes, Phil Dito and I will not be intimidated by people who are afraid to sign their published lies and we will make sure you are given the opportunity to vote on the future of your career.

We have a POA Board Meeting scheduled for Tuesday, 2/21/95, at 1400 hours (510 7th Street) and I gladly welcome the presence of those responsible for the unsigned document so that we can discuss the issues in an appropriate forum. I can't imagine why they wouldn't show up unless, of course, what they have written really is unfair and untrue.

Don't Let the Facts Get in the Way of a Good Story

by Phil Dito, SFPOA Treasurer

The headline on the unsigned bulletin suggests that your POA has sold you out. It suggests that certain members of the Executive Board have agreed to give up the ranks of Inspector and Assistant Inspector to benefit a few, including themselves. In short, it's accusing us of everything short of the Kennedy Assassination. It's an assassination of our integrity.

To add insult to injury, these unsigned co-conspirators suggest that all you've gotten for your yearly dues are furloughs and pay freezes. They didn't or conveniently forgot to mention retaining rotating days off, medical, dental, retirement and premium pay.

Before we argue the merits, if that's the word we may use, of this unsigned character assassination, I think it's necessary to review recent history concerning the development of a Career Development Plan and contract negotiations. In early 1991, then Chief Willis Casey, appointed a 35-40 member committee under the direction of Capt. Mike Hebel to discuss and make recommendations concerning a department Career Development Plan. The committee was made up of members of the department from all ranks and divisions. One of the conclusions reached by this committee was to abolish the rank of Inspector of Police.

Using Sergeants as investigators is the prevailing custom in California among departments similar in size and make-up to the SFPD. Under our Collective Bargaining agreement (Prop D) with the City, collective bargaining supersedes the charter and mandates we negotiate all working conditions. This Career Development proposal was set aside at the time.

During contract negotiations of 1992, the Department again presented us with a Career Development Plan. The Department's plan was poorly constructed and incomplete. The contract arbitrator, John

Kagel, set aside the Career Development Plan and designated it as a reopener. In other words, revisit this issue at a later date. Now we move forward to 1995 and the Department again has proposed Career Development. One more time! The Department has proposed Career Development and the POA must respond.

The POA Career Development Committee and the Executive Board have been negotiating with the Department. We have had input into the process and believe this plan has some merit. Is it perfect? Probably not. Does it hurt anyone? No. Does it guarantee negative loss of promotable positions? Yes. Does it set up a schedule of routine promotion tests? Yes. Does it exclude anyone that is qualified to participate? No. Does it include seniority and patrol experience? Yes. Is there a selection oversight committee, including a representative of the POA? Yes. Will the entire membership be allowed to vote on their Career Development Plan? Yes. Members of the Executive Board will be visiting your stations to answer your questions and discuss your concerns. Your Career Development is in your hands.

Our understanding of this process would have put off staffing the Inspector's Bureau with Sergeants until such time as an agreement was reached and the membership was allowed to vote on the issue. There was miscommunication with the Administration and the promotions and transfers were made. The POA is still committed to bringing the Career Development Plan to a vote. Your input is essential to its success or failure. Take the time to learn the true facts. Your career depends on it. Don't take the word of some gutless, cowardly anonymous muckraker.

There has not been any agreement until your vote for it. Talk to your station reps. Ask them if we've been straightforward and open to the process.

RETIREMENT PROJECTION

JURISDICTION	1994	1999	2004	2009	2014	2019
San Francisco (68)	2907	3210	3544	3912	4320	4769
San Jose (75)	3375	3913	4536	5258	6096	7067
Los Angeles (70)	3150	3652	4110	4765	5524	6403
San Diego (81.22)	3655	4035	4455	4919	5431	5996
PERS 2% (75)	3375	3726	4114	4542	5015	5537

Assumptions:

Compensation \$4500 per month  
Age 53  
Years of Service 31

The number in ( ) is the percentage of finale compensation. Since San Francisco is the only jurisdiction which has 36 months averaging as opposed to 12 months an additional 5% was back out. Therefore, the San Francisco formula was as follows:

$$\$4500 - 5\% = \$4275 \times 68\% = \$2907$$

The figures for Los Angeles and San Jose show the effect of the higher COLA (3%). Of course every jurisdiction has a better formula.

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## POA Contract Negotiations

by Al Trigueiro, SFPOA President

While we prepare for negotiations over our next contract (current contract expires June 30, 1995), negotiations are already taking place over a significant S.F.P.D. management proposal which involves consolidation of the Assistant Inspector and Inspector ranks into that of Sergeant.

This proposal was made initially in 1991 by Chief of Police Casey as part of a "career development" package during negotiations over our current contract. However, more time was needed by City representatives to develop their proposals. Thus, the mediator/arbitrator, John Kagel, authorized negotiations to occur on these matters during the duration of the contract. A few months ago S.F.P.D. management notified the POA it was ready to "reopen" and negotiations then began over pro-

posals which the Department then presented to us.

A POA Negotiating Committee has been established and Vice President Gary Delagnes has been appointed its Chair. The committee has had input from your Executive Board, the POA Board of Directors and other interested members. Some informational meetings have been conducted as well. However, no tentative agreement has been reached as of yet as several details need to be ironed out.

A written report to the membership will be forthcoming should a tentative agreement be reached, as a ratification vote of the membership will be required for the POA to enter an agreement on this important matter.

Furthermore, members of the Executive Board will be visiting various units in the near future to discuss the Career Development Program.

## Supreme Court Vacates Appellate Court Ruling Against POA

by Al Trigueiro, SFPOA President

On January 19, 1995, the California Supreme Court granted SFPOA's Petition for Review which was filed in an effort to overturn an Appellate Court decision which held retirement benefits could not be negotiated by the POA under the city charter.

The Supreme Court ordered the Appellate Court to vacate its decision and decide the case in accord with its recent decision involving Trinity County employees. The Appellate Court has notified the parties to the litigation to submit supplemental briefing by March 3, 1995.

The decision is expected soon enough to be a factor in our current negotiations. If we prevail we will be able to negotiate the improvements we need in our retirement benefits. If we do not prevail, we will then negotiate alternative benefits to make up for the fact that our total compensation is far less than that prevailing throughout the state.

The cost to the City should be the same. However, getting the retirement benefit improvement directly would be far preferable to whatever alternative would have to be sought

if we lose this case. The most probable alternative would likely involve a trust fund, such as that which the Transport Workers have had for many years for the city employees that it represents.

Of interest to me in this litigation is watching the Deputy City Attorneys involved argue to the courts, at all levels, that the voters couldn't possibly have intended, from the information provided them, that the charter language in dispute (contained within Proposition D) would have permitted the negotiation of retirement benefits. It has been interesting because these Deputy City Attorneys are the same people who publicly campaigned against us at numerous public forums, at which they told voters they should vote against this charter amendment because retirement benefits would be negotiable under the proposed charter language. In addition they gave the Board of Supervisors two written opinions stating that they, too, should not support the measure because under it retirement benefits would be negotiable. So much for legal ethics.

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## San Francisco Police Officers' Association Announces 2nd Annual Jeff Barker Scholarship Awards Program

Dear Member:

The SFPOA is about to embark on its second annual scholarship awards for your college-bound dependents by offering a series of scholarship awards to dependents of SFPOA members, both active, retired and deceased (who have held continuous SFPOA membership for more than one year prior to dependent's application. Awards will be presented totaling \$5,000.

Qualified applicants will be limited to 1995 high school graduates with a "C" average or better. This presents a perfect opportunity for those creative students who may not have the opportunity to apply for other scholarships to do so now. Successful candidates will be judged on their scholastic records, extracurricular activities and, will be invited to participate in an essay competition. Further details will be provided to those who qualify.

The scholarship finalists will be selected by the SFPOA Scholarship Committee. Awards will be presented in June 1995.

Take advantage of this opportunity to compete for the scholarship assistance awards for the 1995 Fall college semester.

Applications are available from the SFPOA office located at 510 - 7th Street, San Francisco, CA 94103, (415) 861-5060.

Pick up your application or mail the attached request for application to the SFPOA. Completed applications must be returned to the SFPOA no later than March 31, 1995.

### REQUEST FOR SCHOLARSHIP APPLICATION

Scholarship applications must be returned to the SFPOA no later than March 31, 1995. Applications received after that date will be returned.

Applicant's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home Telephone: \_\_\_\_\_

Name and Rank of SFPOA member who qualifies you as a scholarship applicant: \_\_\_\_\_

Assignment \_\_\_\_\_ Extension No.: \_\_\_\_\_

Retired \_\_\_\_\_ Active \_\_\_\_\_ Deceased \_\_\_\_\_

Your relationship to the SFPOA member who qualifies you as a scholarship applicant: \_\_\_\_\_

NOTE: This is **not** a scholarship application. It is a request form only. Applications must be obtained from the SFPOA at 510 7th Street, San Francisco, CA 94103

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All 1,191 members of the SF Police Department who participate in the Hartford Deferred Compensation Plan are, in my judgment, financial winners. As of December 1994, over 50% of the Police Department participate in the plan. The goal is now 60% participation.

Ask a participant about Deferred Compensation and this is what you will first hear: "I should have started earlier." Call Hartford today at 995-3232 and ask for the Police Department account representative Gary Bozin.

Deferred Compensation began in 1979 when the US Congress added section 457 to the Internal Revenue Code. Congress designated deferred compensation plans as "non qualified" — reasoning that tax deferred contributions must have an element of "at risk". Conceptually, monies contributed to a deferred compensation plan belong to the public agency and become the participant's upon establishment of a payout option. The public agency contracts with a money manager for investment of funds as designated by the contributing participant. In case of an unforeseen financial emergency a participant can request an immediate withdrawal of monies. Otherwise, the participant chooses a distribution plan at his/her retirement from the public agency. In case of death of the participant, a designated beneficiary receives the participant's monies in the plan. No public agency, including Orange County, has ever had its deferred compensation plan monies diverted, attached or sequestered.



# I Should Have Deferred Co

by Mike Hebel, Fin

**RULE #1: START NOW.** Investor #1 put \$2,000 into a def compensation plan for 10 years beginning at age 36 and watched investment grow tremendously for 30 years. Another investor, #2, b contribution to a deferred compensation plan 10 years later at ag Investor #2 put twice as much money for twice as long into a def compensation plan — but never caught up with #1.

## THE PRICE OF PROCRASTINATION The Effect of Time on the Power of Compou

Age	Cumulative Investment of Investor #1	Total Value at 10% Annual Return	Cumulative Investment of Investor #2	Total Value at 10% Annual Return
36	\$ 2,000	\$ 2,200		
37	4,000	4,600		
38	6,000	7,282		
39	8,000	10,210		
40	10,000	13,431		
41	12,000	16,974		
42	14,000	20,872		
43	16,000	25,159		
44	18,000	29,875		
45	20,000	35,062		
46		38,569	\$ 2,000	\$ 2,200
47		42,425	4,000	4,620
48		46,668	6,000	7,282
49		51,335	8,000	10,210
50		56,468	10,000	13,431
51		62,115	12,000	16,974
52		68,327	14,000	20,872
53		75,159	16,000	25,159
54		82,675	18,000	29,875
55		90,943	20,000	35,062
56		100,037	22,000	40,766
57		110,041	24,000	47,045
58		121,045	26,000	53,955
59		133,149	28,000	61,544
60		146,464	30,000	69,899
61		161,110	32,000	79,088
62		177,222	34,000	89,199
63		194,944	36,000	100,311
64		214,438	38,000	112,555
65		235,882	40,000	126,000
Ending Values \$20,000		\$235,882	\$40,000	\$126,000

## Year-End Results

### Market Indicators

Dow Jones Industrial	2.1%
S&P 500 Index	-1.5%
NYSE Composite	-3.1%
AMEX Market Value	-9.1%
NASDAQ Composite	-3.2%
Wilshire 5000	-2.5%
AAA Industrial Bond Yield	8.4%
Donoghue M M Yield	5.1%
Russell 2000 Stock Index	-3.8%
Solomon Bros. GNMA Index	-3.1%
Morgan Stanley EAFE Index	6.4%
Consumer Price Index	2.7%

### Hartford's Funds

Stock	-3.1%
Index	.14%
Advisers	-3.9%
Aggressive Growth	1.3%
20th Century Select	-8.8%
Fidelity Growth	2.0%
Bond	-5.1%
Money Market	2.7%
20th Century Ultra	-4.4%
Mortgage Securities	-2.8%
Fidelity Overseas	1.1%
General Account Yield	7.22%

## THE "HEBEL FORECAST" FOR THE DOW JONES INDUSTRIAL AVERAGE FOR THE 1990s AND BEYOND (published August 1992)

Year	Range	
1992	3,400	— 3,700
(1992 high 3,413 on 6-1-92)		
(1993 high 3794 on 12-29-93)		
(1994 high 3978 on 1-28-94)		
1995	4,700	— 5,000
1997	5,800	— 6,200
2000	6,900	— 7,700
2005	9,000	— 10,200
2010	12,400	— 13,700

## Long Term

	1994	1995
Stock	-3.1%	3.1%
Bond	-5.1%	6.1%
Advisers	-3.9%	4.1%
Agg. Growth	1.3%	10.1%
Mortgage	-2.8%	3.1%
Money Mkt.	2.7%	3.1%
US Govt. MM	2.4%	3.1%
Index	.14%	3.1%
Social Resp	-4.4%	2.1%
Int'l Opp	-3.2%	9.1%
20th Select	-8.8%	9.1%
20th Ultra	-4.4%	13.1%
20th Balanced	-0.9%	3.1%
Fidelity Growth	2.0%	27.1%
Fidelity Strategic	-7.9%	15.1%
Fidelity Income	-5.9%	18.1%
Fidelity Overseas	1.1%	41.1%
General*		*0.1%





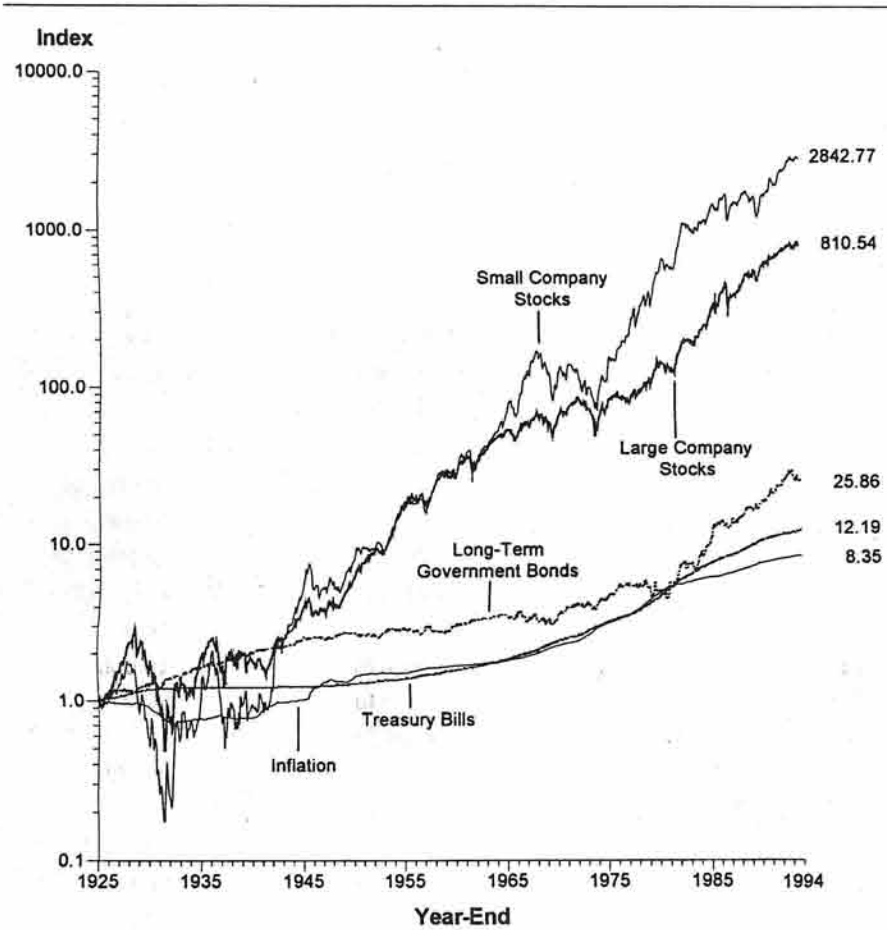
# Started Earlier mpensation

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**RULE #2: INVEST PART OF YOUR MONIES IN STOCKS.** For the period of 1926 to 1994, the average annual return for common stocks has been 10.3%, for long term bonds 5.0%, and for one year treasury bills 3.7%. During this entire period inflation has averaged 3.1% per year.

## Wealth Indices of Investments in the U.S. Capital Markets 1925-1994



Year-End 1925 = \$1.00

Source: Stocks, Bonds, Bills and Inflation data.  
Ibbotson Assoc.

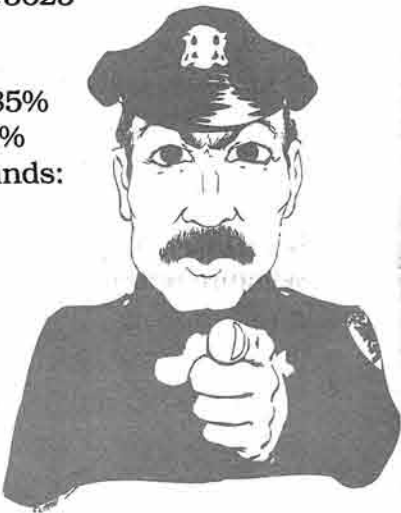
## HEBEL'S INVESTMENT HINTS FOR THE 1990s



- Invest early and often; gradually increase your deferred compensation contributions
- Make common stocks your core investment
- Develop a reasonable long term objective and stick to it (stock, index, aggressive growth, adviser funds)
- Don't take needless risks — diversify your investments (stocks, bonds, advisers, general, international)
- Understand how much risk you are taking (fixed income funds may present most risk)
- Invest for the long term (5-10 years); avoid panicking when short term set backs invariably occur
- Over the long term a buy and hold strategy is much less risky than market timing
- Periodically review your investment selections; change these selections only after a disciplined review
- The emotions of fear and greed, if unchecked, lead to investment disappointments/disasters
- Call the Hartford (995-3232) to begin a deferred compensation investment program

## THE HEBEL ECONOMIC FORECAST FOR 1995

- Dow Jones Industrial Average: range 3625 to 4250
- Inflation: 3.1%
- Real growth of domestic product: 2.85%
- Increase in corporate earnings: 10%
- Average yield on money market funds: 5.4%
- Unemployment: 5.6%
- Interest rate movement: up 1%



I expect the US economy to definitely slow down as a result of the 7 interest rate hikes by the Federal Reserve Board. With gross domestic product at about 3.8% in the fourth quarter of 1994, it will cool down to 2.5% in the fourth quarter of 1995. After a volatile first half, stocks will advance strongly in the last two quarters, returning about 10%. Odds are that the best is yet to come for US and world business in what ultimately could be one of the longest and most durable cyclical expansions in post-World War II history.

## Investing Pays Off — Hartford's Net Investment Performance

1992	1991	1990	1989	1988	1987	1986	1985	1984	1983
8.68%	23.01%	-5.07%	24.49%	17.51%	4.09%	10.93%	29.85%	-0.70%	12.50%
4.23%	15.02%	7.06%	10.73%	6.25%	-1.26%	10.78%	19.11%	11.78%	1.48%
6.89%	18.88%	0.01%	20.24%	12.71%	4.66%	11.27%	25.26%	6.05%	1.26%
15.56%	52.16%	-12.02%	22.60%	24.67%	-5.59%	7.63%	34.37%	9.16%	-
3.35%	13.31%	8.36%	11.75%	7.03%	1.37%	9.75%	18.06%	-	-
2.35%	4.72%	6.76%	7.77%	6.06%	5.17%	5.45%	7.19%	9.35%	8.01%
1.95%	4.32%	6.21%	7.11%	5.59%	4.43%	4.97%	7.00%	8.39%	4.54%
5.49%	27.93%	-5.24%	28.73%	14.75%	-15.02%	-	-	-	-
6.28%	14.96%	2.90%	19.22%	-	-	-	-	-	-
-5.62%	11.60%	-12.32%	-	-	-	-	-	-	-
-5.32%	30.47%	-1.26%	38.33%	4.72%	4.85%	19.55%	32.82%	-8.63%	28.90%
.34%	84.87%	8.43%	35.78%	12.36%	5.78%	9.33%	25.10%	-20.00%	25.24%
-6.86%	45.62%	.95%	24.59%	-1.41%					
15.0%	42.7%	-1.7%	24.1%	33.3%					
12.9%	23%	-7.1%	32.6%	22.3%					
9.2%	34.5%	-2.9%	24.6%	20.9%					
-5.9%	3.3%	-4.5%							

nt annual rate on all new deposits is 7.22%; effective as of 1/1/95



## FRIENDLY FIRE

(Continued From Page 1)

Fire control means that you only fire when it is an absolute must situation. You should never fire just because your partner and/or other officers are firing. To avoid "sympathetic" firing, you must keep your trigger finger out of the trigger-guard and away from the trigger. Studies have shown that trigger finger away from the trigger will not slow down your ability to engage the suspect but will increase the margin of safety significantly.

The issue of what make and caliber pistol will the department decide to adopt for the officers to use has

dominated the topic of discussion in the aftermath of the recent shootings. While it is essential that we be equipped with weapons that can adequately deal with the growing threats in our society, it is just as important that we receive proper training in the critical areas of weapon handling so that we can lessen the chances of an impending tragedy. Additional training in the handling of firearms for all of us is as urgent as the issuance of higher capacity firearms. We must remember that these higher capacity weapons will not enhance the shooter's shooting and weapon handling skills. Ongoing training in these areas are the only way to address the existing problem.

We must refocus our attention to the need of training and the administration must provide us with whatever it takes to train sufficiently in order to avoid the need to use the term "FRIENDLY FIRE" in the future.



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## RETIREMENT

(Continued From Page 6)

with ballistics for all data regarding the .38 caliber revolver with serial number and the letters stamped (N.Y.P.D.). Frank discussed the case with his partner Ed Erdelatz. There was no information on the weapon. When the letter "C" was added to the serial numbers all hell broke loose. It had been taken from one of the two New York Police Officers who were killed in the line of duty.

It was Labor Day when Inspector McCoy spoke with Detective Bill Butler. The news that our department may have the weapon and the suspect in custody was the first lead that the detective had in three months.

Joseph Freitas, the District Attorney wanted the case to go to the Grand Jury. He appointed a promising young deputy attorney, Pierre Merle to present it, and be the prosecuting court trial attorney. They voted in favor of an indictment charging both defendants with three counts of assault with a deadly weapon upon a police officer.

The trial was held in the Superior Court of the Honorable Judge Jack Ertola in December of 1971. The trial lasted for eleven days. The jury of four women and eight men deliberated for eight hours. They were found guilty on all counts. Judge Ertola passed sentence. They would serve a term of six years to life for the attempted murder on Sergeant George Kowalski. As to where they serve that time is the responsibility of the California Adult Authority. Their decision was that they be sent to the Adjustment Center which is a maximum security prison within the walls of San Quentin. One of its prisoners is the infamous Charles Manson.

Detective Bill Butler was greeted at the airport by Inspectors Frank McCoy and Ed Erdelatz. Extradition papers were signed by the Governor of their respective State. New York wanted the two men to stand trial for the killing of their two police officers. Regardless of the outcome in the court trial, they would be returned to California to serve the time they owed the State. The two defendants had been confined to the Adjustment Center for forty-five days. Arranging for air transportation became both a problem and an impossibility. The Kowalski incident had received wide television coverage with the defendants photos appearing as well in the newspapers. The two defendants with six body guards would cause alarm, and nervousness among their passengers. Mr. Dailey, owner of the World Airlines came to their rescue. He had a 747 flown into the Oakland Airport with a full crew and incurred all expenses out of his own pocket.

Washington and Bottom, much to their surprise, were awakened and taken under heavy guard to the Oakland Airport. They boarded the plane at 4:10 am and arrived in New York City at 9:00 am. They would stand trial for the killings of Waverly Jones 32, a black police officer, and Joseph Piagentini 28, a white police officer.

1971 was the bloodiest year in the history of the New York City Police Department. There were ten officers killed in the line of duty. Sergeant Joseph Moriarity of that department stated they were killed due to their color, which was neither black nor white but due to wearing the color blue. Sergeant George Kowalski's story is dedicated to all men wearing the color blue.

To be continued.

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# Ask ANNIE

Dear Readers:

Thank you for your letters, I appreciate all of them, even the ones that don't agree with what I've written. Please keep in mind that I care, and the more letters that I receive, the more I feel the pain and frustration that so many are going through. This column is here for you to express yourself in any way. All letters that are addressed to Ask Annie are not opened by anyone but me. There is no need to fear that anyone else will know who wrote. I edit all letters to make sure that the reader will not be identified.

The following letter was very overwhelming to me, I passed it on to Rosalind Thompson, MA, a licensed marriage, family and child counselor in San Mateo County. Please keep me posted, dear "Cops are Human Too," I'll be praying for you.

Dear Annie:

*I feel like your column started at a good time for me. I have difficulties opening up to anyone, and I have no close friends to share emotionally based matters.*

*My wife was recently diagnosed with a life-threatening illness, and I am afraid of losing her. We are currently separated, and I have lied to everyone I know, including myself, about the situation. I am afraid I have hurt my wife and children irreparably"... and this isn't the first time. I have a hard time in close, intimate relationships, and I constantly destroy my own happiness. I feel like there is something inside of me telling me I'm not good enough no matter what I have or what I've accomplished. My wife thinks I have low self-esteem, and I need to get to the root of it. I am finally realizing she's right. What type of counselor would be best?*

**Cops Are Human, Too**

Dear "Human, Too,

Your letter brings up a lot of questions, so let's address them point by point.

First, your wife's illness. This will be consuming all of her energy and attention for awhile. You can help by:

1. Learning all you can about this illness. Her doctor (or any M.D.) can direct you to the association that researches this particular illness (all illnesses, even very rare ones, have associations. Their job, besides research, is to give current information to the public.) In our area, you can call Tel-Med Library, 9 am-8:30 pm at 415/624-1999. They have five minute tapes on a huge number of medical conditions. You listen over the phone and the service is free.

2. Help keep her life running smoothly. The key is **help**, not "do it all." Groceries, banking, yard care, car maintenance, spending time with your children to support them and to

relieve your wife. What else do **you** know that will be helpful? It is very helpful to have a cool-headed person at doctor's visits. The patient often spaces out from fear and can miss important information.

Now, for yourself: You need information and support about the illness. Again, her doctor or hospital are good resources for illness-specific groups. If the illness will be terminal, there are support groups for family members. Include your children in this if they are old enough for the children's or teen groups. All large teaching hospitals have groups.

For your difficulty in having or maintaining close relationships, you may find that meeting with others about an illness helps you bridge the gap of sharing your feelings. Everyone in the room will be having feelings and each will be coping in his or her own way. You may find you feel less awkward as you observe this happening.

Then you may want to move on to individual or group work for self-esteem and intimacy issues. Would you prefer talking to a man or a woman? Would you feel more comfortable working individually with a therapist or in a group? Groups come coed and same sex. What can you afford to pay? Groups usually run \$30-\$60/group while individual is considerably more expensive. The California average therapy session is around \$82. Once you have these questions resolved, you can call the Untied Way Information and Referral line for a low-fee nonprofit agency therapist or the American or California Association for Marriage and Family Therapy for a few referrals in your area. Some therapists specialize in dealing with illness and dying and on relationships.

Each therapist should be willing to give you five minutes on the phone to get your questions answered and to get a gut feeling about them. The first visit will confirm or deny your desire to work with this therapist. Be an informed consumer! We work for **you**. We all work differently — this is an art, not a science! Find a therapist you feel safe talking to.

Tell your wife and children that right now, this is about "mom" and helping her through a rough time. **While** you do that, you can begin working on yourself. We gain self-esteem, by **doing**. So get out there and do it! Best of luck.

Rosalind Thompson has been in practice for fifteen years, including four years of working directly with police officers and sheriff deputies. She has also worked with the Department of Justice on drug related issues.

"Ask Annie" encourages any and all who want to raise an issue or talk about a problem to write. Please write to the Notebook and put "Ask Annie" on the envelope.



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## Stress In The Home

By Dan Hampton

**W**hy is there so much stress in our homes? While at tempting to solve the problems of others, keep the peace, and put away criminals, the negative realities of society that police officers confront daily can cause a great deal of stress within our own homes. This is especially true for those in blue working the front lines of our streets. Can it be that after a few years on the streets, working 10 hour watches, that the problems we confront and mediate in society have an effect on our own abilities to recognize and deal with problems in our own homes? After all, officers in blue are problem solvers. We're supposed to have the answers and remedies needed to help people, to protect life and property. We're not supposed to have problems in our own homes.

In reality, as society has become more liberal, we have seen the family structure dissolving and splintering apart, causing complex problems. We see spousal abuse and a 50 percent divorce rate, poverty in single family households, latchkey children, throw-away and runaway teens, exploitation of innocent children, and neglect of the elderly. We are a reflection of our society, and, if we bury our heads in the sand, the problems police officers attempt to solve in the City may be the same kinds of problems we are hiding from in our own homes.

Now, if we can't solve the problems of society who will help us with our own problems? Emphatically, I say

Jesus Christ can solve the problems in our homes and in society. Christ's teachings of denying one's self and serving others is a spiritual solution to the world's problems. It is in serving others and meeting the needs of those less fortunate than us that we, as police officers, can become more "Christ like". Now, the giving of one's self in meeting of the needs of others must first start at home. Our own homes must become a reflection of what we want society to become. If we abandon our spouses and children, if we neglect their needs, if we verbally and physically abuse those in our own household we have become a problem not a solution to society. We must also come to grips with the reality that if we are abusing those in our own household we have no right playing the role of a peace officer. If our lives reflect a dual standard, it is hypocrisy.

So then, let us be true to our calling in serving, in helping, in meeting the needs of others. Let us first do these things in our own homes before we go outside to serve others. For if we are insincere to those in our homes we shall be insincere in service towards others in society. But enough already of the negative. I know that if you remain true to Jesus Christ, believe He died for your sins on the cross, that God Our Father raised Him up from the dead and you strive to follow Christ's commands; He who chose you before the foundation of the world will give freely to you His Holy Spirit to empower you to love and serve one another. So in your daily living make Jesus Christ and His teachings the center piece of your family household.

Dear Father, help us police officers to make Your Son Jesus Christ first place in our lives. He is the armor we need to protect and keep our families together. May the love of Christ fill all our households and this same self sacrificing love be shared with the broken society we serve. Amen.

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Police Commander  
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Re: Officer Willa Brown  
Badge No. 266

Dear Commander

I wish to commend Officer Brown for her effective manner in defusing a potentially dangerous situation. She quickly settled the matter by placing the person, who was "filled with the spirit" (not from the church), using foul language, being obnoxious and threatening, in her police car without creating a scene. What struck me most was Officer Brown's manner of treating the person in a dignified way. What is more, she noticed another individual sleeping on the sidewalk. Having called for assistance, she waited until that assistance arrived.

This was one time when we needed a police officer that the response was timely and efficient. Be sure to express my gratitude to Officer Brown.

Thanking her and the department again, I remain,

Sincerely,  
Rev. Thomas J. Dove, C.S.P.  
Old Saint Mary's Cathedral

SFPOA  
510-7th Street  
S.F., CA 94103

To The SFPOA:

The family of William Grijalva acknowledges with grateful appreciation your kindness and sympathy. This is a very belated thanks for flowers you sent to my husband's funeral. I appreciate your kindness and concern for his memory. I'm sorry for your own recent loss of an officer.

Best regards,  
Lucy Grijalva

Sgt. Bill Farac  
SFPD

Dear Sgt. Bill Farac,

We would like to thank you for your recent rental. We also would like to tell you how much we enjoyed your colorful conversation.

It was our pleasure to extend a discount to you as a retired police sergeant. It would be our pleasure to offer the same discount and level of service to all uniformed, either retired or active, personnel from the San Francisco Area. The discount is 15% off any rental or purchase with proper identification. If you would be kind enough to share this letter with your friends and fellow civil-servants, I would greatly appreciate it.

Sincerely yours,  
Paul J. DeGeorges  
General Manager

SFPOA  
510-7th Street  
S.F., CA 94103

Dear Sirs,

I want to thank the chair of the SFPOA Blood Bank Commission, Tom Vigo and William Welch for the two pints of blood they gave my husband.

It was an emergency on December 23, 1994 at St. Luke's Hospital.

Thanks a million,  
Flavio and Ruth Scatena

## LETTERS

Mr. Al Trigueiro, President  
SFPOA  
Local 911 SEIU

Dear Mr. Al Trigueiro:

I want to extend my warmest thanks and appreciation to the San Francisco Police Officers' Association for their contribution of \$500.00 to the Administration of Justice Program, scholarship fund.

I am convinced your contribution will be appreciated by the two outstanding students in the department, who plan to further their education in the area of law enforcement. The scholarships will be presented at the end of the 1995 spring semester.

Respectfully,  
Henry Collins, Chairman,  
Public Safety Department

Mr. Al Trigueiro  
SFPOA  
510-7th Street  
S.F., CA 94103

Dear Al,

On behalf of the San Francisco Police Department and especially Mission Station, we would like to thank you for your generous donations during the Holidays.

Many of our families here in the Mission are struggling to meet basic needs and economic circumstance makes the holidays especially difficult. Your contributions helped make the holiday season here in the Mission district a positive experience not only for the children and their families, but our officers as well.

Thank You For Your Generosity,  
Captain Joaquin Santos  
Mission Police Station

Jim Ferguson, President  
S.F. Fire Fighters Local 798  
1139 Mission St.  
San Francisco, CA 94103

Dear Jim:

On behalf of the San Francisco Police Officers' Association, I wish to thank you and your Board of Directors for their commitment to legally pursue the issue of the negotiability of retirement benefits. As you are aware the California Supreme Court very recently remanded back to the appellate court their decision of several months ago which overturned Judge Pollacks initial ruling allowing Police and Fire to negotiate retirement benefits.

This decision to have the appellate court rehear the issue is a positive step, one which should ultimately have that body reverse its original decision. The issue should be reheard within 60 days with hopefully a much different result.

Once again, thank you for your commitment and contribution to settling this final piece of the Proposition D legacy.

Sincerely,  
San Francisco  
Police Officers' Association,  
Al Trigueiro, President



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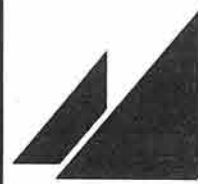
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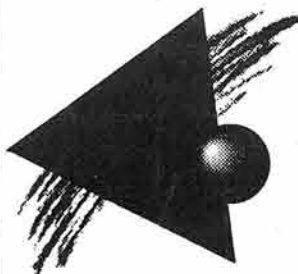
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LETTERS

Tom Flippin, Editor  
SFPOA Notebook

Dear Editor:

The S.F. Police Commission is now considering the implementing of a new policy of "re-education" for all recalcitrant police officers called the "Early Warning System". These officers are those that have accumulated at least 3 citizens complaints. The problem is that these officers were not found guilty of any wrongdoing — now just complaints would be adequate for sending a cop to a reeducation camp! You know how easy it is in this town for every criminal and their mother to scream police brutality and file a complaint.

This Is just another far left liberal orgasm passing for an idea. This is the final nail in the coffin for bringing the already emasculated thin blue line to its knees. Next time you get mugged call a liberal.

Adam Sparks

Al Trigueiro, President  
SFPOA  
510-7th Street  
S.F., CA 94103

Dear Al,

Just a note of thanks to you and the Board of Directors for approving the requested funds for WPOA training/hospitality, to be held on March 11, 1995.

We hope that many San Francisco Police Department members will be able to join us for the upcoming training.

Again, thank you!

Sincerely,  
Anna G. Brown  
WPOA Member

Tom Flippin, Editor  
SFPOA Notebook

Dear Tom

Please accept my enclosed \$10 check for an annual subscription to the SFPOA's *Notebook*.

Your publication is a real delight to read because of my background with the Walnut Creek Police Department as a young officer in the late '50s, who later switched to being Firefighter with the City of Oakland.

After becoming a disabled retiree, and a few years later, the IRS started picking on the Police and firefighters who were receiving service retirement credits and took our disability tax-exemption status away. The Disabled Police & Firefighters Association board members were happy to see Mike Hebel's article in the October '94 issue on this matter. Hopefully, we will win our case, and I firmly believe that we will, since the IRS's position is wrong based upon judgments of wrong facts.

Thank you for keeping us informed because most police and firefighters have a camaraderie that is both fraternal and supportive.

Respectfully,  
Royce Dillingham  
Director, DPFA

Tom Flippin, Editor  
SFPOA Notebook

Dear Tom,

I will be forever indebted to you all for the tributed farewell given by the SF Police department for my wonderful husband, Benny Tuvera. For the beautiful flowers, the donations to the children's trust fund in his memory, and for your continual support and comfort, please accept my sincere thanks. Ben was a great man who touched the hearts of so many people. We were all so very lucky to have him in our lives. Although he is gone, he will live on in our memories and in our hearts. Treasure those memories, as they are so very special.

Sandy Tuvera

Al Trigueiro, President  
SFPOA  
510-7th Street  
S.F., CA 94103

Al,

No... Absolutely not... No more assessments. It isn't that I, or for that matter any other police officer, can not afford \$7.50 per pay period for a year (that's \$195.00 by he way) but to state that it would "Reflect pride of ownership" to remodel the existing facility is ridiculous. If the Building Fund cannot cover the cost of remodeling the POA Building with the dues that we are currently paying then I suggest that some other project be curtailed and that money be put into the Building Fund until it can afford to foot the bill.

I've been a police officer for over 24 years and during that time I've voted for every assessment presented by the POA, but not this one. If any police officer wants to voluntarily donate \$195.00 to the POA for the Building Fund, great. If you happen to get a majority vote and then try to assess me \$195.00 for the building Fund, not only will you not get the \$195.00, but you will no longer receive my POA dues.

Sincerely,  
Officer Warren Omholt

Members of the  
Tenderloin Task Force

I wish to convey my sincere appreciation for the wonderful "going away" event on Friday my last day in the Department.

Patty and I were overwhelmed by your graciousness and generosity, particularly the Limo ride home - First Class!

I am sure that certain memories of my career will fade with the passage of time, but the formation of men and women police officers on Friday will never be forgotten.

I will always be proud of my association with the members of the Tenderloin Task Force. You are truly the "finest" of the finest.

Patty and I pray for your safety and continued successes, and look forward to the time each of you reach your retirement day.

Again, thank you all for the wonderful send-off, you truly "made my day"

Fondly,  
George & Patty Kowalski

California Women Police Officers' Association

Men Are Welcome

Training Seminar

Financial Planning & Clandestine Labs

**Seminar Date:** Saturday, March 11, 1995  
**Registration:** 8:00 AM to 8:30 AM  
**Location:** Crown Sterling Suites  
San Francisco International Airport — Burlingame  
150 Anza Blvd.  
Burlingame, CA 94010

- Free shuttle available from San Francisco International Airport
- Free parking available for anyone driving to the seminar
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- FREE full cooked-to-order breakfast included
- Make room reservations directly with the hotel at 415/342-4600 and state you are with the WPOA

**8:30 AM to 12:00 Noon**  
Retired Captain Michael Hebel, San Francisco Police Department  
Welfare Officer for SF Police Officers' Association  
"from Rags to Riches" — Planning for Your Future

**12:00 Noon to 1:00 PM**  
Lunch  
**1:00 PM to 5:00 PM**  
Special Agent Robert Pennal  
Department of Justice — Bureau of Narcotic Enforcement  
"What You Don't Know Could Kill You — Clandestine Labs"  
• Hospitality "Social Hour" to follow seminar — look for exact room location in hotel lobby.

Pre-Registration for Members \$30.00 (includes lunch)  
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Lunch Only (no seminar) Pre-Registration or On-Site Registration \$15.00

**DEADLINE FOR PRE-REGISTRATION IS FEBRUARY 25, 1995**

Our Speakers

**MIKE HEBEL, CAPTAIN (RET.), SAN FRANCISCO POLICE DEPARTMENT:**  
Mike is an attorney specializing in retirement benefits, financial planning, and employee benefits. He is the Welfare Officer for the San Francisco Police Officers' Association. He represents public safety officers before Retirement Boards and the Workers' Compensation Appeals Board.  
He is an executive in several investment clubs and a property management company.  
He has conducted retirement planning seminars for San Francisco police officers and firefighters over the past ten years. For seven years, he has been a "deferred compensation plan" evaluator and commentator.  
He retired from the San Francisco Police Department as a Captain. During his 28 years of service, he received the Department's highest honor — a Medal of Valor.

**ROBERT PENNAL, SPECIAL AGENT, CALIF. DEPARTMENT OF JUSTICE:**  
Robert is a Special Agent for the State Office of the Attorney General (Department of Justice), serving in the Bureau of Narcotic Enforcement. He also serves as the Fresno Resident Officer Firearms Instructor.  
Prior to joining the Department of Justice, he served as a State Traffic Officer with the California Highway Patrol, as a Deputy Sheriff with the Merced County Sheriff's Department, and as an Emergency Medical Technician and Deputy Coroner in Merced County.  
His training includes the Special Agent Entry Academy, State of California, Department of Justice; California Highway Patrol Training Academy; and the Modesto Regional Criminal Justice Training Center — Basic Law Enforcement Academy.  
Robert's specialized training includes the FBI Instructor Development School, Training for Trainers, Clandestine Drug Lab investigations, D.A.R. Trainer, and the Cannabis Detection and Eradication course.

Complete for pre-registration, detach, and mail

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Lunch Only \_\_\_\_\_ \$15.00 (no seminar)

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Department \_\_\_\_\_ Title \_\_\_\_\_

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# Unit Trusts Offer Diversity, Predictability

by Ray Arata, Financial Advisor

Terms like diversity, liquidity and relative safety often are used in conjunction with mutual funds, but there is another, lesser-known but equally attractive investment that often fits this description: unit investment trusts, also known as unit trusts or UITs.

Originally designed as a vehicle to invest in bonds, unit trusts are professionally-selected portfolios of bonds or stocks that bear a resemblance to mutual funds but also differ in several key ways.

For example, while mutual funds pay interest on a monthly, quarterly, or yearly basis, depending on the type of fund, unit trusts do so monthly. However, the major difference between these two investment types is the manner in which their securities are managed.

Mutual funds are actively managed; this means that the stocks and bonds in their portfolios may be traded in reaction to market conditions. On the other hand, the portfolios of most unit trusts are fixed: they do not vary once the securities are purchased. In the case of a bond portfolio, securities generally are held to maturity, except if a bond is prematurely called or redeemed by its issuer. A unit trust portfolio consisting of stocks is assigned a predetermined liquidation date that specifies when the stocks are to be sold.

Another way in which unit trusts and mutual funds differ is reflective of the motivation many investors have for choosing one over the other. Some people invest in a given unit trust because they are attracted to the specific group of securities the "sponsor" of the trust has assembled.

In addition, they can be confident that the portfolio they buy today will remain unchanged for the life of the unit trust.

In contrast to this, many people invest in specific mutual funds because they have a high degree of confidence in the manager of the portfolio; they also know that the portfolio's contents are not fixed and may change many times in a relatively short period.

A large segment of the unit trust market deals in municipal bonds. A municipal bond unit trust is created by a "sponsor" who purchases a large number of bond issues. Sponsors generally offer choices of maturities, including five, ten, fifteen years and "long term." Because these bonds are left intact and do not change once they have been purchased, the yield of the trust remains steady throughout the life of the unit trust.

Currently, sponsors offer unit investment trusts consisting of portfolios of corporate bonds, governments

bonds (including "laddered" maturity series), equity unit trusts (including indexed series, such as the S&P 500), as well as UITs consisting of international portfolios.

The popularity of unit trusts has spawned a great number of these investment opportunities, which feature varying degrees of risk, terms of their length of maturity, tax-exempt status, and yield. In addition, you can buy unit trusts either directly from the sponsoring firm or through your financial advisor. The latter often can offer you trusts assembled by his own firm and by other companies as well. The minimum purchase is usually one "unit" priced at about \$1,000, which includes a small sales charge.

Because of the "fixed" nature of unit trusts, trusts are not managed, however, unit trust portfolios undergo ongoing surveillance by the sponsors, who can identify issues that may be experiencing difficulties and are in a position to eliminate these issues from their portfolios, if necessary.

You can dispose of your units without incurring a penalty or sales charge by asking your financial advisor or the sponsoring firm to redeem them. In most cases, the trust sponsors guarantee to buy back your units at their current net asset value. The marketing expenses of a unit trust are borne by the sponsor, as opposed to being charged against the fund's assets.

The objective of most bond unit trusts is to preserve capital and generate a high level of income for its investors. Similarly, some equity unit trusts also emphasize high current income. However, unlike bond trusts, equity unit trusts also seek share price appreciation.

In helping investors to choose between mutual funds and unit trusts, some experts recommend unit trusts for people who are fairly certain that they will hold their investment for at least five years. On the other hand, a financial advisor may suggest consideration of mutual funds for people who may need to retain more liquidity or flexibility to move between different funds.

Your financial advisor is an excellent source of data about the various unit trusts available. He or she will be happy to give this information to you and explain the possible role of unit trusts in your personal investment strategy.

Ray Arata III, Financial Advisor  
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 San Francisco, CA 94111  
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# SPORTS



## The Spectator

by Dennis Bianchi

**Jim Farrell, Tennis Masters Ace**

The USTA releases their listings of nationally ranked amateur tennis players every year. They rank players based upon their abilities and their age group. They also rate players as single players and doubles players. To be rated in the top 100 players in the United States is an honor. The San Francisco Police Department's own Jim Farrell, of the Juvenile Division, has been rated number **five** in the nation among Masters doubles players. Every year Jim enters the California Police Summer Games at a much younger level, in order to provide himself with keener competition. Sometimes those younger players have no idea that Jim's 50th birthday was celebrated several years ago. That is fortunate. They think they got clobbered by some guy two or three years older than themselves, due to Jim's youthful appearance. If they knew they were getting on the court with the number five-ranked player in the nation they would likely forfeit. Well, not all of them. Jim has confessed to losing a match or two and recently laughed about a player who, though more than ten years his junior, crowed loudly when he beat him, saying he had been waiting years to get even for a thrashing Jim had dealt when Jim and this competitor had met as a Police match. The bottom line here is; congratulations, Jim!

**John Payne**

I have been writing a sports column now for more than four years and occasionally someone will comment that they have read the damn thing, or will comment that they wonder when I will stop the damn thing. I have just received a new breath of life from someone who read this—thing, and he concurs with me that we, as cops, need to get out there and Do It, whatever it is for you. About a month ago, John Payne called to say that he wholeheartedly supported my thesis that staying in shape helped him survive and he wanted other members of this Department to participate with him, in getting into, and staying in shape. John is such a tough character that simply getting back to work was not enough for him.

He has begun the long hard trail to prepare himself for another marathon, while still packing around a bullet inside of him. He is looking for members who are disciplined and tough enough to take on the training to go the 26-plus miles of the marathon. You don't have to take my advice, or my opinion, that aerobic training, especially distance running, will make you healthier, more focused, more mentally tough. Take John Payne's word for it. He's been there, and he's back ready for more.

If you should happen to read this column this month, John, I want to say thanks for one of the best telephone calls I've ever received from anyone.

### Weight Training

I have to confess, I won't be training with John. My running has been curtailed to short and infrequent slow jaunts. I truly miss it, but my body rebels every time. Instead, I have fallen back upon weight-training and stair-masters. It doesn't take a genius to figure out that weight training is good for you. Every competitive athlete I've ever heard of uses weight training to complement their expertise. Members who have been avid weight-trainers their entire adult lives, such as John and Joe Curry, Bob Geary, Bob Knighton, Steve Gough, Bob McAlister and others whose names escape me at the moment, have physiques of men half their age.

Bodybuilding has been subject to serious attacks over the years. There have been allegations of steroid use at Police athletic events. Steve Landi, another great weight-training enthusiast, quit bodybuilding and concentrated on power lifting because he couldn't believe the number of cops he saw pumping steroids in police events. Steve was right, but it doesn't have to be that way. There are many gyms in the Bay Area. Some are rip-off joints from the word go, others are meat-markets where people go to make social or sexual acquaintances. Others are the real deal. Many of the stations throughout the City now have small gyms. At the Academy, Steve Hutzler, is a good example of someone who stays in excellent physical condition with weight training. Steve will help any officer who want help putting together a program to get in shape for the Physical Agility Test. Also, the Academy has a nice gym.

For more than twenty years I have been a member of one gym or another and I have formed some opinions. The gym I currently belong to, Gideon's Gym, in Daly City, is as good as it gets, if what you want to do is work out and improve your health. The place is big and filled with weights, machines, and clean equipment. The owners are extremely knowledgeable and there is no bulls—. I am not advertising this gym. I'm presenting it as an example of what you should look for in a gym. There are signs everywhere forbidding drugs, and the Gideon's mean it when they say you're gone if you're caught using drugs on the premises. This is the philosophy you should look for when looking for your gym. Lots of room, lots of clean equipment, knowledgeable staff and, no B.S.. When you go to the gym, work out, get it over, and get on with your life.

Life truly is short so get busy and Go Do It!

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- \* Northstar Mountain Bike Package: Includes bike rental and all-day lift ticket (summer season only)

The POA has already purchased the tickets and they are available for you now.

For information and tickets contact

Matthew Castagnola at Tactical.

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## San Francisco Police Basketball League

### Southern

(West, 8-0)

	G	FTM	FTA	3s	PTS
T. Walsh	8	10	15	4	144
R. Tong	8	20	27	2	120
A. Honniball	6	17	27	6	113
E. Gonzales	7	4	6	1	59
J. Curtin	6	1	3	1	52
J. Lankford	3	1	6	2	33
S. Ortiz	6	1	3	31	
M. Biel	5	1	4	13	
J. Flarherity	7	1	2	13	
K. Gotchet	1	2	6	23	

### Ingleside

(West, 6-1)

	G	FTM	FTA	3s	PTS
P. Walsh	6	19	26	9	134
E. Delcarlo	7	12	20		108
F. Williams	5	10	26	2	80
R. Daprosch	7	15	21		71
R. Chin	7	1	1	9	49
Lewis	6	3	4		25
J. Bono	4	1	2	2	17
Marchon	6	3	4		13
Frazier	1		2	10	
Caturay	4			4	
O'Neil	2			2	

### Narcotics

(West, 5-1)

	G	FTM	FTA	3s	PTS
E. Anzore	6	13	14	4	115
K. Bruneman	4	8	9	9	81
J. Murphy	6	2	5		52
M. Hanley	6	15	24	1	48
C. Mahoney	6	9	12	1	30
J. Hallisy	5			18	
T. Dempsey	2	1	3		13
D. Faingold	3	1	2	2	13
J. Clevidence	2			8	
Siebert	2	1	2	1	4
O'Leary	1			6	
Hernandez	2			6	
Jimenez	1			2	
S. Balma	1				

### Northern Gnats (West, 2-4)

	G	FTM	FTA	3s	PTS
S. Roche	6	11	18	10	101
C. Knight	5	17	32	1	89
S. Collins	6	8	13		48
B. Vigil	6	3	7	4	38
B. Canedo	6		6	24	
J. Miranda	5	2	4	4	24
J. Ballard	4	1	5		21
A. O'Mahoney	3	1	4		7
J. Roth	4		2	6	
M. O'Brien	3			2	
R. Porter	1			2	

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# SPORTS

Central	(West, 2-5)				
	G	FTM	FTA	3s	PTS
A. Rodriguez	7	14	20	1	154
J. Calgero	5	11	15	7	114
J. Schmolke	6	3	3		71
J. Deignan	6	2	2	4	33
P. Downs	7	3	6		33
D. Ross	7	3	6		21
D. Toomey	6	4	5	1	29
M. Palada	1			2	

Mission	(West, 1-5)				
	G	FTM	FTA	3s	PTS
E. Yu	6	23	32	5	96
M. Burkley	6	6	11	5	54
Deleon	6	1	2		45
M. Gallegos	4	4	6	1	43
G. Suhr	5	3	3	7	37
M. Moran	4	2	2		21
J. Engler	4	4	10		20
M. Machi	4		1	17	
Canales	1		1	3	

Potrero	(East, 5-2)				
	G	FTM	FTA	3s	PTS
Guerrero	7	15	18		124
C. Bruant	7	12	21	11	121
R. O'Reilly	7	1	2		55
K. Whitfield	6	4	9	6	48
J. Babbs	6	3	7	2	47
Keeve	6	1	2		39
Bonner	6			8	
F. Walker	2			6	
C. Bonnici	4	0	1	1	5
Bonnel	2			4	

Tenderloin Task Force	(East, 4-4)				
	G	FTM	FTA	3s	PTS
E. Hagan	8	26	45	16	190
A. Holder	7	14	28	10	118
G. Darcy	8	5	11	1	109
D. Nocetti	8	17	24	11	88
M. McDonough	7	3	4	11	40
R. Andriola	5	6	10		14
R. Barns	6	1	2		7
D. Panina	1		2	8	

FBI	(East, 3-3)				
	G	FTM	FTA	3s	PTS
J. Broadrick	4	18	24	5	85
T. Howard	4	6	12		58
B. Guy	3	8	13	4	42
A. Black	3	7	9	5	38
T. Doorman	3	0	6	1	25
Alston	3	2	4		24
G. Joseph	3	0	1		8
Collier	2	1	1		5
Irish	1			2	
Condradt	1			4	

San Mateo Co. Op	(East, 2-3)				
	G	FTM	FTA	3s	PTS
R. Spain	5	9	17		101
S. Chase	5	6	9	3	71
Kallas	4	5	7		51
Jeff	3	1	2		31
M. Peterson	5	1	2		12
M. Newel	4	0	2		10
T. Tyler	1			10	
Young	1			10	
Nakiso	2	0	2		4
R. Villa	2	1	4		5
J. Tasa	2			2	

San Francisco International Airport	(East, 1-5)				
	G	FTM	FTA	3s	PTS
M. Keane	6	2	6	2	62
Carey	6	2	4	8	54
O'Meara	5	3	5	2	39
M. Scahlon	6	0	1	2	36
Johnson	6	2	6	4	28
W. Williams	3	1	2		19
O'Mally	5	0	1	1	7
Moore	4		1	5	
Lavel	1	0	2		4
Hollis	2			2	
Glynn	1	1	2	1	
McCarthy	1				

Headquarters	(East, 1-7)				
	G	FTM	FTA	3s	PTS
W. Hom	8	8	19	10	100
H. Jones	6	6	12	4	90
D. Zinardi	8	3	5	2	53
L. Lindo	5	7	14		35
R. Deltorre	5	1	2	3	36
L. Minasian	5	0	1		32
R. Harrell	6	3	5	2	29
R. Puts	2	5	10		23
J. Peterson	6	4	6		20
E. Chow	1	2	2	2	18
M. Lalor	3		1	7	
Wong	3			2	

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# The Loon's Nest Report

by Ed Garcia, Co. E

## Mike Yee Wins Turkey Shoot

On December 19th, 44 members of the Loon's Nest Golf Club and guests made our northern most migration for the '94 season, as the Loons landed in Solano County to play the Paradise Valley Golf Club. This 6,993 yard course, which boasts a top slope of 137, played host to the Loon's 1994 Holiday Turkey Shoot. Players competed in two flights for turkeys, trophies and prizes in an individual play format, including low gross and low net scoring in two flights.

The Loons were happy to get out on the course, as the tournament had been postponed from a November date, due to department's general mobilization for the newspaper



Flight Winners: Dudoroff, Yee, Fee and Libert



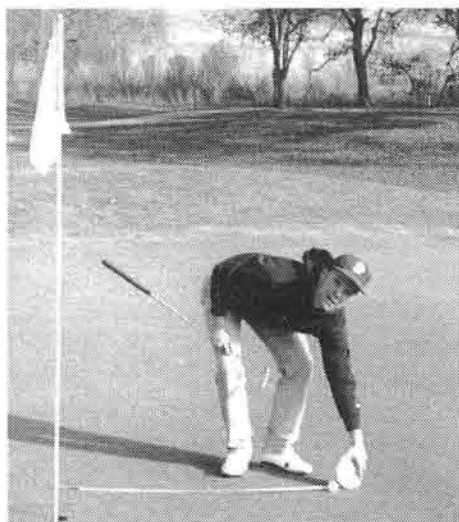
Stellini, Danielke, Dort and Wismer



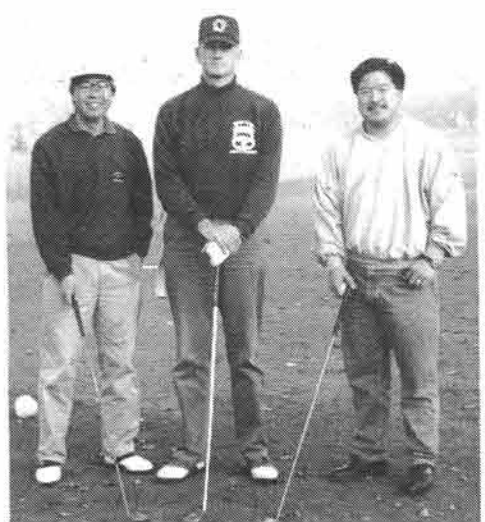
Liebert, Anzore, Balakian and Sheehan



Voeth, Omholt and Mahoney



Bill Siebert measures a winning shot on 3rd



Wong, Landini and Lum

strike. Rain came in December and it rained for days before the tournament, but the Loon's luck held out and we got a cold, but dry day and a course in surprisingly good shape. The only problem was crabby old marshall who must have thought he was the starter at the Indy 500, instead of a man's job it is to see that everyone enjoys their day on the course. But the Loons did not let the old crustacean take away from the thrill of a good cold weather golf competition.

This tournament saw a big comeback by one of our former club champions who has not played with us for the past several months due to school and work schedule. But Mike Yee, playing out of Fry's Golf Shop in South San Francisco came ready to play. Mike got off to a blistering front side, shooting even par 36 with birdies on the 3rd and 9th holes. Mike ran into some trouble coming around the back side, picking up a double bogie on the 526 yard par five, 16th hole. Mike finished with a 79, a fine score for cold winter golf over a soggy track. But, even with this fine round, the first flight low gross position was not decided until the last putt on the 18th hole for challenger Ron Parenti of Co. A. Ron started with a fine front side, which included back to back birdies on the 3rd and 4th holes. Ron finished the front in 40 strokes. Playing just behind Yee and aware of the scores posted on the leader board, Ron came into the 18th hole needing

a par on 18 to force a tie with Yee. The 18th hole was playing out to 433 yards, a tough par 4. As Ron played the hole well, he was looking at a 2 1/2 foot putt to make par. Parenti made a study of the putt and stroked it carefully. According to numerous members of the gallery, the putt was heading for the center of the cup, but slight indentations on the surface forced the ball off its true course by the slightest margin, missing the cup by the width of a blade of grass. Parenti had to settle for 2nd place, a turkey, a gift certificate and other prizes. Warren Omholt also put together a fine round, finishing with an 83. Warren is in the midst of a comeback after an injury. Warren has finished in the money in his last two tournaments, including our club championship, played at the Presidio in September.

In first flight low net play, Phil Fee took first place with a net 69. Over the past two seasons, it seems that the team of Fee and Siebert will always have one or both of them finishing in the money. Siebert was to stun the crowd with a near ace at the 3rd hole early in the day. In second place was Perry Morris from Juvenile. Perry had fired a net 71, leaving him in a tie with Ken Lum, who had also shot a net 71. Cards were matched from the first hole of play and this left Morris in 2nd and Lum in 3rd place.

In 2nd flight low gross play, we had a former club champion make a good showing, as Mike Dudoroff of Co. E, took first with a score of 93, which included 6 pars. Veteran Loons may remember our first club championship played in 1987 at Harding Park. We played through a driving rain and Mike fought the rain, cold and fatigue to take the first club championship, which was well celebrated at the Boat House. Earl "The Pearl" Wismer of Fraud picked up the second place loot, as Earl came around in 96 strokes, to beat his guest Jeff Dort by one stroke. Jeff fired a 97 on the day, but the highlight of his day was a 267 yard drive on the 11th hole. This drive gave Jeff the Long Drive prize for the tournament.

In second flight low net, retired member Peter Libert came out of

nowhere with a blistering low net 71 to defeat two veterans Loons by a stroke. Longtime Loons Mark Ballard of Co. E and Jere Williams of Juvenile both finished with low net 72's. Since Ballard had opened his round with a par of the first hole, he took the tie breaker and 2nd place, leaving Jere in 3rd.

In "Closest to the Hole" contests, the shot of the day came from Bill Siebert on the 189 yard par three 3rd hole. Siebert left his shot 4 feet and 4 inches from the cup. Warren Omholt was not far behind, as he took the second prize on the hole with a shot of 6 feet and 10 inches. On the 12th hole there was a dead heat, a first in Loon's history. Ron Parenti and Ken Lum each put their shots exactly 21 feet and 4 inches from the hole. The hole only plays to 158 yards, but tough placement kept the rest of the Loons from coming any closer.

Our Holiday Turkey Shoot brings the 1994 season to a close. This has been a fine season, as we played without a single rainout and generally enjoyed outstanding weather through the season with a really outstanding day at Poppy Hills this year. Having played Poppy Hills, Presidio, Sonoma National and other courses, the Loons have had a fine year in our eighth season as an N.C.G.A. club. Mike Renteria, who took the club championship at the Presidio looks forward to the defense of his title, as more and more Loons are becoming real tournament players. We are looking forward to our season opener at Sonoma National in February and this will be the two man, best ball championship. Watch for information coming to you soon.

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My 1994 Buck

## Call of the Wild

### Spirit Country

Located on the eastern side of the Sacramento Valley approximately 5 miles northeast of Los Molinas, **Dye Creek Preserve** is a land that time forgot.

Formerly a private cattle ranch, this 40,000 acre property is now controlled by the California Nature Conservancy and run by Multiple Use Managers Inc. (MUM). Most of the year, it is a working cattle ranch. MUM runs guided pig and wild turkey hunts, while leasing blocks for deer hunting clubs.

The land was born in volcanic activity approximately 60,000 years ago. Huge lava flows formed a network of canyons, mesas and mounds. A cataclysmic volcanic explosion covered the land with rocks and boulders from the size of golf balls to houses. Many of these boulders are actually welded to the sub surface plate.

Down through the millennium, a thin layer top soil evolved, and the mesa tops grew a covering of scrub oak and madrone. The canyons are a riotous profusion of quaking aspens, buckeye, bay and other trees and brush.

For hundreds of years Indians roamed and hunted and fished while leaving petroglyphs and artifacts. Cattlemen drove herds from the valley up Dye Creek Canyon to a spot on Campo Soco Ridge, then up a trail along a cliff to the winter range on top. The smoke from early campfires blackens the overhang next to the trail. Cowboys and early hunters

carved their initials (dating back to 1879) in a rock by a spring.

It is natural wonderland populated by deer, bear, cougars, bobcats, coyotes and foxes. Beavers and otters swim in the streams while eagles, hawks and vultures roam the sky.

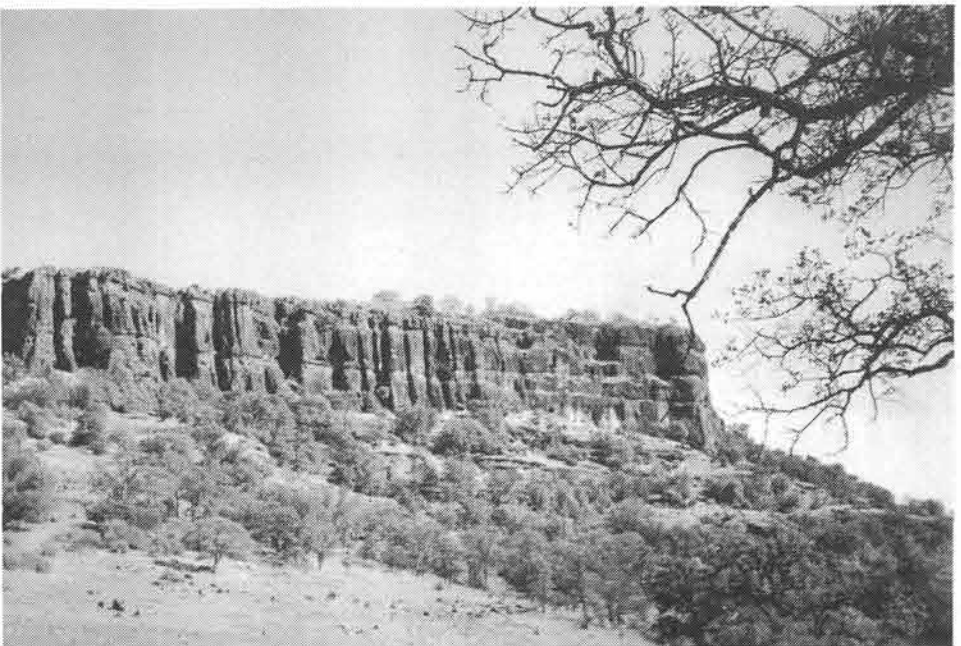
I first hunted the ranch in 1972. Members of the Campo Soco boys and girls club included Dave Utter (retired), Andy Balmy (retired), Gary Krueger (no longer with the department) and Tom Gerard (retired). Rick Adkins (Sex Crimes) and Vince (rocketman) Repetto (Vice), joined in 1973. Together we spent many days roaming this wild land.

The hunting has always been exceptional, as the ranch is the winter home of the western Lassen herd of California black tail and mixed (mule) deer. Down through years, our group has taken some real trophies while consistently scoring 60-80% hunter success. Some later members have included Mike Hamilton (GW), Fred Mollat (GTF), Marty Walsh and Rich Shippy (retired).

Last year was one of our worst for hunter success (50%) as we battled very unusual weather patterns with gale force winds blowing in opposite of normal directions while I spent much of the season down with the flu. I managed to score on a most impressive buck after 10 days. We all had a good time exploring some of the wildest country left in California while enjoying the good company, good food, and wild poker games. We are all looking forward to next season.



Chris Utter and Campo Soco Canyon



Looking back at Campo Soco Ridge



Spirit Country

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# ON THE STREET/ Tom Flippin



## Funny ... But True

by Tom Flippin, Editor



Justice may be blind...but how in the world could she be blind to the antics of bozos like these next two? Don't worry...she couldn't!

First, one John Gann was being tried in Sacramento on weapons charges when he attacked the prosecuting attorney and stabbed him with a pencil. One day later, the still-shaken jury decided to convict him on all charges, and the judge sentenced him to state prison.

Our next model of courtroom demeanor is James Juarez, a loser who was due to stand trial in Reno for murder (he killed the victim with a crossbow...by the way). The trial had to be canceled after Juarez, during a meeting with his defense attorney in her office, jumped her and nearly succeeded in choking her to death. The trial is being rescheduled...with additional charges, no doubt.

One of our own members of San Francisco's finest checks in with one for the record books. It seems he was going along on his usual beat when he came across a bum...oops, strike that...a homeless individual who somehow had managed to put together enough cash to purchase a whole pint of vodka. The guy was just about to take his first swallow on the road to oblivion, when our hero stopped him. Dealing with the situation calmly, SFPD's man on the scene seized the bottle, poured its contents into the gutter and then watched in awe as the thirst-crazed transient leaned over the curb and sucked up as much of the disappearing booze as he was able...along with whatever else was down there. Happily, the last time he checked, the human vacuum cleaner was still among the living.

Seven members of the Bermuda national soccer team were sidelined by US Customs agents when they

tried to sneak past a drug-sniffing dog with a lot of dope...in their sneakers. The seven were arrested on charges of possession of marijuana and conspiracy to import the drug after the sharp-nosed hound was able to sniff out their hiding places...despite having to contend with the smugglers' stinky feet. The players each had about a pound of grass hidden in the hollowed-out soles of their sneakers. Wait a minute...a pound of weed in each pair of shoes? Those guys must have some really big feet...whewew!

Three people in Arkansas were arrested after authorities discovered that they were involved in a "do-it-yourself" project that went completely too far. The two men and one woman were all charged with the theft of more than \$50,000 worth of building supplies and other materials. The looted goods, taken over a two year period, were used to construct an entire three-bedroom, two-bath house...in which the handy trio was living. The house, located in a remote area, was even completely furnished...using stolen carpeting, furniture and appliances...right down to the kitchen teapots and a porch swing.

A San Jose gang shooting turned out funny instead of tragic when the would-be "bad-dude" killer missed his intended victims entirely and shot himself in the foot instead. Police said two members of a local gang had a confrontation with two men, also gang members, from the LA area. The southern California men left...but returned 20 minutes later, and one of them fired several shots at the San Jose gang-types...missing every time. When it came time to make a getaway, the doofus with the gun managed to shoot himself in the foot as he tried to get into the getaway car. He was treated at a nearby hospital, then placed under arrest by San Jose cops.

In Davis, another goof with a gun got into deep doo-doo with the local cops when he managed to shoot not just himself...but his poor, unsuspecting roommate, too. Davis police said they would file state and federal weapons charges against UC Davis student, Marc Coleman, when he is released from the hospital after treatment for a wounded hand. His roommate was in stable condition with bullet wounds in his chest. The shooting occurred as Coleman loaded a 20-round clip into a .380 caliber MAC-12, which he had illegally converted into a fully automatic weapon. As he slammed the clip into place, the gun began firing...he dropped it to the floor...but it kept

firing...spewing out at least 16 rounds, striking him twice and his roommate four times, until it finally ceased. Police said they were unable to determine why Coleman had the converted machine gun in the first place.

A West Virginia man on a drinking binge evidently changed his mind about taking a flight from Bridgeport to Pittsburgh, but he waited until it was too late to get off. So, as the plane hurtled down the runway at 92 miles per hour, Earl Cleaver jumped into the cockpit and tried to wrestle the controls away from the plane's captain. When the pilot resisted, the drunken man fought with him and the co-pilot until a passenger helped them to subdue him. The pilot then returned the plane to the terminal, where Cleaver was removed and arrested by police. Authorities said they didn't know what caused Cleaver to change his mind about flying to Pittsburgh. But I guess he won't have to worry about going to Pittsburgh (or anywhere else) for quite awhile...he'll be a resident of the Bridgeport jail.

Back in our own fair city, we have a definite finalist for the Dumb-Crook-of-the-Month award. This entry was sent in by Bob Davis of Night Investigations. Bob responded out to the Potrero recently on a robbery case...suspect in custody. A woman had her purse snatched, and, while a couple of officers were taking down her info, two other cops saw the suspect running down the street and grabbed him. After a "cold show" where the victim identified him, our

award-winner was taken to Co. C and put in a holding cell. When Bob arrived, the suspect (no doubt, tired out from his tough night of crime) was sound asleep...and holding six rocks of crack in his outstretched hand. The unbelieving cops took pictures of this goof lying there with his stash in his hand, 'cause they figured nobody would believe their story. The dummy was booked on robbery and narcotics charges...once Davis and the Potrero cops stopped laughing, that is.

Oregon authorities are getting fed up with the antics of one of their resident weirdoes (See...it's not just California that has nut cases!). Paul Revere, originally named Craig Fleshman, owns a little bit of property in eastern Oregon. He has declared that his ranch is "Heaven on Earth" and, thus, is immune from the everyday problems that affect all the rest of us...problems like paying taxes (Craig...uh...Paul owes more than \$10,000 in back taxes), getting a passport or a drivers license or license plates for the car. Paul does all that himself...he has issued "heavenly" license plates...gave himself a "heavenly" passport and DL. The Oregon cops keep busting him for the unofficial documents, but ol' Paul keeps right on doing it again. Now tax officials are about to foreclose on his property. When his earthly "heaven" is closed at last, Paul Revere will be tossed out of "paradise" and will have to try and cope with the real world just like the rest of us.

