

# THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

# NOTEBOOK

Vol. 4, No. 17



September, 1965

## YES ON PROPOSITION "C"

Proposition C will win in November and make it possible for city employes to end the logjam on their retirement benefits—if the city employes themselves get out and work.

That was the message of Municipal Improvement League leaders and San Francisco supervisors to the kickoff meeting for the Yes on C campaign, attended by representatives of every city department.

Proposition C is a charter amendment at the November 2nd election, which will allow the Board of Supervisors to enact additional retirement benefits for city employes legislatively—just as the supervisors now pass on salaries.

Present retirement benefits are written into the charter and they can be adjusted only by a charter amendment vote. In more than 10 years, city employes have been unable to gain any change in benefits by the charter amendment route.

As a result, San Francisco retirement is from 30 to 70 per cent below the benefits for the overwhelming majority of public employes in California, whose benefits are set legislatively. San Francisco is the only county in the state which requires city employes to go through a charter amendment election

every time a benefit adjustment is needed.

So, to gain such needed improvements as 25-year fluctuating retirement with carryover to the employe's wife, city employe groups feel that technical retirement subjects must be turned over to the board of supervisors by passage of Proposition C.

Proposition C has impressive support. The supervisors put it on the ballot by unanimous vote. Besides the Municipal Improvement League, its endorsers are the Grand Jury, the city Retirement Board, the Labor Council and the Building Trades Council.

It faces, as usual, the determined opposition of downtown interests. The Municipal Conference's Bureau of Governmental Research attacked it in a long statement indicating the city employe measure threatened "citizen control" of the retirement fund.

The facts are, however, that Proposition C does not repeal any charter section but leaves in effect the Retirement Board's complete jurisdiction over the retirement funds. It leaves intact the present funding methods for retirement and does not disturb the requirement that retirement money can only be used to finance retirement.

It requires that the supervisors must get an actuarial report from the Retirement Board on the cost and effect of any retirement ordinance before it can enact one. It provides that the supervisors can enact additional benefits but cannot touch the existing benefits in the charter.

Campaign headquarters will be open early in September at 1198 Market Street at Hyde, phone GR 4-8889. Volunteers can also contact the Municipal Improvement League at 240 Golden Gate Avenue, GR 4-8338.

What is needed are campaign contributions and volunteer work to spread the fact on Proposition C to other city employes and to the public.

It's up to us.

— SUPPORT PROPOSITION "C" —

### San Francisco Police Dept.

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

	Auth-	Monthly
	orized	Salary
0390 Chief of Police .....	1	\$1979
0400 Deputy Chief of Police....	1	1665
0360 Chief of Inspectors .....	1	1665
0480 Director of Traffic .....	1	1665
0470 Supervising Captain .....	1	1350
0420 Department Secretary .....	1	1350
0370 Captain of Inspectors.....	1	1231
0490 Captain of Traffic.....	1	1231
0440 Director of Personnel.....	1	1170
0430 Director of Crim. Info.....	1	1170
0450 Director of Spec. Serv.....	1	975
Q-63 Criminologist .....	1	1146
Q-80 Captain .....	13	1146
Q-60 Lieutenant .....	50	975
0380 Inspector .....	130	855
0380 Inspector of Jr. Traf.....	1	855
0385 Assistant Inspector .....	48	787
Q-50 Sergeant .....	213	834
0460 Secty., Police Com. ....	1	(Salary for rank assigned)
0410 Property Clerk .....	1	(Salary for rank assigned)
8254 Police Rangemaster .....	1	855

	1st	2nd	3rd	4th
	Year	Year	Year	Year
Q-2 Policeman 1307	685	700	720	735
Q-20 Policewoman 9	685	700	720	735

Total Uniformed Strength .....1786  
 86 Two-Wheel Motorcycle Operators: \$70.90 per month; additional premium pay.  
 Police Commissioners ..... 3 \$100  
 Police Surgeon ..... 1 735

## INTERNATIONAL CONFERENCE REPORT

The membership of the International Conference of Police Associations now totals 97 of which 33 members attended the recent convention in Atlantic City.

Inasmuch as we now have two member associations from Canada, Toronto and Montreal, the name of the association was changed to the International Conference of Police Associations.

Your delegate has contacted six State Associations from Australia which will be invited to the next conference in San Francisco in July of 1966.

The most important item decided on was an insurance program for all members of the conference. We have two brokers working on the program—one

from the west coast and one from the east coast. With over 200,000 potential members we should be able to get life insurance for about twenty-five cents a thousand. In addition, there

(Continued on Page 3)

**NEXT MEETING**  
**Tuesday, September 21st**  
**8:00 P.M.**  
**2225 - 48th Ave.**

# WIDOWS AND ORPHANS

Following is the information from the Widows' & Orphans' Aid Association, San Francisco Police Department, held on Friday, August 13, 1965.

The meeting was called to order by our worthy President Michael L. Duffy at 2:14 P.M.

President Michael L. Duffy (present), Vice-President Kenneth Carstensen (present), Recording Secty. Thomas Fitzpatrick (present), Treasurer Bernard Becker (present), Trustees: Jack Young (present), John McCarthy (present), Harry Beare (present), Edward Clark (present), Joseph Murray (excused).

Mr. Bob Hamilton and Mr. S. Feehn of the Hibernia Bank addressed the meeting with suggestions regarding investments of blue-chip stocks and to convert our last group of bonds into new Government Bonds. After hearing from the two gentlemen, a motion was made to purchase the blue-chip stock and convert the bonds, said motion was seconded and passed.

A motion was made to pay all bills, seconded and passed.

A motion was made to accept three new members, seconded and passed after names read. It was also brought out that several members were eight months behind in their dues and thus the motion made to suspend said members, seconded and passed.

### IMPORTANT:

During our meeting of July 9, 1965 Mr. Ray King of the San Francisco Seals Ice Hockey Team contacted the Widows' & Orphans' Aid Association of this Department stating that the Seals were desirous of putting on a Widows' and Orphans' Aid Association Benefit Night. The Association believed the proposal had merit and requested approval by the Honorable Police Commission. The requested approval was received from the Honorable Police Commission and thus the plan submitted by the Seals Ice Hockey Club was accepted, motion made, seconded and passed. Thus on December 17, 1965 (Friday) the San Francisco Seals Ice Hockey Club will hold a benefit game for the Widows' and Orphans' Aid Association. It has been worked out

that the tickets will be sold by the San Francisco Seals Ice Hockey Club and their various outlets, plus the Hibernia Bank. It will be requested that all members of the Association do all possible to purchase tickets and attend this fine event as well as assisting your own association. It will also be requested that you encourage all of your friends to purchase tickets and attend the game. There will be **no selling of tickets by members of this Department.** It is most important that all members get behind this project and see to it that it is a success as our Association (your Widows & Orphans) will be assured of future growth for we can realize from \$7,000.00 to \$10,000.00 depending on the number of tickets sold. **Additional information will be forthcoming.** This was passed at the meeting of August 13, 1965. Tickets will run \$3.25, \$2.75, \$2.50 and \$2.00.

### — SUPPORT PROPOSITION "C" —

## The San Francisco Police Officers' Association

Financial and Statistical Report for the Month ending July 20, 1965

MEMBERSHIP as of June 30th.....1,754  
(1682 Active and 72 Retired)

### EXPENDITURES:

Officers Salaries less withholding—	
July .....	\$ 190.74
Clerical Fees—July .....	250.00
Attorney Fees—July .....	300.00
Rent — July .....	100.00
Janitorial Services .....	10.00
Answering Service .....	9.20
Telephone .....	13.53
Notebook — June .....	148.81
S.F. Policemen's Fund .....	23.46
Food & Refreshments for meetings....	27.10
President's and Exec. Board Exp. for month .....	80.00
Quarterly Payroll Taxes —	
Employees Share .....	27.78
Employers Share .....	40.92
Donations: S.F. Police Bagpipe Band..	50.00
James Mancusi Trust Fund.....	50.00
Tickets for Cavalli Benefit.....	50.00
S.F. Symphony Assn. ....	25.00
Dues for Muni. Improvement League (6 months) .....	30.00
Repairs to T.V.s, Ward 45.....	1.22
Natl. Conference of Police Officers Assn.'s Convention held in N. J.....	1,177.72
Refund of Dues .....	225.00
<b>TOTAL EXPENDITURES .....</b>	<b>\$2,830.48</b>

### FINANCIAL STATEMENT

	Savings Account	Commercial Account
Balance as of 6/15/65.....	\$17,017.55	\$2,780.42
Receipts for month .....	795.75	2,387.25
Interest earned .....	186.46	
	<u>17,999.76</u>	<u>5,167.67</u>
Less Expend. for July....		2,830.48
Bal. as of July 20, 1965....	<u>\$17,999.76</u>	<u>\$2,337.19</u>

MARTIN J. BARBERO  
Treasurer

Respectfully submitted,  
JOHN G. KENNEDY  
Acting Secretary

## Highlights of the Tuesday, August 17th Meeting

The meeting was called to order by 1st Vice Pres. Marelli at 8:15 P.M. with the Pledge of Allegiance.

Roll Call of Officers: Pres. Allen (E); 1st V.P. Marelli (P); 2nd V.P. Clark (P); Treas. Barbero (P); Secty. Gardner (E); Sgt. at Arms Bell (E). Members of the Executive Board: Patrol: Bagot (P); Traffic: Oliveira (E); Inspectors: Coreris (P); Hdqtrs.: Kennedy (P); Retired Men: Dolan (E). Station Representatives: Co. "A" (A); Co. "B" (P); Co. "C" (A); Co. "D" (A); Co. "E" (A); Co. "F" (A); Co. "G" (P); Co. "H" (P); Co. "I" (A).

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

Communications read and filed.

Minutes of the July meeting approved as mailed in **The Notebook**.

Treasurer's Report rendered and accepted. Moved: Weiner; second: Lanthier: that the bills be paid. PASSED.

### Committee Reports:

1) Blood Bank (Vogelsang) 108 units on hand. The entire Academy class donated at the last drive.

2) Sick Committee (Clark) Ward 45 now has 15 phone jacks and two phones. After the first of the year each bed will have its own jack. After 8/19/65 through the efforts of C.A.O. Thomas Mellon there will be 3 doctors in attendance at Ward 45 at all times.

3) National Conference (Vogelsang) Report rendered and accepted to be printed in **The Notebook**.

4) Captains and Lieutenants Lists (Clark) Information received that the lists should be published shortly after September 10th.

5) Report of the Executive Board (Clark) Screening boards and residence requirement are still both up in the air.

### Old Business:

1) Retirement amendment for November 2nd ballot: Much discussion. Moved: Barbero; second: Weiner: that we immediately contribute \$3,500.00 and be first and that we stop waiting for the firemen. PASSED.

### New Business:

1) Candidates' Night to be held on October 19th.

2) 3rd Semi-Annual Promotional and Retirement Dinner to be held some time in November. Same committee as last time (no objections).

3) P.O.R.A.C. (Marelli) Legislatively, in Sacramento this year, we did very well on 14 bills in which we were interested: 9 passed, 4 went to committee and 1 lost.

Meeting adjourned at 9:25 P.M. in honor of the memories of our departed brothers.

## International Conference Report

(Continued from Page 1)

should be enough rebates from the policy to run the International Conference. As an example what insurance can do, the New York City PBA had a membership of approximately 6,000. After their insurance program went into effect, the membership went up to 19,000. Of course, the larger the number of participants, the lower the rate.

Until this program gets underway, financing the International Conference is still a problem. It was proposed and adopted that those associations who could afford it, pay their dues (\$100 per year in our case) in advance for at least two years.

Another item underway is the International Citizen's Award. Local Associations wishing to award a deserving citizen for assisting a police officer in the line of duty will be able to send for an Award Certificate similar to the existing Memorial Certificate from the office of the International Conference. Prior to Police Memorial Day all of the awards will be gone over by the Board of Directors of the International Conference and one will be chosen, such award to be presented by the President of the United States or the Prime Minister of Canada as the case may be.

Another program underway is sale of International Conference tie clasps or tacs together with membership cards and decals. At the present time only members of the International Conference are eligible. However, when the insurance plan is underway we will be able to sell individual memberships to

sworn peace officers who would never be able to get insurance at these rates. A member of the Fraternal Order of Police was in attendance because half of the members of his department are FOP and the rest are PBA. He stated that last year the FOP grossed \$186,000 in the sale of these items.

The present legislative program consists of opposition to the removal of exclusionary clause in Social Security legislation which appears to be successful, and the resubmitting of the Police Education Bill as sponsored by the International Conference. There is at present a bill before congress recommended by the Administration which we feel to be too broad. A member of the International Conference appeared before the Senate Committee and was heard regarding our objections and recommended changes. It was voted, however, by the members of the International Conference to resubmit our original bill. It is no trick to introduce a bill, but the idea is to get it introduced by a member of the Senate Committee concerned. These things take time, but our lobbyist is continuing to work on it. We would stand very little chance of having a bill introduced if we did not have an organization which represents us in Washington.

Our national public relation program to be handled by a national public relations firm was reaffirmed. All we have to do is to raise \$50,000. The money is available through foundations and your delegate who is the public relations chairman is working on this angle. However, when our insurance program is under way we may have enough to finance it ourselves. Let's face it, policemen need the right type of publicity, and there is only one way to get it, and that is to pay for it. It's

time we shed a little light on the services we give to the public and also the services they are entitled to.

While we were back in Atlantic City, several policemen in Philadelphia were injured during an illegal demonstration instigated by the NAACP. This demonstration concerned the desegregation of a privately endowed school for poor boys from white families as stipulated in the will. This will was taken before the Supreme Court of the United States and was held to be valid. The International Conference wrote a letter to the Philadelphia Inquirer castigating the NAACP for unnecessarily placing police officers in a hazardous position because of an unlawful demonstration. This is just a small example where an organization of our large numbers should speak out for policemen in the United States and Canada.

Our Association was re-elected to the Board of Directors. Your president continues to serve as the Co-chairman of the Anti-Subversive Committee, and your delegate was re-elected to a Vice-Presidency.

— SUPPORT PROPOSITION "C" —

### Residence Requirement

Supervisor Blake is in our corner on the residence change. He supports a 30-mile radius which we feel is no more than common sense. Mr. Grubb and the Police Commission oppose any change for us.

— SUPPORT PROPOSITION "C" —

TAPE RECORDERS: Uher 4,000 report portable, similar to TV & radio reporters use, full accessories, leather case, extras, retails at approx. \$500. Price: \$375. Offers. Also, older Webcor portable, extras, loads of tape, deluxe model, \$100. Offers. KL 3-1870 or 924-4685. (Lou).

HAVE YOU BEEN TO THE BLOOD BANK LATELY?

# S. F. POLICE CREDIT UNION

# NOTEBOOK

## YOUR CREDIT UNION AND HOW IT WORKS

While most of you members are aware of the visible staff functions of your credit union such as receiving deposits and issuing checks on approval of a loan, many members have not seen all the background activities that are necessary to keep the credit union functioning.

With the exception of the staff activities and services, all credit union work is done by volunteers. Here's what they do:

### THE CREDIT COMMITTEE

The credit committee as its name implies decides on how good your credit is when you want a loan. They review all loans, may run credit checks on the co-makers, make sure the loans comply with the operational procedures of the credit union. After reviewing your loan, they may feel that you are trying to bite off more than you can chew in terms of monthly commitments. On the other hand, they may recommend that you borrow more than you had originally planned. One reason for obtaining a larger loan might be for a debt consolidation loan, in other words, paying off a number of smaller monthly payments in order to actually have more money left at the end of the month. (Of course there are always some members who just wish they had less month left at the end of the money.) Every Thursday afternoon the credit committee holds meetings with members at the credit union office to help those who need assistance in stabilizing their financial affairs or to work out solutions for those who need loans larger or for longer periods than credit union policy would normally allow. If you feel that you could use this credit committee service, just phone the office to set up an appointment.

### THE BOARD OF DIRECTORS

This seven-man group sets policy for the credit union. They meet monthly to review the credit union activities for the past month (check expenses, authorize payment of bills, etc.), consider the need for new or replacement of office equipment, staff personnel, review delinquent accounts, take action on correspondence requiring policy decisions, consider changes in policy such as clarifying the field of membership, approve the annual operating budget of the credit union and take any other actions necessary to insure the maximum service at a minimum cost.

### THE SUPERVISORY COMMITTEE

This is undoubtedly the most powerful committee in the credit union. It is their responsibility to see that the operation of the credit union is proper according to the state laws governing credit unions. They must see that the credit union accounts are properly audited. (In the case of a large credit union such as ours, the audit is done by an outside auditing firm hired by the supervisory committee.) The committee may drop by the credit union at any time, unannounced, and make a spot check of the cash drawers. They review the report of the State Examiners to make sure no violations of law exist. Should the committee feel that the Board of Directors was not acting in the best faith in setting credit union operational policies, they could even advise the State Division of Corporations and have the Board replaced.

The Credit Committee, the Board of Directors and the Supervisory Committee are all elected by the membership. Each year at the Annual Meeting one or more members for each group are elected for three year terms. By staggering the terms these groups are able to maintain a balance of mature experienced members plus enjoying the benefits of fresh ideas brought in by the new members.

Other committees are appointive. Some of the more important appointive committees are the Educational Committee (responsible, among other things, for this paper), Membership Committee (reviews all applications for membership to insure they fall within the field of membership), Budget Committee (self explanatory), Annual Meeting Committee (self explanatory) and the Legislative Committee (watches after our interests in Sacramento).

### WHERE DOES IT GO?

So often members come into the office to get a debt consolidation loan. Very frequently their lament is the same: "I just can't figure where all my dough goes!"

That your problem?

Why not try a little test. For one month, carry a pencil and a little notebook with you. Every time you reach into your pocket or purse for money, jot down the cost in your notebook. At the end of the month total it up. You'll be amazed when you see just where your money goes.

With these expenses before you, you may be able to work out a more practical budget for your family — maybe even be able to figure how you can set aside a few bucks a month in your share account.

## Treasurer's Corner

In the event of death what should be done by my family in regard to my account at the credit union? This is a question asked many times.

These are the things that are usually done. If the office is aware of the member's death and he has a loan of any size or his or her shares exceed \$100.00, the funeral directors are called by a member of the staff and a certified copy of the death certificate is ordered. The money in the deceased person's account is placed in a holding fund. When the death certificate is in our hands a claim is sent to CUNA Mutual Insurance Society. It generally takes about two weeks for the claim to be processed and the check returned to the credit union office. During this time, the beneficiary should go to the County Treasurer's Office and get a 'Consent of the Treasurer' for the transfer of the funds in the deceased's account. This is an extremely important procedure so as not to cause a loss of interest if the account is to be transferred to another member's account, i.e.: husband's to wife's. It might also be mentioned that it is always best to call the office if at all possible. It is always possible that we have not been notified that a death has occurred. To sum it all up:

1. Make sure that the husband and wife are both members of the credit union.

2. Call the credit union as soon as possible when a death of a member occurs.

3. Get a consent of treasurer in order to expedite the transfer of funds to the proper person.

Remember your loans are insured up to \$10,000.00 until the age of seventy.

Your shares are insured on your life up to \$2,000.00

\* \* \*

Recently the State Legislature passed AB 999 into law. The new law raises the unsecured limit on loans to \$1,000 from the present \$750.00. The law goes into effect on September 17, 1965. It will affect all except those officers still on probation.

# So, What's a Credit Union . . . .

Silly question? With over 4300 members we write an article that asks "What's a Credit Union?"

Not really such a silly question. How many of you think of the credit union as "the place where I can borrow or save money"?

What's so special about that? Banks lend money, so do finance companies, savings and loan companies, loan sharks, pawnbrokers, fathers, mothers-in-law, and any number of other types of groups and individuals.

Why then should we take pride in the fact that we have a credit union and what do we do that is so special?

Let's take a look at the formal version of what a credit union is and what it does. A credit union is a group of people with a common bond of interest, (employment, area, church, ethnic) joined together to encourage thrift and to provide financial assistance (loans) at a minimum of cost to the member. Since a credit union is a non-profit organization the funds derived from interest on loans, after operating expenses, are available to be returned to the membership in the form of dividends—after some is set aside to protect the depositors in the rare possibility of a loan going sour. Because the credit union is a non-profit organization operating on a minimum of operating expenses (Board of Director members and Committeemen receive no salaries, work on a voluntary basis) interest charges on loans can be set much lower than commercial loaning organizations. Because credit unions all over the world work together,

we own our personal insurance company, CUNA Mutual Insurance Society. Through CUNA Mutual we can provide, out of our operating expense and at absolutely no cost to the members, insurance which will pay off a loan in case of death or total and permanent disability. Also at no cost to the member we can provide dollar for dollar life savings insurance up to \$2,000.00, if deposited before age 55 (slightly lower after 55).

Because we are a non-profit organization we can make our loans on character, rather than on how many dollars we feel we can make off a man. While our State charter gives us guide rules on how we may loan, our loan policy can be based on need, rather than on greed. That is why we speak of the credit union as "the bank with a heart."

So next time you think of the credit union (and we hope it will be soon) think of it as the place where the money I save will help someone else in the department who has more troubles than I do—or that the money I borrow will help build a little rainy day fund for one of the guys I work with. These things we feel are just as important as the fact we give high dividends on savings and collect low rates on loans.

# WHY PROVE YOUR'RE RICH TO GET A LOAN?

How many times have you heard that old story about the man who goes into a financial institution to get a loan because he's on the shorts and before he gets done filling out all the forms and answering all the questions, decides that before they are going to lend him any money, he's going to have to prove he doesn't really need it at all?

That's not the story in YOUR credit union. We know that when you come in and ask for a loan, you must need it—else why would you be asking?

That's why we go out of our way to simplify the loaning procedure. Naturally since it's not our money we're working with (it belongs to your fellow officers) we can't just give it away. But—any request within reason will be handled promptly and in complete privacy. Terms are set within your personal ability to repay for as long a period as is practical for YOU. Our concern is not how quickly you can repay the loan; it is to get the money to you at a minimum of cost to you. Naturally the longer it takes to pay off the loan, the more it will cost you in interest. Therefore we will work out your monthly costs so that your loan is tailor-made to YOUR budget, but designed to cost you as little as possible.

Sounds good? Well, it not only sounds good—when we put down the facts on paper for You and Your personal need, it will prove to be good. And—incidentally—no place but your credit union will your loan be covered completely with death or total and permanent disability insurance at no cost to you. If misfortune should strike you, at least you have the security of knowing you are not leaving a financial burden on your family.

## S. F. POLICE CREDIT UNION

Charter No. 1247

1607 NORIEGA STREET

San Francisco 22, Calif.

For Period Ending August 31st, 1965

### FINANCIAL AND STATISTICAL REPORT

#### ASSETS

Total Loans .....	\$3,942,755.46
Cash, Total .....	203,560.19
Petty Cash .....	10.00
Change Fund .....	750.00
Savings & Loan Shares.....	15,000.00
Time Deposits, Bank.....	20,000.00
Investments in other CUs.....	5.54
Furn., Fix. & Equip. ....	14,103.13
Prepaid Insurance .....	2,244.00
Other Assets .....	867.50
Maint. Policies .....	319.00
Notebook Receivables .....	386.58
League Dues .....	880.00
Pre-paid League Dues .....	3,510.00
Postage Meter .....	27.66

Total Assets.....\$4,239,419.06

#### LIABILITIES

Accounts Payable .....	137.89
Dept. of Motor Vehicles.....	27.00
CUNA Holding .....	6,508.30
Shares .....	3,895,040.86
Xmas Club .....	42,510.00
Regular Reserve .....	176,039.80
Fees .....	93.00
Undivided Earnings .....	83,971.63
Gain or Loss .....	35,090.58

Total Liabilities.....\$4,239,419.06

# BACK TO SCHOOL FOR MOTHER & DAD TOO?

La Salle Extension University, offering courses in Accounting, Salesmanship, Business Management, Stenotype, Real Estate, Law, Drafting, Traffic and Transportation, courses in Careers for Women, Technical Courses and High School courses, can now make available to Department members a 10% discount on any of its courses. An additional 10% discount is available for cash or a time payment plan without interest charges may be selected to fit your pocket-book.

To qualify for discount, employees interested in home study college level self-improvement courses should contact:

Dean Boyd                      Peter Neil  
731-5667      Phone      435-1443

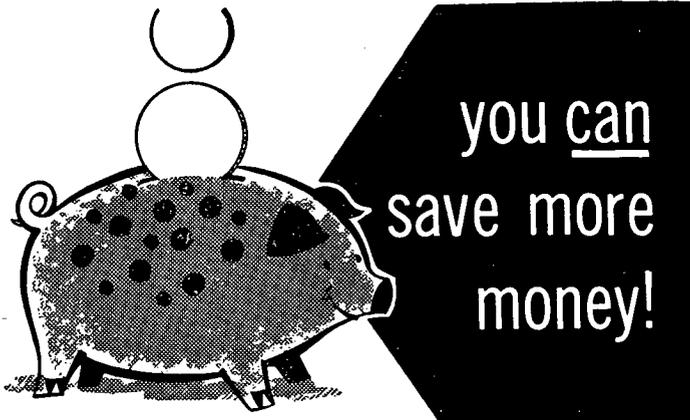
Write to: 4376 Paradise Drive, Tiburon, California.

**FISHING BOAT:** Kneass 22' hull, new 15HP Albin engine, two bunks, head, shelter cabin, newly painted throughout, speed 8-9 knots . . . reduced for quick sale to \$1,450. Offers. KL 3-1870 or 924-4685 (Lou).

**OUTBOARD BOAT,** 16' Performer, 40HP Mercury motor, extra heavy Teenee trailer with double springs . . . suitable load camping gear, luggage, etc. in boat . . . new collapsible cockpit cover in packing case, many extras . . . like new throughout. Reduced for quick sale to \$1,150. Offers. KL 3-1870 or 924-4685 (Lou).

**FRANKLIN STOVE,** suitable rumpus room, patio, etc. Original design, convertible to gas, log, etc. Retail at \$145. Price \$110. Offers. KL 3-1870 or 924-4685 (Lou).

The credit union is yours. Use it. We are open nine hours each day, Monday through Friday.



You **CAN** save more when you're a credit union member—and there are several reasons why:

- **Hours and location are convenient.**
- **Dividends are good.**
- **No amount is too big or too small.**
- **You can save and borrow at the same time.**
- **You are an owner of the credit union.**

With few exceptions, your savings are matched dollar for dollar and in case of your death or permanent disability, your loan is "Paid in Full"—with insurance provided by your credit union at no extra charge through CUNA MUTUAL, the credit union insurance company.

## Police Brutality

The San Francisco News Call Bulletin of August 31st contained a most heartening statement by Superior Court Judge Elkington regarding alleged police brutality. It is about time that some judge had the fortitude to deal with this most misused term. To most police officers brutality is heinous and avoided as a homosexual would be; it was most gratifying to read the Judge's statement of clear truth.

— SUPPORT PROPOSITION "C" —

## 5-Man Police Commission

The Board of Supervisors voted to allow an amendment which would increase the size of the Police Commission to 5 members. This proposal was submitted by Supervisor Francois. In addition to its author the following Supervisors voted in favor: Blake, Boas, McCarthy, Morrison, Moscone, and Tamaras. "No" votes were recorded by: Casey, Ertola, McMahan, and Tinney.

The inference to be drawn from the language of the amendment is that a 5-man commission would serve as a police review board.

— SUPPORT PROPOSITION "C" —

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