

# THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

# NOTEBOOK

Vol. 4, No. 14



May, 1965

## ASSOCIATION TESTIMONIAL DINNER

### Residence Requirement

Supervisor Blake introduced the residence requirement problem at the Board of Supervisors on Monday, April 26th. As you know this was one of the five points in our own legislative referendum last year.

The Association has made the Police Commission, the Chief, and members of the Board of Supervisors aware of our feeling and it is felt that action will soon be forthcoming. A former candidate for mayor, when a member of the Board, stated that he felt that this could be handled by ordinance—we are asking for such an ordinance.

#### RETIREMENT BENEFITS:

A measure which would allow the Board of Supervisors to set our retirement conditions has been submitted. This will require charter amendment. Your Association feels that this would be the intelligent way to secure equitable conditions as going to the people for each change necessitates costly campaigns and causes a great deal of friction. We feel that the Board, representing the people, would be a body which would certainly not give us everything we want but a body which would listen and give our proposals hearings on their merits and not be emotional about them.

### CHARITY DRIVE

The Community Effort for Disturbed Children is going to hold a rummage sale at the Veterans' War Memorial Building on Wednesday, May 26th. There are several policemen active in this activity as well as some who have children who are being helped under the program. Your support is requested.

### NEXT MEETING

TUESDAY  
MAY 18th  
8:00 P.M.

2225 - 48th Avenue

### "Moonlighting"

Due to the fact that this publication goes to press quite some time before it is delivered all that can be said about this issue at this time is that the Association has taken a stand in favor of allowing policemen to work outside the police department 40 hour week.

As a result of the recent unpleasantness this problem came to the attention of the Association. Several meetings were held with the Chief at which time he was told that the Association intended to represent the men involved and also intended to petition for a change of Rule 2.29 of the Rules and Procedures.

Several days later a meeting was held in J. W. Ehrlich's office and the following Monday we had a hearing before the Police Commission. At this meeting we stated our views on "moonlighting" and requested a new rule which would allow it with department control and a limit to the number of hours that a man could work. Our proposal was that a 24 hour restriction be set up concurs with the national picture. We found that most Bay Area departments allow their men to work on the side, some even get jobs for them.

We feel that since there is no moral turpitude involved or any illegal aspect to the fact that a man wishes to better his lot and improve his standard by doing honest work, and as long as there is no conflict with his responsibilities as a police officer, there should be no problem. It is up to the Police Commission at this writing.

### EFFICIENT HOLSTERS

Brother Don Brewer of the City Prison is investigating various articles of police equipment and has made a recommendation as to an outside holster which seems to do the best job. This holster is the Bernes-Martin which has been designed for wear with the short leather jacket.

The holster has many features: 1) a safety catch which prevents its being

The second semi-annual Association Testimonial Dinner honoring those members who retired or were promoted will be held on Thursday, May 20th at the Verdi Club, 2424 Mariposa Street at 7:30 P.M. Cocktail hour begins at 6:00 P.M. The price (\$8.00) includes all drinks, dinner, and a gift for the honored guests.

The original idea behind this type of dinner was to eliminate the numerous and very expensive dinners and make it possible for all members to be feted when their time comes. The dinner is not limited to members (except for the guests of honor), friends and relatives of the guests are invited to attend.

Those being honored are:

AHERN, John M.	JEFFERY, George
AMOROSO, Mario	KIRKENDALL, James
BIANCULLI, Cliff	LORDAN, Joseph
BYRNE, Patrick	NELSON, Charles
CAVAGNARO, Paul	PAASHE, Edmond
CORERIS, Gus	SIEGFRIED, Michael
COYLE, Richard	SPOTSWOOD, R.
DU BOSE, Lon, jr.	STARHA, Aloysius
GOYTON, Joseph	SULLIVAN, Michael
HANSEN, William	WILLETT, Donald
HIGGINS, James	YASINITSKY, S.
HURLEY, James	

For information contact: Paul Cacek (City Prison); Mel Oliveira (Hit & Run Detail) or Sol Weiner (Warrant Bureau). Tickets may also be obtained from Association Station Representatives.

This is a worthwhile Association activity and all members are urged to support this testimonial dinner.

REMEMBER YOUR  
BLOOD BANK

taken out without the officer's knowledge; 2) it is the fastest draw police holster available and; 3) the officer can run with the holster and there is no danger that the pistol will fall out. It is somewhat more expensive but Brewer feels that it is the best one on the market. He has a Bernes-Martin holster at the Prison and anyone interested in seeing it may contact him there.

# Highlights Of The April 20th Regular Meeting

The meeting was called to order by 2nd Vice President Clark at 8:10 P.M. with the Pledge of Allegiance.

Roll Call of Officers: Pres. Allen (E-working); 1st V. P. Marelli (P); 2nd V. P. Clark (P); Treas. Barbero (P); Secty. Gardner (P); Sgt. at Arms Bell (P). Members of the Executive Board: Patrol, Bagot (P); Traffic, Oliveira (E); Hqs. Kennedy (E); Bureau of Insp. Coreris (A); Retired Men, Dolan (P).

The minutes of the March Meeting were approved as mailed in **The Notebook**.

Treasurer's Report rendered and accepted. Membership: 1738. Moved: Weiner—Second: Foss: that the bills be paid. **PASSED**.

Routine Communication filed.

## Report of the Executive Board:

1) Residence Requirement: There was a misunderstanding between the Board and the Police Commission regards our position in the matter of the residence requirement. However, subsequent developments indicate that the matter will be taken care of in the very near future.

2) 26 Paydays: This is still in the works and it appears that when it does go into effect one week's salary will be held back. Members to be advised to prepare for such a development.

3) Supervisors setting retirement conditions: Supervisor McCarthy has submitted a charter amendment which would allow the Board of Supervisors to set these conditions. The M.I.L. Executive Board was over-ruled by the regular meeting and that organization will support the measure.

4) Removal of restriction on retired earnings: Progress.

5) Survey of the Traffic Bureau: No information at Board meeting but it was later learned that the survey has only to do with fatal accidents and will not affect the department or anyone's job.

6) Clerks in Stations: No recommendation.

7) Leather Jackets: Permanent Order has been issued allowing same.

8) Public Recognition Award: Awards given at Academy Class graduation on April 2, 1965.

Moved: Beare—Second: Milon: that we concur with the recommendations of the Executive Board. **PASSED**.

## Committee Reports:

1) Legislative (Dolan)—The proposal to allow the Board of Supervisors to set retirement conditions has been

submitted. Still no word from Los Angeles on the pay raise.

2) Testimonial Dinner (Weiner)—The dinner will be held on May 20th at the Verdi Club. The \$8.00 price includes all drinks and dinner. Members asked to support this Association activity.

3) Public Recognition Awards (Dig-gins)—There was good radio, TV, and press coverage for the winners of the awards. The committee members are Captain Harry Nelson, Lt. Howard Frank, Sgt. Alan Rosenbaum and Dig-gins. After the report Chairman Dig-gins submitted his resignation.

4) Blood Bank (Galousin)—Academy class gave; there are now 151 units on hand.

5) Sick (Clark)—There were no men in Ward 45 at the times the Committee visited.

## Old Business:

1) Moonlighting—A full report of Association activity up to date was given. The meetings with the Chief, the Commission, and our Association counsel Mr. Ehrlich were explained. One of the salient points that was brought up during the discussion was the fact that members do not contact the Screening Committee when they need help. Members can call the number on the back of their membership cards at any hour of the day or night and be put in touch with the committee—do not wait until it is too late.

There was a break-down in communications after members were to sign the report as to whether or not they had worked since January 1, 1965. We have learned a lesson from this and when there is future occasion for quick contact with the membership more efficient steps will be taken.

2) Mug photos of accused men were in the public press again.

## New Business:

1) We are interested in the changing of some of the provisions of the Rules and Procedures but it is understood that the newly revised books are ready for distribution.

2) Copies of the Constitution and By-Laws of the Association will be printed in book form and distributed to members along with some pertinent data that members should know. This project is being worked on by the Welfare Committee.

3) Members asked that P.O.R.A.C. be contacted as to statewide experience having to do with the release of

personal information about police officers to the press.

4) Like pay for like work — The M.I.L. went to Mr. Grubb about people working out of their classification. He stated that there is a precedent for paying them the higher salaries but department heads have not requested same.

## Good of the Order:

Association was thanked for its support of the Parkside-Sunset Improvement Association's recent fight.

The meeting adjourned at 9:20 P.M. in respect to the memories of our departed brothers Howard Marks and Charles Radford.

Respectfully submitted,

Peter C. Gardner  
Recording Secretary

## VITAL STATISTICS

Death: Howard Marks

Retired: Sgt. Wesley Wright—4/16  
Off. George White 5/1

Promoted: Joseph Lordan to Sgt. 5/1

## REMEMBER YOUR BLOOD BANK

### 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  
Gus Coreris, 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. Ehrlich ..... GA 1-4530

#### WELFARE OFFICER

Ted Dolan ..... LO 4-9306

ANSWERING SERVICE ..... EX 2-2888

# POLICE REVIEW BOARD IN WASHINGTON D. C.

The following has just been received from the Office of the National Conference of Police Associations.

April 13, 1965

The Board of Commissioners of the District of Columbia, has today directed the Corporation Counsel to revise Reorganization Order No. 48 of June 1953, as amended July 14, 1960, to provide for a reorganized civilian Complaint Review Board and to accomplish the procedures hereinafter set forth.

This action was taken after consideration of a proposal by the National Capital Area Civil Liberties Union and a report thereon from the Chief's Committee on Police-Community Relations. The Commissioners have also been in close consultation with Police Chief John B. Layton concerning these proposals.

The Commissioners will shortly appoint two additional members to the existing Complaint Review Board, enlarging it from three to five members. The two additional members will be members of the Bar of the District of Columbia. The Board may sit on complaints in panels of three or more members, with at least one attorney serving on a panel. If the future workload of the Board should require additional members, the Commissioners will expand the Board, to seven or nine members as needed.

The new procedure for processing complaints filed by civilians concerning police personnel will be accomplished as follows:

1. Complaints may be filed by citizens directly aggrieved with the Secretary of the Board of Commissioners, Room 509, District Building. All such complaints shall be in writing and shall be made under oath. Sworn complaints may also be filed with the Secretary by third parties who have observed alleged police misconduct.

2. All complaints received by the Secretary to the Board of Commissioners will be referred to the Chief of Police for investigation.

3. At the beginning of the investigation of each complaint, a copy of the complaint shall be served upon the officer against whom charges are made. A copy of the officer's answer, made upon oath, shall be served upon the complainant. Service shall be made by the Chief of Police on the officer charged and the complainant by Certified Mail "Return Receipt Requested", or by delivery to the person to be served of a copy of said complaint or answer, as the case may be. The investi-

gation filed may also include the sworn statements of witnesses in support of the complaint or in support of the officer's position.

4. If, as the result of the investigation, the Chief of Police determines that charges should be brought the Chief shall proceed with such action.

5. Unless disciplinary action is initiated by the Chief of Police, the complaint and the report of the investigation shall be placed before the Complaint Review Board. The Board by a majority vote may recommend to the Commissioners that the complaint be dismissed, or that the Chief take minor disciplinary action, or the Board may hold a hearing on the complaint.

6. If the Board determines to hold a hearing on the complaint, the investigative report of the police, and other relevant documents shall be provided to the complainant and to the officer involved at least 5 days prior to the hearing. Both complainant and respondent officer may be represented by counsel at the hearing if they so desire. Proceedings of the Complaint Review Board are closed. The Board has the power to subpoena witnesses and documents to such hearings.

7. Following a hearing before the Complaint Review Board, the Board by majority vote may recommend dismissal of the complaint, may recommend disciplinary action by the Chief of Police, or may recommend that charges be preferred. A report of the Complaint Review Board's disposition of each case shall be sent to the Chief of Police and to the Board of Commissioners.

8. The Chief shall report to the Commissioners, on his disposition of

the Board's recommendations and on the results of any trial by the Police Trial Board that may be held in connection with any complaint filed under this procedure.

9. Although the Complaint Review Board may recommend the dismissal of any civilian complaint, the complaint may be dismissed only upon the action of the Board of Commissioners.

10. The Board shall report to the Commissioners annually on its activities. The Board of Commissioners shall cause to be prepared and published an annual report detailing the character, status, and disposition of all complaints filed with the Secretary to the Board of Commissioners.

11. A Complainant shall be subject to prosecution under Article 19, sec. 5 of the Police Regulations only when it is determined by the Corporation Counsel, upon referral by the Board of Commissioners, that such a complaint was filed with knowing intent to falsify.

12. The foregoing complaint procedure shall be followed in the case of all sworn complaints filed in writing with the Secretary of the Board of Commissioners. The Commissioners, the Chief, and other police officials will continue to process informal written and telephone inquiries and complaints.

13. The organization and functions of the Regular Police Trial Board and the Special Police Trial Board remain unchanged. The Board of Commissioners will continue to review all trial board decisions as presently provided.

The Chief of Police must have the primary responsibility for the maintenance of discipline within the Police

(Continued on Page 5)

## The San Francisco Police Officers' Association

### FINANCIAL AND STATISTICAL REPORT

April 20, 1965

MEMBERSHIP as of April 20th .....1,738  
(1668 Active and 70 Retired)

#### EXPENDITURES:

Officers Salaries less withholding—	
April .....	\$ 190.74
Clerical Fees — April .....	250.00
Attorney Fees — April .....	300.00
Rent for April .....	100.00
Janitorial Services .....	10.00
Answering Service .....	6.90

#### FINANCIAL STATEMENT

Balance as of March 16, 1965 .....	\$15,132.86
April Receipts .....	592.88
	<u>15,725.74</u>
Less April Expenditures .....	
Balance as of April 20, 1965 .....	\$15,725.74

Telephone for March & April.....	17.33
Garbage .....	2.00
Notebook for March Issue.....	145.66
S.F. Policemen's Fund .....	23.16
Food and Refreshments—	
April Meeting .....	21.60
Officer's & Committee Expenses....	85.50
Office Supplies .....	3.43
Blood Bank Refreshments .....	32.15
Citizen Awards .....	138.32
Printing for 2nd semi-annual	
Ass'n Dinner .....	31.20
<b>TOTAL EXPENDITURES APPROVED.....</b>	<b>\$1,357.99</b>

#### SAVINGS ACCTS.

#### COMMERCIAL ACCT.

	\$15,132.86	\$1,960.04
	592.88	1,778.62
	<u>15,725.74</u>	<u>3,738.66</u>
		1,357.99
	<u>\$15,725.74</u>	<u>\$2,380.67</u>

MARTIN J. BARBERO, Treasurer

# S. F. POLICE CREDIT UNION

# NOTEBOOK

## Avoid These TRAPS in store credit

... be careful when you buy.

About "Store Credit"—Avoid these 3 TRAPS in "store credit".

It's convenient, no question about it. You may say it's worth paying a little extra money to be able to walk into a store and buy what you want without waiting. But be careful. . . .

If you stick to the 30-day arrangement, and pay at the end of the month, "store credit" is a good deal. You can get credit up to 4 weeks without paying a cent for it. But if you go past 30 days, watch out! Then you usually start paying interest charges at the rate of 1½% to 2% monthly on your unpaid balance (18% to 24% true annual interest). This is the price of "convenience."

1. You May Pay Needless Interest. You are encouraged to put even small purchases on your charge account. Soon you find yourself paying interest on such items as shoestrings or a spool of thread.

Foolish, isn't it, to pay carrying charges on shoestrings? Well, it's even crazier when your total reaches \$50 and it too often does. You should save your credit for more important needs.

2. You May Keep Your Balance Too High. Suppose you charge only \$10 this month, and pay it all off when the bill comes. But at the same time you also pay interest on an owed balance of about \$100, because of a big purchase last summer.

Too many people do this. They keep paying interest month after month, but keep the total debt up near the limit. That's like paying 10% monthly interest on your current bills. No wonder retailers say they frequently make more money on the credit than they do on the merchandise!

3. You Pay More For Everything. Most "store credit" charges are 50% to 100% higher than the credit union rate. So more of your payment goes for interest, and less is applied against the principal. It takes longer to pay your debt. And it costs more. You might as well get the lowest rate in the first place. At your credit union you pay only ¾-1% monthly on your unpaid balance. That's \$0.75 per \$100 per month with no extra charges. Compare

this rate to anybody's "store credit" system!

And that's not all . . .

Your credit union is BETTER because . . .

At your credit union you can usually ask for more credit anytime you need it.

Why go to a store, and pay more?

At your credit union you can usually get more credit for a longer time and for a lower rate than at the store. All you need is a good enough reason.

At your credit union the purpose is not to make money on you, nor to tempt you into increasing your debt. Instead, it's to help you use your credit power thriftily, and to get you out of debt as soon as possible.

## Hawaii Bound?

Daman-Nelson Travel Agency announces the following two Hawaii vacation trips are now available to members of the SF Police Credit Union.

Group No. 1—Waikiki Grand Hotel—in June 12th, out June 20th.

Group No. 2—Pacific Holiday Hotel—in August 21st, out August 29th.

Other features of each tour include round trip jet air transportation by Pan Am or United, arrival lei greeting, arrival transfer from Airport to Waikiki Hotel, departure transfer from Waikiki Hotel to Airport, Oceanic Sea Life Park Tour - ½ day, Circle Island Tour - a trip around the island of Oahu, see the popular "Hawaii Calls" radio broadcast, watch the Kodak Hula Show, all applicable taxes.

Net cost for 15 - 45 Passenger Package:

Basis: Double Hotel Occupancy  
\$269.00 per person  
Single Hotel Occupancy  
\$291.00 per person

For reservations or information, call or see Daman-Nelson Travel, 210 Mission St., YU 2-3307. If you are considering the June trip, please call immediately.

## Consumer Counsel Capsules

Again this year we are bringing you some excerpts from the Consumer Counsel News Exchange put out by the State Consumer Counsel, Mrs. Helen Nelson.

## TREASURER'S CORNER

What is a delinquency? A delinquency, according to the state, is any person who has missed more than two payments. Upon the missing of the second payment, and this does not necessarily mean in a row, the account goes to our delinquency list. The member is notified and is expected within a reasonable time to make up the delinquent payments. After sixty days the account is referred to the Board of Directors and a delinquency fine will be charged. After a period of ninety days, if payroll deduction is available to the delinquent member, a card will be put through the Controller's office for automatic deduction. If you are paying by cash use the payment book you received when you took the loan out, keep your payments current and do not become a delinquent.

Who may co-make loans? Many times persons who are credit union members have put themselves in the position where they agree to be a co-maker on another's loan. Upon arriving at our office they find themselves, even though they are good credit risks, unable to sign because of the fact that they already have a loan of substantial size. Or they have already signed for somebody else again making them ineligible. So, for your benefit, here are a few guide posts.

1. Make sure that your co-maker does not already have a loan with us.

2. That he has not signed, and therefore still obligated, on someone else's note.

3. If not a department member, he must be over twenty-one, working full time, able to stand a credit check and preferably a property owner. So the next time you are in the market for a loan, follow these guideposts and remember that the person who signs as co-maker is individually responsible for that loan.

Vacations are upon us. Take advantage of your credit union's easy lending policy when planning that trip. When you gotta go, we got the dough.

## WARNING— Know Your Rights! !

Some suede shoe operators, especially those pushing so-called "home improvement" products or services, are still using a trick that was outlawed in 1963.

When a consumer attempts to exercise this new legal right and cancel an installment contract—after discovering the contract doesn't match the salesman's fancy promises—the high-pressure outfits tell him falsely that he must pay a cancellation penalty. The penalty payment they attempt to exact may be as high as 20 percent of the contract amount and total \$200 or \$300 or more.

The California Legislature in 1963 specifically prohibited this practice with a law that says:

"No contract or obligation shall contain any provision by which . . . the buyer agrees to the payment of any charge by reason of the exercise of his right to rescind or avoid the contract."

The above provision is now part of the Unruh Retail Installment Sales Act and applies to installment contracts covering sale of all goods and services except those connected with automobiles.

### POLICE REVIEW BOARD IN WASHINGTON, D.C.

(Continued from Page 3)

Department. It is not the function of the Complaint Review Board to impinge upon this responsibility. The function of the Board is to investigate and to recommend. We have the highest confidence in the ability and determination of Chief Layton and the Department to maintain proper discipline and high standards of Police conduct. The Chief's Committee on Police-Community Relations has expressed similar views. We note that of 11 formal complaints filed with the Department during 1964, nine were recommended for Trial Board action following investigation. A tenth case was tried upon the recommendation of the Complaint Review Board.

These new procedures we believe will assure an unbiased investigation of citizens complaints while at the same time protecting policemen from unfounded or vindictive allegations of misconduct. It is our hope that the new procedures will contribute to the improving climate of understanding and cooperation between citizens and police.

### DO YOU CARE?

If you are interested in any bill—for it or against it—let your own Assemblyman or Senator know how you feel. (Be sure to identify the bill by number when writing.)

It's effective also to let the bill's author and the chairman and members of the committee hearing the bill know your opinion. But by all means let your own representative in the Legislature know. Write them also when you want a copy of a bill.

It's important to express your opinion **before** a bill comes up for first hearing. The first committee hearing in either house is the crucial one.

### REMEMBER YOUR BLOOD BANK

### SAVE \$\$

ATT. AUTO BUYERS  
IMPORT YOUR OWN  
NEW FOREIGN CAR  
SHIPPED TO YOU  
DIRECT FROM EUROPE

Any Make or Model.  
We Handle ALL Details

EXAMPLE: Pay \$44.00 per Mo. on regular VW BEETLE or \$60.00 per Mo. on new VW compact model stationwagon.

No downpayment when you arrange for financing through the credit union, see Andy or call Don Mann (retired) for complete information and prices on all models.

Phone: 221-0233 or 776-9990



## EVERYONE NEEDS A VACATION

Let Your Credit Union Assist With Yours. A vacation, with rest and changes, can do wonders toward improving our everyday lives.

You'll have a carefree vacation with a low-cost loan from your credit union. In most cases, your loan is insured against your death or total and permanent disability with CUNA Mutual—the Credit Union Insurance Company.

This insurance is provided by your credit union at no extra cost to you—the member.



# Fun In The Sun

or  
It's Vacation Time Again

As is our usual vacation time practise, we are running a listing for you of all the items of vacation interest currently listed on our bulletin board.

For sale: 23' Trovan Crsr.—150 hp Interceptor V8, 2 bunks, head, inside/outside controls, very good condition. \$2,400 - will varnish; \$2,300 - you varnish. Sgt. Williams—VA 4-6664, Mission Station.

For sale: Fishing Boat—suitable for bass fishing in Bay or salmon outside Gate. 22' Kneass hull, new 15hp Albin engine, newly painted inside and out, sleeps two, head. Economical and seaworthy, speed of 8-9 knots. Priced to sell: \$1,995. (Make offer.) Phone 435-1146 or 924-4685. (Ask for Lou.)

For sale: Boat—Gildercraft, fibreglass 283 cubic inch Chevrolet engine, inboard, top speed 65-70 mph, low hours gas. For further info, call PL 5-1206. (Picture on credit union bulletin board.)

For sale: Ithaca 12 ga. shotgun, engraved receiver, approx. 30 shells fired in gun - \$70.00. Call Robert Rand at 359-2380 or KL 3-1544.

For sale: 12 ga. shotgun, never fired, brand new. Call Lieut. Geo. Simonetti, KL 3-1385 - make offer.

For rent: House trailer—summer and fall rentals, 15' travel trailer, sleeps five. Dinette, butane stove and light, electric fixtures and outlets, ice box, sink with 10 gal. water tank, connection for running water, twin butane tanks. \$35.00 per week. Call Elliott Blackstone at KL 3-1231 or LO 4 3800.

For rent: Summer rentals now available—June 13th through September 25th. Location—Madera County 42

miles Northeast of Fresno in Sierra—3500' level. Short distance to town, lake and resort area. Fishing, swimming, boating, shopping & movies available. Beautiful mountain country. \$50 weekly includes utilities. Home is 2 bedroom and sleeps eight—furnished including kitchenware, automatic washer, stove & refrigerator. For further information phone Jim McDonald — DE 3-3375 A.M.'s or KL 3-1235 P.M.'s.

Vacation at Pine Cone Fountain & Motel, open all year—minutes away from Squaw Valley. North Shore — Lake Tahoe. P.O. Box 665, Kings Beach, Calif. Call 916, Liberty 6-2269. Your hosts—Alice & Bill McDonald. 8 lovely motel rooms finished in knotty pine, wall to wall carpets, cable TV. Coffee shop open from 7:00 a.m. to 10:00 p.m., serving breakfast all day. Close to recreation and sports—dancing, floor shows and gaming at Nevada's famous Casinos just one mile. Golf — Brockway Golf Course — two blocks from Pine Cone. Large public beach—across the street and down one block on the lake front. Fishing boats, speedboats, water skis, surf boards, etc. may be rented at the boat dock there. Horseback riding — Brockway Stables just one quarter mile. Rates—July & August \$11.00 per night for 2. June & September \$9.00 per day for 2, \$2.00 for extra person. Attractive winter rates.

Vacation in Lake County—all year round. Exclusive lake-front location on Clear Lake. Private dock and pier. 2 bedroom house, completely furnished (linens e x c e p t e d), air-conditioning. Available all year. For reservations, please phone SK 1-5237. May 30th-June 26th—\$65.00 per week; June 26th-July 31st—\$75.00 per week; Aug. 1st-Sept. 9th—\$85.00 per week, Sept. 10-

May 29th—\$60.00 per week; weekends when available—\$20.00.

For rent: Summer cabin—Clear Lake (on lake). All electric kitchen, accommodations two families. Launching ramp. \$80.00 per week. Call Dick Castro—KL 3-1361.

For rent: Summer cabin, South Shore, Lake Tahoe—two miles from Stateline—sleeps eight, \$75.00 per week, call LO 6-4286.

## S. F. POLICE CREDIT UNION

Charter No. 1247

1607 NORIEGA STREET

San Francisco 22, Calif.

Period Ending: April 30, 1965

### FINANCIAL AND STATISTICAL REPORT

#### ASSETS

Total Loans .....	\$3,810,081.13
Suspense Acc't. Loans .....	20.00
Cash, Total .....	224,354.10
Petty Cash .....	10.00
Change Fund .....	750.00
Savings & Loan Shares .....	50,000.00
Time Deposits, Bank .....	20,000.00
Investments in other CUs.....	5.44
Furn. Fix. & Equip.....	14,860.85
Prepaid Insurance .....	372.86
Other Assets .....	767.50
Maint. Policies .....	558.00
Notebook Receivables .....	291.19
League Dues .....	1,760.00
Pre-paid League Dues .....	3,510.00
Postage Meter .....	55.66
Acc'ts. Receivable .....	71.50
<b>Total Assets .....</b>	<b>\$4,127,468.23</b>

#### LIABILITIES

Acc'ts. Payable .....	\$ 131.60
Dept. of Motor Vehicles .....	20.00
CUNA Holding .....	6,078.44
Shares .....	3,793,768.58
Xmas Club .....	25,441.50
Regular Reserve .....	155,070.88
Fees .....	42.50
Undivided Earnings .....	80,329.49
Gain or Loss .....	66,585.24
<b>Total Liabilities .....</b>	<b>\$4,127,468.23</b>

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