

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 3, No. 9



November, 1963

The New Enemy

By PETER GARDNER

The latter half of the twentieth century has seen a new and deadly enemy come to grips with free society. This powerful enemy has deprived millions of free Americans of their basic guarantees and seeks constantly to spread its tentacles into the very soul of the democratic ideal. This enemy has been defined and pointed out to the United States by a clear thinking group of young Americans who are fighting back with placards and heavy rimmed glasses.

The enemy as they describe him wears a blue uniform and a badge of authority. He represents the forces of order and is an agent of statutory law as codified by representatives of the people. This enemy arrests these true Americans when they tear drive-in restaurants apart or block free access to places of business; although many of the critics confuse liberty and freedom they are acutely aware of rights and ignorant of responsibilities.

One must wonder what Thomas Jefferson and James Madison would say if, through some magic kind of extension of matter, they could stand in the corridors of the Hall of Justice and hear their sacred Constitution twisted and bent. How they would thrill to the community singing in the corridors, disrupting courts in session and making it difficult for defendants in the various courts to establish their cases. Speculate for a moment on the sensual pleasure they would experience from hearing young America taunt representatives of law and order and imagine their joy at the "limpos" being carried from some free man's place of business.

How tragic is this willingness to defy the very things which make it possible for these Americans to carry on in public with so little fear of being punished. Imagine placards bearers in Russia or other satellite states. Picture if you will dozens of students lying in the

Propositions 'A' & 'I' FAIL

San Francisco's policemen suffered another blow in the November election with the defeat of Propositions "A", "I", and "J". For some unknown reason "A", which would have removed the restrictions on a retired person's earning power at no cost to the taxpayer, was badly beaten.

Sergeants took a bath also. The only redeeming thing about "I" is the wonderful work that Tom Dempsey, Lee Nelder, Ford Long and a few other Sergeants did in a vain attempt to get the measure passed. These men will be valuable for campaigns in the future.

Proposition "J", which raised the death benefit for retired policemen and firemen passed by a large margin. It was probably the dramatic words "death benefit" that put it over.

Regards Proposition "A" it was felt that no campaign was necessary as the papers had already promised to support such a measure if it did not include disability men. The Examiner and the News-Call came out in favor and the Chronicle against. There was no opposition from downtown and all looked fine but that is all that happened. With no cost factor involved there is just no explanation possible.

There is no ground for giving up hope for the future and keep in mind that fluctuating retirement is going to be an issue in our Association election in February. If the members vote to go in November we will begin a campaign right away and try to get every member of the Association behind the measure working for its successful passage.

street blocking the entrance to the Kremlin.

The very document, our Constitution, which tells these people they may protest against the government by peaceful means and demonstrate to their hearts' content as long as they do not deprive any other citizen of his rights protects them. Our very concept of government enables them to make pub-

(Continued on Page 2)

Another Review Board Beaten

The Detroit Police Department reports that efforts to establish a Police Review Board have again been soundly defeated in the Motor City. In a letter to the National Conference of Police Associations they reported that the nine member City Council had voted on the issue in October and killed the proposed ordinance which would have established a civilian board to review charges against police officers. The vote was eight to one—the only vote for the measure being the man who introduced it. Detroit wrote, "Thanks to the valuable assistance of the National Conference we were again to defeat this issue."

Good work, Detroit! This item should serve as a reminder to us about the constant threat of such boards and the havoc they can bring. There are no medical review boards or review boards by outsiders in the legal field. Those professions handle their own sanctions and problems and when the organizations fail there are still the courts. The same applies to police. There is plenty of existing legal machinery to adjudicate wrongs committed by policemen and we don't need or want police review boards.

CANDIDATES' NIGHT

The Candidates' Night meeting was an overwhelming success. Every man who was there can be very proud of himself as many of the office seekers remarked that they had not addressed such a large or orderly group during the entire campaign. Having the wives there was also a fruitful move. We have proved that we can make a show of interest when it is needed and the men who addressed that meeting are aware of the fact that San Francisco policemen are on the ball politically.

Future meetings of that type will have to be remarkable to top this one.

P.A.L. Baseball Champs

In the recently concluded Park Merced Invitational League the P.A.L. "Wildcats," a midget team coached by Ed Bigarani of Northern Station, finished first.

The league consisted of ten midget teams from the city and Daly City participating by invitation only. Each team played a double round robin and at the conclusion there was a four team play-off. The Wildcats finished with a fifteen and four record for the round robin. In the play-offs they beat the third place team 6 to 2 and then beat the second place team 6 to 4 for the title.

One of Bigarani's proteges, James Daly, was voted the Most Valuable Player by all of the coaches. Leo Sanders of the 'Cats won the batting title with a .561 average. A banquet was held for the boys and awards were given.

Brother Bigarani and the other men like him who are giving so much of their time and experience to young people are to be commended for their worthwhile work. Anyone interested in any of the P.A.L. sports activities should contact Charles Ellis, President of the P.A.L.

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

MEMBERS AS OF OCT. 15, 1963 1,593
(1,571 active, 22 retired)

EXPENDITURES

Late bills passed Sept. 17th meeting	
Advance 3 delegates PORAC Conv.	\$ 697.00
PORAC Dues, Bay Area Chapter	12.00
PORAC Dues for 1963	150.00
Notebook, August issue	130.38
National Conference of Police Assn. Assessment	150.00
President's Expenses 7/31 to 9/17	45.00
Refreshments, 9/17 meeting	18.00
BILLS PASSED 10/15/63 MEETING	
Election Expense	200.00
Postcards (Election committee)	100.00
Officer's Salaries—Oct.	116.66
Director of Internal Rev.	130.50
State of Calif. Dept. of Employment	139.86
Telephone Bill	7.15
Artson Answering Serv., Aug. & Sept. ...	11.75
S.F. Policemen's Fund, Sept.	22.14
Clerical Exp. Retirement Cases, Oct.	250.00
Legal Fees, Oct.	300.00
Rent, Oct.	100.00
Office Appliance Co., Oct.	14.56
Mrs. Frank Barthelemy	59.50
TOTAL EXPENDITURES	\$2,654.50

How Much Will It Cost Me?

Time and time again, both in the office and out in the stations and details, we hear that question "How much will it cost me?" By that the potential borrower means "what is the interest cost on my loan?"

It would simplify things for the borrower if instead of asking about interest cost he just asked what the money cost per dollar would be. That is a much easier question to answer. Why? Because the cost is easy to explain; just 5¢ per dollar per year if the loan is being paid off with regular monthly payments. That nickel per dollar is the average cost on the basis we loan money; 3/4 of 1% per month on the unpaid balance.

Some of the sharp money men in the department say that 3/4 of 1% per month on the unpaid balance means the money costs 9% a year. That is true if you mean 9% **simple interest**. There are probably more ways of figuring carrying charges or "interest" than there are days in a year. There are interest, carrying charges, finance charges, simple interest, add-on interest, discount interest and so on, far into the night. Simple interest means the cost of a dollar if held for a whole year. However when you make regular monthly payments you don't really have the use of each dollar for a whole year. By the time the year is half over, you have repaid the credit union approximately half a dollar. So therefore you can still pay 9% **simple interest** and still only pay 5¢ a dollar for the use of the money, if repaid in regular monthly payments.

So keep this fact in mind—no matter what "interest" rate other loaning agencies offer you—check the actual money cost. If it costs you more than a nickel a dollar a year with regular monthly payments you can do better at the credit union. And—in addition—no one else will offer you cost free insurance which will entirely pay off your loan if you die or are totally and permanently disabled.

HIGHLIGHTS OF OCTOBER MEETING

The meeting was called to order by President White at 8:05 P.M.

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). Members of the Executive Board: Amoroso (E); Quigley (P); McKee (P); Willett (P); Bigarani (P).

Treasurer's Report rendered and accepted. M/S that the bills be paid. **PASSED.**

Committee Reports:

1. Screening (Marelli). The committee has served men who came within its purview. If a man thinks he needs help he should contact the committee and not our attorney. Report the facts to them and an investigation will be made. The system has worked well thus far.

At this point the meeting recessed for Candidates' Night.

Respectfully submitted,
PETER C. GARDNER
Recording Secretary

THE NEW ENEMY (Continued from Page 1)

lic outcry but also asks them to respect the rights of others.

Their enemy is a civilian police, controlled by the people. Suppose that the Army were to take over the policing of our cities and wonder how many insults soldiers would be expected to take. Thank God they can protest and thank God the power of the police is not absolute and undefined. Most of the enemy are tax-paying, home-buying, child-raising men who cherish a deep love of country and an almost overwhelming sense of responsibility toward their fellow men. I, for one, thank the good Lord for the privilege of being one of the enemy, ready to offer life itself for a society in which free men can live in harmony—if they would only give it half a try.

FINANCIAL STATEMENT

	S.F. Police Credit Union	UCB Com'cial Account	UCB Savings Account
Balance as of 9/17/63	\$ 5.15	\$ 3,748.94	\$ 4,374.52
Late return Frank Barthelemy fund		59.50	
Dues collected & deposited		2,177.90	725.96
	5.15	5,986.34	5,100.48
Less expenditures shown above		2,654.50	
BALANCE AS OF 10/15/63	\$ 5.15	\$ 3,331.84	\$ 5,100.48

MARTIN J. BARBERO, Treasurer

Field of Membership

Due to certain confusion throughout the Department regarding eligibility for membership in the Credit Union, the Board of Directors on Oct. 9th, 1963 clarified the matter as follows:

"Effective this date, as per vote of the Board of Directors, the following is now in effect:

That henceforth the field of membership of the SF Police Credit Union shall be limited to those having the following common bond of association: Sworn police officers of the San Francisco Police Department, patrol special police officers, employees of the SF Police Credit Union, members of their immediate families, associations and organizations of such persons."

This will in no way change the membership of any member who joined prior to October 9th, 1963.

If you have any questions, please call or drop into the Credit Union.

MONEY, WE GOT MONEY!

Have you been hesitating about coming in for a loan because you thought there might be a delay? Well, wait no longer. Our credit committee meets regularly and frequently—and we have plenty of money available for any reasonable request. Christmas, taxes, medical or dental bills, new car—you name it and if it makes sense we can take care of you.

With payroll deduction available to you, we can not only give you the money—at the lowest possible cost and with no-cost to you insurance, we can even make the payments painless.

Come in and see us—even if it's just to say "hello."

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 WhiteOV 1-0614
 William AllenLO 6-8865
 Eligio MarelliVA 6-5120
 William BigaraniJU 5-8861

GENERAL COUNSEL

J. W. EhrlichGA 1-4530
 333 Montgomery Street

ANSWERING SERVICE
 EX 2-2888

"A LITTLE KNOWLEDGE"

A well known old adage goes "A little knowledge is a dangerous thing."

Too often we find that the credit union has more trouble clearing up mis-information spread by members who haven't gotten all the facts before they spoke than we have spreading information that you need to further understand how your credit union serves you.

Some members have asked why a large, healthy and growing credit union such as ours need to belong to the California Credit Union League. Perhaps a little information about the purpose and function of the League will eliminate these questions.

What Does the League Do?

There are many answers to this one question.

Your Credit Union was organized because a group of individuals with a common bond of interest believed they could achieve more by joining together than they could accomplish alone. The success and growth of your Credit Union is proof that they were right. It is proof that the Credit Union philosophy is sound.

Individual Credit Unions formed leagues, and the leagues formed CUNA (Credit Union National Association) for the same reasons. They had the foresight to unite for a common cause.

The California Credit Union League makes it possible for each Credit Union in the state to serve its members more effectively. The League brings the Credit Unions together and sees that they are united for representation in affairs relating to their activities. The League recommends common action for strength of purpose. The League keeps Credit Unions aware of their purposes and responsibilities, not only to their own members, but to all people of the state.

The League performs the services and functions that its member Credit Unions instruct it to perform. In doing so, it performs an amazing number of functions ranging from dissemination of information, the organization, extension and development of services which make it possible for Credit Unions to serve more effectively, the development of legislative programs to protect and promote the interest of every Credit Union, and development of field services and training programs on local, area and state levels.

The League is the tool of its member Credit Unions. By use of this tool, the

S. F. POLICE CREDIT UNION

Charter No. 1247

For period ending Oct. 31, 1963

FINANCIAL AND STATISTICAL REPORT

ASSETS

Total Loans 2,043.....	\$3,318,040.19
Cash, Total	194,830.94
Petty Cash	10.00
Change Fund	750.00
Savings & Loan Shares	30,000.00
Investments in other CUs	15,005.13
CUNA Holding Loans	2,313.62
Furn. Fix. & Equip.	18,114.57
Prepaid Insurance	1,836.44
Other Assets	1,367.50
Maint. Policies	93.00
Notebook Receivables	260.67
League Dues	2,567.52
Postage Meter	18.22
Accounts Rec.	140,450.93

Total Assets\$3,725,676.14

LIABILITIES

Accts. Payable	\$ 85.53
Notes Payable	265,000.00
Withholding Taxes	
Social Security Taxes	
State Unemployment Taxes	
State Disability Ins.	
Dept. of Vehicles	12.00
CUNA HOLDING (Shares)	5,661.44
Shares	3,181,661.74
Christmas Club	38,815.90
Regular Reserve	102,123.43
FEES	73.50
Undivided Earnings	79,655.97
Gain or Loss	52,586.63

Total Liabilities\$3,725,676.14

Credit Unions in California control their own destinies.

One most important final point must not be overlooked. Only through membership in the California Credit Union League is your Credit Union eligible for membership in CUNA and through CUNA is available the Loan Protection insurance and the Life Savings insurance which makes dealing with your own Credit Union so much better a deal than saving or borrowing through profit making private money loaning or savings institutions. Without CUNA Mutual's (cost free to the member) insurance protection we might have to pay higher insurance rates, draw lower insurance dividends back to the Credit Union, and eventually have to lower the dividend rate to the membership.

TURKEY NIGHT
NEXT MEETING
TUESDAY
NOV. 19th
8:00 P.M.
2225 - 48th Ave.

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

Mr. Peter C. Gardner
 683 Miramar Avenue
 San Francisco, Calif.

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A CREDIT UNION IS NOT

A LABOR UNION

A SOCIAL CLUB

A "GET RICH QUICK" INVESTMENT ORGANIZATION

A PEOPLE'S BANK

A SAVINGS AND LOAN COMPANY

COMPETING WITH ANY OF THE ABOVE!

To most of you informed credit union members, the above list may seem silly. Yet there are those who believe that a credit union falls into one or all of these categories. No credit union, even one sponsored originally by a labor union, will actually have any connection with the labor movement except to see that its employees enjoy all the benefits granted other working folks. The basic policy of a credit union, unchanged throughout the many years of the movement, is to provide low cost loans to members in financial distress and to assist members in developing proper habits of thrift by encouraging savings programs on a systematic basis. The motto of the credit union movement has long been "not for profit, not for charity, but for service." This we remain, a service organization set up to help you do the most with your dollars. When on occasion we approach the working areas of other types of investment organizations, it is only because we seek the best in all fields to best serve our field, the policeman and his family.

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

A POLICEMAN'S LIFE

If he's neat—he's conceited. If he's careless—he's a bum. If he's pleasant—he's a flirt. If he's brief—he's a grouch. If he hurries he overlooks things. If he takes his time—he's lazy. If you get pinched—he's had it in for you. If he's energetic—he's trying to make a record. If he's deliberate—he's too slow to catch a cold. If you strike him—he's a coward. If he strikes you back—he's a bully. If he outwits you—he's a sneak. If you see him first—he's a bonehead.

Credit Union Notes

***This credit union will be closed on the following special occasions: Friday November 15th—Annual Meeting of California Credit Union League Thursday November 28th—Thanksgiving Day

December 25th, through and including January 1st—year end reports

***Christmas Club checks were in the mail November 1st. If for any reason you did not receive yours, please call the Credit Union immediately.

***Christmas Club sign-ups still will be accepted (even for payroll deduction). However, if you wish to come in under payroll and want a full year's check, please see us for further information.

***If you are borrowing a friend's Notebook rather than reading your own, it may be that you have forgotten to notify your Credit Union of your change of address. If you are having your Notebook sent to you at the station, be sure and let us know if you are transferred.

***The "Man from Prudential" dropped by the Credit Union office the other day and reminded us that police officers no longer have to pay premium rates on their insurance. If you are still paying the old higher rates, we suggest you contact Prudential and you may save yourself some money.

If he makes a good catch—he's lucky. If he misses it—he's a simp. If he gets promoted—he's got pull. If he doesn't—ah, what's the use?

—Missouri Peace Officer