

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 2, No. 4



April, 1962

VOTE 'YES' PROP. 'D'

The charter amendment which will adjust the salary of Police Lieutenants and Fire Captains has been designated Proposition "D" for the June 5 election. Support for the proposal has come from unexpected quarters as the Municipal Conference, which usually opposes salary matters, has decided to be "for" Prop. "D." The Chronicle, even at this early date, has come out in favor and with the downtown group and the papers in favor the issue should pass.

There will be no money expended in a campaign because there appears to be no opposition. It's up to every member of the Association to get behind this measure and help put us in the win column.

The old argument of raising taxes is not valid this time because the figure involved will affect the tax rate less than 1¢.

The Legislative Committee of the Association needs your support in this campaign.

What to Do 'Til The Lawyer Comes

The Association and its members are represented by legal counsel J. W. Ehrlich. In all legal matters concerning a member he should call any member of the Screening Committee whose members are Ray White, Bill Allen, Lee Marelli and Ted Dolan.

The committee will meet at your call and act on your problem as quickly as they are notified. Don't call Mr. Ehrlich first as he will have to refer you to the committee. Once contacted, the committee checks to see if you are a paid-up member and entitled to the help of the Association.

Your Association has helped many members in the past few months. The names of these are withheld since we must protect each member and his family. Legal representation is just another of the reasons for membership in the Association as is representation before the Retirement Board. Association membership means more now than it ever has.

If you join only for the above the comfort which lies in the fact that you do have someone behind you, ready to act, when you need action.

PAY ROLL DEDUCTIONS AND DUES

Between now and May 10 there will be a drive to get members of the Association to sign up for the pay roll deduction system of paying dues. The new dues are going to be \$18.00 per year or 75¢ each pay day. This amount is justified in light of services now available to members and the rising costs involved in operating an organization such as ours. The men who know the value to each member of our Association will know that \$18.00 is an equitable amount.

During the last fiscal year your Association has paid out over \$8,000.00 protecting individual members in legal matters. Legal and retirement representation are of major importance to every member and he receives them at no cost to him.

The Association maintains a Blood Bank that has dispensed over 250 units of blood every year or a saving to our members of more than \$5,000.00 per year.

Ladies' Night was a tremendous success and will continue to create a closer relationship among our members and their families.

The Association is our only voice and together we are strong and respected. Let your Association work for you—sign for pay roll deductions.

WELFARE INCREASE WINS

The members of the department showed excellent judgment in the recent election to increase the contribution to the Welfare Fund.

It will give us a little more prestige with the people concerned with the various fund raising drives, people who also have a great deal to do with policemen legislatively.

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

San Francisco Police Officers' Citizens Committee

Louis R. Lurie, Chairman
Joseph Di Maggio
Adrien Falk
Tom Gray, Mgr., Downtown Ass'n
George Killion, Pres. American President Lines
Earle Le Masters, Chairman of the Board
Pacific National Bank
Cyril Magnin, Pres., Joseph Magnin's
Charles Mayer, Pres., Wm. R. Hearst Foundation
Paul Mills, Jr., Vice-Pres., Clinton Cafeterias
Adolph Schuman, Pres., Lilly Ann Corp.
Don C. Silverthorne, Pres. S.F. National Bank
Horace C. Stoneham, Pres., S.F. Giants
Jerd Sullivan, Retired President,
Crocker-Anglo National Bank
Michele Weil
Morris Weisberger, President
Sailors Union of the Pacific

SCHOOL SAFETY PATROL

Forty-three Bay Area police and Highway Patrol officers have formed a new organization called the Bay Area Safety Patrol Executives Council (BASSPEC). These men are all assigned to such duty and seek to establish uniform practices and cooperation among all the cities involved. Bob Greminger of our department was elected Chairman for the first year.

*Have you been to your
Blood Bank recently?*

PRESIDENT'S MESSAGE:

In 1932, with the adoption of the San Francisco City Charter, the voters of San Francisco decided upon the form of government by which our city would be ruled. This Constitution or Charter, a framework of law by which the city might be governed was drawn up by chosen representatives of the people. These representatives were individuals of great experience and ability in the field of politics, human relationships, government and business. Proof of their abilities is seen in the fact that the Charter has withstood the test of time for 30 years.

A facet of the Charter was the outlining of the rules for Civil Service employment in all the departments of the city. In effect, these rules were in the nature of a contract between the city and the person offering his services. The purpose of the rules, naturally, was to secure the best possible service to the city by means of the best possible personnel.

In setting up a system of rules governing working and promotional conditions in the various departments the basic means of attracting worthy personnel was recognized as that system which rewarded merit and ability and would be keyed by the word 'fairness.' In short, an employee was guaranteed recognition of his abilities without worry as to political, religious, lodge, school or other affiliations.

In recent years, a few individuals, themselves products of this Civil Service System, have seen fit to tamper with the basic premises and tenets which the system is founded upon. Their motives, muddled for the most part, are activated either through political aspirations or for purposes of self-aggrandizement. Chief among their tamperings are certain changes in promotional procedure: Less credit for seniority; examination of promotional applicants before an oral board; provision for a Department head to choose an applicant for promotion other than that person finishing first in Civil Service competition.

The charter-drawing representatives, above all, were politically wise. They realized, for example, that in the most

politically conscious of the departments, namely, Police, absolute fairness could be maintained only by removing the human elements and politics absolutely. They set up a norm of credits for seniority of service, rightly judging that their can be no substitute for experience. They recognized that no Board can sit unbiased, unprejudiced or guaranteed free from outside persuasion. They held, further, that no department head should be greater than the Civil Service System, to be given the power to overcome or frustrate the basic guarantee of 'fairness' by allowing such head to choose from a promotional list at his pleasure.

The efforts of the individuals advocating such proposals as the above would be laughable were they offered to the people of San Francisco in their true purpose: "THE NEGATION OF THE CIVIL SERVICE SYSTEM."

In the months to come, however, we will see these proposals under various guises. Most probably the labels "Modern and Progressive" will be very much in evidence in describing this attempt to break down Civil Service. Anything, if labeled correctly can be sold. The people of San Francisco and their Civil Service employees will be the ones to pay dearly if certain self-seeking individuals accomplish their purpose.

FALSE ARREST PROTECTION

Many members of the Association are still not aware of the fact that San Francisco policemen have false arrest and battery insurance provided by the City. Several years ago the Association made a proposal to the Board of Supervisors that as agents of the City we should be covered against law suits arising out of our employment.

As a result of this request there is an ordinance on the books which provides that the City covers policemen acting within the scope of their employment with such protection. If a suit against a policeman is successfully prosecuted and a judgment rendered the Board of Supervisors can appropriate the money to pay the claim.

It is not necessary for you to belong to any other so-called law enforcement group or society as you already have this this protection as a condition of employment. A condition brought about through your Association.

Life Insurance For Policemen

By Ted Dolan

Your Association, in its continuing effort to be of service, has secured the following outstanding program of group life insurance for the membership. After careful examination by our Insurance Committee and Board of Directors at its meeting in January, as well as the General Membership at its meeting in March, have approved a program that offers \$5,000 of life insurance for each member, which covers death of the insured at any time or place from any cause whatsoever. This \$5,000 benefit will be paid in one lump sum or the full amount plus interest will be paid in installments under one of the optional modes of settlement provided in the policy. The monthly premium for this coverage will be \$2.50. The insurance will become effective when 75% of the eligible members have enrolled. Payments may be made either by payroll deduction or by remittance directly to the Association. The plan is to be underwritten by the Washington National Insurance Company of Evanston, Illinois, a firm whose assets are well over the three hundred million dollar mark. Shortly after the first of the month you will receive an enrollment card in the mail along with a self-addressed return envelope. Please return these cards as soon as possible in order that this plan can be effective by June first.

VACATION INFORMATION

The vacation ordinance now in effect requires that every employee must take at least one week vacation a year. Now that we are in the process of signing up, some of the Charter provisions are listed below to help you:

Sec. 16.14—Vacation periods shall not be for less than five working days, except when the employee is entitled to less.

Sec. 16.12—Employees electing not to take their entire vacation in any one year may carry over not more than five working days a year for use in future years, provided, however, that employees with five or more years continuous service may upon approval of their appointing officer in **any one year**, carry over not more than ten working days for use in future years.

HIGHLIGHTS OF THE MARCH 20th MEETING

The meeting was called to order by President White at 8:15 P.M., followed by the Pledge of Allegiance.

Roll Call of Officers: Pres. White (P); 1st Vice Pres. Allen (P); 2nd Vice Pres. Marelli (P); Treas. Burke (P); Rec. Secty. Gardner (P); Sgt.-at-Arms Schaumleffel (P); Executive Board Members: Patrol — McGovern (P); Traffic — Vogelsang (Ex); Insp. Wentworth (A); Headquarters—Tiboni (P) and Retired Men—Dolan (P). Communications filed.

Treasurers' Report rendered and accepted. M/S that the bills be paid. PASSED. Minutes of the previous meeting approved as mailed.

Committee Reports:

1. **Legislative Committee** (Dolan) The Judiciary Committee of the Board of Supervisors discussed Prop. "G" of 1961 which covers uniforms and equipment damaged in the line of duty. They recommended passage and it passed the first reading at the full Board. It should pass 2nd.

When it becomes effective a member will have 15 days to report damage so —don't wait.

2. **Retirement Committee** (Dolan) Mrs. Martin Spellman received the retirement allowance.

3. **Publications Committee** (Gardner) Expressed pleasure with last issue and thanked Sol Weiner and Libert Myers for their cooperation.

4. **Membership Committee** (Allen) A roster of retired men is being worked up and when it is completed they will be contacted about their right to come into the Association as voting members.

After the Welfare Election is over all members of the department will be contacted re: the sign up for pay roll deductions for the new \$18.00 dues schedule.

Sick Committee (Marelli) In the near future a cancer survey will be made in an effort to find out more about policemen and cancer.

Blood Bank (Vogelsang) 85 units on hand.

P.A.L. (Bruenman) There will be a P.A.L. Circus in December from which the P.A.L. will receive a \$5,000.00 guarantee. It will be held at Kezar Pavilion due to repairs on the Auditorium. Reported success in soccer (1 team 3rd and 1 in 5th place in S. F. Junior League); boxing (3 boys in Golden Gloves) and baseball. A.P.A.L. League

begins on April 1 in which 575 boys will take part.

Auditing Committee (Tiboni) Audit in progress.

Election Committee (McKee) Recommended use of voting machines in future elections so as to keep costs and beefs down.

Old Business:

1. **Feder Case** — Appellate Court turned down appeal for re-hearing. Los Angeles, Oakland and other associations are going to join in the fight by filing amicus curii (friend of the court) petitions. No one now holding a civil service rank will be affected but if successfully carried out this fight will eliminate examination credit for temporary, non-civil service appointments.

M/S that a letter be sent to all members of the Civil Service Commission and Mr. Grubb asking whether points will be given for such appointments. PASSED (Compiled with on 3/21).

2. Executive Board charged with the rules for and election of State Representatives.

3. M/S that the Association go on record affirming its stand regards the Charter Amendment affecting the salary of Lieutenants. PASSED.

4. Delegates to Police-Fire Council told to make the meeting on March 21 so that no one other than a policeman will be speaking for policemen.

5. Premium pay for night work. Referred to Legislative Committee.

Unfinished Business:

1. **Life Insurance.** (See article on page 1) M/S that this Ass'n. adopt this plan and attempt to try to secure a 75% membership. PASSED. Letter to R. Ziemer telling him of our action sent on 3/21.

2. **Ballots at Post Office**—The P. O. Inspector stated that they should have reached the addressees and that the P. O. doesn't have any responsibility.

Good of the Order:

1. Our Treasury is getting low and expenses must be held down for the rest of the year.

The meeting adjourned at 10:10 in respect to the memory of the late Brother Ted Cupman.

Respectfully submitted,

Peter Gardner
Recording Secretary

SHOPPING FOR NEW CARS

In shopping for new model autos, look for the price-information label the manufacturers now must attach to cars. Here is a sample of the pertinent information of a new car now must display: Serial No. 0000000000

Final Assembly Point: Detroit, Michigan

Shipped to: Local Car Co., San Francisco, Calif.

Custom Six Two Door Sedan	\$2,500.00
Heater Defroster Dlx	80.00
Radio, Pushbutton	70.00
Undercoating	15.00
Backup Lights	7.00

Total Accessories	\$ 172.00
Transportation	65.00

Total Suggested retail price....\$2,737.00

Note that the price shown on the label is merely a suggested retail price. You can still bargain with dealers and seek a discount and most dealers will still be giving discounts. The difference the label makes is that the dealer can no longer exaggerate the list price, or the cost of the accessories, to make you think he's giving you a larger trade-in allowance or discount than he actually is.

Don't let any dealer tell you that the new law means he must sell at the suggested price shown on the label. The law still permits him to sell at any price he wants.

One possible loophole in the law is that the dealers are still permitted to add dealer-installed equipment without listing the prices on the label. The law also permits dealers to add a charge for conditioning and preparing the car for delivery, even though the factory gives them an allowance of about \$55.00 for that. So beware of exaggerated extra charges for these items.

To judge how much bargaining latitude the dealer has, note that his own margin generally is 25 per cent of the suggested list price. Thus a car listing at \$2,400 costs him about \$1,800. The dealer's margin on accessories and optional equipment is higher—as much as 40 per cent of the list price.

HEALTH SERVICE CHANGES

This is Part 2 of a series on the City Employees' Health Service System. So that its victims may know what their rights or lack of rights are we are giving you your information in smaller doses:

Section 3—Exemption:

Upon filing of an affidavit on forms provided by the Board, an employee may be exempted from coverage upon one of the following grounds:

a. That he adheres to the faith or teachings of a recognized religious sect, denomination or organization and, in accordance with its creed, tenets or principles, depends for healing upon prayer in the practice of religion.

b. That his annual compensation, excluding any overtime, exceeds Eight Thousand Five Hundred Dollars (\$8,500.00).

c. That he OTHERWISE has provided for adequate medical care as DEFINED BY THE BOARD.

d. Except as set forth in subdivision (a) the granting of exemption is DISCRETIONARY WITH THE BOARD.

Employee members may apply for exemptions from the System at the time of original enrollment, thereafter exemptions shall be filed only in May and November of each year, after completion of six months in a plan.

Employee members applying for exemption at the time of original enrollment must select a Health Service Plan. Exemption for these employee members selecting Plan I shall become effective on the first day of the second month following Board approval. These employee members selecting one of the alternate plans must remain in said plan for a period of six (6) months and apply for exemption in May or November following the completion of said six (6) months.

Section 4—Duration of Exemption:

a. All exemptions approved by the Board must be renewed in the month of May of each year.

b. Failure of a member to renew his exemption will result in enrollment in Plan I unless member selects an alternate plan during month of May. MEMBER HAS NO RIGHT OF APPEAL AFTER BEING ASSIGNED TO PLAN I.

c. It shall be the sole responsibility of members to apply for exemption and renewals in accordance with the Rules and Regulations.

d. Members claiming exemption by reason of other medical coverage must show in their renewal application that coverage is continuous.

e. THE BOARD MAY CANCEL AN EXEMPTION AT ANY TIME FOR CAUSE.

Section 5—Lifting of Exemption:

a. Employees now exempt who wish to become members of the System must apply for a plan of their choice during the month of May. For those who apply, coverage becomes effective July 1.

b. Exempt employees becoming members and wishing to include eligible dependents must enroll all of them at the same time; application for dependent coverage is subject to evidence of insurability satisfactory to the plan selected before coverage is effective. (Plan I, the decision of the Medical Advisor is final).

Section 6—Membership After Retirement Where An Employee Has Formerly Claimed Exemption:

Members who have been exempt from the System shall be permitted to continue as beneficiaries of the System after retirement only if exemption has not been effective within the ten (10) years immediately prior to retirement.

Section 7—Continuation of Coverage After Retirement:

Employee members who have retired . . . or resigned under Charter Section 172.1.6 may continue as beneficiaries of the System. The System must be so notified and members must make arrangements to pay such contributions monthly in advance direct to the System.

Retiring members who have dependents in the System at the time of retirement may continue coverage for said dependents, however, no additional dependent may be covered.

Section 8—Employees on Leave Without Pay:

Employees on leave of absence without pay must notify the System of such leave and make arrangements to pay their contributions direct to the System, in advance, for the period of such leave. It shall be the employee's responsibility to give such notification.

Section 9—Military Leaves:

The coverage of employees on leave for extended Military service may be suspended for duration of leave. Coverage of members shall be re-instated upon return to employment. The membership of dependents of employees on military leave may be continued by the payment of monthly contributions in advance direct to the offices of the System; provided that the coverage of all dependents must be continued. If said contributions become delinquent, coverage shall be terminated.

THE QUESTION BOX

Q. What is the difference between a joint owner and a joint member?

A. Any person, regardless of his eligibility for Credit Union membership, may be a joint owner of a share account with right of survivorship. A joint owner, however, has no Credit Union voting privileges and may not maintain the account after the death of primary party. A joint member, on the other hand, enjoys the privileges of full-fledged membership including borrowing and voting rights. When insurance proceeds are added to the account upon the death of the primary member, the account balance and the insurance proceeds immediately create an insurance estate for the joint member in his new capacity as primary party.

Q. What is a joint share account and what are its advantages?

A. A joint share account is an account owned jointly by two or more individuals (usually husband and wife) who sign an agreement which specifies that deposits or withdrawals may be made by either party without the advice and consent of the other and provides, upon the death of the first named party, for direct payment of the account and insurance benefits thereon to the survivor.

The advantages of such an arrangement are that funds are available in an emergency (serious illness of one of the co-owners, for example and, in the event of death, life savings insurance proceeds are immediately paid to the survivor without the delay of probate proceedings.

Q. Can a wife continue her husband's Credit Union share account in the event of his death?

A. Yes, but only if she becomes a bona fide member by completing a membership application form and paying a 25-cent membership fee.

THE EASY PAYMENT PLAN

Finance charges are quoted in so many ways that the average buyer is confused as to 1) the cost of a loan, and 2) the rate of charge. The easy payment plan is the new common feature of the money market. The buyer does not ask "how much" but rather "what is the payment each month."

Loan term quotations tend to have an "economy" or "easy payment" appear, with less emphasis on cost or rate information. All of us have seen advertisements that read: "\$5.00 down, weekly payments only \$1.75," giving no information as to the number of weekly payments or the cash price. What is a 6% loan? On a home mortgage loan it means 6% of the principal divided by 12 each month. For example a loan of \$10,000.00 at 6% with payments of \$100.00 per month would cost the first month, \$50.00 interest and \$50.00 principal payment. Each month thereafter the interest of 6% would remain the same but the amount of cost would decrease with the lower principal balance. In a Credit Union this would be the same as $\frac{1}{2}$ of 1%. Most of the time we refer to this type of interest cost as

simple interest. 6% on personal loans, such as those received in many banks is called compound interest. What does this mean? For each \$100.00 borrowed, \$6.00 per year is added or subtracted as the case may be. Therefore, suppose you borrow \$3,000.00 for three years. \$180.00 is added to the loan for each year. Your note is written for not \$3,000.00 but now for \$3,540.00 and the payments are \$99.45 per month. The type of loan shown in this example is the one that most of us come up against. Now compare it with the $\frac{3}{4}$ of 1% type of loan available at your S. F. Police Credit Union. \$3,000.00 for three years would cost \$343.44 or \$196.56 less than the above 6% loan. The payments would be \$95.40 per month.

So much for simple and compound interest. Let's look at the real "easy payment plan" as presented to us by many leading department stores. You can buy all things up to a "limit" for \$10.00 per month. The interest rate $1\frac{1}{2}$ % per month on the unpaid balance. It's easy alright. Not only easy but one can keep right on maintaining the same balance month after month by continuing

charge of goods. Stop and look at the cost. The best way is by comparison. Let's take a hundred dollar purchase on the easy payment plan. The payments are \$10.00 a month with finance charges of $1\frac{1}{2}$ % per month on the unpaid balance. If no other charges are made and it is paid as agreed the total cost would be \$9.19. The same \$100.00 at your Credit Union would cost \$4.35. As the purchase cost gets larger, the spread of charge cost would similarly get wider. Unfortunately for the consumer, there is a legal distinction between interest and finance charges. An installment sale is ordinarily not viewed legally as a loan of money, and the difference between the time price and cash price is not considered as interest but as finance charge. Furthermore, until credit rate quotations are simplified, consumers will be ridiculed for their failure to make wise credit decisions.

At your Credit Union the purpose is not to make money on you, nor to tempt you into increasing your debt. Instead, it's to help you use your credit power thriftily, and to get you out of debt as soon as possible.

**HAVE YOU BEEN TO YOUR
BLOOD BANK RECENTLY?**

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

The Lunatic Fringe Strikes Again

By Peter Gardner

The minutes of the February meeting of the Bay Area Chapter of P.O.R.A.C. brought another clarion call from the lunatic fringe to our attention. We find a resolution passed at a Pacific Coast Unitarian Universalist Council meeting held in San Francisco in February which contains the following: **BE IT THEREFORE RESOLVED** that we urge the creation at proper levels of government, tribunals of review and redress for police malpractice and misfeasance that shall be selected by and from the public at large having full powers of discipline, and that she shall endeavor to have enacted laws requiring that all persons with the powers of police officers shall be bonded in a sufficient amount to insure the safety of those who may have civil claims against them for malpractice and misfeasance."

Why have our broad, blue backs become targets of all the 800's in the country? Did Tom Guzzetti, Denny Bradley, Bob Walters and all the other heroic policemen who died protecting the citizens they served do so in vain?

Malpractice, misfeasance and the bonding of police officers along with tribunals or police review boards are terms which cowardly character assassins launch at men who have no vehicle for reply. The citizens of California have the best law enforcement agencies in the world. These law enforcement officers of today are better trained, better equipped and more capable than any policemen in history and yet they receive less backing from the public than ever before.

We read of assaults on cops, false charges levied against them, the need for police review boards and in our routine work we experience more animosity and hatred than any other class in modern society. Occasionally a window like Val King's column in the March 2nd issue of **The Monitor** lets a little warmth into the policeman's life but that warmth is quickly turned to sub-

zero chill by "constitutionalists" who deny policemen the very things they seek for themselves.

Not all of these nuts are bearded, placard-carrying swingers from our state supported institutions of higher learning and that is the sad part of the whole story. Many of our respectable every day citizens who don't know any more about policemen than a pig knows about a clean shirt add their voices to the hue and cry. Their sole experience with law enforcement is a meter ticket or some mean old traffic cop that wouldn't let them turn left off Market into Sixth Street.

These people spit in the faces of honest policemen. Still, they have every right to expect you to offer your life in their behalf and policemen do it every day without reservation. If any one of us were called upon to do so we would, even if we had to wade through a sea of resolutions and placards to do it.

Financial & Statistical Report

Total Loans	1806	\$2,833,535.12
Cash		170,795.72
Petty Cash		10.00
Change Fund		600.00
Savings & Loan Shares		10,000.00
Investments		15,005.64
Furniture, Fixt. & Equipment.....		18,357.06
Prepaid Insurance		214.20
Other Assets		967.50
League dues		1,521.00
Maintenance policies		203.00
Dept. Motor Vehicles.....		(4.00)

Total Assets

\$3051,205.24

LIABILITIES

Notes Payable		\$410,000.00
Christmas Club		12,035.50
Shares		2,443,698.54
Regular Reserve		79,646.85
Fees		26.50
Undivided Earnings		63,881.91
Gain or Loss.....		41,916.94

Total Liabilities

\$3,051,205.24

STATISTICAL

No. accts. at end of period	3188	
No. of potential members..	1800	
Loans made year to date....	512	398,254.29
Loans made since organization.....	12,862	\$9,707,661.85

BUYING HINTS

BEFORE ANY MAJOR PURCHASE:

- 1) List in order of need the things you would like to have.
- 2) Talk your list over with other persons concerned.
- 3) Think about it—for as long as time permits—and re-evaluate the importance of each item.

DECIDE WHAT YOU WILL GET WITH THE FIRST AVAILABLE FUNDS:

- 1) Consider how this purchase will fit in with other things you have on hand.
- 2) Consider cost of upkeep, storage and eventual replacement.
- 3) Consider sources—where to buy.
- 4) Consider price you are willing and able to pay.

INVESTIGATE SOURCES AND VARIETIES OF GOODS:

- 1) Talk to family, friends, acquaintances who may have made like purchases.
- 2) Study the ads.
- 3) Investigate the markets.
- 4) Talk to sales people; read labels, tags, guarantee, if any.

NOTICE

Regular quarterly credit statements were mailed out the first week of April. If you did not receive yours, please notify the Credit Union.

* * *

The Credit Union will be closed all day Friday, April 13 while the staff attends an educational conference.