

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 4, No. 1



March, 1964

Election Results

The officers for the year were elected in February in an election which saw only about 65% of the membership voting. The only contested office was Second Vice President with Edward Clark of Co. "B" winning over Bill Bigarani of Co. "D."

Elected having run unopposed were:

President: William Allen (870);

1st Vice Pres.: Eligio Marelli (788);

2nd Vice Pres.: Edward Clark (535);
William Bigarani (473);

Treasurer: Martin Barbero (923);

Secretary: Peter Gardner (941);

Sgt. at Arms: Harry Bell (904);

Members of the Board: Raymond White (Patrol) (790); Melvin Oliveira (Traffic) (752); John Kennedy (Headquarters) (726); Don Willett (Bureau of Insp.) (772); James Quigley (Retired) (783).

The proposal to make the Junior Past President a member of the Executive Board carried and due to some confusion the other proposition about prospective legislation will be re-submitted to a special referendum election in March. This special referendum is an important one and it is hoped that all members will express their desires.

SYMINGTON WINS AWARD

On February 22, 1964 Officer Ray Symington and his wife were guests at the annual banquet of the Military Order of the Purple Heart. Ray was presented with a "National Law Enforcement Citation" for bravery in the line of duty which occurred last February when he disarmed an 800 who had fired shots at his own family.

We are all proud of this award and it is encouraging to see the fine work done by men like Ray Symington of Ingleside Station.

M.I.L. PROPOSALS

The Municipal Improvement League, an organization of all city employee groups, has come forth with its June ballot proposals. Of the several involved, two affect policemen and are worthy of our full support.

The first is a fluctuating retirement, as proposed by the Retirement Board, which would give retired men a 2% fluctuation and hopefully eliminate the need for going on the ballot so often. 2% would not make anyone rich but it is a step in the right direction and the tax payers will not necessarily suffer because the money will come from reserves now in existence at the Retirement Board.

The second is the removal of the restriction on the earning power of a person retired for service. One of the points not covered before has been this time, that is that a man on disability retirement who reaches the age for service retirement will no longer be restricted.

There is a small amount in the campaign fund of the M.I.L. which was left over from the last election and that will be used toward the expense of a campaign but it will not be enough. Additional funds will have to be collected and employee support organized.

We can no longer afford to sit idly by and hope that ballot measures will be passed. It will take hard work on the part of all of us acting in a common interest.

Ladies' Night a Success

The annual Ladies' Night party was the best ever this year. But for the conflicting parade detail, which came up after all of the plans and reservations were made, the night was a success.

The officers for the coming year were installed by Supervisor Leo McCarthy in a short and to-the-point ceremony. After the installation refreshments and dancing were the order of business.

RAY WHITE STEPS DOWN

Ray White served an unprecedented three terms as President of the San Francisco Police Officers' Association. During that time he made many friends and many enemies because of his outspoken and forthright way of getting things done. He was able, as none of his predecessors before him, to engender a tremendous interest in the Association.

One of the many invocations he installed was the Screening Committee which was formed to assist members in need of representation. If he had nothing else this one item would have made him a success but he was never content with one success but rather inclined to move on.

Membership has never been higher nor has member interest in what is going on that might affect policemen. Ray White, a policeman first, stayed right on top of every issue and served policemen well.

We are fortunate that he decided to stay active, a decision made by too few Past Presidents, and already is the center of a new controversy. Should he as Patrol Division Representative and as Junior Past President be able to hold down two spots on the Board? This matter was referred to the Executive Board for clarification and at this writing has not been decided but you may be sure that whatever the decision Ray White will continue his active participation in an Association in which he wholeheartedly believes.

Even those who disagreed with him never doubted his sincerity and his every fight has been an honest one. His successors will have a very fine pattern to use during their administrations.

NEXT MEETING
Tuesday, March 24, 1964
8:00 P.M.
2225 - 48th Avenue

Highlights of the February 18th Meeting

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

Roll Call of Officers: Pres. White (E); 1st V.P. Allen (E); 2nd V.P. Marelli (P); Treas. Barbero (P); Secty. Gardner (P); Sgt. at Arms Schaumleffel (P); Members of the Executive Board: Bureau of Insp. Willett (P); Patrol Bigarani (P); Traffic McKee (A); Headquarters Amoroso (A); Retired Quigley (P).

Minutes of the January meeting approved as printed in **The Notebook**. Communications read and filed.

Treasurer's Report rendered and accepted. Moved: Rosenbaum — Second — Willett: that the bills be paid. PASSED. Moved: Gardner — Second: Zelis: that we purchase a garbage can and hire a man to clean the meeting room @ \$10.00 per month. PASSED.

Membership: 1,674.

Reinstatement of members: Moved: Barbero — Second: Gardner: that David Dillon, Sr., and Richard Kain be reinstated. PASSED. Moved: Barbero — Second: Diggins: that Ernest Carli be carried as a retired member. PASSED.

Committee Reports:

1) Legislative (Gardner) Discussion of the Municipal Improvement League proposals. Action was tabled pending the outcome of the February 25th meeting of the M.I.L.

Moved: Willett — Second: Diggins: that a Special Referendum be held on the points proposed for future balloting. PASSED. A discussion followed and the following points were put forth for selection by the membership: 1—25 year retirement; 2—time and a half for overtime; 3—premium pay for night work; 4—like pay for like work; 5—clothing allowance (\$150.00); 6—Longevity; 7—parity pay with the Fire Department, all ranks; 8—preserve the existing differential between Sergeant and Inspector; 9—hazard pay for three wheel motorcycles; 10—rank of Inspector be abolished and Detective Sergeant be promotive from the rank of Sergeant; 11—Change the residence requirement; 12—Fluctuating retirement; 13—full carry-over to the widow.

All Charter proposals will be grouped together and a note will be made as to the need for an actuarial survey. Others without a survey will be similarly grouped. The points selected will determine our future legislative program.

Moved: L. Nelder—Second: Bohm: that the ballot proposals be screened by the Executive Board before the membership's vote is taken. Substitute Motion by Diggins: Second—Weiner: That all of the proposals be listed on a ballot and members rate them No. 1 and so forth and the one with the most ones would be first and so on. Amended —Gardner—Second: Schaumleffel: that the members vote for five of the thirteen. PASSED.

Moved: Schaumleffel—Second—Diggins: that the referendum be referred to the Executive Board for mechanics but election to be held before the next regular meeting. PASSED.

2) Publications (Gardner) If **The Notebook** has been poor the last several months it is because of a like problem facing the daily press—nothing has happened.

3) Retirement (Dolan) 6 cases pending.

4) Sick (Marelli) Television sets will not be provided only for members confined to Ward 45 because they are not available there as they are in all other hospitals.

5) Election (L. Nelder) Results of the Annual Election: Pres. W. Allen, 870; 1st V.P. Marelli 788; 2nd V.P. E. Clark 535, W. Bigarani 473; Treas. Barbero, 923; Secretary Gardner, 941; Sgt. at Arms Bell, 904. Members of the Executive Board: Patrol: White, 790; Traffic: Oliveira, 752; Headquarters: John Kennedy, 726; Bureau of Inspectors: Don Willett, 772; Retired Men: Quigley, 783. Addition to By-Laws: Yes, 818; No, 113. Uniform Allowance and other adjustments: Yes, 815; No, 115.

The total cost of the election was \$520.00, 1,674 ballots mailed out, 1,000 returned.

Moved: Rosenbaum — Second: Stakich: that the report be accepted. PASSED. The officers were declared elected.

6) Civil Witness Fee (Weiner) The surplus from this fund cannot be used to pay overtime. Checks for same are deposited in three places: 1) Superior Court; 2) Municipal Court; and 3) the Controller's Office. There are no mechanics set up as yet to pay the officers. Members were cautioned not to put in for travel expenses and accept hourly pay instead.

New Business:

1) Can a member hold two offices at the same time? Brother White is now

IMPORTANT NOTICE

The Credit Union will be closed all day Friday, April 3rd, 1964 due to the Northern Area Credit Union Educational Conference

the Patrol Division Representative and the Junior Past President (who is now a member of the Executive Board)—referred to the Executive Bd.

2) Moved: Gardner—Second—Bigarani: that we donate \$100.00 to the S.F. Police Pipe Band. PASSED.

The meeting was adjourned after the following motion was made: Moved: Weiner — Second: Willett: that this meeting go on record commending Ray White for the job that he has done during his three year term as President. UNANIMOUSLY PASSED.

Respectfully submitted,
Peter C. Gardner
Recording Secretary

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
Don Willett, Bureau of Inspectors
John Kennedy, Headquarters
Jim Quigley, Retired Men
Ray White, Junior Past President—
Executive Secretary

THE SCREENING COMMITTEE

William AllenLO 6-8865
Eligio MarelliVA 6-5120
Edward ClarkUN 1-5553
Raymond WhiteOV 1-0614

GENERAL COUNSEL

J. W. EhrlichGA 1-4530

WELFARE OFFICER

Ted DolanLO 4-9306

ANSWERING SERVICEEX 2-2888

S. F. Police Officers' Association Financial and Statistical Report

Membership as of Feb. 21, 1964 (1,637 Active and 37 Retired)1,674

Expenditures

Late bills passed at 1/21/64 meeting	
Refreshments (final portion of bill for Candidates nite)	\$ 122.41
Answering Service—January	6.03
Telephone Bill—January	8.36
Refreshments Nov. & Dec. Meeting	70.80
Sandwiches—January Meeting	18.00
P.A.L. Boosters Banquet	25.00
President expenses for period 11/17/63 to 1/21/64	95.00
Advance to President for anticipated expenses per motion made and seconded at 1/21/64 meeting	100.00
Bills passed at 2/18/64 meeting	
Fed. & State Payroll Taxes 4th Quarter 63	
Employees' share	27.78
Association share	40.92
Annual Expense of Bonding Treasurer	37.50
Office Supplies	7.74
Hotplate	17.93
Policemen's Fund—January	22.64
Notebook for Jan., Association Portion	148.59
Answering Service—February	6.33
Sandwiches—February meeting	18.00
Clerical Exp. Retirement cases—February	250.00
Legal Fees—February	300.00
Rent — February	100.00
Salaries less withholding—February	190.74
Expenses of Association Election as reported by Elec. Comm.	520.00
Add'l exp. for election as per bills submitted by Elec. Comm.	3.60
TOTAL EXPENDITURES FOR FEBRUARY	\$2,137.37

FINANCIAL STATEMENT

	S. F. Police Credit Union	UCB Comm'l Account	UCB Savings Account
Balance as of 1/21/64	\$ 5.26	\$3,752.76	\$7,011.41
Dues Collected		1,749.65	583.21
Interest Earned11		
Tsfr. of funds per motion made			
1/21/64 meeting	500.00	(500.00)	
	505.37	5,002.41	7,594.62
Less Expenditures for February		2,137.37	
BALANCE AS OF 2/18/64	\$505.37	\$2,865.04	\$7,594.62

MARTIN J. BARBERO, Treasurer

New Deal With Assn. Tailor

Something new has been added to the tailoring service for members of the Association — tailor-made civilian clothes. Murphy and Hartelius are now offering a tailor-made suit or sport clothes for \$80.00. They offer complete selection of materials and designs. The \$80.00 price is available only to members.

Over 200 men have already purchased uniforms in the year that the firm has been the Official Association Tailor. Prices are as follows:

TAILOR MADE UNIFORMS:

Coat and 2 pants	\$115.00
Coat and pants	95.00
Pants	30.00

READY MADE UNIFORMS:

Coat and 2 pants	\$104.00
Coat and pants	86.50

CIVILIAN CLOTHES:

Suit	\$80.00
Sport Coat and Slacks	80.00

A representative of the firm will be at Roberts at the Beach, 2225 - 48th Avenue, every Wednesday from 2 to 5 P.M. The tailors will be pleased to make any adjustments even to the extent of providing a new uniform if necessary.

LADIES ONLY

We have dedicated all the credit union portion of the Notebook to you ladies this month.

We think you will find the selection of articles are on the subjects you most often ask us about. Since we know most of you gals are pretty sharp on money matters, we have included an article about the actual cost of your credit union loan, about just what it means to cosign a note, the reason why your credit union belongs to the California Credit Union League, the way to get more value when you buy your next appliance, and a little reminder about something you have tucked away in the back of your desk.

If you have questions about your credit union you feel you and the other ladies in the credit union would like to have answered in the Notebook, please drop us a line. We're here to serve you.

Getting Your Money's Worth?

When you bought your last new appliance did you really get your money's worth?

Since we often come from the credit union into your homes to make the furniture appraisals on your chattel secured loans, we know that a very large percentage of police families obtain their major appliances from the same nationwide retail outlet.

This we are glad about because we know from our Consumer Research reports that the brand names put out by this firm always rate highly in tests and we also know that the firm can justly stand behind a very fine warranty and guarantee reputation.

However, we hate to see you paying too much for the appliance. Do you know how much more you are paying for that appliance when you add the extra interest they are charging you on your "easy payment" accounts over what you could obtain the money for from your credit union? On your new bedroom set it might be enough to buy a pair of table lamps, on a new stove, it might be enough to buy the next best model.

Shop for your prices—BUT SHOP FOR YOUR CREDIT TOO! Next time ask them the TOTAL price, then see your credit union. Be able to buy yourself a BONUS by buying the credit union way.

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

NUMBER PLEASE:

Remember several months back when we sent out a form to all you credit union members requesting your social security number as required by the IRS?

It seems that many of you are slowly remembering—since every day a few more come in through the mail.

Now—will those of you who are still hoarding those forms in some desk drawer PLEASE get them out, fill in the social security number and bring them back to the office—or mail them back.

Time is getting short.

S. F. POLICE CREDIT UNION

Charter No. 1247
For Period Ending February 29th, 1964
FINANCIAL AND STATISTICAL REPORT

ASSETS	
Total Loans	\$3,414,817.87
CUNA Holding Loans	4,128.25
Suspense Acc't. Loans	17.44
Cash, Hibernia	
Cash, B of A	
Cash, Total	282,054.11
Petty Cash	10.00
Change Fund	750.00
Savings & Loan Shares	30,000.00
Time Deposits, Bank	20,000.00
Investments in other CUs	5.24
Loans to other CUs	
Furn. Fix. & Equip.	17,178.17
Prepaid Insurance	1,566.36
Other Assets	1,367.50
Maint. Policies	525.00
Notebook Receivables	171.77
League Dues	2,083.40
Pre-paid League Dues	2,058.00
Postage Meter	61.52
Acc's. Receivable	71.50
Total Assets	\$3,776,866.13
LIABILITIES	
Acc'ts. Payable	\$ 238.57
Notes Payable	175,000.00
Withholding Taxes	
Social Security Taxes	
State Unemployment Taxes	
State Disability Ins.	
Dept. of Motor Vehicles	12.00
CUNA Holding	6,474.36
Shares	3,356,775.84
Christmas Club	15,360.00
Regular Reserve	118,666.87
Fees	19.25
Undivided Earnings	76,746.25
Gain or Loss	27,572.51
Suspense Acc't. Shares48
Total Liabilities	\$3,776,866.13

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 & Holidays

BOARD OF DIRECTORS

Thomas DempseyPresident
Alan RosenbaumVice President
William J. MurphyClerk
Louis Barberini Edward Comber
James McGovern John Fay

CREDIT COMMITTEE

Sol WeinerChairman
Walter Turchen Frank Fadhl

SUPERVISORY COMMITTEE

Oscar TiboniChairman
Edmond Cassidy Dennis Smith

Harry C. Valdespino.....Treasurer-Manager



"I suppose I should tell you why I need the million dollars."

Please cut this out & place in your phone book.

S. F. POLICE CREDIT UNION

1607 NORIEGA STREET
LO 4-3800

Open 10 A.M. to 3 P.M., 5:30
to 9:30 P.M. Daily except Saturday,
Sunday & Holidays

How Much Will It Cost Me?

Time and time again, both in the office and out in the stations and details, we hear that question "How much will it cost me?" By that the potential borrower means "what is the interest cost on my loan?"

It would simplify things for the borrower if instead of asking about interest cost he just asked what the money cost per dollar would be. That is a much easier question to answer. Why? Because the cost is easy to explain; just 5¢ per dollar per year if the loan is being paid off with regular monthly payments. That nickel per dollar is the average cost on the basis we loan money; 3/4 of 1% per month on the unpaid balance.

Some of the sharp money men in the department say that 3/4 of 1% per month on the unpaid balance means the money costs 9% a year. That is true if you mean 9% **simple interest**. There are probably more ways of figuring carrying charges or "interest" than there are days in the year. There are interest, carrying charges, finance charges, simple interest, add-on interest, discount interest and so on, far into the night. Simple interest means the cost of a dollar if held for a whole year. However, when you make regular monthly payments you don't really have the use of each dollar for a whole year. By the time the year is half over, you have repaid the credit union approximately half a dollar. So therefore you can still pay 9% **simple interest** and still only pay 5¢ a dollar for the use of the money, if repaid in regular monthly payments.

So keep this fact in mind—no matter what "interest" rate other loaning agencies offer you—check the actual money cost. If it costs you more than a nickel a dollar a year with regular monthly payments you can do better at the credit union. And—in addition—no one else will offer you cost free insurance which will entirely pay off your loan if you die or are totally and permanently disabled.