Having a wonderful time! Wish you were here!
Teddy and Andrea, Anne and Senta, Peggy and Karen, Burney and Harriet, Peppy and Barbara, Walter and Mayna, Carter and Patty, Mimi and Don, Wendy and Mary, Don and Barbara, Jeff and Ginni

From the Editor  
*Mimi Gardner ‘52*

The Viking River Cruise ads on Public Television speak of the joy of what you see on European waterways and how it might even change the way you think! That’s a bit over the top, but we certainly had a week of much joy, as you will see in the barging article. We wish you all could have been with us and we look forward to the next reunion. When should it be: 2014 or 2015? Who wants to help plan it?

We continue with Parts 2 and 3 of Paul Vander Meer’s study of microenterprise in Taiwan; include some interesting Notes from You; introduce the newly appointed Superintendent of SAS, Richard Mueller; and note the passing of beloved schoolmates. The privilege in receiving obituaries and eulogies from family members is to see what interesting lives our fellow alumni have led.

Before the next issue of SASA News, there will be another Lunar New Year. This Year of the Snake ends on January 30, 2014. If you are deeply philosophical, mysterious, and comfortable being alone, you were probably born in the Year of the Snake. Any stories to share about that? Next begins the Year of the Horse, an auspicious symbol of high rank, nobility, skill and talent. Born in the Year of the Horse, you are in company with Rembrandt, Harrison Ford, Aretha Franklin, Chopin, Sandra Day O’Connor and Teddy Roosevelt. Best wishes!

Be in touch:  mimihollister1@verizon.net
For some of us, it began in Bordeaux at the home of Alice-Anne Medard and Daniel Compagnon. Alice-Anne is Burney Refo Medard’s (SAS ’52) daughter. She and Daniel hosted twelve of us for dinner the night before we boarded the Mirabelle. They live in a very French city house full of art and furniture treasures – a delicious and most interesting start indeed.

At 4:00 pm on October 12, all 22 of us managed to be in the parking lot behind the Gare St. Jean (train station) where our bus and Monsieur Alain Raise awaited us for a ride through Bordeaux to Libourne on the Dordogne River. There we were welcomed aboard the Mirabelle by Capt. Denis, Pascale, Scott, Edmee, Chef Xavier, and our guide, Jean-Michel – a most attractive and friendly crew.

The Mirabelle is amazingly spacious and lovely in the public spaces and with quite adequate staterooms. It was a good home for the week of visiting several wineries, a castle, a fortress, the ancient walled town of St. Emillion, eating oysters at the meat market in Bordeaux, to name just a few adventures.

We also just cruised down the rivers part of each day past villages, troglodytes (folks whose home is a cave built into the hillside) but often with a fancy front entrance, fields, fishnets.
The Garonne, the Dordogne, and into locks on a canal beside the Garonne.

And of course we ate amazing meals.

We visited a large, pristine, ranked winery and two smaller ones that were my favorites – a family operation with help from young people following the harvest for work and with out-buildings full of stuff – dusty old bottles, treasures of the past, and who knows what. The best wine of all was what was served on board – two kinds at lunch and three kinds at dinner.

We caught up with old schoolmates and enjoyed the rich addition of new ones – Carter Nance who is Walter’s brother - friends, daughters and spouses. We enjoyed power-point pictures brought by Teddy, a talk by Carter of Shanghai just before and during World War II, and shed gales and tears of laughter as we read B.J.’s “Letters to Home” out loud.

(Continued on next page)
Please enjoy these comments from some of the travelers:

“The whole world is a beautiful and interesting place, and it was good to see a little of a part I had not seen before. I liked best seeing old and new friends. Barbara liked the small winery and the castle with the watch goats in the moat. The jumping bed for sorting little grapes was interesting at the small winery. The young man confirmed that they were looking for grapes that were too small or that still had the stems on them. And it was not easy work, was it?”

Don and Barbara Ady (Don SAS ‘50)

“The whole trip was fantastic! It was wonderful seeing some of our SAS friends and their families! That was a real plus as we had time to visit and get acquainted with some great people which enlarged our SAS family.

“Of course Bordeaux is beautiful and it was fun visiting some of the wineries. But I have to say that the highlight of the trip for both Karen (Peggy’s daughter) and myself was the staff on the barge. They were so cheerful, caring and helpful that they added immeasurably to the joy of the trip. I have difficulty walking and someone was there to help me at all times. Karen has some dietary restrictions which the staff observed all the time by fixing her special meals to meet her need…”

Peggy Smythe Bell (SAS ‘49)

“Our holiday was excellent! Everything! The crew who looked after us…always friendly and courteous. Our various outings which were excellent and the wonderful food which we won’t forget…”

Andrea and Teddy Heinrichsohn (SAS ‘49)
“It was a wonderful trip!...It was such fun to talk to people I hadn’t seen in forever and yet because of our China and SAS background we had much in common and felt like family. The wine and food was outstanding and so was the crew’s service and friendliness. Eating with a different group (each meal) was great too. All in all it couldn’t have been a better reunion. Harriet Refo Locke (SAS ’50)

Photo Courtesy of Don Gardner
Pictured: Burney Refo Medard, SAS ’52, Harriet Refo Locke, SAS ’50 and Her daughter Barbara McCary

“Out the window from my cabin below deck, the surface of the wide river rose and fell. The Dordogne which we started on, and the Garonne where we finished, are both tidal rivers. Where the two join is an estuary, the Gironde, flowing fast toward the Atlantic, which we sailed awhile, enjoying renewing old friendships with SASers, but turned south and came back to Bordeaux. We tied up at a different spot every day and were taken by bus to medieval towns and castles, markets and many chateaux, around which grapes are grown and processed and tasted. In one small chateau the grapes had just been picked; bunches of grapes were lifted way up and rolled down a steep wooden surface to the bottom where a crew of 6, three on each side, picked out the stems. One of the workers told me this was her group’s fifth harvest this summer.

Mary Clark Howland (SAS ’51)

Photo Courtesy of Don Gardner
Pictured: Group at St. Emillion with Mary at the back center

SASA Membership Renewal

$15 annual fee. Make check to Charlie Way, Treasurer with “SASA dues” on the memo line. Be sure to include your name, address, and email in a cover note and your high school graduation year. If you are paying for more than one year, please note that. Send to: Charlie Way, 222 Highland Drive, Bellingham, WA 98225-5414
SAS—New Superintendent, Richard Mueller

Information from SAS Press Release

The Board of Directors of SAS announced that Mr. Richard W. Mueller has been appointed as the permanent superintendent for this next three years. Some of us know him as former Head of School at Northfield Mount Hermon from 1998 to 2005. It was during his tenure there that the strategic planning happened to become a smaller school on just one campus. He also deepened the school’s commitment to global education, especially to China and Asia.

Prior to his time at Northfield Mount Hermon he was a career diplomat with the U.S. State Department for 32 years, specializing in U.S. relations with China and Asia. He worked at a senior level for Secretary of State George Shultz coordinating the worldwide work of the State Department and subsequently for Secretary James Baker, carrying out the President’s national security agenda with Congress. Earlier in his career he worked for and traveled with Secretary Henry Kissinger. His final State Department service was as the American Consul General to Hong Kong from 1993 to 1996. He was then Director of the Asia Society Hong Kong Center for two years before beginning a career in education at Northfield Mount Hermon. Mr. Mueller’s early experiences included two years of Chinese language training and then an

Notes from You

Helen Roberts Thomas  SAS ’38

IN THE VALLEY OF THE YANGTZE: STORIES FROM AN AMERICAN CHILDHOOD IN CHINA

“Our book, my daughter Katherine’s and mine, will be published in November by Commonwealth Books and will be available in paperback and in an Ebook Edition. The preliminary contacts our publisher has made are overwhelmingly positive — and it is almost scary that they think it should go big time — media interviews, book reviews across the country — and Shanghai, of course. “What is amazing to me is how much I could remember at age 92! Of course my memory may be flawed, but that’s to be expected, I hope. There seems to be a creative zone that is available to us that is on a different level than normal everyday thinking…”

Quoting from the publisher: “…Thomas mingles history, culture, and politics with a surprising cast of famous people whose paths she crossed. Above all this, however, her narrative is a story of young girl coming of age. ‘Wo ai Zhongguo!’ the author proclaims: I love China!”

(Continued on next page)
David Roy SAS ’50
As you may know, David has been diagnosed with ALS. I include here parts of my email to him in March, 2013 and his reply:
Dear David,
You are so often on my mind – wondering how it’s going, hoping it’s developing slowly.
This morning on NPR, Scott Simon interviewed a woman with ALS and her husband. Her name is Susan Spencer Wendall. She is a writer … Of course the whole interview made me think of you but especially when she said, through her husband, that her speech and motor control are seriously affected, but her mind is soaring. Inside she remains a brilliant and articulate woman. As a brilliant and articulate scholar, I presume some version of this is your experience also, hopefully not nearly as far along as she is right now.
All this made me want to be in touch. I wish you well. Mimi

Dear Mimi,
Thank for thinking of me. I am not as far along as the woman in question, though I am gradually losing the motor control of my hands. Fortunately my legs are still functional, so I can get around relatively easily. My speech has not yet been adversely affected. I finished the last volume of my translation (of the Chinese classic, The Plum in the Golden Vase) in May of last year, and am currently compiling the index for it. It is scheduled to be published by Princeton University Press in the coming August.
Yours ever, David
(If any of you wish to be in touch with David, let me know and I’ll send you his email.)

Angie Mills SAS ’42
“Your last newsletter, I enjoyed seeing the photo of Kerry Jacobson holding up the ’37 SAS pennant that originally belonged to my sister Harriet Mills, ’37. I had found it in one of Harriet’s closets when I was cleaning out her apartment last year before she went into the Alzheimers’ wing of her retirement community in Maryland. I took the banner to SAS in April, 2012 for the 100th celebrations and gave it to Jacobson at the gala dinner for him to put in the SAS archives. I am sure Harriet would get a kick out of seeing her old pennant safely back at SAS after 75 years. Harriet, at 93, though now in a wheelchair is physically strong otherwise. She just cannot remember much at all…I’m going to show her a copy of the photo when I next see her and see if she has a glimmer of recognition.”

(Continued on next page)
Betty Barr Wang SAS ‘49
From an email in September: “George and I were fortunate to be away from Shanghai for the whole of July and August, traveling in Guizhou and Sichuan, so we escaped the terrible heat they endured here.
Two pieces of news:
I met Claire Mueller, wife of the Interim Superintendent (now permanent) at SAS, at a Shanghai Expatriates Association Coffee Morning. We plan to meet again in October.
2) Greg Leck, who spoke to us in Salem in 2008 and who has produced that large tome about the internment camps in Shanghai, has been in town this week. H spoke to the Royal Asiatic Society on Tuesday evening, was present at the RAS Walk round Lungwha this morning and he spoke again at M on the Bund this afternoon on Americans in Shanghai 1930-1945. I was asked to introduce him for both talks…”

Jim Cavanaugh SAS ‘48
From a couple of October emails: Jim had a really bad foot which “looked to be made of dingy gray clay. I’ve always said that to live to 82, one had to abandon some things dear to one – but hadn’t counted on a limb, which, the surgeon says, was almost a decided candidate for amputation.” Fortunately, on October 4 “a terrific surgeon and his team of 3 assembled around my supine body, and started poking wires down my arteries, destroying 4 blood clots that had already cut off all flow to my foot and were starting on the leg itself. “ Then followed a ghastly week in the hospital, 9 better days in rehab and then “HOME AGAIN!...I’m independent again, with a walker and my rolling desk chair to get me around the house….That’s all I need to say.” (I left out a lot of Jim-isms in his description, but you get the picture.) So glad you are home and on the mend, Jim.

Carl Scovel SAS ‘49
Way back in June, Carl emailed that “Joseph Ho, a doctoral candidate in history, is spending the weekend with us. His thesis is on what we can learn about how American missionaries to China viewed their work and their world through the photographs which they took there. He is photographing my photographs as he has my brother Tom’s in California and will be photographing Teddy’s this fall…”
Indeed, Teddy Heinrichs (SAS ’49) has spent a goodly amount of time with Mr. Ho and his family in Germany just since returning from the barge trip. We look forward to his work in the future.

Harold Snuggs Faculty ’48-’49
“My what fun that was to get together with all of you in Shanghai once again and relive the past (2012 Centennial Celebration) …I was just 21 when I was teaching you’ll. Out of college only weeks, with a name like Snuggs what do you think I carried around as nick-names all through high school and college?
“I freely admit you were my favorite class (Freshman). I never knew what you would dream up next but I felt fully prepared for what ever it was. I remember the day I sat on a chair full of tacks. You would not believe it for I showed no sign of discomfort. The truth was I felt every one of them but was determined not to let the class know.

(Continued on next page)
“I was 27 before I married. Bettie is only 1 year older than your class, which included Margaret Anne. Being my first year of teaching, I wanted to be sure I did not give you’ll too much homework so living with my folks, including Margaret Anne, I could tell how long she worked on it. … I had already concluded that we would not finish the year so felt obligated to be sure you all made it OK with a busted year. I was right and so far as I know everybody in that class passed Algebra where ever they went.”

Mr. Snuggs then went on to write an obituary for Margaret Anne who died March 16, 2013.

Mary Nasmith Means SAS ‘42
In a note to Jean Stannard Heidel (SAS ’55), she writes about her sister Ann’s death (Agnes Nasmith Johnston SAS ’40- see In Memoriam).
“I last saw you at that reunion in Bellingham. Remember my friend Spence? He’s celebrat-
ing his 90th birthday this Saturday, July 13. Sadly, no more fun trips with him as a few years ago he found he has rheumatoid arthritis – has to rest a lot – however remains his usual cheerful self. We just talk on the phone often.

“I still enjoy this retirement spot (in Ashburn, VA) – have met many interesting people from all walks of life. I’m slowing down but luckily have no complaints health-wise and try to keep active. Have just about completed my memories of living and growing up in China from birth to age 16. As I started to write, I kept remembering so many happenings – mostly how I FELT. I’ve only discovered in the last few years that I remember how I felt – what emotions I had, rather than exact happenings. I’m a dreamer – emotional – not sure if my memories are exactly true! Oh well, it’s amazing how I’ve enjoyed writing this and LOVE the memories which I hadn’t thought of in years. ..”

About Cyril Laewski
Cyril is a recent grad (SAS ’01) who decided to join SASA. We are pleased to welcome this most interesting young man. Here’s some bio:

Cyril is originally from Crimea, Ukraine and lived in China from 1997-2000. Following his graduation from the Russian Embassy Middle School he was accepted to SAS in 1998, which he attended until 2000. “These were the years of big development projects in SAS and I consider myself lucky to have actually got to enjoy some of the newly built facilities. Unfortunately I didn’t get to graduate from SAS as Dad’s work took us to Cyprus,” where he attended the American International School for his Senior year.

Then he went on to study automotive engineering in the UK at the University of Huddersfield.

He earned a Bachelor of Engineering and a Master of Science between 2001 and 2007. He has stayed in Huttersfield where he works for Gardner Denver Corporation, a US based manufacturing company with outlets and manufacturing sites all over the world. His job is to “look after External Product Sales for the Transport side of Gardner Denver’s operations in the UK.”

Welcome, Cyril. We hope you Join us at a reunion some time.
In Memoriam

Margaret Anne Snuggs Hallman  (SAS ’52) Born: August 27, 1934  Died: March 16, 2013

Courtesy of Harold Snuggs, SAS Faculty 1948-49 (picture)
Margaret Anne was born in Guangzhou (Canton) to Southern Baptist Missionaries stationed in Wuzhou in Guangxi Province. She survived a case of whooping cough at 3 months of age which was almost impossible in those days. She was always known as the miracle baby. We were transferred to Canton soon after her birth.
We furloughed in 1938 with her unable to speak anything but Cantonese. Seeing squirrels for the first time in a San Francisco Park, she excitedly rushed over to a man sitting on a park bench to call his attention to the squirrels in Cantonese. He was dumbfounded and did not answer so she ran back to father to explain how dumb the guy was. He did not know how to talk!

The family called Margaret Anne, Mooi-Mooi, which is little sister in Cantonese. Our uncle, whom we visited in New Jersey, could never get it so Margaret Anne became Moo-Mow. Of course my brother John and I were delighted for it gave us something more to tease her about. We soon added to the name, “Moo-Mow the bellowing calf” as she had begun to have terrible tantrums. Her inability to speak English was serious and by age 4 she had lost her ability to communicate for a time. By the time we returned to Shanghai in the fall of 1939 she had lost all her Chinese and never recovered it. We could always get an angry rise out of her when we mentioned Moo-Mow during her growing up years.

After leaving Shanghai for the final time in 1949, she attended Greenville, South Carolina high school and graduated with honors in 1952, earning the Love of Scholarship award. She went on to Furman University and again graduated with honors in 1956. In college she was a member of the Furman Singers, May Day Court, Ci-Beta-Phi honorary fraternity, The Student Volunteers and Music Clubs.
Margaret married the summer after graduation. She and Bill Hallman had two boys and a girl. The marriage did not last and they were divorced. Margaret never remarried.
Her main interest was her family and her music. She was recognized as one of the best organists in South Carolina and was constantly in demand. She was the organist at Kilbourne Park Baptist Church in Columbia, SC for 46 years. She retired as a Senior Trust Officer from the First Citizens Bank in Columbia. In retirement she joined her daughter and family outside of Nashville to pursue her hobby of cats. She has as many as 9 at one time and could never turn a stray away.
She did get back to China in 2009 on a family visit.
Her funeral was in Columbia, SC and was attended by many including her three children, 8 grandchildren and 2 great grands who loving called her “Moo-Mow”. The sting had long ago disappeared as she embraced it as a name for her grandchildren.

(Continued on next page)
William D. Young (SAS ’40) Born November 7, 1922  Died March 10, 2013
Obituary courtesy of the eulogy given at Saratoga, CA Federated Church
Bill lived life fully. He was a builder, a flyer, a sailor, a poet, an inventor, a gardener, a creative spirit. He loved reading, maps, music by Mozart and Gilbert and Sullivan, growing roses and orchids, chess, his dogs, time outside in the sun, building kites and fine old Scotch. But “Sweet William” will be remembered as a wonderful husband, father and grandfather.
Bill treasured his time spent with Ginny, his wife of 65 years; his 4 children and their spouses; and his 7 grandchildren; his sister, Libby and brother, Allen; his cousins and many nieces and nephews.
Bill was born in Washington, D.C., the son of Arthur N. and Nellie May Young. He spent much of his childhood in Shanghai, where he attended SAS. He moved to California in 1935 to attend the Webb School and later Occidental College, where he met Ginny.
During World War II, Bill returned to China as a weather observer in the Army Air Corps. After the war, Bill married Ginny and they raised their 4 children. Bill and Ginny’s love story was inspiring to all who knew them.
Bill was a commercial builder in Southern California in his early career. In 1976 they moved to the Bay Area where Bill designed and built custom homes. These beautiful homes are still referred to as homes “built by William D. Young.”
He was a free spirit with a stout heart who made strong connections with those he knew, a renaissance man. So many found in him a kindred spirit to laugh with, learn from and look up to. He will be missed immensely by all of his family and friends. His was, with certainty, a life well lived.

Glenn S. Fuller (SAS ’41) Born 1925  Died November 18, 2012 (scan picture
Information from The Rev. Bob Olmstead’s eulogy, courtesy of First United Methodist Church, Palo Alto, CA
“In the summer of his seventh year, young Glenn Fuller stood on a tree stump and delivered his first sermon. He announced the service in advance and invited his family to attend. He stood on the stump and said that his brother, Bill – age 4- would open the service with a prayer. Brother Bill said, “I will not!” Young Glenn went ahead with his sermon. He continued to preach for the next 80 years, and detours and disappointments could not deter him. He preached his last sermon not long before his final illness, clutching the pulpit to support his failing body. His voice and his mind and his conviction stayed strong to the end.”
(Continued on next page)
Glenn’s parents were missionaries in China and he was born in Tientsin. While on family furlough in Victoria, B.C., little Glenn disappeared. He was only three. After a frantic search, they found him several blocks away, chatting enthusiastically in Cantonese with a Chinese vegetable merchant.

From age 3-12, Glenn’s father administered missionary agencies in the U.S, and then they returned to China in the **late 1930’s when Glenn attended SAS.** He saw Shanghai burning from the family roof top in the French Concession and in 1940, his brother and sister and mother were evacuated to Victoria, BC.

Glenn studied at Pomona College, U.C. Berkeley and Union theological Seminary in New York City. His professors at Union were all the “big names” in theology – Reinhold Niebuhr, Paul Tillich, John Bennett. And he worshipped at Riverside Church with Harry Emerson Fosdick, George Buttrick, and Ralph Sockman. Later he studied at the University of Edinburgh, New College, where he met Kay Lester, an Irish colleen in training to be a deaconess in the Irish Presbyterian Church. They were married in Kay’s family church in Belfast in 1954.

**An activist and international ministry**

Glenn’s service was to Methodist Churches, but his ministry was with Christians and Jews, foreign students and refugees, peace groups and interfaith efforts. Both he and Kay were involved in Farm Worker Ministry, sex education in the public schools, defending schools from right-wing attacks.

Right after seminary, Glenn signed up for a “short term” missionary commitment in India where he developed youth work with 8 different language groups and held youth retreats with as many as 70 young people. Later, during a sabbatical visit to Korea, he agreed to stay on as pastor of the Seoul Union Church for three years. He then served congregations in Silicon Valley for many years and came out of retirement to serve as pastor of the English Speaking United Church in Vienna for three years.

In retirement at Rossmoor Retirement Community, Glenn organized programs on nuclear disarmament, Latin America, global warming and civil liberties.

Dr. Herman Waetgen, retired Professor of New Testament Studies at San Francisco Theological Seminary said of Glenn at his memorial service, “**Of all the pastors I have met down through the years, there was no one like him in his commitment to communicating God’s love and working for God’s justice...**”

We also share here some of the remembrances of Glenn’s grandchildren:

**From William:** “To me, my Grandpa was a teller of stories, a caretaker, my buddy, and above all, there is no other man who I will look up to more...no other man I will miss more.

**From Elizabeth:** My Grandpa...cared so deeply for his family and was so proud of his grandchildren. He made me feel like the most important person in the world, always giving me his undivided attention, always there for me, from the moment I was born.

**From Jacob:** “What are the two longest rivers in China?” was the last geography question Glenndaddy asked me. He was always very interested in what I was learning in history class and had a question to ask me. I loved talking to him about history...He was my history buddy.

**From Sophia:** Glenndaddy started the tradition of taking the whole family up to Inverness for a week in the summer. No matter how busy everyone was, we could treasure that one week together...when we returned from the beach, we would find Glenndaddy out on the porch reading in the sun. One of us would help him walk up the stairs to dinner as he counted, “One,...two...just five more to go!” It is these small things that come to mind...
From Rachael: Glenndaddy is to me…
Foggy days at the zoo, eating lunch in front of the flamingo pond.
Stories of China told over vanilla bean ice cream in cold metal bowls.
Earnest interest in middle school dramas and much too long post-travel slideshows.
Side-stroke laps in a hillside pool.
A stack of political, historical, religious biographies next to a large cushy armchair.
A thoughtful, sentimental letter inside every birthday card scrawled in slanty cursive.
A smile so big that the eyes match the mouth, squinted in upside-down miniature.
A wet kiss on the cheek…an affectionate squeeze from a soft hand.
A large, close family, hand in hand in hand, joined in prayer.
Generosity, inspiration, deep tangible love.

From Rebecca: …He influenced and touched people’s lives by having his front door eternally open to listen, interested in what others thought and felt and hearing their struggles. He was the epitome of a scholar and student of the world, always expanding his knowledge of history, geography, politics, theology and influential people. ..Knowing the way he has touched so many people all over the world gives me inspiration to follow…spreading kindness, patience and to really enjoy the uniqueness of each person I meet.

Agnes Nasmith Johnston, SAS ’40 September 3, 1921 to July 9, 2013
Information courtesy of the Washington Post Obituary archives,
Ted Stannard, a letter from her sister, Mary Nasmith Means and Marian Stannard Heidel

Ann was born in Huchow, China to missionary parents, Esther Nairn and Augustus Nasmith, Sr. After graduating from SAS she earned a B.A. in history from the University of Rochester, NY in 1943.
During World War II she was with the Office of Strategic Services in D.C. From 1945 to 1953, she was employed by the U.S. State Department, first as a research analyst on China and then as a foreign affairs officer in the international education exchange program.
In 1953 she married Jim Johnston, a U.S. Foreign Service officer and accompanied him to posts in Pakistan, Turkey, and Costa Rica. Since then the Johnstons have lived in Alexandria, VA.

Ann was a poet and artist. She joined a creative writing seminar in about 1947 and became friends with poet and playwright May Miller. Ann’s first volume of poetry, Beyond the Moon-gate was published in 1987 by Lotus Press. It included her own illustrations. Active in the National League of American Pen Women and the Poetry Society of Virginia, she won numerous awards and her poems have appeared in a number of journals and multiple volumes of The Poet’s Domain. She also published short fiction in Insight and articles in local newspapers.
In 2002, she and her sister, Mary Means (SAS ’42) published A Golden Glow in the East, the compiled letters their mother wrote from China and Japan from 1910 to 1925, when she was a teacher with the American Baptist Foreign Missionary Society.
In 1988, Ann returned to China for the first time since 1940.

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Ann is survived by her husband, Jim, her three children and three grandchildren, her sister Mary Nasmith Means (SAS ’42) and Helen Nasmith Schantz. Her brother Augustus Nasmith, Jr. and sister Margaret Nasmith Wedge (SAS ’48) died before. (Mary was at the Bellingham Reunion.)

With her *Columbian* picture the following was included: “Quiet… Soulful, Blue Eyes…Sh’am…Junky Pockets…Common Sense… Mount’neer Bill.

Her many associations at SAS were as follows: Senate I,II,III; Class Historian I, II, Secretary III; Girls’ Athletic Council Member; Camp Fire Girls Member and Secretary Treasurer; Sh’am Reportorial Staff II, Editorial Board II, III, Editor-in-Chief, IV; “A” Hockey II,III.

Drama Club participation: *The Whirligigs of Life; Peg Lends a Hand; Man in the Bowler Hat; What a Life; All School Show.*

Other activities: Party Committee; Assembly Committee; President of the Dorm IV; President of the Junior Dorm Council.

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**Microfinance Chinese Style—Part 2 and Part 3**

*Paul Vander Meer, SAS ’50, Hung Mu-shan, William F. Slusser and Luo Na*

This is a continuation of the research article Paul submitted about “a financial instrument that is found around the world and is known as a rotating savings and credit association or ‘rosca.’” His research was carried out largely in Chulin Village in Taiwan.

**Part 2. Increasing the Monetary Dimensions of Roscas.** The first post-World War II rosca in Chulin began in 1959. It had 11 members, a leader and 10 associates with one share each. The contributions were 1,000 catties (1,315 lbs.) of paddy per share, but it was converted into cash at the time of each semiannual harvest-time meeting. With one winner per meeting, it concluded in 5½ years. As this type of rosca was easy to recruit and manage, their number quickly multiplied. Thereafter, five initiatives were used to increase the sums they circulated. The first initiative was to recruit roscas with more members and shares whereby one Chulin rosca came to have 17 members and shares, and an 8½-year life span. Such lengthy life-spans brought unwanted inconveniences and risks, which led to the second initiative: limiting the rosca lifespan. This was achieved by having the leader hold two shares, selecting two winners at each meeting, using the mean of the two highest bids as the effective bid, and prorating the money given to each winner. Even so, many Chulin leaders continued to have one-winner roscas, and it was only in 1976 and 1981 that all starting roscas in our study selected two winners.

The third and most difficult initiative was to increase the contributions from 1,000 to 2,000 catties of paddy. This began in 1975 and subsequently the mean contribution of the starting roscas reached 2,000 catties in 1981 and 1983. This produced the largest rosca in the Chulin study; the leader had 2 shares and 22 associates held 24 shares.

(Continued on next page)
It had semiannual meetings and lasted 6½ years. In 1982, the leader received the cash equivalent of US ≈$13,000, and the entire rosca circulated a gross sum of US ≈$170,000.

The fourth and fifth initiatives were “discovered” during a visit to Chulin in 2007, well after the 1970–1990 study concluded. The fourth was to replace rosca using negative accounting with rosca using positive accounting. Positive accounting circulates more money as the bid is added to each inactive associate’s contribution, while each active associate makes the full contribution (compare Tables 1 and 2). These rosca also had maximum bids which deterred bidding in desperation and minimum bids that protected the interests of the active associates from borrowers who, near the end of the rosca life cycle, would gladly have bid little or nothing for their loans. Finally, fifth, these rosca used cash instead of paddy as their currency and they usually met monthly or quarterly, instead of semiannually at harvest time. While this did not increase the sum circulated in each rosca, the accelerated rotation did allow the villagers to circulate in one or two years what once took five years. Clearly, by 2007 the village had moved well beyond the dependence upon paddy as a secure source of income, while the wealth of the community had grown so much that there appears to be no limit to the sum a single rosca might circulate.

In fact, in 1994 Hung Mu-shan, co-researcher, met the leader of the largest Chulin rosca known to us. It had a leader who had three shares, 30 associates with one share each, three winners per meeting, contributions of New Taiwan $50,000 per share, semiannual meetings, and negative accounting. At the first meeting, the leader received NT $1.5 million (US ≈$55,000) to build a house in Chulin. Thereafter, the three highest bidders won at each meeting, and they were each competing for NT $500,000 (US ≈$18,335). The mean of the three highest bids was the effective bid, and prorating determined the sum each winner received. The life span of this 31-member rosca was 5½ years, identical to the first Chulin rosca that started in 1959.

**Part 3. Roscas in the Chulin Economy.** The role of rosca in the Chulin economy is evident from several expressions of their dimensions. Sixty bidding rosca operated in Chulin Village between 1970 and 1990. They circulated US ≈$3.5 million, of which 5.14% went to pay interest (the bids) while the rest was disbursed to winners. Given that many Chulin rosca lasted 5½ years, the annual interest paid was close to 1% per year. This interest rate, albeit an inaccurate portrayal of the interest rates paid by individuals, certainly suggests the Chulin rosca interest rates were considerably lower than those for borrowing in either the formal financial markets or other informal sector markets.

(Continued on next page)
During the core decade, 1975–1984, an average of 26 rosca operated each year. In that period 147 households lived in Chulin and 130 of them, 88%, joined a rosca. Three households held only one half-share each, while one household had 21 shares in 20 rosca. Chulin households held an average of five shares and during the core decade, they received a total of US $1,574,395 from their rosca, while the mean sum disbursed to winning Chulin households rose from US $4,576 in 1975 to US $15,200 in 1984. Of all the money disbursed to Chulin residents, approximately 40% went to household economic growth, another 40% went to domestic consumption, while 20% went to uncommitted uses such as savings, contributing in other rosca, and rosca repayments. Proportionately, more money went to economic growth in the 1970s, while more went to domestic consumption in the 1980s. These data reflect the growing prosperity of the village households and a psychological transition in household priorities as they invested first in securing their economic well-being and later in improving their living standards by building new homes.

We also include here a notation from Paul:
“The lead author regrets and apologizes for the omission of several references in the first part of this essay which appeared in the SASA Newsletter, Summer 2013, Issue No. 71. The epigraph was written by Yang Lien-sheng in 1952, while Wang Tsung-p’ei, 1931, and Fei Hsiao-tung, 1939, were the major contributors to the first paragraph of the essay. In Part 1 of the essay, Wang Tsung-p’ei, 1931, Chen Shui-tang, 1969, and Hill Gates, 1996, are acknowledged but without the full reference. Below are the references for the above authors…”

References


Szu-fa hsing-cheng pu 司法行政部 Taipei: Ministry of Justice, pp. 519–604.


A Tribute to Sterling Whitener, SAS ‘38

Sterling and Barbara Whitener served as missionaries in the Far East for many years. On their first furlough from China in 1950, Sterling joined his brother Donald in buying property in a beautiful little valley opposite Mystery Hill on Highway 321 in North Carolina. They built a small cottage which has been a beloved retreat for the family ever since. The Middle Fork River runs through the land.

When the Middle Fork Greenway Association was organized in their neighborhood, they became immediately involved. They are strong believers in the preservation of all of our marvelous natural heritage in appropriate ways that everyone can enjoy. So the Whiteners donated 3.7 acres, through which the Middle Fork River flows, to the Blue Ridge Rural Land Trust to be held as an easement for the Middle Fork Greenway. This beautiful area is now being developed as Sterling Creek park and will be part of the first segment of the Middle Fork Greenway, which is a work in progress along the headwaters of the New River between Blowing Rock and Boone in Watauga County, North Carolina.

Sterling is also the author of a memoir, In the Shadow of the Pagoda, available on Amazon.

Information from Ted Stannard and the Middle Fork Greenway website.

Photo Courtesy The Columbian

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