

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 2, No. 10



November, 1962

Association Insurance

There have been some questions about the insurance from members who signed up, so a letter was written to Mr. Robert Zeimer, our broker, putting forth those inquiries. Quoted below are portions of his reply and it is hoped that the questions will be answered.

"When coverage becomes effective: For those members who enrolled during the initial enrollment period, the insurance became effective on July 1st or August 1st, depending on when their application was received."

"However, if a member was not actively working on the effective date selected, his coverage was not in force until the day he returned to work. In other words, he would have to be at work one full day on or after the day the insurance became effective before he was covered."

"Retirement: Any insured member who retires due to service under the City of San Francisco retirement system shall have the right to continue his insurance providing he continues his Association membership and arranges to continue his premium payments. He would arrange these payments by contacting our office—Kane-Zeimer Associates, 122 N. El Camino Real, San Mateo, California."

"Termination of Insurance: 1: When the master policy is terminated. 2: When he enters military service. 3: When his premium is not paid. 4: When he is no longer a member of the San Francisco Police Officers Association. 5: When he is not on active duty with the police department and/or working full time. (Except as noted under retirement above.)"

"Coverage under this program is only available to members of the San Francisco Police Officers' Association in good standing."

"The benefit payable is \$5,000 IN FULL to the beneficiary."

It is requested that any member hav-

**NEXT
MEETING
TUESDAY,
NOV. 20,
8 P.M.
ROBERTS AT THE BEACH**

ing further questions regarding the insurance policy contact Mr. Zeimer by letter at the San Mateo office because he is the man who has the answers.

LOS ANGELES RAISE

On January 5th, 1963, Los Angeles policemen will be granted a salary increase of 5.5% of the \$641.00 the patrolmen now receive. This means that we will be at least six months behind and probably more by July 1.

At the October P.O.R.A.C. meeting it was learned that there is a law suit now attempting to make the raise retroactive to July 1, 1962. If this suit is successful, it will not affect San Francisco because our charter calls for wages as of July 1 and says nothing about wages retroactive to July 1.

MEMO TO CHRISTMAS CLUB MEMBERS

Your Christmas Club check was mailed to you on November 1st. If you haven't received it yet, please call us! Your payroll deduction for the 1963 Christmas Club is automatic; no further action is necessary on your part. If you should wish it stopped, let us know. If any of your watch want to sign up and haven't yet, send them in; we can still take a few added starters.

ELECTION-1962

Well, it has happened again—the papers and the downtown money groups have put across another bond issue and beaten down retired people and the car men. The Assistant Inspectors' raise did well and the 10 day suspension amendment passed.

It does appear now, with the viewpoint of retrospect, that we could have beaten "F" with a campaign, but we didn't. Developments after ratification of the suspension measure should be interesting to watch.

Proposition "I" took a real bath because, they said, men on disability retirement were included. Mr. Ross came up with a wonderful statement of cost when he said that it would cost the city \$42,000.00 per year. This is the money they would have collected from overpaid people who were working after retirement. Billions for transit, another good old-fashion bond issue, but allow retired people to earn more? Never.

The matter of 26 pay days a year passed which means that after ratification you will receive more pay checks, each amounting to a little less than you received under the existing system but reaching the same total at the end of the year.

1963 will be a mayoral election year and if we don't go for the twenty five year fluctuating retirement, with no restriction on the earning power of a man retired for service, we will be missing the boat. The reason that service retirement only has to be spelled out is so that the press can't shriek about the abuses allegedly committed by disability people. But it will take a lot of work and a 100% effort on the part of every member of this Association.

P.O.R.A.C. CONFERENCE

In October the Peace Officers Research Association of California, an association of associations, met in conference in Oakland. Three representatives of the Association were there: Robert McKee, Ray White and Peter Gardner. Delegates from police and sheriffs groups representing every part of the state were in attendance.

The Annual P.O.R.A.C. Survey was issued at the Conference. This book is one of the most cogent reasons for membership in the organization because, at a glance, one can find the working conditions of any police department in the state. Thus we have a ready reference which is up to date.

Mr. Sewell Knapp of the California Industrial Safety Department addressed the delegates regarding the use of safety equipment in police work. As you know, firemen now receive some of their gear under the state safety program. When asked about police equipment, such as guns and clubs (weapons of defense), Mr. Knapp stated that the lines are not clearly drawn. When asked about opposition to the providing of safety equipment to police officers, it was determined that our old friend, The League of California Cities, leads the opposition.

Retirement and disability protection were discussed and Bill Murphy, former President of this Association, addressed the delegates regarding the reporting of line-of-duty injuries.

Reports were given on professionalization, public relations and the work of subversive groups. During the subversive group committee report, movies of the Black Muslim incident in Los Angeles were shown and information about that organization was distributed. The public relations report included a program which is held in San Diego as part of National Police Week last May. It was a Memorial Service dedicated to all of the police officers in San Diego County who had given their lives in the service of law enforcement which 15,000 people attended.

Bob Van der Linde, of the San Bernardino Association was elected President and Ivan Commons, representing the Bay Area Chapter and a member of the San Joaquin Sheriff's Association, was elected to one of three Vice Presidencies. Bill Lovejoy of Oakland was selected as State Secretary. This job is to be on a permanent basis so that the organization can get deeper into the solid ground.

All in all, your delegates were pleased

HIGHLIGHTS OF THE OCTOBER MEETINGS

There were two meetings held in October, one Candidates' Night on the third Tuesday and a special meeting on the following Tuesday. President White called a Special Meeting so that the business of the organization could be conducted. The turnout for both meetings was terrible.

At Candidates' Night there were about sixty men and only a few wives. The absence of wives is understandable because the decision to invite them was made at the last minute; but sixty members when there were three ballot propositions directly affecting members of the police department is a mystery.

Jake Ehrlich did a fine job as the master of ceremonies at the Candidates' Night and there was a fine turnout of speakers. It is to be hoped that policemen will begin to wake up and realize where their strength lies, and assert that strength — the franchise.

SPECIAL MEETING

At the Special Meeting, held the night of the Tiger-Fullmer fight, there were only enough men to pay the bills, so nothing much was done. It was decided that the November 20th meeting would be Turkey Drawing Night.

Respectfully submitted,
Peter Gardner,
Recording Secretary.

WHO GETS THE WELFARE?

Many members have been hesitant about participating in the Department Welfare Fund because there have been stories of groups like the ACLU, NAACP and other political pressure groups receiving funds from the United Crusade. Joel Cook, Co. C "C" sent a brochure issued by the Bay Area United Crusade which lists all of the agencies receiving money.

In the brochure there are about two hundred agencies who come under the Crusade and all of them are either charitable institutions or youth groups such as the YMCA and the various neighborhood houses. There is no distinction made as to religious affiliation either, Protestant, Catholic and Jewish charities all receive money.

with the meeting and report a renewed effort to make the organization called P.O.R.A.C. grow and serve the needs of working police officers even more than it does now.

Officers of The San Francisco Police Officers Association

Ray White, President
William Allen, 1st Vice President
Eligio Marelli, 2nd Vice President
Peter Gardner, Recording Secretary
John Burke, Treasurer
Ralph Schaumleffel, Sergeant-at-Arms

MEMBERS OF THE EXECUTIVE BOARD:

James McGovern, Patrol
Carlton Vogelsang, Traffic
Robert Wentworth, Bureau of Inspectors
Oscar Tiboni, Headquarters
Ted Dolan, Retired Men

THE SCREENING COMMITTEE

Raymond WhiteOY 1-0614
William AllenLO 6-8865
Eligio MarelliVA 6-5120
Ted DolanLO 4-9306

POLICE REVIEW BOARDS

The subject of Police Review Boards keeps popping its ugly head out of the darkness of misinformation. P.O.R.A.C. and the National Conference of Police Associations have taken strong stands against them, but in some cities to no avail. Los Angeles fought them off for the present but the proponents of such boards still work to put them into effect.

A police review board would be a committee which would review and second guess the operation of a police department. Chief Cahill has taken a vehement stand against them and the following letter was written to Chief Parker by Governor Brown in July:

"I am opposed to any so-called police practice review board. As you state in your letter, there are sufficient existing agencies to insure proper police conduct without destroying police morale, and I would oppose any such review board as has been suggested.

"As you know, my father-in-law was a Captain of Police and I lived with him during the last five years of his life. I know the problems of police officers as well as any public official in the State of California.

"I know that there must be disciplinary action against officers who violate their oath of office, but it has been my observation that present agencies are zealous in their efforts to keep the great name of California peace officers good and high."

People in law enforcement must be on constant guard against such boards and it is good to hear that someone in a high place is conscious of the problem.

Have You Been to Your
Blood Bank Recently?

THE PRESIDENT'S MESSAGE...

By RAY WHITE

THE DEATH OF A CHAMPION

One of the saddest things to witness is the defeat of a long time champion. This is particularly true when the champion has been a popular one. Picture if you will, the champion as the San Francisco Police Department. A sportscaster might describe the demise in this manner:

"The San Francisco Police Department, once a proud and efficient fighting machine, is on the ropes. We are in the late rounds and the old champ is almost beat. As they watch the old champ take this beating, old timers at ringside start thinking back. Back to an earlier day when the champ first started out.

An outnumbered handfull with hard hats and long coats. Always outnumbered, always maligned but never backing up. Bucking odds but always managing to keep some semblance of order through the Gold Rush, the Tong Wars and the era of the sailing ships.

Then into the post-Civil War years with stick-up and safe mobs so numerous and vicious that a knife became another piece of required equipment. Names like Gallagher, Kelly and Diamond from places like Cork, Tipperery and Galway. Still others like Schmidt, Muller and Friedl from places like Hamburg, Frankfurt and Berlin. Little by little, year by year pounding out a city under law. The earthquake, World War I, the Great Depression. Each one a challenge accepted and overcome.

On into the waterfront strike of '34 when he got bricks from labor and long hours on coolie pay from management. Through it all, he hung in there like the pro he was.

Then World War II. Eight hours pay for twelve hours of work. Keeping the peace in those days and for some years after was apt to mean standing up to a gang of drunken defense workers. The ring was usually a darkened street and the only one in his corner was the nightstick he carried with him. Down through the years the old champ fought them all.

In later years he fought under names like Guzzetti, Morey and Lacey. He did not always win but he never backed up. He fought any place and at any time. Twelve noon on Market street or three A.M. in a dirty little alleyway. What a record! Now it looks as though he may be all washed up. Punched, kicked

and knocked around, not sure of his directions, it looks as if he may be counted out.

Who has given the champ such a beating? Who is responsible for tearing apart such a fine fighting machine? Is it possible that an old pro with such a fine, proud record could be so beaten down? Yes folks, we at ringside are watching it happen."

WHY?

By PETER GARDNER

On November 1st eight more policemen jumped the fence and joined the Fire Department; during the past few months others did the same thing. Why? As a group these men could never have been considered "bums" or undesirable police officers. Some of them had twelve and thirteen years in the

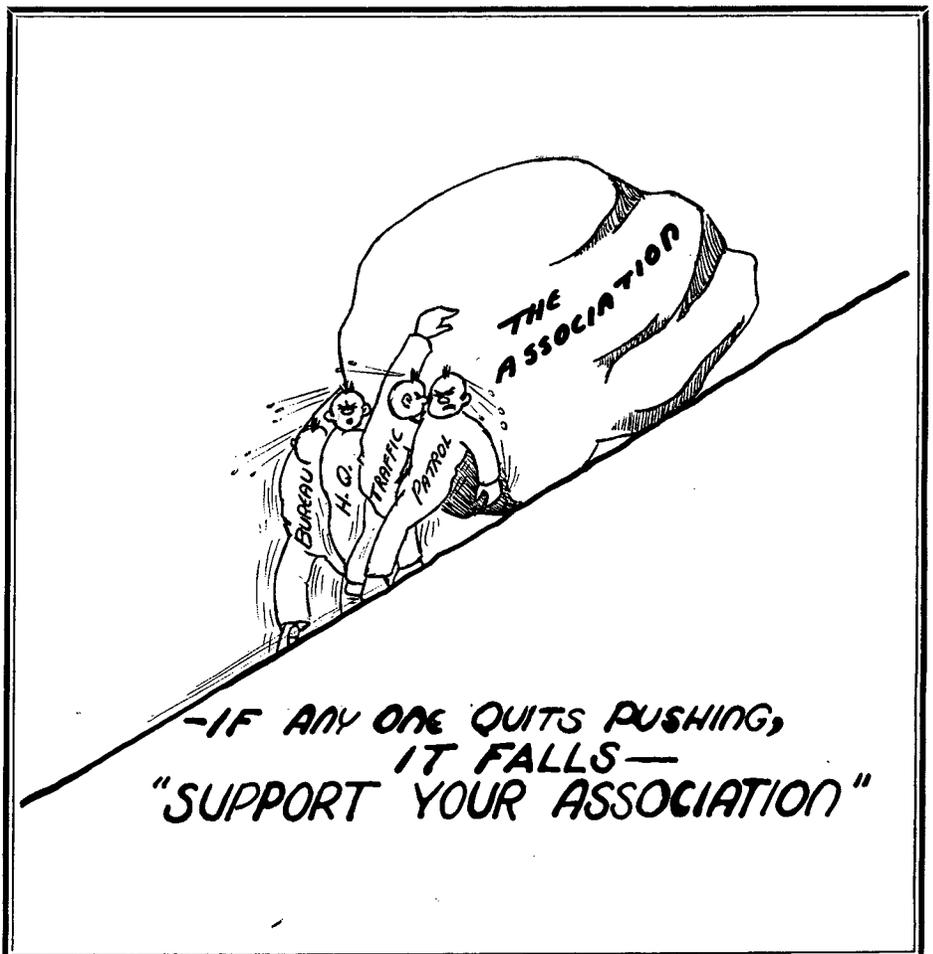
business and yet were willing to take the pay cut to go in as rookie hosemen. Why?

While there is plenty of room for improvement in the written working conditions for policemen, they are about the same for firemen. Why should good, experienced men want to leave?

If a man didn't like police work he would soon know it and the chances are that he would get out within his first year. But men with seniority, who had been doing a good job — why? Is it the years of night work? Were Gilbert and Sullivan right when they wrote that "A Policeman's Lot Is Not A Happy One"?

How many firemen come into the police department?

I see that the fearless men of the fourth estate have chosen Roger Maris as the "Flop of the Year." All he did was drive in 100 runs and hit 33 homers and incidentally cut the press off as if they were impudent children. They got even by tearing him to pieces in print but ask some of the men detailed to the World Series what kind of a man Maris is. Another example of unbiased and courageous reporting.



WHEN YOU NEED MONEY

Over the years we have told you many of the advantages of the credit union and the services we offer you. However, it may have been a long time since we fully explained to you one of the most basic of the credit union services, loaning money.

To borrow money from the credit union can be a very simple operation. As a matter of fact this is one reason that we have a credit committee. To check the member who would borrow far beyond his capacity to repay without seeming to be a group of Scrooges is not an easy job, but this is one of the functions of the credit committee.

Do you need \$750.00? Then all we will require in collateral from you is your signature. Loans up to \$3,000.00 can be secured by comakers and/or collateral (real or personal property), loans above \$3,000.00 require collateral in addition to comakers.

Example: Pete Potrero needs \$2,500, has ten years in business, uses pink slip on 1958 Chevrolet sedan, his father-in-law (a property owner) as a comaker Loan granted.

Example No. 2: Rich Richmond needs \$4,000.00, has six years in business, uses 100 shares of P T & T stock (par value \$29 per share day of loan, 60% of value allowed) and two guys off his watch as comakers (both men home owners). Loan granted.

Example No. 3: Red Recruit (Academy) needs \$1,000.00, pledges \$250 in shares, uses his signature, pays loan off payroll deduction. Loan granted.

(Incidentally the maximum for a first year man is \$1,250.00).

Some members make the expensive mistake of thinking they can only have one loan at a time or that if they need more money it will entail a lot of work on their part to get their loan rewritten.

You might have one loan secured by your signature, one secured by the pink slip on your car and a third secured by a first deed of trust on your summer cabin — if you really needed all that money.

Just keep this fact in mind—unless you have a very special deal going for you with your brother-in-law who is the local branch bank manager—nobody, but nobody can lend you money at lower cost than YOUR credit union. In addition, no place except YOUR credit union offers you cost-free insurance on your loan up to \$10,000. (Besides the maximum the state will let us

WHAT KIND OF A SANTA ARE YOU?

Do you finance Santa at your house? Does the size of his pack—and his smile—depend on you?

If you're "Santa" for the family, you probably start with a long list of names, an empty sack, and very few ideas about who's going to get what. (Poor Santa).



Then in the stores the piles of gifts begin to remind you of the hints you've overheard. Suddenly the list is no trouble. There are gifts for all on your list—and then some. (Happy Santa).

If you shut your eyes, you can just see all those happy, smiling faces, Christmas morning. Why, you have no worries; no cares. You'll just buy everything. (Good old Santa).

But when they hand you the bill, a Crisis appears. No need to describe it. As common as a cold, or tired feet, the pre-Christmas Crisis is a Shortage of Cash. (Alas, Poor Santa. All is lost).

But not all. If you remember the "CU" stands for "Crisis Unsnerler" and get in touch with the Credit Union. We have plenty of cash, waiting to help solve problems like this. (Smart Santa).

We probably can make up the difference between what you have and what you need . . . so Christmas can be what you'll like it to be, while you're—A Santa on top-o'-the-world.

If the Christmas Crisis of a Cash Shortage comes your way this year, call, write, walk or run to your "CU." Crises untangled with pleasure.

loan you is \$10,000).

So if you didn't listen to us last year and join the Christmas Club—and now you haven't any money to go out and get your son that "Baracuda" submarine he has been asking for, or your daughter that stereo portable phonograph, or your wife that "beautiful Mouton jacket" she saw out at Stonestown—come on in—we'll do our best to make it a "Merry Christmas" at your house.

SAN FRANCISCO POLICE CREDIT UNION

1607 NORIEGA STREET
LO 4-3800

Open 10:00 A.M. to 3:00 P.M. — 5:30 P.M. to 9:30 P.M. Daily Except Saturday, Sunday and Holidays.

BOARD OF DIRECTORS — 1962

LOUIS LANG President
JOHN FAY Vice President
THOMAS DEMPSEY Clerk

EDWARD COMBER WILLIAM HAMLET
JAMES MCGOVERN LOUIS BARBERINI

HARRY VALDESPINO Treasurer-Manager

CREDIT COMMITTEE

FRANK FADHL Chairman
SOL WEINER WALTER TURCHEN

SUPERVISORY COMMITTEE

DENNIS SMITH Chairman
AL ROSENBAUM OSCAR TIBONI

SF POLICE CREDIT UNION

ASSETS

| | | |
|---|------|---------------------|
| Total Loans | 1921 | \$3,115,275.96 |
| Cash | | 118,769.11 |
| Petty Cash | | 10.00 |
| Change Fund | | 750.00 |
| Savings and Loan Shares | | 10,000.00 |
| Other Credit Unions Investments | | 15,000.00 |
| Furniture, Fixtures and Equipment | | 16,610.09 |
| DMV | | (8.00) |
| Prepaid Insurance | | 2,160.56 |
| Other Assets | | 767.50 |
| League Dues | | 338.00 |
| Maint. Policies | | 4.00 |
| CUNA Holding | | (960.94) |
| Notebook Receivable | | 186.04 |
| Total Assets | | 3,278,902.32 |

LIABILITIES

| | | |
|--------------------------------|--|---------------------|
| Accounts Payable | | 1,621.66 |
| Notes Payable | | 370,000.00 |
| Christmas Club | | 29,964.86 |
| Shares | | 2,678,895.95 |
| Regular Reserve | | 77,217.87 |
| Fees | | 84.25 |
| Undivided Earnings | | 72,718.56 |
| Gain or Loss | | 48,399.17 |
| Total Liabilities | | 3,278,902.32 |

STATISTICAL INFORMATION

| | | |
|---|-------|-----------------|
| Number of accounts at end of period | 3395 | |
| Number of potential members | 1800 | |
| Loans made year to date | 1868 | 1,521,213.78 |
| Loans made since organization | 14128 | \$10,830,621.34 |

CREDIT UNION HOURS

ADDRESS

1607 Noriega Street

PHONE

LO 4-3800

Hours Monday Thru Friday

10:00 A.M. to 3:00 P.M.

5:30 P.M. to 9:30 P.M.

Closed Saturday, Sunday, Holidays

Please retain this schedule and place in your telephone book.

GETTING AHEAD

We all want to get ahead but in most cases there are so many outside circumstances it is difficult to control our own destinies.

There is one place that is 100% in your control . . . getting ahead financially!

Your income is constant but your expenses aren't. You can buffer yourself from the financial bumps you encounter several times a year by starting a credit union savings account. To borrow the Boy Scouts' motto, "Be Prepared" for unusual expenses.

But . . . back to "getting ahead" . . . when you elected to change cars you probably borrowed money and paid 5% interest (or a lot more if you financed your last car anywhere but the credit union).

Why not tighten your belt for awhile? Come down and sign up for a payroll deduction savings account. Start saving up money BEFORE you buy your next car. Instead of paying 5% you earn 4.5% interest by getting ahead of your expenses.

There are many places where you save money by being ahead of your expenses rather than being behind them. For example, you probably pay your life insurance monthly or quarterly. The price for the same policy would be less if you paid the premium annually. When you get ahead, convert your insurance and draw the money once a year from your credit union account.

Drop in any time, we will help you work out a budget to include a savings plan. It's your Credit Union . . . use it.

CREDIT

Some credit is better than other.

When you buy a pair of shoes, say, in a department store on a regular charge account, that credit cost nothing. "Free" credit is the best credit you can get.

But very few people get enough free credit.

When they buy a car, an appliance, fix up their home, get furniture or buy more than any store wants to charge them on a regular account, they may still get "credit" but it costs money.

Usually that extra cost is added right in the payments. Sometimes it's called a carrying or handling charge; sometimes it's called interest.

Sometimes the man doesn't even mention it, but when you add up all your payments, they come to more than the price tag.

Once in a while the payments are ex-

actly the same as the price tag, but if you ask you find out you get a good bit off for "cash."

No matter how they slice it, it all comes out the same. Credit costs money.

The trick is to use the least expensive credit you can every time you buy. You'd be surprised how much money you can save that way.

. . . and chances are, except for "free" credit, the very least expensive credit you can possibly get is right here at the credit union.

So, if you want to save money, get in touch with us every time before you make arrangements to buy "on time."

We can tell you quickly, whether you'll be better off to take the credit when you buy or to borrow from us and pay cash. We'll always tell you which way is best for you. You can depend on that.

Be a Serious Saver.

There's really only one satisfactory way to put money aside. Do it regularly. Regular investments in your credit union, no matter how small, will soon grow to useful, helpful sums. They'll earn money for you, too.

YOU AND YOUR TEN BUCKS



In October of this year, while attending the National Management Conference in Washington, D.C., the meeting which I was attending was interrupted and the chairman announced to the joy of all that the President had signed a new revenue act for reporting information about interest and dividend payments.

This new law covers all deposits in banks, mutual savings banks, savings and loan associations, credit unions, similar organizations making payments to the public, whether or not the payments are called interest. This means that any person receiving interest in the amount of ten dollars or more will have made for him by the institution paying the interest a report to Internal Revenue Service on that amount.

Until now, the Internal Revenue Service has only required that sums in excess of \$600.00 be reported. These rules of reporting are designed to force those who receive interest to reveal this income. The penalties are quite stiff. Each year in the past we have asked you, the member, to report his or her dividend as income earned. We say to you now it would be very foolhardy

for you not to report this income. In connection with this revenue act, sometime in the very near future, you will get a request, if we cannot obtain it from other means, for you to send us your social security number. The new reporting form of the IRS requires a social security as each tax payer's individual number.

When and if we must make this report a duplicate copy of our report will be sent to you. Watch your step in '63 whether you are getting or paying.

COMMUNITY RELATIONS DETAIL

Many times your Association has taken a stand against things which are considered detrimental to the best interests of policemen. There has been some question as to what the Community Relations Detail is and what its objects are.

So, we went to find out for ourselves. Dante Andreotti, Bob Kane and Dave Roche are assigned to the unit so we talked to them about their job.

First of all, the purpose of the detail is to make the policeman's job safer and more effective through a program of direct contact with the people in the neighborhoods of San Francisco. Not just ethnic groups but all facets of the many neighborhood communities.

This can be accomplished only with the men in the unit as a nucleus and the rest of the department conscious of the work they are trying to do.

Two districts have been organized into District Police-Community Relations Committees with the idea of letting the people know what the police are trying to do and attempting to get the people's side of the problem in a mutual effort to improve San Francisco. Potrero and Northern now have programs under way with Park to follow.

The police have taken the lead in this worthwhile activity and are the only city agency trying to bring the community into an understanding and cooperative frame of mind regarding law enforcement. The real value of the detail can be summed up in three words: **communication** and **personal contact**. Station men have to work along with the citizens in an all out effort to solve some of the major problems found in every large city.

The entire program and its success or failure depends upon the realization by every policeman that a problem does exist but not one that can't be solved. It looks like it's up to us.

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

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A great effort was put forth on the part of City Hall, the newspapers and the Administration to see that the ten day suspension rule passed. WOULDN'T IT BE NICE NOW TO SEE THE SAME EFFORT PUT FORTH TO SEE THAT WE GOT PAID ON TIME? Apparently the 1st and 15th applies only to those nasty old Union people.

* * *

A while back everyone was raving about the "outmoded" 1 for 500 ratio and the fact that we are so short of men. A charter amendment could have eliminated this antiquated rule, but the Apartment House Owners' Association must have gone to work to quiet this radical talk. In the meantime, beats go uncovered and policemen risk their lives in one-man radio cars.

* * *

Does anyone but a policeman know or care that there is absolutely no competition in the sale of uniforms and equipment? That a uniform coat and trousers made at a cost of less than fifty dollars costs a man close to one hundred dollars? As we said before . . . who cares? Except the poor damn flatty.

—R. White, FLATTY



Happy
 Thanksgiving

