

# THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

## S. F. POLICE CREDIT UNION

# NOTEBOOK

Vol. 3, No. 8



October, 1963

## P.O.R.A.C. CONFERENCE

This is by way of being a preliminary report on the September P.O.R.A.C. Conference held in Palm Springs. Bill Allen, Pete Gardner and Bob McKee attended as your representatives. Many important subjects were taken up in what was considered to be a good meeting.

A discussion of police review boards was held and a statewide program of education will begin. A legislative report was given and all of the bills known to affect us were discussed. In that area, one of the guest speakers was an Assemblyman from Southern California who told us that we should not have been too disappointed with the results of our legislative efforts because almost every group which sends representatives to Sacramento went home angry this year.

Next year being a non-legislative year will see P.O.R.A.C. redoubling its efforts to represent law enforcement in Sacramento. Bill Lovejoy of the Oakland Police Association was chosen Chairman of that most important committee and we should be prepared with a solid program which will be drawn up during this year and discussed in the various associations making up P.O.R.A.C.

The annual salary and supplementary benefits report was rendered. This is a printed survey which has come in extremely handy through the years that we have been in P.O.R.A.C. This survey has saved us a lot of time, work, and money.

Tom Willis of the San Diego Sheriffs' Relief Association was elected President for the next year and Bob Kress of the Stockton Police Association was chosen a State Secretary-Treasurer. They are both good men and will serve the organization well.

There were several very informative speeches given, one of which was by Dr. Phillip Neff of Los Angeles who is an economist. He spoke on the growth of the United States and how it will affect law enforcement. He gave us some very thought-provoking statements which will assist us in drawing up working condition programs for the future.

An assessment was voted against each member association to be used as a legislative fund. The amount is determined by the size of the Association, our assessment is \$50.00. This money will be used to finance the legislative committee. In the past the expense has been borne by the larger associations and it was felt that a more effective job could be done by making more of them participate financially.

This article is only intended as a preliminary report. A full report will be given at the November meeting as October 15th is Candidates' Night and not much business will be transacted.

## CANDIDATES' NIGHT

Tuesday, October 15th will be Candidates' Night. The meeting will be held at Roberts' at the Beach at 7:30 P.M. All members are invited to bring their wives as refreshments will be served and there will be dancing after.

It is most important that you try to be there. There are people running for offices which have a definite bearing upon us and we should be there to show an interest in their problems because we are always willing to have them hear ours.

A special feature of the evening will be a presentation to disc-jockey Al Collins for his work with the P.A.L.

## *scope under fire*

The recent scope for the examination for Sergeant of Police caused a furor such as hasn't been seen for some time. Many interested policemen asked for Association help so we went to work. We were granted a meeting with the Chief and the Police Commission at which time we set forth our grievances. They agreed that a problem existed and also agreed to meet with the Civil Service Commission with us.

Two days later Commissioner McKinnon, Chief Cahill, Jake Ehrlich, President White and Secretary Gardner met with the Civil Service Commission and Mr. Grubb. The joint presentation was made by the Commissioner and in fairness it must be said that one would have thought that he was going to take the "ex" because he made such a terrific pitch. The Civil Service people asked us to submit what we considered a fair bibliography so we adjourned to the Chief's office and went to work together.

Our suggested list was submitted but the end result was a compromise book list which pared the number of books from twenty-two to twelve (plus the rules, the codes and charter). It was not by any means an empty endeavor and your representatives were gratified by the administration attempt to ease a bad situation.

## HOOT WIND HOE-DOWN

On Friday, December 6th, the San Francisco Police Pipe Band is holding a concert and dance to raise funds for the tunics which will cap off their uniforms. Tickets are \$1.00 and may be purchased from any member of the band.

These men have done a good job in public relations and deserve support.

Vote THIS on "A" and "I"

## Highlights of Sept. 20th Meeting

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

Roll Call of Officers: Pres. White (P); 1st V.P. Allen (P); 2nd V.P. Marelli (P); Treas. Barbero (P); Rec. Secty. Gardner (P); Sgt. at Arms Schaumleffel (P); Executive Board Members: Amoroso (A); Bigarani (P); McKee (Ex.); Quigley (A); Willett (P). All Station Representatives present except: A, E, G and H.

Minutes of the previous meeting accepted and filed.

Communications read and filed.

Treasurer's Report rendered and accepted. Moved: Gardner, Second: Weiner — That the bills be paid. PASSED.

Suspension and Re-instatement of members: A list of delinquent members has been prepared by the Treasurer. The reading of the list was postponed until all Station Representatives are contacted by the Membership Chairman.

Report of the Executive Board:

1) Candidates' Night—to be held on October 15th at Roberts' at the Beach with wives invited.

2) P.O.R.A.C.—Recommended that 3 men be sent to the conference in Palm Springs. Moved: Gardner, Second: Marelli — That we concur. PASSED. Moved: Vogelsang, Second: Coreris—Delegates be allowed \$30.00 per day expenses. PASSED.

3) Recommended a bond for the Treasurer. This will be handled by Martin Barbero.

### Committee Reports:

1) Legislative Committee — Two propositions affecting policemen will be on the November ballot. Proposition "A" will remove the restriction on a service retired man's income and Proposition "I" will adjust the salary for the rank of Sergeant. The committee recommends strong support for both measures.

2) National Conference (Vogelsang) Report on July Conference rendered and accepted.

3) Blood Bank (Vogelsang) 140 units on hand—38 units donated by the last Academy class.

4) Civil Service Committee (Gardner & White) A meeting was held with the Chief and Commissioner McKinnon re: the scope for the forthcoming Sergeant's exam. The department agreed to take up the issue of the scope and subsequently together with representatives of the Association went to the Civil Service Commission. A suggested

bibliography was drawn up and presented to the Civil Service Commission and that is where the matter stood on September 20th.

Moved: Weiner, Second: Zelis—That the vote of the men at a meeting held on September 11th be a guide for representatives going to the Civil Service Commission. Declared out of order by Pres. White.

Moved: Clark, Second: Fotenos—That our Civil Service Committee be given power to act. PASSED.

### Old Business:

1) Overtime: An internal problem in the Central Warrant Bureau regards holiday and overtime pay was discussed and referred to the Executive Board.

2) A new typewriter will be purchased.

3) Suggestion that we transfer our savings account from the United California Bank to the Credit Union was in conflict with the By-Laws and therefore dropped.

### New Business:

1) Fluctuating Retirement: Moved: Zelis, Second: Clark—That a vote be held at the same time as the Annual Election of Officers in 1964 regards putting fluctuating retirement on the ballot. PASSED.

2) Moved: Weiner, Second: Allen—That the chair appoint a committee to set up a thorough in-service training program; training bulletins; and a bibliography with the Chief and the Director of Personnel. PASSED.

### Good of the Order:

Proposition "C" affects 12,000 city employees and it was mentioned that we should remember them.

Reminder about attendance at Candidates' Night.

The meeting adjourned at 10:00 P.M. in respect to the memory of Brother Irwin Hammer.

Respectfully submitted,

PETER C. GARDNER  
Recording Secretary

## Gallon Club

The 3rd annual Gallon Club Party will be held at the Irwin Blood Bank on Friday, November 1, 1963 (on All Saints day) at 7:30 P.M.

Any persons who have donated 7 pints will be eligible if they donate between now and the date of the party.

Members will be notified of the party individually by mail.

## CONDITIONS IN 1980

Dr. Phillip Neff spoke at the recent P.O.R.A.C. Conference about a projection of the economic conditions in the United States in 1980 and how they will affect law enforcement.

The population of the country will be 250 million and largely centered in urban areas; as this happens police problems will increase. Cities will come to resemble Los Angeles as urban areas with huge peripheries.

The labor force will increase by 40% and become white collar with more women working. Job opportunities will increase slowly for the unskilled as our economy changes from goods to services. Manufacturing areas will decrease as industry will be dispersed. It will be much like suburban shopping centers are now. There will be one third more automobiles and leisure time will be increased as the thirty hour week comes to be.

Increased leisure time will mean increased community facilities such as parks. Inflation will continue slowly but labor's political power will mitigate inflation to a certain extent. Salaries will increase by 50%.

Human behavior changes will also affect the police. Middle class juvenile delinquency will increase for four reasons: a) they won't have to work; b) they will have cars; c) they will have spending money; and d) the women in the labor force will reduce parental care. Poorly trained people will be more difficult to place and become aggravated. Traffic problems will place a terrible strain on our road system.

There will be changes in attitudes and laws. For example, public condemnation of gambling will decrease. Narcotics and sexual behavior will change. Morality (do's and don't's) supported by economic factors will change. All of these will have an effect.

A major factor is that demands on the tax dollar will increase as demands against local treasuries are made. Other factors will be more popular than increased police costs resulting in a strain on policemen. We must improve efficiency because we won't get the money in proportion to the doubling of the job. We will have to work now to get public support. Cost benefit analyses will have to be made, not only for retirement but in ways to save tax money, e.g., traffic—a way to handle a demand on the police without raising costs. We can help municipal governments and the people we serve and at the same time get good conditions.

**YES ON "A" & "I"**

## Who Is Eligible To Receive Blood?

There has been some doubt as to who is eligible to receive blood from the Department Blood Bank. As a rule of thumb, it has been restricted to blood relatives. However, exceptions are made as in the case of in-laws. In the past ten years, I don't recall anyone having been turned down.

So if you have any doubts, contact either of the Co-chairmen:

Nick Gatousin, Days—MA 1-0614; Nights—Northern Station.

Carl Vogelsang, Days—KL 3-1195; Nights—LO 4-3800.

\* \* \*

Due to the fact that we have received donations at other than drives, and due to the splendid response of academy classes, we have been able to maintain our fund without having to hold as many drives.

## '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.

**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  
 Martin Barbero, Treasurer  
 Ralph Schaumleffel, Sergeant-at-Arms

**MEMBERS OF THE EXECUTIVE BOARD:**

William Bigarani, Patrol  
 Robert McKee, Traffic  
 Don Willett, Bureau of Inspectors  
 Mario Amoroso, Headquarters  
 James Quigley, Retired Men

**THE SCREENING COMMITTEE**

Raymond White .....OV 1-0614  
 William Allen .....LO 6-8865  
 Eligio Marelli .....VA 6-5120  
 William Bigarani .....JU 5-8861

**GENERAL COUNSEL**

J. W. Ehrlich .....GA 1-4530  
 333 Montgomery Street

**ANSWERING SERVICE**

EX 2-2888

## S. F. POLICE CREDIT UNION

Charter No. 1247  
 For period ending September 30, 1963  
**FINANCIAL AND STATISTICAL REPORT**

ASSETS	
Total Loans 1994 .....	\$3,307,796.13
CUNA Holding Loans .....	7,981.57
Acct. Receivable .....	138,173.38
Cash, B. of Am. ....	
Cash, Total .....	178,086.67
Petty Cash .....	10.00
Change Fund .....	750.00
Savings & Loan Shares .....	30,000.00
Investments in other CUs .....	15,005.13
Loans to other CUs .....	
Furn. Fix. & Equip. ....	18,378.72
Prepaid Insurance .....	1,903.96
Other Assets .....	1,367.50
Maint. Policies .....	139.50
Notebook Receivables .....	77.50
League Dues .....	2,750.52
Misc. ....	46.93

<b>Total Assets</b> .....	<b>\$3,702,467.51</b>
LIABILITIES	
Accts. Payable .....	\$ 862.27
Notes Payable .....	290,000.00
Withholding Taxes .....	
Social Security Taxes .....	
State Unemployment Taxes .....	
State Disability Ins. ....	
Dept. of Vehicles (Motor) .....	10.00
CUNA HOLDING (Shares) .....	7,578.13
Shares .....	3,147,113.51
Christmas Club .....	34,659.50
Regular Reserve .....	101,879.23
FEES .....	68.00
Undivided Earnings .....	79,655.48
Gain or Loss .....	40,589.02
Pre-paid Interest .....	52.37
<b>Total Liabilities</b> .....	<b>\$3,702,467.51</b>

## YES ON "A" & "I"

### S. F. Police Officers' Assn. Financial and Statistical Report

MEMBERS AS OF SEPT. 16, 1963.....	1,565
(1,548 Active, 17 Retired)	
EXPENDITURES	
Following bills passed 8/20 meeting	
PORAC meeting delegates exp. ....	\$ 8.50
Refreshments 8/20 meeting .....	21.00
Court reporters transcript .....	50.00
Uniform Committee expenses .....	14.97
Refreshments-Blood Bank .....	48.20
Following bills passed 9/17 meeting	
Office Appliance Co.—Sept. rentals.....	14.56
Pacific Telephone Bill dated 8/9 .....	7.15
S. F. Policemen's Fund—August .....	22.22
Officer's Salaries—Sept. ....	200.00
Clerical Exp. Retirement Cases—Sept. ....	250.00
Legal Fees—Sept. ....	300.00
Rent—Sept. ....	100.00
<b>TOTAL</b> .....	<b>\$1,036.60</b>

### FINANCIAL STATEMENT

	S.F. Police Credit Union	UCB Com'cial Account	UCB Savings Account
Balance as of 8/20/63 .....	\$ 5.15	\$2,449.12	\$3,595.72
Deposits .....		2,336.42	778.80
	5.15	4,785.54	4,374.52
Less Expenditures per above .....		1,036.60	
<b>BALANCE AS OF SEPT. 17, 1963</b> .....	<b>\$ 5.15</b>	<b>\$3,748.94</b>	<b>\$4,374.52</b>

MARTIN J. BARBERO, Treasurer

## 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. 000000000000	
Final Assembly Point: Detroit, Mich.	
Shipped to: Local Car Co., San Francisco, Calif.	
Custom Six Two Door Sedan.....	\$2500.00
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 .....	\$2737.00

Note that the price shown on the label is merely a suggested retail price. You can still bargain with dealers and still be giving discounts. The difference the label makes is that the dealer can no longer exaggerate the list price, or the cost of 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 percent of the suggested list price. Thus a car listing at \$2400 costs him about \$1800. The dealer's margin on accessories and optional equipment is higher—as much as 40 percent of the list price.

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

## WHAT IS A COSIGNER?

Do you understand fully what your obligations are when you are a cosigner or a comaker on a loan for another person? We felt that those obligations should be pointed out so that our members who are asked to cosign notes would be fully aware of what is involved.

Webster's definition of the prefix "co" is "with, together." When you sign as a comaker of a note, you sign "with" the person who receives the borrowed money and, even though you do not receive any of the money, you have the same obligations. You are not saying to the Credit Union that you believe this person will repay the loan; you are saying that **IF HE DOES NOT REPAY THE MONEY**—you will. In cases where there is more than one comaker, each is individually responsible for the entire amount of the loan.

When you are asked to sign a note for someone, consider several things—how well do I know this person—does he pay his bills—how long has he been with the department, how long will he be employed—if he left the department would he still pay his loan? As much as you may dislike doing so, it may be well to refuse to cosign for a person you are not sure will meet his financial responsibilities. Be as careful in helping to loan the Credit Union's money as you would your own.

**YES ON "A" & "I"**

## S. F. Police Credit Union

1607 Noriega Street  
 LOmbard 4-3800

Open 10 A.M. to 3 P.M., 5:30 to 9:30 P.M.  
 Daily except Saturday, Sunday & Holidays

### BOARD OF DIRECTORS

John Fay .....	President
Thomas Dempsey .....	Vice President
Louis Barberini .....	Clerk
William Hamlet .....	James McGovern
Edward Comber .....	Alan Rosenbaum

### CREDIT COMMITTEE

Sol Weiner .....	Chairman
Walter Turchen .....	Frank Fadhl

### SUPERVISORY COMMITTEE

Dennis Smith .....	Chairman
Oscar Tiboni .....	Edmond Cassidy

## Number Please!

Remember several months back when we sent out a form to all you credit union members requesting your social security number as required by the IRS?

It seems that many of you are slowly remembering—since every day a few more come in through the mail.

Now—will those of you who are still hoarding those forms in some desk drawer PLEASE get them out, fill in the social security number and bring them back to the office—or MAIL them back.

## STRICTLY CONFIDENTIAL at your Credit Union

What you save—is your own business. You can save five dollars or five thousand, if you please in your credit union. Your friends—or your boss—will find out only if you tell them. Your savings are **STRICTLY CONFIDENTIAL**.

What you borrow—is your own business. You can borrow at your credit union again and again—or never, if you prefer. Only the trusted people who approve and handle loans will know how often—or how much—you borrow. Every loan is **STRICTLY CONFIDENTIAL**.

What you say—is your own business. If you borrow, your credit union asks only for the facts needed for the loan. If you want financial counsel or advice, your credit union regards all information about your affairs as a private matter. Everything you say is **STRICTLY CONFIDENTIAL**.

Insurance is strictly confidential too . . . In most cases, you receive life insurance, based on the amounts you save and borrow. No application forms, no physical exam, no publicity—and no additional cost. Ask for details about your Life Savings and Loan Protection Insurance next time you come by 1607 Noriega Street. That's one address that is not **STRICTLY CONFIDENTIAL**.

**YES ON "A" & "I"**