

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 2, No. 6



June, 1962

BLOOD BANK REPORT

There is already a Gallon Club whose members have donated at least one gallon of blood to the Blood Bank. Co-Chairmen Nick Galousin and Carl Vogelsang issued a list of the new members of the club and they are:

William Becker
Robert Burke
Felix Cabrera
Paul Cacek
Alfred Castro
George Clement
Lon Dubose
Edward Epting
Joseph Flynn
Rolf Herrmann
John Kristovich
Donald Lucey
Leo Maguire
Robert McKee
John Monderman
Dennis O'Connell
Frank Sturken
John M. Sweeney
Oscar Tiboni
Eugene Vantricht
Julius Von Nostitz
Charles Yeager

These men and the other members of the Gallon Club have shown the way to do something for their fellow policemen, how about you?

Gallon Club News

A check of our blood bank records reveals that there are 24 members who have donated 7 units of blood, or 1 unit short of a gallon.

Some time in July there will be another blood drive at the Police Academy in the new Hall of Justice.

Some time in August there will be another buffet supper at the Irwin Blood Bank honoring all Gallon Club members; so check your cards to see if you can become eligible to attend.

NEXT MEETING

Tuesday, June 19th
2225 - 48th Avenue
8:00 P.M.

By-Laws to Be Enforced

President White has stated that the provisions regarding attendance at meetings required of officers of your Association will be enforced. For the benefit of those involved the following section is quoted:

Article II. Section 4. If any officer of this Association shall absent himself from three (3) successive meetings without acceptable excuse his office shall be declared vacant and the President shall appoint a member to such vacancy for the rest of the term.

Insurance Goes Over

The group life insurance will be effective July 1, 1962 for all members who have enrolled and who are actively working on that day. If you are not actively working on July 1, 1962 your coverage will become effective on the day you return to full time work.

LAST CHANCE — If you haven't enrolled and want to do so, Monday, June 25, 1962 is the final date enrollment cards will be accepted without evidence of insurability or physical examination.

If you need enrollment cards, call the insurance company office at DO 2-2597. Any further questions regarding the insurance can be directed to this phone number also.

L. A. PAY RAISE SHAKY

At the present writing a 5% pay increase effective July 1st does not appear likely. As you know, our schedule is based on cities of 100,000 population and it now appears that Oakland is the only one who will qualify on July 1st going to \$648.00 or a \$7.00 increase for us.

Los Angeles, which has been certified for a one step increase, is having trouble finding financing. Several months ago the City Council asked the Los Angeles Police and Fire Protective League to find ways and means of raising the additional revenue to cover increases for city employees. The League employed the firm of H. Zender and Associates to make the survey and they recommended a 1% tax on all real estate deals which would raise about \$12,000,000 of the \$15,000,000 needed.

Such a recommendation was presented to the Council and was approved at the first reading; the second reading to be made on May 31st. The second reading was postponed for one month which means that even if the plan is approved an increase could not be voted for city employees until after the first of August. The deadline for San Francisco is July 25th when the Civil Service Commission has to certify salaries paid in required cities and because of the foregoing it would seem that the best we would be able to receive would be a \$7.00 increase which would put us on a parity with Oakland.

HELP WANTED

Policemen to begin training for the San Francisco Police Pipe Band.

Call:

MARK MARROCCI M/C's Days

or

CLIFF WATTS Co. F Nites

HIGHLIGHTS OF THE MAY 15th MEETING

The meeting was called to order by 2nd Vice President Marelli at 8:05 p.m. as President White had informed him that he was going to be late.

Recitation of the Pledge of Allegiance.

Roll Call of Officers: Pres. White (P—late); 1st Vice Allen (P); 2nd Vice Marelli (P); Treas. Burke (P); Rec. Secty. Gardner (P); Sgt. at Arms Schaumleffel (P); Members of the Board: McGovern (A); Wentworth (P); Tiboni (P); Vogelsang (P) and Dolan (E).

Minutes of the April meeting approved as read.

Treasurer's Report rendered and accepted.

M/S that the bills be paid. PASSED. Report of the Executive Board:

(1) Loan from Credit Union of \$2,000.00 made through the emergency power of the Board concurred with.

(2) Bookkeeping system proposed by the Board not concurred with.

M/S that we allow Brother Tiboni to contact a company to set up an audit and a bookkeeping system. PASSED.

(3) Refund of the overpayment in payroll deduction to be made in two installments, concurred with.

Sick Committee (Marelli)—Health Service and Veteran's Exemption explained. (See article in this issue.)

The only possible solution to the Health Service problem is a charter amendment; this was referred to the Executive Board for possible action.

Blood Bank Committee (Vogelsang)—There are 60 units on hand and there will be a blood drive in July at the Police Academy. More members of the Gallon Club announced. (See article in this issue.)

Legislative Committee: (1) Los Angeles pay raise of 5½% will go into effect on July 1.

(2) Support for Proposition "D" (Lt.'s raise) is excellent and the outcome looks good for its passage.

Municipal Improvement League (McKee)—(1) They are discussing a fluctuating retirement allowance. This is being discussed with the Retirement Board. (2) Paying back money to Retirement Board by men who have been 'overpaid' on disability retirement. This will be discussed at the Board of Supervisors.

Sick Time Committee (McKee)—Policemen are charged seven sick days a week when they are off S.P. but we get 14 days a year where other city employees get only 10. Recommends no change in present set-up. (See article on this subject in this issue.)

Old Business: (1) Charter section about the earning power of retired men discussed and referred to the Executive Board.

(2) Our attorney does not handle civil matters involved in police work—the City Attorney's Office handles that type of work. Experience has shown that most of the suits have not been successful and there have been few judgments against police officers.

However, if you think you will need help contact the Screening Committee right away.

(3) Life Insurance: The proposed policy is a term policy, renewable each year. It is felt that if there is a raise in the premium it would not be too great and that the program is sound. The question was raised as to whether or not a suspended man would be covered. The broker told the Recording Secretary that he would be as long as he was a member of the Association.

New Business: (1) There is a fund drive under way to help Brother Chas. Maggioncalda who is ill and about out of sick time.

(2) Discussion of protests on questions in promotional examinations was held and it was stated that the Association would do its best to see that the rights of a man on a list would be protected.

(3) Station Representatives have been chosen in all but one station, they are: "A" William O'Connor; "B" Edward Clark; "C" Daniel Stakich; "D" William Bigarani; "E" James Piggott; "F" Harry Bell; "G" Ernest Raabe; "H" Frank Forencich and "I" none.

(4) Promotional Examinations: Some protests were turned down and the Civil Service Commission has not answered the appeal. There has been no clarification of questions regarding the duties of the rank for which the exam is being taken. Harrison Williams made Chairman of a Committee on Civil Service Protests and will meet with the Executive Board.

(5) The subject of Mr. Grubb's power to remove a man from a list if he was ever suspended was brought up. This is a rule of the Civil Service Commission. President White ruled the discussion out of order because a special meeting was called several months ago and we couldn't get a quorum.

(6) Testimonial dinners for men who are promoted and who retire were discussed and the old proposition to have one every three months so that no one will be forgotten was brought up. It was felt that this would eliminate having no dinners and then having three

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

THE SCREENING COMMITTEE

Raymond White	OV 1-0614
William Allen	LO 6-8865
Eligio Marelli	VA 6-5120
Ted Dolan	LO 4-9306

or four in one week.

Meeting adjourned at 10:30 in respect to the memories of Joe Wayda and George Dyer, Sr.

Respectfully submitted,
PETER GARDNER,
Recording Secretary.

S. P. TIME

For some time there has been some unhappiness among members of the Association because policemen are charged for seven days per week when they are off S.P. while civilian employees in the department are charged with only five.

Your Association upon investigation found the following facts to be true: civilian employees are granted two weeks sick time per year, which the Civil Service Commission has interpreted to mean ten working days per year. Department members are allotted one and one sixth days per month which adds up to fourteen days. What this means is that both civilian employees and policemen finish with the same amount of sick time even though policemen lose their two watches off in a sick week.

There is one small advantage for policemen and that is that a member may, if he has had no watches off for the week and knows that he will return to duty after his days off, may

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POLICE MORALE

By Peter Gardner

There are more experts on police morale these days than there are pickets in the Post Office. The latest is Mr. George Grubb, General Manager of Personnel for the Civil Service Commission. In an article datelined June 2, 1962 from the S. F. Examiner, Mr. Grubb's proposals to improve efficiency, discipline and morale leapt into the morning sky like Friendship VII to illuminate the heavens and make the sun look like a candle on a corporation birthday cake.

There is no question that he knows all about police morale, one merely has to read his pronouncements to see that. In his educated view disability retirements could be circumvented and a police officer injured to the extent that his ability to perform police work is impaired could be transferred to another city job. Mr. Grubb is quoted as having said, "This would enable a man to earn more than he would on a pension, but he would retain his retirement benefits."

Shoot it out with a hold-up man and get hurt, then in his munificence Mr. Grubb would improve your morale by finding you a job running a city elevator or counting broom handles in a city storeroom. Baloney; if a man were disabled in line of duty there would be no need for him to retain his retirement benefits, he would be entitled to them then.

There is another morale boosting proposal in his dossier, oral examinations. Our Association and most other city employee groups have been on record for years in definite opposition to them. But like an old frontier doctor prescribing Indian oil for all ailments there is a Twentieth Century man who is going to cause our morale to rocket skyward with a shot of the same old snake-bite medicine labelled "Oral Exams." Couple this morale booster with the elimination of 10% of the seniority credits now allowed and he may have a group of men so charged up morale-wise that they will take their place alongside hydrogen as a source of energy.

Indeed, here is a man worth watching. He really knows the merit system because he got where he is through attention to duty and an appointment from the Mayor. He said that he would discuss any such plans with representatives of the Association but we read it in the paper as he saw fit to confer with the guardian of public morality first.

Letters to the Editor

TO THE EDITOR:

Another election time is rapidly approaching, and the straws in the wind are taking on the proportions of logs in a hurricane.

Our estimable newspapers are jockeying for power position, and indications are that the Mayor is no longer the fair-haired boy.

Mr. Nolan of the S. F. Examiner seems to be the lead-off batter, and he has jumped on the April Aarons case as a starter. While the ultimate victim may be Mayor Christopher, the Police Department is once more going to be the primary target for criticism and the means to effect a political change.

Mr. Nolan is screaming that our streets are becoming jungles and that our citizens are unable to venture out at night in safety — that policemen waste time at clerical duties and that drastic changes are indicated. He states that too much man-power is used to control organized crime and other vice. Has he forgotten that the newspapers, when backing the Mayor, insisted that this type activity (Police) was exactly what was needed? I'll grant that Mr. Nolan is correct in saying that the streets are unsafe, but he should go farther and also state that they're not even safe for policemen. Also, he makes the situation sound as though these conditions are peculiar to San Francisco, when unbiased reporting would have led him to write in his column that this situation is common all over the United States.

The causative factors are not the policemen in clerical jobs, or the policemen in Vice Control, or the policemen detailed to parking meters. Most of these conditions are due to the appalling disrespect and disregard of law and order by the citizenry, the higher court rulings that handcuff the policeman in his efforts to control crime, the suits for false arrest and the screams of brutality when a policeman fights back, the militant activity of the minority groups, and the political pressures that hamper and curtail efforts of law enforcement personnel.

To return to Mr. Nolan and his column and helpful suggestions, it would be advisable if he checked the hours spent by policemen who are detailed to the Examiner money room nightly, and to the other newspapers who insist upon the use of policemen instead of hiring guards as private industry has to do. As long as he wants to crusade and get additional manpower on the streets, the cessation of these details would aug-

ment the patrol force by four or five men weekly.

In the meantime, fellow Officers, batten down the hatches. It's going to be a long and stormy time until November and the elections, and all of us are in for rough, rough weather.

—Sheridan Williams

Information Concerning Veteran's Exemption from Health Service System

PRIORITY FOR ADMISSION

First: A service connected veteran requiring medical care for the injury or disability for which he is service connected.

Second: A service connected veteran requiring medical attention for some injury or disability other than that for which he is service connected.

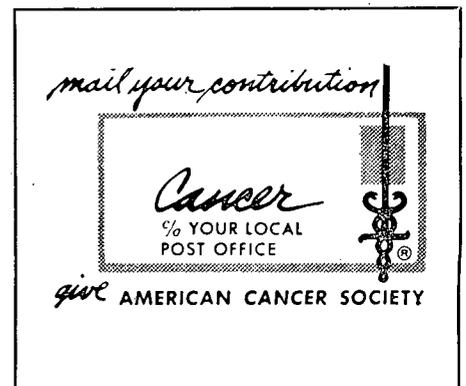
Third: A non-service connected veteran for whom a bed is available who will sign an affidavit that he cannot afford to pay the cost of his hospitalization and who must list all his assets and liabilities so as to give an idea of the worth of his estate.

As can be seen, the above does not allow the average veteran admittance to a Veterans hospital. Secondly, there is no out-patient medical care or X-ray or laboratory for veterans.

The raising of the amount to \$8,500 the exemption provision, in the Health Service System precludes a Police Officer from withdrawing from the present Health Service System, if the person earning \$8,500 or more must show other medical coverage to be exempt.

Eight hundred (800) city employees were affected by the disallowance of veterans exemption.

It is the feeling of the Health Service Board that the benefits offered veterans by the Veterans Administration Hospitals are inadequate and does not meet the specifications of the Health Service Board and are of no protection to the veteran and/or his family.



PRESIDENT'S MESSAGE

The past year has shown an alarming increase in the number of off-duty deaths due to cancer and respiratory ailments. In a great many cases, the member uses up all his sick time, accumulated overtime and vacation prior to death. The Association is still making every effort to include at least some of these ailments in the 'service-connected' class. In the meantime, what of the family? No salary coming in. Bills mounting. No insurance until death comes. This may be for weeks, months or even years. Who will help? The Federal Government? No. The State Government? Yes, if you have some illegitimate kids. The major charities? Yes, but first turn in the car and send the rug and refrigerator back to the store. Make no mistake about it, we are going to have to look after our own. We are tired of scratching for a few hundred dollars with a subrosa collection to aid the families of brother officers lingering on death's door. The Association is at this time investigating proper methods of handling this situation. It may be that a police show or ball may be the only answer. (The firemen will have one this year.) If this turns out to be the only answer, we will do it. Let those who oppose such a step show us a better way of taking care of our own.

*When your back's to the wall,
And you're having a ball
With a resistor who's nine feet tall;
You'll get help from your stick
And a four-oh-six
But that's all brother, that's all.*

*Now what's true for the beat
Is true for the rest,
And those that will help you are few.
They're right behind you until there's a
fight,
Then they fade like the morning dew.*

*"Just do your job the way you've been
taught,
And we'll back you up all the way."
(I know it sounds funny if you're walk-
ing a beat, but so help me that's what
they say)
But let some '800' make a complaint
And they cave in like a bridge made of
sand.*

*They'll look for a goat, and if you're in
the way,
You'll be 'up' with your hat in your
hand.*

*So do what you do when you're out on
the street,
And they have you backed up to the
wall.
Just trust in your stick and the four-oh-
six
'Tis your buddie will help you, that's all.*

—RAY WHITE

"Through the Portals"

By John L. Dolan

The following is condensed from an article submitted by Brother Dolan:

In June of 1917 there was a strike involving the United Railroad and the hiring of strike breakers. Headquarters for the strike breakers was the old car barn at 29th and Mission. They ate their meals there and used to wander up in groups of three and four until the strikers began to see that some of them didn't report for dinner.

To prevent further trouble the strike breakers were lined up in squads and marched to dinner, flanked by foot and mounted policemen. Crowds would gather to hoot at the scabs, as they were called. One night someone took a swing at the last scab going into the barn and he turned, drew a revolver and fired into the crowd of onlookers. No one was hurt but it caused even bigger crowds to gather, which resulted in all available men being detailed. Days off were cancelled and tours of duty were twelve hours. The Chief and the Commissioners came to the area as observers.

Contrary to the advice of the District Captain the men were again marched in squads to dinner, and a riot ensued.

The hardest job was to keep from hurting the local boys but they could not be allowed to commit murder; every policeman had his hands full including Officer Dan O'Neill. As they worked trying to restore order O'Neill noticed a short man in a black overcoat jumping around on the fringes of the trouble. He twice ordered the little man to move on and the third time he informed him to move on with a well placed kick in the pants. The little man turned around and another policeman grabbed O'Neill before he could do any more damage. "You damn fool, you just kicked the President of the Police Commission."

Poor Dan was flabbergasted and all he could think of was to get away from the scene; he left without permission. To say that Dan O'Neill went home very much depressed would be the understatement of the year. While his comrades offered condolences, none of-

fered encouragement for his future.

A few days later he had still heard nothing and the suspense was terrible. He was in bed after the midnight watch and the phone rang, but he had ordered his wife to tell no one he was home. It was Commissioner Roche on the phone so O'Neill leapt out of bed and phoned him back.

"Hello, Officer O'Neill, say I want to compliment you on the wonderful job you did the other night out there at 29th and Mission, in fact all the officers did a good job. The Chief and I are very well satisfied, each did what was expected of him and I'm sure no one has cause for complaint. There was just one mistake (a long pause), and I assure you that it will never happen again. I forgot to put my star on."

Dan O'Neill retired as a Lieutenant and is enjoying himself today.

Quotable Quotes:

"Ladies and gentlemen, I have been considering making this announcement for some time. I think it is time to do it now:

"Most of you were here this morning and saw three young men go to Martinez for fifty days. We live in a society of laws, it is said, and if law breaks down, if the respect for authority disappears, no one is safe—not you, nor me, nor anyone else.

"And so in this court, I want it generally understood that any resistance to arrest, or disturbing the peace involving peace officers is going to result in certain minimum penalties. If the police are given a bad time by words, without blows or any battery, there is going to be a minimum fine of \$250.00 or fifty days in jail. If there is any touching or striking of any police officer, that is going to be doubled.

"Now, those are minimums, and in appropriate cases, they will be increased. Those penalties are going to be imposed regardless of race, color, religion, previous state of servitude, politics, or anything else.

"We are going to have respect in this community insofar as is within my ability to enforce it."

—Hon. John I. Pierce, Judge of the Municipal Court, Richmond, Calif.

S. P. TIME

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contact his Platoon Commander and be given those two watches off, thus being charged with only five days S.P. for that week.

THE BATTLE AGAINST CONSUMER FRAUDS

Can you trust a retailer or manufacturer when he advertises that an article is "worth such-and-such a price" or "formerly sold for (a much higher) price"?

The evidence is that such price comparatives are increasingly unreliable as a yardstick of how much you get for your money. Recently the Association of Better Business Bureaus called phony price claims, which include exaggerated ads and fictitious price tags on merchandise, one of the "twin shames" of advertising today. The other is "bait and switch" advertising.

Many stores, including some of the big discount houses and promotional department stores, which offer cut prices on known brands are capitalizing on their reputations for value by using fake claims of savings on goods shoppers can't identify readily. Because of the present sharp competition on standard appliances and other recognizable merchandise, some stores now handle more unknown brands of housewares, jewelry, clothing accessories and gift items whose values are more difficult to measure and on which they can exaggerate the savings. Because you find some bargains in a store does not mean all the other items in the same store are good value.

Such deceptions have been abetted in recent years by the tendency of some manufacturers to attach to their products printed tickets showing exaggerated retail prices. At a conference on phony bargain claims called by Dr. Persia Campbell, consumer counsel to New York's Governor Harriman, an expert reported that such exaggerated price tickets now are used on large variety of products from refrigerators to socks.

One of the country's largest manufacturers of fishing tackle reported getting requests from retailers to put a price tag of \$40 on a rod the stores ordinarily sell for \$20. Thus the stores could fool shoppers into thinking they were getting a rod at 50 per cent off. The manufacturers tried this stunt once, but got caught and turned honest again, he admitted.

A mattress industry representative estimated that over 90 per cent of the same conference showed that most of mattress ads published in the newspapers of one big city exaggerated the price savings.

A carpeting industry editor at the the ads for rugs in one of the country's biggest and most respected newspapers used exaggerated price claims. News-

papers sometimes alibi that they can't reject ads for exaggerated price comparisons, especially if they are widely used by local retailers. The fact is, newspapers and radio and TV stations do have the right to refuse false advertising if they want to.

A bottler of perfume with an exotic French name at \$18.50 per ounce sold the perfume to retailers and house-to-house sellers for 50 cents an ounce. They used copies of the "\$18.50" ad to convince buyers they were getting a terrific bargain at the prices of \$1 to \$5 an ounce charged by various sellers.

At this time of the year, consumers especially need to be on guard against misleading claims for fur coats, and for various gift items as jewelry, housewares, hosiery, luggage and comforters. Just last month the FTC issued complaints of fictitious pricing claims against a chain of credit jewelers. In recent weeks, at least fifteen furriers in various cities have been nabbed by the commission for exaggerated claims of value for furs.

Comforters packed in plastic bags imprinted with the fictitiously high prices of \$24.95 have been one of the most frequent fakes. One of the many manufacturers who have used the \$24.95 tag actually sold the comforters to retailers at a wholesale price of \$4.75. Experts testified that their true value was only about \$4 to \$7.95.

Will the FTC's forthcoming rules stop the flood of fake "Bargain" ads from both small and big sellers? It will help. But in the last analysis, your only real protection will be to regard all such claims skeptically and compare values among several stores for the same merchandise.

For one thing, an advertising expert points out, it takes the Federal Trade Commission six months or longer to catch up with a phony advertising campaign. By that time, many people can be fooled. For another, the FTC has no power to regulate ads not in interstate commerce. Many retailers operate only within a state.

Report That Change, Please

In an effort to render the most effective service, a correct mailing list of S. F. POLICE CREDIT UNION members is important. If you have changed your address in the past month will you please notify us . . . today, if possible, before it slips your memory. Thank you.

IT'S YOUR MOVE

("Borrowed" from the February CUNA Mutual Newsletter.)

We know from your loan requests that many of you are moving, either into new homes or to different locations. To help you make this unpleasant chore easier we are reprinting, slightly condensed, the following article from the February issue of the CUNA Mutual Newsletter.

One of the items that can rear up unexpectedly and throw our financial planning into a cocked hat is a move. If your family is among the one-in-five who will move this year, here are a few hints on how to do it and still save some of your money and a reasonable amount of your sanity. The key, according to Allied Van Lines, lies in making a campaign plan to protect you before, during and after the move.

BEFORE YOU MOVE

Before you move, decide on a reputable mover. Check with a friend who has moved recently, or with your local Better Business Bureau.

In estimating moving costs, understand that charges for intrastate moves are substantially different from local hauls. On the intrastate moves you pay by weight and the distance the load travels. On a local move, the actual hours of labor determine the cost. If you're moving out of the city, get the cents-per-hundred-pounds charged for the distance. Figures 1000 per room; add \$1.50 a hundred pounds for "accessorial charges" (packing, crating, etc.) This will give you at least a rough estimate of what the tab should be.

A local move is a different story. In larger cities you'll pay \$16-\$20 an hour for a van and three men, depending on the size of the firm you use. Time starts the minute the van leaves the warehouse. It will take three men about five hours to load and unload three roomful of furniture. Add extra time if the moving men are packing or unpacking for you. And don't forget that stairs or elevators will add or subtract hours.

It's best to move in the middle of the month to avoid the end-of-the-month moving frenzy that taxes moving vans and help.

Decide what you want to pack and what to leave for the professional packers. You're better off trusting the Haviland cuspidor to the experts. They charge \$7 a drum for intrastate moves;

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

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\$3-\$5 an hour on local moves, and they will do a professional packing job.

If you prefer to pack for yourself, you can rent cartons and wardrobes from the movers. Don't count on the boxes you get from the corner grocery; they aren't as sturdy, and the mover isn't responsible for breakage of anything you've packed.

Speaking of damage, look into insurance very carefully. Intrastate haulers are liable only up to 30¢ a pound for anything broken in transit. And "bonded" painted on a moving van can mean a lot or a little, depending on the honesty of the mover. Your best bet is to buy comprehensive protective insurance which covers you from the minute the movers cross your threshold to the wave good-bye at journey's end. The average rate for this insurance is \$5 per \$1,000 evaluation, and a good rule of thumb to follow is \$1 per pound.

With the insurance and packing questions settled, work out a general floor plan of your new home and give it to the mover. Knowing exactly where to put your furniture will help him work faster and save you time and money.

Now make a checklist of the people you want to notify and send them change-of-address cards. You can get these from the post office. Don't forget CUNA Mutual—to be certain you will get premium and dividend notices on time for your family's individual policies—magazines, stores, clubs, draft board, etc.

Gather your records and "official documents": social security records; school transcripts; withholding tax statements; tax forms. Ask your doctor and dentist to recommend successors.

Advise the milkman, paper boy, phone company and utilities of the last day you'll need service in the old house and, if possible, arrange for service to start in the new place the day you move in.

If you're taking your refrigerator, defrost it first, wipe it dry, have it serviced for moving and the motor bolted down. Have the gas stove disconnected and the television set, phonograph and washing machine checked and movable parts secured.

Plan to take with you legal documents, valuables and cash. The movers won't take responsibility for them and ordinary insurance doesn't cover them.

ON M-DAY

When the day comes you can save time and money by removing casters from furniture, tagging them and putting them in a bag. Take down pictures, curtains and Venetian blinds.

Stay with the movers, if possible, to answer questions. But don't try to "take over" . . . they're the experts and they move families every day.

When the place is empty, check over the inventory with the driver before you sign it. The copy you get as a receipt is the basis for any claims you make later.

WHEN YOU GET THERE

"It's a good idea to get to the new house ahead of the moving van. This way you can check everything that comes off the van to see its condition. If there are damages or items missing, have the driver note them on the receipt you sign. Then, as soon as you are reasonably settled, notify the mover, in writing, the nature and extent of damage so that he can send the proper forms to fill out.

And, what will you do with all the money you'll save in moving according to these suggestions? Get right down to the credit union to make your first share deposit in your new location—naturally, doubled by CUNA Mutual's Life Savings insurance.

And don't forget, your credit union wants you to keep getting this paper. To insure prompt delivery (or any delivery at all, for that matter) be sure you give us your new address.

Financial & Statistical Report

S. F. POLICE CREDIT UNION

Assets	
Total Loans	\$2,917,834.34
Cash	137,868.01
Petty Cash	10.00
Change Fund	750.00
Savings & Loan Shares	10,000.00
Loans to Other Credit Unions.....	15,000.00
Furniture, Fixtures and Equipment	17,856.44
Prepaid Insurance	2,497.45
Other Assets	967.50
League Dues	1,100.83
Main't Policy	219.00
DMV	(4.00)
CUNA Holding	1,824.32
Total Assets	\$3,106,006.06

Liabilities	
Accounts Payable	205.21
Notes Payable	390,000.00
Christmas Club	17,153.50
Shares	2,492,295.07
Regular Reserve	76,903.29
Fees and Fines	46.00
Undivided Earnings	63,881.91
Gain or Loss	65,521.08
Total Liabilities	\$3,106,006.06

'TAIN'T WISE . . . to withdraw large amounts now! Money you've invested in the Credit Union earns dividends every day. But you lose those dividends if you withdraw money before the end of our dividend period.

You can make money by borrowing, instead. If you borrow now, the dividends you save may amount to more, in dollars, than the interest you pay on the short-term loan. So . . .

Be wise . . . Ask about "share pledge loan" if you need any substantial amount of money now. The few minutes it takes to process a Credit Union loan may earn you a mighty high rate of pay.