

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

and

S. F. POLICE CREDIT UNION

NOTEBOOK

Vol. 4, No. 4



June 1964

MR. JUSTICE WHITE & LAW ENFORCEMENT

The June 1st edition of **U. S. News & World Report**, in its "People" section indicates that Associate Supreme Court Justice Byron R. White has become the spokesman for the conservative minority. In an opinion rendered on May 18th Justice White is quoted as having said that because of a ruling on the obtaining of evidence "the public . . . again . . . the loser and law enforcement presented with another serious dilemma."

The ruling in question involves the use of statements in court and will be applied widely to hinder law enforcement. He is quoted further: "This is nothing more than a thinly disguised constitutional policy of minimizing or entirely prohibiting the use in evidence of voluntary out-of-court admissions and confessions . . . The notion that statements from the mouth of the defendant should not be used in evidence would have a severe and unfortunate impact upon the great bulk of criminal cases. Viewed in this light, the Court's newly fashioned exclusionary principle goes far beyond the constitutional privilege against self-incrimination."

It should be comforting to policemen to hear some down-to-earth statements from the judiciary in an era where one judge seems to be trying to outdo the other in his concern for the criminal. It is most difficult for policemen today to be objective with all of the pressures from the right and from the left which are brought to bear. Even if the civil rights movement were not such an important force in the United States today the coddling of criminals would still have been a cause celebre and policemen restricted more and more. Associate Justice White's minority opinion was like a cool drink in the middle of a desert trek.

TESTIMONIAL DINNERS

Following the 18 appointments from the new Sergeants' list there were quite a few winners given for some of the successful candidates. In the rush to hold the dinners some get overlooked and it always seems that they come in bunches like bananas.

This is an expensive proposition for all concerned and the Association has proposed to hold two or three such dinners each year for all members who are promoted or retire. The cost will be the same but there won't be so many at one time that a large crowd couldn't get together.

The Association committee announced that the first one will be held in October of this year.

Uniforms

Murphy and Hartelius, Association tailors, wish to express their thanks to the membership generally for allowing them to satisfy you as indicated by the large number of uniforms that have been purchased.

Thanks too to those who have decided to take advantage of the large selection of materials and patterns in tailor made civilian clothes at ready-made prices.

There has admittedly been one sour note in this tailoring operation. That is the delay in delivery of ordered uniforms from four to six weeks. The entire operation is now much smoother working than in the past. So if you are thinking of getting a new uniform give the tailors the benefit of the doubt and order far enough in advance so that the order can be handled well.

The Association endorsed the firm but you are the ones who have to be satisfied.

Gale Wright
Uniform Committee Chairman

REFERENDUM RESULT

During the week of May 22nd a referendum was held to determine whether or not members of our Association wished to contribute monies from our special savings account to the campaign for Proposition "E". The result of that vote was 981 "yes" and 43 "no".

The original premise was to contribute \$3.00 per member or a less amount if other city employee groups did not want to carry their fair share. As soon as the results were found out Treasurer Barbero issued a check in the amount of \$1,500, and when the final tabulations are made the police will carry out their part of the bargain.

Regarding Proposition "E" for the fluctuating retirement, a full report will appear in the next issue of **The Notebook**.

INSURANCE GOING UP

Members who have participated in the Association Group Life Insurance program should know that the rates have gone from 50c per thousand to 75c. This raise in cost has been discussed and accepted however grudgingly. The next step is to get the show on the road.

This can be done by getting your new green payroll deduction cards signed and returned so that your family does not lose the protection provided by the insurance. Any kind of change involves confusion and problems—you can help minimize this confusion by getting your cards in promptly.

NEXT MEETING

TUESDAY

JUNE 16th, 1964

8:00 P.M.

2225 - 48th Avenue

HIGHLIGHTS OF THE

The meeting was called to order by President Allen at 8:15 p.m. and opened 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); Rec. Secty. Gardner (P); Sgt. at Arms Bell (P); Members of the Executive Board: Hqs. Kennedy (P); Traffic Oliveira (P); Patrol Bagot (P); Insp. Willett (P); Retired Men Quigley (P); Exec. Secty. White (E).

Minutes of the previous meeting approved as printed in **The Notebook**.

Treasurer's Report rendered and accepted. Membership 1706. Moved—Rosenbaum; Second—Fotenos: that the bills be paid. PASSED.

Committee Reports:

1) Retirement (Dolan) 1 man off SL and his alleged illness keeps him from coming back to work. He wants to come back. Dolan asked for permission to help him as far as possible. Moved—Oliveira; Second—Coreris: that the Association support Brother O'Neal in this matter. PASSED.

2) Legislative (Gardner) Los Angeles is getting 5½% which will mean a chance for about \$20.00 here. The Berkeley raise will be grades of Patrolman, which will not affect us because our base is the basic wage not a graded rate.

3) Report of the Executive Board:

a) Proposed Budget: Rent, \$1,200.; Salaries, \$2,400.; Phone & Answering Service, \$190.; Supplies & Office Equip., \$200.; Administrative Expenses, \$300.; Payroll Taxes, \$165.; Misc. Expenses, \$300.; Retirement Expenses, \$4,000.; Legal Expenses, \$4,200.; Committee, Ex. Bd. & Officers' Expenses, \$1,000.; Misc. Legis. Expense, \$1,000.; **The Notebook**, \$1,750.; Ladies' Night, \$1,700.; Donations, Awards, Presents, \$750.; Convention Expenses, \$1,000.; Blood Bank, \$350.; P.A.L., \$50.; Annual Ass'n. Election, \$500.; Dues, P.O. R.A.C., N.C.P.A., etc., \$750.; Meeting Refreshments, \$450. and Reserve, \$20. TOTAL: \$22, 275.00. One quarter of the income goes into the Special Savings Account. Moved—Gardner; Second—Clark: that we adopt the proposed budget. PASSED.

b) Vote underway for money to Proposition "E".

c) 80 hours accumulated time—to be taken up with Chief.

4) Membership (Clark) letter from Alexander Belmont requesting readmission to this Association. Moved—McKee; Second—McCormack: that A. Bel-

MAY 19th MEETING

mont be re-admitted retroactive to 9/1/63. PASSED.

5) Sick (Clark) 2 in Ward 45 last month.

6) Retirement & Promotional Dinners (Weiner) Recommended 2 dinners a year. Moved—McKee; Second—Zelis: that we adopt the recommendation leaving the place to be designated by the Executive Board. Amended—Oliveira; Second—Clark: that the month of October be set for the first such dinner. PASSED.

7) Building (Oliveira) Committee met twice during the last month. Financing our own building would almost be impossible at this time. Y.M.I. Building at 50 Oak Street investigated—athletic facilities would be available to member. Committee recommends continuing to attempt to buy but encourages members to join for the athletic part at 50 Oak. Asked approval to confer with our attorney on the purchase of a building.

Old Business:

1) "Support Your Local Police" stickers obtained at no cost. Decals and stickers for the Association discussed.

2) Dr. Burbridge and police dogs—Legal action against him not taken by Ass'n Counsel, such action should be taken—referred to Screening Committee.

New Business:

1) Athletic facility at Y.M.I. available to members—Brother Burke to head an information committee and report back.

2) Credit Union makes small loans for appliances and the like which can be made without making present loans larger, that is, without more co-signers.

3) Residence: After much discussion Brother Calabro stated that he would submit a petition in accordance with Section 11b of Article V of the Association Constitution regards removal of the residence requirement. (As of 6/1/64 no petition received.)

4) Moved—Willett; Second—Gardner: that the Association go for a 25 year retirement at the earliest possible moment. PASSED.

The meeting adjourned at 10:15 p.m. in respect to the memories of George Lacau and Jerry Argente.

Respectfully submitted,
Peter C. Gardner
Recording Secretary

ASSOCIATION FINANCIAL AND STATISTICAL REPORT—MAY, 1964

Membership as of May 19, 1964 (1656 Active and 50 Retired)..... 1,706

EXPENDITURES

T. V.'s Ward 45 for May.....	\$ 15.00
Answering Service.....	7.95
Telephone Bill.....	7.15
Policeman's Fund for April.....	22.82
Clerical Fees for Retirement Cases.....	250.00
Legal Fees.....	300.00
Rent	100.00
Officers Salaries less withholding.....	190.74
Notebook for April.....	172.30
Committee Expenses.....	7.26
Janitorial Services for April.....	10.00
Food for May meeting.....	12.05
Office Supplies.....	1.56
1964-1965 membership cards.....	41.60
Business Cards.....	25.74
Citizens Awards, Plaques, Certificates and Frames.....	199.17

TOTAL EXPENDITURES..... \$1,363.34

FINANCIAL STATEMENT

S. F. Police Credit Union	UCB Comm'l Account	UCB Savings Account
Bal. as of 4/21/64..... \$505.37	\$1,621.28	\$8,791.27
Dues Collected	1,725.65	575.21
	3,346.93	9,366.48
Less Expenditures for May.....	1,363.34	
BAL. AS OF 5/19/64..... \$505.37	\$1,983.59	\$9,366.48
	MARTIN J. BARBERO	
	Treasurer	

PHYSICAL EVIDENCE

Crime Laboratory, San Francisco
Police Department

Part I

Modern police methods and judicial procedures require the use of physical evidence and the objective information which is obtained from the scientific examination of these factual matters. The growth of the Crime Laboratory of the San Francisco Police Department since its reorganization some six years ago bears out this concept. The case load, for instance, has grown from less than a hundred cases a month to over four hundred cases a month during this period. Personnel has been added to a total of three criminalists, six police officers and two stenographers. Even with this increase in personnel, we are hard pressed to properly keep up with the cases submitted and respond to crime scenes as requested. Over thirty cases a month require testimony in one court or another, making further demands on time. Of course, some cases need no testimony and in a goodly number, admissions and guilty pleas are obtained when the evidence is conclusive. During 1963, for instance, some 389 suspects were identified by fingerprints or palm prints alone.

Laboratory examination of evidence using modern scientific instruments and techniques, is an important phase of this work but is not complete in itself. The overall operation is a teamwork proposition involving everyone from the man on the beat through the ranks and supervisory personnel to the prosecuting officials and the courts. For this reason, it is important that everyone involved be aware of the function of the laboratory and the importance of "Physical Evidence" in the investigation. They must realize what physical evidence is and how it may be most useful as well as the capabilities and limitations of the laboratory in obtaining information from this evidence.

Physical evidence procured and developed during an investigation provides factual, objective and tangible information for the investigator. Such objects and facts may be seen, felt, photographed and taken to court, when needed, to bear out the circumstances of the case under investigation. These facts are not subject to change due to a fading memory, a biased opinion, coercion or other causes which may affect a human witness.

Certain physical evidence may be more or less self-evident and needs no scientific examination. Recovered property with identifying features, such as broken parts from hit and run automobiles which match the broken area of the suspect car and many other items fall into this category. However, in many cases careful study may produce additional information for the investigator. With the microscope, the criminalist can see more than the man in the field and with the test tube and other scientific instruments even more information is forthcoming. The criminalist with his microscope, etc., extends the scenes of the investigator. Trace evidence may be left at the scene or carried away by the suspect and when identified and associated with the suspect or the scene will give good information to the investigator. The list is long and many things may at one time or another become evidence; such things as fingerprints, footprints, toolmarks, hair, fibers, dust, safe insulation, blood, semen, paint, inflammable liquids, etc., etc., can be included.

The most complete laboratory, staffed with competent personnel, is of little use if no physical evidence is provided or if the material is improperly handled so that it may not be admitted as evidence when the case comes to trial. For this reason, it is important that every one in the investigative team RECOGNIZE potential evidence; PRESERVE it for examination and presentation in court; IDENTIFY it so that it may be recognized in court and associated with a specific time and place; TRANSPORT it when necessary to the Crime Laboratory for examination or to the Property Clerk's Office for safekeeping.

RECOGNITION is listed first because if materials are not recognized as potential evidence, they may be overlooked or destroyed by the investigator or others at the crime scene or during the apprehension of the suspect. A complete listing of all materials which might be evidence is impossible and the investigator must keep an open mind (and eye) to consider anything which may associate the suspect with the crime scene as potential evidence. Tracks to or from the scene may be noted by the officer as he approaches the scene on his initial call. Damage at the point of entry or exit may be noted. In cases of violence, weapons should be considered and of course stains from body fluids when either the victim or the suspect is injured. Tools are suspect

when a break-in has been reported. Many of these appear self-evidence but many times are neglected until sometime later in the investigation. Objects or materials which are out of place, missing from or foreign to the scene should be investigated.

PRESERVATION and COLLECTION of evidence materials is essential since we cannot examine materials which are not preserved, nor can we present them in court. Preservation begins at the time the first call is received and we should think of possible physical evidence as we approach the scene and during the entire investigation. Isolation of or roping off the scene will keep unnecessary personnel, as well as the curious public, away so that nothing is disturbed until photographed in position and proper notes and sketches are made of pertinent data and measurements are taken. Life saving considerations take precedence of course but when this is accomplished, preservation of evidence should be the first order of business. Natural curiosity is present in all of us. However, once a crime scene is disturbed, it can never be exactly reproduced and important factors may be lost or distorted. The following information will consider several types of evidence and material which should be contemplated as the crime scene is approached and investigated.

FOOTPRINTS: Upon approaching the crime scene, consider any potential evidence which may be destroyed by walking upon it or crushing it into the ground. Footprints, shoe prints, socks or even bare footprints have been used for identification. They may be present in blood or merely in dust on an unused floor. When present in blood, oil, water or dusty materials such as safe insulation, they are equally valuable. Footprints are frequently found on scattered sheets of paper or cardboard. Avoid walking on areas where this type of print is present and walk around as little as possible generally as prints may become visible with special lighting and photography. Wheel and tire marks are considered in a similar fashion.

Continued in July Notebook

NEXT MEETING

TUESDAY

JUNE 16th, 1964

8:00 P.M.

2225 - 48th Avenue

S. F. POLICE CREDIT UNION

NOTEBOOK

MONTHLY PAYMENTS TOO HIGH?

This is a problem that can sneak up on the best of us. With almost every car dealer, or business establishment offering "easy payment" credit, it is all too easy to commit \$10 here, \$25 there, plus one or two revolving accounts and a car payment. The pinch is felt when living expenses must be cut to meet monthly bills. Possible solution: a low cost debt consolidation loan from your credit union that will reduce those monthly payments to within a safe 20% of your take home pay.

Emergencies

One of the most serious problems arising out of carrying too much debt is not being able to meet an emergency financial situation. Family financial experts have found out that every family has an unexpected money problem at least once every 18 months. If you are already paying out too much in monthly bills and do not have an emergency fund available to draw upon, even the slightest unexpected expense can cause a financial crisis.

What To Do

Your credit union can assist you with a tailor-made financial assistance package that will stabilize your monthly budget and also provide that all-important nest egg for emergencies. We have been doing this sort of thing for police credit union members for more than 10 years. For friendly assistance, and complete confidence too, come in and talk it over with a member of your credit union staff.

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

TREASURER'S CORNER

Thinking of Buying an Auto

Probably the greatest bulk of loans made by the members are automobile loans. Since considerable confusion has often arisen I will attempt to set down some rules for you to follow in the purchase of that new or used car.

First, let's take the new car. What do you need, as far as the credit union is concerned? I imagine the first consideration would be the cost of the car, the exact cost. In order to have this figure, you, the member, must shop. Pick out the car of your choice, then call the office and make sure that you are eligible for an auto loan. In 99 out of a 100 cases you will be. After ascertaining this, have the dealer make up "a PURCHASE ORDER," not a "Conditional Sales Contract." Under no circumstances, if you plan to finance through your credit union, should you sign a "Conditional Sales Contract." (Many dealers of the unsavory type have placed these sales contracts with their various lending agencies before we have been able to process the loan. This is costly to the member as penalty charges and one month interest to the lending agency is usually charged.) If you are ever in this situation please let us know so that our "black list" can grow. Now, back to the auto loan. With the purchase order in hand, run—do not walk—to the credit union office.

This purchase order should have the following things: Make, model, serial or identification number, number of cylinders, your name as registered owner and the credit union's name as legal owner. It should contain a complete list of accessories and their costs, it should contain the retail price of the car, tax and license, less deductions, down-payments and/or trade-in and last, but not least, the total amount due to the dealer. Now the member makes one stop at the credit union office, makes application for his loan, signs the chattel mortgage, and various other papers used in processing a new car loan. From this point on, all other de-

tails, including the check to the dealer will be handled by the credit union. Now only one job remains for you; that is the supplying to this office of an insurance policy naming the SF Police Credit Union as the loss payee. In most cases it is much better for you to bring this policy into the office when you make application for the loan. However, if you do not have insurance a binder must be received from your insurance company before the funds can be released. We normally lend 90% of the Western delivery price on all new cars.

Okay, now for used cars! It will follow a similar pattern with these exceptions: The car must be appraised (seen) at the credit union. If the car is bought through a dealer the instructions will be the same as for a new car. If the car is bought through a private party, a properly signed-off pink slip and current registration must be in our hands. Certain documents such as smog device having been installed, sellor's affidavit that he has not sold more than one car in the past twelve months, etc., must be completed. If you are buying from a private party it is always best, if at all possible, for you to bring the sellor to the office with you. As to the pink slip, if the member wishes his wife (or husband) listed, he should bring her (or him) into the office. Lending value on used cars is usually determined by the wholesale price listed in the current Kelley Blue Book.

If, when purchasing that auto, you follow these rules it will make our job and your job much easier and trouble free.

Fun in the Sun . .

or

It's Vacation Time Again!!!

As is our usual vacation time practice, we are running a listing for you of all the items of vacation interest currently listed on our bulletin board.

Those Who Serve For You . . .



The chairman of your Supervisory Committee for 1964 is Oscar Tiboni. Oscar is a member of the Department since July 1, 1941 and assigned to the City Prison for the past 11 years.

This committee is an important part of the safety factor of the Credit Union for it is called the watch dog. Oscar has served for the last three years on this committee.

ANNUAL AUDIT

The annual audit of the San Francisco Police Officers' Credit Union will soon commence and the Supervisory Committee wishes to request that all members cooperate with the firm of C. P. A.'s who will conduct the examination. As you are aware, part of the examination involves the mailing of requests for confirmation of the loan and share balances as of the examination date.

Some of the members will receive a request which requires no answer if the balances shown on the statement coincide with the records of the member. These requests should be returned only if the member's balance does not agree with the statement.

Others will receive a request which requires an answer whether or not the amounts so shown do agree. These requests should be signed, noting the difference, if any, and returned with the self-addressed envelope provided.

The Supervisory Committee urges all members to assist in this audit as it is necessary for a complete and thorough examination. Please cooperate.

Chairman, Supervisory Committee,
OSCAR TIBONI

For sale: Teardrop trailer—very light and compact. Sleeps 2 adults. Has work shelf and storage drawer for stove and utensils. \$35.00. Call Chas. White—JU 3-2710 after 7:00 P.M.
* * *

For sale: Universal camper trailer. All steel—two bunks—hitch-ball—canopy—mattresses. Tires like new—'64 license—lots of storage. "A-1" condition. See to appreciate at 3839 San Bruno Avenue between 3 P.M. and 7 P.M.
* * *

For rent: House trailer—summer and fall rentals. 15' travel trailer, sleeps five. Dinette, butane stove and light, electric fixtures and outlets, ice box, sink with 10 gallon water tank, connection for running water, twin butane tanks. \$35.00 per week. Call Blackstone at KL 3-1385 or LO 4-3800.
* * *

For rent: Clear Lake cabin—on lake. Full redwood home, full electric kitchen. Boat ramp. \$75.00 per week. Call Dick Castro—KL 2-0936.
* * *

For rent: Lake County resort area—new home, completely furnished, all modern conveniences, electric stove, etc. Sleeps six comfortably. Within minutes of outstanding resorts—Hobergs, Seigler Springs, Forrest Lake and Loch Lomond. Two golf courses close by—boating, water skiing, etc. at Clear Lake. Enjoy resort activities FREE—Swimming, Dancing, Bingo, Movies, Talent Shows. Ideal for entire family. Available through October—make reservations now!!! Hunting rights on property. For further information contact Moe Lynch—KL 3-1592.
* * *

For rent: Lake Tahoe—South Shore. Modern cabin, completely furnished, electric stove, portable bar-b-que. 2 miles to Harrah's, near shops and recreation area. Sleeps 8—\$100 per week. Sun. to Sun. rental—11:00 A.M. to 11:00 A.M. For further information call JU 7-6298, MO 4-0775, LO 6-4286.
* * *

Sumer rentals now available—latter half of June, July, August and September. Location—Madera County 42 miles Northeast of Fresno in Sierra—3500' level. Short distance to town, lake and resort area. Fishing, swimming, boating, shopping and movies available. Beautiful mountain country. \$50 weekly includes utilities. Home is 2 bedroom and sleeps eight — furnished including kitchenware, auto, washer, stove and refrigerator. For further information phone Jim McDonald, DE 3-3375 or KL 3-1235 evenings.

Vacation at Pine Cone Fountain and Motel, open all year—minutes away from Squaw Valley. North Shore—Lake Tahoe. P.O. Box 665, Kings Beach, Calif. Call Liberty 6-2269. Your hosts—Alice and Bill McDonald. 8 lovely motel rooms finished in knotty pine with wall-to-wall carpets. Coffee shop open from 7:00 A.M. to 10:00 P.M., serving breakfast all day. Close to recreation and sports—dancing floor shows and gaming at Nevada's famous Casinos just one mile. Golf—Brockway Golf Course—two blocks from Pine Cone. Large public beach—across the street and down one block on the lake front. Fishing boats, speedboats, water skis, surf boards, etc. may be rented at the boat dock there. Horseback riding—Brockway Stables just one quarter mile. Rates—July and August \$10.00 per night for 2, June and September \$8.00 per day for 2, \$2.00 for extra person. Attractive winter rates.

Vacation Time is Here . . .

Vacations are upon us. Go now, pay later—use your credit union.

S. F. Police Credit Union

Charter No. 1247 FINANCIAL AND STATISTICAL REPORT

ASSETS	
Total Loans.....	\$3,498,017.39
CUNA Holding Loans.....	2,890.31
Suspense Acc't Loans.....	17.44
Cash, Hibernia.....	
Cash, B of A.....	
Cash, Total.....	116,891.18
Petty Cash.....	10.00
Change Fund.....	750.00
Savings & Loan Shares.....	50,000.00
Time Deposits, Bank.....	69,541.67
Investments in other CUs.....	5.24
Furn. Fix. & Equip.....	16,839.58
Prepaid Insurance.....	1,379.93
Other Assets.....	1,299.98
Maint. Policies.....	486.67
Notebook Receivables.....	173.74
League Dues.....	1,458.38
Pre-paid League Dues.....	3,780.00
Postage Meter.....	40.30
Acc'ts Receivable.....	71.50
Total Assets.....	\$3,763,653.31
LIABILITIES	
Acc'ts. Payable.....	\$ 122.98
Notes Payable.....	100,000.00
Withholding Taxes.....	
Social Security Taxes.....	
State Unemployment Taxes.....	
State Disability Ins.....	
Dept. of Motor Vehicles.....	13.00
CUNA Holding.....	1,892.00
Shares.....	3,366,878.43
Xmas Club.....	26,915.17
Regular Reserve.....	117,537.00
Fees.....	32.50
Undivided Earnings.....	76,746.25
Gain or Loss.....	73,415.50
Suspense Acct-Shares.....	.48
Total Liabilities.....	\$3,763,653.31

BULK RATE
U. S. POSTAGE
P A I D
San Francisco, Calif.
Permit No. 6687

The Question of Interest . . .

The question has come up many times as to the method used by your credit union in computing interest of the members' loans. We must admit that at a glance we have to sympathize with your difficulty. However, if this will help, this is our method. All loans have an interest rate or charge of $\frac{3}{4}$ of 1% per 30 day month on the principal balance existing on the date of receipt of the payment. All months are figured on a 30 day basis which means 360 days per year. If you take the number of days, excluding the 31st of the month if there happens to be one, from the last payment to the date new payment is received in the office times 25 times the principal due it will tell you what your interest is, i.e., last payment received—April 17th, principal due \$1,000.00, date payment received—May 17th. 25 times 30 times 1000 = \$7.50. I hope this will help.

Big Change-over . . .

Rumblings have been heard in the staid old city hall, from Room 65, the Payroll Office, that after these many months the every-other-Friday-payday may soon become a reality. New payroll cards are supposedly being made up by the payroll division for distribution. If this is true, and you should receive a card from us, please sign it and return to this office IMMEDIATELY!!!



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 Dempsey	President
Alan Rosenbaum	Vice President
William J. Murphy	Clerk
Louis Barberini	Edward Comber
James McGovern	John Fay

CREDIT COMMITTEE

Sol Weiner	Chairman
Walter Turchen	Frank Fadhl

SUPERVISORY COMMITTEE

Oscar Tiboni	Chairman
Edmond Cassidy	Dennis Smith

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

Problems?

If you have problems, and wish private loan counseling, just request a special interview.

"ALOHAGRAM"
INTEREST IN THE SF POLICE CREDIT UNION TOUR TO HAWAII IS RISING AT A RAPID RATE. SEVERAL DEPARTURE DATES THROUGHOUT THE SUMMER ARE AVAILABLE. MAKE YOUR RESERVATIONS EARLY ON THIS ONCE-IN-A-LIFE-TIME VACATION TO THE GOLDEN SANDS AND SWAYING PALMS OF PARADISE. THIS SPECIAL 9 DAY TOUR, INCLUDING ROUND TRIP AIR FARE, WAIKIKI HOTEL ACCOMMODATIONS, ROUND TRIP TRANSPORTATION BETWEEN HONOLULU AIRPORT AND HOTEL, FLOWER LEI GREETINGS, ARRIVAL PARTY, HULA LESSONS AND OAHU SIGHTSEEING IS AVAILABLE FOR ONLY \$199.00. CONTACT THE CREDIT UNION OFFICE AT LO 4-3800 FOR FURTHER INFORMATION.

ALOHA