

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

NOTEBOOK

Vol. 4, No. 11



January, 1965

A Fireman Looks at Policemen

In December the S. F. News-Call Bulletin published a letter from a captain in the fire department which was an insult to every policeman that ever wore the uniform.

Captain Collins, that erudite fireman who authored the letter impugned the courage and devotion that policemen are constantly called upon to demonstrate. This man, who may still believe in Santa and the Easter bunny, implied that those men who chose to return to the police service from the S. F. fire department didn't have the "guts" to be firemen. Far be it from any policeman to deny that the fireman must show courage when he goes to the scene of a fire but how any member of the fire department, such as Captain Collins, can fail to see a distinct difference in the two jobs defies reason.

That paragon of smoke-eaters who never spent a dull day in his firehouse may have been having such a good time that the facts of life are not apparent to him. Police and fire salaries are now on a parity because the fireman had the good sense to climb on our backs. But parity in pay is the last similarity between the police and fire services.

Policemen make decisions, firemen seldom do; policemen are extremely restricted in their off-duty activities, fire-

men are not; policemen are subject to social pressures which firemen never experience; the list is long and our purpose is served by calling attention to just a few of the differences. That we are both uniformed services is no more valid a basis for comparison than comparing the fire department with the Salvation Army.

No one denies firemen a salary commensurate with the danger and importance of their work but policemen perform a greater social service and are, by the very nature of the work, entitled to greater consideration.

ANNUAL ELECTION OF OFFICERS

The Nominating Committee reported at the December meeting that the officers now serving will seek re-election to the same jobs again in 1965. The only changes will be found among the five members of the Executive Board. President Allen appointed Ted Dolan to serve out the vacancy on the Board which occurred when Jim Quigley passed away. He will represent the retired members of the Association.

The slate runs as follows: President Bill Allen, 1st Vice President Lee Marcelli, 2nd Vice President Edward Clark, Treasurer Martin Barbero, Recording Secretary Peter Gardner and Sergeant at Arms Harry Bell. Don Willett decided not to run again so Gus Coreris will take his place on the Board representing the Bureau of Inspectors. Candidates for the Board are: John Bagot, Patrol; John Kennedy, Headquarters Company; Mel Oliveira, Traffic; Ted Dolan, Retired Men; and Gus Coreris.

Members of the Nominating Committee, who received letters of intent from most of the candidates, were: Peter Zelis, Dick Kirby, and Patrick Allen. The candidates for the Board were nominated from the floor.

The election will be held in February prior to the annual Installation of Officers and Ladies' Night.

FLOOD VOLUNTEERS

A call went out for volunteers to go to the flooded Northern area and within one half hour the call was withdrawn because there were so many volunteers. The men who were the first to respond were:

Ernest Howren, Co. "B"
Donnie Hansen, Co. "C"
Dale Boyd, Co. "D"
Greg Cloney, Co. "D"
Victor Wode, Co. "D"
Lloyd Cunningham, Co. "D"
Frank Gannon, Co. "G"
Douglas Hosea, Co. "G"
Paul McConnell, Co. "G"
Burl McConnell, Co. "G"
Kevin Mullen, Co. "G"
Ralph Ridenhour, Co. "G"
Tilden Hansen, Co. "G"
Jerry Green, Co. "H"
Jaspar Starkie, Co. "H"
Vern McDowell, Co. "H"
Allen Bierman, Co. "I"
Tom McDonald, Co. "I"
Tom Torres, Co. "I"
Dick Patten, Hqs. Co.
Stanley Odman, Solo M/C

The following men were assigned to Traffic for the Christmas rush but their new assignments are noted with their names:

Ronald Carson, Co. "A"
Carl Klotz, Co. "A"
David Heikka, Co. "B"
Raymond West, Co. "B"
Samuel Hamilton, Co. "D"
Louis Sylvestri, Co. "D"
Edward Fowlie, Co. "E"
Arthur O'Guinn, Co. "E"
Harlan Wilson, Co. "H"

These men gave up their Christmas at home and are entitled to a great deal of credit. They acted in the true spirit of the police service.

How Is Your Insurance?

Too many Association members do not have insurance enough to help their families carry on when something happens to them. Several unexpected, premature deaths in the last several months have been tragic indicators that the foregoing is true.

Even in the case of a service connected death the hearings before the Retirement Board are liable to drag on for months which can work a terrible hardship on survivors. If you do not have insurance you should look into joining either the Association insurance program or the Widows and Orphans Aid Association. Don't leave your family without the means to survive.

NEXT MEETING

Tuesday

January 19, 1965

8:00 P.M.

2225 - 48th Avenue

Highlights of the December 15th, 1964 Meeting

The meeting was called to order by President Allen at 8:10 P.M. Pledge of Allegiance followed by the Roll Call of Officers: Pres. Allen (P); 1st V.P. Marelli (P); 2nd V.P. Clark (P); Treas. Barbero (P); Rec. Secty. Gardner (P); Sgt. at Arms Bell (P); Members of the Executive Board: Headquarters, Kennedy (P); Traffic, Oliveira (A); Bur. or Insp. Willett (P); Patrol, Bagot (P); Ex. Secty. White (A).

Communications read and filed.

Treasurer's Report rendered and accepted. Membership 1705. Treasurer Barbero asked that a vote of thanks be given to Harry Beare for his work on membership. Moved—Weiner; second—Coreris; that the bills be paid. Passed.

Committee Reports:

1) Welfare (T. Dolan): The committee is presenting at least two cases a week at the Retirement Board. Members should avail themselves of the Association insurance or the Widows and Orphans.

2) Executive Board Report (Clark): Recommended that the Christmas gifts for Ward 45 be as usual. Moved—Gardner; Second—Zelis: that we concur. Passed.

3) Legislative (Gardner): The meeting with the Downtown Association will be held after the first of the year.

4) Blood Bank (Vogelsang): There are 150 units on hand.

5) National Conference of Police Associations (Vogelsang): Our delegate attended the Board of Directors meeting in Scottsdale, Arizona, in December. The emphasis was on a nationwide public relations program. 18 new members. A registered lobbyist in Washington for policemen. A full report will be submitted in writing.

6) Sick Committee (Clark): There were 9 men in Ward 45 during the last month. The T.V. set was broken in handling and \$11.00 needed for repair. Requested holding cells in S. F. General Hospital.

7) Health Plan (W. Bigarani): Proposed new plan has been submitted to the Health Service Board.

8) Restriction on Retired Earnings (Diggins): Progress.

New Business:

1) Nominating Committee: Zelis, Allen, Kirby. Letters of intent were received from: W. Allen for President; Lee Marelli for 1st Vice President; Edward Clark for 2nd Vice President; Martin Barbero for Treasurer; Harry

Bell for Sergeant at Arms; Peter Gardner for Recording Secretary.

Ted Dolan was appointed to fill the unexpired term of Jim Quigley.

Nominations from the floor: Members of the Executive Board: Gus Coreris, Bureau of Inspectors; John Bagot, Patrol; John Kennedy, Headquarters; Ted Dolan, Retired Men; Mel Oliveira, Traffic.

Moved—Weiner; Second—Kwartz; that the nominations close. Passed.

2) Dental Plan: cost very high but when a good plan is proposed we will look into it further.

3) 5 hour football game details: We should protest and ask for an eight hour detail as in the past. Chief to be contacted regarding this issue.

4) 4 weeks on a watch: Now in effect at Mission Station. The Association will keep official track of this move but most favor a seniority sign-up.

Old Business:

1) Mutual of Omaha income protection insurance re-submitted to the members for voluntary sign-up. Association endorsement merely means it would be made available to members. Mailing roster to be given to broker. Referred to the Insurance Committee for investigation and report at January meeting.

2) Information bulletins are being published as needed to keep members of the department up to date on court decisions and the like.

Meeting adjourned at 10:00 P.M. in respect to the memories of our departed brothers: Joe Gray, Jim Quigley, Bill Brazil and Fergus O'Mahoney; and for the safety of Brother Joe Miles.

Respectfully submitted,
Peter C. Gardner
Recording Secretary

VITAL STATISTICS

Deaths: William Brazil 12/4/64, Fergus O'Mahoney 12/2/64.

Retired: Lt. Michael Sullivan, Co. "G" 1/1/65.

Promoted: Patrick Byrne to Sgt., 1/1/65; Sgt. George Simonetti to Temp. Lieut. 1/1/65.

To Fire Department: Gilbert Schmitz, Co. "I" 11/23/64; Gary Lindley, Co. "D" 11/23/64; John Conway, Co. "E" 11/23/64; William Hollings, City Prison 11/23/64.

S. F. Police Officers Association

FINANCIAL AND STATISTICAL REPORT

DECEMBER 17, 1964

Membership as of December 17, 1964.....1,705
(1646 Active, 59 Retired)

EXPENDITURES:

N.C.P.O.A. Conference	\$ 534.92
Contribution to Widow of former member	50.00
Answering Service—Nov. & Dec.	12.30
Welfare Committee	42.00
Policemen's Fund	23.19
Clerical Fees Retirement Cases	250.00
Legal Fees	300.00
Rent	100.00
Salaries—less withholding	190.74
Janitorial Services	10.00
Refreshments Dec. Meeting	24.25
Repairs T.V. Ward 45	11.14
Decals	174.58
Ice Candidates Nite	3.60
Inscribing Gifts—Assoc. Dinner	20.28
President's Exp.	20.00
Postage Cards for Prop. G	22.23
Xmas Gifts—Ward 45	100.00
Xmas Gift—Janitor	10.00

TOTAL EXPENDITURES\$1,899.23

FINANCIAL STATEMENTS

Bank Balance as of 11-17-64.....	\$14,798.07
Receipts	2,514.00
	17,312.07
Less Expenditures for Dec.	1,899.23
	\$15,412.84

MARTIN J. BARBERO, Treasurer

Officers of The San Francisco Police Officers Association

William Allen, President
Eligio Marelli, 1st Vice President
Edward Clark, 2nd Vice President
Peter Gardner, Recording Secretary
Martin Barbero, Treasurer
Harry Bell, Sergeant-at-Arms

MEMBERS OF THE EXECUTIVE BOARD

John Bagot, Patrol
Mel Oliveira, Traffic
Don Willett, Bureau of Inspectors
John Kennedy, Headquarters
Ted Dolan, Retired Men
Ray White, Junior Past President—Executive Secretary

THE SCREENING COMMITTEE

William Allen	LO 6-8865
Eligio Marelli	VA 6-5120
Edward Clark	UN 1-5553
Raymond White	OV 1-0614

GENERAL COUNSEL

J. W. EhrlichGA 1-4530

WELFARE OFFICER

Ted DolanLO 4-9306
ANSWERING SERVICEEX 2-2888

S. F. POLICE CREDIT UNION

NOTE BOOK

TREASURER'S CORNER

Being different, I'll start this small column by wishing each and every one a Very Happy and Prosperous New Year. It's been a pleasure for me and my staff to be of service to you during the year past. We will endeavor to continue with these services.

On December 31st, 1964, the Board of Directors declared a $4\frac{1}{2}\%$ dividend for the year of 1964. This dividend has been posted to your accounts. It could be computed as a dividend of approximately 5.1% if you will take into consideration the Life Savings insurance on your accounts. This is probably slightly higher if you are one of the numerous borrowers.

Speaking of insurance, like the smog issue, there seems to be some confusion regarding insurance coverage on loans. Let me reiterate that the basic policy has not changed. All loans made by healthy members are covered for total and permanent disability to the age of 60 and all loans are covered in the event of death to the age of 70. The difference in age only applies to an Estate or Endowment Loan (i.e. a loan made by a member for the specific purpose of building an estate), borrowing money to apply to your shares. In a short period of time each member will receive three documents; a Loan Protection contract, a Life Savings contract and a statement of maximum time and insurance coverage. These should be kept with your credit union documents.

Effective January 1st, 1965, the Board of Directors has decided to initiate a new policy regarding the delinquent payment of loans. Henceforth a fine of 1% of the monthly payment due will be charged if the payment is 60 days past due.

How Big Is Big?

April 30th, 1958—Assets of the S.F. Police Credit Union—\$1,272,661.96 — (end of the first month of operation after conversion from SFFP Federal Credit Union).

July 31st, 1959—Assets of the S.F. Police Credit Union—\$2,017,991.95.

February 28th, 1962—Assets of the S.F. Police Credit Union—\$3,010,844.98.

December 31st, 1964—Assets of the S.F. Police Credit Union—\$4,000,097.20.

One million, two million, four million—fabulous figures aren't they? But outside of being big figures, just what do they mean to the average policeman? Many of you members, being aware of our healthy growth, have commented on "how big the credit union is getting." Well, let's stop for a minute and ask ourselves "how big is big?" To a bank four million dollars is a drop in the bucket; even a small town bank easily goes over five million, and as for city banks, well, there's just no limit. For a credit union, however, four million is quite sizeable. We rank within the five largest in the city.

Should we be large, you ask? If we only seek to grow for the prestige of largeness, the answer is definitely no! To say that we have four million, or seven million or even ten million just to impress others shows a lack of understanding of the whole basis of the credit union movement. However when because of size a credit union can give expanded services to its membership, then size is of the greatest importance. That's why we are not satisfied with four million in assets; we now look forward to the day when we can report five million to you. That's also why we are always seeking more members and more savings. With more savings obviously we have more money to work with. With more money to work with we can continue to grow in our services to you. So if you are not now a member, or if the members of your immediate family are not yet members, come in and see us. While you are earning money for yourself with our higher annual

dividend, other members of the department can obtain help for themselves with the loans your savings make possible.

How soon will YOU make it possible for us to report assets of five million?

Don't Get Caught On a "Balloon" Ride

Recently one of our members came into the office, all in a sweat. About five years ago he bought a house. Unfortunately his down payment hadn't been quite high enough so the owner assumed a second deed of trust. The second was a balloon note, i.e., low payments for five years and then the balance due in full. This had kept his house payments down to what he could afford, but—now the day of judgment had come. The owner needed money and was calling the note rather than re-writing and extending it.

Fortunately we were able to take him off the hook. But the same thing can very easily happen to you. If you are planning on buying a new home, be sure and read carefully anything you sign for your financing. If you carry a second deed of trust, check and see how much of that payment is reducing the principal and how much of it is just going for interest. Plan ahead and be prepared to pay it off when that day of reckoning comes to you. Since you know it is coming, try to arrange your loan(s) with us so that we can have credit room left in your account to help you over this hurdle when the time comes.

Better still, check with us before you sign the papers on that dream castle. We probably can arrange financing at the time of purchase that can keep it from becoming a (debt) haunted house.

Attention New Auto Buyers

30 new 1964 Fords available at dealer invoice price—sedans and trucks. Phone the credit union, Andy Valenti, for information.

S. F. POLICE CREDIT UNION

1607 NORIEGA STREET
LO 4-3800

Open 10 A.M. to 3 P.M., 5:30
to 9:30 P.M. Daily except Saturday,
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Mr. Peter C. Gardner
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Should You Withdraw Your Savings or Borrow?

Every now and then a member needs money, and wonders whether he should withdraw his savings or take out a loan. Some members say . . . "It is expensive to borrow . . . I'm better off using my savings." Let's take a look at the facts. Have you ever really stopped to figure out the real cost of borrowing instead of withdrawing savings?

If you have \$1000.00 (any amount will bear proportionately the same results) in the credit union and borrow \$1000.00 for three years, you will earn \$168.19 in dividends during the three year period and will pay \$144.80 in interest on the loan. You save \$23.39 by borrowing rather than withdrawing your savings. This is assuming the present $4\frac{1}{2}\%$ dividend on shares and $\frac{3}{4}\%$ per month on the declining loan balance.

If you want to go still further and figure the insurance benefits, you will find that during the period you will have \$1000.00 of life insurance on your share account. Through our low insurance rate the credit union pays (at present) \$22.68 for this \$1000.00 account for a three year period. In addition to having the protection of \$1000.00 life insurance for your family you have saved \$46.07 by borrowing instead of withdrawing your savings. Don't forget that while the loan is in effect the credit union pays for loan protection at no cost to the member. This means that should anything in the nature of total

and permanent disability or death occur while the loan is outstanding the loan would be paid off by the insurance company. It is pretty clear that it pays to borrow rather than withdraw savings.

More Information on Exhaust And Crankcase Smog Device

In response to a mass protest from motorists, the State Motor Vehicle Pollution Control Board has decided against requiring auto smog exhaust device on late model used cars until a cheaper device can be developed.

Many individuals and organizations from all the bay area protested to the board that exhaust devices for 1962 and later model used cars would be too expensive. This device currently available would cost \$81.00 to \$133.00 each and \$50.00 a year to maintain. The Board postponed at least until 1967 any such requirement for used cars unless a cheaper exhaust device can be developed. It is certain there will be a further delay on this type of device. The original plan was to have both devices on all autos (exhaust and crankcase).

Crank case smog control already installed in new cars, will be required for used cars beginning January 1st, 1966. But since receiving the pink card with your 1965 application for renewal of auto registration there has been a mass confusion to most car owners, and several articles in the newspapers have added to this confusion. Information that I have received from the Department of Motor Vehicle and Pollution Control Board so far is that they are also waiting for change in legislation or a new rule from the Pollution Board. So sit tight until they clear up this mess.

—Andy Valenti

REMEMBER YOUR
BLOOD BANK

S.F. POLICE CREDIT UNION

Charter No. 1247

1607 NORIEGA STREET
San Francisco 22, Calif.

For Period Ending December 31, 1964

FINANCIAL AND STATISTICAL REPORT ASSETS

Total Loans	\$3,652,079.40
CUNA Holding Loans	4,731.30
Cash, Total	259,311.16
Petty Cash	10.00
Change Fund	750.00
Savings & Loan Shares	50,000.00
Time Deposits, Bank	10,000.00
Investments in other CUs	5.34
Loans to other CUs	.00
Furn. Fix. & Equip.	16,037.87
Prepaid Insurance	642.94
Other Assets	2,359.75
Notebook Receivables	317.94
Pre-paid League Dues	3,780.00
Accts. Receivable	71.50

Total Assets \$4,000,097.20

LIABILITIES

Accts. Payable	.30
Notes Payable	25,000.00
Dept. of Motor Vehicles	12.00
CUNA Holding	13,395.96
Shares (Dividend included)	3,718,239.44
Xmas Club	7,998.00
Regular Reserve (After Trans. 20%)	154,932.07
Undivided Earnings	80,519.43

Total Liabilities \$4,000,097.20

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 and Holidays
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William J. Murphy Vice President
Louis Barberini Edward Comber
James McGovern John Fay

William Hamlet
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Sol Weiner Chairman
Walter Turchen Frank Fadhl

Supervisory Committee

Oscar Tiboni Chairman
Edmond Cassidy Dennis Smith
Harry C. Valdespino Treasurer-Manager