

# The San Francisco POLICEMAN

OFFICIAL ORGAN OF THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

Vol. III, No. 6

SAN FRANCISCO, CALIFORNIA



AUGUST, 1958

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## November Campaign Proposed

### Vacation Overtime

Last month a letter was written to the Civil Service Commission requesting clarification of the overtime while on annual leave situation. On July 18th the following letter was received from Harry Albert, the Acting Secretary to the Commission:

"The matter of compensation to be allowed police officers who while on vacation are required to testify in criminal actions as to matters occurring on, was the subject of a report adopted by the Civil Service Commission at its meeting of July 17, 1958.

"Copy of this report is supplied to you herewith for your information."

The report reads as follows:

"We are in receipt of a communication dated July 21, 1958 from the San Francisco Police Officers' Association, Peter Gardner, Secretary, complaining that on occasion policemen are required to make court appearances during their vacation time, and that they are not compensated for the time thus lost. The Association points out that under ordinary circumstances when a police officer is required to testify in court it is considered a part of his regular employment and he is paid overtime for the time that he spends in court.

"Appearances in court are considered as a part of regular employment and is so compensated, but there is no provision under which a police officer can be shown as receiving compensation for employment at the same time that he is shown on vacation. The answer to the problem would seem to be that an officer who is called to testify during his vacation period would have such vacation status changed to a worked status and that he would be allowed equivalent vacation time at some other date.

"This matter was discussed with the Chief's office and they expressed surprise that the Police Officers' Association had brought this question to the Civil Service Commission. The Chief of Police indicated that in any case where a police officer on vacation is required to make a court appearance, if such police officer will bring the matter to the attention of the Chief's office, the question of vacation allowance will be resolved.

"It is recommended that the Police Officers' Association be so informed."

You will notice a great change in our paper this month. The Association and the S. F. Police Credit Union voted to increase the size of the paper and split the cost as well as the space. You will find Credit Union News on pages 3 and 4.

### IN MEMORIAM

We respectfully dedicate this issue of **The Policeman** to the memory of **Officer Robert J. Morey, who was fatally wounded in the line of duty, Sunday, August 3, 1958.**



**Bob Morey was appointed to the department August 1, 1949. He was a fine, conscientious police officer. It was a pleasure to have known and served with such a wonderful man. His death was a great loss to law enforcement.**

(Photo - S.F. News)

### News from The National Conference

The National Conference has always opposed Social Security for policemen. At the 1957 Conference here in San Francisco all delegates except John Carton from the Patrolmen's Benevolent Association of New York voted for exclusion.

John Carton convinced New York policemen that they should go for Social Security and they did. A Vice-President of the organization, John Cases, tried to talk them out of it but to no avail.

The men were so disgusted after they were once in OASI that they voted John Carton out of office. He had served in his capacity for 20 years. John Cases, who talked exclusion, was elected president.

New York policemen have to put up with OASI for seven years before they can get out of it. They have shown us a good example of jumping in before they knew how cold the water was, we may profit by their mistake.

### CHANGING WATCHES

The issue of remaining longer on the night watches has not yet been resolved. The following letter was received from the Chief of Police on August 5th:

"This is an acknowledgement of your letter of July 17, 1958 giving the results of a special election held in June in the matter of the time spent on night watches, and asking that a committee from the Association meet

### Seniority and Oral Exams for Promotions

As of this time there is no official action pending by the Civil Service Commission to install the use of oral exams and abolishing seniority credits for promotional examinations.

Mr. William Henderson informed this Association that when the proposal is presented we will have ample opportunity to take action in the matter. This Association has been on record for years opposing such a system and also wishing to keep seniority credits as they now stand.

The matter will of course come up before the Association again and any proponents of such system will have a chance to bring their points of view before the membership.

### Health Service Rates

Proposition "K" of last year was the measure which dealt with the Health Service System. One of the points of that proposition was that the City would pay one half of the member's contributions.

The payment was to become effective on July 1 this year. As of this time there has been no reflection in our checks.

The following letter was written to Mr. Elmer Tom of the System:

"As Secretary of this Association I have been almost deluged with questions as to why the provisions of the charter amendment dealing with the Health Service System have not come to pass.

"The main question seems to deal with the fact that there is no change reflected in the contribution to the system.

"It is respectfully requested that any information on this subject be sent to me for distribution to the members of the Police Department. Signed, Peter Gardner, Secretary."

As of this time there has been no reply to this letter, but a follow-up letter will be sent this week. As soon as there is any answer the membership will be informed.

### Association Fighting for Conditions

Your Association has been actively fighting for working conditions for the past twenty years. During that time members of the department have been clamoring for a twenty five year retirement regardless of age.

The time for decision is here. Your Association has proposed to the people of San Francisco a proposition which if successful would grant to members of our department the same retirement privileges which have been in effect in Oakland and Los Angeles for many years.

The major point is the twenty five year retirement. There are other important points included in the proposition such as: 1) survivor's benefits; 2) full carry over to the widow; 3) an eight percent ceiling on the contribution rate; 4) the same death benefit other city employees now have; 5) full carry over on a disability retirement regardless of the cause of death; 6) retirement based on the highest five years rather than the last three; 7) accrual up to sixty five percent after twenty five years service and 8) lowering of the age at which a retired man may be gainfully employed.

Do you believe that the above points to be added to our present retirement are worth fighting for? If your answer is yes, prepare for a fight because you will have a fight on your hands.

The November election will be a big one. There are many issues at stake which will have a tendency to get out a large vote. Our experience shows that we have been very successful at large elections. But, however, not without a great deal of hard work by all of our members.

From now until November make personal contacts. We are undertaking a three point program: 1) friends and relatives; 2) people with whom policemen come in contact in every day life and 3) the press, radio and television.

No committee of the Association, regardless of its size can make enough contacts. This fight will be a department wide effort. It must begin now!

No individual will be able to take credit either for victory or defeat. This is one time all the policemen of San Francisco will have to present a solid front.

If each man can get one hundred votes, our position cannot fail. If you feel that the proposition is important to you as an individual then you must begin to carry your message to the voters.

Don't forget that victory means the support of your friends and neighbors.



"Say . . . you only work eight hours a day. What do you do with all your spare time?"

**OFFICERS OF THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION**

President ..... Carlton Vogelsang  
 1st Vice Pres. .... Sol Weiner  
 2nd Vice Pres. .... Robert McKee  
 Secretary ..... Peter C. Gardner  
 Treasurer ..... John Burke  
 Sergeant at Arms.....George Jeffery

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Co. A ..... Pete Serna  
 Co. B ..... Nathan Sisser  
 Co. C ..... Rudy Milon  
 Co. D ..... Thomas Dempsey  
 Co. E ..... Anthony Bell  
 Co. F ..... Harold Cole  
 Co. G ..... E. Raabe - D. Patten  
 Co. H ..... Mel Pulizzano  
 Co. I ..... Jerry Mahoney  
 Co. K APB ..... Emmett Cooney  
 Fixed Post ..... Lou Barberini  
 M/C ..... William Williams  
 Bureau of Inspectors.....Gerald Flynn  
 Juvenile ..... Daniel Driscoll  
 City Prison ..... Oscar Tiboni  
 Range ..... Sam Dijanich  
 Academy ..... Charles Fowlie  
 Headquarters ..... Joe Green  
 Warrant ..... Joe Cook

**OFFICERS OF THE WIDOWS' & ORPHANS' AID ASSOCIATION**

President (Pro Tem) Michale Buckley  
 Recording Secretary  
 Vice Pres. (Pro Tem) James Diggins  
 ..... Thomas Fitzpatrick  
 Treasurer ..... Gerald Flynn  
 Financial Secretary.....Owen Fogarty  
 Trustees ..... Michael Barling  
 ..... John L. Dolan  
 ..... Robert McKee  
 ..... Daniel Murphy

**DIRECTORS OF THE DEPARTMENT WELFARE FUND**

Chairman ..... James J. McGovern  
 ..... Ted Terlau  
 ..... Louis Lang  
 ..... Donald Scott  
 ..... Raymond Freman  
 ..... Alan Rosenbaum  
 ..... John Burke  
 ..... Robert McKee  
 ..... Willis Casey  
 ..... Joel Cook, Jr.

**Vital Statistics**

**Death:**  
 Robert J. Morey 8-3

**Retirements:**  
 Frank Lynch 7-9 (D)  
 William Kavanaugh 7-16 (D)  
 William McRae 7-20  
 Thomas Marlowe 7-24 (D)  
 James F. O'Neil 7-27

**Promotions:**  
 To Lieutenant:  
 Hazelton French 7-1  
 Karl Schaugaard 7-1  
 To Sergeant:  
 Clayton Mitchell 7-18  
 Charles Korelec 7-18  
 Robert J. Davis 7-18  
 Nicholas Galousin 7-18  
 Andrew Kristensen 7-18  
 James Ludlow 7-18  
 Eugene Messerschmidt 7-24  
 To Inspector:  
 Eugene Osuna 7-27  
 To Ass't. Inspector:  
 Roy Kramer 7-27

**Resignations:**  
 Leland Halberson 6-30  
 William Winters 7-1  
 Val Thomas 8-1  
 William J. Murphy #2 8-3

**To Fire Dept.:**  
 Ralph McGill 7-21

**Minutes July 15, 1958**

President Vogelsang called the meeting to order at 8:16 p.m.

Roll Call of Officers: Pres. Vogelsang (P); 1st Vice Pres. Weiner (P); 2nd Vice Pres. McKee (P); Treas. Burke (P); Sect'y. Gardner (P); Sgt. at Arms Jeffery (P); Directors: Co. A. Serna (E); Co. B Sisser (P); Co. C Milon (A); Co. D Dempsey (A); Co. E Bell (P); Co. F Alternate Benner (P); Co. G Raabe or Patten (E); Co. H Puizzano (A); Co. I Mahoney (A); APB Cooney (P); Fixed Post Barberini (P); M/C Combis (A); Warrant Bureau Cooke (A); Bureau of Insp. Flynn (E); Juvenile Driscoll (P); City Prison Tiboni (P); Headquarters Green (P); Academy Fowlie (P); Range Dijanich (E).

Legend: (A) Absent; (E) Excused; (P) Present.

**Communications:** Letters from Congressmen regarding HR 115-07 and HR 12548. Letter from Civil Service Commission showing salaries paid in cities of over 100,000 in California. Letter from Leros Travel Agency re Hawaii trips.

Minutes of last meeting not read as they were published in the newspaper.

**Treasurer's Report:** Expenses for June, \$722.19. Bank balance, \$359.43. Membership, 1640.

**Committee Reports:** Legislative Committee (chairman, Dolan) (1) Urged that members start now to make contacts regarding support of our charter amendment for November. There will be opposition from the Municipal Conference, which stated that unless we could show them how to raise more tax money, there will be no raises or additional benefits for city employees. The actuarial survey should be ready by August 1. Campaign this time will call for more than money.

(2) There will be a charter amendment in November to do away with the Traffic Engineering Division of the Police Department and turn it over to the Department of Public Works. This will eliminate jobs and some promotional opportunity.

(3) Longevity: Our attorney has presented the case for longevity. As of now, there has been no hearing, but Mr. Sullivan feels that there will be a decision in August.

(4) Seniority and Oral Exams for promotions: The Association will receive a copy of the proposal and will have a chance to fight it.

**Blood Bank Committee** (Co-Chairman Vogelsang): There are about 100 units on hand, and there will be no drive for some time.

**Retirement Committee** (Chairman Dolan): Our representative has been requested to represent the minor children of a policeman who died. The children, wards of the Juvenile Court, had the request made for them by a member of the staff of the Youth Guidance Center. The cases of two widows were heard on July 16. Two or three cases are presented each week. So far, only one has been lost, and it is on appeal.

**Old Business** (Change of Watch): Many members expressed dissatisfaction with the outcome of the election. As of

this meeting, the Police Commission has not been contacted. After several motions on the subject it was resolved that the Secretary should write a letter to the Police Commission giving the breakdown of the election and request that they take no action before meeting with the committee from the Association.

**Delinquent Members:** The dues were collected from a man who had refused to join the Association in the past. He was given an opportunity to appeal for reinstatement, but was refused. He will be contacted by his station director to see if he wants to comply with the by-laws. The cut-off date being two years prior to July 25, 1958.

No new business.

**Good of Order:** Report on Detroit meeting of the National Conference of Police Associations; 42 cities were represented.

**Assessment for Campaign in November:** M/S Assessment of 10dollars per man for the November campaign fund. Passed first reading. A special meeting was called for Tuesday, July 22, to have a second reading on this motion. If it passes the second reading, an election will be held throughout the department to ascertain the wishes of the members regarding going on the ballot.

Meeting adjourned at 10:05 pm. with a moment of silence in honor of our departed brothers.

PETER C. GARDNER, Secretary.

**Treasurers Corner**

On November 23rd, 1953, at an organizational meeting of the Board of Directors of the credit union, Peter Gardner, account #1, handed his quarter entrance fee and fifty dollars to Harry aldespino, then ass't. treasurer, and the Police Department Credit Union was under way. On July 31st, 1958, less than five years later, the membership of the credit union had climbed to 1881 active members and the savings balance had grown from that original deposit of fifty dollars to over one million, twenty-eight thousand dollars.

During the first half of 1958 we made nearly 1000 loans with a total of almost \$700,000.00. Since organizing we have granted well over 5000 loans totaling more than four million dollars.

By making needed home improvements you can often better the comfort, the safety, and even the health of your family. There are many home improvements, too, that will upgrade your property. The wise home owner protects his investment in home ownership by keeping his property in good condition. The FHA provides sound financing for all sorts of home improvements through its Title I property improvement program. Full information about FHA Title I loans is available from your SF Police Credit Union.

Next month we plan to devote practically the whole issue of the Note Book to a very important article on interest. So much confusion exist over the difference between "simple interest," discount rates, add-on, etc. that we feel credit union members will welcome this opportunity to see once and for all just exactly how much it actually costs them to borrow money from various sources.

**Editorial**

This year, as before, there have been some very important matters before the Association. Matters which affect every policeman in San Francisco.

Through the newspaper the membership has had the opportunity to avail themselves of the information regarding Association activities. There is, however, still a great number of men who could attend meetings and do not.

The expression of displeasure with Association functions after steps are taken does no good for the organization or for yourselves.

It is almost impossible to attend every meeting. Since this is the case, why couldn't you attend two or three meetings a year.

Candidates' Night is an important meeting at which we should make a strong show of interest.

If you could make two meetings a year beside Candidates' Night, our organization would be immeasurably strengthened.

It's your outfit, it functions for you and your interest. If the Association doesn't know what you want, it cannot act on what you want. It therefore behooves you to try to pick up your attendance.

**Association Finances**

Many members have asked about dues and assessments. For this reason Article IV of the Constitution and Article II of the By-laws are published below.

Article IV. FINANCES. Sec. 1. The dues of this Association shall be as follows: (a) Active Members, \$8.00 (Eight Dollars) per year, payable in advance on the 25th day of July each year.

(b) Honorary members, no dues.

Sec. 2. No assessment shall be levied for any cause, unless the same shall be passed by a majority vote of the members present at a regular meeting, and final action of same shall be referred to the next meeting as a special order of business. Notice of proposed assessment shall be submitted to all members within a reasonable time before the next meeting, in the regular manner. The vote of a 2/3 majority of the members present at said second meeting shall be required to levy the assessment.

Sec. 3. No donation or appropriation, except regular monthly bills, of any kind shall be made from the funds of the Association except by a 2/3 vote of the members voting at a regular meeting; and no donation or appropriation for any purpose shall exceed the sum of \$10.00 (Ten dollars), except that a recommendation of a majority vote of the Board of Directors may recommend an appropriation not to exceed \$350.00 (Three hundred and fifty dollars) which must be approved by a 2/3 majority of the members present at the regular meeting.

Sec. 4. A token of esteem valued at not to exceed \$50.00 (Fifty dollars) shall be presented to each member retiring as President of the Association.

Article II. Violation and Penalties. Sec. 1. Any active member of the Association who shall neglect or refuse to pay his dues and/or assessments for a period of 2 (two) months shall be reported by the Treasurer as delinquent, and the President shall declare such members suspended from all benefits and privileges of the Association, and the Secretary shall record the same in the minutes.

Sec. 2. Any active member of

the Association who shall neglect or refuse to pay his dues and/or assessments for a period of 4 (four) months shall be reported by the Treasurer as delinquent, and the President shall forthwith order said member's name stricken from the roll of active membership, and the Secretary shall record same in the minutes.

Sec. 3. Any member whose name has been stricken from the active membership roll for non-payment of dues, fines or assessments, may be reinstated to active membership on his written application, and by paying all back dues, fines and assessments levied since his expulsion from active membership in the Association.

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

Sec. 5. No member shall be privileged to receive any benefits of the Association unless he has been a member in good standing for a period of 5 (five) years prior and has been a member since his entry into the Police Department. The 5 (five) years to be immediately preceding his application for benefits. This section to become effective July 25, 1963. Members on involuntary leave of absence to be excused from the provisions of this section for the time they are on such leave.

**L.A. Seeking Pay Raise**

The Los Angeles Police and Fire Protective League is in the process of gathering data concerning police salaries in California. There is a move underway down there to go on the November ballot if no other method of obtaining a wage adjustment can be used.

It is further heard that they are going to attempt to get \$575 per month for patrolmen. Their legislative chairman will be in San Francisco soon so that we will be able to report all developments in the very near future.

Meeting Notice  
**Next Meeting**  
**Tuesday, August 19**  
**8:00 P.M.**  
**DOVRE HALL**  
 3548 - 18th Street

## Staff Training

Assistant treasurer, James Diggins has just returned from a summer school session at the University of Wisconsin. This summer course was devoted to credit union operations, and problems in economics and human relations.

His selection as a participant is further evidence of the growing recognition accorded the SF Police Credit Union.

The classes began July 13, and ended July 26. These sessions are a joint venture by the university and the Credit Union National Association. Founded by the credit union leaders, the session offers both students, and those active in the movement a fresh look at credit union principles, problems, and practices.

Jim's stay on the campus was geared to a schedule of 8:30 a.m. to 9:00 p.m. activities. Besides studies in current credit union operations, there were classes in sociology, economics, human relations, consumer finance, and communications.

This school is a key part of the educational program of the Credit Union National Association. Each year about 100 credit union leaders are chosen from all over the world for the training program. This year other countries, and territories sending representatives were Australia, Canada, Hawaii, Jamaica, Peru, and Trinidad.

Jim also visited the international headquarters of the credit union movement, Filene House, and met with the people who head the program in the western hemisphere.

## THE SHOP 'N SWAP COLUMN

As we told you last month the Note Book will run in each issue a free classified column where we will list anything you wish to buy, sell or swap except for houses.

2 Cylinder, 15 hp, air cooled heavy duty motor for shop or boat—like new—\$55.00. Also miscellaneous doors windows from \$1.50 to \$3.50. Fred-Curley, Bureau of Identification or MI 8-6713.

Army surplus four band short-wave portable radio—with rechargeable wet pack 2 volt batteries (charge on your car battery or a trickle charger.) Trade for portable AM radio or what have you? Elliott Blackstone, Potreon or JU 4-9207.

Automatic, COLT, .380, bone grips, near new, 21 rounds ammo with holster, \$40.00. Steve Buich, Co. "C" SE 1-3538.

# The NOTEBOOK

"FILLED WITH FACTS TO GIVE YOU BETTER LIVING AT LOWER COST"

Vol 1, No. 2

THE OFFICIAL ORGAN OF THE S.F. POLICE CREDIT UNION

AUGUST, 1958

## I Am Your Credit Union

(excerpt from credit union digest)

**I** was born of human desperation, reared in the household of need and dwell amidst the little people of our time.

**I** have experienced war, famine, misery and greed, daily I endure indifference and human selfishness.

**I** am clear of vision firm of purpose and strong of heart and hand. Despite those who would mis-use and neglect me, I press ever onward to serve and to save those who need me.

**I** am democratic in organization and cooperative in action; obedient to the majority voice of you, my members, in all I do. I am, therefore, exactly what you make of me—poor, weak and inefficient if you are disinterested; but strong, virile and very helpful if you properly use me.

**I** am anxious to help with your family budgets, your personal financial problems and your credit needs—all on a neighborly basis.

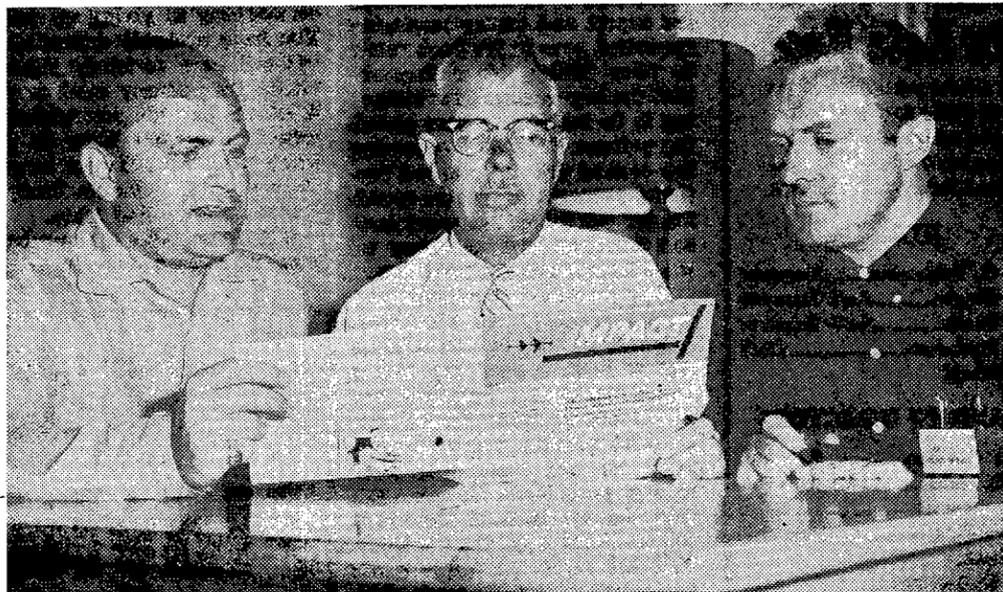
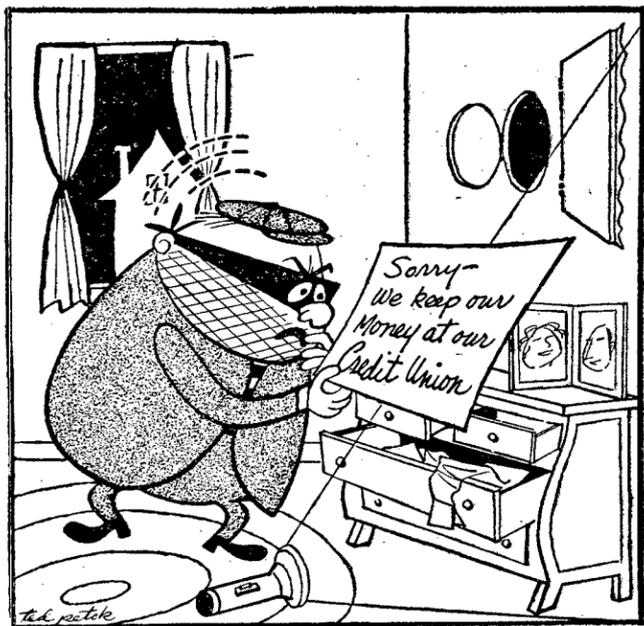
**I** am dedicated to serve all men without distinction of race, color or creed; I neither favor the rich or refined, nor frown on the poor or bereaved.

**I** encourage you to build and use your own financial resources so as to better help yourself and your neighbors over the rugged places on the highway of life.

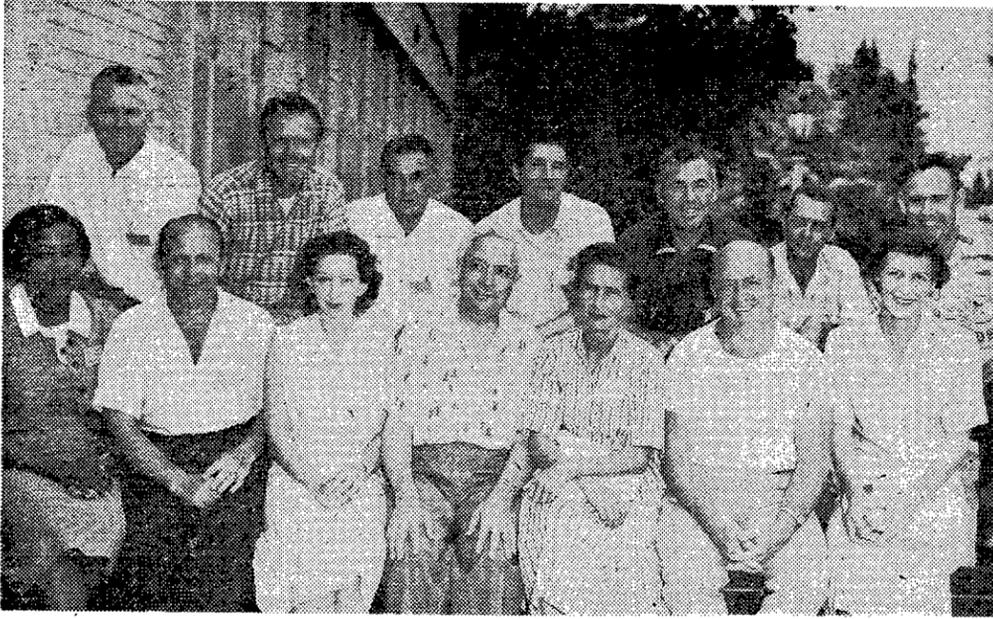
**I** am trustworthy. I have a remarkable record; financially, I have helped birth your babes, rear your children, build and furnish your homes, transport your families; hospitalize your ill and bury your dead. I am an ever present helper in the hour of your greatest financial need.

**I** am part of the great international credit union movement serving mankind. I am a part of all who need me. To serve is my task.

*I am your credit union*



CREDIT UNION OPERATION, and problems are discussed at the University of Wisconsin by Assistant treasurer James J. Diggins (right) with Lee J. Lipsie Treasurer of the S.F. Chronicle Employees Credit Union, (left) and H. Vance Austin Managing Director of the Credit Union National Association (center).



**FOURTEEN CREDIT UNION WORKERS** from California who attended the School for Credit Union Personal, July 13-26, at the University of Wisconsin are shown here. Front row, left to right, Mrs. Virna M. Canson, treasurer-manager of Sacramento Brand NAACP; L. Joseph Lipsie, treasurer-manager of S.F. Chronicle Employees Credit Union; Mrs. Vernita M. Watton, assistant Methodist Ministers Federal Credit Union in Pomona; Charles Sheline, 1957 graduate of the school who served as a graduate assistant this year; Miss Billie W. Rowe, bookkeeper of Government Service Credit Union in Oakland; Ernest J. Coublucq, treasurer-manager of Palo Alto Credit Union, and Miss Margaret W. Dirks, assistant treasurer of East Bay Postal Credit Union in Oakland. In the back row, left to right, are Dwight Brohard, director of education and

public relations of California league; James J. Diggins, assistant treasurer of S.F. Police Credit Union; Burt Engrahm, treasurer of Oleum Federal Credit Union in Rodeo; Robert P. Garrard, collection department, Government Service Credit Union in Oakland; Raymond C. Ferreira, league representative; Robert G. Miller, league representative, and Fred G. Mayer league representative. Other California credit union workers at the school, who are not pictured here, are Miss Carol McLain, secretary for California league; Mrs. Madeleine Land of California State Employees Credit Union No. 2, and O. B. Bogart, treasurer of Tulare County Teachers Federal Credit Union. The three-year school is sponsored jointly by CUNA and the University of Wisconsin.

## Nat'l Conference Members

This is a listing of police or National Conference of Police Organizations represented at the sociations meeting held last month in Detroit:

- California Association of Highway Patrolmen.
- Los Angeles County Peace Officers' Protective Association.
- Los Angeles Fire and Police Protective Association.
- Peace Officers' Research Association of California.
- San Diego Police Relief Association.
- San Francisco Police Officers Association.
- Welfare Association of Oakland (California).
- Delaware Association of Police.
- Policemen's Association of Washington, D. C.
- U. S. National Zoological Park Police Association (Washington).
- Hawaii Police Relief Association, Hilo, T. H.
- Chicago Patrolmen's Association.
- Policemen's Benevolent and Protective Association of Illinois.
- Policemen's Benevolent and Protective Association of Peoria, Ill.
- Iowa State Policemen's Association.
- New Orleans Pension Board.
- Eire Club, Buffalo, N. Y.
- Davenport Police Association, Iowa.
- Massachusetts Police Association.

- Baltimore City Police Association, Inc.
- Detroit Police Officers' Assn.
- Detroit Police Lieutenants and Sergeants Association.
- Pontiac Police Officers' Association.
- Minneapolis Police Officers' Federation.
- Duluth Police Pension Association.
- St. Paul Police Relief Association.
- Las Vegas Police Protective Association.
- Reno Police Protective Association.
- New Jersey State Patrolmen's Benevolent Association.
- Patrolmen's Benevolent Association, New York City.
- Police Conference State of New York.
- Canal Zone Police Association.
- Fort Worth Police Officers' Association.
- Galveston Municipal Police Association.
- Houston Police Officers' Association.
- San Antonio Police Officers Association.
- Texas Municipal Police Association.
- Fairfax County Police Association (Virginia).
- Milwaukee Police Officers' Protective Association.
- Rock Island, Ill., Police Assn.

# The Mysterious Millionaires

By JOHN J. RYAN (reprinted with permission from The Kiwanis Magazine)

## and how to be one

All it takes to mimic the prosperous breed on one's inadequate salary is a stroke of imagination and plenty of squeeze.

She manages to look smart all the time. He seems to dress well, has a late model car and they get out now and then for a dressed-up evening in town, complete with dinner and the theater. Yet you just know they have only the same amount of money coming in that you do.

That young fellow you met at a party. He's only a junior statistician, and even if he happens to be an extra good one you just know he can't have the kind of income to be in the stock market. Yet he is. And those newlyweds. Both come from modest surroundings. How did they swing a house like that? How do they do it?

Are all of these people mysterious millionaires? Perhaps some wealthy old aunts send fat checks monthly. Or even something sinister is involved. Otherwise how could they do it?

Actually they have no secret. Far from being mysterious millionaires they are pretty ordinary folks. But they do not let that

force them to live like paupers. They combine a little imagination with a lot of common sense and thus manage to live better than most. And there is nothing new about their methods either.

Years ago a favorite O. Henry short story concerned a character with a menial job who once a month dressed up in a top hat and tails and blew his whole month's pay in being a "mysterious millionaire" at a local night club. He wasn't earning any more than the doorman or the garbage collector. The difference was he knew what he wanted his money to do for him and he concentrated on that.

The mysterious millionaires of today are not careless with their money. On the contrary, they handle it better than most. They get the maximum out of money; they make a few dollars provide them with the pleasures or comforts that some others consider reserved for the wealthy. They have developed a special talent—they know how to spend.

That is the secret money managers, investment counselors and experts who write books on budgeting have been trying to get over to people whose money "just seems to melt away."

The late J. K. Lasser, famous tax expert and money managing specialist, says in his book "How to Live Within Your Income" that the key to successful budgeting is to make your own spending pattern. This means ignoring the canned percentages and "national averages." It means spending for the things you want most and learning how to skimp on the others that mean least to you.

How do you determine exactly what you want? That is not easy. It would be nice to own a house and a boat, a new car and a smart wardrobe, but few can afford all of these things. You must be ruthless with yourself—after all it's your life, your money, your labor. So you separate the wants from the must, the essential from the desirable. You set aside enough for the basic requirements: food, shelter, emergency money and the rest. Then on the balance, if

there is any, you establish priorities—most wanted things first.

You must recognize at the outset that you cannot make a \$4000-a-year income buy an \$8000-a-year standard of living, but many people with a \$4000 income live better than some with \$8000. They do it through planning. The plan is simply the determination to concentrate on the things you want most and not be tempted by the others.

First step in learning how to spend and how to make your money work for you is to play by the rules. And there are rules. They have been formulated by the experts based on the experiences of thousands of people in every walk of life. Here they are for your guidance:

- **Don't expect miracles.** No matter how clever a money manager you become, you must be realistic. There is a limit to what you can make a dollar accomplish. However, if your goals are reasonable and consistent with your income then you can stretch a dollar a lot farther than you thought. But it is up to you to make it work.

- **Work at it.** Spending is a habit. To change that habit takes as much effort as cutting down on smoking or giving up coffee. You have probably drifted along without ever seriously figuring where your money went or why it didn't buy all you wished it would. Now you have to give some skull sessions to your money spending habits. Find out where it goes—and why.

- **Budget.** Use a piggy bank, separate your money into enve-

lopes, open a checking account, hide money under the rugs—in short, set up a system that works for you no matter how fantastic or silly it may seem to anyone else. You are not planning for someone else, you are planning for you. Which scheme doesn't matter—having some schemes does.

- **Give yourself room.** Keep your lan flexible enough so that you can change your mind on some things and so you won't develop a guilt complex if you buy an extra newspaper. Managing your money should be a pleasure—give you a sense of accomplishment. If it's too rigid you will be its slave instead of the other way around. Keep it loose.

- **Spread out.** There are certain fixed expenses you will have to meet in addition to the basic essentials such as insurance, Christmas, birthdays. Don't hope for an inheritance or a TV jackpot to meet them. Spread out those bills, plan in advance how to meet them. Sock away a few dollars a month in advance. Ditto for purchasing large items—laying away in advance is cheaper than meeting installments and paying credit charges.

(Continued in next issue.)

## Board of Directors Meetings

President Vogelsang has declared that the Board of Directors of the Association will meet on the Friday before the regular monthly meeting. The meetings will be held, as in the past, at the Park Station Annex at 12:30 p.m.

## NCPA Works In Many Fields

Recognized as an authoritative spokesman for police officers collectively, the National Conference of Police Associations is an organization of law officers working freely and spontaneously together for the best interests of the members, with a constant view toward the advancement, promotion and upgrading of the police service as a career.

The objectives are stated in the Constitution, which says in part: "The object and urpose of the Association shall be to collect, study, standardize, summarize and disseminate factual data for the purpose of promoting the professionalization of the police service; and to stimulate mutual cooperation between law enforcement agencies..."

This by no means is the only endeavor of NCPA, but represents only one of the many undertakings. Others include important subjects such as working conditions, safety, education of police and the public, salaries, protection from slanderous attacks and the improvement of local police retirement systems.

The NCPA operates as a common front, utilizing planned representation in Washington, D. C., for the benefit of all law enforcement, while still respecting the autonomy of the individual associations belonging.

Your directors have been very faithful in their attendance of these meetings and President Vogelsang expressed a wish that the membership would follow their example.

## The Note Book

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