

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 4, No. 20

December, 1965

Nominating Committee Report

As per the Bylaws of the SF Police Credit Union, the period of nominating for vacancies on the Board of Directors, Credit Committee and Supervisory Committee shall extend from October 15th to and including November 28th.

This period has now been completed and nominations have been received for those offices open for election in the 1966 Annual Meeting.

Two members are to be elected to the Board of Directors. Five candidates have been properly nominated. They are:

Edward Comber, incumbent
Alan Rosenbaum, incumbent
Harold C. Bell
Edmund Cassidy
Kenneth Foss

One member is to be elected to the Credit Committee. One candidate has been properly nominated. He is:

Frank Fadhl, incumbent

One member is to be elected to the Supervisory Committee. One candidate has been properly nominated. He is:

David P. Roche

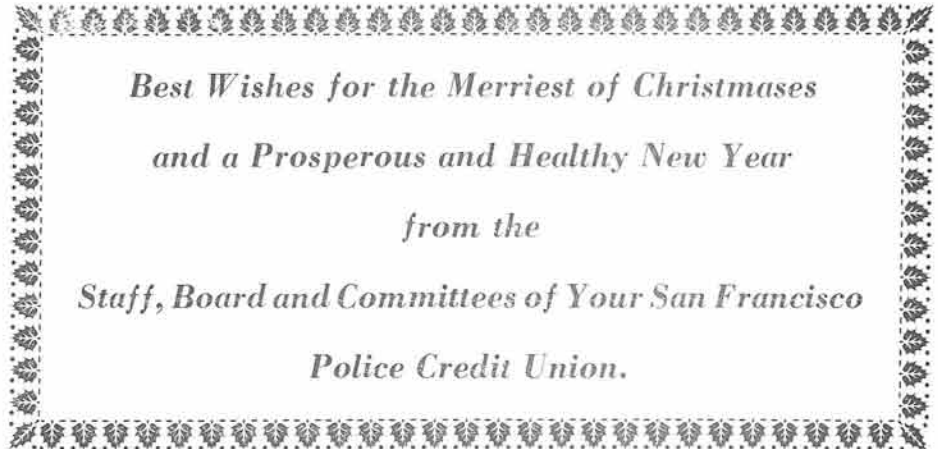
All of the above offices will serve for a three year period.

Respectfully submitted,
Wesley P. Thulander
Chairman,
Nominating Committee

CREDIT UNION NOMINATION AND ELECTION POLICY

The following action regarding nomination and election of officers in the San Francisco Police Credit Union was taken at the Board of Directors November meeting, and is added to the nominating and election policy that was printed in the October issue of the Notebook.

Any elective office that becomes vacant by reason of death, resignation or any other cause, after the membership has been notified of the normal vacancies that will occur at the end of said year, whether filled by interim appointment or not will be filled by election at the next annual meeting. Nominations for this type of vacancy will be made from the floor at the



annual meeting. Election to fill this type of vacancy will be held as a separate election.

It should be noted that this is the only type of vacancy that may be nominated and elected from the floor at the annual meeting.

Considerations by the Board of Directors in 1965

As we are nearing the end of the year, again as in the past years to keep pace with the continued growth of the Credit Union it has been a busy year for your Board of Directors. Two staff members resigned this year. One James Diggins from the Credit Union and the Police Department to accept other employment. The other, Dave Roach, because of the press of other commitments. Your Board was faced with the task of replacing these two experienced employees. Having grown to a four million dollar credit union a review of past policies regarding our business operation, internal controls, efficiency of our present record system and the possible need for systematizing our operation was begun. This study is continuing and will be thoroughly reported at the annual meeting.

In keeping with our growth to four million dollars and the serious responsibility assumed by elective officers a new nomination and election policy was adopted to insure sincere serious candidates for these committee and board positions that safeguard and guide your credit union. This subject will be

thoroughly reported at the annual meeting.

With a wealth of material obtained from the recently completed study conducted by the California Credit Union League, several chapters and consultation with several large local credit unions a new salary structure was adopted. This subject will be thoroughly reported at the annual meeting.

To maintain our enviable delinquency record (one of the lowest in the state) a delinquency control officer was appointed. This subject will be thoroughly reported at the annual meeting.

Your Board of Directors as they should are continually reviewing every phase of this Credit Unions operation. It is the policy of your Board of Directors when a change of operation effecting the membership is deemed advisable (such as moving the location of the office, changing office hours etc.) to consult the wishes of the membership. With convenience to the member being the prime consideration. After all this is what a credit union is for SERVICE.

As is true of any financial institution figures constitute most of the facts. If any member has a subject that you would like discussed of a question answered at the annual meeting in the interest of accuracy and time please contact Harry Valdespino at the Credit Union Office or President of the Board Al Rosenbaum at the Bureau of Identification prior to the annual meeting.

It's your credit union, come to the annual meeting and get the facts.

Your Children In The Credit Union?

One of the basic responsibilities and functions of your credit union is to provide and encourage systematic savings. Did you know that this requirement appears in the bylaws of your credit union?

FIRST . . . it's human nature to be

Treasurer's Corner

The annual audit, by the firm of Cecchi & Scheibner, verified CPA's, was completed and the following report was mailed to the Supervisory Committee: "We have examined the balance sheet of the San Francisco Police Credit Union as of June 30, 1965, and the related statement of the guaranty fund and undivided earnings for the six months' period then ended. Our examination was made in accordance with generally accepted auditing standards and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying balance sheet and statements of income and expense, the guaranty funds, and undivided earnings present fairly the financial position of the San Francisco Police Credit Union at June 30, 1965, and the results of its operations for the period then ended in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year."

I wish to thank all of you for returning the positive verifications of your accounts as 70% is quite an amazing number.

As mentioned in another article in this Notebook, the annual meeting will be held on Wednesday, January 12th, 1966, at the Hall of Flowers at 9th Avenue and Lincoln Way, just inside Golden Gate Park. We extend an invitation to all members to attend.

Although our help wanted ad was small, for no fault of ours, (honest, we weren't trying to hide it) the response was gratifying and the position was filled. The new employee, working days at the office, is Sol Weiner, a man many of you know from his activities in the Association and more importantly, as Chairman of the Credit Committee of this credit union. We wish Sol all the luck in his new position.

I wish to take this opportunity for myself and the staff, to wish all of you a Merry Christmas and a Happy New Year.

more concerned with today than tomorrow. This isn't always bad, but it's just that sometimes we don't accomplish by tomorrow exactly what we had in mind. Your credit union recognizes this and tries to help you save money for tomorrow.

That is why we make saving at the SF Police Credit Union as convenient as possible. That is why we offer payroll deduction depositing. That is why we offer cost-free-to-the-member Live Savings Insurance to eligible members. That is why you receive a high dividend each year.

SECOND . . . It is your credit union's obligation to remind you regularly to save. All of us will agree we should save, but sometimes we fail. It's the goal of your credit union to help you keep the saving habit. Thus, will systematic savings bring you more return and a larger balance in a shorter time.

Perhaps you wish you had begun sooner and saved more.

If it's too late for you to reach your goals, what about the kids? You can see to it that they learn thrift now. Bring them by our office so that they may deposit their money . . . personally.

S.F. POLICE CREDIT UNION

Charter No. 1247

1607 NORIEGA STREET

San Francisco 22, Calif.

For Period Ending November 30, 1965

FINANCIAL AND STATISTICAL REPORT

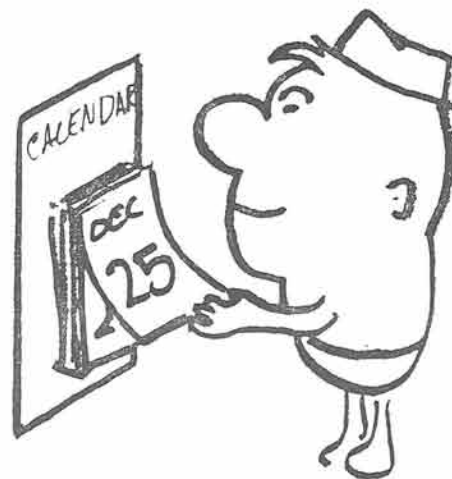
ASSETS

Total Loans	\$3,984,005.48
CUNA HOLDING Loans	1,786.85
Cash, Total	253,488.53
Petty Cash	10.00
Chang Fund	750.00
Savings & Loan Shares	50,000.00
Time Deposits, Bank	20,000.00
Investments in other CUs	5.54
Furn. Fix. & Equip.	13,333.84
Prepaid Insurance	2,046.00
Other Assets	867.50
Maint. Policies	79.75
Notebook Receivables	765.29
League Dues	220.00
Pre-paid League Dues	3,510.00
Postage Meter	6.66
Acc'ts. Receivable	100.08
Total Assets	\$4,330,975.52

LIABILITIES

Accounts Payable	105.03
Dept. of Motor Vehicles	152.00
CUNA Holding	2,377.12
Shares	3,973,123.40
Xmas Club	4,455.00
Regular Reserve	176,426.05
Fees	114.00
Undivided Earnings	83,946.50
Gain or Loss	90,276.42
Total Liabilities	\$4,330,975.52

START
NOW!
THERE'S
ONLY
365
DAYS
LEFT...



Like most of us you probably got hit pretty hard financially in getting set for the holidays. Why not remedy this situation? Start saving now. A few dollars put aside every pay day in your credit union not only cushions next year's expenses but starts a regular savings habit. What's more—in most cases your savings are matched with a like amount of life savings insurance in case of your death. This is provided to you, the member, at no additional cost by CUNA Mutual—the credit union's insurance company.

**SAVE AND BORROW IN THE CREDIT UNION
FOR HAPPIER HOLIDAYS**

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

NOTEBOOK

Vol. 4, No. 20

December, 1965

McINERNEY'S REPORT TO THE ASSOCIATION

For the first time the department allowed the Association to have a new detail explained to it when Captain Mortimer McInerney, new commanding officer of the Bureau of Complaint, Inspection, and Welfare, appeared at the November meeting.

He opened his remarks with an explanation of the unit and then opened the floor for questions.

He stated that the Chief was in full support of allowing him to speak so as to dispel rumors which arise.

The members of the unit are Captain McInerney, Lieutenant George Eimel, and Sergeant Jim Spillane. The detail was formed because of the number of complaints from citizens. There have been 150 already this year and they cannot go uninvestigated because of outside pressures. A breakdown of the complaints shows that 36% of them involve conduct unbecoming an officer; 32% concern alleged unwarranted action such as false arrest and the like; 15% are in the area of the use of excessive force; 15% have to do with neglect of duty (these are usually not complaints against specific officers but involve failure to respond to calls and the like); dishonesty shows 5%, all others are in a kind of miscellaneous category.

McInerney reported that there is a total of \$14,911,000 in claims pending against the city. \$12,215,000 are false arrest claims; assaults by police officers \$1,155,000 and negligence by police officers \$810,000. You can see that the department does have a huge problem and these claims must be checked out.

The prior system of investigating complaints caused too much of a load on the Director of Personnel and the Supervising Captain to the extent that their assigned duties suffered so the problem could only be solved by creating this unit. The unit has three main responsibilities: a) inspection of complaints assigned to it by the Chief; b) inspection of equipment and buildings which still has to be ironed out and, c) off-duty employment checks.

The unit will try to make its investigations at the station or bureau while the man involved is working and will be done in conjunction with the com-

manding officer. The biggest problem is in investigating complaints of excessive force, in the past the officer was called upon for a report but now the system of question and answer statements will be used. He feels that this is best so that the officer can realize what is going on.

At this point the questions from the floor were asked and the following is a summary of the responses.

Is too much notice being taken of probable 800 complaints? They have to be checked out no matter how silly they may seem and we must check them out ourselves or some outside agency will do it.

What about anonymous complaints? They too are checked but the minor ones never make the Personnel Folders. There is a separate file for complaints but sustained complaints are placed in the man's own folder.

How far will the investigations go? They will go as far as is necessary to make a proper check, nothing will be whitewashed if the investigation shows that the man was wrong.

Will complainants have to sign any forms? No, we either accept complaints or we will be accused of cover-ups and they will take their complaints elsewhere. Signing forms would deter complainants and cause undue outside pressure, such as for a police review board.

If the complaint is unfounded will it go into the folder? No, 94% of the officers investigated have been exonerated and these findings are open to organizations which have expressed concern about police conduct.

What about honest mistakes? If no negligence or malice is shown the usual recommendation is a commanding officer's reprimand which does not go into his record.

Will a man be allowed representation? Yes, the Screening Committee has already been with a man under investigation and there is usually enough time for him to call for assistance.

What about 148's? These are not held against a man but the offense report does not suffice for a departmental investigation, a question and answer statement will be taken when there is a

complaint so that the full story can be known to the detail. Captain McInerney pointed out that most 148 reports are not complete enough and should describe the events of the resisting.

Can an officer who has been exonerated prosecute the person who complained against him? If a criminal complaint is possible it will be done. False reports to the police will be prosecuted whenever possible. The findings of exonerated will be reported to the officer concerned.

What about civil recovery? This is not within the purview of the detail.

McInerney closed the session with a few additional remarks about how the unit functions. The relevant laws are discussed and the investigations will be carried out in as efficient a manner as is possible. No internal affairs work is to be done, only complaints assigned by the Chief will be handled by the detail. The findings of the detail are sent to the Deputy Chief with recommendations for action but the final say rests with the Chief.

President Allen thanked Brother McInerney for his frank and forthright presentation and the meeting continued.

ICE HOCKEY NIGHT

On December 17th the San Francisco Seals are playing a benefit game for the Widows and Orphans' Aid Association. Members are asked to support this fund raising activity.

NEXT MEETING

Tuesday

December 21st

8:00 P.M.

2225 - 48th Ave.

TOM & JERRIES

Highlights of the Tuesday, November 16th Meeting

The meeting was called to order by President Allen at 8:05 P.M. with the Pledge of Allegiance.

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

Communications: letter from Sup. Francois regarding police review boards; letter from Brother Mel Oliveira resigning as the Board Member from Traffic; letter from Mr. Daphne regarding his donation of \$1,000.00 to the Association. All other correspondence routine and filed.

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

Suspended Members: James Kerwin; Anthony Salido.

At this point the meeting was recessed in order to hear Brother McInerney's report on the Bureau of Complaint, Inspection, and Welfare.

Committee Reports:

1) Hospital (Clark) Televisions have been serviced. The regular Christmas gifts should be considered. Referred to new business.

2) Blood Bank (Vogelsang) There will be a blood drive on Dec. 14th at the Irwin Memorial Blood Bank, members are urged to support this drive which will be the 1st Annual Police Department Blood Drive, part of a contribution to our city.

3) Promotion & Retirement Dinner (Weiner) The dinner was a great success, the only thing that kept it from being a complete financial success was the visit of Princess Margaret which caused 39 last minute cancellations. The dinner cost the Association \$163.46 because of the cancellations. A vote of thanks was called for on behalf of the committee, Brothers Cacek, Oliveira and Weiner.

4) P.A.L. (Ellis) Reported a successful year which began with \$30,000.00 to work with. Brother Steve Spelman has been assigned to the Juvenile Bureau and will be able to spend most

of his time doing P.A.L. work.

5) Welfare (Dolan) Asked that the Association pay a bill in the amount of \$25.00 which former Brother Haskell has ignored. This bill was referred to unfinished business. Dolan reported the usual press of cases for the Retirement Board.

6) P.O.R.A.C. (McKee) The conference was successful and when the minutes are published a comprehensive report will be made. McKee reported on the P.O.R.A.C. insurance program which seems to be a very good thing and will be investigated by the Association. This was referred to the Executive Board for study and report.

7) National Conference (Vogelsang) Requested permission to attend the meeting of the Board of Directors at Miami, Florida on December 6, 7 and 8th. Referred to unfinished business.

8) Legislative Committee—Proposition "C" was defeated because of the simple majority provision. This should be stricken and resubmitted just for policemen with our original 3/4ths majority provision.

New Business

1) Moved—Dolan, Second—Zelis: that the Association go on record in support of legislation that will allow the Board of Supervisors to make changes in retirement benefits. PASSED.

2) Parity with Fire Department—A City Attorney's opinion should be solicited regarding complete parity for all ranks with the Fire Department right down the line. Referred to the Executive Board.

3) Moved—Dolan, Second—Coreris: that the \$25.00 bill for a retirement case be paid. PASSED.

4) Moved—Clark, Second—Gardner: that the usual Christmas gifts for Ward 45 and the Retirement Board be taken care of. PASSED.

5) Changes in the Credit Union are going to be made. Members should get the facts from the Credit Union and not listen to rumors.

6) Moved—Beare, Second—McKee: that the Association send our delegate and the President to the Board of Directors meeting of the National Conference in Miami. PASSED after a mo-

tion to table and an amendment failed.

The meeting adjourned at 10:20 in honor of the memories of our departed brothers Hugh Olsen and Cecil Hickman.

Turkey Drawing Winners: Absentees: Frank Gannon, William Lister, Alexander Grosward, Jeremiah Taylor, and Julius Hiatt. Present: B. McDonnell, C. Vogelsang, P. Zelis, K. Foss, R. Schaumleffel, J. McQueen, R. Kazarian, F. Forenchich, G. Engler, and S. Yasinsky.

Respectfully submitted,
Peter C. Gardner
Recording Secretary

The San Francisco Police Officers' Association

Financial and Statistical Report for the Month ending November 16, 1965

MEMBERSHIP as of Nov. 16, 1965.....1791
(1709 Active 82 Retired)

EXPENDITURES

Clerical fees — Nov.	\$ 250.00
Attorney Fees — Nov.	300.00
Rent — Nov.	100.00
Answering Serv. — Nov.	5.60
Officer's Sal. Less Withholding—Nov.	190.54
Janitorial Service — Oct.	10.00
Policemen's Fund	24.12
Turkey Awards	120.00
Payroll Taxes	69.10
Expense of PORAC Convention	403.98
Ward 45 T.V. Repairs	9.57
Ice—Candidates Night	3.60
Notebook for Aug., Sept., & Oct.	617.60
Officer's & Committee Expenses	70.00
Food for meeting	26.96
Medical Bill for Retirement Case	25.00
3rd Semi Annual Retirement Dinner	143.46
Ticket Sales	\$946.00
Cost of Dinner	967.00
Gifts & printing	122.46
Total Expense	1,089.46
Less Receipts	946.00
Expense over Receipts	143.46
TOTAL EXPENDITURES	\$2,369.53

FINANCIAL STATEMENT

	Savings Account	Commercial Account
Balance as of 10/19/65	\$16,597.88	\$5,214.33
Dues Collected	650.25	1,950.75
Interest Earned	96.08	
Donation S.F.		
Funeral Service		1,000.00
	\$17,344.21	\$8,165.08
Less Expenditures		2,369.53
Balance As Of 11/16/65	\$17,344.21	\$5,795.55

MARTIN J. BARBERO, Treasurer

