



THE NETWORK

January 2022

Honoring Yesterday—Protecting Tomorrow

Vol. 53, No. 1

PRESIDENT'S MESSAGE

By Chris Heiserman



Welcome to 2022. We enter the new year with lingering trepidation – not quite ready to pack away the cautious adage “Hope for the best but plan for the worst case.” In the December *NETWORK* I said we at RESDC are hopeful and optimistic about 2022. Of course, that was before a new word was added to our pandemic vocabulary – Omicron.

By the time this newsletter reaches you, we should have a better idea of how this new variant compares to the Delta version that has swept across the United States and the world the past several months. Early indications were that Omicron may be more contagious but exhibit less severe symptoms than Delta; however, health officials said it would take several weeks to determine the new strain’s level of severity and whether vaccines will be effective against it.

So, we start the new year with the same questions we’ve faced all through 2021: Will COVID-19 ever be behind us; When can we safely travel again; If in-person events are planned with recommended health-related guidelines (vaccinations, masks indoors), will people feel comfortable attending? RESDC will be testing the hypothesis about attendance at face-to-face gatherings early this year with tentative plans for a traditional on-site membership meeting on March 8 and a patio RESDC Round-up late afternoon reception on March 2nd. More details on these events will appear in the February *NET-*

WORK.

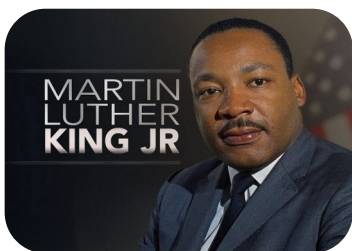
My family has scheduled an overseas tour in the spring. We are carefully monitoring the frequent “breaking news” stories about Omicron and tracking the status of pandemic cases, vaccination levels and health advisories for the countries we hope to visit. We want desperately to believe the COVID-19 nightmare is winding down. Some positive signs have been surfacing; we attended a wonderful live performance by the San Diego Concert Band in early December and we thoroughly enjoyed the music and the excitement of hearing and seeing great music again as part of an appreciative masked audience. The band members had not performed a concert together for two years and it was heartwarming to see how thrilled they all were to be doing what they love once again.

Hopefully, good fortune will smile on us, the pandemic will actually recede, and we will adjust our lives accordingly.

Communities of Interest

If you followed the year-long effort of the 14-member San Diego County Independent Redistricting Commission, you may recognize the phrase “communities of interest.” This diverse group of county residents, randomly selected from a 60-person pool of applicants, was charged with drawing new boundaries for County Supervisorial Districts to account for population changes in the 2020 Census. A primary mission for them is respecting “communities of interest.” In other words, besides trying to equalize the number of people in each of the five districts, the commissioners should do their best to keep together groups of people with common historical, cultural, even jurisdictional ties (cities, special districts, community planning areas, etc.) While keeping everyone happy proved very challenging for the Commission, I believe I know of an obvious candidate as a special “community of interest” that no one should disagree with – RESDC.

As retired County employees we have a great deal in common, even though we exhibit broad diversity and have
(Continued on Page 2)



January 17, 2022 Martin Luther King Jr. Day

RESDC and SDCERA will be closed in observance of the holiday.

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scattered in retirement throughout the United States and even abroad. We probably have more shared values, experiences, and interests now that we have left the work force than when we were in many different departments.

I won’t invoke the County motto here, but a belief in the nobility and personal satisfaction of public service must be somewhat of a motivating factor for someone to devote the years in a government career it takes to earn a guaranteed defined benefit retirement. As it says on the first page mast-head of each *NETWORK*: “Honoring Yesterday – Protecting Tomorrow.”

We can, together. □



January Calendar of Events

13—(Thurs.) RESDC Board of Directors Meeting
Via Zoom Web Conferencing, 9:30 a.m.

17—(Mon.) Martin Luther King Jr. Day
RESDC & SDCERA Closed

COMING SOON – RESDC EVENTS AND MEETINGS IN 2022

Happy New Year RESDC Members! We are pleased to announce a few different events & meetings we are planning to kick off in 2022. The exciting news is that while we plan on continuing to hold virtual events and meetings, we will also be returning to offer in-person events for the first time since the pandemic began! Of course, we will continue to monitor the situation with the pandemic to ensure any in-person events we schedule will prioritize the health & safety of our members.

Here is a sample of some the great events and meetings we are working on:

February 2022 – Virtual Presentation – American Red Cross



Every eight minutes, the Red Cross responds to a disaster — most often, a home fire. The Red Cross set a goal to reduce fire-related deaths and injuries in the US by 25%. They do this with the help of volunteers going door to door installing free smoke alarms and providing life-saving home fire safety education.

Did you know that if a fire starts in your home, you may have as little as two minutes to escape? During a fire, early warning from a working smoke alarm plus a fire escape plan that has been practiced regularly can save lives. Learn what else to do to keep your loved ones safe!

Join us for another great **Virtual RESDC** presentation on **February 22, 2022, from 10am-11am** for a Home Fire Safety presentation and learn what you can do to make your home and community safer. More details to come in the February *NETWORK*.

March 2022 – The return of the popular RESDC Roundup and Paul Greenwood Presentation



We hope to see you (in person!) on **Wednesday, March 2, 2022 at 3:30 pm at Hooley’s in La Mesa**. The Roundup provides an opportunity to catch up over libations and appetizers with RESDC leadership and fellow members. No reservation required (no host bar). Come meet with old friends and make some new ones

Then, on Tuesday, March 8, 2022, we are pleased to have former Deputy District Attorney (and RESDC member!) **Paul Greenwood** as our presenter. His presentation, **Elder Abuse In The Time Of COVID-19**, is sure to provide up-to-date information and resources on how to avoid scams and fraud. Additional details to follow in the February *NETWORK*.

And last, but not least, we are in initial planning stages for some other great events:

- **County of San Diego Deferred Compensation Program**
- **RESDC Day at the Padres**
- **Flag Day/Fourth of July Luncheon**

Stay tuned to future *NETWORKs* for additional details including dates, times, and locations. □

QUOTE OF THE MONTH

One difference between poetry and lyrics is that lyrics sort of fade into the background. They fade on the page and live on the stage when set to music.

▪**Stephen Sondheim**



UPDATE: ROLLING BACK PROPOSITION B CITY PENSION CHANGES

It's no secret. It was all over our media. It once took center stage before the California State Supreme Court. RESDC featured it in several editions of *THE NETWORK*, as recently as October 2018, in a piece entitled "San Diego City Retirement: A Bit of a Scrum Across Town."

We're talking again about the infamous (for many city employees) City of San Diego Proposition B, used by some 2012 city leaders to eliminate reliable, defined benefit retirements for newly hired city employees. . . excepting police officers, and to freeze city wages for five years. The pension benefit was replaced by 401(k) s, without Social Security benefits.

Two-thirds of city voters approved of Proposition B, when told city retirement was too rich for city employees, and that it would only cost \$58 million to make changes that would save taxpayers about \$2.5 billion. The defined benefit system would be replaced, said proponents, by a defined contribution arrangement which, we note, unlike the defined benefit system being eliminated, guaranteed no certain retirement benefits and no guarantees that enough funds would be saved through the contributions to last retirees their lifetime.

But some of these same city leaders became careless and made mistakes.

Former San Diego Mayor Jerry Sanders announced his sponsorship of Proposition B as a private citizen, not officially as mayor, and claimed he was therefor under no obligation to meet and confer with unions about the measure, as seemingly required by the California Meyers-Millias-Brown Act.

The Meyers-Millias-Brown Act is a legal bible for California public employees, clearly stating that "administrators" and other officials of public agencies in the state, "must meet and confer in good faith," regarding, among other things, "terms and conditions of employment with representatives. . . of recognized employee organizations." City councilmen of the era, Kevin Falconer and Carl DeMaio, joined Sanders in his promotional efforts for Proposition B.

There followed the court cases and rulings one can expect when personal income is put at risk. First, the California Public Employment Relations Board (PERB) considered and ruled in favor of the opposing city employee unions, that the Meyers-Millias-Brown Act's meet-and-confer requirement had been improperly ignored, and employee rights had to be reinstated. On appeal, an appellate court decision reversed the PERB's ruling, determining that PERB was wrong and that the defined benefit system was indeed out for new employees.

However, a California State Supreme Court ruling in 2018 reversed that decision and scolded the Appellate

Court. The State Supreme Court said that the PERB was "not clearly erroneous" as the Appellate Court had ruled, but "clearly correct." The California Supreme Court sent the matter back to a chagrined Appellate Court, which issued a new ruling.

Undoing Proposition B was no easy matter though, since it had resulted in a voter approved modification of the city charter, which normally can only be modified by the voters. Ultimately, this year a Superior Court judge convened a special legal process and issued a ruling that allowed the City Council to approve changing the charter to its prior wording, which it subsequently did. Addressing how to make the affected city employees (new hires during the intervening years) whole without Proposition B has busied city leaders since that California Supreme Court ruling.

So, what's the latest situation? It was described in an extensive *San Diego Union Tribune* article last July. Some early estimates said that taxpayer costs to make those impacted city employees whole could cost as much as a \$100 million. The number of workers involved were reported to total about 5,400 newish employees, less 1,600 said to have joined the City after Proposition B was approved but had since left. Making them "whole" would mean in some form retroactively replacing the defined contribution system provided them with a defined benefit system again.

But there are complicated side issues. A few newly hired employees may not want to lose their 401(k) style defined contribution plans because they don't expect to stay with the City long enough to get a pension. Increasing lifespans have increased the number of years pensions will have to be paid retirees, increasing costs. Conversely, some retirement costs to the City are expected to decrease because of unrelated state reforms governing how public retirement systems must be managed, and revenues are reportedly up from invested retirement funds due to friendlier investment markets.

There has been progress. The San Diego Union Tribune reported the creation of a special task force last spring, responsible to figure out how to re-open the system and make damaged new city employees whole. The unions which filed the original complaint and took it all the way to the Supreme Court are in negotiations with the city. A resolution is expected soon. The five year pay freeze, however, had far ranging impacts on the city, since it was unable to stay competitive with other local governments. It will probably take years to address that.

Why the focus on this effort? This was an almost successful attack on public pensions in California, using a local referendum process. Had it proven successful, the strategy might have been replicated elsewhere. Certainly, that would not be good for our view of appropriate retirement security for public employees. We monitor these issues for you. □



Winter 2022!

SCHOLARSHIPS

By Carlos Gonzalez, Scholarship Committee Chair



RESDC Merit Scholarships:

The annual **RESDC Merit Scholarship Program** will award five \$2,000 scholarships and one \$750 community service scholarship to graduating high school seniors in 2022. To be eligible, students must be a child, grandchild, stepchild, or step grandchild of a RESDC member in good standing (as defined in our bylaws).

The scholarship application will be available online on January 3, 2022 at:

www.resdc.net/scholarship-program. You can

stop by the RESDC office to pick up applications. We are happy to email the application to each applicant. Contact us at resdc@resdc.net to ask for the Scholarship application form.

The deadline to submit applications is **Friday, March 4, 2022**; applications postmarked after this date will not be considered. Final results will be communicated directly to individual participants at the beginning of June 2022.

We suggest that applicants start this process immediately and coordinate all references for a complete and timely submittal. Incomplete application packages will not be considered.

Theo and Evelyn Yakel Scholarships:

All RESDC Scholarship applicants are also eligible to apply for the **Theo and Evelyn Yakel Scholarship**, which is available through **The San Diego Foundation**. In 2020, The San Diego Foundation awarded \$2.2 million in scholarships, making The Foundation the largest private non-university scholarship provider in San Diego County. To apply for The Yakel Scholarship, students should go to www.sdfoundation.org and fill out the Common Scholarship Application.

A document verifying that the student's sponsor is a RESDC member must be uploaded when applying for the Yakel Scholarship through the Common Scholarship Application. Please email the RESDC office at resdc@resdc.net or call the RESDC office at: (866) 688-9229 to obtain this signed document. Please state the name of the student applying for the scholarship. The foundation will not accept applications without a signed RESDC validation form. □

PENSION FACTS AT A GLANCE

80%

Funded percentage of our SDCERA Retirement Fund on a Valuation Value of Assets basis in the June 30, 2021, Actuarial Valuation Report. Increased from 77.3% in 2020.

RECENT EVENTS

❖ **Issue Brief: How Has COVID-19 Affected Older Workers' Labor Force Participation?** The Center for Retirement Research at Boston College recently released this issue brief. The brief's key findings are:

- Before COVID, more people were working longer and claiming Social Security later to improve prospects for a secure retirement.
- The question is, how has the pandemic affected these patterns?
- The analysis uses the Current Population Survey to compare job exits and retirements pre- and post-pandemic for workers 55 and over.
- The results show that COVID did increase job exits, particularly for those with no college degree, women, Asian Americans, and those less able to work remotely.
- In contrast, the pandemic had little impact on retirement and Social Security claiming, suggesting many may return to work if COVID continues to recede.

To access the issue brief, visit:

<https://crr.bc.edu/category/briefs/> .

❖ **Milliman 2021 Public Pension Funding Study:** The recently released Milliman Public Pension Funding Study annually explores the funded status of the 100 largest U.S. public pension plans. We report the assessment by plans of their own funded status. We also recalibrate the liability for each plan based on our independent assessment of the expected real return on its investments. Main areas of discussion include:

- Assets
- Liabilities
- Recalibrating the total pension liability
- Actuarial Standards of Practice (ASOP) 51 and plan maturity measures

To access the brief visit:

<https://www.milliman.com/en/insight/2021-public-pension-funding-study> . □



CALIFORNIA SENIOR LEGISLATURE

By Susan Mallett, CSL Assembly Member



Greetings to all my RESDC friends and fellow retirees. I hope you are well as we continue to emerge from the veil of COVID-19 restrictions. You may know me as your alternate retiree representative on the SDCERA Board of Retirement, however I am also one of eight California Senior Legislators representing older adults of San

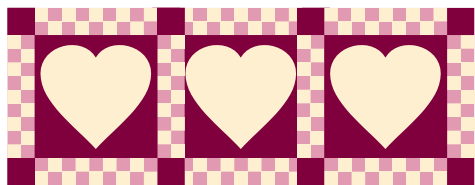
Diego County. The California Senior Legislature (CSL) was established by the State Assembly in 1979. It is the only grassroots organization advocating on behalf of older Californians. At full strength, CSL consists of 120 members from all over the state of California. Members develop legislative proposals that are reviewed and prioritized at the annual session. Since the beginning of CSL, over 210 proposals authored by CSL members have been picked up by California Legislators and enacted into law.

This year's annual session, typically held at the Capitol building in Sacramento, was held virtually. The three-day CSL event was opened by Assembly Member Adrin Nazarian, Chair of the Aging and Long-Term Care Committee. He acknowledged the initial poor COVID response by the State's enforcement agencies and by the administration of many skilled nursing facilities contributed to more deaths of our most vulnerable citizens. He added that only 1% of the U.S. population resides in residential treatment and skilled nursing facilities, yet this group experienced a much greater percentage of the overall loss of life to COVID. According to the Kaiser Family Foundation, during the first year of the pandemic, staff and resi-

dents at nursing homes accounted for 31% of all COVID-19 deaths in the nation. The pandemic response also led to some teaching moments and resulted in expedited funding for many programs for older Californians. Nazarian noted our state population is aging and in 2035, 25% of Californians will be 60 years and older. Long term care and other supportive services will be a priority. He concluded by saying, "seniors have power, don't be meek in your requests—be bold."

The primary goal of the annual session was to review the 27 state and two federal legislative proposals submitted by CSL members. Several committees reviewed proposals in detail and posed questions to the CSL authors. On the final morning, members voted on the proposals that made it through the committee process and established a top ten list of proposals for 2022. Five proposals relate to skilled nursing facilities to include improved dental care, end of life privacy provisions, and greater back-up electrical supply during power outages. Another proposal creates an Accessible Transportation account in the State's Transportation Fund for senior and disabled accessible transportation. Another proposal addresses mental health issues through telephone support services to respond to the increase in anxieties and depression in older adults that was exacerbated by social isolation during the COVID pandemic. These and the remaining top ten legislative proposals will be promoted to elected representatives throughout the state for sponsorship with the goal that each moves through the legislative process to the Governor's desk.

In the Spring of 2022, CSL elections will be held throughout the state. All eight positions in San Diego County are up for election to new four-year terms. If you are 55 or older, involved in senior issues in San Diego and motivated to make a difference in the lives of older Californians, consider applying through San Diego County's Aging and Independence Services by contacting Principal Administrative Analyst Jana Jordan at Jana.jordan@sdcounty.ca.gov and visit the CSL website at www.4csl.org. I look forward to updating you on the progress of the 2022 top ten proposals and seeing you at some RESDC events in the coming year. □



BITS AND PIECES

Harvey Winokur and his wife Arden celebrated their 70th wedding anniversary in December! Harvey retired from Municipal Court in 1984. He celebrated his 91st birthday last October. □

SDCERA

GET YOUR 1099 ON NEW ONLINE MEMBER PORTAL

Get a jump on your taxes; download your 1099 now. Create an account in SDCERA's new online member portal to view your monthly earning statements and 1099 forms.

Visit www.sdcer.org for more information, or call the SDCERA Member Service Center at: 619-515-6800 or email msc@sdcer.org. □



MESSAGE FROM TRACY SANDOVAL CHIEF EXECUTIVE OFFICER, SDCERA



Happy New Year! As we look forward to the year to come, I wanted to share with you the tremendous progress we made in 2021 – my first full year as CEO of SDCERA. It's been an honor to serve our more than 46,000 members, and I'm happy to tell you the health of your pension system is strong. The SDCERA Trust Fund is over \$18 billion, and 2021 yielded a 25% invest-

ment return!

I know we have a few projects of interest to many of you, so here is an update on what we have completed and what's coming soon.

Member Portal Launching in January

The highly anticipated member portal is almost here. In early 2022, we will launch the first phase, which will be open to retirees. When you register for a profile, you will be able to see your 1099-R and monthly earnings statements within the portal. These features are the first of many more planned as we continue development, so we encourage you to register as soon as its available. We will announce the launch via email, on our website, and through the message on your printed earnings statement. Stay tuned!

Electronic Signature on SDCERA Forms Now Available

Gone are the days of printing out a form, handwriting the responses, and mailing it to SDCERA's office. Members can now securely fill out and sign many SDCERA forms online. To take advantage of this service, you can call our Member Service Center at 619-515-6800, request the form you want to fill out, and a link will be emailed to you. This process is not only simpler for our members; it also decreases the time it takes for SDCERA to receive forms.

Get the Latest News from SDCERA

Because our members are as diverse as the region in which we live, SDCERA has embarked on an effort to broaden its member communications. Most recently, this includes emailing retirees to provide important SDCERA updates. If you are not on our email list and want to receive our emails, please provide your personal email address on our sign-up page:

www.sdcera.org/email_form.html .

Health of Trust Fund is Strong

SDCERA recently received the latest actuarial valuation from our actuary, Segal, as of June 30, 2021, which presents an updated analysis of the fund's experience from the prior year and establishes the funding requirements for the County and other participating employers

for fiscal year 2022-23. With last year's strong investment returns of 25%, we saw the amount representing the shortfall of assets of the fund compared to its liabilities, commonly referred to as the Unfunded Actuarial Accrued Liability (UAAL), shrink from \$4.8 billion to \$2.4 billion on a market value basis. Put another way, the fund now has 87% of the funds it needs to cover its accrued costs, an increase from 73% last year.

SDCERA has a policy to recognize annual investment gains and losses over a five-year period to "smooth" short-term volatility of investment results from year to year when setting employer contributions. Even on this smoothed basis, SDCERA's UAAL decreased from \$4.0 billion to \$3.7 billion, and the funded ratio increased from 77% to 80%. So, on both bases, the new valuation shows a significant improvement in the financial strength of the fund!

Tell Us How We are Doing

In 2022, we want to know what you think about our recent changes and our customer service in general. Please take a moment to fill out our member satisfaction survey at:

www.sdcera.org/satisfaction_survey.html

We value every suggestion and piece of feedback we receive to ensure SDCERA is meeting the needs of all its members.

I wish you all prosperity and health in 2022! □

ANOTHER PANDEMIC SIDE EFFECT: SCAMS TARGETING SENIORS

According to federal officials, pandemic-related scams accounted for a significant portion of \$600 million in losses for older Americans in 2020. It was reported in the November edition of the *American Association of Retired Persons (AARP) Bulletin* that \$104 million in losses to people 60 and older resulted from 26,518 complaints linked to COVID-19 scams.

Examples of these scams were incidences of undelivered protective gear, false claims about COVID-19 treatments and cures, and scams involving government relief programs. The information is from the Federal Trade Commission (FTC), which presented findings to the U. S. Senate Special Committee on Aging.

The FTC noted that many of the top types of fraud rose sharply in 2020 compared to 2019. In the case of seniors 60+ there were 334,411 complaints in 2020, an increase from 318,850 the previous year. It was reported that the \$600 million in losses was a \$160 million increase from 2019. □



In Memoriam



| | |
|-------------------------|---------------------------|
| Mojtaba Alaei | HHSA |
| Emelita Aquino | HHSA |
| Frank Barnhart | Sheriff |
| Omar Beck | Agriculture, Wgths & Meas |
| Ralph Beckley | District Attorney |
| Barbara Burton | HHSA |
| Derrall Chandler | Probation |
| Fredric Cope | HHSA |
| Etta Daugherty | |
| Sharon Delacruz | General Services |
| William Didier | Sheriff |
| Thomas Donnellan | |
| Diane Edgin | HHSA |
| Johnny Fierro | Registrar of Voters |
| Thomas Garibay | Public Works |
| Disiree Golden | District Attorney |
| Ramona Goode* | |
| Ethel Hammerschmidt | Assessor/Recorder/Cty Clk |
| Mark Haynesworth | Sheriff |
| Ruth Herrington | HHSA |
| Maria Hewitt-Santalo | HHSA |
| Francis Hill | |
| Julie Horn | District Attorney |
| Dorothy Hurst | |
| Deward Lamb | Auditor & Controller |
| Margaret Lawson | Sheriff |
| Edward Long | HHSA |
| Viet Nguyen | HHSA |
| Jerry Oyler | Sheriff |
| Carlos Perosio | HHSA |
| Leonardo Pomare | HHSA |
| Gail Remnant | HHSA |
| Barbara Rickher | Information Services |
| Bette Robbins | Sheriff |
| Rachel Romero | HHSA |
| Victoria Sanchez | HHSA |
| Priscila Santos-Pizarro | |
| Maria Sepulveda | HHSA |
| Elizabeth Siegel | HHSA |
| Gerald Thomas | Sheriff |
| Bret Vedder | HHSA |
| Patricia Vera | Superior Court |
| David Voss | Superior Court |
| Ranger Whitmore | |
| Kathryn Wilder | Sheriff |
| George Woolman | |
| Josephine Wright | Library |

***Active Employee**

MEMBER PRIVACY

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" column may notify the RESDC office and your privacy will be maintained.

The Surviving Spouse of a RESDC member is eligible for RESDC membership. For enrollment assistance, please call (619) 688-9229. □

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Karen Hazel
Andrew Steele

NETWORK EDITOR....Karen Hazel

RESDC Office Email Address:
resdc@resdc.net



WELCOME NEW MEMBERS

- | | |
|------------------------|------------------------|
| Hong T. Au* | Finance Gen Govt Group |
| Roderica J. Huffman | HHSA |
| Donald J. Jenkinson | |
| Charles E. Lyons | Child Support Services |
| Angelita A. Pangilinan | |
| Francine D. Pierce | HHSA |
| Keith B. Waara* | Environmental Health |

*Associate Member

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call: (619) 688-9229. □



Office Hours: 9 a.m. to 2 p.m. Monday through Friday.
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Fax: (619) 688-0766
Email: resdc@resdc.net
Website: www.resdc.net

@RetiredEmployeesofSanDiegoCounty
 @RESDC

THE NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

Business and Inquiries: Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

The information printed in *THE NETWORK* is believed to be from reliable sources. However, no responsibility is assumed by *THE NETWORK* for inaccuracies contained herein.

Retired Employees of San Diego County, Inc.
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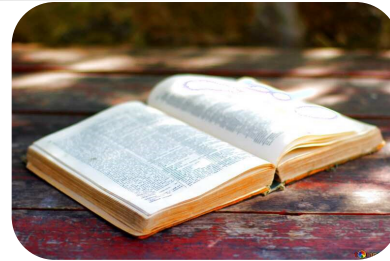
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SDCERA DATES FOR 2022 ELECTRONIC PENSION DEPOSITS

| <u>Month</u> | <u>Deposit Date</u> |
|--------------|---------------------|
| January | 31 |
| February | 28 |
| March | 31 |
| April | 29 |
| May | 30 |
| June | 30 |
| July | 29 |
| August | 31 |
| September | 30 |
| October | 31 |
| November | 30 |
| December | 30 |

Retain this calendar for quick reference for the dates you will receive your electronic deposits. □



MEMBERS SHARE BY ANTONIA BARRADAS

Antonia Barradas, a retiree from the Superior Court in 2014 as an Operations Manager, put her time during the COVID lockdown to good use. Having just completed a creative writing course through Oasis, the lifelong learning non-profit organization, she set about to self-publish her novel, *Once Upon an Amah*. Collaborating with a talented graphic designer who has designed a cover for one of Alice Walker's novels, Antonia realized the completion of her historical fiction story in book format in June 2021. Her novel was recently accepted by the San Diego County Library and sits proudly on the shelf at the Rancho San Diego Library as a work by a local author.

Antonia was born in Hong Kong and is of Eurasian descent from the Portuguese colonizers of nearby Macau. So, what would a transplant from Hong Kong write about? In a nutshell: When an illiterate nineteen-year-old Chinese woman leaves behind her twin daughters in China in 1930 to work as an *amah*—a domestic—in Hong Kong, she is rebuked by the cunning nanny, Elder Sister. While the family helps Ah Luk to overcome her ignorance and illiteracy through local art, culture, history and politics, Elder Sister subjects her to escalating verbal reproaches and violence. Set against the exotic backdrop of 1930s Hong Kong, the story intertwines real events with the progression of Ah Luk's education and indomitable spirit to seek the truth behind Elder Sister's treachery. When the Japanese invade in 1941, extraordinary events and courageous decisions converge, sealing Ah Luk's fate forever.

"I fashioned a story from what I knew about *amah* culture. Amahs were Chinese domestic servants—one worked for my family for three generations—who no longer exist as their ilk have died out. Much of the story and some of the scenes are based on my mother's recollections of what life was like just after WWII, and how the interplay of the Chinese, British and Portuguese cultures affected daily life and attitudes. The descriptive scenes were written partly from memory."

Antonia hopes that avid readers will take an interest in her unique work. The book can be checked out at the county library or you can contact Antonia at mildpepper@att.net if you'd like to know more. □

Winter is here!

