

THE SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

NOTEBOOK

Vol. 4, No. 9



November, 1964

P.O.R.A.C. REPORT

From Tuesday through Saturday, October 27th to 31st your delegates to the Peace Officers' Research Association of California, Bob McKee, Lee Marelli, and Pete Gardner attended the 12th annual conference of that organization in San Diego. It was a profitable trip and much valuable information was gathered. The Annual Salary Survey published by P.O.R.A.C. was distributed and corrected at the conference and we now have the latest information on salary and general working conditions in the state.

Salaries

The overall salary average for the state has risen again in the past year. Many small departments still receive a ridiculously low wage, some are under \$500 per month but generally they run over \$600. As you know our formula is based on the salaries paid in cities over 100,000—those cities which affect us are listed below together with the amount: Anaheim, \$660; Fresno, \$668; Garden Grove, \$636; Glendale, \$696; Long Beach, \$709; Los Angeles, \$715; Oakland, \$689; Pasadena, \$668; Sacramento, \$660; San Bernardino, \$661; San Diego, \$696; San Francisco \$715; San Jose, \$687; Santa Ana, \$650; Torrance, \$685; California Highway Patrol, \$683.

There is one notable exception and that is Berkeley which has a top salary of \$727 but also has a special rank "Senior Patrolman" which pays \$763. This rank is attained by attendance at college and the taking of at least 8 units in either law enforcement or education. The special pay is contingent upon continued attendance. It does not fit our basic salary parity requirement.

Legislation

1965 will be a legislative year in Sacramento and an important one for us. In 1963 we took a shellacking, but so did every other organization, including our friends, the firemen. Most of the program does not affect us because of changes in the state retirement system but there will be some very important work to do. An important example evolves from the Martin decision which says that a peace officer making an ar-

rest outside of his own jurisdiction without a warrant is the same as a citizen. This was discussed at great length and the delegates were given copies of an excellent paper distributed by the Oakland Police Department to ALL THEIR DEPARTMENT MEMBERS. The legislative committee feels that amending Section 817 P.C. to read, after the list of those who are peace officers, "and may act as such in any part of this state." This affects many of our people who live out of town now and who wish to do so in the future.

Another bill will make it possible for a police association having a membership of over 50% of the members of a police department to act as agent for those employees. We have an Association already but this bill is important because it will make the Association your official agent able to act much the same as a union bargaining committee. It will give the men the right to join an association.

A section of the Labor Code is proposed which will combine all sections dealing with heart, pneumonia, hernia, and tuberculosis into one section to cover peace officers only. This will be of help in representing members before retirement boards.

The National Conference had a bill introduced into Congress which would create a program similar to the G.I. Bill of Rights for peace officers financed with federal funds. A similar bill will be presented in Sacramento. If it passes a policeman would receive \$50 a month while attending college and have his tuition paid and it was unanimously felt that this will be a real step toward professionalization.

Assembly Bill 1390 of 1963 will be presented again. This is a bill which will require that the various jurisdictions provide peace officer employees with safety equipment. Assemblyman Meyers of San Francisco authored the bill in the last session. There was some chance that this equipment could be provided through the Industrial Safety Commission but legislative action will have more permanence than administrative action so Mr. Sherman of that Commission recommended that the measure be re-submitted.

Parity With Firemen

Several resolutions passed at a recent convention of the Firefighters of California were read. Both told in plaintive tones of the plight of the fireman and how he was as good as a policeman and should be treated as an equal. All of this fuss came out of a measure in Berkeley which said that policemen are worth more than firemen and although parity in San Francisco is now something with which we are saddled it is the general feeling among the representatives from the police and sheriff associations of the state that parity is an unrealistic thing because policemen are worth more. We are going to join in a state-wide move to prove it.

Social Security

At the present time there is a move in Washington to remove the clause excluding policemen from Social Security and P.O.R.A.C. will oppose this move. Departments that have no retirement benefits can get Social Security or if they have such benefits and are not satisfied, they can petition for coverage. The lack of disability protection and the continually rising costs of the system are two of our main reasons for opposing the removal.

Legal Research

A P.O.R.A.C. committee reported on law enforcement magazines in the state (most of which seem to have their origin in San Francisco). Member associations were asked to maintain a con-

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NEXT MEETING

TURKEY NIGHT

**Tuesday,
November 17, 1964
8:00 P.M.**

P.O.R.A.C. REPORT

(Continued from Page 1)

stant vigil against the possibly fraudulent methods used to solicit advertising.

The Legal Research Committee also reported on the Martin decision (arrests by peace officer out of his jurisdiction). This decision, like the Dorado decision, can have far-reaching effects but action on the matter, as stated above, was referred to the Legislative Committee.

Election of Officers

The officers for the next year are: Henry Kerr, L.A. Police . . . Protective League; President; Ivan Commons, San Joaquin Sheriff's Association, Sam Lowery, Riverside County Sheriff's Association and Don Fach, La Mesa Police Association, Vice Presidents; Members of the Board of Directors: Pat O'Connell, Oakland Police Association, Tom Aitken, Palm Springs Police Association, and Ken Joseph, La Mesa Police Association; Tom Willis, San Diego Sheriffs' Association automatically became the Junior Past President. Bob Cress, Stockton Police Officers' Association, State Secretary-Treasurer. Representation in P.O.R.A.C. is through associations and there are four chapters, Bay Area, Inland, Los Angeles, and San Diego.

Conclusion

There were over 110 delegates from all over the state at the meeting and it was generally felt that the conference was profitable. Many subjects discussed have no effect in our city but we can help other peace officers and in turn receive theirs. The above report consists of the more outstanding and relevant points from our point of view.

Respectfully submitted,
Peter C. Gardner

FIREMEN'S PLANS

Quoted below is a resolution passed at the firemen's convention this year. Read it carefully and consider their future plans to hold us back.

RESOLUTION NO. 45 POLICE— FIRE SALARY DISPARITY

Submitted by: Local 55—Oakland

WHEREAS: The Federated Fire Fighters of California representing Professional Fire Fighters of the State, have been highly affronted by the program of organized Administrators to down-grade and relegate to second class status, the highly skilled and tradition laden profession of Fire Fighting by the nefarious scheme of establishing a differential in salaries of Policemen

Highlights of the October 20th Meeting

The meeting was called to order by President Allen 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: Bur. of Insp. Willett (P); Patrol, Bagot (P); Hqs. Kennedy (E); Traffic, Oliveira (E); Retired Men, Quigley (E).

Treasurer's Report rendered and accepted. Moved — Perry; Second — Stackich: that the bills be paid. PASSED.

Report of the Executive Board:

1. Petition from members wanting a change in the residence requirement discussed and it was decided that the matter will be submitted to the membership in a referendum election along with the other 4 points voted in when

and Fire Fighters in favor of Policemen and

WHEREAS: Justification for the pay differential is unfounded in terms of merit or professionalization, job hazard, educational standards, difficulty of the job, etc., and

WHEREAS: The additional pay to policemen does not, as claimed, solve the special internal police problems of recruitment and retention, and

WHEREAS: The, so called, justifications offered by Administrators are in fact subterfuge to conceal the real purpose of the split which is to break down the united political strength and stand of the combined Police and Fire members of a jurisdiction to the end of rendering them politically ineffectual, and

WHEREAS: The only tangible result of the split is to demoralize the Fire Department as a key unit of municipal public safety, thereby jeopardizing the welfare and safety of the citizenry, therefore be it

RESOLVED: That the Federated Fire Fighters of California, assembled in convention in Stockton, May 14-17, 1964, pledge an all out fight to stop the disparity scheme where ever it threatens, and be it further

RESOLVED: That the Legislative Representatives of the Federated Fire Fighters of California be advised to pursue all avenues of possibility which may lead to a State law which would prohibit disparity in Police and Fire salaries, or barring that to seek to be passed a joint resolution by the Assembly and Senate of the State of California which would establish State policy

the referendum was held earlier this year. Newspaper and down town support will be necessary to win on any point. The chair directed that a letter be sent to the Downtown Association asking for a meeting to discuss what measure they might support.

2. P.O.R.A.C. Recommended that R. McKee and P. Gardner attend the annual conference in San Diego.

3. Approved use of the Association mailing list for cards regarding Proposition "G" (Supervisors' pay raise).

4. Proposal to allow the Executive Board run the Association. TABLED.

Moved — Dolan; Second — Lehane: that the Executive Board report be accepted. PASSED.

At this point the meeting adjourned for Candidates' Night.

Respectfully submitted,
Peter C. Gardner
Recording Secretary.

opposing the setting of different rates of pay for Policemen and Fire Fighters, and be it further

RESOLVED: That the position of California Fire Fighters on this matter be presented to the California Labor Federation and International Association of Fire Fighters in convention in August 1964 in an effort to seek their endorsement of this position.

S. F. Police Officers Association

FINANCIAL AND STATISTICAL REPORT OCTOBER 20, 1964

Membership as of October 20, 1964..... 1,653
(1598 Active and 55 Retired)

EXPENDITURES

Notebook—August	\$ 175.53
Answering Service	8.65
Telephone Sept. and Oct.	14.30
Policemans' Fund—Sept.	22.61
Clerical Fees—Oct.	250.00
Legal Fees—Oct.	300.00
Rent—Oct.	100.00
Salaries Less Withholding—Oct.	190.74
Janitorial Serv.—Sept.	10.00
Office Supplies	2.34
Two TVs for Ward 45	372.91
Food Sept. Meeting	7.64
Officer's Expenses 9-16 to 10-20-64 ..	115.00
Candidates Nite Refreshments	185.78
Candidates Nite Hall Rental	75.00
Candidates Nite Entertainment	28.00
Advance for Delegates to P.O.R.A.C. Convention	600.00
TOTAL EXPENDITURES	\$2,458.50

FINANCIAL STATEMENT

	S.F. Police Cr. Union	UCB Sav. Account	UCB Com. Account
Bal. as of 9-15-64.	\$514.86	\$10,698.07	\$3,177.39
Interest Earned..	87.64		
Dues Collected..	596.63	1,789.87	
		11,382.34	4,967.26
Less Expenditures..			2,458.50
Bal. as of 10-20-64	\$514.86	\$11,382.34	\$2,508.76

MARTIN J. BARBERO
Treasurer

S. F. POLICE CREDIT UNION

NOTE BOOK

Lieut. Governor Lauds Consumer Council

San Francisco: During his recent address before the Defense Credit Union Conference, California's Lieutenant Governor, Glenn M. Anderson, declared that "the consumers' point of view cannot be ignored." This was the reason for establishing the Office of Consumer Counsel, under the direction of Mrs. Helen Nelson. The Counsel is both spokesman and advisor for the California consumer and is operating at a cost of less than 7/10th of 1 cent per citizen per year. Mr. Anderson went on to say "I salute the California Credit Union League for cooperating with Mrs. Nelson's department. Chaos and confusion concerning credit charges will be eliminated."

News release from the Legislation/Governmental Relations Department, California Credit Union League.

Where Does It Go?

So often members come in the office to get a debt consolidation loan.

Very frequently their lament is the same: "I just can't figure where all my dough goes!"

That your problem?

Why not try a little test. For one month, carry a pencil and a little notebook with you. Every time you reach in to your pocket or purse for money, jot down the cost in your notebook. At the end of the month total it up. You'll be amazed when you see just where your money goes.

With these expenses before you, you may be able to work out a more practical budget for your family—maybe even be able to figure how you can set aside a few bucks a month in your share account.

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

I think we'll start this month with a reminder of the office hours kept by the S.F. Police Credit Union. We are open Monday through Friday, holidays excepted, from 10 a.m. to 3 p.m. and from 5:30 p.m. to 9:30 p.m. In order to save yourself an extra trip, please try to remember these times.

Comment has been made, on several occasions, "I can borrow \$2,000.00 from the bank without comakers and various types of collateral." "How come I can't do it in the credit union?" Well, in answer to this question, your Credit Union is a corporation, set up and governed by the rules for credit unions by the Financial Code of the State of California. These rules state (1) No credit union may make an unsecured loan of more than \$750.00. (2) No credit union can make a comaker loan including that \$750.00 of more than \$3,000.00 (3) That any loan in excess of \$3,000.00 must be secured by real or personal property. Now just what is real or personal property? Real or personal property is automobiles, first deeds of trust, stocks, savings, furniture, boats, airplanes, or one might say any property with a marketable value that has a clear title, i.e., you must own it. Once again some would say that this is unfair. But we must remember that these regulations are written for all credit unions and their members and not individual credit unions and individual members. It is not possible for us to have the latitude enjoyed by the banks, for let's face it, our resources are minimal compared to the banks.

The staff would like to extend to all you members our wishes for a happy Thanksgiving.

Import your own Automobile V.W. or Porsche

New V.W. 1500 Variant station wagon with new body style—cruises at 85 m.p.h. Averages 35 m.p.g., low center of gravity, but high ground clearance. This model to be sold in U.S., late next year. Financing handled by your credit union. For details, prices, etc., call D. Mann—Retired Policeman, BA 1-0233 or BA 1-8423.

Better Loans Climate Told to Credit Unions

Helen Nelson consumers counsel for the State of California made the following observations regarding credit and the Credit Unions role in informing its members of the wise use of credit. "There is a better relationship between buyer and seller and a better base for granting credit than ever before. Credit Unions can help stem the rising tide of consumer bankruptcies by helping their members gain a better understanding of credit." As a consumers affairs expert Helen Nelson urges Credit Unions to get the credit cost message across to its members, and especially the young people as soon as they can. It is stated that 40 percent of the U.S. population will be under 20 years of age by next year and half of it under 25 by 1970. Most consumers will spend more for automobiles during their lifetime than for their home. But few consumers know how much interest they are paying when they finance their auto purchase on credit.

TAKE ADVANTAGE OF YOUR CREDIT UNION SERVICES

In line with these observations your credit union has since its inception recognized its responsibility not only to provide low cost loans for its members needs but to also protect its members from credit costs that are too high. To meet our members needs in this field the credit union staff has been well trained to answer any of your credit cost questions. There are many questions that all of us have from time to time regarding credit cost. We feel that the young members both in the police department and members who are children of older members stand to save a lot of money over the years by consulting the credit union regarding credit cost. Though your credit union costs are the lowest, remember credit cost information is available to you whether you intend to make a loan or not. Because our motto is not for profit, not for charity but for service we are not just another finance company. So bring us your credit problems.

REMEMBER YOUR
BLOOD BANK

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

Car Loan Cost Vary Considerably

"The cost of auto loans varies among lenders—and even with the same lender for different people.

While the price of borrowing generally goes up with poorer credit risks, it's not unknown for the same lender to charge different rates for people with the same credit rating.

This was brought out in testimony at recent hearings held here on Sears, Roebuck & Co.'s application for a permit to finance autos and auto insurance in California.

Bankers, motor car dealers, insurance agents and at least one industrial loan firm protested. The session was adjourned when more than 30 motor car dealers consented to join in a mass stipulation that they would have testified against Sears' application with similar arguments as others in their industry offered.

William Gorman, auto loan officer for the Oakland Bank of Commerce, said banks charge 4 to 5½ percent "depending on the borrower." But, he added, "I'll have to admit that different rates sometimes are charged for people with the same credit ratings."

Auto dealers, who usually sell the loans to the bank, charge "5 to 6 percent on," he explained.

This means the interest is added onto the original loan. Since the interest is computed for a full amount for a full year, the "effective" rate is almost double the quoted rate.

Thus, according to Gorman's testimony, the 4 percent loan costs an auto buyer 7.38 percent, a 4½ percent loan costs 8.23 percent.

Charles Soderstrom, a San Pedro auto dealer, also said "rates vary. Every deal is different."

Testifying for himself and some 2000 members of the Motor Car Dealer Association of Northern and Southern Calif., Soderstrom claimed car prices will be boosted \$50 to \$200 if dealers lose their profits out of financing.

"We operate on a low profit margin which is a package. This includes accessories, sale of the car, financing, insurance, service and parts," he explained.

Charging Sears would "take the cream and leave the poor credit risk for the auto dealers," Soderstrom added:

"Financing is available in copious amounts to all dealers."

He said customers drive hard bargains these days. They shop and negotiate.

Financing is the only profit in some deals, he claimed.

Contending auto dealers lost most of their insurance business to Sears and other price cutting companies, Soderstrom said "such a thing as too much."

"Competition is healthy, but there is such a thing as too much."

The above article is condensed from a recent S.F. News Call Bulletin story by Jack Miller and is presented with their permission.

We follow it with just one question: **CAN YOU THINK OF A BETTER PLACE TO GET YOUR NEXT AUTO LOAN THAN YOUR CREDIT UNION?**

How To Stay Out of Debt

You can STAY out of debt only by keeping your credit obligations within your ability to repay. The best way is to bring every money problem to your Credit Union. REMEMBER: When you need credit, it costs less at the Credit Union. There are no extra charges . . . not even for Loan protection Insurance.

How To Get Out Of Debt

You can get out of debt with a low-cost consolidation loan from your Credit Union . . . IF you are willing to keep from adding to that debt beyond your ability to repay. REMEMBER: Unless you pay your creditors in full, consolidation won't solve your problems. You will only be adding one more creditor.

S.F. POLICE CREDIT UNION

1607 NORIEGA STREET
San Francisco 22, Calif.

For Period Ending Oct. 31, 1964
Charter No. 1247

FINANCIAL AND STATISTICAL REPORT ASSETS

Total Loans	\$3,654,557.96
CUNA Holding Loans	2,664.46
Suspense Acc't Loans	22.62
Cash, Total	227,454.21
Petty Cash	10.00
Change Fund	750.00
Savings and Loan Shares	50,000.00
Time Deposits, Bank	10,000.00
Investments in other CUs	5.34
Loans to other CUs	.00
Furn. Fix. and Equip.	16,687.93
Prepaid Insurance	777.98
Other Assets	767.50
Maint. Policies	142.62
Notebook Receivables	284.65
League Dues	416.68
Pre-paid League Dues	3,780.00
Postage Meter	3.80
Acct's Receivable	71.50
Total Assets	\$3,968,397.25

LIABILITIES

Acc'ts Payable	\$ 81.20
Notes Payable	70,000.00
Dept. of Motor Vehicles	18.00
CUNA Holding	9,510.52
Shares	3,562,936.64
Xmas Club	46,773.40
Regular Reserve	136,335.66
Fees	84.25
Undivided Earnings	78,995.67
Gain or Loss	63,661.91
Total Liabilities	\$3,968,397.25