

# The San Francisco POLICEMAN

OFFICIAL ORGAN OF THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

Vol. III, No. 9

SAN FRANCISCO, CALIFORNIA



NOV., 1958

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## PROP. "O" DEFEATED

### WHAT'S AHEAD FOR US?

There are four items in the near future which will enhance our working conditions: 1) Longevity; 2) False Arrest Insurance; 3) the Oakland pay raise and 4) the Los Angeles pay raise.

Item by item they stack us as follows: **Longevity:** All the briefs have been filed in our law suit for longevity pay. It is expected that the final hearings will be held during the month of December. A decision in the matter should be forthcoming after the first of the year.

**False Arrest Insurance:** Hearings concerning this insurance have begun before the Judiciary Committee of the Board of Supervisors. It is to be hoped that the result of these hearings will bring false arrest insurance for every member of the Police Department paid in full by the city.

**Oakland Pay Raise:** Oakland's Proposition "C", which called for the adoption of a wage formula for policemen, was successful. The new formula ties the wages into the hourly wage paid in industry in the Oakland area. This could mean at least a 10 per cent increase in pay for San Francisco policemen, according to the salary formula in our charter.

**Los Angeles Pay Raise:** On December 1st the salaries of Los Angeles policemen will be increased to \$545.00 per month. Here again our salary formula comes into the picture. Cities of 100,000 or over are considered, and Los Angeles comes within that bracket. They are going on the ballot next year for a new formula which has not as yet been disclosed.

Your Association will keep in close touch with Oakland and Los Angeles. Any information available will be reported in this paper as soon as it is known.

Although we were unsuccessful at the polls, it should not be a complete loss to us. The matter of survivor benefits and 25-year retirement will not be forgotten. Many of our members feel that we should keep trying to secure these until we are successful.

### By-Laws Will Be Enforced

The Board of Directors of our Association has demanded enforcement of the by-laws. Particularly the part concerning non-payment of assessments.

The money collected for the campaign is an assessment, voted by the majority of the members of the Association. The amount was due on the 15th of October, so those who have not paid will be delinquent as of December 15.

Although the election is over, those who did not pay their share are still accountable for it. All the money was not spent as there was some carry-over from the last campaign. The money not spent is in the bank for future use, so those who did not pay must come up or forfeit their membership in the Association.

These men may pay their Station Director before December 15. The January issue of the paper will carry a list of the men who did not pay their share of the burden most of us, had to bear.

### PORAC Conference

The 6th Annual Conference of the Peace Officers' Research Association of California was held in Long Beach from October 15 through 17th. Delegates from our Association were present.

Many matters were discussed which are of importance to the policemen of the state. A legislative program for 1959 was adopted.

One of the measures which we will support is the Minimum Standards Act. This legislation would set forth minimum standards for law enforcement officers in California.

It was reported that 8 per cent of the cities do not fingerprint officers; 27 do not search local files on a candidate; 29 do not search CII in Sacramento; 49 do not search FBI files; only 37 cities require high school education; 72 do not require a physical exam; 113 do not require a written exam and 73 do not have any training prior to assignment of a recruit.

The merit of this bill is that if standards are raised, so will working conditions be raised throughout the state. The smaller jurisdictions will climb and so will the large ones in the final analysis.

The Heart-Pneumonia Bill will be under advisement. Cities like San Francisco, which operate under a charter, will not be affected by apportionment, but many cities will be.

Apportionment in the Heart Bill is predicated upon the proposition that the employer should only be responsible for the amount of disability resulting from the job. The ratio of natural causes and causation through employment is apportionment.

The other change to be attempted is removal of the five year disputable presumption which says that a policeman after five years in the service who is stricken by heart disease may be presumed to have contracted it through his employment.

A ten-year clause which will be indisputable will be put in its place if the committee is successful.

William Lovejoy of the Oakland Police Welfare Board is the new State President. The three vice presidents are Turner, L. A.; Hoyt, Berkeley; and Muehleisen, San Diego. Galousin of our Association is the secretary-treasurer for this year.

A workshop on heart disease was conducted by Doctor Goldfarb of Los Angeles and an attorney, Mr. William Hayes. A workshop on the State Employees' Retirement System was conducted by Dr. Wermel of Los Angeles.

This conference reaffirmed your delegates backing of an organization like PORAC, and they wish to report that we should continue to take an active part in it.

### Campaign Lessons

One thing agreed upon by the Campaign Committee this year is the fact that in the future a more personal campaign will have to be conducted.

The door to door campaign did not hurt us in any way except that we did not get to enough door bells. We did get a pretty good number of yes votes and it is felt that by emphasizing the personal contact type of campaign in the future we will be more successful.

Oakland went out and won a new salary formula by going to the people. Every doorbell in Oakland was pushed. The key to Oakland's success was the fact that the great majority of the men contributed time and effort.

The reason that we didn't get to too many houses was the fact that we were faced with a manpower shortage. It is a sad commentary when we won't even work to get survivor benefits for our families. This was certainly more important than a 25-year retirement, and yet retirement is an important thing to every policeman.

We should, however, drop out of the political picture because of our loss. We should retrench for an all-out effort in the future. The Municipal Conference and the newspapers will probably not support us in the future, so it may be assumed that if we want better conditions we will have to work our behinds off next time.

The fact that many men did not contribute will weaken the Association to a point, but there is hope in the fact that the ones who remain active will become more active and more interested in affairs affecting policemen.

For those who say we would get better conditions on the natural, it is recommended that they take a good look at what we have and how we got it. We cannot quit. Our conditions are in the Charter to stay, and the only method of changing them is a charter amendment.

It is incumbent upon those who care to keep our heads above the water. There will always be a percentage of deadwood. There are poor doctors, lawyers and people in every field. We have to keep the percentage of deadwood in our ranks at a minimum and minimize their deleterious effects by working a little harder.

Your future is in your own hands, if you sit on them the future will pass you by.

### Tax Economy Plays Big Role

Proposition "O" was defeated by a substantial margin on November 4th. Why? Who knows for sure?

Tax economy was one factor as is evidenced by the defeat of the bond issues. Although our proposition would not have cost the taxpayers the alleged million dollars a year the people would not make an exception in our case. They voted Social Security for the miscellaneous employees and holidays for the carmen, both of which will cost tax money. This makes the situation that much more confusing.

The fact that our fellow city employees did not buy the vote "yes" on J-K-N-O-P is obvious. K and N won; the others were defeated.

The promised support from the labor unions never materialized. If the working people had voted for "O" it would have won. They had no trouble selling us Proposition 18, the right to work, but we didn't get our message through to them on our survivor benefits and 25-year retirement.

The number of issues at stake was also a factor. We weren't able to present our proposition to the Board of Supervisors until quite late as the actuarial survey did not arrive completed until the day before filing was closed.

If we had been higher in the alphabet we would have gotten more votes, both yes and no, for the proposition.

The main factor is an unpleasant subject to broach. Apathy, the policeman's greatest political enemy. Almost one-third of the

### PBA in All-out Recognition Fight

Promising to "push the fight with every means at our disposal until victory is achieved," President John J. Cassese, continued all-out efforts to gain official recognition for the PBA as the bargaining representative and agent for the processing of grievances of New York City's patrolmen.

Having received no action on an earlier demand for publication of the Labor Department report on grievance procedures already given to police organizations in other parts of the country, the PBA last week published an open letter to Mayor Wagner again demanding its release. Taking large ads in the daily press, the PBA further accused the Police Commissioner of deliberating misleading the public by confusing the issue of grievance procedures with unionization.

In addition, all Delegates have received petitions which are to be signed by members of their command. When they are completed, these petitions will be presented to Mayor Wagner at City Hall.

**Meeting with Mayor**  
Last month, at a meeting with Mayor Wagner, Police Commissioner Stephen P. Kennedy and Labor Commissioner Harold A. Felix, held as a result of the first letter sent to the Mayor by the PBA, Association officials outlined the PBA demands for official recognition.

Pointing out that the right to bargain collectively and process grievances in an orderly manner

men did not contribute to the campaign fund, so it may be logically assumed, that not even 20 per cent did any work on it.

The committee did a good job. Our coverage was very good as far as the coverage of meetings and other political groups. We did get the majority of endorsements from the organizations who endorse issues.

The number of quarter cards around the city was not overwhelming. The greatest percentage of our own men did not bother to ask anyone to display them in their windows.

The door to door campaign was handled by the same few men every night. A group of about ten men showed up faithfully. The unit best represented was the motorcycle detail.

Thousands of post cards were printed for the election. There was no great demand for them. The men who did send them for most part sent out a great number, others sent out a few and let it go.

Downtown didn't publish any fatal cartoons in the newspapers. There was no active campaign for a "no" vote on Proposition "O". There was, however, a "no" recommendation in every paper.

Hard work would have offset the newspaper influence in this particular election. One paper didn't even have a recommendation for Governor. The papers were influential, of course, but their influence is never insurmountable. President Harry Truman proved this in 1948 when he had about five papers in the whole United States for him.

The time has come for us to stop rolling over and playing "dead dog" because the papers won't support us. If we could present a unified front and get every man in the department to work for a political campaign, we could win.

As far as working conditions go for policemen, we are not very far from the top, but a city like San Francisco should be at the top, not near it. As soon as our own men grasp the situation and begin to show active support for their own ballot measures, we will be at the top, but no sooner.

### HOW THEY DID IT

Some members of the Police Association have been asking me about the wonderful job that the Oakland Fire & Police Departments did in the recent election. What they wanted to know was why we couldn't do the same thing here. They spoke of the radio and TV advertising that Oakland used and the newspapers ads that they saw. The also said that we should use the Oakland campaign as a model for our next campaign. I told them that I was greatly impressed with the Oak-

—Continued on Page 2

**MEETING  
TUESDAY  
NOV. 18th  
DOVRE HALL**

## 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

### DIRECTORS

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) Michael Buckley  
Vice Pres. (Pro Tem) James Diggins  
Recording Secty. 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 Freeman  
..... Alan Rosenbaum  
..... John Burke  
..... Robert McKee  
..... Willis Casey  
..... Joel Cook, Jr.

## PBA in All-Out Recognition Fight

Continued from Page 1—

has already been granted to other municipal employees, President Cassese and PBA counsel Charles Ballon further argued that there is nothing new or earth-shaking about these demands, since official recognition of police line organizations is currently in effect in more than 100 cities in the United States and Canada, including formal grievance procedure granted to the New York State Police by Governor Harriman in December 1956.

In the firm belief that its aims can and should be achieved without outside help, the PBA stated that the best way to prevent an outside union from attempting to organize the Department is to provide the policeman with a fair and equitable course of action in which to air his grievances without fear of reprisal.

### Request Report Publication

Replying to Police Commissioner Kennedy's argument that the establishment of such grievance machinery would ultimately lead to the collapse of Department discipline, President Cassese asked that the report prepared by the office of the Labor Commissioner, and hitherto unpublished, detailing the types of grievance procedure already in operation in other cities, be made public.

"The release of the report," he said, "will enlighten the Police Commissioner, the public and the press, and allay all fears that collective bargaining and grievance

## Minutes of the Tuesday October 21, 1958 Meeting

Meeting called to order by President Vogelsang at 8:10 p.m.

Roll call of officers: President Vogelsang (P); 1st Vice President Weiner (P); 2nd Vice Pres. McKee (P); Treasurer Burke (P); Secty. Gardner (P); Sgt. at Arms Jeffery (P); Directors: Co. A, Serna (E); Co. B, Sisser (P); Co. C, Milon (E); Co. D, Dempsey (E); Co. E, Bell (E); Co. F, Cole (P); Co. G, Raabe (E); Co. H, Pulizzano (P); Co. I, Mahoney (E); Fixed Post Barberini (P); APB Cooney (E); M/C Williams (P); B of I Flynn (P); City Prison Tiboni (E); Juvenile Driscoll (A); Academy Fowlie (P); Range Dijanich (P); Headqrs., Green (P); Warrants, Cooke (A).

(Legend: (A), absent; (E), excused; (P), present.)

### Treasurer's Report:

9-22-58—\$10,178.46.

Membership, 9-28-58—1198.

M/S bills be paid—passed.

Reading of minutes waived.

**Legislative Committee:** Campaign Lang). A general picture was presented. It is not yet known whether any papers will support us. Call already against. Endorsements were presented. All major endorsements secured except the Municipal Conference, which will oppose "O". The yes votes on the endorsements received were larger than ever before.

All churches are being covered; 7,500 quarter cards; 90,000 throw-away cards; 7,500 post cards, and 1,500 leaflets printed so far.

All meetings are being covered. Any possibility will be exploited. Lang called for support from the entire department for the proposition. A decisive win will make us a power to be reckoned with. There is work for every man to do.

The precinct lists are ready to be picked up, these sheets show also the number of yes and no votes cast last election. They average 200 people to a precinct. 700 men live in the 19th district.

**Longevity:** Still before the Superior Court.

**Christmas Party:** (Jeffery). The party will be held on the 13th of December at the Parkside Theatre at 9 a.m. Cards to be mailed soon.

The meeting was then recessed for Candidates' Night. 30 speakers present.

Meeting adjourned at 10:15 p.m. in respect to the memories of our departed brothers.

PETER C. GARDNER,  
Secretary.

machinery would undermine the efficiency of the Police Department." It is this report, still unreleased, which the PBA has again demanded in its paid ads.

"The exercise of our rights of free association and self-organization," Cassese added, "cannot and will not interfere with the performance of our duties as police officers. We are resolute in the belief that the exercise of these rights and the performance of these duties are entirely compatible, that the impartiality of the patrolman will not be impaired, and that his discipline will not be subverted. With recognition of the PBA as the official collective bargaining agent for patrolmen, the morale of 20,000 dedicated police officers will be boosted and the efficiency of the Department elevated to a higher level."

In the unlikely event that the Labor Department report is not voluntarily released "we shall institute action in the courts to force its release," Cassese stated.

"It will take time, money and the co-ordinated effort of every PBA member to insure success," the PBA president said. "I urge each and every member to 'talk-up' the PBA in its forthcoming membership drive and help build an organization that will be so unified that its demands cannot be ignored."

## Vital Statistics:

### Appointments:

Anderson, Thomas H.  
Asten, Vernon F.  
Barron, Alexander  
Belfield, Jerry D.  
Cadigan, Timothy F.  
Carter, Jack M.  
Crenshaw, Lindsay  
Crowley, John E.  
Cuneo, Joseph J.  
Dake, William D.  
Damas, Stanley J.  
Delzompo, Anthony  
Evanoff, Donald V.  
Franke, Arthur  
Fulmer, Ronald W.  
Greer, Franklin O.  
Hager, Albert J. Jr.  
Hammer, Irwin M.  
Hardeman, William S. Jr.  
Hardin, Glenn M.  
Harrison, Harvey G.  
Hudelson, Homer H.  
Hurte, James W.  
Jackson, Ronald  
Johnson, Earl L.  
Kellogg, David  
Kennedy, Ronald C.  
Kenny, Arthur W. Jr.  
Kern, Frederick J. Jr.  
Klapp, Richard D.  
Kyle, Howard C. III  
Lewis, Raymond J.  
Lockner, Herbert E.  
Lockwood, Arthur C.  
Mahan, Warren D.  
McCracken, Robert C.  
Mohr, Richard A.  
Morris, Donald L.  
Murphy, John W.  
Navarro, Nicklos A.  
Palmieri, Laurence J.  
Ragona, Salvatore R.  
Revels, Gene J.  
Roper, Allan H.  
Rossbach, Herman R.  
Ryckoff, Victor I.  
Sanden, Richard L.  
Schreck, George W.  
Seelig, Richard A.  
Seiler, James B.  
Sloan, Donald J.  
Sullivan, Michael A.  
Toomey, John E.  
Westgard, Raymond B.  
Winn, David R.  
Wyatt, Gordon R.

### Promotions:

10-16—William Terlau to Sgt.  
11-1—Martin Foley to Insp.  
11-1—Paul Neuer to Asst. Insp.  
11-6—John Burke to Insp.  
11-6—Lawrence Furlong to Asst. Insp.

### Retirements:

10-6—John Thomas  
10-16—Alfred Hutchinson (D)  
10-16—Frank Davis  
10-28—Walter Perscheid (D)  
11-1—John P. O'Connell

### Resignations:

10-19—John McCormick  
10-26—Norman Barnett.

## POLICE HISTORY

The following letter was recently turned up in the archives of the University of San Francisco by Father John McGloin, S.J., a noted San Francisco historian. It is from Malachi Fallon, who was the first Chief of Police under American law, to his family in the East.

San Francisco, Aug. 30, 1849.  
Dear Brothers, Sisters and all hands, including Jo Dillon and Fred Boyle:

This will be handed to you by Mr. Pendleton, an old friend of mine, who returns to New York on business. I did not receive a letter from one of ye all until the steamer of last week, the day before yesterday. I got a package of letters that had taken a circuit of the mines, finally reached my camp, and were sent down by my partner. I am located here now and probably will continue to do so for some time to come. It came to pass in this wise: I came to San Francisco on business, and while there were on trial some persons for rioting. The merchants of the town, having heard of my former connection with police matters (Fallon had been keeper of the Tombs Prison in New York), called to see me and offered inducements to me to remain and organize a Police. I could not make any arrangement,

## EDITORIAL

The officers and members of the Association wish to welcome the members of the recruit class now at the Academy to the Police Department. We exhort them to participate in Association activities, to take active interest in affairs which concern policemen in San Francisco.

Many of the members of this class helped in the election. Several rang doorbells with the crew and many others worked their precinct lists.

Keep up the good work and the best success to them in their careers in the finest police department in the United States.

## How THEY Did It

Continued from Page 1—

land Police & Fire Departments and their all-out effort on behalf of Proposition "C", and that we already had the whole Oakland campaign plan in our possession when our campaign started in October. The reason we didn't use it was that Oakland had two things in their favor that we didn't have. One of these things was the desire to work for the measure and the other was money.

I explained what the work part involved. It involved thirty (30) hours of time and effort on the part of each and every member of the force. It involved distributing literature and cards all over Oakland. It involved ringing doorbells and explaining the measure to the citizens.

I then explained the money part of the campaign. The proper amount of money bought the following: Production of the excellent TV shots; TV time; Radio Time; Printing; Clerical help; Newspaper advertisements; Car stickers, and other essentials for the campaign. The TV shots, alone ran an estimated \$10,000!

We didn't even spend \$10,000 on our own campaign because WE DIDN'T HAVE IT.

Early in the campaign I suggested to the campaign commit-

tee that we use TV shots and try to exploit that medium. I had contacted an advertising executive on my own and he gave me all the facts and figures for a modest 30 seconds message with an actor and props. This filmed shot, plus the buying of the air time involved would have cost us \$6,000 right at the beginning of the campaign. I presented the plan to the committee and was shocked at what I was told in answer to my presentation. The facts of life were grim. On the day that the campaign Headquarters were established there was less than \$600 available and the money was coming in very slowly. It was impossible to even think of TV because of the lack of money.

As I said before, I think Oakland did a fine job and I admire them. They showed that when you work for something and are willing to put up a decent amount of money, you can do the job.

Now, let me ask YOU something. Do you really think we can do it when the cry-babies scream about a \$10 assessment? Do you really think we can do it while 90% of the members sit on their thoughts during the campaign? All it takes is WORK and MONEY.

Mario Amoroso

## ARTICLE II OF THE BY-LAWS

### Violations and Penalties

Article II of the By-laws of our Association reads as follows:

Section 1. Any active member of the Association who shall neglect or refuse to pay his dues and/or assessments for a period of two (2) 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.

Section 2. Any active member of the Association who shall neglect or refuse to pay his dues and/or assessments for a period

of four (4) months shall be reported by the Treasurer as delinquent, the President shall forthwith order said member's name stricken from the roll of active membership and the Secretary shall record the same in the minutes.

Section 3. Any member whose name has been stricken from the roll of active members 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.

no matter how profitable it might have been, until I had consulted with my partner. I returned home some three hundred miles from here and my partner, believing it would be profitable, I returned. The council met and appointed me Chief of Police, at a salary of six thousand dollars a year, to have the whole control. The appointment of an Asst., three sergeants and 30 men. The organizing of the body has kept me so busy since I arrived here that it must be an excuse for not writing to ye all. I send by Mr. Pendleton some specimens of gold. There are many prettier, but these are my own diggin, which I trust will enhance their beauty some. I am sorry that the could not be in the shape of pound lumps at least, but coming without means and commencing by heavy liabilities, it tends to keep locked up in business all that I have made.

It is very healthy here. Therefore, I am just as well satisfied in being where I am. Business is very dull here; everything as cheap as in New York, except real estate. That beats Wall St.

all hollow. A house like N. 80 would let here at 10,000 dollars per month, and people fighting for it at that.

Joe need not come until he hears from me, if he would then. I felt sorry he did not come when I wrote, but I suppose it is as well as it is. How is it that while with Nicholson he could not get along with Peck, and now with him? I heard that Ellen was going north this summer. Let me know in your next if it is so.

I will be a constant correspondent hereafter. Give my regards to all inquiring friends. Tell Brother Jo to extend to Mr. Pendleton any attention in his power. I am called by the Court and must close.

God bless ye all is the sincere wish of Brother, Uncle and friend. Tell Andrew to learn as much of mercantile business as he can and I will soon ask his mother to let him come to me next summer, or I think it likely I will come myself to persuade her.

Adieu, yours,  
M. FALLON.



# The NOTEBOOK

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

Vol. 1, No. 5

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

NOVEMBER, 1958

## Officer Wins State Speech Title

### They're Honolulu Bound

Top grade in a public speaking course has really paid off for Assistant Treasurer Jim Diggins. Public speaking courses throughout the state were recently sponsored for credit union members by the California Credit Union League and by the Members Insurance Company (the California company selling insurance to credit union members only). For the final exam a tape recording was made of each student's speech. Jim's speech was judged to be the best in the state. His award—a trip to Hawaii for Jim and his lovely wife Laura. Since the trip doesn't come up until next spring, we predict it will be a long winter for the lucky Diggins family.

The tape-recorded speeches of the winners from the Chapters that had the public speaking courses were mailed to the League office where they were re-recorded on one continuous tape, leaving out any clue to the identity of the speakers. The judges, therefore, had no idea who the speakers were or where they were from. They graded the speeches on a point system, assigning values to the different parts that make up a good speech. Mr. Swift's company has been in business in the San Francisco-Bay Area since 1917 as management consultants and trainers in management development and public speaking.

Jim Diggins had some keen competition in the speeches from the following Chapters: Mr. Bob Blackley of Mather Civilian Federal Credit Union, Sacramento Valley Chapter; Mrs. Rita Ortiz, Treasurer of the Eleventh Naval District Credit Union, San Diego Chapter; Mr. William Minnick, Long Beach Chapter; and Mr. Jack Kent, Central Credit Union of California, East Bay Chapter.

"This was the first public speaking course I had ever taken," said Mr. Diggins after he was informed he had won the State title. "I feel that I received as much instruction from this class as I would have received from a longer college course. After receiving a third place vote from my classmates for the San Francisco contest, I was more than a little surprised to win not only the San Francisco class, but also the State competition."

On the night that Jim's class finished their final speeches, he threw his notes away upon completion of his speech. One of his classmates, Mrs. Madeline Land, said, "Don't you think you might need those notes for Hawaii?" Jim came back with, "Don't make me laugh." The laugh is on him.

The course sparked a new interest in Diggins and he advised us that he intends to pursue public speaking practice in the club that was formed in the East Bay Chapter's speech class after they completed their course.

Diggins is a native San Franciscan and lives there with his attractive wife, Laura, and four children. He has been on the San Francisco police force 10½ years.

The S.F. Police Credit Union was organized in November, 1953, and Jim became Assistant Treasurer shortly thereafter, a position he still holds along with a second assistant treasurer appointed since then.



JIM DIGGINS, second from left, receives congratulations on speech award from Edward P. Jones, Pres. SF Chapter, California Credit Union League, left, and Edward O. Lenox, League President, and Clarence Murphy, Managing Director of the League.

### Quote of the Month

Beware of little expenses; a small leak will sink a great ship.—Franklin

time you retire you will have a sizeable cushion to relax on.

In closing the column this time I would like to mention the fact that on the twenty-third of November, the credit union will be five years old. Our assets are at the \$1.5 million mark and we have passed our two thousandth member. I would like to take this opportunity to thank you for the cooperation that I and the office staff have received during these past five years.

### WHY PAY MORE?

Did you know that that new TV you just bought is costing you too much money? Or that those new drapes your wife just bought from the department store will end up costing you about 10% or more extra. Well, if those purchases were made by using an extended payment plan you could have saved money by borrowing from the credit union and paying cash.

"But," you say, "I've already got a loan at the credit union. You can't have two loans, can you?"

You sure can. You might even have three or four credit union loans. How? Easy as pie. Let's take a look at the various ways you can secure a loan from your credit union. First, signature loan—up to five hundred bucks on your signature alone. Second, co-maker loans—up to three thousand dollars with the necessary co-makers. Third—collateral loans—secured by chattel mortgage on furniture and other personal property. Fourth, pink slip loans—determined by the value of your car. In addition, combinations may be made of the above to borrow money.

So, if you have been holding off buying something you or your family needs—new furniture, new car, new appliances—wait no longer. If that loan you're carrying no whas been stopping you from buying something, come on in and see us. We're sure that we can work something out for you.

Incidentally, just keep this in mind. Time payment purchases normally will cost you a minimum of eight or ten percent a year. Open end (charges every month) can cost you as much as eighteen percent a year. Compare those charges with the less than five percent a year charge through your credit union (plus no hidden charges for early payoff, etc.)

method. Each pay period is number 1 through 24. By placing the odd, then the even number in order (i.e., period 1 and 2—January 15th and January 31st) and checking those two periods against the 20th of the following month on your statement you should be able to reconcile without any problem. The most important point to remember is that when you receive a statement you must not include the fifteenth of the month during which the statement is received since the credit union has not collected that amount from the controller as yet.

The payroll deduction system is set up by an ordinance of the Board of Supervisors and is a service of your credit union. Through this system we offer convenient loan payments and savings plans. Payroll deduction in this credit union started in January of 1954 at which time the controller sent the grand total of one hundred twelve dollars and fifty cents. At that time there were thirty-three men participating. On the November 1958 payroll sheet we listed approximately twelve hundred members and the grand sum of twenty-two thousand dollars for that month. Remember that this growth has occurred in a relatively short span of time, just slightly less than five years.

Take the advice of those who have been using deductions, save that pedro a payday and by the

### Family Can Join C.U.

Once you become a member of the credit union, you automatically open the membership door for your family. Your wife and children may become members, and if you have more than one wife, she can join also. Your mother, father, sister, and brother are eligible if they reside in the same household with you.

#### Opens The Door

Your membership opens the insurance door for your family, for once they become members of the credit union, they are entitled to the same insurance benefits as you the original member. So, if any member of your family is eligible to join, and they are approaching the ages of "55", "60", and "70" this is the time to think about insurance. The "Door is open", if they haven't the savings to deposit, they can make advantage of our estate loans.

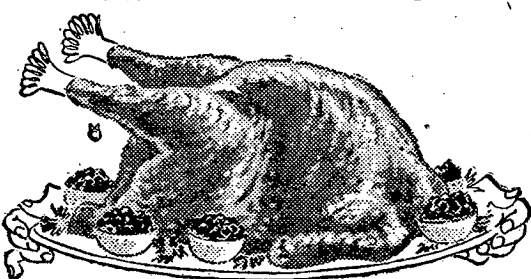
**Payroll Deduction Advantages**  
Payroll deduction can be made use of in many ways. You may

have money deducted and deposited in your wife's account for savings, or you may want to save for your children for college. You can have your savings split in any way you wish. For example: You may save for YOU; your wife, your children, make a few loan payments, and put something away in the "Xmas Club" all from the one payroll deduction to your credit union. Your deduction reaches us in one lump sum, and how you divide it is up to you.

#### Life Membership

Once you become a member of the SF Police Credit Union, you may remain a member for life. Severance of employment with the police department, no matter what the reason, has no bearing on your status with the credit union. Once a member, always a member as long as you remain in good standing with the credit union.

### Happy Thanksgiving



FROM YOUR CREDIT UNION

### The Note Book

The official publication of the  
SF Police Credit Union  
Park Station — HE 1-1856  
Hours: 8:00 a.m. - 3:30 p.m.  
Closed Sat., Sun. & Holidays

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# MEET YOUR CREDIT COMMITTEE

## Credit Committee

It has often been said that the Credit Committee is the heart of the Credit Union. It is important that this committee be filled by men that will operate in such a manner that the Credit Union will grow and expand. The SF POLICE CREDIT UNION is fortunate that we have five men on the Credit Committee that meet these requirements:

**ALAN ROSENBAUM**, Chairman, was appointed to the Police Department August 13, 1942. He has worked at the Taraval and Mission Stations. Appointed Sgt. on October 1, 1956. He is now assigned to the City Prison.

**NATHAN SISSER**, Appointed to the Police Department October 10, 1948. Has been stationed at the Southern and Potrero Stations.

**RICHARD PATTEN**, Appointed to the Police Department August 14, 1955. He is now stationed at the Richmond Station.

**NICHOLAS GALOUSIN**, Appointed to the Department on April 27, 1947. Has been stationed at Taraval, Southern, Rich-



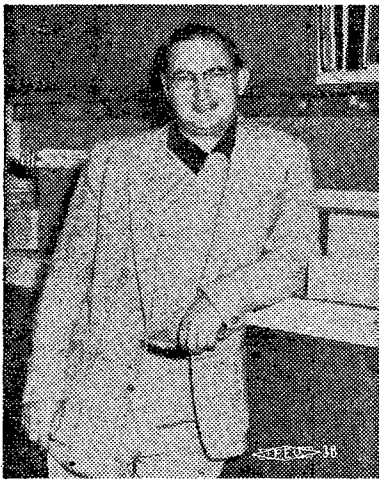
**RICHARD PATTEN**

mond and Potrero Stations. Appointed Sgt. July 21, 1958.

ent, thus the terms of each loan will be different. It is the duty and responsibility of the Credit Committee to see that each loan is "tailored" to the borrower.

The law states that loans can only be granted for a provident or productive purpose. This is broadly interpreted to: any loan that helps a member help himself comes well within the requirements of the law. Many loans effectively increase the borrower's income because of the substantial saving through cash purchasing as well as lower interest cost.

The by-laws of the SF POLICE CREDIT UNION state that all transactions of the members of the Credit Union are to be kept strictly confidential. The Credit Committee meets in private and



**NATHAN SISSER**

mond and Potrero Stations. Appointed Sgt. July 21, 1958.

**FRANK FADHL**, Appointed to the Police Department October 1, 1948. He has been stationed in the APB, Co. K (FP), and Park Station. He is currently assigned to the General Office.

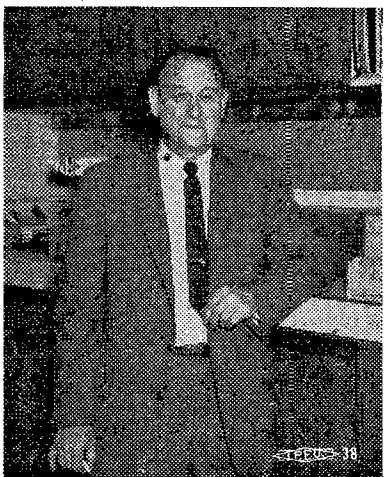
A Credit Union is geared to render a kind of service which no other organization is equipped to do. Through your Credit Union you may open a thrift account or obtain necessary credit at a reasonable rate of interest; it gives us a chance to do things for ourselves.

When a member needs a loan he is required to fill out a loan application, which among other things states the amount and



**ALAN ROSENBAUM, Chairman**

term of the loan and its purpose and security. Activity on the part of the Credit Committee begins when an application is presented for a loan. The Credit Committee then meets to pass on the loan application, and determine the adequacy of the security when necessary. The Credit Committee is not limited to the information of the application but may require additional information. Ascertaining the amount, terms and conditions on which credit may be properly and safely extended to an applicant is in many respects like the painstaking work of a tailor in making a custom suit of clothes. The financial condition of each borrower is differ-

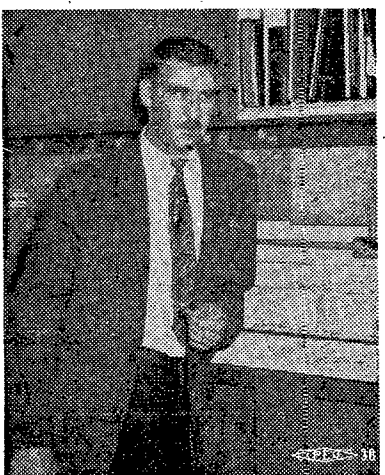


**FRANK FADHL**

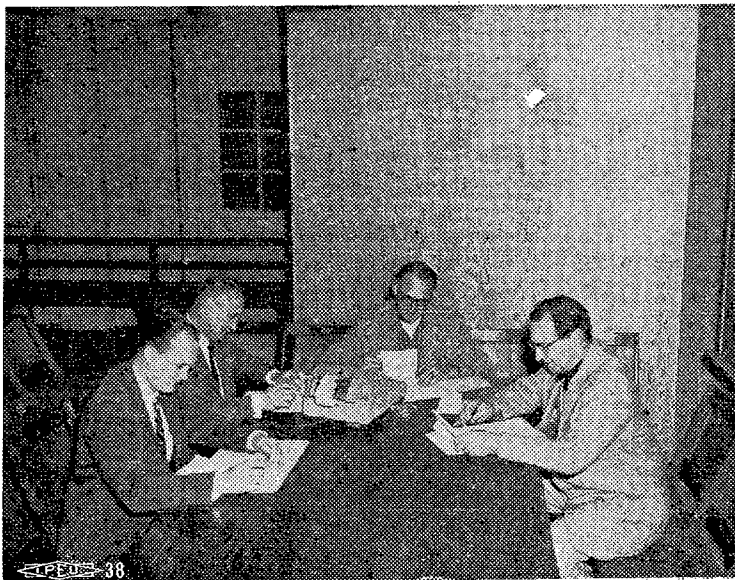
at a place and time that is not open to the public.

Each year, at the Annual Meeting of the members, the Chairman of the Credit Committee presents to the members a report of the Credit Committee. The report contains the total amount of money loaned during the past year, the purpose of the loans and the amount of money dispensed for each purpose.

During the past several years the amount of money loaned through the SF POLICE CREDIT UNION has been impressive. The members of the SF POLICE CREDIT UNION, through these loans, have helped themselves to enjoy a higher standard of living. The Credit Committee is in no



**NICHOLAS GALOUSIN**



**CREDIT COMMITTEE MEETING.** Left to right, Richard Patton, Frank Fadhl, Alan Rosenbaum, chairman, and Nathan Sisser.

## World's 25,000th Credit Union Organized

Maywood, Ill. — The 25,000th credit union in the world, formed by municipal employees of this Chicago suburb, was launched here with an enthusiastic celebration, July 16.

Village, policemen, firemen, and other municipal employees were the guests of honor at a big dinner attended by more than 50 state and local officials and credit union leaders.

CUNA President William O. Knight, Jr., presented the village and its employees with a plaque designating Maywood as the home of the 25,000th credit union in the world.

Louis Nelson, president of the First National Bank of Maywood, warmly welcomed the Maywood Employees Credit Union into the community, economic life, saying, "I know that credit unions have a definite place in our economy, if you ever need any help—or want to give your members a pep talk—feel free to call on me."

The charter was granted on June 5, and the credit union became the 25,000th in the world when its existence was reported to CUNA's Organization Department by the Illinois League.

The new group held its organization meeting on July 2. Officers and directors include a detective, director of public works, a water dept. employee, a fireman, electrician and secretary of the planning commission.

One of the first to apply for membership was Mrs. Charles R. Cannon, widow of the man who talked to Maywood employees about a credit union four years ago.

## More Than 10,000,000 In Credit Unions

MADISON, Wis. — Credit union membership in the U. S. passed the 10,000,000 mark last year with the addition of 774,144 new members, according to the Credit Union Yearbook, just published by the Credit Union National Association.

Total assets increased by \$682,000,000 to more than \$4,000,000,000. The country had 18,433 credit unions at the end of the year, compared with 17,490 at the end of the previous year.

small way responsible for this.

With regret, the Board of Directors of the SF POLICE CREDIT UNION accepted the resignation of Sol Weiner and Lawrence Lawson from the Credit Committee. The Board of Directors, Committee Members, and Staff of the SF POLICE CREDIT UNION wish to take this opportunity to thank these men for the faithful service and time they devoted to this important committee.

## BLABBERMOUTH

The board of directors and the staff of this credit union regret that this article has to be written.

Recently it has been brought to our attention that a few police officers have been "running off at the mouth". Statements have been made to the effect that these particular officers were going to "take the credit union for plenty."

We feel that these statements were in regards to the disability clause connected with loans made at this credit union. As you know, our loans are insured by C.U.N.A. Mutual Insurance Society against death or disability. In the case of disability, a person must be "total permanent" disabled before his loan will be cancelled. Now, some of these "old ladies" who are contemplating retirement, can't wait to spread the news that they are going to receive disability pensions, and "are they going to take the credit union."

Let's get one thing straight, this credit union has yet to lose one single penny, period! If anyone is suffering a loss, of "being taken", it is C.U.N.A. So far this year we have paid C.U.N.A. \$12,364.18 for life savings and loan protection insurance. C.U.N.A. on the other hand has paid to widows, and disabled police officers a total of \$24,736.20 for claims. However, C.U.N.A. hasn't been "squawking", they realize we are engaged in a hazardous occupation, and our claims are higher than the average industry. Nevertheless you can rest assured that if any of these "idle mouthings" reach their ears, they will adopt a "get tough" policy. Who will this effect? It will effect you, "Mr. average member," that's who. It will turn C.U.N.A. into a company of investigators, instead of a company of friends.

In the past, and for the present, C.U.N.A. has allowed us to investigate all claims. However, if these "blabbermouths" continue their dirty work, C.U.N.A. will start investigating the claims for themselves. This could possibly entail a thorough medical examination by their own staff of doctors, and a board of review similar to that which to set up in many retirement systems throughout the country.

The next time you find yourself listening to one of these "popoffs," get the straight "dope." Go to the "horses mouth"—give us a "buzz" to see if these idle statements are true. It only takes a few seconds to pickup the phone, and get the facts.

The names of these "blowhards" always reach our ears. The fact that they cannot conceal their names is their "Achilles Heel". When their turn comes to appear in this office, it is going to give us a great pleasure to "deflate" them.

During the war, the word was passed that "a slip of the lip could sink a ship". Now all we

## Facts About Your Cr. Un.

Your credit union is operated to give you better, faster and more dependable service than you can get anywhere else. Ask for it by phone, by letter, or by a visit to the office. Payroll deductions makes saving and loan payments easy. Whether you consolidate debts or buy a car and home furnishings, you can use your credit year after year to save money at our low rates. You can save all the money you like at the same time, even while repaying a loan.

Your Credit Union succeeds because you and the other members like the service, and because your families join, too.

Here's what you members say you like most: The low-cost credit (only  $\frac{3}{4}$  of a penny a month on each dollar still owed—no extra charges). And good returns on your money (the current return 4%). Other things you like: convenience, dependable advice, courteous treatment, and strictly confidential handling of your affairs.

Your credit union offers you security in many ways—it's not only a place to borrow when necessary, but also a place to build savings. Our average member has over \$800 in shares. Insurable shares are matched (up to \$2000) by Life Savings Insurance, and insurable loan balances (up to \$10,000) are covered by Loan Protection Insurance to take the risks out of borrowing.

Your money is safe. You are protected against loss by strict safeguards: a million dollar bond on the people who handle your money, regular government inspections of the credit union, and detailed audits by your own Supervisory Committee. Most important, you can be sure that your money is not invested in speculative securities, but in loans to your fellow members—the safest, soundest investment ever found.

**THE MOST IMPORTANT FACT ABOUT YOUR CREDIT UNION IS THIS:** it is run for your benefit. The object of a credit union is not to make profit, but to give members the service they need.

Your credit union will meet any reasonable request for credit. It will give you advice when you want it, and it will do all it can to help you save money. It will never let you down.

As a member, you can depend on the credit union to see you through good years and bad. Together we have weathered years of booms and recessions, prosperity and hard times, while your credit union has grown steadily in service and its capacity to help you.

## Cadillac Club

The National Management Conference is made up of credit unions with assets in excess of one million dollars. This organization is known in credit union circles as the "Cadillac Club" since only the larger credit unions are eligible for membership.

Some of the larger credit union members of the N.M.C. are the Detroit Teachers Credit Union with assets of twenty-two million and East Hartford Aircraft Federal-Credit Union with assets of twenty million dollars.

Recently the board of directors voted to join this group with the thought in mind that our credit union could gain a wealth of information from such an association. Already, material received has enabled us to streamline our accounting procedures and adopt more efficient office methods.

Efficiency makes for less cost and more service to you, the member.

ask you to do, is take Jack Webb's advice, and "get the facts, Mam!"