

People, Places, and Passages



AFE Updates



Chapter News



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March 2023

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Our Cover



Top left: At the Giants Causeway, Northern Ireland, Europe Chapter annual meeting tour.
Right: Noritada Morita's Welcome to the Year of the Rabbit.
Bottom: Attendees at the AFE India Chapter Annual Meeting.
Background: The facade of the Titanic Museum.

AFE–ADB News

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AFE–ADB Updates



Noritada Morita's artwork welcoming the Year of the Rabbit.

From the President

Jill Gale de Villa (ADB 1993–2005)



As you know, **Fred Pascual** was appointed to the now Philippine president's cabinet in May of 2022 and therefore had to step down as the president of AFE–ADB. Subsequently, I was elected to replace him.

New AFE Office

AFE's physical move into our new office behind the West Core

Lobby entrance nears completion. The major work for the move has been handled by our front-office staff, **Malou Pasicolan and Icon Algara**.

To find your AFE, take an immediate left directly after the entry, go halfway down the corridor, and we are on the left. The office is still being redone, and we are looking forward to it being sufficiently presentable to have an "opening."

The large space formerly intended to be the office of the AFE president has been divided into two spaces—one that can accommodate 2–3 members of the Executive Committee and another for meetings. The new walls between the office and the meeting room and between it and the greeting area are glass, bringing in more light and providing a better feeling of being connected. In terms of virtual connectivity, we are hoping also to have our WIFI and internet connections improved.

The ExCom Walks the Talk

Your **Executive Committee** meets every 2 weeks to review ongoing work and discuss matters of importance to AFE. Other activities include meeting with ADB officials **regarding office matters; benefits**, including access to HQ, the health insurance, and pension; **and the Incheon annual meeting**. Very much hoping to see you there.

On February 9, the current Manila-based Executive Committee—Nannette-Guinto Amorado, Bobbie Montesa, and I—paid a courtesy call on ADB President and AFE Member Masatsugu Asakawa and enjoyed a very pleasant discussion and exchange of information. Subsequently we also met and had good discussions with Vice-President Bruce Gosper and with BPMSD's Director General Yasuto Watanabe and his deputy Xinning Jia. It is important that



Official photograph: I-r, AFE Secretary Teresa Samson Montesa, AFE Treasurer Nannette Guinto-Amorado, ADB President Masatsugu Asakawa, AFE President Jill Gale de Villa.

we keep ADB’s management aware of our activities—otherwise why would they support us, and we do need the support. That includes a subsidy that pays for over half of our working expenses, a furnished office suite with some equipment, printing, etc. I have also met with the IT Department DG Hung and discussed IT matters.

Ongoing Projects

Digitalization of the membership and accounting system is proceeding, having been delayed somewhat by COVID effects, the provider’s delays, and delays in our office due to the need to keep up with day-to-day work. Malou Pasicolan bears the brunt of the groundwork for this project, which was started by our **Treasurer Nannette Guinto-Amorado** and then President Fred Pascual. The intention was (and still is, if possible) to fold the members-only part of the AFE website into the digitalization project—we will see if this can eventuate.

The AFE website is being redesigned and moved to a new platform to improve its look, usability, and security, with **ExCom Secretary**

Bobbie Montesa driving this effort. Bobbie is also rationalizing our **filing system**.

The AFE–ADB Bylaws are being reviewed. The reviewers will look into several matters that affect the functioning of your organization, including

1. elections procedures, to assure an overlap between officers’ terms, to facilitate retention and passing on of institutional knowledge;
2. requirements for officers: qualifications, e.g., specifying a minimum time span needed to be at HQ/in Manila, etc.;
3. AFE Executive Committee size, composition, and constitution;
4. temporary members of the Executive Committee: terms and responsibilities;
5. election of the AFE chair;
6. role of Chapter Coordinators (who represent about 73% of the membership);
7. membership in more than one chapter;
8. AFE dues and Chapter dues; and
9. any other matters the committee members deem necessary;

The **Bylaws Review Committee** comprises **Bruce Murray** (chair), **Eveline Fischer** (cochair), **Shiladitya Chatterjee**, **Peter Darjes**, **Ophie Iriberry**, **Chato O’Buckley**, **Elsie Pflieder**, **Bruce Purdue**, **Kazu Sakai**, and **Hans-Juergen Springer**.

Members’ views on the Bylaws were sought via e-mail before the start of the review and will be sought again during the process. Once the committee has finalized



Enjoying the visit: I-r Bobbie Montesa, Nannette Amorado, Jill Gale de Villa, and President Masa Asakawa.



L-r: AFE's Jill de Villa with ADB Vice-President Bruce Gosper, ADB's Advisor Valerie Lisack.



AFE visits BPMSD: AFE's Jill de Villa and Nannette Guinto-Amorado (2nd and 3rd from left) visit ADB Director General Yasuto Watanabe (r) and Deputy Director General Xinning Jia (l).

its recommendations, these will go to the Executive Committee for further consideration, then out to the membership for approval.

A **Chapter Coordinators' Manual** is being prepared by a committee comprising current and past chapter coordinators. The proposed manual is intended to be a repository of knowledge and information that chapter coordinators have acquired and could usefully be shared with other coordinators, including new ones. The manual will include a section on utilization of the ADB subsidy and the guidelines for using and claiming it, and will have a larger body of knowledge from which coordinators can draw, depending on the specific needs of their chapters. The **Chapter Coordinators' Manual Committee** comprises **Günter Hecker** (chair), **Gam de Armas** (vice chair), and a core group of **Peter Carroll, Shilo Chatterjee, Gordon Fox, Keith Leonard, Bruce Murray, Dimy Nangju, Fred Roche, Lorna del Rosario, and Kazu Sakai**. Other coordinators will be kept informed so they can contribute if they wish to do so. ■

Pension Matters

Hans-Juergen Springer (ADB 1972–2002)



Since *AFE News 61* of September 2022, two pension committee meetings have taken place, both attended by me as Pensioners' Representative and Jill Gale de Villa as Alternate.

The **Defined Contribution (DC) Plan** Committee met on 1 December 2022 to discuss a

report by BPMSD's Retiree Benefits and Investment Unit (RIU). Equities and fixed-income securities across the globe experienced a steep decline in the pension year ending 30 September 2022. This was reflected in practically all 28 funds of the DC Plan that participants can invest in. Apart from this unwelcome development there were essentially no new developments. Almost half of the DC Plan participants continue to invest in the Diversified Fund, which consists of a mixture of the other funds available to participants. A larger percentage of international staff see the need to participate in the DC Plan than national officers. Not surprisingly, some participants do not invest in any of the funds offered and rely entirely on the Staff Retirement Plan (SRP) portion of the DC Plan.

Jersey Trust Company Plc (JTC) as the administrator of the Plan did not, in pension year 2022, meet all the specified service standards set out in the Service Level Agreement, but improved during the year.

At the **(SRP) Pension Plan Committee** meeting on 9 December 2022 several matters were discussed and agreed upon. First, the interest rate for Discretionary Benefit (XB) contributions, which is based on the 30-year U.S. Treasury yield, was increased from 3.00% to 3.75% for XB contributions to be made by staff in 2023. This change does not affect the interest rate of 5% for retirees' XB contracts. Second, an advance supplemental cost-of-living adjustment (COLA) increase of 33.9% was approved and paid in January 2023 for Sri Lanka rupee pensions, above the 3% increase paid in October 2022. This increase was paid because Sri Lanka's inflation had gone up sharply and the COLA for pension year 2022 had been calculated at 36.9%. Third, the Committee approved the suspension of pension transfer agreements between ADB and other international organizations (the International Monetary Fund, Organisation for Economic Co-operation

and Development, European Bank for Reconstruction and Development, and United Nations Joint Staff Pension Fund) that had become outdated over the years. These agreements were temporarily suspended until new agreements have been made.

The Pension Investment Committee informed the Pension Committee that the Pension Fund had declined by 17.4% in the pension year ending 30 September 2022 due to the overall bear market, after an extraordinarily good 2021 pension year, when the Fund increased by 19.1%. Overall, Plan performance has been very reasonable at +5.8% over 10 years and +6.9% since inception. Details for Plan year 2022 including recommendations for supplemental COLA payments will be discussed by the Pension Committee in May 2023. ■

Health Matters

Barbara Ejercito Palacios (ADB 1996–2012) and Jill Gale de Villa



Survey of Members' Opinions on the GMIP and Cigna

In 2022, Barbara Palacios spearheaded a survey of **members' opinions and experiences with the health insurance plan** (Group Medical Insurance Plan [GMIP]) and services of Cigna International, the provider.

The survey was partly patterned after the one we conducted in 2018. We had slightly **more respondents** in 2022 than in 2018 (420 vs. 398), with the increase attributable to former national staff.

Some of the findings are as follows.

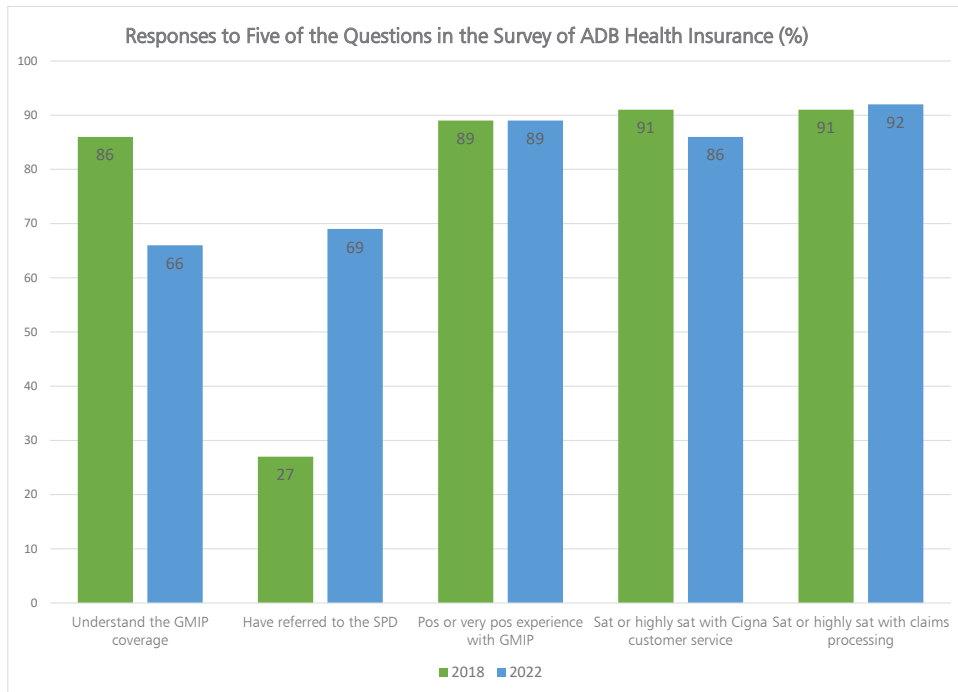
1. Of concern is that in 2018, 86% of respondents felt they **understood the GMIP coverage**, while in 2022, only 66% did—a significant drop. One-third of respondents indicated they do not understand or only somewhat understand the GMIP coverage, especially regarding claims decisions, disallowed procedures, and the need for preauthorization of procedures. The top five **areas of needing clarification** changed considerably during the 4 years between surveys. In 2018 they were how decisions on claims are made, deductibles, preclearance for emergency treatment, claims handling, and the stoploss; in 2022 the top five were the need for preauthorization, what procedures

- are not covered, claims decisions, coverage of alternative medicine, and guarantees of payment.
2. In 2018, only 27% of respondents had **referred to the Summary Plan Description (SPD)**, and this increased to 69% in 2022, which is a good development. And 93% were satisfied or very satisfied with the information provided in the SPD.
3. In 2018 and 2022, 89% reported a positive or very positive **experience with the ADB GMIP**, although the share reporting a “very positive” experience had declined from 25% to 18%.
4. For **Cigna's customer service**, ratings of highly satisfied + satisfied had gone down from 91% in 2018 to 86% in 2022. In 2022, most respondents reported they saw little change in Cigna's service over the 4 years from 2018, but more respondents saw a deterioration than had been the case between the 2018 and 2014 surveys.
5. Half (50%) of 2022 respondents who tried to contact the **ADB Cigna liaison person** reported difficulty reaching her, and 26% were not satisfied with the service.
6. For **Cigna's claims processing**, ratings of highly satisfied + satisfied increased slightly from 91% in 2018 to 92% in 2022, but again with a drop in the “highly satisfied” group.
7. Turn-around time for **guarantees of payment** (GOPs) is supposed to be 2 days maximum, but less than 29% reported that time, whereas about 35% reported 3-4 days and about 36% reported 5 days or more.
8. About 15% said they had **claims refused without explanation**; some of this was reversed after appealing and presenting more documentation.
9. Nearly 70% of respondents had had **claims refused initially** and were asked to submit more documents/clarification.
10. About 27% reported that they were asked to **resubmit information** they had already submitted.

Meetings with BPMSD and Cigna

The findings and other input from members are being discussed with BPMSD and Cigna, and their responses will be provided to retirees. On 28 February we met with BPMSD and Cigna to discuss Cigna's findings on ADB clients' claims and reimbursements for 2022. Cigna presented their latest statistics. Salient and/or interesting points are as follows.

1. Cigna processed almost 108,000 claims and 2,700 calls for ADB clients.
2. Rampant inflation and increased healthcare use is driving up medical costs by a projected 10% in 2023



AFE = Association of Former Employees, GMIP = Group Medical Insurance Plan, pos = positive, sat = satisfied, SPD = Summary Plan Description.

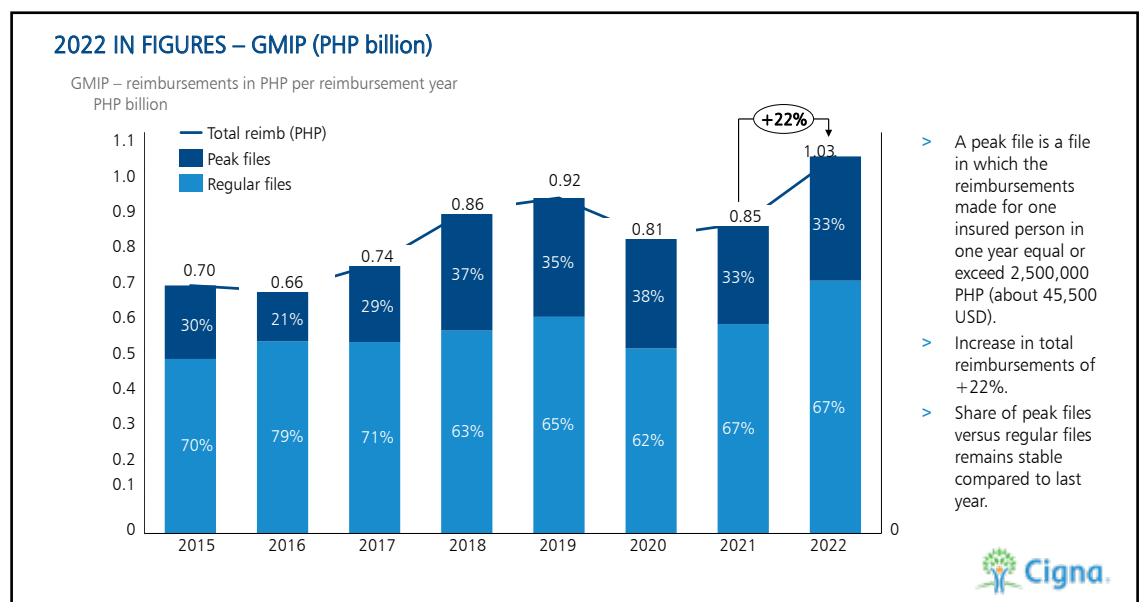
- (it was 8.8% in 2022 and 8.2% in 2021), the highest medical inflation in 15 years.
- 3. Major health issues are musculoskeletal disorders due to the home working environment and less exercise during COVID; cancer, which is expected to become the second highest cause of morbidity in 2023; and mental health, which has suffered due to stress and depression during the pandemic.
- 4. The use of telehealth continues to grow.
- 5. The use of medical care increased 22% in 2022, likely because people felt safer accessing it.
- 6. 41% of reimbursements and 59% of claims were in the Philippines, and 29% of reimbursements

and 17% of claims were in the US.

- 7. During 2022 Q1 and Q2, Cigna failed to meet service level agreements on turn-around time for claims, guarantees of payment, and e-mail communication; telephone response time, and financial accuracy—value. In Q3 and Q4 their performance improved. (Cigna has to meet specific service standards agreed (“service level agreements”) with ADB, and generally does, while trying to improve in areas seen as lacking. The requirement to provide GOPs in 2 days is among the standards, but “the clock stops” if additional information is needed to provide a GOP.)
- 8. A Cigna survey showed that 82.6% of respondents were satisfied with their service.

Following the presentation, AFE and Staff Council representatives raised matters of concern, including the following, some of which were experienced by both groups. Issues raised pertinent to AFE include

- 1. items included in the first list in this article, as gleaned from the AFE surveys, e.g., the needs for better responsiveness to requests for guarantees of payment,



response times to e-mail and telephone queries, service from the Cigna representative in Manila and Cigna numbers elsewhere;

2. the need for telephone answering personnel to be knowledgeable about ADB’s plan;
3. deterioration of the level of internationally understandable English language communication in Cigna’s verbal and written communication;
4. members’ understanding of/need for clarity on aspects of the plan;
5. the need for a more user-friendly Cigna website;
6. the need for a more user-friendly SPD.

The results of the survey are available on the AFE website, Members Only, Insurance section.

Cigna noted they are hiring a new liaison officer in Manila for ADB clients and will be working on the other matters raised. The four Cigna representatives were Liesje D’Huister, senior client manager, Antwerp; Hanum Haji Hasan Ahmad, client delivery manager, Kuala Lumpur; and Victor Fernandez Millares, MD, medical director, Madrid. Aakanksha Upasithyay, ADB staff in New Delhi, offered to contact our India chapter to provide assistance and information, an offer we gladly accepted.

Important Information

Continuing advice is to

- know your plan, consult the SPD for your entitlements especially when planning a procedure or medication;
- assure that someone trusted can assist with filing claims if necessary;
- use the Telehealth app for free consultation when you cannot reach your doctor; and
- keep AFE informed of issues with the insurance so we can take policy and performance matters affecting members up with BPMSD. ■

Contacting Cigna

By phone from ADB: x7800

By phone from the Philippines

+32 3 217 6824

Toll-free
8632 4444 x7800
00 800 9687 4647 (PLDT
landline only)
1 800 13 120 030 (PLDT
landline or Smart mobile only)

By phone from the US 1 855 882 5267

By phone globally 32 3 217 6824

By fax globally 60 3 2178 1498

Reorganizing ADB

ADB is reorganizing (again) to streamline and better integrate its functions. For a good short description of the intent, see the report of ERO’s Ilaria Caetani in the Europe Chapter Annual Meeting notes on p. 15 of this issue. The reorganization is large and entails physical relocation of many staffs within ADB.

In October 2022, ADB announced it “has adopted a comprehensive reform road map, featuring a [new operating model](#), to accelerate its transformation and more effectively serve the rapidly changing needs of its developing member countries in Asia and the Pacific.

“The new operating model will enable ADB to increase its capacity as the region’s climate bank; strengthen its work to develop the private sector and mobilize private investments in the region; provide a larger range of high-quality development solutions for its developing member countries; and modernize ways of working to make it more responsive, agile and closer to clients.

“These four key shifts will help ADB deliver on the ambitious development goals of its corporate strategy, Strategy 2030.

“These reforms are both timely and essential,” said ADB President Masatsugu Asakawa. “Our new operating model will position us to better respond to the complex development challenges now faced by Asia and the Pacific. It builds on ADB’s core strength, our staff, to help us deliver solutions with the greatest development impact for the region.”

“For ADB’s clients, the new operating model will enhance the experience of working with the Bank. ADB’s five regional departments—covering Central and West Asia, East Asia, the Pacific, South Asia, and Southeast Asia—and resident missions in countries with operations will become a single window for all ADB products and services, both sovereign and nonsovereign. Staff and expertise from the sectors, themes, and other specializations in which ADB operates will be consolidated, with increased deployment to regions and countries to offer a better range and quality of solutions, resulting in more staff working in the field, closer to clients.

“The new operating model is expected to roll out in the second quarter of 2023. A phased implementation will minimize disruptions to ADB’s clients and development partners.”

For this article, see ADB. 2022. <https://www.adb.org/news/adb-adopts-new-operating-model-meet-rapidly-changing-needs-asia-and-pacific> and for more in-depth information see <https://www.adb.org/documents/organizational-review-adb-transformation-toward-strategy-2030> ■

Incheon 2023

Marissa V. Wenceslao



In 2019, in Fiji, the Republic of Korea offered to host the next ADB Annual Meeting. Then COVID happened, and the annual meetings—ADB's and AFE's—went virtual.

Also in 2019, Marissa Wenceslao wrote an article in anticipation of the 2020 annual meetings. We are now adapting that article as, finally, we meet in person again, and in Incheon, for ADB's 56th Annual Meeting and AFE's 37th.

ADB's 56th Annual Meeting will be held at the Songdo ConvensiA Convention Center in Incheon, Republic of Korea, on 2–5 May 2023. The theme is Rebounding Asia: Recover, Reconnect, and Reform. This will be the 3rd time the Republic of Korea will host the meeting. It hosted ADB's 3rd Annual Meeting in Seoul in 1970 and 37th Annual Meeting on Jeju Island in 2004.

The annual meeting website notes "Incheon is well known as a smart and green city, and a haven for high-technology, green, and inclusive zones. It is home to 15 international organizations, the most modern airport in the country, and thriving economic zones."

Songdo ConvensiA is a landmark structure and the first LEED-certified convention facility in Asia. Its exhibition hall has one of the largest column-free spans in Asia. Facilities at Songdo ConvensiA include two main exhibition halls, 23 conference rooms, and 3 ballrooms.

The Republic of Korea is a founding member of ADB and now the 8th largest stakeholder. After the Korean War, it was one of the poorest countries, but it has

transformed into the 12th largest global economy, contributing to global improvement, poverty reduction, and economic sustainability. The country has 13 UNESCO World Heritage Sites.

Home to about 3 million people, Incheon is the Republic of Korea's 3rd largest city. Incheon hosts large-scale international conferences, held the 17th Asian Games in 2014, and is a major transport hub in northeast Asia.

The many points of interest include Incheon's

- underground shopping center at Bupyeong Station, with over 1,400 stores, and restaurants that are aboveground;
- Freedom Park near the port, with a statue of Douglas MacArthur;
- Chinatown across from Incheon Station;
- Green Beach, once a landing site for MacArthur and now a boardwalk, amusement park, and site of raw fish food restaurants;
- Jeongdeungsa Buddhist Temple, for serene grounds and ornate carvings; and
- several museums, including the Korean Culture Museum, Jajangmeong Museum for noodle restaurants, and Incheong Open Port Architecture Museum;

There are numerous other places to visit, including beaches and parks.

Amazing **Incheon Airport** on Yeongyong Island is almost a destination in its own right and is connected to the mainland by a beautiful bridge. The bridge is more than 21 kilometers long.

The **climate** in May is usually mild. During 2004–2010, the average May temperature was 16°C, generally ranging from 13°C to 21°C. Average monthly precipitation for May is 100 mm (4") and humidity is 70%.

Looking forward to seeing you there! ■

Paying AFE Dues

For pensioners, the easiest way to pay your dues is to have them deducted from your pension, which can be done by signing a form available in the Members Only, Pension section of the AFE website or requesting one by e-mail from AFE-ADB@adb.org. Otherwise, dues may be remitted to our bank accounts, via check, or through PayPal. See the Members Only section of the AFE website for details. Detailed instructions for using PayPal were also provided in *AFE News* #60, which you may find in the Publications section of the website. ■

Executive Committee

Chairman—Stephen Paul Groff
 President—Jill Gale de Villa
 Vice President—vacant
 Treasurer—Nannette Guinto Amorado
 Secretary—Teresa Samson Montesa

Chapter Coordinators

Australia—Keith Leonard
Canada—Bruce Murray
 Ottawa Area—John Rive
 Toronto Area—Nida Rodrigo
 Vancouver Island—Alex Jorgensen
China, People’s Republic of—Min Tang
Europe—Richard Vokes
India—Shiladitya Chatterjee
Indonesia—Dimiyati Nangju
Japan—Kazu Sakai
Korea, Republic of—Cheolsu Kim
New Zealand—Eric Gordon Fox
Pakistan—Shahida Jaffrey
Philippines—Gamaliel de Armas, Jr.
 East Group—Marietta Domingo, Luz Tolarbas, Irish de Guzman, Regina Sy
 North Group—Rosalia Baeza, Maria Luisa Baleva, Aileen Francisco, Vicente Rivero
 South Group—Rebecca Regis, Fe de Leon, Josefina Balane, Merly Mallion
 West Group—Ma. Solita Mabaquiao, Julie Guevara
Singapore—Claire Wee
Sri Lanka—Sarath Lakshman Athukorala
Thailand—Suganya Hutaserani
United States: New York–New Jersey—Lorna del Rosario
United States: Southern California—May Seron-Tigas
United States: Washington, DC—Frederick Roche

Standing Committees

Insurance Committee

Jill Gale de Villa—Chair	Fred Mesch
Barbara Palacios—Co Chair	Julia Holz
Francois Ausseil	Anne Sweetser
Ted Breckner	Axel Weber
Bernard Donge	Clay Wescott

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 Julia Holz
 Anna Juico
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 David Parker
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 Wickie Zveglich

Special Committees

Bylaws Review Committee

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 Eveline Fischer—Vice Chair
 Shiladitya Chatterjee`
 Peter Darjes
 Ophelia Iriberry
 Ma. Rosario O’Buckley
 Elsie Louise Pfleider
 Bruce Alan Purdue
 Kazu Sakai
 Hans-Juergen Springer

Chapter Coordinators’ Manual Committee

Günter Hecker—Chair
 Gamaliel de Armas, Jr.—Vice Chair
 Peter Carroll
 Shiladitya Chatterjee
 Lorna del Rosario
 Richard Keith Leonard
 Bruce Murray
 Dimiyati Nangju
 Lorna del Rosario
 Kazu Sakai

Join AFE-ADB HQ Facebook page for up-to-date information. This page is for members and spouses/partners only.

Chapter News

AFE Thailand Inaugural Meeting

Jean-Pierre (JP) Verbiest (ADB 1989–2011)

Ed: AFE is delighted to welcome our new Thailand Chapter.



From the beginning of 2021, some former ADB staff living in Thailand, both Thais and non-Thais, started to look at setting up a long overdue AFE–ADB Thailand Chapter. COVID-19 disruptions and the difficulty of putting together a database of former ADB employees living in Thailand delayed the process but eventually we decided to start it all on 3 December 2022, “we”

being an organizing committee comprising Bob Dawson, Suganya Hutaserani, Sirpa Jarvenpaa, Hubert Jenny, Peter King, Kiatchai Sophastienphong, and me.

Although we had an estimated 75 former employees living in Thailand, we had no idea how many would join an inauguration event! The game was thus to organize a unique and attractive event without taking too many financial risks. Thailand is rather special as there are many non-Thai former ADB employees living parttime in various parts of Thailand but considering Thailand their home.

We booked the Pacific City Club in Bangkok, which is an upscale members-only club, located centrally and with easy access by metro or car. We started to get together for a premeeting chat from 10 am onwards. The formal Inaugural Meeting started at 11 am, facilitated by Bob Dawson. Nineteen former ADB staff members joined including 1 spouse, and we were also honored to have the president of AFE–ADB, Jill de Villa, attending. Remarkably, another 22 former

staff members indicated that they wanted to attend but could not for different reasons.

After some introductions, the meeting discussed the general objectives of the Thailand Chapter and approved the membership of the National Coordination Committee as follows: National Coordinator Suganya Hutaserani; Treasurer Kiatchai Sophastienphong; Assistant National Coordinators Bob Dawson, JP Verbiest, and Sirpa Jarvenpaa; Communication Coordinator Khun Kanokphan Khamasundara; as well as provisional Regional Coordinators to be confirmed later on. The decisions were all agreed by “acclamation”! The issue of support from AFE–ADB was discussed next, followed by some tentative ideas on when and how often we would meet including the 2023 AGM and what kind of activities we might look at for 2023. It was also agreed that in addition to e-mail, we would communicate via the LINE application that is commonly used in Thailand. We would also set up a group Facebook account.

Around 12:30 pm, the meeting adjourned and was followed by a photo session and a nice dimsum lunch at the Pacific City Club Chinese restaurant, which was reserved for us.

As part of the inaugural activities, the highlight was a cruise on the Chao Phraya River along the old part of Bangkok with wine and beer on board. We all met at the Taksin Boat Pier along the River, close to the Oriental Hotel.



Present at the meeting: Arun Chirachavala, Bob Dawson, David Edwards, David Hodgkinson, Chapter Coordinator Suganya Hutaserani, Sirpa Jarvenpaa, Khamasundara Kanokphan, Preecha Kulapongse, Marisa Lara, Luciano Paolo Nesi, Suntraporn Na Phuket, Wisarn Pupphavesa, Eric Sidgwick, Newin Sinsiri, Kiatchai Sophastienphong, Chaiyuth Sudhitanakorn, Jean-Pierre Verbiest, Jill Gale de Villa, Robert Withol. Photo on the stairs at the Pacific City Club, Bangkok.



Cruise on the Chao Phraya River.

Some spouses also joined the group. Our vessel was a nice spacious wooden boat reserved just for our group. From the Taksin Pier, we navigated upriver passing all the main landmarks of old Bangkok: the famous Oriental Hotel; the old customs house; the French and Portuguese Embassies; Kudi Chin—a major Portuguese settlement dating from 1769; Wat Arun (the Temple of Dawn); the Grand Palace complex; Thammasat University; Rama VIII Bridge; Baan Portugal-Khmer, the oldest Portuguese settlement in Bangkok, dating from the 16th Century; and the unique Wat where the then future King Rama IV was a monk. From there, the boat turned back downriver. I explained the history of the different areas along the river.

The boat dropped us at IconSiam, the most upscale shopping complex in Bangkok, which is nearly opposite the Portuguese embassy. The IconSiam Complex is a unique design and the quality of the products sold include very high-end Thai handicrafts. It is even connected by its own metro line! We had booked two large river view tables at the 6th Floor restaurant, where we had an amazing view of Bangkok and two rounds of impressive seasonal fireworks during our dinner. ■



The Ordination Hall of Wat Rajathiwat as seen from the Chao Phraya River cruise. It is the Wat where King Mongkut, then the future Rama IV, resided. The hall is entirely made of teak wood, and is the largest teak structure in Thailand.

Canada

Bruce Murray (ADB 1980–2007)



For the first time since the onset of COVID, some face-to-face get-togethers were held by the AFE Canada chapter in 2022. However, the Ottawa/Montreal and Vancouver Island AFE groups did not hold get-togethers in 2022 because of COVID.

AFE Vancouver

The Vancouver AFE get together was held at the River Rock Buffet on 4 December 2022 with 28 people attending. In addition to the opportunity to renew friendships and reminisce about the good times in ADB and life during COVID, the program included a business meeting and the traditional trivia quiz.



Kneeling l-r: Ed Lanzador and Rey Castro; Standing l-r: Tony Telan, Alan and Cristina de Jose, Vir and Jenny Palmiano, Grace Alindogan-Agapito, Carmen Lanzador Franco Alindogan-Agapito, Dolores Telan, Jun Esquejo, Lenn Castro, Takeo Watenabe, Fremma Esquejo, Merrell Chinyee, Bruce Murray, Susana and Chris Wensley, Masami and Richard Bolt, Medy Tobias, Wesam Mostadi, Jeremiah Samagui, Emma Murray, Neriah Samagui, Tess Zamora Samagui, Jethromiah Samagui.

Business. I spoke about developments in AFE and ADB covering (1) AFE’s new chair and president; (2) ADB operations including ADB financing and cofinancing in 2021, financing for COVID, and the 2022 and 2023 AGMs; (3) ADB support for staff and dependents during COVID; (4) ADB lending to the Philippines, including for transport infrastructure in the National Capital Region; and (5) ADB and Canada, including the appointment of Don Bobiash as the new Canadian Executive Director, Canadian ADB

staffing, and Canadian banks participating in ADB bond issues. In September 2022, President Masa and Canada's Minister of International Trade, Export Promotion, Small Business and Economic Development Mary Ng met to discuss ADB's work across the Asia and Pacific region, the partnership with Canada, and the shared priority attached to promoting trade. Two longer updates were sent to all chapter members detailing these and similar issues.

The John Cole Memorial Christmas Trivia Quiz winners were Fremma and Jun Esquejo—first place—and Carmen and Ed Fernando-Lanzador—second place. Neriah Zamora tied for runner up with Jeremiah Zamora, who won the last available prize in a game of rock and scissors for the third-place.

AFE Toronto

Led by the intrepid Nida Rodrigo, the AFE Toronto group organized a Dancing Queen (and Kings) **Abbmania** get together at the Old Mill Hotel on Saturday 1 October 2022. Those attending were Paz and Ed Ravadilla, Eden and Dean Santiago, Nida and Tito Jugo and Leah and Ernie Flores. There is video evidence of the ladies dancing up a storm to the sounds of Abba music—oldie goldies like Dancing Queen; Knowing Me, Knowing You; Take A Chance On Me; Mamma Mia; The Winner Takes It All; and many more. In addition to catching up after COVID disrupted everyone's lives, those present enjoyed excellent food including sea bass, an Ontario rack of lamb, and striploin steak. ■



AFE Dancing Queens at Abbmania, l-r: Eden Santiago, Leah Flores, Toronto area Coordinator Nida Rodrigo-Jugo, and Paz Ravadilla.



Dinner in Toronto: L-r: Ed and Paz Ravadilla, Ernie and Leah Flores, Toronto area Coordinator Nida Rodrigo-Jugo, Eden and Dean Santiago.

Washington, DC

Fred Roche (ADB 1992–2007)



On 24 October 2022, Ellery Owens hosted the DC Chapter at her house. The gathering started at about 6 and the meeting at about 7. Jill de Villathanked Fred Roche for coordination of the chapter, noted he was unable to attend as he was recovering from COVID, and thanked Ellery Owens for hosting both her and the meeting. Jill then reported on what's new at AFE and ADB, and Bill Silverman filled in regarding Medicare and Cigna.

Regarding AFE, Jill noted

1. AFE has been relocated to near the West Core Lobby.
2. Via Survey Monkey, AFE's Barbara Palacios surveyed members regarding Cigna's performance, and we will send out the results when tallied.
3. Regarding the cost-of-living adjustment (COLA), it takes considerable time for ADB to provide the additional amount (over the guaranteed 3%, for those entitled to it)—please see *AFE News #61* for a good explanation. It is available online at the AFE website.
4. AFE is requesting BPMSD to simplify the provision of "proof of life" certification.
5. Some surviving spouses have had to wait over 3 months before their pensions are sent to them. Please assure you have filled in the Survivors' Handbook and shared it with a spouse and other trusted people in case the information is needed. This is a project started by Ellery's late husband, Gene, who was also the DC chapter coordinator at the time.
6. Following Fred Pascual joining the Cabinet of the new Philippine President, he has resigned and Jill became president of AFE for a 4-year term, now coinciding with the VP term. Upon returning to Manila Jill will put together a Bylaws review group to change the Bylaws to assure that ExCom officers are not elected simultaneously and to look into other matters. Then we will search for replacements and convene the Election Committee.
7. Jill noted that Fred, together with Nannette Amorado, our treasurer, had initiated digitalization of the finance and membership systems.

Regarding ADB, Jill summarized Ilaria Caetani's report to the Europe Chapter—see p. 15 (DC Resident Representative Leslie Lahm was not available to join our meeting).



At Ellery Owens' house, l-r: Allison Wescott, Sukhdeep Brar, Ellery Owens, Donneth Walton, Masatake Yamamichi (guest, ADB recruit), Bill Peterson, Thelma Diaz, Clay Wescott, Mala Hettige, Fahruz Zaman, Jill Gale de Villa, Keiichi Tamaki, Kawsar Choudhury, Nessim and Carolyn Ahmad, Bill Peterson (BPMSD).

Bill Silverman noted

1. Regarding Medicare enrollment's impact on the plan, it looks like there have been savings above the cost, but this should be evaluated only 5 years after the project's initiation.
2. BPMSD is working to improve the link between Cigna international and US.
3. Benefits review: not much is affecting pension. Life insurance may change so that refunds will no longer happen, which will decrease premiums somewhat.
4. Mandatory retirement is now age 67, which will impact membership in AFE.
5. Long-term care insurance: no change envisioned. ■

Europe

Alessandro Pio (ADB 1993–2012) and Richard Vokes (ADB 1991–2011)



Günter Hecker, AFE-ADB European Chapter Coordinator welcomed the participants, in particular AFE-ADB President

Jill Gale de Villa, Ilaria Caetani from the ADB Frankfurt Representative Office, and guests from other AFE Chapters. The Meeting unanimously elected Christine Wallich as the chairperson and adopted the agenda and minutes of the 2019 meeting in Deauville, with one clarification.

Report of the AFE President. Jill reiterated her thanks to Günter Hecker for the services rendered to the AFE Europe

chapter. COVID affected the functioning of AFE, requiring training of new support staff. The AFE office has been relocated to the West Core lobby. A new ID scheme has been introduced and when retirees visit ADB they should ask for the replacement ID.

A member suggested introducing a system that allows the automatic generation of annual certifications of life, as is done by other international financial institutions. Banks and local officials are sometimes reluctant to sign the ADB forms, and notarization can be expensive in some countries.

Questions were asked about the timing of cost-of-living adjustment (COLA). Members are referred to Fred Pascual's explanation available in AFE News #61, which is on the AFE website. Note that the COLA adjustment is based on the currency of payment (there are 30). A question is, is the adjustment for an area (e.g., the euro zone) based on an area average or on a weighted average of the various countries, and if so with what weights? BPMSD will be contacted to see if a written description of the methodology is available. To promote additional transparency, suggestions were also made that (1) the report of AFE representatives on the pension committee be made available to pensioners, and (2) an open Zoom meeting be held between the AFE pensioners' representatives and pensioners who would like clarifications after the report has been issued.

Following the resignation of Alfredo Pascual due to his new Government responsibilities, Jill de Villa was elected President for a 4-year term. Participants asked that the AFE Executive Committee appoint other persons to the positions previously occupied by Jill de Villa on pension and health insurance matters. Jill noted that Hans Springer has been appointed to assist with pension matters and is our representative on ADB pension committees for the defined contribution and the defined benefit plans (Jill is the alternate), and that Barbara Palacios has for some time been assisting with health

insurance as an AFE representative to the Consultative Forum on the GMIP.

Chapter Coordinator Günter Hecker

reported on developments since the last business meeting 3 years ago. He noted several issues. (1) Travel during the pandemic years included being unable to return to the Philippines. (2) When a former ADB staff member passes away, spouses or other dependents may find it difficult to deal with the necessary health insurance and pension matters.

Thus, it is important that children and spouses are aware of the ADB-related entitlements and requirements. Forms ADB requires should be included in the *AFE Survival Handbook*. Some spouses have experienced a 3-month delay in restarting the pension flow because of the needed documentation. Area-based groups of surviving spouses could be created to provide mutual support.

European Representative Officer Ilaria Caetani

reported that the ADB headquarters in Manila are now reopened. The facilities (cafeteria, auditorium) were renovated substantially. ADB is orienting toward working 2 days a week from home and up to 45 days a year away from Manila. ADB is also undergoing a significant reorganization that will entail (1) strengthening resident missions; (2) increasing integration of sovereign–nonsovereign operations, eventually blending nonsovereign operations into regional departments; (3) creating a “solutions” department in charge of project processing and implementation, aiming to promote a greater flow of knowledge and expertise across ADB, and a new “market” department to promote the private sector and public–private partnership environment; and (4) having the economics research department report directly to the president and the safeguards function report to the managing director general.



L-r, back row: Reinhart Bildstein, Jan Wijenberg, Martin Endelman, Daryl Newton, Carola Molitor, Claudia Buentjen, Patrick Brandt, Eveline Fischer, Ian Makin, Jeremy Stickings, Patrick Giraud, Brenda and Ray Cahoon, Sandro Pio, Ghislaine Jonker, Rudolf Jonker, Andrew Norman (hidden), Jackie Norman, Alain Dick, Marjorie and Patrick Pillon, Sue and Richard Vokes, Siward de Vries, Mats Elerud; middle row: Lita Bildstein, Noemi Nazario ; Loida Sehgal; Malou Hakuta, Marianne Wijenberg, Virginia Pangilinan, Nena Villena-Tanedo, Yvonne Parks, Sylvia Brandt, Gulen Atay, Susan Tamondong, Ingrid Holfelt, Milagros Maculanlan, Sharon Pio, Florence Rafulowitz, Rose de Vries, Sylvia Dick, Pinky Elerud, Frederike Kantner, Andrea Iffland, Gunter Hecker; front row: Christine Wallich, Margie Edelmann, Jill de Villa, Julie Ibbiott, Meriaty Subroto, Kazu Sakai.

During the last few years COVID and fast-disbursing assistance to address it were an important part of ADB operations. Going forward, the president has committed to emphasizing the importance of addressing climate change by increasing the portfolio of projects addressing it to \$100 billion. The future role of ADB is subject to the increasing need for funding by some countries, the diminished debt repayment capacity of others, the importance of addressing climate change even in countries that may graduate soon, and the expected greater emphasis of European countries on Africa and on the possible future reconstruction needs of Ukraine following the war.

Future Reunions. The 2023 reunion will be hosted by Marlis Hühne in Baden-Baden on September 21–25. Activities will include a visit to nearby areas of the Black Forest.

Handing Over the Chapter Coordinator Role. Richard Vokes thanked Günter for all the work done in the past. He and Sandro Pio will perform the chapter coordinator role jointly, committing to a 4-year duration. In the first 2 years, Richard will play the lead role, with Sandro’s support. They suggested that interested persons could act as focal points at the country level. ■

Europe: 23rd Reunion, Belfast

Sue Vokes (spouse of Richard Vokes, ADB 1991–2011)

On arrival at our hotel in Belfast, I was very happy to run into both **Ray Cahoon** and **Günter Hecker**. Both looked reassuringly calm and collected. We were soon meeting up with old friends in the lobby and at the bar ahead of the Welcome Dinner. The 56 participants included quite a number who had never attended a reunion before, and we hadn't seen for years! Apart from the welcome speeches and a warming dinner at the hotel, the evening was enlivened by guest speaker Dr **Russell Rees**, political historian and former head of History at Omagh Academy. He gave a brilliant, concise account of the history of Northern Ireland, which prepared us for what we were to see.

North Coast and the Giant's Causeway. On Day 1 we departed northward in two coaches toward the Antrim coast, stopping for photos in sunshine and wind, at the spectacularly sited 16th century **Dunluce Castle**, seat of the McDonnell clan chiefs of Antrim. The castle, which sits on a crag above the Atlantic Ocean, had lost its kitchens to the waves in a storm of 1639. More recently the castle had played a part in the Game of Thrones series as the House of Greyjoy!



Dunluce Castle

From there we headed on to the **Giant's Causeway**. This is a geological wonder, and walking along an undulating track beside the wild ocean we came across the striking and varied hexagonal columns and other formations created by erosion of the volcanic basalt cliffs.



The Giant's Causeway developed 50 million–60 million years ago when a flood of lava oozed from fissures in the earth. The molten rock cooled and contracted, cracking into a series of some 40,000 columns, mostly in near-perfect hexagonal shapes. Or, according to local legend, a giant, Finn McCool (Fionn mac Cumhaill) had a fight with a Scottish fellow, Benandonner, across the sea. Finn grabbed huge rocks and hurled them into the water, forming a trail of stepping stones.

Single Malt. A brief coach ride then took us to the **Old Bushmills Distillery**, which claims to be the world's oldest licensed whiskey distillery (founded in 1608). Here we divided into 2 groups to be shown round the new stainless steel and old copper vats and pipes used to distil the whiskey by a talkative guide! We were surprised to discover that after the long distillation process, the spirit itself comes out clear, and acquires its color and much of its flavor from the type of imported wooden barrels in which the whiskey is aged—barrels that have previously been used to mature sherry, port, or bourbon. We witnessed stacks of these barrels and when asked to sniff three empty barrels to identify which had previously been used to mature sherry, port, or bourbon, a surprising number of our group were able to give the right answer! Our guide was duly impressed. After a taster of whiskey or a rather less alcoholic cocktail in the 1608 Bar and a stop in the shop, we headed on to a sustaining lunch we were all ready for at the **Marine Hotel**, on the seafront of the attractive resort town of Ballycastle.

On our journey back to Belfast we stopped for photos at the obviously Norman (with a keep and curtain walls)



Whiskey barrells at Bushmill's Distillery. Sampling Bushmills single malt whiskey.

Carrickfergus Castle, which dominates the port. It has withstood sieges by the Scots, Irish, English, and French in its 800-year history, and is so solidly built that it remained a useful military stronghold until 1928. That evening we were at leisure to dine with friends, and there were plenty of options close to our hotels.

Belfast City. On Day 2 we toured the city of Belfast itself, which is far more impressive than I had imagined. There could be no doubting its prosperity in the 19th and early 20th centuries, when, as we learned later, it was among the most prosperous industrial port cities of the United Kingdom along with Liverpool and Glasgow. Belfast's industries included linen, tobacco, ship-building, and rope making.

We stopped at **City Hall**, an enormous and majestic building of Portland Stone built in 1906 in the Baroque Revival Style, where to one side we saw the modern **Titanic Memorial** with the names of all those who had died in the disaster of 15 April 1912. Some of us went into the red and white marble-floored City Hall to sign the **book of condolences for Queen Elizabeth II**, who had died shortly before the reunion.



The Peace Wall dividing Catholic and Protestant sections of Belfast: A wall of graffiti espousing causes such as peace, unity, and resistance.

The Troubles Remembered. We were then driven through some much humbler areas in the West of the city to view a section of the **Peace Wall** and some of the well-known murals with political graffiti and portraits.

Then we proceeded to a tour of the famous **Crumlin Road Gaol**, now a well-set-out museum. It is a monumental Victorian grey brick edifice with wings



Crumlin Road Gaol stocks, with Ray Cahoon, who organized and set up our tour, being unjustly punished for that crime.

radiating from the center like the spokes of a wheel and an interior featuring elaborate black wrought-iron work. The gaol had housed many members of the Irish Republican Army (IRA) and their opposing Democratic Unionist Party (DUP), including the Reverend Ian Paisley whose strident voice I remember all too well from news broadcasts during the Troubles of 1968–1998!

After a good lunch at Cuffs Bar and Grill in the prison complex we boarded our coaches again to visit Charles Lanyon's impressive 1849 Elizabethan style red brick building of **Queens University**, which is reminiscent of Merton College, Oxford. From there we walked through the quadrangle to the Botanic Gardens which back onto the university. The gardens exhibited lush lawns and colourful flower beds, suggesting that there had been no drought in Belfast during the summer, unlike much of England. We saw the 1839 glass Palm House, which is older than its equivalent at Kew Gardens!



Queens University gardens flower bed and green houses.

The Titanic Experience. Our coaches then took us all to the Titanic Exhibition at the old dock where the ship had been built and launched. The shipyard that built this and many other state-of-the-art vessels was Harland and Wolff, founded by a man from Yorkshire and his business partner from Germany! The museum is housed in one of the most striking modern buildings in Belfast. The exhibition, which covers



In front of the Titanic Museum building.

both the ship's construction and its recovery, is thoroughly up-to-date with immersive experiences not easy to forget. This included the din of hammering metal that the laborers had experienced and that left many of them with seriously impaired hearing! We spent a couple of hours there, but all agreed we could have stayed longer without being bored!

We then completed the city tour with a brief visit to **Stormont**, the Parliament of Northern Ireland. It lies high at the end of a majestic 1.6-kilometer avenue bordering beautifully kept parkland over which it has a tremendous view from the front!

Gala at Belfast Castle. That evening was our Gala Dinner, so we duly returned to our hotels, changed, and boarded the buses again for Belfast Castle. Sited on a wooded

hill on the outskirts of the city, the castle and its formal gardens looked magnificent in the gathering dusk. The original castle was Norman, but it had suffered demolition, replacement, and then a fire in the early 1700s, so that nothing was left on site when the 3rd Marquis of Donegall engaged the famous architect John Lanyon. The current Scottish Baronial style edifice was completed in 1870, and we were ushered into its very comfortable dining hall. During the evening we enjoyed good food and wine, plus amusing speeches from our outgoing Europe Chapter coordinator and reunion "czar" of 15 years standing, Günter Hecker, and his pair of replacements Sandro Pio and my other half, Richard Vokes. Later a group performed Irish folk dances, and, to everyone's delight some of our number bravely accepted an invitation to have a go themselves!



Gala dinner at Belfast Castle.

Marketing. Day 3 began with the business meeting at the Clayton Hotel. During the meeting, **Brenda Cahoon** kindly accompanied those who were free and interested to the Sunday morning **St Georges' Market**, a 12-minute walk from the Clayton, featuring stalls with art and crafts as well as food. Some attendees of the business meeting arrived later for a hurried look around and a snack lunch.

Mount Stewart. We then boarded the coaches again, but not for Hillsborough Castle and Gardens as originally planned, because it is the official residence of the British sovereign and was closed during the period of mourning for Queen Elizabeth. Instead, we drove to the shores of Strangford Lough, famous for its wildlife, to visit Mount Stewart, the Irish home of the **Marquesses of Londonderry**. Now a National Trust property, it offers both a wonderful interior and 70 acres of gardens to the visitor. We could walk in its park, including to its lake, or its formal gardens and/or visit the mansion, which boasts more than 15,000 furniture and art objects collected around the world. Very knowledgeable volunteers explained them in each room.

We quickly learned that both the interior and exterior as it appears today was largely the work of Edith, Lady Londonderry who made it her home from 1921. With money no object, she exercised her imagination and creativity using bold color and electric light to transform the interior. She completely revamped the gardens too, importing exotic plants to create a series of "rooms" with different names, and some very impressive vistas. We were struck by how many plants were still flowering or had colorful foliage, but Strangford Lough makes for a mild micro-climate. The beautiful Edith was a famous socialite, known for her extravagant parties at the Londonderry's London residence. In her day, not everyone approved of her, but there is no question that she left a wonderful legacy, with her gardens voted among the top 10 gardens in the world. As it turned out I think we were lucky to visit Mount Stewart rather than Hillsborough Castle!

Farewell and Future Planning. That evening the Farewell Dinner took place at the Clayton Hotel, with more good food and wine. At 8 pm we observed the national 1-minute silence in honor of the late Queen Elizabeth, whose funeral was taking place the following day. Richard thanked Brenda and Ray wholeheartedly for putting on a really enjoyable reunion after a COVID-forced hiatus of 2+ years. We had all seen and learned a lot and renewed friendships. As the first reunion after the COVID-19 pandemic it was certainly one we won't forget in a hurry. As we said our farewells the next morning, we could also look forward to next year's reunion, planned for **Baden-Baden**, Germany. ■

India

Shiladitya Chatterjee (ADB 1994–2011)

Ed: Excerpted from the chapter report.



The India Chapter held its 27th Annual Meeting on 13 October 2022 at the India International Centre, New Delhi. There were 37 participants.

President's address. President Barin Gamguli presided over the first physical meeting in 3 years due to the COVID-19 pandemic. He stated that the chapter has been very active over the years, and to function better, there was need to enrol more retirees and surviving spouses and to increase receipts. He highlighted two most important issues for members: (1) timely and adequate pension receipts, and (2) health insurance issues. Regarding the first, with rapid inflation, the cost-of-living adjustment (COLA) has to be adjusted accurately and timely but there is a delay in this process. Regarding health insurance, there were numerous issues. He was glad that AFE is conducting a survey and requested all members to respond. He ended by hoping that all participants have a lively discussion and enjoyable interaction over dinner.

Address of INRM Country Director, Mr. Takeo Konishi. Mr. Konishi thanked the India Chapter for inviting him to the meeting. He provided highlights of ADB's overall program as well as in India. The ADB program has expanded with massive assistance to combat the pandemic as well as countercyclical assistance to countries facing fiscal stress. Mr. Konishi informed participants that the ADB President Masatsugu Asakawa was likely to visit India in 2023 in the context of India's Presidency of the G20 (Group of Twenty).

Chapter Coordinator's Report. Shilo Chatterjee briefly described the chapter's annual meetings from 2019. He noted the chapter has 119 Indian retirees of which about 80 are active participants. He noted a need to encourage more former ADB staff to enrol. The main India Chapter activities are (1) providing information to members on AFE-ADB events by email, (2) organizing Annual Meetings in different cities of India, and (3) organizing reunion tours.

Open Discussion. Regarding Pension, the President had raised the issue of delay in adjustment of COLA, which may be particularly problematic. Kazu Sakai clarified that this



Present at the India International Centre: Krishna Bagal, Rajani Bagal, Rajni Bajpai, Shyam Bajpai, Indu Bhushan, Rita Chatterjee, India Chapter Coordinator Shiladitya Chatterjee, India Chapter President Barin Ganguli, Shipra Ganguli, Anjali Ghate, Prabhu Ghate, Prodipto Ghosh, Arjun Goswami, Ruchira Goswami, Ajit Jain, Veena Jain, Sobha Juneja, Ramdas Keswani, India Resident Mission Country Director Takeo Konishi, Rajiv Kumar, Sudipto Mundle, Ajay Sagar, Roshan Sahay, Sangeeta Sahay, Snimer Sahni, Kazu Sakai, Manju Senapaty, Manoranjan Senapaty, Ayesha Sheriff, Shumsher Sheriff, Devinder Singh, Savi Singh, Anil Terway, Sangeeta Terway, Lakshmi Venkataraman.

matter had been raised by India at the last Coordinator’s meeting and the reply provided by then AFE President Fred Pascual was that BPMSD had to wait for data to be compiled from all pension currency countries before finalizing the rate of increase hence there were delays. Another issue that came up was restoration of full pension after lapse of 15 years for those who had commuted part of their pension, as is done by the Government of India.

Regarding health insurance, the chapter has taken up the issues of expanding the number of providers which accept CIGNA cards for payment in India. Members also noted (1) the need to enhance the payments including interim settlements during long hospital stays, and (2) that the requirement for yearly renewal of prescriptions is bothersome and unnecessary.

Future Annual Meetings and Reunion Tours. Some members who were unable to attend physically wished to participate remotely. Participants supported the idea of future annual meetings being held in the hybrid mode. Country Director Konishi noted that if meetings are held in INRM, video facilities could be provided free of cost. To facilitate attendance, the next meeting would be held in a resort setting with optional local tours. Venues suggested were Odisha and Darjeeling. ■

Golden Temple at night, Amritsar.

Reunion Tour 14–21 October 2022

Shiladitya Chatterjee (ADB 1994–2011)

The tour following the India Chapter annual meeting took place on 14–21 October and included (1) the holy city of Amritsar in Punjab, (2) Kartarpur in Pakistan to visit the pilgrimage site of Kartarpur Gurdwara via the India–Pakistan Friendship Corridor, (3) Wagah Border between India and Pakistan, (4) the Union Territory of Chandigarh, and (5) Shimla and its environs in the hill state of Himachal Pradesh.

The Golden Temple. We arrived in Amritsar on 14 October. The Golden Temple, built in the late 16th Century,





At the Jallianwalla Bagh Massacre memorial.



Gurdwara Darbar Sahib Kartarpur, Pakistan.

is among the most revered pilgrimage sites in India and the holiest gurdwara (religious complex) of the Sikh religion. In the early 19th Century, Maharaja Ranjit Singh rebuilt the temple in marble and copper overlaid with gold—from where it derives its name. We visited the temple in the evening and participated in the evening worship rituals. Amritsar is also known for its fabulous food, which we couldn't miss!

A somber interlude—no visit to Amritsar is complete without paying homage to the martyrs of the Jallianwalla Bagh Massacre (1919) during the struggle from colonial rule.

Kartarpur Gurdwara, Pakistan. The next day we proceeded to Kartarpur Gurdwara in Pakistan. It is just 4.5 km from the Indian border and is situated beside the River Ravi. The Gurdwara was built in 1925 by the Maharaja of Patiala to commemorate the site where Guru Nanak, the first Sikh Guru, assembled a Sikh community, spent the last 18 years of his life, and died there in 1539. A friendship corridor was built jointly by India and Pakistan and opened in 1919 to allow visa-free access to the Gurdwara to pilgrims from the Indian side. Procedures for entry are still quite cumbersome and not all of us could finalize the necessary papers in time. Those of us who could enter

were received most courteously by the Pakistan authorities and had a very smooth pilgrimage, including dining in the “langar” (communal free kitchen).

Sadda Pind Village, Amritsar. Those of us who could not go to Kartarpur spent the time visiting Sadda Pind, where authentic Punjabi culture and cuisine could be experienced.

Beating Retreat Ceremony, Wagah Border. The Beating Retreat Ceremony at the Wagah border crossing conducted by the border police forces of both countries (India's Border Security Force and the Pakistan Rangers) is a vastly popular event that occurs every evening at sundown when the national flags of both countries are lowered. We attended on the 16th. It features a parade with elaborate dance-like maneuvers by military personnel in dress uniforms on both sides of the border. As the sun sets, the iron border gates are opened, the two flags are lowered simultaneously, folded, and the ceremony closes with a brusque handshake between the soldiers and the gates closing again.

Rock Garden, Chandigarh. On the 17th we visited a unique garden in Chandigarh. The 40-acre garden displays



Classic Sikh architecture of Gurdwara Darbar Sahib Kartarpur, Pakistan.



Rock Garden, Chandigarh.

about 5,000 sculptures made from urban and industrial waste by Nek Chand, a former road inspector in the city. Chandigarh was designed by the famous French architect Le Corbusier.



Toy train through the hills to Shimla.



The Rashtrapati Niwas, formerly known as Viceregal Lodge, is on Shimla's Observatory Hills. Once the residence of the British Viceroy of India, it now houses the Indian Institute of Advanced Study, including articles and photographs going back to the times of the British rule.



Some of the Rock Garden's about 40,000 sculptures made from industrial waste by Nek Chand.

To Shimla by Toy Train. The narrow-gauge railway line from Kalka to Shimla was built in 1903 and is now a UNESCO World Heritage Site. The journey of about 100 kilometers involves crossing 103 tunnels and traverses picturesque landscape at over 2,000 meters altitude.



In the background: Wildflower Hall, Shimla. Once owned by Lord Kitchener, it was a summer escape for high British civil and military officials in the 19th Century. Now it's a luxury hotel owned by the Oberoi group.

The **Viceregal Lodge**, on Observatory Hill, was the summer residence of the Viceroy of India during British rule. Now it is an institute for higher studies.

Then, on the 20th, we visited the **Palace of Maharaja of Patiala in Chail**. In 1891, Maharaja Rajendra of Patiala incurred the rage of the British Lord Kitchener, who then restricted the Maharajah's entry into Shimla. This incensed the Maharaja, who then rebuilt the palace (Chail) as per his requirements,

on 75 acres of land. On the last evening of the tour we treated our tour guide and car drivers who drove us around, including through hazardous mountain roads and sent us safely home. ■

People, Places, and Passages

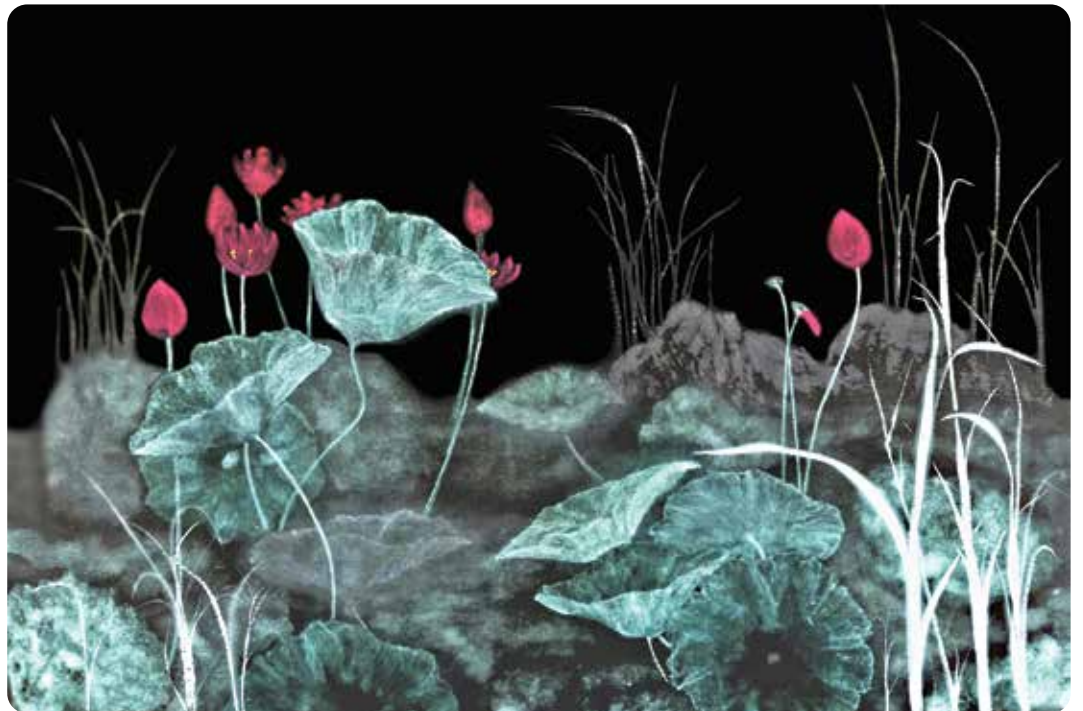


Mendy's Watercolors

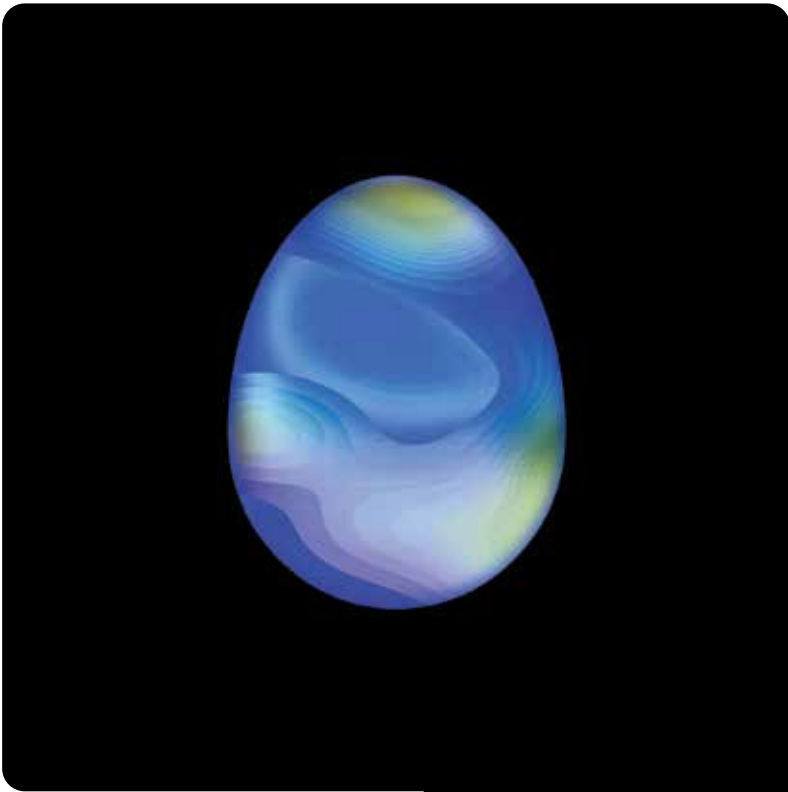
Melendres Howe (ADB 2001–2020)

Mendy Howe notes that she retired from ADB in April 2020. After receiving an Employment Gold Card from the Taiwanese Government, she moved to Taipei, China to develop a financial language consultancy to support one of Taiwan's major programs, Bilingualism 2030.

She paints Chinese watercolor and digitizes them to accentuate the variations in depth and create further intensification of color. She won and exhibited in the *2016 International Emerging Artist Award (Dubai)* and has exhibited some of her digital artworks in other exhibitions. She is currently developing EGGSTATICA, a collection of focused digital art where they are seeded using her original paintings. You may see her Instagram postings, to which she regularly adds new artworks, at <https://www.instagram.com/mendyhowe/> If you find the artworks pleasant, click the FOLLOW button. ■



Top left: Oncidium.
Bottom right: Lotus Vesper. 2nd Place Silver Star Award as part of a series of 5 Blooms for the Neutral Density 2016 Fine Art category; also was approved and exhibited by Saatchi Gallery London for its on-screen display exhibit (2016).

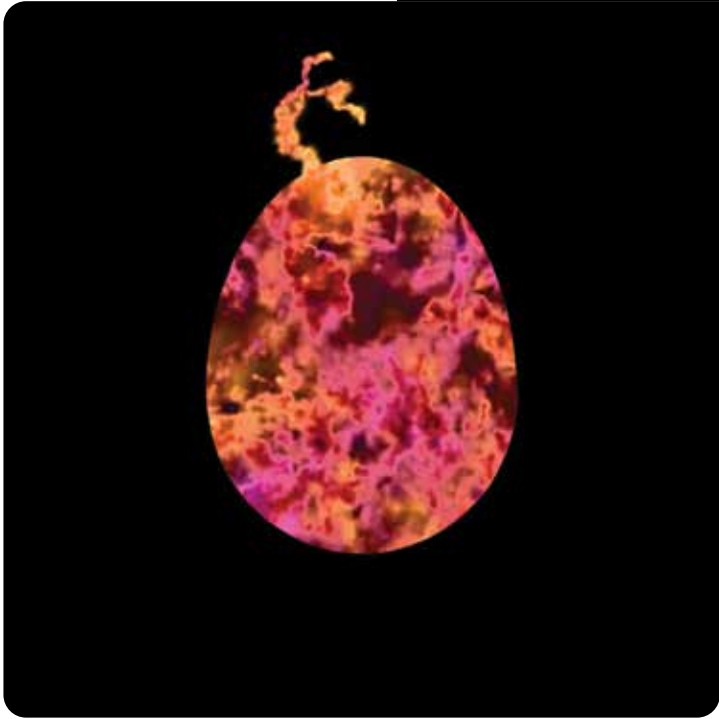


Top: ECCSTATICA-Manifold - Untitled.
Bottom: EGGSTATICA-Glass- Eagle.





Willow Zen. Jury-selected and exhibited in Dubai, for which Mendy won the 2016 International Emerging Artist Award. Willow Zen was exhibited as a wall mural sized 7 meters by 2.7 meters in Jumeirah Beach Dubai.



Top: ECCSTATICA-Impressions-Ritual.
Bottom: EGGSTATICAImpressions-Skein.



Left top: Peach
Bottom left: Dancing Cranes.





Humming bird.

Preparing for What's Next

Bart W. Édes (ADB 2001–2020)



Bart enjoying his morning cup of coffee for warmth in -160 weather.

I joined the ranks of former ADB employees a little over 2 years ago. After nearly 20 years with ADB, I took early retirement and settled in Montréal with my wife, Joanne, who is a career coach brought up in England, and our two teenagers, Luc and Scarlett. Luc began studies in computer engineering at the University of Waterloo in September 2021,

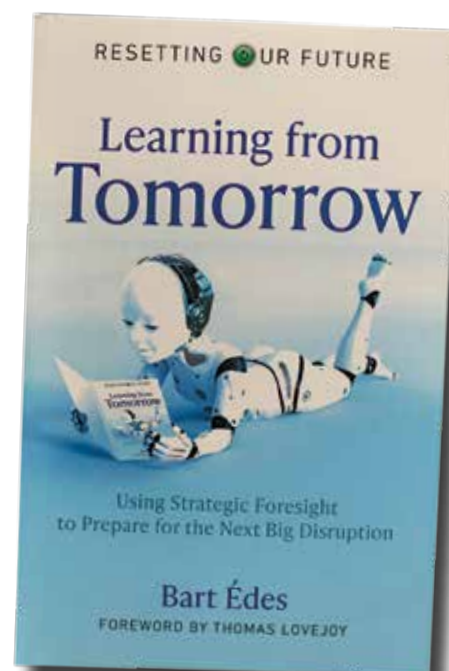
while Scarlett is in the 11th grade at St. George's High School, which provides a progressive, student-centered education here in Montréal. Both Luc and Scarlett weathered the pandemic well, even if they experienced frustration with changing government restrictions on mobility, social interaction, and in-person classes.

My penultimate role at ADB was leading the team responsible for knowledge management, which became the Knowledge Advisory Services Center in the Sustainable Development and Climate Change Department. In August 2017, the center organized a 2-day staff workshop on strategic foresight and futures thinking. My interest in foresight and futures thinking grew in the ensuing years as I got to know established experts in the field all over the world. The dramatic transformation of Asia taking place while I was with ADB gave me the strong sense that I was witnessing the future unfold before me. Then came the pandemic.

As I experienced first-hand, **COVID-19 destroyed the plans and challenged the strategies of governments, companies, and international organizations. It injected greater uncertainty into a world already undergoing disruptive social and technological change.** In the early stages of the crisis, I decided to write a book with the aim of raising awareness of foresight, a structured and systematic way of using ideas about the future to better anticipate and prepare for change.

Foresight is an intelligence-gathering, vision-building process that helps manage uncertainty by discerning plausible alternative futures and applying insights to present-day planning for the medium to long term. It is ideally suited to a world upended by the pandemic while undergoing rapid transformations in the way people live, study, work, and interact. Climate change, environmental pressures, rise of the Global South, demographic change, technological innovations, inequality, and urbanization are among the drivers of change that will radically alter our world in the coming decades.

My book *Learning from Tomorrow: Using Strategic Foresight to Prepare for the Next Big Disruption* shows how foresight broadens our perspectives, highlights opportunities and risks, and opens our minds to innovation in a post-pandemic world. The book, published in 2021 by Changemakers Books, in collaboration with John Hunt Publishing, offers several free resources for those interested in acquiring additional knowledge and skills.



The book's target audience includes leaders in public and private organizations as well as those with professional responsibility for mitigating risks and developing strategies and plans. I have found a receptive audience for the book in diverse quarters and regularly deliver talks and give interviews on strategic foresight, global drivers of change, and plausible post-pandemic developments. I also brief corporate leaders on trends reshaping our world and train Australian and New Zealand civil servants on the basics of strategic foresight.

In my last ADB assignment, I served as the face of ADB in North America as Representative, NARO. I thoroughly enjoyed the position, which brought with it fascinating challenges, such as rising tensions between the United States and the People's Republic of China, a rejection of multilateralism by the then-President Donald Trump, and emergence of COVID-19, which forced us to close the physical office and move our activities online. Despite

COVID-19, we were able to locally recruit terrific staff and secure quality new premises for NARO following the end of a lease in an aging building.

Coming back to the present, I spend much of my professional working hours researching, writing, and speaking on “futures topics,” as well as themes under the broad headings of international development and trade, and Asia’s regional integration and engagement with the global economy. I also serve as a Professor of Practice at McGill University’s Institute for the Study of International Development, and a Distinguished Fellow at the Asia Pacific Foundation of Canada.

I feel incredibly fortunate to have spent a large part of my post-graduate career at ADB and value the friendships, experience, and insights that are linked directly and indirectly to my career at the Bank, and years spent in Manila. I now relish the opportunity to build on what I have learned through my new projects and activities while spending more time with family as our offspring mature into adulthood. ■

Bart’s book can be purchased from Amazon via the following link: https://www.amazon.com/Resetting-Our-Future-Strategic-Disruption/dp/1789047633/ref=sr_1_1?dchild=1&keywords=learning+from+tomorrow&qid=1615045678&sr=8-1 He can be reached in Montréal at bart.edes@gmail.com.

ADB’s First IT Steps

Michel de Ruffi de Pontevès (ADB 1979–1992)



In 2020, stranded by the pandemic, at home in Jogjakarta, Indonesia, I wrote my *souvenirs* (memoirs). An important chapter was my years at ADB (“the Bank”). **As part of the initial computerization team**, I wrote about projects I was involved with, including anecdotes, some funny, others historical, and about our family life in the Philippines. Here is an extract of the 37-page essay,

reflecting only my humble personal views.

Late in 1978, I was interviewed in the Bank while a typhoon was moving around, getting an early taste of what the Manila weather could be. It was exactly the time when the **Treasury had bought a minicomputer, the first computer in the Bank**, and with my double

background—in engineering and finance—I was hired to help set it up and use it.

A funny detail—while in Manila for the interviews, I had dinner with the Renault representative at a French colleague’s house. Later on, the rep sent me a telex informing me that I was hired and that a new car was ready in France for shipment to the Philippines... I only received the Bank offer by telex the following day... Good omen I thought; I ordered the car!

While I was working as a Treasury officer, with regular duties in addition to setting up the minicomputer with the vendor, providing detailed specs for the five applications bundled with the machine, **Vice-President (VP) Katz** had hired **Lalo Trujillo** as Computer Advisor. Lalo worked with **Kalyanaraman** and **Christian Perez** as consultants, to prepare a master plan for computerization of the Bank, from scratch!

The **Office of Computer Services (OCS)** was established in 1980, with those three guys. I moved there from Treasurers. Analysts and programmers were hired as staff and as consultants, an **IBM 4331 mainframe** was bought, soon to be completed by a larger IBM 4341. We developed in-house applications running on the ADABAS data base management system, to help most functions around the Bank. Those days, some guys, including a Board member, thought it was a waste of money as salaries were low enough in the Philippines to keep working manually. Our team was made of IT guys hired outside mixed with a few guys transferred from inside the Bank, for a better understanding of the users’ needs.

Then, there were only dumb and expensive terminals. At his request we had placed one of those in the room of VP Bambawale, but we knew he didn’t use it. One day as we were short of terminals, we mischievously replaced his terminal with a broken unit, until we had enough working units to return one to his room. Luckily, he had not complained, maybe because he actually had not tried to switch it on.... In contrast, VP Katz used his terminal daily to follow our progress.

The two most interesting projects I was in charge of were (1) connecting the Bank to the SWIFT network, which happened in 1984; and (2) setting up a Trading Room for the Investment Section of Treasurers.

SWIFT is an acronym for the Society for Worldwide Interbank Financial Telecommunications system. The SWIFT is a network used by banks around the world to exchange financial information (it has been a bit more in the news than usual early 2022 due to the war in Ukraine) in a standardized way, more secure and cheaper than systems used previously. SWIFT was founded mainly by European banks. It is a cooperative owned by member banks.

At first it seemed difficult for ADB to be a member of such an organization, but I found that the European Investment Bank (EIB), in Luxembourg was a member, and I used this as a precedent to seek approval for the Bank to become a member. Then I encouraged the six Philippine banks interested in SWIFT to push thru and get connected together with ADB and the Central Bank of the Philippines.

A useful part of the SWIFT membership was the yearly meetings, called Sibos, attended by many bankers and vendors of systems hardware and software, held in interesting places. I attended Sibos five times, including the historical October 1989 meeting in Berlin, which by pure chance happened exactly at the time of the reunification of Germany. The Sibos meeting had been scheduled 3 years earlier, as usual, at a time when nobody could predict the reunification would happen that soon. I had the chance to attend a dinner of central bankers, hosted by the Bundesbank, Germany's central bank, in a restaurant that still was in East Germany the day before. A representative of "the Fed", the US Federal Reserve, was there. I used the opportunity of those meetings to encourage them to connect to SWIFT (we had daily exchanges of messages with them), and I did the same with representatives of the World Bank, the Inter-American Development Bank, and some others.

For **the Trading Room project**, I visited several such rooms: at the new HSBC HQ in Hong Kong; at its neighbor, the still under construction Standard Chartered Bank HQ, at the Monetary Authority of Singapore; as well as some others and system vendors in London; and in Washington the trading room at the World Bank. In New York, I met Michael Bloomberg himself, at a time when the sales of his innovative financial information system were growing exponentially. Only the delay of a telecom company prevented us from being the first Bloomberg system user in Asia.

I had a few other interesting missions. In 1980, I visited the Organization of Petroleum Exporting Countries (OPEC) secretariat in Vienna to learn about their computer systems, as requested by VP Bambawale. I got some info but not the kind that the VP was seeking. I also went to Jeddah, to the Islamic Development Bank, bringing an application that we had developed in Manila as, following our example, they were also using ADABAS, starting a few years later than us. The work side of this mission was very interesting, but the best part was spending a Friday in Taif in the mountain, with a Saudi family, invited by their sons doing an internship at the hotel Meridien where I was lodged. Sharing the picnic of this family and many others in a tree shaded area was a unique experience.

I did only one project-related mission. It was in Surabaya, Indonesia, the largest port of the country.

The Bank was financing the infrastructure of the new container port. My OCS colleague Yoo Jin Yoon had made an extensive audit of the container management system being developed by British consultants. I was sent there a few months later, in late 1990, to check if all the changes and corrections he had recommended had been implemented. For me, it was a crash course in container port development. So interesting.

In 1986, Lalo Trujillo was replaced by **Gene Lindsey** as Chief OCS. Gene embarked the Bank on a massively larger computerization effort, with the purchase of a large IBM 3390 mainframe, followed by hundreds of IBM personal computers (PCs), targeting one PC per staff, and moving smoothly early in 1991 to the new HQ in Mandaluyong. Which, by the way, is the best office environment I ever worked in. By then, the Bank was already quite fully computerized. Gene left the Bank later that year, earlier than he wanted. VP Schulz had called me and some others about it. I had insisted on the big steps that the Bank had made thanks to Gene. Still, he left. At that time, the Bank had finally established its Administrative Tribunal (later than its sister institutions) and Gene took his case to the Tribunal. He got an award, pioneering the way for others who felt unjustly treated by the Bank.

Along the years, I had brief occasions to meet the **three Presidents** in charge during my time.

- I met President Yoshida at a welcome meeting together with two other newcomers
- I "met" President Fujioka during a conversation between Mrs. Fujioka and my wife, whom he politely greeted but ignored me. He was then commuting between capitals to get the People's Republic of China as a member, while keeping Taiwan, a founding member as the "Republic of China," under the name of Taipei, China—an achievement.
- The most charming encounter was with President Tarumizu during a farewell dinner hosted by the French Director who was moving back to Paris. The guests were the President, Board members, Ambassadors, and me for my role in the French community, each of us with his wife. I was a bit intimidated, being the only non-VIP guest! The host had introduced each of his guests with the reason for his presence. Hearing that I was working at the Bank, President Tarumizu came to me after the dinner, introducing himself with his name card. A very gracious gesture.

Outside of the Bank, those years were also memorable for our family, having many friends and welcoming many guests at our house, while going around a number of places. A memorable slice of our life.

PS. If interested to read my full essay, please e-mail me at Michrpg@gmail.com ■

Travel During COVID

Shiladitya Chatterjee (ADB 1994–2011)

Against all sane advice from friends and relatives—and of course also the health authorities who have virtually (literally and figuratively) come to rule our lives—my wife Rita and I ventured out of our home in Kolkata after a year and a half of being completely housebound to visit our daughter and son in the US. Both had made us proud grandparents in the midst of COVID—a status we needed to reinforce by actually being present with them instead of through the imagery of the internet.

But what would have in other times been a simple affair—just buying air tickets online and flying off through the friendly skies—turned into more than a nightmare during these COVID times.

The Not So Friendly Skies. First was the issue of renewing our visas which had expired meanwhile; and given that the local consulate had downed all shutters blaming COVID, there seemed to be an insurmountable obstacle in our way. After considerable pleading by e-mail that shutter was raised a little and a very friendly consular officer provided us with visas specially annotated for travel during the pandemic making a “very significant exception for us.”

The next hurdle to cross was to find an airline which was still flying from our city. Luckily, Emirates had started a service just a week back (after a very long suspension) and we found places. We were advised to get tested for COVID and were relieved to find that we were both negative, a very positive news indeed! We were set to fly at last.

At the check-in-counter, we produced a series of documents—vaccination certificates and negative test results that were essential requirements, and were about to

deposit our bags. But the airline official stopped us saying, “Can you wait a while? I can’t check you in as I don’t understand the visa you have. No one is permitted to enter the US but you say you are an exception. It’s not that your visa is faulty, it’s just that I am new and haven’t seen this type of visa before! So please wait and let me consult my superior before I can let you proceed.”

This wasn’t exactly good news. We waited patiently in the waiting area while the airline officials went into a huddle. It appeared that the superior official had also not seen such a visa. But he approached us where we were sitting and tried to placate us saying, “I will contact Dubai, there is still a good 1 hour before departure and we should hear from them soon.”

But as the minutes rushed by and still no news arrived, we started to get worried. After check-in we still had to clear passport control and customs and there didn’t seem to be much time left. When we had almost given up hope, the Supervisor ran back and grabbed our bags saying, “Dubai has sent a message saying you’re cleared to fly!”

At Dubai where we had to change planes, the same drama unfolded albeit on a smaller scale. There was the same confusion about our visa initially but with the intervention of superior staff it was cleared amicably.

Welcome, Maybe. We were finally in the air and confident that our travelling woes were over. After a long overnight flight we arrived at our US destination and took our place in the lengthy immigration line. Surely, there would be no problems in the country which had issued our visa.

Our immigration officer took our finger prints, asked the usual questions but didn’t stamp the visas. Instead, she took our passports left her station and asked us to follow her. We entered a large room where several people with visa problems were waiting. I wondered whether having travelled nearly 24 weary hours, was our journey going to

end in deportation? I hoped that at least there would be places in the flight back by which we had arrived.

Luckily our luck prevailed. After a short while, a senior immigration official silently stamped our visas and allowed us entry with no further questions asked.

We had arrived at last! When we exited the terminal, it was to a bright sunny day.

Our travels in the US went pretty smoothly despite



Boats on the Charles River, Boston, Massachusetts.



Fall at Harvard University's Arnold Arboretum, Boston, Massachusetts.

the rising COVID cases. We were able finally to hold our grandchildren for real instead of only viewing them through the small smart phone screens. With the help of masks, sanitizers, and frequent RATs (rapid antigen tests) we were also able to traverse the eastern part of the country and visit several cities, often using public transport. We met friends and relatives—maintaining social distancing—saw the fall colors in Boston and the Potomac in Washington DC, and drove through the towns and rural communities of the northeast.

Reentry. We were now looking forward to an uneventful return journey to India.

And then Omicron struck.

Countries cancelled flights. India introduced a new online preboarding form with multiple attachments to be uploaded, printed out, and presented at check-in. The lady at our return check-in counter wasn't too interested in our passports but wanted to see the COVID form first and checked it very carefully line by line. On the flight back we hoped that more problems were not in store, having learnt that India had begun mandatory COVID-19 tests at airports for incoming passengers from Omicron-affected countries and random tests for all others, causing chaotic conditions. Passengers had to stay on at airports for 7–8 hours before they could be cleared.

Finally, our plane touched down at Kolkata. We braced ourselves for the worst. After clearing a thermal screening, we lined up for the COVID tests. The family in front returning from Mauritius were asked to go to the test holding area to begin their 7-hour ordeal. When our turn came, however, to our big relief we were waved on to the exit gate!

I am sure other daredevils venturing out on international travel during these times would have had similar or even more interesting experiences to share. I hope years hence from now these COVID memories will fade and the hazards of travel during COVID-19 will remain as stories that our grandchildren will hear from their parents and think they are merely the stuff of make believe and fantasy. ■



World's End, Hingham, Massachusetts. World's End is a 251-acre park, recreation, and conservation area on a peninsula.

Paradise Lost

Robert Wihtol (ADB 1994–2013)



In May 1981, nearly 42 years ago, my colleague **Ivan Ruzicka** and I went on mission to the island of Panay and spent a night on **Paradise Island, nowadays better known as Boracay.**

At the time, Ivan was a member of an International Labour Organization team working with the Philippine

Bureau of Forestry Development (BFD) on the use of labor-based technologies in forest harvesting, and I was a young associate expert at the ILO Manila office. When Ivan asked me to join him to visit forestry projects on Panay, I jumped at the opportunity and bought plenty of film to record the trip.

On Sunday 24 May, Ivan and I took the Philippine Airlines flight from Manila to Iloilo, checked into the Sarabia Manor hotel, and were shown round the city by our hosts from the BFD. In the evening we had a delicious local dinner washed down with a few bottles of San Miguel. Early next morning our hosts picked us up, talked us through our itinerary, and assigned us a car and driver for the next 3 days.

On our first day, we drove to San Jose de Buenavista, the capital of Antique Province, where we were joined by local BFD officials. A bit further up the coast, we parked the car and trekked through the hills to a forestry project in Valderrama. On the way, we saw a lot of virgin forest and, unsurprisingly, some areas that had been decimated by illegal logging.

After the site visit, we continued up the coast to Culasi. The town had no commercial accommodation, so the local mayor kindly put us up in his home. Culasi was literally lightyears off the beaten tourist track, not yet having



The mayor and his family in Culasi.



Our accommodation on Paradise Island.

been linked to the power grid, and we enjoyed a pleasant lantern-lit dinner and, of course, a few bottles San Miguel.

Bright and early the next morning, after a breakfast of coffee and pan de sal, our hosts took us by *banca* to the nearby Mararison Island. We noted that without much of a beach the island was unlikely to become a tourist attraction anytime soon.

Before continuing up the coast to Aklan province, we visited a seedling nursery and newly planted forest, crossing a bridge that had been built using materials sourced entirely from the forest.



A locally crafted bridge.

Having bounced up and down on dirt roads for the better part of a day and a half, at the provincial border we were pleasantly surprised to find a paved road. Clearly Aklan was more affluent than Antique.

In the afternoon, we visited a project site in Nabas before driving on to a **tiny coastal village called Caticlan**. Throughout the afternoon, our hosts had been looking progressively happier, and by this time they were positively bursting with enthusiasm and suggested that we should take a *banca* across the narrow strait to Paradise Island, where we would spend the night.

We got to the island after dark and were shown to a couple of nipa huts on the south end of the main beach, and served a tasty dinner of fish, rice, and the inevitable bottles of San Miguel. Later in the evening we went for a swim under the stars and enjoyed the “sea glow”—bioluminescence caused by tiny algae in the clear seawater. As far as we could see, we had the beach to ourselves.

After sunrise, we were able to appreciate the full beauty of our surroundings. Following a simple breakfast, our hosts took us on a *banca* trip along the now famous white beach, round the north point of the island to the shore of what would eventually become the Fairways and Bluewater Golf and Country Club.



The now famous beach and north point of Boracay. Note the complete lack of construction on the hillside.

Along the pristine beach we spotted only a few nipa huts, and in the sea one or two boats gliding silently across the waves. But there were no tourists, hotels, shops, or restaurants; no houses on the now crowded hillside; nor anything remotely resembling a golf course. On the way, our hosts waxed lyrical about the island’s tourism potential. Little could they know what the future held in store.

After less than 24 hours in paradise, it was time to move on. Back in the car, we quickly discovered that not all roads in Aklan were paved. The road from Caticlan to Kalibo was still under construction and was in places simply a rutted and muddy track. On the way we visited another forestry site, arriving in Kalibo before dusk. The following morning, we flew out.

Once Ivan had completed his stint with the ILO, he was hired by ADB as a natural resources economist and stayed with the bank until 1993, when he resigned to free-lance. I continued with the ILO for another decade in Bangkok and Geneva before joining ADB in 1994, and stayed with the bank until my retirement nearly 2 decades later.

Following our initial trip, I returned to Boracay a couple of times in the early 2000s, when the island was already a well-developed tourist destination, pleasant but showing rather obvious signs of wear and tear. On my last visit, in 2017, Boracay had become simply another tourist trap, full of hotels and bars, overcrowded, with a murky sea full of windsurfers and parasailers, heavily trafficked backroads, and serious wastewater and garbage problems.

The pristine beaches, nipa huts, and bioluminescent seawater seemed a lifetime away, and I decided that would be my last visit. But I will never forget that first taste of paradise. ■

Ed: As of March 2023, the wastewater and garbage problems had been resolved

Spare Parts

Elizabeth V. Reyes (spouse of Hans-Juergen Springer ADB 1972–2002)



Why go down the hip replacement path? 'Cause it's very normal and highly doable.

Hans' mild hip pain acted up before the pandemic lockdown. Despite his thrice weekly 3-kilometer (km) walks with German buddy Peter Darjes, the hip pain rose to a level 4 out of 5,

pinching his stride on the left side.

Hans sought out his ortho who had treated his aches, pains, and sports injuries of many years. During the visit, Hans was asked to sit cross-legged, but he couldn't manage to place his left leg over the right! Doc said it was arthritis in the left hip. An X-ray showed the degeneration of the femur and socket bones. So, despite an athletic life of tennis and squash during ADB's tenure on Roxas Blvd...badminton club



Liz takes Hans on his first post hip-op 2-kilometer walk, Spreewald.

in ADB's 80s location in Ortigas...then running in 10-km marathons during his retirement years, Hans Springer—the AFE President till 2020 and an “ADB institution” himself—was recommended for a hip-replacement.

Hans started talking to a coterie of “new-hipped” friends—including Alice Reyes, the National Artist for Dance, who had flown back to New York before Christmas, gotten outfitted with a spare part, and made it back to launch her Dance Legacy book! Then my FilAm friend with a new hip for her tango, stressed the utter importance of the *Reha* (“rehab”)—the physical therapy that follows the hip replacement. Hans started looking to his hometown Berlin, where we spend our summers. (One good reason he chose Berlin was the absence of staircases in the flat!)

To obtain his spare part, Hans chose a suburban hospital which performs over 1,500 hip operations a year. The German set up his own hip-op and rehab with German precision.

Two weeks after landing in Berlin, Hans brought his X-ray test to the *Krankenhaus*, met a trustworthy-looking young surgeon, and was listed for his hip-op on June 29. He was advised that he had a month to prepare—by exercising his core muscles at home and by cycling round the block where we live. During that month, he arranged his registration and guarantee of coverage with ADB's CIGNA Insurance.

Hans checked into the *Krankenhaus* 1 day before his scheduled operation. He readied for going under the knife at 11 am, and told me to come visit at 3:30 pm. (I didn't make it across town on Day 1, as I didn't want to see him coming out of anesthesia in the bed-ridden hours.)

But on Days 2, 3, 4, and 5, I did make the carer's daily trek across Berlin. It took 1.5 hours by public transport from the far southwest to the far northwest

of Berlin. Before each visit, I had to get a Schnell test—a quick COVID antigen test—in any of the testing centers scattered around the city. There was no cost, but it entailed a bit of planning logistics. I expected checks of my dutiful Schnell tests at the front gate, but had no such thing. Daily I meandered into the multi-building complex to keep him company for 2 hours.

Inevitably Hans would already be up doing his core exercises or reading German journals on his cellphone—like nothing had happened. After a snack, he'd pick up his hand-crutches and practice a "slow-mo" walk up and down the wide empty halls outside his room. (I was just the attendant/videographer on cell phone). He learned to move along smoothly, propped by two standard blue crutches. He'd swing them forward with his right foot stepping forward, then pull the left leg alongside. Exercise-walking those 20 minutes a day was an accomplishment, as the new ceramic socket and titanium shaft got accustomed to their sturdy new bearer/client walking in the halls of the *Krankenhaus!*

On Day Five we taxied the patient Hans and his new hip bone back to home-base down in south Berlin. He was greeted by daughter Mei Fung, who was much surprised that Papa would NOT be bedridden at all after the long-planned hip-op!

Four days after arrival, Hans was standing upright with just one blue hand-crutch, and being feted by a clutch of

family and friends on his 80th birthday in Berlin.

The next stage comprised the all-important physical therapy. Hans chose a Rehabilitation Center just 15 minutes' drive from our flat in Zehlendorf, and booked himself for a long course of physical therapy. That meant 15 five-hour sessions, 10 am to 3 pm, three times a week. Thrice weekly he would rise early, pack a sports bag with towel and shirt change, make himself a sandwich for baon, and trundle off to Reha with initially two, then just one, blue hand crutch. He could drive the automatic car with his unaffected right leg. The only thing I had to help him with was donning and tying his left sneaker—like a schoolboy.

He'd generally come back exhausted after the long supervised therapy sessions. On Reha campus he did solo exercises and group games with the mixed new-hipped and new-kneed clientele. He kicked plastic balls between teams of patients with new spare parts; and learned to walk straight and steady with his new insert. By the third week, he'd doffed the hand-crutch and moved with freedom and pride. Week four, he amazed us by doing a slow and steady 2-km walk in the Spreewald.



Insert foot, then try to walk.

By the fifth week, he was walking at his normal speedy clip—faster than me—as if nothing had happened. When I told friends of Hans' successful hip-op, they just grinned "Well, that's German precision for you!" And again, this trailing wife struggles to keep pace! ■



Hip-op collage, including celebrating an 80th birthday.

Searching for Billie

Ian Gill (ADB 1985–2005)

Ed: Some time ago, Ian let me read a manuscript he was working on—a biography of his mother, and more. In the years when he was working on the manuscript, he discovered a great deal about the fabulous woman she was, he found his father, and learned a lot of family history. His resulting book will be published in August, and given how fascinating the version of the manuscript that I was privileged to read was, this promises to be a “really good read.” The following is from the forthcoming book’s back cover. JGV.



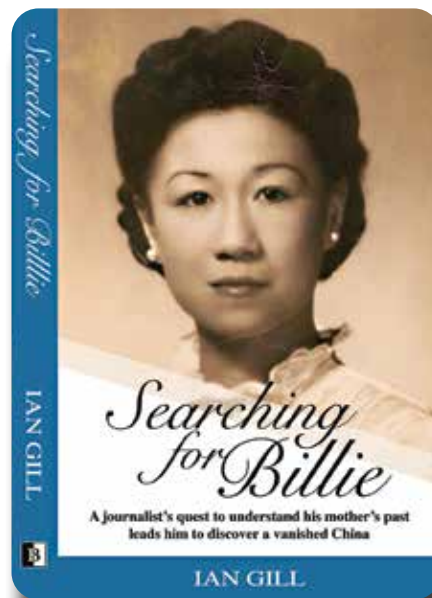
Billie Gill in the center with grandchildren Sabrina and Ryan flanked by Ian and Jean Gill, 1999.

“Ian Gill’s first visit to Hong Kong takes an unexpected turn when he meets his Chinese mother Billie’s friends, colleagues and fellow ex-prisoners of war, lifting the veil on a tumultuous past in Hong Kong and Shanghai.

“He moves to Asia and unravels her intriguing journey: from controversial adoption by an English postmaster in Changsha to popular radio broadcaster in wartime Shanghai, from tragedy and a doomed romance in a Japanese internment camp to being decorated by Queen Elizabeth II for services to the United Nations. He discovers a great-grandmother in a determined English farm girl who ends up owning a well-known hotel on the China coast in the 1870s—and he finally meets his father for the first time on a Canadian island in 1985.

“The backdrop for this fascinating story is China’s turbulent century from the Anglo-Chinese wars of the 1840s to the advent of communism.”

The book will be available from 1 August 2023 on Amazon.com and Barnes & Noble and other sellers. Published by Blacksmith Books, www.blacksmithbooks.com, cover design by Cara Wilson. ■



New Members

AFE–ADB extends a warm welcome to the following new members of the Association (country of residence is indicated in parentheses):

August 2022

Dionisio, Irene Amonoy (Philippines)
Dominno, Hohn Frederick Grapiza (Philippines)

September 2022

Santiano, Jane Soria (Philippines)
van Wees, Ingrid (Europe)
Lara, Edwin Octaviano (Philippines)
Gutierrez, Andrew Celis (Australia)
Butiong, Ronald Antonio Quiza (Philippines)
Rueda, Ma. Corazon Umali (Philippines)

October 2022

Saleh, Karima S. (United States)
Edralin, Elizabeth Elizan (Philippines)

November 2022

Oi, Teruhisa (Japan)

January 2023

Dumag, Darryl F. (Philippines)
Utami, Hendrarini (Indonesia)
Motwani, Anil K. (India)
Hutagalung, Barlev N. (Indonesia)
Lo, Jacqueline L. (Philippines)

Senior Appointments at ADB

AFE-ADB congratulates the following staff members on their new appointments.

Bobur Alimov—Head, Transformation Office (TO), assumed office on 1 January 2023.

Srinivasan Janardanam—Director, Public Financial Management Division (PFFM), Procurement, Portfolio and Financial Management Department (PPFD), assumed office on 14 February 2023.

Andrew Jeffries—Advisor, Office of the Director General (SEOD), Southeast Asia Department (SERD), effective 10 February 2023, concurrently Country Director, Viet Nam Resident Mission (VRM).

Shane Rosenthal—Regional Director, Pacific Liaison and Coordination Office (PLCO), Pacific Department (PAR), effective on assumption of office.

Ananya Basu—Director, Operations Planning and Coordination Division (SPOP), Strategy, Policy, and Partnerships Department (SPD), effective 2 February 2023; concurrently Director, Social Sectors and Public Sector Management Division (PASP), PAR.

Vijay Padmanabhan—Deputy Director General, Office of the Director General, SPOD, SPD effective 25 January 2023; concurrently, Director SPOP, SPD.

Hao Zhang—Advisor, Office of the Director General (EAOD), East Asia Department (EARD), assumed office on 6 December 2022.

Patricia Imrana Jalal—Special Project Facilitator, Office of the Special Project Facilitator (OSPF), assumed office on 9 January 2023.

Catherine Marsh—Deputy Director General, Office of the Director General (OPSD), Private Sector Operations Department (PSOD), effective on 20 February 2023.

Chiawen Kiew—Advisor, Office of the Head (AIOD), Office of Anticorruption and Integrity (OAI), effective on 17 April 2023.

Safdar Parvez—Country Director, PRC Resident Mission (PRCM), EARD, assumed office on 5 December 2022.

Pradeep Tharakan—Regional Advisor (Energy Transition and Financing), Office of the Director General (SAOD), South Asia Department (SARD); and outposted to India Resident Mission (INRM), effective upon assumption of office.

Xiaohong Yang—Deputy Director General, Office of the Director General (CWOD), Central and West Asia Department (CWRD), assumed office on 5 December 2022.

Nianshan Zhang—Senior Advisor, CWOD, CWRD, assumed office on 5 December 2022.

Cindy Malvicini—Deputy Director General, SAOD, SARD, assumed office on 5 December 2022.

Manmohan Parkash—Senior Advisor, Office of the President (OPR), assumed office on 5 December 2022.

Julian Chenoweth—Assistant General Counsel, Office of the General Counsel (OGC), effective on 24 November 2022.

Christopher Thieme—Senior Advisor, Office of the Vice-President (Operations 2) (VPO2), effective on 13 December 2022.

Paula Kim—Director, Institutional Services Division (CSIS), Corporate Services Department (CSD), assumed office on 7 November 2022; concurrently Head of the Field Office Support Team.

Andrew Clinton—Senior Advisor, Office of the Director General (CSOD), CSD, assumed office on 17 October; concurrently, Director, Organizational Resilience and Security Division (CSRS).

Bruno Carrasco—Director General, Climate Change and Sustainable Development Department (CCSD), effective on assumption of office.

Ramesh Subramaniam—Group Chief, Sectors Group, effective on assumption of office.

Kenichi Yokoyama—Director General, SARD, effective on assumption of office.

Leah Gutierrez—Director General, PAR, effective on assumption of office.

M. Teresa Kho—Director General, EARD, effective on assumption of office.

David Garrigos-Soliva—Advisor, The Secretary's Office (OSEC), Office of the Secretary (SEC), assumed office on 19 October.

Jesper Pedersen—Director, Procurement Division 1 (PFP1), PPF, effective on 3 October.

Warren Evans—Special Senior Advisor (Climate Change), OPR, assumed office on 19 September.

Yolanda Fernandez Lommen—Advisor, EAOD, EARD, assumed office on 26 August. ■

For information
on membership contact
afe-adb@adb.org

Obituaries

With deep regret and sorrow we announce the death of the following AFE members. Our heartfelt and sincere condolences to their families.

R. Venkatanarayanan, former Senior Executive Officer, passed away on 13 September 2022 at the age of 89. Condolences may be sent to his daughter Sindhu Horder at sindhuhorderis@gmail.com.

William Thomson, former Vice-President and Senior Counselor (External Relations), passed away on 8 October 2022 at the age of 83. Condolences may be sent to his wife Jeannette Thomson at jeannette.thomson@gmail.com.

Ranjit K. Banerjee, former Senior Implementation Officer, passed away on 20 November 2022 at the age of 89. Condolences may be sent to his son Kaushik at kbanerjee63@gmail.com and daughter-in-law Sheetal at kbsb94@gmail.com. ■

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- (2) Articles that are accepted will be edited for language, content, and length that the Publications Committee deems appropriate for the readership. Articles will preferably be 250–1,000 words. Articles for publication should be sent in MS Word as e-mail attachments to afe-adb@adb.org.
- (3) Images must be of print quality (minimum 280kb file size or 600 dpi). Please send each image in a separate file.
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Comments that will help improve *AFE-ADB News* are most welcome.

Acknowledgements

Josephine C. Jacinto, AFE-ADB's able former assistant, provided invaluable help, including typesetting and layout. Beth Cabuay, David Parker, Jill Gale de Villa, and Wickie Zveiglich edited and proofread. AFE sincerely appreciates ADB's Department of External relations and the Printing Unit for assistance with finalizing the magazine.

Announcements

ADB's Annual Meetings

2023 Annual Meetings of AFE-ADB and the ADB Board of Governors

The Asian Development Bank, will hold its 56th Annual Meeting of the Board of Governors in Incheon, Republic of Korea, on 2–5 May 2023. AFE-ADB is holding its Chapter Coordinators Meeting, 37th Annual Meeting, and Cocktails in Incheon on 2 May.

Chapter Events

The Indonesia Chapter plans to hold two lunch meetings for its members and guests in 2023: (1) a lunch party on 19 June 2023 followed by sightseeing tours in and around Jogjakarta, Central Java, on 20–22 June 2023. The hosts are Michel and Ida de Pontevès; and (2) an end-of-year lunch party in early December 2023 in Jakarta (date to be announced), hosted by Chapter Coordinator Dimyati Nangju. Contact Dimyati Nangju at dimynangju@yahoo.com for details.

The New Zealand Chapter's 2023 reunion will be held in Wellington in mid-June. Contact Eric Gordon Fox at gordon.fox@xtra.co.nz for details.

The Europe Chapter Reunion will be in Baden-Baden, Germany on 21–25 September 2023. Activities include Baden-Baden and the Black Forest, a business meeting, and dinners, including a gala dinner. Contact Richard Vokes at richard.vokes@icloud.com for details.

The Australia Chapter Reunion is expected to be in the state of Victoria in a beach suburb of Melbourne in October 2023. For information, contact Keith Leonard at keith.leonard@gmail.com.

The India Chapter Annual Meeting and Reunion Tour in Odisha state will be on 9–19 October 2023. Contact Shilo Chatterjee at shilochatterjee@gmail.com for details.

The Canada Chapter areas will hold annual get-togethers: Vancouver Island during the 2nd–3rd quarters, and Ottawa, Toronto, and Vancouver during the 4th quarter. Contact Bruce Murray at bmurray.xadb@gmail.com for more information.

The Thailand Chapter intends to have its annual meeting in September 2023 and in December a study tour to an organic farm of medicinal Thai herbs, owned by an AFE member. Contact Suganya Hutaserani at shutaserani@gmail.com for more information.

The Sri Lanka Chapter will have a dinner meeting during 2023. Contact Lakshman Athukorala at slathukorala@gmail.com for more information.

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Please send, by June 2023, articles, photos, updates, or comments for publication in our next newsletter. For guidance, please refer to the inside back cover of this newsletter.

Annual Association Dues

Members who have not yet settled their annual dues are requested to do so.

Keep Your Address Updated with AFE-ADB

Please keep us informed about any change in your address, telephone numbers, and e-mail address. We don't want to lose touch with you. Also, if you know of any member whose address and other contact details are not listed in the directory, or are incomplete or wrong, please inform us.

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