

The San Francisco POLICEMAN

OFFICIAL ORGAN OF THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

Vol. IV, No. 1

SAN FRANCISCO, CALIFORNIA



MAR., 1959

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Mr. Peter C. Gardner
683 Miramar Street
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The San Francisco Police Officers' Assn.
683 Miramar Ave.
San Francisco 12, California

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Civil Service Examination Committee Report

Proposed Rules for the Police-Fire Council

The proposed rules for governing the Coordinating Council San Francisco Policemen and Firemen are herewith submitted for your study.

In the near future there will be a referendum held within the Association to determine whether or not the membership

Appointments by New President

Incoming President Sol Weiner made the following appointments to committees for this Association:

Legislative: Dolan, Gardner, Vogelsang, White, McKee and Amoroso.

Police-Fire Council: Dolan, Vogelsang, Collins, McDonald and Weiner.

Alternates: Cole, Lang and O'Brien.

Blood Bank: Galousin and Vogelsang.

Health Service Committee: Mackay appointed and told to select his own committee. He then selected Libert Myers and Edward Liggins. Using power given to him in the By-Laws, Weiner appointed men to fill offices for which there was no candidate who filed for election. The primary target he said was to set up the most active Board of Directors as he could possibly appoint.

The following were appointed: Directors: Co. B, George Holmberg; Co. C, Nicholas Galousin; Co. D, Charles Corelec; City Prison, Oscar Tiboni; Juvenile Bureau, Lawrence Lawson; Co. K Fixed Post, Mario Pola.

As the other offices were filled by men who ran for election, the President through his power granted in the Constitution and By-laws.

The membership of our Association wishes to take this opportunity to wish the new officers good success in the coming year. The officers on the other hand pledge to the membership their full cooperation and interest.

New Officers Installed

At the February meeting Supervisor John J. Ferdon acted as the installing officer for our Association. He did a fine job with the ceremony itself and then gave a talk which more policemen should have heard.

He spoke of the responsibility of the community toward policemen, particularly in the field of working conditions. He noted that there have been several worthwhile television programs about the policeman and his having to do his work with no sympathy from the public. These programs made him more aware of our problems and he hoped that enough people saw them to realize what a difficult task the policeman has today.

Supervisor Ferdon had a few words of praise for the men who represent this Association in matters which come before the Board of Supervisors. He singled out Past President Vogelsang in particular.

The new officers installed as a result of winning a very hotly contested election were:

President: Sol Weiner
1st Vice President: Robert McKee
2nd Vice President: Raymond White
Treasurer: John Burke
Secretary: Peter Gardner
Sergeant at Arms: Robert O'Brien.

RULES COORDINATING COUNCIL SAN FRANCISCO POLICE- MEN AND FIREMEN

Article I — This organization shall be known as the Coordinating Council for San Francisco Policemen and Firemen.

Article II — MEMBERSHIP — The Council shall consist of ten (10) members: Five (5) from the San Francisco Fire Fighters, Local No. 798 AFL-CIO and five (5) from the San Francisco Police Officers' Association, Inc.

Article III — PURPOSE — The objects and purposes of the Council shall be to maintain and further the standards of efficiency of the two departments and to protect and improve the rights of the members of the two organizations.

Article IV — FINANCES — Section 1. Operating expenses shall be borne equally by the two member organizations.

Section 2. Legislative activities shall be financed equally by the two member organizations unless otherwise voted by the Council

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Past President's Message

The year 1958 saw the San Francisco Police Officers' Association engage in an unsuccessful campaign for retirement changes. This campaign was not a futile one, however.

Your Campaign Committee learned many things which can be of benefit in future campaigns. The success of these

techniques was readily seen in the difference between our vote and the Firemen's vote whose amendment purportedly cost approximately one-third that of Proposition "O". Our main failure was in not having enough manpower to canvass the precincts properly.

The other bright spot in our unsuccessful campaign was that it led to the formation of the San Francisco Policemen and Firemen Coordinating Council. You will be asked tonight to vote on the adoption of the Set of Rules for the operation of this Council. Discussion has already been had regarding expansion of this Council to include other City Employee groups. As you can see, if all city employees were to stick together, we could probably elect our own Mayor!

A new set of By-Laws was adopted by the membership and a concerted effort has been made to enforce them.

In the election just concluded over 1400 votes were cast. This is the largest number of votes cast at any Police Association election.

This indicates a healthy condi-

By MARIO AMOROSO

A meeting was held on Tuesday, Feb. 24, 1959, with the General Manager of Personnel of the City of San Francisco, Mr. George Grubb. The purpose of the meeting was to get the full picture on the upcoming Lieutenants' and Captains' Civil Service Examination.

Mr. Grubb met with us for over an hour and answered all our questions. The members of the committee were: Lt.

Edward Cummins, Sgt. Waldo Reesink, Off. Mario Amoroso and Sgt. Ted Dolan of the Legislative Committee. Mr. Grubb advised us that the uniformed forces of the city are the only ones that have had lists of books published as part of the scope. This will no longer be done. He stated that candidates would have to get themselves prepared by reasoning for themselves what material would most logically be covered. Mr. Grubb stated that the test would be along the lines that would produce the best possible candidates for the positions of Lieutenant and Captain. He further stated that questions that favor the memorizer will be avoided as far as possible.

A unique feature of this examination will be that three Police Captains will review the examination during the period that the examination is in progress. They will screen the key and suggest to the examiners which questions are incorrect, ambiguous or not connected to police work. It is hoped that this feature will cut down the protests and counter-protests so that the list may be adopted more quickly. It was emphasized that the Captains would be working on the key at the exact times that the candidates

would be taking the tests, not before; not after.

In regard to the list of books that will be used in the examination, Mr. Grubb stated that the following procedures are used. First, various authorities in the field of law enforcement are contacted and requested to submit a list of texts from which an examination can be prepared.

Second, the list is narrowed down to a practical limit that will be used. (Mr. Grubb stated that the city cannot afford to buy every book in the field and does not expect the candidate to do so either.)

Third, the various codes of the state and city that are applicable to police work are used.

Fourth, the Dept. Regulations are scanned for possible use.

Mr. Grubb stated that no list of books has been submitted by the police department. He further stated that if a list was submitted he would not accept it. This is in line with his policy with other departments of the city. He further clarified this statement by saying that a department could submit material that is used by the specific department in a training program that has touched on all members of the department. If the material was usable in an examination it could possibly be used. This situation does not exist at this time.

Mr. Grubb took a competitive examination for the present position that he holds with the city and stated that there was no list of books for that particular exam. Inasmuch as all the previous police exams had a general statement under the published list of books stating that the questions would not be limited to the list published, Mr. Grubb felt that the departure from previous examinations would not be detrimental to the candidate.

Mr. Grubb further stated that as far as was humanly possible the test would be screened to eliminate "bad questions." He further stated that there would be no tricks or surprises in this exam.

Mr. Ecklund, the chief examiner, stated that there would be the usual amount of time authorized for an examination. He stated that there would be "plenty of time." This does not mean that a man would be allowed to spend half a day on the exam, but past experience has shown that almost everybody has had enough time to complete the exam and then review it.

There is a plan in the mill to form an appeal board to be composed of three members: one picked by the police commission, one picked by the civil service commission and the third to be picked by the first two members. This appeal board will not have

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13th Annual Policemen and
Firemen Memorial Mass

St. Mary's Cathedral

O'Farrell and Van Ness

9 A.M. -- Sunday, March 15th

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Civil Service Annual Report

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any power in regards to the examination. It will be an appeal board that will make recommendations to the Civil Service Commission in regard to appeals made by candidates.

As with every examination, people start worrying that someone has an "inside track" to the questions and that there is a "secret list of books," etc. Mr. Grubb emphasized that if anyone hears of any irregularities, the Civil Service Commission is to be notified at once. If the irregularity is later proved, he stated that the examination will be thrown out.

Mr. Grubb impressed the committee with his sincere and fair attitude. His only concern was that a good examination would be given and that the best possible candidates would be selected.

MARIO AMOROSO.

Vital Statistics

Promotions:

Joseph Miles to Inspector 2-9
John Mino to Ass't. Insp. 2-9
Henry Kind to Sgt. (reverted to Insp.) 2-19
William O'Connor to Sergeant 2-19

Retirements:

Thomas Fogarty 2-9 (D)
Robert West 2-9 (D)
Joseph Ruggiero (3-5 (D)

Appointment:

John W. Williams appointed
Criminologist 2-1

Wooded Bliss - Retirement -
Vacation - Hollydale Park,
Russian River 1/4 acre, \$7500
with plenty of room for the
family; stove, refrigerator, butane
heat, wonderful fireplace;
easy terms.

MOOSER-REalty

520 Clement St. SK 1-8918

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2nd Vice Pres. Raymond White
Treasurer John Burke
Secretary Peter Gardner
Sgt. at Arms Robert O'Brien

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Co. C Nicholas Galousin
Co. D Charles Korelec
Co. E Waldo Reesink
Co. F Harold Cole
Co. G
Co. H
Co. I Eugene Messerschmidt
Co. K (Fixed Post) Mario Pola
M/C Thomas Combis
APB. Emmett Cooney-John Mackey
City Prison Oscar Tiboni
Bureau of Insp. Gerald Flynn
Juvenile Bureau Lawrence Lawson
Headquarters Joseph Green
Academy
Range
Warrant Bureau Libert Myers

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..... Louis Lang
..... Donald Scott
..... Raymond Freman
..... Alan Rosenbaum
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..... Robert McKee
..... Willis Casey
..... Joel Cook, Jr.

Editorials

The interest created in the last election by the hot contests for all the major offices of the Association was the best thing that has happened in many years.

An unprecedented interest like that one should be used to its full capacity. For the first time in years there were arguments over the candidates. This in turn brought more men to the meetings.

It is to be hoped that this interest will not wane; further that attendance at meetings will stay up and make our members more aware of what goes on about them.

The newly installed officers need your help. In the past the bulk of the work was done by the same people. Since the election there are names on committees that have not been heard at meetings.

These men are to be commended for their awakened interest. It may happen that the work of the Association will be so spread out that there will be men from every detail represented.

Help the new officers make 1959 the biggest year yet for our Association.

Minutes of the Tuesday, February 17th Meeting

The meeting was called to order by President Vogelsang at 8:20 p.m.

Roll Call of officers.

Reading of the minutes was waived as they were published in the last issue of the paper.

Treasurer's Report

Read and accepted.

M/S that the bills be paid. Passed.

No communications.

Committee Reports

Health Service Committee: (Mackey) The last meeting of the Health Service Board was attended by committee members. Opposition to paying the first visit was voiced by the committee on the premise that policemen have to have a sick certificate to go off sick. The Health Service Board said to approach the Police Commission with this problem as a rule of the department is involved. Major Medical Insurance was discussed with the Board. This insurance was pushed by the Board even though the majority of employees were against it. The Committee called on the Board to hold an election within the ranks of city employees to determine whether or not they want such coverage.

The committee further reported that the Board stated that doctor visits are the greatest drain on the system. Bulletins will be issued by the HSB asking our participation in the meetings of the Board.

An outside insurance agency was contacted by the committee with the thought in mind of our own health plan. This possibility will be explored further although Plan 1, the committee reports, seems best by comparison at this time. At a later meeting of this Association advocates of different plans will talk to us further.

Legislative Committee: (Dolan) A salary increase is in the offing. State legislation is the primary interest of the Committee at this time. There is a good chance that our whole legislative program in Sacramento will be successful.

Police-Fire Council: Progress. Longevity: A favorable ruling was rendered by Judge Meickle. There is a 30 days period in which to appeal the ruling of the court, then it will be up to the Board of Supervisors.

Blood Bank Committee: (Galousin) Blood bank in good shape as of now. There will be a blood drive some time this summer.

At this point in the meeting Supervisor John Jay Ferdon conducted the installation of officers. They were installed in this order: Directors, Treasurer, Secretary, 1st & 2nd Vice Presidents and last the new President.

Our new President Sol Weiner

presented outgoing Carl Vogel-sang with a set of golf clubs.

President Weiner made some appointments for the coming year. (See article.)

New Business

It was requested that a letter be sent to Mr. Grubb expressing our feeling about the lack of a book list for the forthcoming Lieutenant's examination. After discussion the following motion was made:

M/S A three-man committee (1 Lieutenant, 1 Sergeant and 1 Patrolman) be appointed to study the matter of publishing scopes for Civil Service Examinations. They should go to the Chief first and then to the Civil Service Commission.

Amendment: The Committee should consult with the Chief first before going to see Mr. Grubb. Passed.

Committee appointed by President Weiner: Edward Cummins, Waldo Reesink and Mario Amoroso.

The next item of new business was a proposal that this Association sponsor an event such as an All-Star Basketball Game to raise money for our welfare program. It was then proposed that we sponsor several teams in any sport to tie in with the above.

M/S That this Association form a Public Relations Committee to study such a program. Passed.

Haskell Case: This man stated that he was told that he would be brought before the Police Commission or he could resign. He is off the pay roll at this time because of a refusal by the Police Surgeon to certify him for duty even though the Retirement Board ruled that he is ready for duty. He could retain an attorney and by going to court force the Police Department to re-hire him. A favorable ruling would prove that the Retirement Board has control over a man on DP rather than the Police Surgeon. Whether or not a man is discharged by the Commission does not end the liability of the Retirement Board.

M/S That \$350.00 be appropriated for the Haskell case in so far as jurisdiction of the Retirement Board and the Police Surgeon are concerned. This money to go to our Retirement Representative for disbursement in this case for legal fees. Passed.

A request was made that a Charter Amendment be prepared which would take our working conditions out of the hands of the voters and put them into the hands of the Board of Supervisors.

M/S That this be referred to the Police-Fire Council. Passed. Rules for the Police-Fire Council should be published in the paper

The Night's Work

By THOMAS E. McDONALD

Another small business failed when Sgt. James Brown and Patrolman Charles Radford, investigating the heavy teen-age traffic in and out of 1917 Geary Street, found King Battle, 40, preparing another batch of his famous home brew which, it was learned, he sold to minors at 75 cents a quart.

* * *

"I'd have shot that cop if he

Proposed Rules Police - Fire Council

Continued from Page 1—

and approved by the member organizations.

Article V—ADMINISTRATION

Section 1. The Council shall select from its members the following officers: Two (2) Co-Chairmen, one (1) from each organization; a Secretary-Treasurer from one organization and a Sergeant-at-Arms from the other.

Section 2. Commencing January 1, 1959 the delegate selected as Co-Chairman from the San Francisco Fire Fighters, Local No. 798 shall serve as Presiding Chairman for one calendar year at no salary. In alternate years a member from the San Francisco Police Officers' Association shall so serve.

Section 3. All officers of the Council shall be elected by a majority vote of the Council at the 1st meeting of the calendar year by secret ballot.

Section 4. Vacancy, removal and/or replacement in or of officers of the Council shall be resolved by the Council.

Section 5. (a) The Presiding Co-Chairman shall preside at all meetings of the Council, shall enforce a strict observance of the Rules of the Council, shall see that all members perform their respective duties, and shall appoint all committees not otherwise provided for.

(b) The Co-Chairman shall act in the absence of the Presiding Co-Chairman.

Section 6. The Secretary-Treasurer shall keep records of the minutes of all meetings of the Council and maintain said minutes as a permanent record. He shall issue all communications not otherwise provided for, he shall submit to each organization a complete and accurate copy of the minutes of all meetings of the Council. He shall perform such other duties as the Presiding Co-Chairman or the Council may require.

Article VI—MEETINGS—The Council shall meet regularly on the 2nd Tuesday of each month at 10:00 a.m. When a meeting falls on a holiday, the meeting shall be held on the day following. Special meetings of this Council may be called by the Presiding Co-Chairman or a majority of the members of the Council.

Article VII—AMENDMENTS—These rules may be amended by the Council subject to approval of the member organizations.

so that members may have an opportunity to study them before being called on to vote whether or not they wish to approve such a program.

Old Business

Sick certificates are still necessary. This matter was referred to the Police-Fire Council for study as the firemen also have to have a sick certificate.

Good and Welfare

There will be six Supervisors and the Mayor running for reelection. Policemen should be very aware in this field.

M/S That the Association affiliate with the Municipal Improvement League at no cost. Passed.

Meeting adjourned at 11:07 p.m. in respect to the memories of our departed brothers.

Peter C. Gardner
Secretary

wasn't so sharp," said Roland Beauregard, 34-year-old three-time loser, after his arrest, Susp. 211 P.C., by Officer Herbert Lee, Narcotic Squad. Lee, off duty, was passing the grocery store at 1101 Clay Street and collared the armed robber as he fled out the door. The pinch cleared up nine robberies and one attempted murder.

* * *

Evelyn Pipkin, 40, found a practical use for her "Blue Chip" trading stamps. She placed them on her license plate in lieu of her '58 sticker. Sharp eyed Thomas Chop, Central Warrant Bureau, uncovered the offense and Evie was jailed.

* * *

A possible wholesale slaughter was averted by Juv. Bur. Officers Sterling Weatherspoon and John Finney who, after arduous investigation, locked up eight Fillmore Dist. hoods and seized an arsenal containing four .22 zip guns; 1 razor-knife; 1 meat cleaver; a dagger; a box of .22 cartridges and, oh yes . . . a pair of dice.

* * *

Bartender Roy Hamilton, 64 Eddy St. surprised Ed Telechia, 24, breaking into his juke box. Telechia surprised Roy by producing a 4 inch knife. Insp. Chas. Long, Gene Osuna and Pat. Gino Marionetti arrived and subdued the knife wielder. During the struggle, Marionetti was kicked in the face.

* * *

Northern beat man Don Weiss spotted a man prowling the rear of a recently burglarized Lombard St. gas station at 1:30 a.m., Feb. 23. The prowler ran; Weiss nabbed him two blocks away; a passing citizen interfered and the suspect ran off; Weiss threw his night stick at the man; the stick crashed through a store window; Weiss fired a shot into the air; the suspect picked up speed but was recaptured when he fell down. The puffing Weiss booked susp. Allen Schneider, 21, 647-148.

* * *

Alleged rapist Valentino Munoz, 29, was booked by Miss Beat man Harry Farnlacher when it was learned that Munoz had kept a feeble minded Indian woman captive in his 16th and Mission Hotel and forced her to submit to him at knifepoint. The man's downfall came as the result of his forced attentions on another young woman who reported to Farnlacher.

More Past Pres. Message

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fore up to the Association to operate this magazine with its usual integrity, which I feel characterizes the San Francisco Police Officers' Association.

For the future, I would like to see a Police Athletic League, a "Junior Olympics" as now being done by the Oakland Police Department, a heart survey conducted by the City of Hope, an Appeal Board to augment the Police Commission, more public relations activity for the Association, more participation in City Employee Affairs, and continuing legislative efforts.

In order to accomplish any of these aims it will be necessary to have more volunteers and more attendance at our monthly meetings. It has been said that the "same old bunch" has been running the Association. Well, running the association requires a lot of hard work and the "same old bunch" would welcome with open arms any young bloods who are not afraid of work.

Carlton A. Vogelsang

Meeting Notice

Next Meeting

Tuesday, March 17th, 8 p.m.
Dovre Hall

The NOTEBOOK

"FILLED WITH FACTS TO GIVE YOU BETTER LIVING AT LOWER COST"

Vol. 1, No. 9

THE OFFICIAL ORGAN OF THE S.F. POLICE CREDIT UNION

MARCH, 1959

TREASURER'S CORNER

A question that comes up very often, even from the members themselves, is What is a Credit Union? Do you know the answer to this one? Well, first of all a credit union is a type of co-op. It is a banding together of persons wishing to save and a way of helping each other in financial need with a low-cost lending program. This banding together is accomplished by those having a common bond, i.e., members of the Police Department. Therefore, the owners of the credit union become you, the members. Through you, the member, a Board of Directors, Credit Committee, Supervisory Committee and an office staff are selected to manage and protect your affairs. You, the member, have placed your trust in these people to guide the destiny of the union whether a small or large credit union, but by the same token, these men must place their trust in you. By the very make-up of the movement, we do not wish to be placed in the same position of other lending institutions who are handling many persons from all types of business and employment. When or if you take advantage of this trust, you are in turn hurting not only yourself, but each and every person who has become a member of your organization. Always put yourself in the position of an owner in a large corporation, make it your business to maintain the smooth running machine that it has become over the past five years.

To take a better look at this business that you own, let us review the record of loss to the credit union. Zero is the figure which is an enviable position not enjoyed by very many credit unions, large or small.

How can you as a member maintain this record? The most simple answer is by honest and wise use of funds borrowed. Be honest with yourself as to the need, be wise in the amount. Don't overextend yourself, for this is an era of easy credit buying. It is very easy to five and ten dollar yourself into a corner from which it is difficult to extract yourself.

The credit union received notice that we would once again share in the dividend paid against the paid premium during the year 1958. This dividend will be 15% of Loan Premium and 23% of the Share premium. This represents savings to the members in the expenses paid for 1959 by the credit union.

The San Francisco Board of Supervisors has approved a raise for the members of the Police Department. Once again we have the opportunity to ask you to "Save the Raise." In order that the payroll deductions will coincide with the raise your payroll cards should be in the office between June 8 and June 22, 1959. This announcement will be repeated several times between this article and the final date.

HOW TO AVOID YOUR CREDITORS

Move to South America—Wear dark glasses and a beard—Paint your car a different color and park it on a side street—Have your phone removed and buy a big dog—Report yourself missing to the Police Department—List yourself in the Obituary Column—If these don't work—see your credit union and solve your problem the easier way.

Less Cost Elsewhere?

Well, after searching out the town we finally found a financial institution that lends money on automobiles at a lower interest rate than your credit union:

At this other lending organization, a \$2,000.00 loan payable in monthly installments over a three-year period would cost you \$62.56 per month. This same loan at your credit union would cost you \$63.60 per month.

So far it looks as though this "other" business firm is taking the credit union into camp. However, let's take a closer look at the picture.

\$62.56. This figure does not include loan protection insurance. If you wish to have your loan insured, it will raise your payments \$0.77 per month. This brings your monthly payment to \$63.33, or \$0.27 less than the payment you would make at your credit union. All loans at your credit union are insured against death up to the age of 70 and against disability to the age of 65.

To purchase a new auto through this "other" firm, say one that will cost you about \$3,000.00 you must put one-third down, or \$1,000.00. Your credit union is much more liberal with down payments—or haven't you found out?

Other credit union advantages are: payroll deduction; no penalty charge for quick-payoffs; no charge for refinancing your loan, and if you fall one month behind in your loan repayments your auto will not be repossessed. In fact your credit union has yet to repossess an auto. I know what you're thinking, policemen don't have their cars repossessed. Hogwash! Just recently a policeman's auto was repossessed by another lending institution because he was eighteen days late with his loan payment. The credit union stepped in to help him, but it still cost him \$60.00 in repossession charges.

We have been discussing new autos; if you are thinking of financing a used car elsewhere, forget it. The credit union is easily your best buy. You see, just because you can't afford a new "buggy" we don't charge you more. All rates of interest at the credit union are the same. At almost all other monetary organizations the interest rate climbs when you purchase a used auto.

You may save a few extra dollars if you deal elsewhere, but in the long run we'll show you where you'll have much more "sense" if you take advantage of the services offered by YOUR credit union.

DID YOU KNOW?

- In 1957
- ... there were 9,300,000 automobile accidents
- ... involving 16,400,000 drivers
- ... there were 38,500 people killed—1 every 13.7 minutes
- ... 1,400.00 were injured—1 every 22.6 seconds
- ... the total cost of all accidents was a staggering \$5,300,000—\$168.06 every second of every day
- ... there were 67,163,236 autos in use
- ... covering 650 billion travel miles
- ... the vast majority of accidents involved cars in apparent good condition
- ... driven by experienced drivers
- ... the number 1 cause of accidents—SPEED
- ... 101,099 drivers were arrested for drunken driving

Now what was your question about auto insurance rates?

Shopping for New Cars

In shopping for new model autos, look for the price-information label the manufacturers now must attach to cars. Here is a sample of the pertinent information of a new car now must display:

Serial No. 00000000
Final Assembly Point: Detroit, Michigan.

Shipped to: Local Car Co., San Francisco, Calif.
Custom Six Two-Dr Sedan \$2500
Heater Defroster Dlx 80
Radio, Pushbutton 80
Undercoating 15
Backup Lights 7

Total Accessories \$ 172
Transportation 65
Total Suggested Retail Price \$2737

Note that the price shown on the label is merely a suggested retail price. You can still bargain with dealers and seek a discount and most dealers will still be giving discounts. The difference the label makes is that the dealer can no longer exaggerate the list price, or the cost of the accessories, to make you think he's giving you a larger trade-in allowance or discount than he actually is.

Don't let any dealer tell you that the new law means he must sell at the suggested price shown on the label. The law still permits him to sell at any price he wants.

One possible loophole in the law is that the dealers are still permitted to add dealer-installed equipment without listing the prices on the label. The law also permits dealers to add a charge for conditioning and preparing the car for delivery, even though the factory gives them an allowance of about \$55.00 for that. So beware of exaggerated extra charges for these items.

To judge how much bargaining latitude the dealer has, note that his own margin generally is 25 per cent of the suggested list price. Thus a car listing at \$2400 costs him about \$1800. The dealer's margin on accessories and optional equipment is higher—as much as 40 percent of the list price.

Credit Union Old Custom

Do you think the credit union is another typically American invention? Forget it.

You'd better give the credit to the Chinese. They've operated credit unions for many centuries. It worked this way.

A group of friends put some money aside every week. One of them was made treasurer. When one of them wanted to borrow money, he could do so from the common kitty at a set percentage for a set time.

There also were groups who met every three months, inviting bids for a loan comprising the entire fund. The loan was granted to the bidder of the highest interest.

And despite banks, and savings and loan associations and modern credit unions, there are still plenty of Chinese here who stick to the old way of doing things.

POETRY

The saddest words of tongue or pen
Perhaps may be "It might have been."
The sweetest words we know, by heck,
Are simply these: "Enclosed find check."

HOW MUCH IS 'SO MUCH A MONTH?'

Carrying Charges and Add-Ons May Be More Than You Think

Would you deliberately throw away a \$1,000 bill?

You may be throwing away that much or more, if you buy cars, furniture, major appliances or even clothes on time without knowing what you are paying in carrying charges.

Too many purchases are made without the buyer knowing any more about the cost than the amount per month. Many people don't even ask how many months they will have to pay on a major purchase.

Take, for example, the young man who bought an item for—he thought—\$250.00. The down payment was \$10.00, and he was to pay \$33.00 a month for a year. This made his cost \$406.00, and the carrying charge was 125%. Fair? Certainly not.

Figure It Yourself

How do you find out whether you are paying too much for the privilege of buying on time? It is really very simple.

First determine the cash price—what you would pay if you handed over the money then and there.

Then get the "time price" by multiplying the amount of the monthly payment by the number of months you are to pay. Add in the down payment, if any.

Now, subtract the cash price from the total payment cost, and give the difference a good hard look. You may be shocked at the cost of those "easy payments."

There is no single figure which tells you what you should pay for the privilege of buying on time,

but these figures will give you some fair comparisons.

Good stores will charge from 6½ to 8% discount, or 13 to 16% simple interest, for financing time payment sales.

Banks and small loan companies operate under supervision of the State Banking Department by licenses under the Consumer Credit Law. The maximum rate provided by this law is 2.218% per month on unpaid balances, or 26% per year. For all sums over the first \$400.00, the rate by law is 8% per annum simple interest.

Shop for credit terms as carefully as you shop for merchandise you buy.

Always know the total amount you will have to pay, and compare it with the cash price.

If you are in doubt, call the Better Business Bureau before, not after you have signed a contract. Remember the contract is legally binding even though it requires you to pay an unfair amount in carrying charges.

The San Francisco Better Business Bureau is campaigning for wise use of time payments for the very simple reason that the Bureau, and the good stores and dealers which support it, want your money to buy merchandise, not just empty time. The more money you throw away on inflated carrying charges, the less you can spend for the things you want.

—Reprint from The Consumer Digest

Report That Change, Please

In an effort to render the most effective service, a correct mailing list of SF POLICE CREDIT UNION members is important. If you have changed your address in the past month will you please notify us . . . today if possible, before it slips your memory. Thank you.

AIR FORCE AND CREDIT UNIONS

The United States Air Force issued a regulation last year encouraging all bases to form credit unions and to affiliate these credit unions with their state credit union leagues. There are 144 credit unions serving military and civilian personnel of the Air Force; 133 for the Army; 97 for the Navy; 13 for the Marine Corps and eight for the U.S. Coast Guard.

THE VALUE OF EDUCATION

A report by the National Education Association points out that over a lifetime the average elementary school graduate will earn \$116,000. The average high school graduate can expect to earn \$165,000, while the average college graduate will approximate \$268,000. Technical school graduates can be expected to earn the most—\$280,000 over a lifetime.

The differences here are apparent and prove the wisdom of a parents investment in the education of his children. One certain way to assure the necessary funds is through regular savings habits (and there is no better place to save than with your credit union) or some form of insurance. These methods will guarantee the money that is needed—when it is needed.

Happy Easter!

To
All Our Members
And
Their Families
From
The Officers
And
Office Staff
Of
Your Credit Union

TEN COMMANDMENTS FOR BORROWING

Don't be fooled into saying "Why should I borrow from the credit union when other lenders advertise lower rates?"

The plain fact is that quoted rates don't mean a darned thing. What really counts is how much it costs you per \$100 to owe money!

There are said to be over 1,000 ways to figure interest on any credit transaction. Banks quote discounted interest rates, plus service charges. Loan companies quote still another kind of rate. Dealers quote financing charges and fees rather than interest rates. No wonder people get all mixed up.

At the credit union, if you pay off a \$100 loan in 12 equal installments, you pay a total of \$4.95 in interest. If any lender or financing agency seems to offer the use of \$100 credit for less money than this, get out your pencil.

Add up all the monthly payments and other charges to find out the total amount you are asked to pay. Then subtract the original principal from this total to find out how much the loan or credit will cost you.

Forget interest rates. Get the cost in dollars and cents. Remember, you are going to pay in dollars, not "per cent."

Compare the cost with the credit union charge shown above. Almost always, you will save by getting a credit union loan. What's more, most credit union loans require less security, and every eligible borrower is covered against death and disability by Loan Protection Insurance.

REMEMBER: You are an owner of the credit union. You actually do business with yourself when you borrow, and nobody raises a fuss the minute you run into difficulties on payments. A friendly credit committee will always help you straighten things out.

If you decide to borrow money or sign papers anywhere else, FOLLOW THESE TEN COMMANDMENTS:

1. No matter what interest rates are quoted, find out what the credit, or loan will actually cost in money. This is the first thing to do.

2. Before you sign any papers, make sure all the figures are entered correctly. Don't leave any blank spaces to be filled in later.

3. Question all insurance charges. Find out what kind of insurance you are buying, and exactly what it covers. Many different insurance rackets have been reported.

4. On installment purchases, you may owe the payments to some other firm, not the dealer. Find out who it is, and if it is a reputable firm. If you have any doubts, check with the Better Business Bureau.

5. Read the note or contract to see what penalties are imposed for late payments. This is where many dishonest lenders make money.

6. See if there are any other extra charges specified in the note or contract. Don't skip the fine print, or you may be sorry.

7. Read what is said about repossession in a time-payment contract. Do you get a fair notice before the item is repossessed? What repossession can be levied against you? This is important.

8. Understand clearly what security you are giving. On a purchase, find out if it includes other merchandise you have bought previously.

9. Make sure you do not sign away any of your legal rights or guaranties, such as the right to refuse merchandise which is not as promised.

10. See if there is provision for a refund of interest or carrying charges if you complete the payments ahead of schedule.

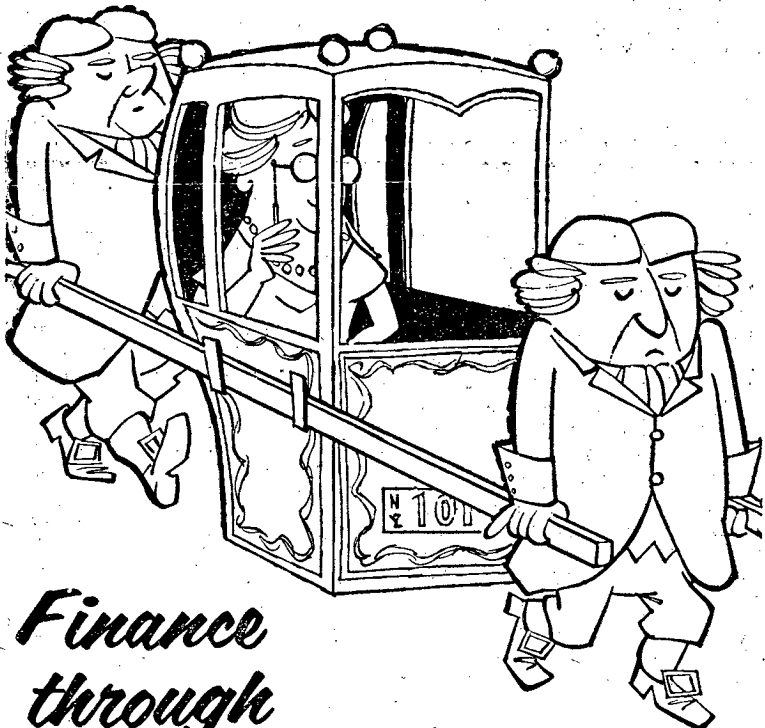
Always read every word of any paper you sign!

REMEMBER: You don't have to worry about any of these dangers at the credit union, because they don't exist. You pay interest only on money not repaid. There are no other charges.

What Is A Member?

- A Member is the most important person ever in this office—in person or by mail.
- A Member is not dependent on us—we are dependent on him.
- A Member is not an interruption of our work—he is the purpose of it. We are not doing him a favor by serving him—he is doing us a favor by giving us the opportunity to do so.
- A Member is not an outsider to our business—he is part of it.
- A Member is not a cost statistic—he is a flesh-and-blood human being with feelings and emotions like your own, and with biases and prejudices.
- A Member is not someone to argue or match wits with. Nobody ever won an argument with a member.
- A Member is a person who brings us his wants. It is our job to handle them profitably to him and to ourselves.

THE OFFICE STAFF



Finance through
YOUR CREDIT UNION

National Automobile Club Membership Now Available Through Your Credit Union

This Week's Laugh

An obviously frightened gentleman with an aching tooth went to see his dentist. In order to calm the man the dentist offered him a drink of whiskey. The patient tossed it down and had another one. "Now," said the dentist, "got your courage back?"

"Yeah," snarled the patient, "and I'd like to see any so and so touch my teeth!"

Members Insurance Company Auto Insurance

For
Credit Union Members
And
Members
Of
Their Families

The Note Book

The official publication of the
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Hours: 8:00 a.m. - 3:30 p.m.
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The Battle Against Consumer Frauds

Can you trust a retailer or manufacturer when he advertises that an article is "worth such-and-such a price" or "formerly sold for (a much higher) price?"

The evidence is that such price comparatives are increasingly unreliable as a yardstick of how much you get for your money. Recently the association of Better Business Bureaus called phony price claims, which includes exaggerated ads and fictitious price tags on merchandise, one of the "twin shames" of advertising today. The other is "bait and switch" advertising.

Many stores, including some of the big discount houses and promotional department stores, which offer to cut prices on known brands are capitalizing on their reputations for values by using fake claims of savings on goods shoppers can't identify readily. Because of the present sharp competition on standard appliances and other recognizable merchandise, some stores now handle more unknown brands of housewares, jewelry, clothing accessories and gift items whose values are more difficult to measure and on which they can exaggerate the savings. Because you find some bargains in a store does mean all the other items in the same store are good value.

Such deceptions have been abetted in recent years by the tendency of some manufacturers to attach to their products printed tickets showing exaggerated retail prices. At a conference on phony bargain claims called by Dr. Persia Campbell, consumer counsel to New York's Governor Harriman, one expert reported that such exaggerated price tickets now are used on a large variety of products from refrigerators to socks.

One of the country's largest manufacturers of fishing tackle reported getting requests from retailers to put a price tag of \$40 on a rod the stores ordinarily sell for \$20. Thus the stores could fool shoppers into thinking they were getting a rod at 50 per cent off. The manufacturer tried this stunt once, but got caught and turned honest again, he admitted.

A mattress industry representa-

tive estimated that over 90 per cent of the mattress ads published in the newspapers of one big city exaggerated the price savings.

A carpeting industry editor at the same conference showed that most of the ads for rugs in one of the country's biggest, and most respected newspapers used exaggerated price comparisons, especially if they are widely used by local retailers. The fact is, newspapers and radio and TV stations do have the right to refuse false advertising if they want to.

A bottler of perfume with an exotic French name at \$18.50 per ounce sold the perfume to retailers and house-to-house sellers for 50 cents an ounce. They used copies of the "\$18.50" ad to convince buyers they were getting a terrific bargain at the prices of \$1 to \$5 an ounce charged by various sellers.

At this time of the year, consumers especially need to be on guard against misleading claims for fur coats, and for various gift items as jewelry, housewares, hosiery, luggage and comforters. Just last month the FTC issued complaints of fictitious pricing claims against a chain of credit jewelers. In recent weeks, at least fifteen furriers in various cities have been nabbed by the commission exaggerated claims of value for furs.

Comforters in plastic bags imprinted with the fictitiously high prices of \$24.95 have been one of the most frequent fakes. One of the many manufacturers who have used the \$24.95 tag actually sold the comforters to retailers at a wholesale price of \$4.75. Experts testified that their true value was only about \$4 to \$7.95.

Will the FTC's forthcoming rules stop the flood of fake "Bargain" ads from both small and big sellers? It will help. But in the last analysis, your only real protection will be to regard all such claims skeptically and compare values among several stores for the same merchandise.

For one thing, an advertising expert points out, it takes the Federal Trade Commission six months or longer to catch up with a phony advertising campaign. By that time, many people can be fooled.



...YOUR PROBLEM GIVEN DELICATE, LOVING CARE BY OUR STAFF OF SKILLED EXPERTS.