

The San Francisco POLICEMAN

OFFICIAL ORGAN OF THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

Vol. IV, No. 2

SAN FRANCISCO, CALIFORNIA



APRIL, 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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P. A. L. KICK-OFF

Police - Fire Council Ok'd

By a vote of almost 13 to 1 the membership approved participation by the Association in the Police-Fire Council. The second proposition on the referendum ballot was approval or rejection of the rules for governing this Council. These rules were approved 593 to 71.

The Council has functioned for some time unofficially and therefore has been able to take no action. Now they can get into full swing. It certainly fills a long-standing need for San Francisco policemen and firemen.

Now we will be able to present a coordinated and well integrated legislative program which will certainly result in better conditions for the men of both departments.

The old time police-fire feud was one of the things our opposition thrived upon; a house divided cannot stand. We as policemen are different from firemen by the very nature of our work, but our working conditions are set by charter amendment. An intelligent, cooperative program such as the Council will show us can only result in betterment of our conditions all the way around.

The Council plans to present legislation in such a way that both organizations will be benefited. Legislation affecting both groups will be presented when possible and when only one is affected, the other will support it as if it were their own.

We will finance our own charter amendments and the firemen theirs. However, we will support them and they will support us by active campaigning. This can only benefit all parties concerned.

The delegates to the Council from the Association are: John Collins, Bureau of Inspectors; Ted Dolan, Academy; Thomas McDonald, Northern; Carl Vogel-sang, Traffic; and Sol Weiner, Warrant Bureau. The men who

Heart-Pneumonia Bill

Our Association legislative representatives have reported that the new Heart-Pneumonia Bill came out of committee in the State Senate with a "do pass" recommendation.

If successfully passed this bill will grant policemen a conclusive presumption that any heart trouble occurring after 10 years of service is service connected. Obviously, this is as important a bill to policemen as has ever been proposed in Sacramento.

Under the present law there is a disputable presumption that after five years of service, heart trouble may be considered industrial. The change in the presumption is all in our favor.

At press time it will not be known whether or not the bill passed the Senate, but a "do pass" recommendation from the committee is a great deal of assurance that the bill will pass.

Your Association supported this legislation along with delegates from the Peace Officers' Research Association (PORAC).

Plans for the proposed Police Athletic League sponsored by our Association have been brought to reality. A meeting of some of the men who will take an active part in the program was held on March 30th. These men will serve as a nucleus of a large and active sports committee. The following are some of the points brought out at that meeting:

MEETING WITH CHIEF

On April 8th a meeting was held in the office of the Chief of Police between the Chief, Deputy Chief, the Supervising Captain and three representatives of the Association.

The points discussed were sick certificates, overtime pay and a possible change in the night watch assignment. A full report on this meeting will be given at the April 21st meeting of the Association, but it may be reported that the reception given your representatives was most gratifying.

It appears at this time that there is nothing that can be done in the matter of sick certificates. Overtime and holiday pay will be investigated by the head office and a determination as to when we will receive holiday checks may be arrived at. Night watch assignments will be studied.

For a comprehensive report of this meeting, attend the next Association meeting.

FINAL ISSUE OF THIS NEWSPAPER

This will be the final issue of "The Policeman" in its present form. The May issue will be in magazine form on glossy paper with pictures.

Because of some recent unfavorable publicity given to the organization which had been publishing a magazine called the California State Policeman the committee decided to change the name of our publication to "San Francisco Police."

Mr. Marcus Griffin has taken over the Peace and Police Officers' Journal and has granted us permission to use it as the official publication of the Association.

The salient feature of this arrangement with Mr. Griffin is that we will make money from the magazine rather than paying to publish this paper every month. It is our intention to work with him to make the magazine a worthwhile publication for policemen in San Francisco.

The newspaper has done a good job for the Association but it is felt that a magazine, by its very appearance, will do a better one. Sometimes the newspaper has been hard to read because of the fact that it was all type and no pictures to make it attractive to the eye.

Any criticisms or comments you may have on the first issue will be greatly appreciated. It will be your magazine and the committee wants to please you. There will also be a letters to the editors column in which you may express your gripes or suggestions. It is also hoped that you will take advantage of that chance to express yourselves.

The committee wants to go all the way with Mr. Griffin and the publication, your support and criticism will make it go all the way.

1) Rather than having individual sponsors for individual teams, any money donated toward the league would be put into a pool from which teams could be outfitted under the banner of the Police Athletic League.

2) Realistically, the committee felt that to attempt to start with a full athletic program would be too much of an undertaking. It was decided that we should enter teams into existing leagues as a start under Police Athletic League direction.

3) Next year we will have the experience and the money to broaden our program to the extent that complete leagues in other sports will be possible.

4) Recruitment of men who will serve as coaches and advisors must be started. There will be a planned sports night program at a meeting of the Association in the near future at which interested men may volunteer for work in their particular field of interest, whether it be baseball, football, handball, or any sport.

SPONSORSHIP

The money for this program will not come entirely from policemen. We are attempting to interest outside people in financing our program. Donations to the program will go into the pool and be expended by the committee. There will be little or no individual publicity for donors.

The Association will have to show its good faith by putting up enough money to get the program off the ground.

On April 6th some of the committee met with Mr. Tom Gray, manager of the Downtown Association, who promised them some financial support. Mr. Gray said that he would help them try to raise \$1500.00 as an initial contribution to the fund.

Outside donations, however, do not take the program away from policemen. We will have to do the work with the young people and have financial and moral support from the outside. It will definitely be our program.

GOALS SET

Teams, of course, are the ultimate goal of such a program because of the fact that a league comprised of many teams gives more kids a chance to participate. This, however, does not eliminate the possibility of assistance to individuals. High school coaches will be contacted to find out whether they might have some boy who can't afford shoes for a given sport. The League could buy his shoes and a uniformed policeman could take them to him without any fanfare.

This would accomplish two objectives, better relations with that individual boy for all policemen and his being able to take part in his school athletic program.

FOOTBALL FIRST

The first endeavor of the League will be the entry of a team into the Pop Warner Football league. There will be a try-out day after the coaches and managers are organized. This team will use the name of the Police Athletic League so that the name will be-

come recognized and thereby engender support from the outside.

If enough funds are available in the near future we will attempt to get a team or two into the summer baseball league under the same name and conditions.

UNLIMITED POSSIBILITIES

After a year of experience in outfitting and coaching teams we will be ready to start a full time league in which all teams will be financed from the P.A.L. fund. The league, of course, will branch out into basketball, boxing and any other sport for which we will be able to find coaches.

COACHES

This brings up the problem of channeling the interest of the men into a smooth functioning sports program which will reach into all neighborhoods of the city.

All interested men are asked to attend the April 21st meeting of the Association so that the program can get underway. At that meeting a night can be set aside to bring all possible coaches and assistants together to kick the program off in style.

You don't have to be an ex-ball player to take part. We can use any men who are interested in the young people of the city and who will be able to donate some of their time.

WHAT'S IN IT FOR US?

Here we have a chance to take part in an activity which will affect almost the entire community. Instead of letting people form the impression that we are just eating at the public trough and only taking from the community, we will show them that we wish to take an active part in the life of the city.

This will help the kids, it will also help the policemen.

We want this program to be more than just another youth activity. It must be a sincere effort supported by every policeman, even if he doesn't take an active part.

There are at present many youth programs which have not gotten off the ground with the young people. This athletic program under the guidance of off-duty policemen can go a long way in the prevention field.

We have the potential within our ranks, we have financial backing enough to get going;

Minutes of the March Meeting The Night's Work

President Weiner called the meeting to order at 8:20 p.m.
 Roll Call of Officers.
 Treasurer's report given and accepted.
 M/S Bills be paid. Passed.

Communications—

1) Ltr. to John Ferdon thank-

Vital Statistics

Retirements: Walter Sparks, 10-1-58 (D); George Page, 3-1-59; Robert Loss, 3-19; Herman Wobcke, 4-1; William Mudd, 4-1; Bernard Smith, 4-1.

Promotions: Charles Fowle to Sergeant, 3-16; James Solden to Sergeant, 3-16.

To Inspector (3-19): Russel Woods, John Cavvalli, William Sampson, Earl O'Brien, John Kerrigan, Fred Mullen, Jack Long, Joseph Carew, James Hayes, William Logan, Benjamin Lashkoff, Erling Rolandson, Frank Wilson, James J. Casey, Eugene Gibbons, Edmund Sarraile, Kevin Conroy, Henry Pengel, Wayne Graves, Carl Christiansen, Joseph Rinken, Paul Lawler, 4-1, Robert Quinn, 4-3, James B. Jones.

To Assistant Inspector (3-19): Donald Euing, Daniel Driscoll, John F. Daly, George Eimil, Frank Gonzales, John Kennedy, George Rosko, Stamat Davanis, Melburn Drefke, Robert Martin, Anthony Arrieta, Lawrence Lawson, Thomas Pagee, Peter Maloney, John Finney, Otto Elvander, Alfred Thorington, Kenneth Sullivan, Harvey Decter, Frank Browne, Douglas Koppang, Cecil Pharris, 4-1, Albert Masio, 4-3, Edward Grant, William Byrne to Sergeant, 4-6.

Military Leave: Howard Kyle, III, 3-9.

Resignations: 4-1, Vernon Asten; 4-2, Arthur Franke.

ing him for installing the new officers.

2) Ltr. to Thomas Toomey, Registrar of Voters, thanking him for counting the ballots in our recent election.

3) Ltr. to Alex McCarthy of the Registrar's Office thanking him for his part in the handling of the election.

4) Ltr. from John Ferdon acknowledging our letter.

M/S minutes of the previous meeting not be read as they were published in the paper.

Minutes of the Board of Directors read.

COMMITTEE REPORTS—

Legislative Committee: The city has decided to appeal the ruling on the longevity matter. They have 60 days from February 13th to file their appeal in the Appellate Court. There will be no additional expense to the Association as this contingency was covered in the original agreement with our attorney.

Police Athletic League Committee (White): The following committee was chosen by Chairman White—Michael Doherty, Gonzales Morales, Charles Sandoval, Milton Piro, Ralph Schaumleffel, Joseph Curtin and Daniel Shiley. These men will be able to coach teams as well as serve on the committee. The Chief has been informed of the proposed activities of this committee. Reno Barsochini of DiMaggio's Restaurant has promised his support and will serve on the committee together with other people outside the Police Department. There will be four men from the newspapers, four businessmen who will sponsor teams as well as others to be named later. A meeting will be held to establish a board of directors for this activity soon.

M/S that the committee be given full power to act in this matter. Passed.

Publications Committee—Mr. Marcus Griffin is in town. A meeting will be held with him next Thursday to set policy for the new publication. The following committee was named to handle the publication: Chairman Gardner, Diggins, Galousin, Patten, McDonald, Amoroso and Comber. The Business Committee will be Dolan, Vogelsang and Weiner.

P. O. R. A. C. (Galousin)—The Monterey meeting of the Board of Directors of PORAC was attended by Brother Galousin. The 10 year heart bill was discussed. It was resolved that any pre-existing condition not be considered under the proposed heart bill. The other legislative matters discussed were the Minimum Standards Act and a bill which would grant protection to men doing police work outside of their own jurisdiction who are injured in the course of that work.

Credit Union (Diggins)—Look forward to a good year. Louis Braberini is the new President of the Credit Union.

Health Service Committee: Reported progress.

Welfare Committee: (Rosenbaum). The January tragedy at Land's End was the cause of several policemen ruining or losing part of their equipment. The Welfare Committee will underwrite their loss. The United Crusade will receive \$10,500.00 this year from the Police Department.

Civil Service Committee: (Amoroso) Grubb staked that short lists get the cream of the crop. Present list will probably not be shortened. Grubb also wants oral examinations. Discussion tabled until after the forthcoming Lieutenant and Captain examination.

Old Business: Campaign expen-

diture brought up. Lang has been ill and the report will have to be postponed. President Weiner stated that he would assume full responsibility for the report not being rendered.

New Business: Discussion of publication of the minutes prior to publication of the paper. Pro and con brought out—Directors minutes should be published. The Directors were asked to inform the members of his unit concerning minutes and what went on at meetings.

M/S that we concur with the findings of the Board of Directors with regard to publication of minutes. Did not pass.

M/S that a mimeographed sheet of the minutes of the Board of Directors meeting be supplied to the Directors. Passed.

A possible increase in the amount contributed to the Welfare Committee was discussed but with no action resulting.

M/S that the Police Fire Council election be conducted from Monday, March 23, through Friday, March 27. Passed.

Uniforms and uniform allowance were referred to the Police-Fire Council.

Overtime checks late because of the fact that overtime pay is not kept separate from holiday pay.

Could the Association sit in budget sessions? A committee was appointed to contact the Chief about this matter: Weiner, Gardener, Hegarty.

M/S PORAC dues be paid. Passed.

Meeting adjourned in respect to the memory of the late Lou Costello, whose activity in the field of youth was well known.

Respectfully submitted,
 Peter C. Gardner,
 Secretary.

Next Meeting
Tuesday, April 21st
8:00 p.m.
Dovre Hall

The Night's Work

By THOMAS E. McDONALD

Just before midnight on March 29, Northern beat man Albert Williams arrived at 1969 Sutter Street, where he found June Davis, 34, bleeding profusely from multiple stab wounds. He attempted to arrest her assailant, 6'4", 240 lb. Nathan Gray, 40. Gray slashed at the officer with a three-inch knife. Williams knocked Gray down a flight of stairs and through the front door. Gray came back fighting and cut the policeman on the thumb. Williams finally subdued the vicious knifer at gunpoint.

When Hortense Walker went for the gun, husband George went for the door of their McAllister Street home. Mrs. Walker fired five shots at George through the front window. John Kerrigan and Tony Arrieta, Operation "S", arrived. Hortense went to Kearny Street. George went to the closest bar for a little nerve tonic.

Investigating a citizen's complaint, we find Bob Werner and Sheridan Williams, Southern, seated in the Peerless Theatre. "My, my," remarked Williams as the woman on the screen disrobed. "Heavens!" exclaimed Werner as she commenced to gyrate to the music. "Enough!" said Williams, as the pretty young thing removed her last filmy garment. The film, "Hot Stuff," was confiscated and the DA notified.

At 8:30 on Feb. 24, Clarence Loltin and Marion McCollough removed both front wheels from a Buick parked at Southgate and Palou. Encouraged by the simplicity of the job, the pair returned at 11:30 for the remaining wheels. Just as the last lug bolt was removed, Officers Dick Kazarian and Tom Morris of the Potrero appeared. Good mornin', Judge.

A suspicious service station attendant summoned Patrolman John Russell, Company "H," when 19-year-old Ellis Wink tried to buy gas with a woman's credit card. Wink was jailed when it

was found that the card had been stolen in a recent purse snatch.

An unsavory type was brought to justice by Fixed Post Patrolman Ed Emil, who arrested admitted homosexual Charles Acklen, 34, whom he caught after Acklen attempted to fondle a 12-year-old boy in the Pix Theatre.

A little cutting and glueing and James Peterson, 28, had transformed a one dollar bill into a reasonable facsimile of a twenty. But the hawk-eyed bartenders on Broadway were not fooled and called the Central Station. Officer Bill Dailey and Pete Gardner, after a bar-hopping search, captured the counterfeiter and seized the funny money.

Gilbert Owens, 42, drinks to excess. Or so it appeared to Patrolman George Benner, Park Station, who found the man crawling north in the gutter of Clayton Street near Parnassus. "I'm looking for my car," said Owens. Benner found the auto stalled 30 feet inside the west entrance of the Sunset Tunnel.

And then there was the one about the 12-foot king cobra... or was it, really?

went for the door of their McAllister St. home. Mrs. Walker fired five shots at George out the front window. John Kerrigan and Tony Arrieta, Oper. "S", arrived. Hortense went to Kearny Street. George went to the closest bar.

February 29 found Bob Werner and Sheridan Williams of Company "B" seated in the Peerless Theatre (on the complaint of a citizen.) "My, my," remarked Williams as they watched the woman on the screen disrobe. "Heavens!" exclaimed Werner as the young lady commenced to gyrate rather suggestively to music. "Enough!" said Williams as the pretty thing removed her last filmy garment. The film "Hot Stuff" was confiscated and the D.A. notified.

At 8:30 p.m. on Feb. 24, Clarence Loltin, 28, and Marion McCollough, 21, removed both front wheels from a parked Buick at Southgate and Palou. Encouraged by the simplicity of the job the pair returned at 11:30 for the remaining wheels. Just as the last wheel came off up drove Officers Richard Kazarian and Tom Morris of Potrero Station. Good Mornin', Judge.

A suspicious service station attendant summoned Policeman John Russell (Co. "H") when 19 year old Ellis Wink tried to buy gas with a woman's credit card. Wink was jailed when it was found that the card had been taken in a recent Park Dist. purse snatch.

An unsavory type was brought to justice by fixed Post Patrolman Ed Emil who arrested Charles Acklen, 34, an admitted homosexual, who was attempting to fondle a twelve-year-old boy in the Pix Theatre.

A little cutting and glueing and James Peterson, 28, had transformed a one dollar bill into a reasonable facsimile of a twenty. The hawk-eyed bartenders on Broadway were not fooled and called Central Station. Officer Bill Dailey, after a search, caught the counterfeiter and seized the bogus bill.

Gilbert Owens, 42, drinks to excess. Or so it appeared to Patrolman George Benner, who found the man crawling North in the gutter of Clayton St. near Parnassus. "I'm looking for my car," said Owens. Benner found the auto stalled 27 feet inside the West end of the Sunset Tunnel.

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Beneath the Surface
 BY JOHN MONROE

THE TINY MOLE HAS BEEN KNOWN TO BURROW 100 YARDS IN A SINGLE NIGHT. THIS IS EQUIVALENT TO A MAN DIGGING A TUNNEL 50 MILES LONG AND BIG ENOUGH TO CRAWL THROUGH!

CITY DWELLERS IN NEW YORK TRAVEL UNDERGROUND ALONG SUBWAY ROUTES TOTALING 135 MILES IN LENGTH. CONSTRUCTION OF THIS SYSTEM WAS BEGUN IN 1904.

1200 MILES OF UNDERWATER PIPELINES, ENOUGH TO REACH FROM NEW YORK CITY TO DES MOINES, IOWA, HAVE BEEN LAID ON THE BOTTOM OF VENEZUELA'S LAKE MARACAIBO BY CREOLE PETROLEUM CORPORATION, A U.S. COMPANY AND VENEZUELA'S LARGEST OIL PRODUCER.

The NOTEBOOK

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

Vol. 1, No. 10

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

APRIL, 1959

Treasurer's Corner

HOW DO YOU SCORE ON YOUR CREDIT UNION?

- Every credit union member is entitled to Life Savings Insurance up to a maximum of:
 - \$500
 - \$1000
 - \$1500
 - \$2000
- Life Savings Insurance remains in force:
 - Until age 55
 - Until age 65
 - Until age 70
 - As long as the member retains his savings.
- Life Savings Insurance is paid for by:
 - deducting a proportionate amount from the depositor's savings.
 - adding a fee to the borrower's interest.
 - the earnings of the credit union.
 - the city as a budgetary expense.
- The Life Savings Insurance premium which covers the savings of all individual members of the credit union cost approximately for 1958:
 - \$1750
 - 4,750
 - 7,500
 - \$12,500
- The premium on a \$2000 Ordinary Life Insurance Policy for a member 54 years of age would be approximately annually. (CUNA rates)
 - \$40
 - \$70
 - \$90
 - \$110
- On joint accounts in the credit union, which one of the following is the member who is insured?
 - the member named first on the account.
 - the member named second on the account.
 - both of the foregoing.
 - none of the foregoing.

Age Requirements—Life Savings Insurance.
All savings up to the maximum (Question No. 1) deposited by members in satisfactory health (at the time deposit is made) are insured 100%. The percentage is reduced below age 6 months and above age 54, according to the following schedule:

Below 6 months	25%
From 55 through 59	75%
From 60 through 64	50%
From 65 through 69	25%

Using the above table, compute the insurance on the following examples: (Questions 7-10)
- Member is 75 yrs. old and has deposited \$2000 in the credit union before he was 55 yrs. of age, and has kept his balance above \$2000. He is insured for: (Note answer to question No. 2).
 - nothing
 - \$2000
 - \$1000
 - \$500
- Member deposited \$1000 before age 55; \$500 between ages 55 through 59; and \$500 between ages 60 through 64. He has made no withdrawals. He would be insured for:
 - \$1275
 - \$1625
 - \$1500
 - none of the foregoing.
- Member deposited \$2000 at age 45; withdraws \$1000 at age 54; and deposits \$1000 at age 61. He would be insured for:
 - \$1000
 - \$1500
 - \$2000
 - none of the foregoing.
- Member borrows \$2000 at age 54 and deposits it in his share account and repays the loan in 36 monthly installments by payroll deduction. He would be insured for:
 - \$2000
 - \$2000, minus the outstanding balance of his loan,
 - \$1000
 - \$500.

ANSWERS

1:4; 2:4; 3:3; 4:2; 5:3; 6:1; 7:2; 8:3; 9:2; 10:1.

Direct all protests or questions to HEmlock 1-1856.
Our special thanks to Captain Bob Mohn of the San Francisco Firemen Federal Credit Union for his cooperation and assistance in preparing this exam.

TOTAL AND PERMANENT DISABILITY

Credit union members are interested in this phrase because "total and permanent" disability coverage under CUNA Mutual's Loan Protection insurance, and is provided by almost all CUNA Mutual policyowner credit unions. The member's loan balance is paid in full not only if he dies, but also if he becomes totally and permanently disabled. As a borrowing credit union member or as an officer of a credit union with the duty to file claims for members, you want to know how this clause is interpreted in our office.

Generally speaking, the insurance industry looks upon "total and permanent disability" in one of three ways. Some companies take it at its most literal value, requiring that the claimant be permanently unable to earn any kind of living. The second interpretation leans toward the opposite pole: a claim will be paid if the insured can no longer work at the job he held at the time of disabling sickness or injury. This liberal view is unfair when we consider the great number of people who leave one position for health reasons but are perfectly capable of working at another for an equal or higher wage.

The third interpretation—that held by CUNA Mutual—is perhaps the more difficult to administer but is the fairest to the policyowner. Under this interpretation a claim will be paid when the insured is permanently unable to perform his present livelihood or one with substantially equal requirements and remuneration. Specifically, here is how the viewpoint is stated at a recent meeting of CUNA Mutual's Board of Directors:

"If because of a physical or mental illness, an insured member, prior to attaining age 60, is permanently unable to engage in any work or occupation for compensation, remuneration, gain or profit (for which he is reasonably qualified by reason of age, education, training or experience), he is totally and permanently disabled within the meaning and claim payment policy of the Loan Protection contract."

We do not require that a claimant be unable to work at all, nor are we over generous with your money by providing payment for what may amount to little or more than the inconvenience of changing occupations.

In considering a disability claim CUNA Mutual studies the degree of incapacity of the claimant (based on the written report of his attending physician), the nature of his former occupation, the possibility of an occupational change, his education, training and earnings, and his rehabilitative potential. Such a study is a large order, yet it is carried out by CUNA Mutual's claims specialist, as quickly as possible, so that there will be no delay in providing CUNA Mutual Loan protection benefits to those who qualify for them. — (Reprinted from the CUNA Mutual Newsletter.)

WHAT'S NEW?

A San Francisco bank has just initiated the credit checking account plan originally presented in Boston a year ago. Other banks can now be expected to follow suit. They say, in effect: A new way to borrow money—just write a check.

Only persons who can meet bank credit standards for unsecured personal loans may qualify. On approval, a book of checks is issued by the bank which each month issues a statement showing the unused credit still available. In turn, the customer will send an amount equal to 1/12th of your "line of credit," or 1/10th of the actual balance due—which ever is less (with a minimum payment of \$25), plus interest on the balance due, at 1-1/4% per month (66% higher than your credit union cost).

A charge of 25c per check written is expected to avert a tendency to use these like ordinary checks.

The program is aimed at permitting the user to become a cash buyer without maintaining a variety of charge accounts. We say: "What's new about this?" Credit unions have been performing the same, or a better, service for members for many years, and at considerable less cost.

SKIN DIVING AND SCUBA CLASSES

Recently this credit union received a letter from the Secretary-Treasurer of the Greyhound Employees Credit Union asking if there were any members interested in skin diving. The following is a copy of that letter.

SF Police Credit Union
Stanyan and Waller,
San Francisco, California

Dear Sir:

A special course in both skin diving and scuba classes has been offered to us by one of our members. He is well qualified for this course of instruction, having been the instructor at the downtown YMCA. He now operates Bert's Swim School at 609 Sutter St., San Francisco.

Since there are many members of the various credit unions that would like to take this instruction, it would be appreciated if you would let it be known to your members that it is available to them at a special rate. The cost of the course would be \$30.00 with instruction both indoors and at the ocean.

For any of your members that are interested, please have them contact myself at 1151 Market St., Room 303 or telephone Klondike 2-0891.

Thanking you in advance, I remain

Very truly yours,
Philip J. Felegy, Sec.-Treas.

Your Vacation Trip!

FIRST... Take a trip to your credit union!

See your credit union treasurer, just as soon as you've discussed vacation plans with your family. He'll help you work out the financial details, and give you valuable money saving suggestions. Make the credit union a definite part of your vacation plans.

Before You Go—

Get ready to travel. If you plan to drive, let an expert check your car, and make necessary adjustments and repairs. Get new maps from your auto club or service station. If you go by plane or boat, make reservations in plenty of time—and make sure they're confirmed!

Prepare a checklist to remind you to take the items and do the things that are really important. Don't forget "bad weather" gear and hiking clothes.

Medical and dental checkups can help assure everyone a better time. If eye-glasses are important, take the lens prescription along.

See your credit union for specific suggestions about your financial arrangements. Take enough cash, and make sure you have adequate insurance coverage.

When You Start—

Children will enjoy the trip more if you take along simple games they can play en route, and a few toys to use when they get there.

Important items you might need include a flashlight, sun glasses, first-aid kit, car tools, flares, camera and film, thermos bottle, can opener, paper or plastic cups.

Take precautions against trouble. Unplug electrical appliances, lock windows, stop mail, milk, and other deliveries. Leave key with neighbors, if possible.

On Your Trip—

List expenses daily to help you stay within your budget.

Drive safely. Don't drive when tired. Switch driving chores with others in your car.

Don't overdo your fun. Enjoy golf, tennis, swimming, hiking, and all the rest, but go easy at first. Mix recreation with relaxation. And take special precautions against sunburn.

When You Return—

A day of rest at home, before returning to work, is a wonderful idea. Plan on it, if you can.

And Remember—

A good vacation makes good sense to your credit union. Save money for it, and borrow the difference if needed. Depend on your credit union to help you get the most for your money. Don't hesitate to ask for aid or advice.

watch your savings grow!



Use YOUR CREDIT UNION

NOTICE

The SF Police Credit Union will be closed on Friday, April 17th, 1959. The staff will be away attending an educational conference.

The Credit Union will also be closed Friday, April 24th, 1959 during audit of books.

IT'S YOUR MOVE

("Borrowed" from the Feb. CUNA Mutual Newsletter)

We know from your loan requests that many of you are moving, either into new homes or to different locations. To help you make this unpleasant chore easier we are reprinting, slightly condensed, the following article from the February issue of the CUNA Mutual Newsletter.

three men, depending on the size of the firm you use. Time starts the minute the van leaves the warehouse. It will take three men about five hours to load and unload three roomful of furniture. Add extra time if the movingmen are packing or unpacking for you. And don't forget that stairs or elevators will add or subtract hours.

It's best to move in the middle of the month to avoid the end-of-the-month moving frenzy that taxes moving vans and help.

Decide what you want to pack and what to leave for the professional packers. You're better off trusting the Haviland cuspidor to the experts. They charge \$7 a drum for intrastate moves; \$3-\$5 an hour on loval moves, and they'll do a professional packing job.

"One of the items that can rear up unexpectedly and throw our financial planning into a cocked hat is a move. If your family is among the one-in-five who will move this year, here are a few hints on how to do it and still save some of your money and a reasonable amount of your sanity. The key, according to Allied Van Lines, lies in making a campaign plan to protect you before, during and after the move.

Before You Move

Before you move, decide on a reputable mover. Check with a friend who has moved recently, or with your local Better Business Bureau.

In estimating moving costs, understand that charges for intrastate moves are substantially different from local hauls. On the intrastate moves you pay by weight and the distance the load travels. On a local move, the actual hours of labor determine the cost. If you're moving out of the city, get the cents-per-hundred-pounds charged for the distance. Figure 1000 per room; add \$1.50 a hundred pounds for "accessorial charges" (packing, crating, etc.). This will give you at least a rough estimate of what the tab should be.

A local move is a different story. In larger cities you'll pay \$16-\$20 an hour for a van and

If you prefer to pack for yourself, you can rent cartons and wardrobes from the movers. Don't count on the boxes you get from the corner grocery; they aren't as sturdy, and the mover

isn't responsible for breakage of anything you've packed.

Speaking of damage, look into insurance very carefully. Intra-state haulers are liable only up to 30c a pound for anything broken in transit. And "bonded" painted on a moving van can mean a lot or a little, depending on the honesty of the mover. Your best bet is to buy comprehensive protective insurance which covers you from the minute the movers cross your threshold to the wave good-bye at journey's end. The average rate for this insurance is \$5 per \$1000 evaluation, and a good rule of thumb to follow is \$1 per pound.

With the insurance and packing questions settled, work out a general floor plan of your new home and give it to the mover. Knowing exactly where to put your furniture will help him work faster and save you time and money.

Now make a checklist of the people you want to notify and send them change-of-address cards. You can get these from the post office. Don't forget CUNA Mutual—to be certain you'll get premium and dividend notices on time for your family's individual policies — magazines, stores, clubs, draft board, etc.

Gather your records and "official documents": social security records; school transcripts; withholding tax statements; tax forms. Ask your doctor and dentist to recommend successors.

Advise the milkman, paper boy, phone company and utilities of the last day you'll need service in the old house and, if possible, arrange for service to start in the new place the day you move in.

If you're taking your refrigerator, defrost it first, wipe it dry, have it serviced for moving and the motor bolted down. Have the gas stove disconnected and the television set, phonograph and washing machine checked and movable parts secured.

Plan to take with you legal documents, valuables and cash. The movers won't take responsibility for them and ordinary insurance doesn't cover them.

On M-Day

When the day comes you can save time and money by removing casters from furniture, tagging them and putting them in a bag. Take down pictures, curtains and Venetian blinds.

Stay with the movers, if possible, to answer questions. But don't try to "take over" . . . they're the experts and they move families every day.

When the place is empty, check over the inventory with the driver before you sign it. The copy you get as a receipt is the basis for any claims you make later.

When You Get There

It's a good idea to get to the new house ahead of the moving van. This way you can check everything that comes off the van to see its condition. If there are damages or items missing, have the driver note them on the receipt you sign. Then, as soon as you are reasonably settled, notify the mover, in writing, the nature and extent of damage so that he can send the proper forms to fill out.

And, what will you do with all the money you'll save in moving according to these suggestions? Get right down to the credit union to make your first share deposit in your new location—naturally, doubled by CUNA Mutual's Life Savings Insurance."

And don't forget, your credit union wants you to keep getting this paper. To insure prompt delivery (or any delivery at all, for that matter) be sure you give us your new address.



National Automobile Club Membership Now Available Through Your Credit Union



PROFESSIONAL MEN ADVISED TO USE CREDIT UNION FACILITIES

In the October 1958 issue of the magazine "The Vortex" an article entitled "Investments for the Professional Man" mentioned credit unions in a favorable light. In some sound advice for the professional man, credit unions were pointed out as offering very distinct advantages in a security and planned investment program. The article is an abstract of an address by Charles B. Holden Jr. before the January 1958 Fresno meeting of the American Chemical Society.

Under a discussion on the importance of planning an insurance program, the professional man is told that if he is fortunate enough to be a member of a credit union belonging to the Credit Union National Association, that he can write to the CUNA Mutual Insurance Society and they will review his entire insurance program, without charge, and make appropriate recommendations. The article pointed out that buying a home and insurance can be classified as necessary installment buying, but there is no "sure fire" investment that will equal the added cost of buying automobiles, electrical appliances, and other household items on time. The additional cost can run as high as a true 24% in some cases. If you are forced to resort to installment buying, the article continued, see your credit union if you are, or can be a member.

The professional man is urged to invest conservatively in fixed income organizations as a hedge against depressions. In this connection, credit unions affiliated

LOYALTY

If—you work for a man, in heaven's name work for him; speak well of him and stand by the institution he represents.

Remember—An ounce of loyalty is worth a pound of cleverness.

If—you must growl, condemn, and eternally find fault, why—resign your position and when you are on the outside, damn to your heart's content—but as long as you are a part of the institution do not condemn it, if you do, the first high wind that comes along will blow you away, and probably you will never know why.

**ELBERT HUBBARD
(1856-1915)**

History of Credit Unions

At the end of 1958 there were 25,000 credit unions with more than 12 million members in the western hemisphere. Similar cooperative credit movements are growing in other areas: in Germany, Switzerland, Holland, Indonesia, the Philippines, Fiji Islands, Israel, Japan and the new Republic of Ghana to name a few. Many people have contributed to the building of this international credit union movement as we know it today.

It is to Friedrich Wilhelm Raiffeisen, mayor of a small German village over 100 years ago that we owe the credit union idea. Raiffeisen sought a solution to the poverty and usury that kept his people in misery. He believed the best solution would be for the people to help themselves and so in 1848 got them to pool their savings and make loans to each other at low cost.

His plan was a success and in the years that followed credit unions spread throughout Germany and Italy. Luigi Luzzatti studied the German credit so-

cieties and then returned home to set up a "people's bank" in Milan. It served as a model for hundreds of similar institutions which operated mainly in cities. Leon Wolleberg brought the credit union idea to the farmers of Italy. These Italian counterparts bettered the social and moral as well as economic condition of their people's lives.

Credit unions came to the new world in 1900 when Alphonse Desjardins, a legislative reporter, formed the first credit union at Levis, Quebec. Desjardins became interested in Raiffeisen's work when he saw how unscrupulous money lenders were exploiting Canadians. His credit union was a tremendous success and the credit union movement began to spread throughout Canada.

Desjardins also formed the first United States credit union, the St. Marie Parish Credit Union in Manchester, New Hampshire, in 1909.

In the United States the major impetus for the credit union movement came from Edward A. Filene, Boston merchant and philanthropist, who first learned about credit unions in 1907 during a trip to India where he was impressed with what cooperative credit union did for the poor there. He saw how well it worked in Europe, too.

From then on, Filene devoted much of his time and wealth to getting credit union laws passed, and the credit unions organized. He set up the Credit Union National Extension Bureau in 1921 for this purpose. By 1934 credit union people were ready to take the next step: the forming of self-sustaining credit union leagues and a national association.

Therefore, in August 1934, credit union people came from all parts of the United States to Estes Park, Colo. where they founded the Credit Union National Association (CUNA).

CUNA in 1940 voted to extend its membership to include credit unions throughout the western hemisphere. Today 59 leagues make up CUNA, a non-profit organization dedicated to the advancement of economic democracy.

with the National Association fall into this class, the article stated. These should make up one-half of an investment program and should consist of at least \$2,000. Even if the man believes in buying stocks directly, this procedure should not be overlooked. Mr. Holden told those in attendance at the Fresno meeting that credit unions usually offer term life insurance as an added advantage to their depositor. In some cases \$2,000 worth of insurance can be obtained free for each account, in addition to good interest on the money. Credit Unions generally offer more reasonable terms to borrowers than can be obtained elsewhere and have Federal or State inspections annually. (Reprinted from the Credit Union Digest.)

Credit Unions

A new salesman was being interviewed by a prospective employer: "No relatives, eh? No immediate friends? Then who would know where to find you if there was an emergency?"

The fellow was momentarily reflective. The illumination came. "You could always call the People's Small Loan Company."

Nobody makes a profit out of credit unions. Only members can be shareholders. All earnings over expenses and reserves required for safe operation are returned to members. Credit unions are democratic; they are run entirely by the members. Each member has one vote, and only one vote, regardless of the amount of shares he has in the credit union.

The Note Book

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Hours: 8:00 a.m. - 3:30 p.m.
Closed Sat., Sun. & Holidays

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New Credit Union Hours

10 A.M. to 3 P.M.
5:30 P.M. to 9:30 P.M.

EXCEPTION

The credit union will be open 5:30 P.M. to 8:00 P.M. on Tues. night

With the exception of audits, vacations, and credit union educational sessions, the above hours will remain constant throughout the year.

Members Insurance Company Auto Insurance for Credit Union Members and Members of Their Families