

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION and S. F. POLICE CREDIT UNION **NOTEBOOK**

Vol. 2, No. 12



January, 1963

Annual Election - Feb. 11th to 15th 2 Amendments to By-Laws Proposed

The Annual Election of Officers for the year 1963 will be held by mail ballot from Monday, February 11th through Friday, February 15th. As far as we know, our mailing list is up to date so if you don't receive a ballot contact John Dolan at Taraval Station.

Besides candidates for the regular offices there have been two amendments to the By-Laws proposed, both having to do with finances:

- 1) a) The Treasurer of this Association shall, not later than the first day of August of each year, submit to the membership a report of the expenses which have been incurred by and on behalf of this Association during the preceding fiscal year.
- b) The duly elected officers of this Association shall, not later than the first day of May of each year, submit to the membership, for its collective approval, a proposed budget of the anticipated expenses to be incurred by this Association for the forthcoming

fiscal year; that the said fiscal year is defined to mean the period of time from the first day of July to the thirtieth day of June following.

- 2) The Treasurer of this Association shall cause to be created in the name of the San Francisco Police Officers' Association a savings account; that twenty five percent of the total monthly dues collected from both the retired and active members of this Association shall be deposited in the aforementioned savings account; that the monies shall be withdrawn from said savings account for the sole purpose of defraying such expenses as may be incurred in the creation of a fund to promote those ballot measures which will directly affect the members of this Association; that said fund not be used to promote the election of an individual candidate for public office; that the creation of the aforementioned fund and the withdrawal of

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Uniforms

The Association has contacted a reputable tailoring firm in an attempt to provide some relief from the high cost of uniforms.

They have advised us that they would be able to supply:

1. A better uniform
2. With two pair of trousers
3. At less cost than we are now paying for poorly made uniforms with one pair of trousers.

In addition, there would be no charge for chevrons, braid or alterations. This after-service would include things like the repair of worn cuffs, etc.

By designating one firm as the OFFICIAL UNIFORMERS FOR THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION the firm would then be assured of a quantity sale enabling them to provide the above service.

Details are being worked out. In the meantime, howls from present uniformers will probably be heard for miles around.

The answer for them is simple . . . Give us a better deal and we will listen.

TIME FOR A STAND

On Monday, February 11, 1963 what may be the most important meeting for our Association will be held at 5:00 P.M. This meeting will be with the Police Commission and representatives of the Association. All members are urgently requested to make every possible effort to be there.

There have been many statements made about the fact that your Association represents nobody and the officers are just "malcontents" who want to bring back the "good old days." This is a blatant falsehood and it is up to the members of the Association to support their organization and their officers. There should be enough men there to make the room too small.

Over 1660 men belong to the Association. We should be able to make a representative showing. Monday, February 11th, 5:00 P.M., Commission Room, 5th Floor, Hall of Justice.

LADIES' NIGHT FEB. 19th

The annual Ladies' Night party will be held on Tuesday, February 19th from 8:00 P.M. to 1:00 A.M. All members and their ladies are invited to attend. The officers for the coming year will be installed during the evening.

Ladies' Night will be held at the Apostleship of the Sea, Fremont and Harrison Streets. Parking will be no problem as there is a large lot just across the street.

Music for dancing, food, and refreshments will be served. This affair has been a great success in the past and all members are urged to come.

Highlights of the Jan. 15th Meeting

The meeting was called to order by President White at 8:12 P.M.

Pledge of Allegiance.

Roll Call of Officers: Pres. White (P); 1st V.P. Allen (P); 2nd V.P. Marelli (P); Treas. Burke (P); Secty. Gardner (P); Sgt. at Arms Schaumleffel (P); Executive Board: Hqs., Tiboni (P); Patrol, Mc Govern (P); Bureau, Wentworth (P); Retired, Dolan (P); Traffic, Vogelsang (A).

Minutes of the December meeting read and accepted as corrected.

Treasurer's Report rendered and accepted. \$12,517.48 in the bank. M/S that the bills be paid. PASSED.

Committee Reports:

1) **Retirement** (Dolan) Progress. Suggested that the Association take the Haskell case to court if the Retirement Board denies his retirement. This matter was referred to the Screening Committee.

2) **Sick Committee** (Dolan) Dr. Albers has been contacted again re: necessary beds. The explosion tragedy made the need for a proper ward a glaring fact. Indigent patients were moved from the ward after the firemen were brought in but only after a delay.

A meeting with the chiefs of both departments was held but the only complaints came from the Association representatives. There are no beds available for injured city employees, the only way that they can get in is to have the indigent patients moved around. Mission Emergency is also a problem—the delay there is too long. It was also noted that there are three (3) vacant wards in the S.F. General Hospital. We will keep up the fight.

The city reimburses the Retirement Board for the care at Ward 45 at the end of each fiscal year and it was noted that the hospital is under the administration of Mr. Duckel. The Municipal Improvement League voted to petition the Retirement Board to subsidize the entire cost of Ward 45.

3) **Municipal Improvement League** (Mc Kee) Discussed Ward 45. Reported that Proposition "I" of 11/62 endorsed again for service retirements only.

State law says that the City Attorney cannot defend an employee in a criminal matter that occurs while operating city equipment and a ruling on this will be asked of the Supervisors.

4) **Legislative Committee** (White) The Supervisors referred Proposition "I" to committee. Committee members are going to Sacramento to talk about the

re-submission of the Heart-Pneumonia Bill.

5) **P.O.R.A.C.** (Mc Kee) A dinner for legislators is to be held in Sacramento on the 24th of January. Representatives of the Association will be there.

6) **Election Committee** (John Dolan) President White appointed the Nominating Committee to serve as an Election Committee. Ballots are being prepared and will be mailed to each member.

7) **Report of the Executive Board:** A list of grievances was discussed by the Board and this list will be submitted to the Police Commission so that we can air our problems. All members were requested to be alert for the date of the meeting and to make every effort to attend. The list included: recognition of the Association; Suspensions; Over-time Pay; D.P. and Discipline.

M/S to concur with the report of the Executive Board. PASSED.

8) **Ladies' Night** (Allen) After many motions and much discussion about whether to charge admission or not the following motion was passed:

Ladies' Night to be held as in the past and the committee is empowered to hire eight (8) people to serve food and refreshments.

UNFINISHED BUSINESS:

1) Feder Case. Bill paid. Matter closed.
2) Amendments to the By-Laws.

- a) Has to do with a financial report and a yearly budget. Passed 2nd reading.
- b) Creation of a 25% savings account. Passed 2nd reading.

3) Rebate for overpaid pay roll deductions is in progress.

NEW BUSINESS:

1) A token of esteem for our outgoing Treasurer, John Burke. M/S that a token of esteem not to exceed \$300.00 be given to Brother Burke. Referred to the Executive Board.

2) Pipe Band. M/S that \$100.00 per year be donated to the Pipe Band. PASSED.

Meeting adjourned at 10:50 P.M. in respect to the memories of our departed brothers.

Respectfully submitted,
Peter C. Gardner
Recording Secretary.

CHILDREN SHOULD BE SEEN - NOT HURT!

1963 Annual Meeting, Treasurer-Manager's Report

It can be the duty or the pleasure of the Treasurer-Manager to present to you the report of the financial condition of your Credit Union. With pleasure I bring you my tenth annual report.

In 1962 we had 385 new members bringing the total of active members to 3438. In looking back to the past nine years, this new membership follows our normal annual increase. Where do these new members come from each year? One source are the new recruits. Many members have learned that it is a convenient way for their children to save for the future and have made them members with their own accounts. Many wives have become members. There are still men within the department who can join. However, I do not look for this average to be maintained in the future. I believe that we are reaching a leveling off point in our growth. In the future we will continue to look to the recruit classes and a few family additions for our new members.

Now to the financial data for the year 1962:

Assets:	
ASSETS	
Loans	\$3,161,476.98
Cash	138,951.32
Investments	25,005.00
Furniture, Fixtures & Equipment.....	17,155.27
Prepaid Insurance	2,025.52
Other Assets	2,172.00
Misc. Assets	677.97
Total Assets	\$3,347,464.06
LIABILITIES	
CUNA Holding	\$ 9,333.64
Accounts Payable	789.87
Notes Payable	390,000.00
Christmas Club	5,078.00
Shares	2,775,913.66
Regular Reserve	91,955.87
Undivided Earnings	74,393.10
Total Liabilities	\$3,347,464.06

NOTICE OF STATEMENTS

Credit Union statements will arrive at your home on or about January 15th, 1963. **Save them**, you need them to figure your interest paid for income tax purposes and also to figure the amount of dividend earned in 1962—remember we paid a semi-annual dividend in July and in December. To find the dividend look for the dates July 24th and December 31st, the symbol DV in the column headed Share Paid In. To find the interest you paid to the Credit Union look in the third column from the left titled Fees & Fines, Interest Paid—total all 1962 amounts.

"THE ANTI-POLICE LEAGUE"

BY RAY WHITE

The year 1962 has seen a continuance of attacks against the working conditions of policemen. In San Francisco these attacks have not only continued, they have increased. The blame for these attacks can be placed at the feet of three major groups. If these groups organized and took a name, they should properly be called "THE ANTI-POLICE LEAGUE."

This is a very democratic organization. It is not restricted to hoods, vags, and ex-cons although needless to say, they are "ANTI-POLICE."

The first group in the league are the Professional Cop Haters of America. This group is composed of sob sisters, fuzzy minded beatniks of the Ban-the-Bomb variety and some self designated 'civil liberties' groups. The leaders of these groups must have a cause to stay in power and to have a cause, they must have a whipping boy. Guess who that is?

The crusade at the moment for these groups is the establishment of Police Review Boards and the elimination of practically all police authority. In their minds the use of police dogs is another form of Hitlerism. So what! If a policeman gets a broken bottle in the face? That is what he is getting paid for. But to use a police dog against a knife wielding hood is unfair. The knifer's victim is not even considered.

The second group generally may be called "POLICE EXPERTS." This is a loosely-knit group composed of City Hall habitués that need votes, Bureaucrats that have to do their bidding and certain other masterminds whose only qualification to speak on police matters is the knowledge gained from watching *Dragnet*, getting a ticket or from one reading of Municipal Police Administration.

This group is largely responsible for foisting on the department such gems as meter minders, civilian clerks in police stations, one-man cars, etc. Their main concern is not with the welfare of policemen, or the general public but rather, how they can please their own egos and the special interests that keep them going. If this group continues putting their brainstorms into effect, the patrol force will soon be about as effective as the Vassar College Daisey Chain.

As harmful to the police service as the 'Professional Cop Haters' and the 'Police Experts' are, they are as nothing compared to the last and most influential section of the Anti-Police League.

This group likes to refer to themselves as 'Major Taxpaying Groups.' Their announced aim is "better government." Their chief worry is a few mills on the tax rate. The efficiency of a police department and the safety and welfare of policemen and the general public is secondary. They are evidently pleased with a hospital system that treats its injured policemen and firemen like so many tax eating indigents. It must also make them happy to have a civil service system that substitutes economy for service, false economy at that. It must bring joy to their hearts having a payroll system that holds up police overtime pay for as much as five months.

With groups like this working against us, it can be assured the year 1963 will be marked by hard fights by the Association to keep our heads above water. It is not the nature of policemen to back up. In 1962 we went into grievance fights expecting to be met halfway. We were successful in a few and rebuffed in most. We have tried conciliation. On many issues we have as the lawyers say, "exhausted all administrative procedures." We have dealt harshly with no one. (Although some political appointees have demonstrated an extremely thin skin.)

In 1963 we are going to continue resisting the whittling away of police working conditions, prestige and general welfare. We are better prepared financially to carry on the fight and we are more determined than ever.

Let it be known that from here on out, ANY ONE that takes a policeman on unfairly is going to think he put his hand in a sack full of wildcats.

Credit Committee Report 1962

Total loans since inception	15,608	
Loans from loan officer	(1962)	1,167
Loans Credit Committee	(1962)	1,297
Total loans approved (1962)		2,464
Total amount loaned since inception		\$11,861,989.17
Total amount loaned (1962)		1,778,831.29
From loan officer		450,328.29
From Credit Committee		1,317,984.27
Automobile loans	380	\$ 713,349.10
Medical	180	41,268.20
Home repairs and Down payments	200	51,628.15
Misc. (Bills, appliances, furniture)	1,704	972,267.56
Totals	2,464	\$ 1,778,831.29

CREDIT COMMITTEE

Frank Fahdl	Walter Turchen	Sol Weiner
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SF POLICE CREDIT UNION

ASSETS	
Total Loans	1976 \$3,161,476.98
Cash	138,191.32
Petty Cash	10.00
Change Fund	750.00
Savings & Loan Shares	10,000.00
Other Credit Union Investments	15,005.00
Furniture, Fixtures & Equip.	17,155.27
Prepaid Insurance	2,025.52
Other Assets	767.50
Maintenance Policy	360.00
DMV	62.00
CUNA Holding	(9,333.64)
Notebook Receivables	255.97

Total Assets \$3,336,725.92

LIABILITIES	
Accounts Payable	(614.63)
Notes Payable	390,000.00
Xmas Club	5,078.00
Shares	2,719,274.86
Regular Reserve	77,281.30
Fees	96.25
Undivided Earnings	72,718.56
Gain or Loss	72,891.58

Total Liabilities \$3,336,725.92

STATISTICAL INFORMATION	
Number of accounts at end of period	3,438
Number of potential members	1,800
Loans made year to date	2,278 1,778,312.56
Loans made since organization	11,087,720.12

Annual Election

Continued from Page 1

monies from it shall be approved by a vote of the entire membership of the San Francisco Police Officers' Association and the approval shall be by a majority vote of those members voting.

The Candidates for office are:

- For President: Ray White
- For 1st V.P.: William Allen
- For 2nd V.P.: Edward Clark—
- Eligio Marelli—Libert Myers
- For Secretary: Peter Gardner
- For Treasurer: Martin Barbero—
- Gale Wright

For Sgt. At Arms: Ralph Schaumleffel

For the Executive Board:

- Hqs.: Mario Amoroso
- Robert Flynn
- Patrol: William Bigarani
- Rolph Herrmann
- Charles Radford, Jr.
- Insp.: Don Willett
- Traffic: Robert Mc Kee
- Retired: James Quigley

There are two important issues and quite a few candidates. It is important that you vote and support your Association.

Have You Been to Your Blood Bank Recently?

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

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San Francisco, Calif.
Permit No. 6687

Presidents Report 1963 Annual Meeting SF Police Credit Union

I wish to take this opportunity to thank you for showing an interest in your credit union. On this occasion of the annual meeting it is incumbent upon the outgoing president to review the achievements of the Credit Union during the past year. Instead this year I will talk about "where we are going."

The Credit Union has shown a growth for the past 10 years. This trend will continue. As you members show more interest in your Credit Union, as you exhibit by your presence here, the Credit Union is bound to grow. We now have \$3 million, 161 thousand in assets. This should grow to $3\frac{1}{2}$ million dollars by the next annual meeting. However, we cannot measure the worth of our Credit Union by the number of millions of dollars alone. We must measure the worth by the use that you, the members, put these millions to. How many autos, down payments on homes, medical expenses, appliances and vacations have been possible through the use of this money. That is the real measure of worth of your Credit Union.

In order to serve you better, the Board of Directors have encouraged the continuing education of the staff members. Treasurer-Manager Harry Valdespino, Ass't. Treasurer James Diggins and Secretary-Clerk Elliott Blackstone are attending a counseling course for Credit Union staff members. Dave Roche attended a two week course at UCLA in Credit Union Management. This educational policy will continue.

At the last annual meeting a member brought to our attention the fact that it may be possible to get a group policy on our life savings and loans with increased savings. As you are aware, there is a limit of \$2,000.00 on our present life savings policy. Several members have indicated an interest in investing more in the Credit Union if this amount could be raised. After much study and consultation with representatives of various insurance companies supplying

policies in this field, the management and the Board of Directors have come to the conclusion that none of the policies offer more than we now have available. Many of the insurance companies place very tight restrictions on who may invest and/or borrow. We feel that all our members have a right to equal treatment, regardless of their financial status. We understand that our present carrier, CUNA Mutual Insurance Society, is considering raising their limits. We will, however, continue to make a close study of all offerings and will report again at the next annual meeting.

For the first time in the history of our Credit Union we have paid a semi-annual dividend. At the recommendation of the Treasurer-Manager and with the concurrence of the Board of Directors, we have maintained a $4\frac{1}{2}\%$ dividend, payable in June and December. If you, the members, continue to show the interest you have in the past year it will be possible to continue such a policy.

Thank you again for your interest and with your assistance we can have a very prosperous and happy new year.

Tuesday January 8, 1963

TO: Officers and Members of San Francisco Credit Union
RE: Report of Supervisory Committee for year 1962

On several occasions, during the year 1962, the Supervisory Committee, at unannounced times, spot checked loans and found them in order. The committee also found that the cash boxes of the office personnel were in balance.

Again this year, the auditing firm of ALEXANDER GRANT & CO. conducted a complete audit as of April 30, 1962. The Supervisory Committee was present during different times of this audit, to observe and assist the auditors. In addition to the yearly audit, this firm performed two surprise cash counts during the year.

At the completion of the yearly audit the Supervisory Committee received a letter from Malcolm Reed, partner in the firm, the last paragraph of which states:

"We wish to commend Mr. Valdespino and his staff for the excellent

work they have performed in maintaining the Credit Union records and for their cooperation during the course of our examination."

The Supervisory Committee, namely, ALAN ROSENBAUM, OSCAR TIBONI and I wish to commend Harry Valdespino, Treasurer-Manager and his staff for a job well done in 1962.

Respectfully submitted

Dennis A. Smith

Chairman, Supervisory Committee

During the year 1962 the members deposited in their share accounts \$1,361,691.29. Share withdrawals were \$1,003,896.69 or a total share increase of \$357,794.60 to \$2,775,913.56.

Loans, on the other hand, \$1,778,312.56, repaid—\$1,422,304.55 or an increase to our loans outstanding of \$356,008.01. Our assets went from \$2,996,562.23 to \$3,347,464.04 or an overall increase of \$350,901.81.

The total number of loans paid out during the year were 2,278 giving us an outstanding balance at the end of 1962 of 1,976 active loans with a loan balance outstanding of \$3,161,476.98.

The average shareholder, at the end of 1962, had \$790.94 in their account. The average loan amounted to \$1,599.94, up \$146.32. Share averages climbed \$9.78.

This year during the first week of November the Credit Union paid out to those who have taken advantage of our Xmas Club \$29,964.86 including interest.

Our loans outstanding, money we have borrowed from other credit unions in order to better serve you members, dropped from \$430,000.00 to \$390,000.00. This amount would have been \$20,000.00 less had not the demand for money been so great during the month of December.

During the year the credit union supplied you with call box books, pocket secretaries, started a semi-annual dividend, added a new member to the staff to offer greater service, and in general took every possible step to provide maximum service for the membership while continuing our low cost operation.

HARRY C. VALDESPINO
Treasurer-Manager