

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

NOTEBOOK

Vol. 4, No. 15



June, 1965

26 PAYDAY PLAN

The following is an explanation of the 26 week Pay Plan.

This has been suggested by Controller ROSS' Officer and, as you know, The Charter Amendment was written so that this plan goes into effect at his wish. Therefore, if there is not agreement on this plan, as outlined, something else will have to be suggested to the Controller.

There are 4 different pay days in the plan:

Group No. 1: Tuesday

Group No. 2: Wednesday (Police are in this group)

Group No. 3: Thursday

Group No. 4: Friday.

The following is for Group No. 2 only:

January 3—Pay for December 16-31, 1965.

Wednesday, January 19 — Pay for January 1 to January 15. **THIS WILL BE LAST SEMI-MONTHLY PAYMENTS. IMPORTANT !!** All checks after this will be only for a two week period, and will be smaller than semi-monthly checks.

Thursday—February 3, Pay for January 16-29.

Friday — February 18, Pay for January 30-February 12.

Monday—March 7, Pay for February 13-February 26.

Tuesday—March 22, Pay for February 27-March 9.

Wednesday—April 6, Pay for March 10-March 23.

Hereafter, all checks will be on Wednesday, and if a holiday falls on this date checks will be distributed on Tuesday.

Checks are supposed to be in the hands of the Administration Department by 8:00 A.M., day of distribution, which means that men working Mid-night to 8:00 A.M. should be able to receive their checks without coming back that same day.

It must be brought to the attention of all members that commencing with the check of Thursday, February 3, 1966, the amount contained therein will be about 6% less than the semi-monthly check.

Checks payable on Wednesday, July

INSURANCE PREMIUM TO BE RAISED

There were fourteen members who passed away during the last fiscal year; eleven the year before and eight the first year of our group life insurance. This can mean only one thing—an increase in the premium.

The premium was raised last year but will have to go to \$1.00 per thousand dollars of insurance (or 63c more a payday) because of the loss experience that the insurance company has seen. At first blush this seems very high but there are several extremely important factors to remember, not the least of which is the fact that many of the men who died left cases in litigation at the Retirement Board and their families had no income until the cases were settled, the insurance money was a lifesaver for them. They would not have quibbled about a little more premium.

The Executive Board was given two choices by the company: 1) a reduced amount of insurance at the same premium or 2) an increase in the premium. The Board felt that it would be wiser to raise the premium and keep the full amount in force.

It will not be necessary to sign new pay roll deduction cards as the green cards we signed make it possible to make adjustments without going through the agony of getting all the members to sign again.

Even at the new rate our group life insurance is cheaper than the Veterans' Insurance and you are foolish to let it go—remember those who left nothing.

13, 1966 will have no deductions for association dues, or other dues that are payable yearly.

Checks payable the first payday in January 1967 will have no deductions.

W-2 forms for taxes in the year of 1966 will be late due to the late payment.

**REMEMBER YOUR
BLOOD BANK**

Community Support

Law Enforcement is encountering a general resistance to authority with an impact never before experienced. This attitude has been demonstrated on numerous occasions throughout the Nation. It is not uncommon for people of all ages, backgrounds and endeavors to openly resist police in the discharge of their duties. San Francisco and its community members have demonstrated their willingness to support and assist Law Enforcement in this City.

In an effort to display this spirit of cooperation and support, a group of community members gathered together under the leadership of Mr. Jerd Sullivan to present to the City and the Police Department some tangible evidence of this. The result of their efforts culminated in the placement of a perpetual memorial plaque in tribute to the men of the Police Department who gave their lives in the line of duty. This plaque is placed for all to see in the Main Lobby of the Hall of Justice.

The plaque was designed by Mr. Gardner A. Dailey, an internationally recognized architect, and will serve as a constant reminder to those of us in the Department that there are citizens who stand ever willing to extend themselves on our behalf.

Testimonial Dinner a Success

The 2nd Semi-Annual Association Testimonial Dinner was a success. Those in attendance will be the best advertisement for the next one.

Short speeches, good food, and plenty of refreshment made for a fine evening and it is hoped that the dinner will now be an accepted and practical Association function.

NEXT MEETING

**TUESDAY
JUNE 15, 1965
8:00 P.M.**

2225 - 48th Ave.

Highlights of the May 18th Regular Meeting

The meeting was called to order by 1st Vice President Marelli with the Pledge of Allegiance.

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

Due to the absence of Secretary Gardner, Brother Oliveira was designated to take the minutes.

Communications read and filed. Minutes of the April meeting approved as mailed in **The Notebook**.

Candidates Breen and Michalske, running for the Health Service Board, were given floor time to speak.

Treasurer's report read by Brother Weiner. Moved—Clark; Seconded—Weiner: that the bills be paid. PASSED Committee Reports:

1) Testimonial Dinner (Weiner) Tickets going rather slowly. Star holders will be given to the honored guests as gifts. The Chair approved a request that the committee members be given tickets to the affair.

2) Sick Committee (Clark) Televisions at Ward 45 have been repaired.

3) Municipal Improvement League (McKee) 26 payday program goes into effect January 3, 1966. The checks will be 6% smaller.

4) Legislative (Clark) Brothers Clark and Zelis attended Board of Supervisors meeting on 5/18 and heard Supervisor McCarthy present the proposition for allowing the Board to set retirement conditions. The Miscellaneous Employees also presented their version (simple majority) at the same time.

McKee and J. Collins were appointed by the Chair to the MIL Steering Committee. It is not known whether our proposal, which calls for a three quarters majority, or the other (simple) will be adopted. This will be resolved by the Board of Supervisors.

5) Blood Bank (Galousin) 26 pints collected—29 issued—147 on hand.

Old Business

1) Pipe Band — Brother Watts requested that the \$100.00 donation be made to the band. Chair directed that the amount be paid as per budget item.

New Business

1) Los Angeles raise to be \$12.00 over our salary.

2) Discussion of pressures for police review boards. Any information on this dangerous activity should be reported to

the Association for whatever action may be possible.

3) Moved—Oliveira; Second—Williams: that the Association form a committee to conduct a survey to obtain a longer Lieutenants and Captains list. The former "Like Pay for Like Work" Committee will serve (H. Williams, Chairman).

4) Letter to be written to Legislature opposing the move to eliminate Admission Day as a legal holiday.

5) Request that a permanent list of books for promotional exams be established. Referred to the Executive Board.

Meeting adjourned in memory of our departed brothers.

Respectfully submitted,
Mel Oliveira
Acting Secretary

VACATION LOANS

Vacation can be important to the well-being of any family. Certainly they are a welcome pause in the day in and day out work routine. When considering how you are going to pay for your vacation, think of your credit union.

Police employees and their families have the complete lending facilities of their credit union available to finance their vacations. This means that your special trip can be paid for with a credit union loan. Or that boat and trailer that you have your eye on . . . plus the complete set of camping equipment. Come in and talk to one of your friends on the credit union staff.

MISSION HIGH REUNION

The Mission High class of June 1941 is planning a 25th anniversary party for next year. All members that graduated at that time who are interested in this affair may contact Vernon Branco at 399-4620 or 588-4942. If you know of any others who graduated then would you have them contact Branco?

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

The San Francisco Police Officers' Association

FINANCIAL AND STATISTICAL REPORT

May 18, 1965

MEMBERSHIP as of May 18th 1,749
(1,681 Active 68 Retired)

EXPENDITURES:

Officer's Salaries less withholding—
May \$ 190.74
Clerical Fees—May 250.00
Attorney Fees—May 300.00
Rent—May 100.00
Janitorial Services April 10.00

FINANCIAL STATEMENT

Balance as of April 20, 1965 \$15,725.74
Receipts May 595.50
Expense Refund
Interest Earned 109.06
Less Expenditures for May
Balances as of May 18th \$16,430.30

Answering Service 7.75
Telephone 7.15
Notebook—April Issue 145.53
S. F. Policemen's Fund 23.46
Food & Refreshment for meetings 62.96
T.V. Repairs 7.30
Locker 13.00
Retire. & Promotional Dinner—Gifts 195.00
Qrtly Payroll Taxes
Association Share \$40.92
Employees Share 27.78
68.70
TOTAL EXPENDITURES \$1,381.59

SAVINGS ACCTS.

\$15,725.74
595.50
109.06
16,430.30
\$16,430.30

COMMERCIAL ACCT.

\$2,380.67
1,786.50
13.35
4,180.52
1,381.59
\$2,798.93

MARTIN J. BARBERO, Treasurer

S. F. POLICE CREDIT UNION

NOTEBOOK

CONSUMER CAPSULES

(From the office of State Consumer Counsel Mrs. Helen Nelson)

Home Improvement Rackets

Suede shoe rackets are year-around operations, but now is the season when the suede shoe crowd turns out in force to exploit the seasonal focus on home improvements.

Remodeling and installation jobs in your home are complex and often costly purchases. Don't be rushed into making them is the advise of State Consumer Counsel Helen Nelson.

Compare offers, ask questions, seek advice from different sources.

If you plan a major remodeling or installation job, like a swimming pool or patio, it may pay to have a lawyer look at the contract first, Mrs. Nelson advises. A fee paid to a lawyer before you sign may save you costly headaches later.

To avoid being trapped in a swindle scheme, know how improvement rackets work. Here are some guides from Mrs. Nelson:

Beware the sales pitch that offers you money for supplying names of prospective customers or for letting your home be used as a "model" to demonstrate a product (aluminum siding or any other outside surfacing, fire alarm system, water softener). Most likely it is a gimmick to divert your attention from the real purpose, which is to get your signature on an installment sales contract. You may receive one or two "commissions", but the promised big earnings never materialize and you'll wind up paying off a long-term contract at a high rate of interest. This is the notorious "referral racket".

Be wary of smooth-talking operators who come to your home unannounced. Be equally wary of the phone call in advance for an appointment to visit your home to give you something, even if the caller announces he is recommended by a friend of yours. Your friend may already have been "taken". Ask the caller what he is selling. The typical gyp artist denies he is "selling" anything. He may claim he wants to let you in on an "advertising plan" or pay you to watch a demonstration or plead for your help in a contest. The variations are endless, but the goal

is always the same — to get your signature on a contract.

Don't be rushed into signing any contract, agreement, or "estimate" for home improvement products or services. Take time to think about the offer. Check with the department or the DA's office. Ethical sellers are willing to have you investigate their product, service or contract terms. They are willing to let you think about it overnight. It's the shady operators who pressure you to sign now.

Before signing any contract or agreement for installation, remodeling, or to buy goods or services, read the whole paper carefully. Don't sign multiple copies without checking each one. Some families have been tricked into signing mortgages on their homes as security for aluminum siding jobs. Know what you are signing.

As questions. What exactly are you buying? What is the cost of the product or service if you pay cash? Never mind if you can't pay cash. —Ask the question anyway to get a basis for comparing similar goods or services. Sure sign of a gyppo: He won't tell you the cash price.

Ask the cost of financing. Don't be satisfied with a figure quoting the monthly payments. Insist on knowing the total cost. How many months or years will the contract run? To whom will you make the payments? Installment contracts for home improvements are commonly sold to financing institutions whose concern is to collect their money; they assume little responsibility for the quality or functioning of the goods or service upon whose sale the contract originated.

Learn the maximum credit rates you may be charged by different types of lenders or sellers. These are determined by State law. You may get this information without charge by writing to Mrs. Helen Nelson, Consumer Counsel, Governor's Office, Sacramento, California. She will also send you, on request, a booklet telling how to bring suit or defend a suit in the Small Claims Court.

AB 1961 (Unruh) — to outlaw referral racketeering whereby consumers are offered money for referring customers as an inducement to sign an installment sales contract. Killed by Assembly Finance and Insurance Committee.

TREASURER'S CORNER

Two questions very frequently asked by our members are How Do You Figure Interest and How is Payroll Deduction Credited to my Account?

Well, to answer the first question, you, at least at present, must use the following formula:

A=number of days
(from last payment to date payment reaches office)

B=factor .00025

C=balance of loan

Therefore: $A \times B \times C = \text{Interest}$

If you owed \$1,000.00 and there were 25 days since your last payment, you would multiply $25 \times .00025 \times \$1,000.00 = \$6.25$ interest. It should be noted that all months are thirty days, even February. If you made a payment on the 7th of May, then 30 days would fall on the 7th of June. I hope this will clear up this question.

There are some rumblings around that the State will require us to charge on the 365 day year rather than the 360 day year we presently are using, but we'll cross that bridge when we come to it.

As for the second question, there never seems to be an easy answer. Let's start by saying that the 20th day of each month is the posting date we are presently using. This covers the two periods in the previous month, thus the posting on May 20th, 1965 covered deductions from your checks on April 15th and April 30th. An easy way to keep track, providing you save your payroll stubs is to put them together in periods and update them. If you look at the stub you will note it has a number in the box marked "per". Paydays starting with January 15th are numbered 1 through 24 on December 31st. Therefore put no. 1 (Jan. 15th) and no. 2 (Jan. 31st) together and date them Feb. 20th and so on, through the year.

Don't feel to bad if you don't understand — because even we get confused.

Remember, summer vacation time is just around the corner. Pay for that trip the easy way — the Credit Union way. Payroll deduction makes it that much easier.

HAPPY FATHERS DAY — to all those poor over-worked, underpaid, over-debted Fathers.

CONSOLIDATE YOUR DEBTS



To most consumers, installment buying is the best thing that's happened. It's just that there's so many monthly bills coming in it's hard to keep track of the family budget. One loan from your credit union can wipe out all these monthly bills leaving just one low cost credit union loan. Payments are set up in accordance with what you can afford, so there is no struggle or scrimping to make the next payment. In addition this loan is "paid-in-full," with few exceptions, in the event of death or total and permanent disability by CUNA Mutual—the credit union insurance company. All this at no additional member cost.

SAVE AND BORROW IN THE CREDIT UNION

PAY ALL THOSE BILLS — Get a Fresh Start

There is a big difference between adding on debts that are within our ability to repay, and adding debts that are beyond our ability to repay. Unfortunately, some times we can't see this difference and keep getting into bigger trouble all the time.

How To Get Out Of Debt

You can get out of debt with a low-cost consolidation loan from your Credit Union . . . IF you are willing to keep from adding to that debt beyond your ability to repay. REMEMBER: Unless you pay your creditors in full, consoli-

dation won't solve your problems. You will only be adding one more creditor.

How To Stay Out Of Debt

You can STAY out of debt only by keeping your credit obligations within your ability to repay. The best way is to bring every money problem to your Credit Union. REMEMBER: When you need credit, it costs less at the Credit Union. There are no extra charges . . . not even for Loan Protection Insurance.

S. F. POLICE CREDIT UNION

Charter No. 1247

1607 NORIEGA STREET

San Francisco 22, Calif.

Period Ending: May 31, 1965

FINANCIAL AND STATISTICAL REPORT

ASSETS

Total Loans	\$3,844,961.14
Cash, Total	227,413.91
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.	14,601.42
Prepaid Insurance	305.34
Other Assets	767.50
Maint. Policies	558.25
Notebook Receivables	186.51
League Dues	1,540.00
Pre-paid League Dues	3,510.00
Postage Meter	48.66

Total Assets\$4,164,658.17

LIABILITIES

Acc'ts. Payable	217.05
Dept. of Motor Vehicles	26.00
CUNA Holding	2,021.61
Shares	3,812,584.72
Xmas Club	29,821.50
Regular Reserve	154,965.75
Fees	50.50
Undivided Earnings	80,329.49
Gain or Loss	84,641.95

Total Liabilities\$4,164,658.17

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