

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

NOTEBOOK

Vol. 4, No. 16



August, 1965

NEW TACK BY POLICE REVIEW BOARD

A new wrinkle was thrown into the fight for a police review board in San Francisco by Supervisor Francois recently when he proposed extending the membership of the Police Commission from three to five. Just about the time we think we are in good shape in the struggle against this kangaroo court type of board another salvo is fired against us.

The **Sun-Reporter** keeps firing broadsides at the police with spectacular articles and pictures, one may notice a slight tendency to toy with the truth in that publication. These people make it appear as though there are sides with which one must identify; one side being the "bad guys" or in more proper language, law enforcement, and the other side the "good guys" or people who want anarchy and a breakdown of law enforcement.

It has been proven that police review boards accomplish nothing but a diminishing of an already sagging police morale. There are some solid citizens who favor review boards but most of the supporters of this vicious attack on law enforcement belong to free speech, get out of Vietnam, tear up your draft card, police brutality must go groups and are ready to demonstrate against (or for) any cause that comes along. Perhaps they are marching to a different drum.

FIREMEN PROPOSE CHARTER AMENDMENT

On the last day for filing charter amendments with the Board of Supervisors the Firefighters Union submitted a proposal which would extend the carry-over to the widow of a fireman. This is a most meritorious cause but one cannot help but speculate on their attitude toward the Municipal Improvement League which is chaired by a fireman. This group of representatives of city employee organizations submitted a charter amendment which would allow the Board of Supervisors to set retirement conditions for all city employees.

What the motivation of the firemen was in going alone without telling any other groups only they know, but it was a questionable act when the rest of us were acting in good faith and trying to stand together.

It may be that firemen are concerned only with themselves and are willing to let the rest of us get along as best we can. Ed Dunn of the Firefighters said that the proposal was a result of pressure from the membership and submitted only in skeleton form (the way most amendments are filed). He said that it wasn't necessarily going on the ballot this year, it was only that they just "want something in the file." ???

The matter is to be heard by the Governmental Services Committee of the Board of Supervisors.

San Francisco Police Dept.

Schedule of Uniformed Members Monthly Salary Scale and Number Authorized for Fiscal Year 1965-1966

	Authorized	Monthly Salary			
Chief of Police.....	1	\$1979			
Deputy Chief of Police.....	1	1665			
Chief of Inspectors.....	1	1665			
Director of Traffic.....	1	1665			
Supervising Captain	1	1350			
Department Secretary	1	1350			
Captain of Inspectors.....	1	1231			
Captain of Traffic.....	1	1231			
Director of Personnel.....	1	1170			
Director of Criminal Infom.	1	1170			
Director of Special Services..	1	975			
Criminologist	1	1146			
Captain	13	1146			
Lieutenant	50	975			
Inspector	130	855			
Inspector of Junior Traffic....	1	855			
Assistant Inspector	48	787			
Sergeant	213	834			
Secretary, Police Commission	1				
(Salary for rank assigned)					
Property Clerk	1				
(Salary for rank assigned)					
Police Rangemaster	1	855			
	1st Year	2nd Year	3rd Year	4th Year	
Policeman	1307	685	700	720	735
Policewoman	9	685	700	720	735

Total Uniformed Strength1786

86 Two-Wheel Motorcycle Operators: \$70.90 per month; additional premium pay.
Vacations: 10 working days after first year; 15 working days after five years service.

PAL HONORED

The PAL and President Charles Ellis were honored on August 2nd with a resolution passed by the Board of Supervisors. Ellis is doing a fantastic job with the PAL and it is good to see that he is beginning to get some of the recognition he deserves. He certainly doesn't do it alone but he keeps it going in fine style.

Highlights of the July 20th Regular Meeting

The meeting was called to order by President Allen at 8:15 P.M. with the Pledge of Allegiance to the Flag.

Roll Call of Officers: Pres. Allen (P); 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 (P); Headquarters, Kennedy (E); Bureau of Insp., Coreris (P); Retired Men, Dolan (P).

Communications read and filed.

Minutes of the June meeting accepted

as printed in **The Notebook**.

Treasurer's Report rendered and accepted. Moved: Zelis; Second: Clark, that the bills be paid. PASSED.

Committee Reports:

1) Report of the Executive Board (Gardner). The last meeting was held at Il Trovatore Restaurant with Assemblyman Bob Monagan, Republican Floor Leader. A discussion was held about the problems confronting policemen in California and what possible steps might be taken to alleviate the situation. After

(Continued on Page 2)

NEXT MEETING

Tuesday, August 17

8:00 P.M.

2225 - 48th Ave.

Highlights of the July 20th Regular Meeting

(Continued from Page 1)

Mr. Monagan left a short meeting was held, at which the following important points were discussed.

a) **Moonlighting:** The order issued by the Police Commission is not anything like what the Board expected would come of our previous meeting with the Commission. They did not call us in for a second meeting on the subject but issued a permanent order on moonlighting. The matter is to be referred to our Association counsel for discussion with the Commission and a possible lawsuit as to its constitutionality.

b) **Residence:** The Executive Board was given to understand at a meeting with the Commission that they were favorable toward a 30 mile radius. Since then they have come out against any change. We will appear at the Governmental Services Committee of the Board of Supervisors and support the Association position in favor of changing the present requirement.

2) **Screening Committee (Marelli).** Men are being called to the Hall to make statements. If they wish to be accompanied by a representative all they have to do is contact the committee at any hour of the day or night. The back of the new membership cards has the information.

3) **Legislative Committee.** Members were encouraged to turn out for the next meeting of the Governmental Services Committee so as to make our feelings on the present pending change in the residence requirement.

The Firemen's Union submitted a separate amendment affecting only firemen on the last day for submitting charter amendments. This was done in spite of the proposal by the combined city employee organizations that the Board of Supervisors set our retirement conditions.

A statement that the Health Service will deny coverage to any man injured on a second job will be investigated and a report made at the next meeting.

4) **Blood Bank (Galousin).** As of 7/1 there were 87 units on hand. There will be a blood drive on August 12. Members in need of blood for themselves or their families should contact Galousin at Northern or Vogelsang at Fixed Post Traffic.

5) **Sick Committee (Clark).** Ward 45 visited—no complaints about treatment there. A committee from the Retirement Board is attempting to establish the practice of having a full-time

doctor at San Francisco General to handle only city employee matters in order to alleviate the situation at Mission Emergency. When more is known a fuller report will be made.

6) **Lieutenant and Captain Lists:** Now before the Civil Service Commission. They have a copy of the Association survey in their hands but the number that is to be on the list is not known at this time.

7) **Public Recognition Award (Allen).** Any meritorious act by a citizen in helping a police officer should be called to the attention of the committee.

8) **Welfare Fund Committee (Beare).** Brother Ray Freeman has retired so Brother McKee will take his place on the committee from the rank of Sergeant.

9) **National Conference (Allen).** A report of the July convention will be made at the August meeting.

10) **Welfare Committee (T. Dolan).** Progress on a full calendar. There is now a 2½ to 3 month delay in getting a matter before the Retirement Board but Dolan reported good progress.

Old Business:

1) Moved: Gardner; second, Clark: that the Association donate its yearly \$25.00 to the San Francisco Symphony Association. PASSED.

2) Moved: Perry; second, Fotinos: that the Association purchase 50 additional tickets in the Cavalli raffle. PASSED.

Unfinished Business:

1) **Association Counsel:** a discussion about our counsel was held and a reaffirmation of his value to us was made. **New Business:**

1) The matter of some new station representatives was discussed and President Allen will make the appointments.

2) **Marvin Lewis' broadcast over KNBC** in which he vilified policemen was discussed. Mr. Rose, the commentator, was praised for his stand in opposition to what Mr. Lewis had to say. The chair directed that a letter be sent to KNBC thanking Mr. Rose for his support.

3) **Candidates' Night** will be a most important meeting this year. We must go all out to make it a success.

4) Moved: Barbero; second, Zelis: that the station representatives who served last year be reimbursed their dues money. PASSED.

5) Did the Community Chest use United Crusade funds to investigate the

Police Department? Referred to Welfare Fund Committee for investigation and report.

6) Moved: Bigarani; second, Del Zompo: that the Association purchase 50 tickets from the Mancusi benefit committee. PASSED.

Good of the Order:

1) The Association should have a historian and a political education committee — referred to the Executive Board.

The meeting was adjourned at 9:56 P.M. in respect to the memory of our departed brother, James Mancusi.

Respectfully submitted,
PETER C. GARDNER,
Recording Secretary

904 IMMEDIATELY

The Police Athletic League conducted tryouts for the seven Pop Warner football teams here in the city on July 31st. PAL Football Commissioner Bill Mott has since put out a call for help with this expanding program. Coaches are needed and knowing the number of ex-football players in the business Mott asks them to step forward to participate in this worthwhile activity.

There are two divisions, the first being the 12 to 14, 130 pounds and under, the second is 10 through 13, 115 pounds and under. In the first there are the following teams: the Vikings, coached by Terry Sullivan of Co. "E"; the Mariners, Hank Espinal, PL 6-8413; Steelers, Don Cavanaugh, Co. "E"; Seahawks, John Finney, Juvenile Bureau; and the Marauders, Jim Meyer, Dog Unit. In the latter division are the Mariner Mates, Cary Brooks, LO 4-8441, and the Gladiators, John Cressa, DE 4-3543.

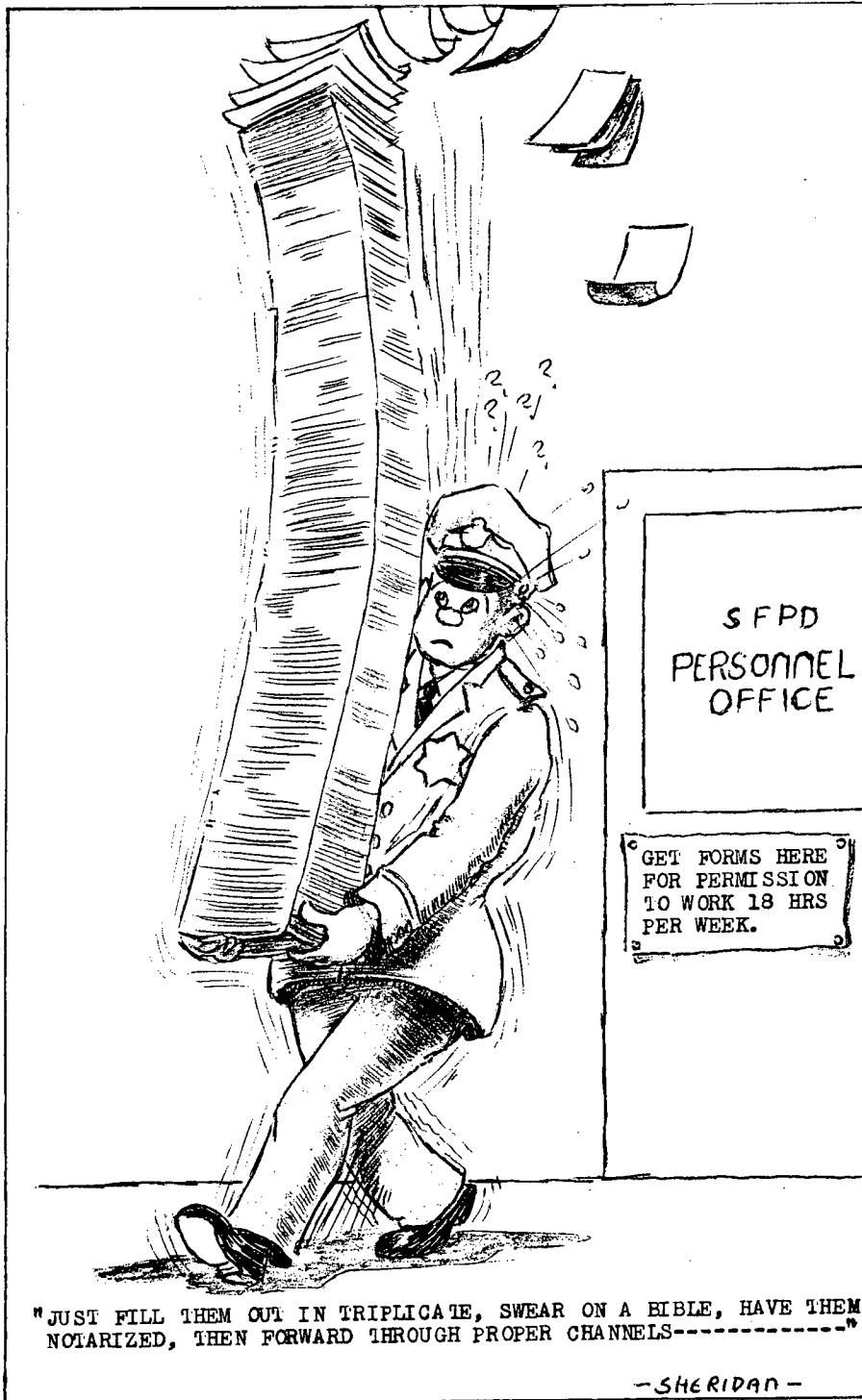
Men interested can contact any of the above coaches or Bill Mott at the Accident Bureau (11 p.m. to 7 a.m. watch) or at his home, VA 4-0773.

IS IT SHRIMP OR—?

It pays to read the label. There's a legal difference between "frozen breaded shrimp" and "frozen lightly breaded shrimp." The difference has been established by the U.S. Food and Drug Administration in adopting definitions and standards of identity for these products.

"Breaded shrimp" must contain at least 50 percent shrimp. "Lightly breaded shrimp" must contain at least 65 percent shrimp.

The remaining ingredients may be, according to the FDA, anything "safe and suitable."



Residence Requirement

Last year over 700 police officers expressed a desire for the right to live wherever they choose. As usual the downtown groups voiced opposition so it has evolved to a state where we must put up or shut up. We have to take some direct action toward attaining this right that seems to have caused such a furor.

The administration of the police department sees fit to say that they oppose any change in the current residence rule. That is their right, and their responsibility as men of good conscience is for them to state their position and defend it.

However, the Association supports changing the rule because of economic conditions which now exist in our city. The price of homes has risen to the point where young men cannot afford to buy and the fantastic rents being charged for decent places to live are astounding. Men coming into the business have a bleak future ahead of them as far as the dream of owning their own places. This factor is common knowledge and many men who would come into our department do not bother to take the test because they have no other choice.

If a change is effected there will be no mass exodus from the city. A large number of men already own homes and have no desire to move. But future policemen will definitely be affected and therefore will be more inclined to seek positions in other departments where there is no residence requirement or if there is one it is reasonable and viable.

The direct action required is to contact your Supervisors and let them know your views on an individual basis. Tell your friends to do the same. Tell them that the opposition is the same opposition that we meet every time we seek to improve our lives. The tax rate boys want everything for nothing and who sit back in their Marin County and Hillsborough homes and tell each other how the policemen of San Francisco keep the tax rate so high that they can barely keep body and soul together. It's up to you — if you want a change, get to work.

DEBT CONSOLIDATIONS LOANS A Blessing or a Curse?

How often have you seen, read or heard that seemingly wonderful phrase "Come in, get the money you need to pay all your bills, and have just one low payment"?

Sounds wonderful, doesn't it? To be able to get the doctor, the dentist, the department store and all those other nagging bills off your back and end up with just one "little" payment, what could be better?

Well, like so many other things that look so good on the surface, there is one small catch. Suppose the doctor's bill is scheduled to be paid off in six more months, the dentist in eight, the department store in one year. Now you take out that debt consolidation loan for twenty-four months. Sure, you're paying less than the total of all your present bills—BUT you're paying that smaller amount for a longer period of time.

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

HAVE YOU BEEN TO THE BLOOD BANK LATELY?

S. F. POLICE CREDIT UNION

NOTEBOOK

TOP SECRET

Yes, Top Secret is what your business is with your Credit Union. Members have been heard to say they hesitate to take advantage of the services offered by the Credit Union because they are afraid that other members will then know all about their financial difficulties.

T'AIN'T SO!

All your business with the Credit Union is done on the most confidential basis. If anyone knows you have a loan with the Credit Union—or that you have a sizeable savings account—it will be because YOU told them.

It has always been one of the most important services of your Credit Union that all membership records are kept completely confidential. Those who see your loan request or your ledger card are those people you chose to handle your Credit Union business for you, the staff, your credit committee who must approve loans and your supervisory committee who must see that the Credit Union operates properly and within the law. No outsiders, other than the examiners from the State Division of Corporations, the State agency which makes an annual review of our operations, can see your records.

For guaranteed privacy in saving or borrowing, come to your Credit Union.

MONEY—There Just Ain't Nobody Giving It Away

During the twelve years your credit union has been in existence there is one fact we have learned more clearly than any other—almost nobody digs the cost of money.

The reason is easy to understand. There are so many ways to figure the cost of money, even the so-called experts get confused. There are discount interest, add-on interest, simple interest, service charges, loan fees, penalty pay-offs, etc., etc., etc.

Let's review a known fact and then look at a couple of charts, it may make the picture a little clearer. YOUR credit union charges $\frac{3}{4}$ of 1% per month on the unpaid balance of your loan. In terms of simple interest that means 9% or 9% True Annual Interest. In addition, at no cost to you, the loan is insured against death or total and permanent disability. That insurance coverage is called "credit life" insurance by other agencies and THEY CHARGE YOU FOR IT. Now the

WHAT DO YOU WANT?

That's right, just what do YOU want? Are you still renting because you can't afford to buy a house? Is that old clunker of yours \$25 and \$50ing you right out of your budget 'cause you just can't see the money for a newer model? Would you like to make that one last trip East to see your mother or dad because you know they won't be around much longer? Have you fixed that 12 year old washing machine again because you don't want to pay those carrying charges from the catalog house? Are all those department store bills at \$15-\$20 a month each just eating away your check every month?

If any of the above represent your special problem—and you haven't been in to see your Credit Union, you're missing the boat. Money for the new house—try a systematic savings plan, say \$20 or \$30 a month. In no time, there's the money for the down payment. Car, trip, appliances—easy with a low cost loan from Your Credit Union. Bills bugging you—try a debt consolidation loan at Your Credit Union—lower monthly payments, much lower money use cost.

Whatever You want, it can be gotten more easily and at less cost through Your Credit Union.

charts:

Interest Figured on Declining Balances

Monthly Interest Rates	True Annual Interest	Cost* Per Year for \$100
$\frac{1}{2}$ of 1%	6%	\$ 3.25
$\frac{3}{4}$ of 1%	9%	4.88
1%	12%	6.50
1- $\frac{1}{2}$ %	18%	9.75**
2%	24%	13.00
2- $\frac{1}{2}$ %	30%	16.25
3%	36%	19.50

(*) With regular monthly payments

(**) Department store charge rate

Interest Added to Amount Borrowed

Yearly Interest Rates	True Annual Interest	Cost* Per Year for \$100
4%	7.38%	\$ 4.00
5%	9.23%	5.00
6%	11.08%	6.00
7%	12.93%	7.00
8%	14.85%	8.00
9%	16.62%	9.00
10%	18.48%	10.00

(*) With regular monthly payments

TREASURER'S CORNER

We wish to apologize, not on behalf of the credit union, but on behalf of our auditing firm, for the delay in receiving your statements. Delay was caused by the printers not getting the positive verification notices to the auditor in time. We wish to thank you for your patience.

AB No. 1 which was passed during the recent special legislative session will materially change the purchase of autos through private parties. Effective August 1st, 1965 the present exemption of one auto by a private party in a twelve month period is removed. Hereafter when changing registered owners of an auto, use tax will have to be paid by the purchaser and remitted to the Department of Motor Vehicles by the person making the transfer. In most cases this will be your credit union. The use tax is based on the assessed valuation of the auto according to the vehicle license class of the vehicle.

The use tax also applies to sales of boats and airplanes.

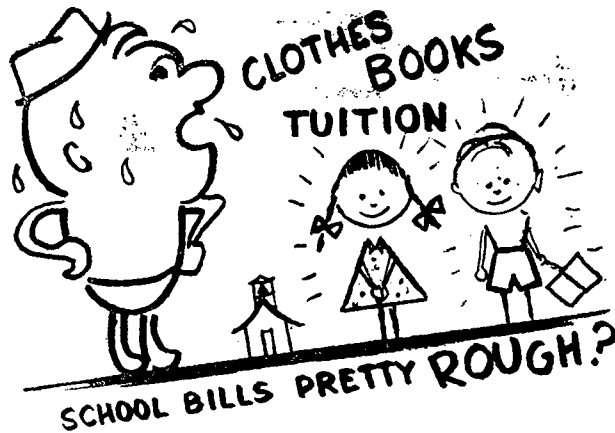
September and school days are fast approaching. Loans for tuition, school clothes and other school necessities to get your child or children through the next year will be available to you. Don't forget, you CAN have more than one loan.

Speaking of loans, and having more than one, here's a point you may not have considered. If you secured a large loan by collateral and it has been paid down considerably, you might be able to use that collateral without obtaining co-makers on a separate loan.

AW, COME ON, FELLOWS!

Last month we told you about an additional service your credit union makes available to you members, the Consumer Bulletin.

We are very pleased with the response to that article, BUT—it's vacation time and we are operating with a reduced staff. Please come into the office and look over the info available, we're always glad to see you. But please don't call up and ask to have us look through the back issues to find out which is the best electric shaver or automatic washing machine for you to buy—we just don't have that kind of spare time, OK?



Now-a-days it costs big money to equip children for school. If the start of another school term left a hole in the family budget, fill that hole with a low-cost loan from your credit union. It's pleasant and economical to finance with your own organization. And in most cases, your loan is "PAID-IN-FULL" in the event of your death or total and permanent disability by CUNA MUTUAL—the Credit Union Insurance Company. Now is the time to start saving for next year's school expenses. Save in your credit union, where dividends are attractive and eligible members receive life insurance proportionate to their savings. Incidentally, these insurance coverages cost you nothing extra—they are paid by your credit union.

JOIN — USE AND BUILD CREDIT UNIONS

S. F. POLICE CREDIT UNION

Charter No. 1247
 1607 NORIEGA STREET
 San Francisco 22, Calif.
 Period Ending July 31, 1965

FINANCIAL AND STATISTICAL REPORT

ASSETS	
Total Loans	\$3,915,231.05
Cash Total	213,260.31
Petty Cash	10.00
Change Fund	750.00
Savings and Loan Shares	50,000.00
Time Deposits, Bank	20,000.00
Investments in other CUs	5.54
Furn. Fix and Equip.	14,377.56
Prepaid Insurance	2,310.00
Other Assets	867.50
Maint. Policies	398.75
Notebook Receivables	146.19
League Dues	1,100.00
Pre-paid League Dues	3,510.00
Postage Meter	34.66

Total Assets\$4,222,001.56

LIABILITIES	
Acc'ts Payable	75.12
Dept. of Motor Vehicles	70.00
CUNA Holding	15.41
Shares	3,907,037.74
Xmas Club	38,415.00
Regular Reserve	175,956.80
Fees	85.50
Undivided Earnings	84,001.63
Gain or Loss	16,347.36

Total Liabilities\$4,222,001.56

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

Board of Directors

Alan RosenbaumPresident
 William J. Murphy.....Vice President
 Louis BarberiniEdward Comber
 James McGovernJohn Fay
 William Hamlet

Credit Committee

Sol WeinerChairman
 Walter TurchenFrank Fadhl

Supervisory Committee

Dennis SmithChairman
 Edmond CassidyGeorge Smith
 Harry C. Valdespino.....Treasurer-Manager

YOU CALL US

(when in trouble)

Have you been having trouble making your payments each month as you agreed? So what are you doing about it? Have you called the office to let the staff know you have problems—or have you just forgotten about the Credit Union—in hopes that maybe we would just forget about you?

The motto of the Credit Union movement has long been "Not for Profit, Not for Charity, but for Service." It still applies. In order for your Credit

Union to properly serve all its members, we cannot operate for "Charity." So you have troubles — we understand troubles. Just try us and see. The next time your payment comes up due and your check book comes up short, get on the telephone and give us a call. You'll be amazed how understanding we can be—when you give us a chance. We're always glad to try to help a guy or gal over a rough spot—as long as they care enough about us to give us a call or drop us a note.

How about it? Next time, YOU CALL US? Before the Delinquency Committee calls you!

BULK RATE
 U. S. POSTAGE
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Mr. Peter C. Gardner
 683 Miramar Avenue
 San Francisco, Calif.