



San Francisco POLICE

OFFICIAL PUBLICATION SAN FRANCISCO POLICE OFFICERS' ASSOCIATION

VOLUME 5 — NUMBER 1



JAN. - FEB., 1960



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Official Publication of the San Francisco Police Officers' Association

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Peter C. Gardner.....Editor
 Marcus Griffin.....Publisher

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Write notice to Sgt. Harry Valdespino, Park Station



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NEXT MEETING

TUESDAY, FEB. 16th

7:30 P.M.

DOVRE HALL

18th and Guerrero

Installation of Officers

and

Annual Ladies' Night

Assoc. man elected by bay area PORAC

The officers of the Bay Area Chapter of the Peace Officers Research Association of California were elected at the monthly meeting held in Hayward on January 18th.

Commons is New President

The new President is Ivan Commons of the San Joaquin County Sheriff's Office; 1st Vice President Peter Gardner, San Francisco Police Officers' Association; 2nd Vice President Art Lyman, Berkeley Police Association; 3rd Vice President Don Pearman, San Mateo Police Officers Association. Board members for this year are: Charles Martin, Vallejo Police Association; Jack Headrick, Hayward Police Officers Association, and Paul Ritchie, Oakland Police Welfare Board.

More Members Sought

The Bay Area Chapter now represents 24 police departments and sheriffs' offices and the new board stated that their policy will be to attempt to increase membership in the coming year.

Attend Association meetings

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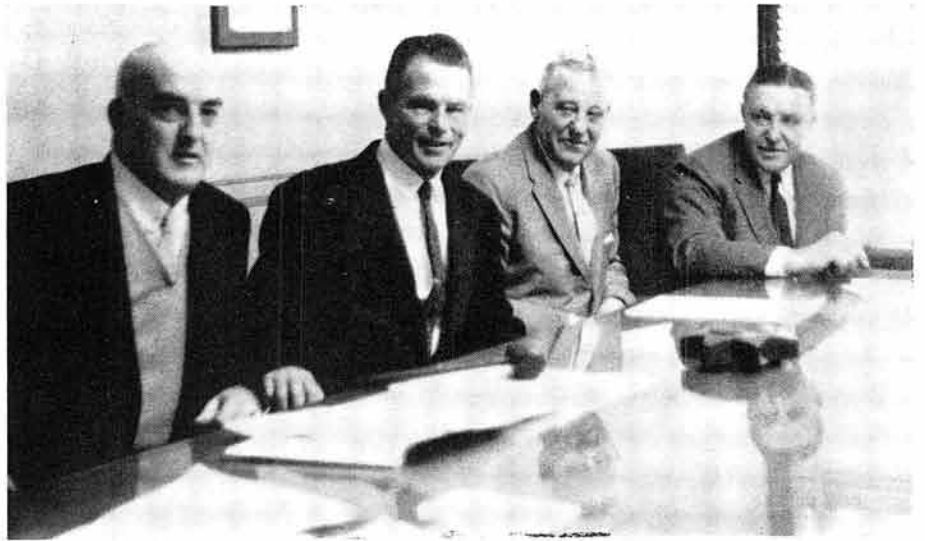
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Police Ball Committee meets



The executive committee of the forthcoming Policemen's Ball are shown at the kick-off meeting held recently at Hall of Justice. From left: Inspector Thomas Fitzpatrick (Secretary), Capt. Martin Lee (Chairman), Capt. Ted Terlau (2nd Vice-President), and Capt. John Engler (1st Vice-President). Proceeds from this colorful San Francisco tradition go to the Widows' and Orphans' Aid Association. An impressive program will be announced soon for the two-night event, slated for April 29-30.

PAL basketball league acclaimed

From November 7th through December 12th the Police Athletic League conducted three leagues in basketball. Over 350 boys played on teams broken down into divisions by 6th, 7th and 8th grades in school.

These boys were put into uniforms by the P.A.L. and a schedule was arranged by Milt Piro, P.A.L. Commissioner for Basketball, and his able assistant, Bill Sammon. There were 69 games played in the five-week tournament. The committee and the program were acclaimed by all who took part. Parents of the

boys were unanimous in their approval.

Next year the program should be even larger and more successful.

Off-Duty Policemen

The success of the program was due in large part to the off-duty policemen who volunteered their time to referee the games. Piro and Sammon asked that all be given credit for a job well done.

The men who took part were:

Dennis O'Connell, Co. E; Frank Luizzi, Co. G; Gil Schmitz, Co. C; Jack Miller, Solo M/C; Ray Canepa, Co. G; Vic Giannini, Co. E; Curt Ryder, Co. I; John Bulen, Co. D; Dan Driscoll, Juvenile; Bob Quigley, Co. E; Maurice Tresmontan, Property Cl.; Tom Anderson, Co. A; Paul Lawler, Narcotics; Matt Krietich, Co. A; Bob Wentworth, Inspectors; Bill Grosward, Co. A; John Crowley, Co. A; Vic Macia, Co. E; Larry Lawson, Juvenile; and Steve Driscoll, Co. A.

With active support from men like these, the P.A.L. will certainly grow in size and prestige.

Members invited to annual mass

To All Members of the Police Dept.:

"His Excellency, John J. Mitty, Archbishop of San Francisco, has extended an invitation to the members of the Police Department to attend the annual Communion Mass at St. Mary's Cathedral on Sunday morning, April 3rd, at 9:00 o'clock.

"Will you please notify the members of the Association of the receipt of this invitation? We hope that all members who can do so will plan to attend on this occasion.

"With all good wishes, I am,

Sincerely,
THOMAS J. CAHILL,
Chief of Police."

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Credit union news round-up

Officer Jim Mancusi of Mission started his wife Kathleen off on a happy New Year by signing her up as a new credit union member. Mrs. Mancusi became account number 2500 and drew the first money in the three awards given by the Educational Committee in their recent membership drive. By becoming Mrs. 2500, Mrs. Mancusi added \$25.00 to her share account.

"Start 'em off early" is the motto of S. G. Yasinitsky, well known member of the Bureau of Inspectors. So Paul Yasinitsky, his six months old son, became a credit union member with account 2499. They tell us Paul isn't talking yet, otherwise he would probably be saying "thank you" for the extra \$15.00 now in his savings.

Even the newest policeman recognizes the credit union as the best place to make money by saving systematically. But when Warren C. McCormack, member of the 88th Recruit Training Class now at the Academy, opened a savings account with the credit union he drew a surprise bonus of \$10 in his account along with his account number 2501.

The winners

Mr. 2500 turned out to be Mrs. 2500. Kathleen Mancusi (*top photo*), wife of Police Officer James Mancusi, won the \$25.00 First Prize.

"Yash" Yasinitsky (*center photo*) holds his young son, Paul, who became Member No. 2499, thus winning \$15. Mom and Dad put the prize money into a college education fund for Paul.

Recruit class member Warren McCormack didn't waste any time joining the Credit Union. He became 2501st member, won \$10.

How about you? Are you a credit union member yet? Did you enjoy that 4½% dividend paid on savings for 1959 (one full year ahead of commercial savings organizations)? If not, now is the time to start saving systematically through payroll deduction. Come in and see us now and take advantage of the bonus of life insurance on your savings up to \$2,000 at no additional cost.

Ladies' night slated for February 16th

The annual Association Ladies' Night will be held on Tuesday, February 16. There will be a brief meeting of the Association at 7:30 p.m. to install the new officers for the year.

The purpose of Ladies' Night is to honor the girls as well as the outgoing officers so we request that the men make an effort to make the meeting.



There will be dancing, cats and undoubtedly there will be some type of refreshments served, all at no cost to the members.

Admission will be by current Association card which must be shown at the door.

All members are cordially invited to attend.

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Seek referendum ballot on residence issue

The issue of residence in San Francisco by municipal employees is one which has fathered a great deal of opinion both pro and con. At the December 15th meeting the subject was discussed. The following motion was passed: that this meeting go on record in support of the amendment and that we have a special election to determine the feelings of the members of the Association.

Letter to Chief Cahill

On December 16th the following letter was sent to Chief Cahill:

"The issue of residence in San Francisco by city employees is certainly one of the most controversial ones to come up in quite some time. Some of the members of this Association are for letting employees live outside while others feel that it should remain as it is at this time.

"In order that the Association may take a stand one way or the other it is respectfully requested that we be allowed to conduct a referendum ballot during the first or second week of January 1960.

"A motion to do this was passed at last night's regular meeting hinging, of course, on your permission.

"Praying every Christmas blessing upon you and your family, I am,

Respectfully yours,

Peter C. Gardner, Secty."

As of this writing (January 18th) we have received no answer to the letter requesting the election so we were unable to comply with the motion passed at the meeting.

Probably there will have been some hearings on the subject by the time this article reaches the membership, but due to the fact that we were not able to hold the referendum there can be no official stand taken by the Association at the hearings.

Action by Citizens

It will be up to individual policemen acting as citizens of San Francisco to take an interest and to express their own views on the subject.

The department has, in the past, publicly expressed opposition to the change in residence and the newspapers seem to have an open mind on the subject, leaning a trifle toward keeping it the way it is at present.

Why seven points?



The seven points of the SFPD badge stand for the seven seals mentioned in the New Testament. They are: (1) Virtue; (2) Divinity; (3) Prudence; (4) Fortitude; (5) Honor; (6) Glory; and (7) Praising God.

Many policemen have probably wondered what the seven-point star represents and certainly many have been asked by citizens. Up to now, no one seemed to have an answer.

A lady named Jessie E. Imberg, of 1954 - 10th Avenue, went to the trouble of attempting to get the answer. She contacted the department, but there wasn't anyone who had the answer right at his fingertips. Al Larkin of Planning and Research got in touch with the Public Library and got the answer.

First Policeman

He found that Isaiah W. Lees was one of the first policemen to wear a star. That was back in 1853 and the star he wore was the six-pointed Star of David. Stars had traditionally been the symbol of law enforcement in the West and there seemed to be no reason to change it in San Francisco.

Later the department went to a five-pointed star. In 1886 Sergeant C. W. Armager went to Irvine Jachens and requested a seven-pointed star. His premise was that the Star of David had

a particular meaning for one particular group and that a five-pointed star had no particular meaning. He felt that the star that was the symbol of the police department should have a meaning that would be known to all groups.

New Testament

The seven points of the star stand for the seven seals written in the Book of Revelations in the New Testament. The points serve as a reminder of the precepts by which our police force is guided. They are: (1) Virtue; (2) Divinity; (3) Prudence; (4) Fortitude; (5) Honor; (6) Glory, and (7) Praising God.

As time goes by more and more police departments are changing to shields and as one changes there is a little less connection with the history of the Western United States and the amazing groundwork done by the early peace officers.

The silver star with its seven points is about our last tie with the past and a worthy one which can be worn with pride.

Members should **VOTE** during February 8-12



BOB O'BRIEN



PETER GARDNER



JOHN BURKE



WES THULANDER



DENNIS O'CONNELL



ROBERT McKEE

(Not pictured: RAY WHITE)

The annual election of officers of the San Francisco Police Officers' Association will be held from Monday, February 8th through Friday, February 12.

The polling places will be the same as they have always been. This year Sol Weiner, Al Rosenbaum and Carl Vogelsang will serve as the Election Committee.

Candidates Listed

The following men have filed with the Nominating Committee for office:

For President: Robert McKee; 1st Vice President, Raymond White; 2nd Vice President, Robert O'Brien; Treasurer, John Burke and Wesley Thulander; Secretary, Peter Gardner, and Sergeant-at-Arms, Dennis O'Connell.

For the office of Director the following men submitted their names: Mario Pola, Fixed Post; Emmett Cooney, A.P.B.; Thomas Combis, Motorcycle Headquarters; Libert Myers, Warrant Bureau; Waldo Reesink, Northern Station, and Nicholas Galousin for delegate to P.O.R.A.C.

Presidential Powers

These are the only names submitted so the power of the President has been enhanced this year. According to the Constitution and By-Laws of the Association he can appoint men to fill vacancies and offices for which there is no candidate.

The officers and active members hope that all will take part and show interest in the Association by voting even though there won't be the competition that there has been in the past.

Votes Are Needed

The unopposed men could certainly use a vote of confidence and for the one office which is contested, two men are interested enough to want it and deserve to receive a representative vote.

It's your Association and it is up to you to see that it is run the way you want it run. You can do this by attending a few meetings and by voting in every election.

The ballots will be in the stations so it won't inconvenience you at all.



BE

SURE

AND

VOTE



Minutes of the Police Association meeting

Courts committee sought by Association

The meeting was called to order by President Weiner at 8:10 p.m. Roll Call of Officers: Pres. Weiner (P); 1st Vice Pres. McKee (P); 2nd Vice Pres. White (P); Treasurer Burke (P); Secretary Gardner (P); Sgt. at Arms O'Brien (P); Directors: Co. "A" Serena (P); Co. "B" Holmberg (P); Co. "C" Galousin (E); Co. "D" Korelec (E); Co. "E" Reesink (E); Co. "F" Watts (P); Co. "G" Raabe (P); Co. "H" Farnham (E); Co. "I" Bertelsen (P); Co. "K" Fixed Post Pola (P); M/C Combis (A); APB Cooney (A); City Prison Tiboni (E); Bureau of Inspectors Flynn (A); Juvenile Bureau Lawson (A); Headquarters Green (P); Academy Dolan (P); Range Parenti (A); Warrant Bureau Myers (P).

Legend: (A) Absent; (E) Excused; (P) Present.

Minutes of the last meeting read and approved.

Treasurer's Report rendered and accepted.

M/S that the bills be paid. Passed.

Committee Reports

Legislative Committee (Dolan): The Municipal Improvement League with which we are affiliated has been meeting every Monday to discuss the fluctuating retirement. The Finance Committee and the Judiciary Committee of the Board of Supervisors both ruled that the employees will have to pay for the actuarial survey concerning the fluctuating retirement. Another attempt to get the city to pay will be made after the first of the year by the MIL.

If we do have to pay for the survey Dolan recommended that the Association's share come from the campaign fund.

Motion Passed

M/S that the money for the actuarial survey be taken from the Campaign Fund unless the city decides to pay for it. Passed.

Continuing his report on fluctuating retirement Dolan stated that the retired employees have no intention of letting us tell them when to go on the ballot. We had hoped to get them to go in June and support them so that we could go in November alone with them

supporting us.

The Legislative Committee feels that if they go in November, the same time that we go we will have to oppose them.

Supervisor Dobbs

(2) The residence requirement has come up again. Supervisor Dobbs submitted a proposed charter amendment to change the residence requirement for city employees.

M/S that this meeting go on record in support of the amendment and that we have a special election to determine the feelings of the members of the Association. Passed.

Tax Exemptions

(3) There is a bill before Congress which will make retirement allowances tax exempt. This will be acted on some time in January. The National Conference of Police Associations proposed this legislation.

Blood Bank Committee (Vogelsang): 200 units on hand.

Christmas Party Committee (O'Brien): The program for the party is set and the candy filled stockings have been purchased. The cost of the party is \$529.30. The surplus will be given to some worthy organization.

M/S that the committee be given full power to act in the distribution of the surplus. Passed.

Guardsmen Donate \$1,000

P.A.L. Committee (White): The Benefit Game netted about \$3,000.00 for the P.A.L. The Guardsmen have donated another \$1,000.00 Over 300 boys took part in the basketball league conducted this season. About 50 boys are in the soccer program which will be expanded next year. More help is still needed at the gym.

Nominating Committee (Vogelsang): Letters of intention to seek office were received from the following men for the offices stated: Robert McKee, President; Raymond White, 1st Vice President; Robert O'Brien, 2nd Vice President; John Burke, Treasurer; Wesley Thulander, Treasurer; Peter Gardner, Secretary; Dennis O'Connell, Sergeant at Arms; Mario Pola, Director Co. "K" Fixed Post; Emmett Cooney, Director APB; Thomas Combis, Director Motor-

cycles; Libert Myers, Director Warrant Bureau; Waldo Reesink, Director Co. "E" and Nicholas Galousin, Delegate to P.O.R.A.C.

Election Committee

The Election Committee was appointed: Weiner, Rosenbaum and Vogelsang. The Annual Election of Officers will be conducted from the 8th to the 12th of February.

Retirement Committee (Dolan): Dr. Charles Ertola was elected President of the Board of Supervisors and will serve on the Retirement Board. James McGovern is seeking election to the Board in February.

Overtime Committee: A list of hours on the books has been discontinued because of the fact that there were so many changes that the list didn't stay current for more than a few days. It was determined that no one has lost any time as the Personnel Office keeps posted and the information is readily available.

Old Business: Benefit report made.

Dividend Proposed

New Business: (1) The question of interest on retirement contributions came up and was discussed. It was suggested that we could get the interest in the form of an annual dividend as the insurance companies do it. It was explained that our contribution is based on the total amount of money in the system. The present rate of interest is $2\frac{3}{4}\%$. If any money is taken out, the contribution rate could go up. It was suggested further that instead of raising the interest as the Board may do, it would be better to put the difference into some additional benefit, such as survivor benefits.

Legal Study Needed

(2) Could the Association have a courts committee which could investigate cases lost in court by policemen? Every pressure group has such a committee—why couldn't we? The chair appointed Raymond White to head a committee to study the possibility of such a committee and report back to the next meeting with their findings.

(3) Should refreshments at Ladies' Night be paid for by each member at-

(Continued on Page 10)



The Night's Work



LAHERTY

casually watching Italian shoes just happened to fit exactly the footprints found at the crime scene.

* * *



HALLACK

away and called the wagon. Suddenly, Willie, handcuffs and all, ran off again and was recaptured, but only after Officer Hallock's ankle was sprained severely enough to force him off work for two weeks.

* * *



OLSEN

of the city treasurer, noted the prevalence of such misdeeds on his beat, staked out a particularly bad block and caught Norwood in the act.

* * *

Discovering a viciously beaten elderly man on Jones St., BOB BURKE, APB, instituted a search and found Joseph Zorich fleeing over rooftops. Zorich was subdued only after a wild, dramatic struggle on the ledge of a six-story building. The assault had been committed for no reason.

By THOMAS E. McDONALD



KOTTA

books, door to door, in Forest Hill, the alert Taraval radio car man investigated and discovered that the stock was pilfered from downtown book stores.

* * *



PAGEE

Richmond. A search of their hotel room uncovered a cache of stolen property valued at well over \$1,000 and cleared up several local felonies.

* * *



GRANT

been taking home several barrels from work each night, much to the displeasure of his employer. The \$1,100 wasn't enough for bail.

* * *

A week long surveillance of 1063 Alabama St. ended with the arrest of Joe and Sadie Garcia who manufacture and sell everything for the discriminating smoker. Raiders BOB MARTIN and PAUL LAWLER, Narcotics De-

The enterprising, and low overhead scheme of small business men Alonzo Washington and Willie Kelley was forced into bankruptcy by Patrolman PAUL KOTTA. Observing them peddling

The crime spree of two Canadian ex-cons was aborted by Juvenile Officers THOMAS PAGEE and DONALD MURPHY, who arrested the pair following two attempted house burglaries in the

Arvon Liggins, 34, is one hell of a man. In less than a month he sold 11 tons of tallow valued at over \$1,100. Burglary Detail sleuths BOB WENTWORTH and ED GRANT found that ol' Arv had



MARTIN and LAWLER

tail, seized twenty-five pounds of marijuana.

* * *



COLEMAN

Mission Station's MICHAEL COLEMAN and GORDON HENDRICKSON arrived and put down the impetuous Irisher.

* * *



PANELLI

Northern Radio car patrolmen RENZO PANELLI and WALT BRAUNSCHWEIG arrived. Taking a dim view towards Margie's efforts to better

(Continued on next page)

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Minutes

(Continued from Page 8)

tending? Matter tabled until January meeting.

Welfare Fund is Low

(4) The Welfare Fund is low and a reapportionment of the contribution rate is necessary. One of the points brought out in the discussion was the question as to whether more money will be demanded by the United Crusade if there is more money in the fund. Also, if the fund is increased, couldn't something be done to help policemen who are off the payroll and in dire financial straits? It was also brought out that the Welfare Fund is a departmental activity and not a function of the Association. It is a strictly voluntary contribution system.

Meeting adjourned at 10:25 p.m. in respect to the memories of our departed brothers.

Respectfully submitted,
PETER C. GARDNER,
Secretary.

The night's work

(Continued from Page 9)

inter-racial understanding, the boys unceremoniously threw her into the bucket.

* * *



DAVIS

Investigating a series of hotel room thefts, Southerner BILL DAVIS entered the lobby of a skid row hotel and found Ray Johnisee, a wine drinker of some note, brandishing a revolver. Davis quickly disarmed the man and arrested him and Ellis Nave, another famed tippler, who were found to be responsible for several of the burglaries.

COMPLIMENTS OF

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Letter from Lt. Currie

"To those who so generously gave:"

"During the past month a probationary member of this department, assigned to Company A, developed an illness which forced the department to dismiss him upon the recommendation of the Police doctor.

Due to the nature of the illness this former member, Martin Balich, faces a long period of medical treatment without the ability to earn a living for himself and family. With the thought in mind to help in some extent financially members of his platoon agreed to donate towards a Christmas Fund for Martin and his family.

When word of this project reached the Police Officers Association they vol-

unteered the help of this organization in making this a department-wide effort. Needless to say the result were most gratifying and far exceeded our original hopes to make the coming Christmas as merry as possible, under the circumstances, for the Balich family.

Again availing myself of the services of the Police Officers Association, I would like to take this opportunity to extend my thanks to each and every member who helped in any manner in this cause. And to each a Happy New Year and may God bless you.

(Signed) NORBERT CURRIE
Lieutenant of Police
Company A

Vital statistics

Deceased

Insp. Walter Gloistein 1/9
Officer Herbert Starkie 1/18

Retired

Off. Thomas F. O'Connor 12/1/59
Off. Donald Haskell (D) 5/26/59
Off. James Van Pelt (D) 12/1/59
Off. Eamon Sheehy 10/7/59
Off. Charles Haster 12/9/59
Off. Fred Fitzsimmons 10/1/59
Matron Marian Pietsch (D) 1/7
Off. Frank E. Ryan (D) 12/23/59
Insp. Alvin Corrasa 12/28/59
Off. Patrick Meehan 12/27/59
Lt. Edward Farrell 1/1
Off. Ernest C. Wood 1/1
(D)—Disability Retirement.

Promoted

William Osterloh to Lieut. 10/12/59
John C. Lynch to Lieut. 10/12/59
Wm. J. O'Brien to Lieut. 10/12/59
John B. O'Rourke to Lieut. 10/12/59
George J. Sully to Lieut. 10/12/59

Robert Vienot to Sgt. 10/12/59
Edward J. Laherty to Sgt. 10/12/59
John T. Fox to Sgt. 10/12/59
Melvin Jorgensen to Sgt. 10/12/59
(Inspector)
Robert Wentworth to Inspector
10/12/59
Oakley Cook to Asst. Insp. 10/12/59
Wm. (Moose) Porter to Inspector
12/28/59
Ed Rodgers to Asst. Insp. 12/28/59
George Engler to Lieut. 1/1
Jack Girot to Sgt. 1/1
William Guthrie to Insp. 1/14
Leo Osuna to Asst. Insp. 1/14

Resigned

Melvin Ryan 9/8/59
Gus Bloise 12/1/59
John Bosque 12/1/59
Gerritt Van Raam 1/10

Military Leave

Off. John W. Minderman 1/10

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The city's hardest working policemen patrol its highest crime areas from its busiest station, a converted schoolhouse at 841 Ellis Street.

The rosy-cheeked recruit is swiftly transformed into a street-smart veteran at the station where terror, humor and pathos make up the daily menu.

From Snooty to Snotty

The Negro streets of the Fillmore; every night New Year's Eve, every doorway a urinal. . . . The swank Marina; fabulous homes, lovers in parked cars. . . . Hayes Valley; San Quentin graduates are not uncommon here. . . . The Golden Gate Bridge, America's favorite diving board. . . . Snooty Pacific Heights; some of San Francisco's finest families. . . . Russian Hill, where the pretty office girls live five to the apartment. . . . The Tenderloin; brassy bars attempting to maintain a little wickedness for the tourists. . . . Market Street; dingy, cut-rate hotels where guests are changed more often than the linen. . . .

The Leapers, The Swimmers

A psychopath poised to leap from a ledge . . . homosexuals in secret doorways . . . red-vested bartenders bemoaning the lack of customers . . . red-shod streetwalkers with the same complaint . . . mink-clad shoppers on Polk St. . . . children playing in the rubble that once was the Western Addition . . . old Italians smoking little black cigars and playing bocci near Aquatic Park . . . 30-year-old teenagers drinking beer where there's sawdust on the floor and sports cars in the parking lot . . . hardy, leather-skinned men, some over 70, swimming in the bay's chilly waters . . . automobile salesmen, white smiles and expensive suits, lying in wait on Van Ness . . . Central Emergency Hospital; magic balms, patches and needles to repair the results of man's inhumanity.

Always Plenty to Do

Five radio cars, two motorcycles and twelve beat men on each watch do that which must be done: Listen politely to the complaints . . . make the reports . . . get the drunks off the street . . . hit the hoodlums hard . . . smile and be courteous . . . catch the kids in the hot cars . . . keep an eye on the bars . . . direct traffic in front of the Opera House . . . find out who is the over-painted dolly with the drunken sailor

NORTHERN STATION

A beehive in the jungle



THE NORTHERN

What used to be a school house at 841 Ellis is now one of the busiest and "policiest" stations of them all.

. . . shake up the boys in the club jackets; take away the knives and the chains . . . check out that tip on the crap game . . . tow the cars out of the driveways . . . stop the bleeding until the ambulance arrives . . . chase the winos back across Market Street . . . don't forget to return the salute from the school traffic safety patrolman . . . check the hype's arm; try to discover his source of supply . . . fight the fighters . . . settle the family beefs . . . show the nice little boy your handcuffs . . . make more reports.

Capt. Nelson in Charge

One hundred fifty men commanded by Captain Harry Nelson, Lieutenant Kenneth Himmelstoss, Lloyd Kennedy, Floyd Stuart and a score of veteran Sergeants man the Northern Station. Rough and tough, wild and woolly: the "Policiest" Police District.

— T. McD.

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C. B.

REMINDER TO CREDIT UNION MEMBERS: INCOME AND DIVIDENDS ARE TAXABLE

Treasury official informs credit union members that interest and dividends must be reported

It's about that time of the year again, men, when Uncle Sam takes another tax bite out of our earnings.

For most of us in the Police Credit Union, tax deductions are made automatically from our salaries. As a result, there usually aren't too many questions or problems.

However, the Internal Revenue boys feel that there has been a great deal of misunderstanding in what they call "the area of dividend and interest income."

Widespread Under-reporting

During the fall of 1959, the House Ways and Means Committee undertook a series of comprehensive hearings to receive expert advice on overhauling the Internal Revenue Code. One of the important highlights of these hear-

ings was reports by independent experts on the widespread under-reporting on individual tax forms of dividend and interest income. The extent of such under-reporting has led to demands by some members of Congress for legislation to require **mandatory withholding** of dividend and interest income by savings institutions and other corporations.

Voluntary Programs

Officials of the Treasury Department have held a series of informational conferences with the leading association of savings institutions, including the Credit Union National Association (CUNA), to try to work out voluntary program to insure effective compliance with the existing tax laws regarding interest and dividend income.

This is particularly important for credit unions because the tax status of credit unions has long been justified on the basis that members pay their fair tax share through tax payments on credit union dividends.

Here are a few helpful questions and answers recently released by Under-Secretary of Treasury Fred W. Scribner, Jr., and published in **Bridge**, the official publication of CUNA.

(For any additional information, members of the San Francisco Police Credit Union may contact the credit union office at Park Station, phone HE 1-1856.)

Q. How serious is the problem generally of under-reporting by individuals of dividend and interest income?

(Continued on Page 14)

Should civil liabilities threaten our families?

Unless a San Francisco police officer has private insurance against civil suits, he is continually on the spot. There is at this time no provision made by the City to protect him in actions arising from his employment.

As police work is purely judgment it would follow that there are mistakes made in good faith which seem to be proper actions at the time they are carried out. The old saw which says, "He's a good boss . . . he protects you when you are right," isn't the most intelligent statement. A police officer needs help when there is a chance that he may have made a mistake. When he is completely right he has nothing to worry about.

Also Family Threat

Civil liability is not only a threat to the officer himself but to his wife and family. As California is a community property state any judgment against the husband is a judgment against his family also.

Is his wife liable for incidents which occur in the course of her husband's employment as a policeman? She is

By PETER GARDNER

when a judgment is rendered against her husband.

The majority of lawsuits arise out of trivial violations of the law such as disturbing the peace, drunk, and the like. In most cases the arrested person has been drinking and a beef ensues.

A Right to Protection

The policeman has the right as a citizen of the United States to protect himself against bodily injury and he has the backing of the law wherein he may use as much force as is necessary to affect an arrest.

If he uses force and a suit results he is liable for damages. What with public opinion, on the average, being against police actions, the officer is usually left holding the bag and makes an out of court settlement to eliminate the worry of a long, drawn-out legal action.

Unless he is wrong according to the best methods of police work, including the use of his club or enough force to consummate the arrest, and is sued, the city should cover him.

Resolution Submitted

Last year Supervisor Zirpoli submitted a resolution to the Judiciary Committee of the Board of Supervisors which had to do with false arrest, assault and battery insurance for police officers, which would be paid by the city. This proposal was originally submitted by the NAACP and the ACLU but the changes that brought it into the realm of workability were made by a committee from the Association.

Opinion Forthcoming

A check with Mr. Mullins of the City Attorney's Office disclosed that an opinion as to whether or not the city could legally pay the premiums on this kind of insurance will be forthcoming within the next several weeks.

In the event that it can be done, the opinion will be forwarded to the Judiciary Committee and then to the Finance Committee for action. It will not be too long until we know one way or the other.

Credit Union has new leader



WILLIAM HAMLET

LOUIS LANG

EDWARD COMBER

HARRY VALDESPINO

LOUIS BARBERINI

(Not pictured: James McGovern, Carl Vogelsang)

By JIM DIGGINS

The Board of Directors of the S. F. Police Credit Union elected William Hamlet as president at their year-end meeting on January 15, 1960.

Bill has been a member of the credit union since the early part of 1955. He joined the Board of Directors in June, 1956, and prior to his election as president, has served as vice-president and clerk of the board.

Fingerprint Expert

The new Credit Union leader joined the department in 1949. After working for a short while at a district station, he spent eight years in the identification bureau. During the last few years he has worked as a fingerprint expert under John F. Williams, department criminologist.

Bill lives at 2112 - 18th Avenue with his attractive wife, Jean, and their daughter, Judith. Puttering around the house is Bill's main hobby, and any spare time he can muster is divided between state identification organizations, and local church activities.

Has Studied Problems

Fingerprinter Bill can't be pushed around when it comes to making a choice. In fact his studied appraisal of credit union problems has led to several accurate and beneficial decisions for the members.

We wish Bill every success as Credit Union chief for 1960.

This year's election completed the presidential cycle for the Board of Di-

rectors. All members of the Board, eligible to run for president, have served at least one term in that office.

The first president, James McGovern, held that office from 1953 through 1955. He was succeeded in 1956 by Louis Lang; in 1957 by Carl Vogelsang; in 1958 by Edward Comber; in 1959 by Louis Barberini, and this year by William Hamlet. Bill is the youngest member of the Board in seniority.

The continued and elongated servitude of these leaders certainly indicates that the job of Director is a position which is to be desired.

Board of Directors

A credit union is only as successful as its Board of Directors will allow it to be. A penny-pinching, uncooperative Board can set a credit union back many years. On the other hand, the sky is the limit for a credit union led by a cooperative, progressive and earnest Board of Directors. The S. F. Police Credit Union is an excellent example of proper guidance and leadership.

Correct decisions are necessary for the successful growth of an organization. We would like to review a few of the decisions that have influenced the development of your credit union.

Charter Changed

In 1958, in order to increase service and benefits to the members, it was decided by the Board of Directors to transfer our credit union from a Federal charter to that of a State. This change was considered in some credit union circles to be rash, and foolhardy.

However, the proof of the pudding is in the eating. After watching the continued and successful growth of our credit union, Pan American Airways Federal Credit Union changed charters, and just recently to further prove the wisdom of this change, the S. F. Firemen's Federal Credit Union switched charters.

Decisions Cited

To compliment the above action, here are a few other decisions that led to increased service for the members: a liberal loan policy to its members; and I might add, with the help of the S. F. Firemen's Credit Union, a liberal loan policy of borrowing from other credit unions (\$600,000.00) to supply our members' needs. Extension of office hours (10:00 A.M. - 3:00 P.M. and 5:30 P.M. - 9:30 P.M.); purchase of modern, efficient equipment; enlargement and renovation of the credit union office; special schooling for the staff; and active participation in local, state, and credit union functions.

National Invitation

In November of 1959, the Board of Directors injected the S. F. Police Credit Union into the national credit union picture. An invitation was extended to the National Management Conference (an association of million dollar credit unions) to hold their annual convention in San Francisco in 1964. Acceptance of this invitation will mean added revenue for our local economy and lead to better public relations for

(Continued on next page)

Taxes

(Continued from Page 12)

A. Studies made both by the Treasury Department and by outside sources indicate that a substantial gap exists between dividends and interest paid to individuals and dividends and interest payments reported by individuals on personal income tax returns.

\$3 Billion Unreported

In the interest area it has been estimated that in 1956 less than one-half of interest received by individuals was reported by them. These estimates indicate that individuals failed to report more than \$3 billion of interest received by individuals was reported by them. These estimates indicate that individuals failed to report more than \$3 billion of interest received or credited. I refer here to all types of interest, including interest on corporate bonds, interest on deposits in commercial and savings banks and building and loan associations, interest accrued or paid on E Bonds and other U. S. securities, and interest received from insurance companies and credit unions.

Q. What is the extent of under-reporting of credit union dividend?

A. Credit union dividends which totaled \$127 million in 1958 are only a small percentage of total interest pay-

ments. There are no specific estimates available of the under-reporting of credit union dividends. Estimates do show that under-reporting is widespread among those individuals who receive \$25 or less per year of interest income. We would expect that the under-reporting of credit union dividends would be similar to the rate of under-reporting in other areas.

Q. Why is there such substantial under-reporting of dividend and interest income? What can be done about it?

A. I believe that much of the failure to report interest earned on balances in savings institutions, as well as interest received from other sources, arises through carelessness and ignorance. In the case of interest credited by savings institutions, many individuals do not withdraw such interest in the year in which it is earned and credited and apparently believe interest not withdrawn is not taxable.

This is incorrect. Many savers do not even present their passbooks for crediting and so have no information on which to act. Many taxpayers do not, in fact, know how much interest they should report.

Fully Taxable

Also, there may be some misunder-

standing as to just what constitutes interest income. For tax purposes credit unions and savings and loan dividends are defined as interest income and are fully taxable. No dividend exclusion or credit is applicable to such income.

By bringing clearly and forcibly to the attention of recipients of interest income their obligation to report the amount paid or credited we may be able substantially to reduce under-reporting. The alternative to failing to solve this problem on a voluntary basis could be the proposal of legislation intended to make more certain the proper reporting of interest due. Such legislation might well call for withholding.

All-Out Campaign

Q. What action is the Treasury Department taking to inform taxpayers of the taxability of dividend and interest income?

A. In our attempt to educate the taxpayers and to handle this matter on a voluntary basis, we have made changes in the 1959 tax forms and instructions to emphasize the necessity of reporting all dividends received and interest received or credited. Recent speeches by Treasury officials have called attention to this problem.

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CREDIT UNION (Cont. from Pg. 13)
bay area credit unions. In addition the invitation will certainly add to the prestige of our credit union.

With the continued leadership such as we have had, the S. F. Police Credit Union can look forward to many, many fruitful years.

DION R. HOLM

City Attorney

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Information Kit

Our new taxpayer information kit, available in all Internal Revenue Service district and field offices for placement with newspapers, radio and TV stations, industrial house organs, etc., will further call to the attention of taxpayers the necessity of properly reporting dividend and interest income.

Q. How can credit unions help inform their members?

Thanks to All Members

A. First of all, let me thank CUNA for its fine cooperation with the Treasury Department. The Treasury Department has the responsibility to carry out to the best of its ability the tax laws of the United States. Under our present voluntary compliance system for collecting dividend and interest income we need the suggestions and assistance of all responsible financial institutions. I'm very pleased that CUNA has undertaken a program to educate credit union members about these matters in cooperation with the Treasury Department. Of course, the effectiveness of this educational program depends on the efforts of your state leagues and the thousands of individual credit unions and ultimately their members.

Notice from Chapter

An effective method of attacking this

revenue gap under the present tax laws is for each savings institution to make sure that their savers receive at year end a notice stating that interest and dividends, whether paid to the taxpayer or credited to his account, are reportable on the taxpayer's individual tax return.

As an aid in this program we have prepared such a reminder notice (Document 5219), which can be requisitioned from the District Director of Internal Revenue. I understand that your credit union supply affiliate has suitable notices available for distribution to credit union members.

Of course the most effective step would be to include in the reminder notice the total amount of interest or dividends paid or credited to the particular deposit or share account with the suggestion that this record be retained for use in preparing individual tax returns.

Separate Mailing

Credit unions have periodic mailings to their members. A separate mailing would probably achieve the best results, but informational material could be inserted in any regular distribution to credit union members. Regardless of the type of notice used, for maximum effectiveness notices should be distributed to members as early during the filing period as possible.

Q. Where should interest and dividend income be entered on individual tax forms?

A. There are three individual tax forms: the short form 1040A, the middle form 1040W, which is completely new this year, and the regular 1040 long form. We have highlighted on each of these forms this year entries for dividends and interest.

Changes on 1040A

On the short form 1040A, dividends and interest are to be reported on line 6, which has been changed to read "Interest, dividends, and other wages."

On form 1040W, dividends are to be reported on line 5 (a) and interest on line 5 (b).

And on form 1040, dividends and interest are to be listed on page 3 and totaled on page 1, line 10.

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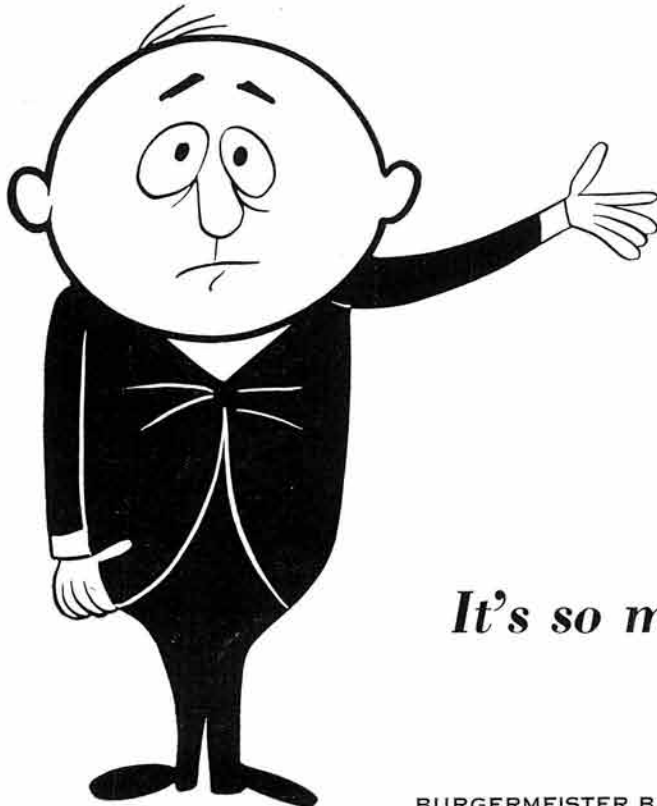
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