

AFE ADB TEWS

The Newsletter of the Association of Former Employees of the Asian Development Bank

Chapter News



AFE Updates



People, Places, and Passages



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MARCH 2018

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Our Cover



Background: Wall of the Palazzo Borromeo, Isola Bella, Lago Maggiore; top left: Indonesia Chapter members and spouses feeding koi at the Kampung Sampireun Resort resort; center: statue at the Palazo Borromeo; Lower left: male rhinoceros in Kaziranga National Park.

AFE-ADB News

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AFE-ADB Updates

From the AFE President

Hans-Juergen Springer (ADB 1972–2002)



he year 2017 has passed. It was a year in which AFE members demonstrated strength by getting together and joining major AFE events in large numbers. The annual meeting in Yokohama saw the largest attendance at any AFE annual meeting ever, the AFE Europe reunion in September brought

almost 100 members and guests together, the reunions of AFE India, AFE Australia, AFE New York–New Jersey, and AFE Philippines were also attended by large numbers of members. The strength of our Association springs from the activities of its members, and many chapters have again proven this last year. The present issue of AFE–ADB News carries several interesting articles about chapters' activities.

On pension matters, ADB will concentrate on the implementation of the new pension scheme for staff hired after 1 October 2017. Certain details of the scheme still need to be worked out including the establishment of a pension committee for that scheme. AFE will be represented on this committee.

In 2018, the headquarters team will focus our attention on health insurance and will continue to be actively engaged in the GMIP Consultative Forum. Since ADB's contract with Cigna could end in 2018, options on how to proceed will need to be discussed (see Jill's article, p. 4).

ADB's 51st and AFE's 32nd annual meetings will be in Manila in early May. The meeting events will be mainly at ADB's headquarters. We hope that many of you will use the occasion to return to the place that used to be the center of your preretirement life.

From the AFE Vice President

Jill Gale de Villa (ADB 1993–2005)



Pleased to welcome aboard some important people who have kindly agreed to help us out:

Marissa Del Castillo and Midi

Kawashima, who are helping to keep an eye on the website and advising on what needs updating, which we much need; and Barbara Palacios, who is

one of our representatives on the GMIP Consultative Forum. (Health matters are discussed in the following article.)

Annual Meetings. With ADB's and AFE's annual gatherings moving closer every day, we expect to be quite busy at headquarters in the near future, and look forward to welcoming many members at the meetings and related functions. Note that the ADB meeting this year is to be smaller than in the past.

Publications and Communications. The Publications Committee gets into high gear just prior to each edition of the AFE News. The magazine depends on you sharing your activities and experience, which make the newsletter a delight to read, often uplifting spiritually and visually.

One communication policy change to note is that if a member's spouse passes away, we are now, on request of the member, disseminating that information. This will increase the number of obits we circulate, but will also help our community be aware of these very important transitions, so that they can respond as appropriate, and not be faced with the embarrassment that may come with not knowing.





Chapter Coordinators | Health Matters

Australia—Paul Turner Canada—Bruce Murray

> Ottawa Area—John Rive Toronto Area—Nida Rodrigo

Vancouver Island—Alex Jorgensen

China, People's Republic of—Yuejiao Zhang

Europe—Günter Hecker

India—Barin Ganguli

Indonesia—Putu Kamayana

Japan—Kazu Sakai

Korea, Republic of—Meeja Hamm

New Zealand—Gordon Fox

Pakistan—Shahid Mirza

Philippines—Gamaliel de Armas, Jr.

East Group—Mayette Domingo, Midi Kawashima

North Group—Sally Baeza, Malu Baleva

South Group—Carmen Bontia, Ofelia Sta Ana,

Baby Girl Cruz, Tek Ablaza

West Group—Rory Aragon, Nanette Amorado

Singapore—Cheng Huat Sim Sri Lanka—Ranjith Wirasingha

United States: Southern California—Letty Gomez

United States: New York-New Jersey-Lorna del Rosario

United States: Washington, DC—Frederick Roche

AFE-ADB Committees

Insurance Committee

Jill Gale de Villa—Head Ted Breckner

Bernard Donge Eveline Go Julia Holz Dang Fook Lee

Fred Mesch

Barbara Ejercito-Palacios Albertine Santi

Carina Soriano Ann Sweetser

Axel Weber Clay Wescott

Pension Council

Evelyn Fischer Nick Llave Graham Walter Ex officio Julia Holz

Hans-Juergen Springer Jill Gale de Villa

Publications Committee

Jill Gale de Villa—Head Steve Banta Gam de Armas

Guia Estabillo Julia Holz

Anna Juico David Parker

Hans-Juergen Springer Judy Yniguez

Wickie Zveglich

Jill Gale de Villa

egarding the health insurance, last year the GMIP Consultative Forum started up. It comprises AFE, BPMSD, and Staff Council, and aims to provide a channel for information flow regarding the health insurance. The ADB Health Management Committee (HMC), chaired by Vice President Deborah Stokes, is above the GMIP Consultative Forum, and reports to Management.

The GMIP Consultative Forum met three times last year and is to meet four times this year.

At the 23 January 2018 meeting, retirees were represented by Barbara Ejercito-Palacios and me. BPMSD had two items to discuss:

- (1) experience with the new Cigna representative, and
- (2) other business.

AFE had the longest agenda, which comprised items from the last meeting and 4 new ones.

Items from the previous meeting and responses to them (after the dashes) are summarized as follows:

- What is the status of implementing the approved recommendations of the Advisory Task Force on the GMIP, which was terminated in 2016—BPMSD will report on this;
- (2) What is the progress on a decision toward bidding the health insurance contract?—none yet;
- (3) Who decides the terms of the health insurance contract?—BPMSD seeks external advice on this.
- What matters has the HMC taken up, who sits on it, and what decisions have they made?—meetings are ad hoc depending on need, and any recommendations are then taken up by Management.
- (5) What comprises Cigna's medical board?—BPMSD to follow up Cigna to report on this.
- An independent medical review is needed for reviewing rejections.—BPMSD: arbitration is independent.
- How is BPMSD communicating with retirees who are not online?—BPMSD is waiting for another chapter of the Summary Plan Description to be finalized, then will print and mail to those without e-mail;
- (8) What is the status of the planned interface with US Medicare?—still in process;
- Some US providers do not recognize Cigna International health card.—BPMSD: need to use the Cigna US card in the US (see p. 37 for cards).
- (10) What is Cigna's progress in advising members when they have reached their stop loss?—BPMSD to check on this.

- (11) What is being done, in terms of service standards, to improve the clarity and speed of Cigna's responses to claims?—BPMSD working with Cigna on this.
- (12) Re. Cigna's removal of the printable claim form from the website—it is back, but not easy to find; AFE asked that it be visible when the client clicks on "File a Claim."

Other items were:

- Watsons is discouraging clients from using the Senior Citizens discount, which increases cost to the Plan— BPMSD will discuss this with Watsons;
- (2) AFE GMIP survey will be sent to members shortly, including the query BPMSD requested re. use of the new Cigna liaison person in ADB.
- (3) What is BPMSD considering in terms of adding preventive, dental, and vision care?—BPMSD noted cost is an issue.
- (4) Will pre-registration for hospitalization be required in the Philippines?—BPMSD said this will required later in 2018 and they will run an information and education campaign to inform all clients ahead of the

implementation. Precertification will not be required for emergencies.

We intend to pursue these and other matters, and continue to respond to members' need for information and assistance with health insurance.

Survey Results. The table and bullet points below present some salient results of the survey. We will be sending more detail and analysis by e-mail and placing it on the AFE website (http://afe-adb.org), but two essential recommendations are: (1) do know your plan—read the Summary Plan Description on the Cigna website, and (2) do contact Cigna in advance of any planned hospital procedure, to be better assured of coverage. For example, did you know that robotic surgery isn't covered?

For brevity sake, (1) not all survey questions are listed, (2) the questions have been abbreviated, (3) percentages combine items such as "satisfied and very satisfied," and (4) answers such as "do not know" are excluded from the percentages shown. Some of the questions that could not be included in the table are

- Qs7 and 8: 54% of respondents had no medical coverage other than the GMIP, and 90% could not get such coverage or did not know if they could;
- Q24: regarding change in service, 60% saw no change, 34% saw an improvement, and 6% saw deterioration;
- Q33: of the 30 Manila-based people who have dealt with Cigna's Manila liaison, 90% found this helpful; and
- Q36: respondents ranked the addition of preventive care to the GMIP as more important than dental or vision care, but most would like to have all three.

General Questions	Yes	No
Q10. Understand the coverage	86	14
Q11. Aware that the GMIP is described in the Summary Plan Description	52	48
Q12. Have referred to the Summary Plan Description	27	73
Q14. Know who to contact at ADB for GMIP	54	46
Q15. Satisfied with the information provided on the GMIP	89	11
Q17. Satisfied with the range of GMIP services	87	14
Q19. Experience with coverage is positive	89	11
Q20. Experience with Cigna customer service is positive	92	8
Q21. Satisfied with Cigna claims processing	91	9
Q22. Can relate settlement notes to bank reimbursements	92	8
Q25. Satisfied with timeliness of reimbursements	94	6
Q26. Have had claims rejected	46	54
Q27. Were the rejections settled to your satisfaction?	40	60
Q28. Have any rejections related to services that were covered in the past?	15	85
Q29. Do you inform ADB of difficulties with the insurance?	33	67
Q31. Do you inform Cigna prior to a planned medical procedure?	54	46
Q32. Do you know Cigna may not cover all treatments your doctor recommends?	69	31
Q34. Is adding preventive care to the insurance important to you?	91	9
Q35. Is adding dental care to the insurance important to you?	81	19
Q36. Is adding vision care to the insurance important to you?	85	15
Questions Re. US Health Care (Q41 on are only for those using US health of	are)	
Q40. Used US health care	45	58
Q41. Reside in the US for 6 or more months/year	40	-
Q53. Eligible for US Medicare	30	71
Q54. Enrolled in US Medicare	46	57

Responses to questions that require tabulation and evaluation, including those pertaining to the change in costs of US care, are being compiled and will be disseminated by e-mail and uploaded to the AFE website.

For insurance contact information and sample GMIP Cigna general and US information cards see p. 37.



ARAIO Workshop, Washington DC

AFE representative: Hans-Juergen Springer

he 2017 meeting of the Association of Retirees' Associations of International Organizations (ARAIO) was held on 24 October in Washington, DC, at the conference center of the Inter-American Development Bank (IADB).

David Atkinson, President of the IADB alumni association, welcomed the participants. As part of my introduction I mentioned that to improve communication among ARAIO members, it would be good to have access to the websites of the other organizations. For example, until recently it was very useful to read the Bulletin of the 1818 Society, but that is no longer possible since its website was revamped. The response: We'll look into it.

First Guest Speaker: David Gamse, Jewish Council on Aging (JCA). Gamse noted that research in 1970 showed that elderly people who seem to have "disappeared" are still very much alive, but face three problems: (1) transport, (2) information, and (3) age discrimination; 30 years later, the problem remains unsolved. The JCA has funding and volunteers and helps people regardless of creed. It puts people in touch with the DC-based Senior Employment Services, Career Gateway, and Senior Community Job Service.

Second Guest Speaker: Gail Kohn. Kohn talked about age-friendly communities. The World Health Organization (WHO) has a list/network of 500 age-friendly cities. It is a 5-year journey to become an age-friendly community. How can ARAIO members make a difference? (1) Approach leaders in your community, (2) offer to be liaisons to promote the topic, and (3) help build the environment, etc. Europe is way ahead in this regard.

ARAIO participants split into three groups to work on three themes.

Areas of Cooperation, Coordination, and Exchange of Information. Four areas were identified:

- methods and means of social community building within an organization;
- exchange of information about supporting members regarding pension, medical benefits, and other issues and related policies;

- nature and channels of maintaining relationship with the parent organization; and
- sharing of generic information and material through newsletters and bulletins about ageing, technology, travel, and activities of discussion groups.

New Issues. Reflecting demographic changes in the composition of retiree communities, the following issues were identified as requiring fresh focus:

- providing a preretirement bridge to those who are close to retirement;
- identifying and recommending actions for resolving psychological and emotional issues related to the transition to retirement;
- providing information about potential employment and volunteer activities; and
- engaging, socializing, and assimilating new retirees in the activities of the organization.

Community Service. This mainly covered activities and services that each organization can provide to its ageing and frail members:

- collecting and sharing information about resources available for active and/or assisted retiree living, and
- creating and operating Members-Helping-Members groups (World Bank) to assist ageing and frail members of the organization.

Regarding the topic "Alumni Association's Value to Parent Organization," Claudia Boch, IADB HR manager, noted four points:

- the retiree organization is another arm of the organization;
- · respect for elders and those who have contributed;
- it is important for IADB to reach retirees through the alumni organization, which has a strong voice; and
- IADB supports its alumni association with budget and space.

She also noted that, as part of ARAIO connectivity, the alumni association website will soon have an ARAIO link. Other ARAIO members can put travel and other stories on the link. The other ARAIO members can also establish a link.

For information on AFE membership visit http://afe-adb.org or contact afe-adb@adb.org

Chapter News

Aussies Step Back in Time

Paul Turner (ADB 1991–2007)

he journey in 2017 to the annual Australian AFE–ADB Reunion in Bendigo, Victoria, brought together some of us from overseas (New Zealand, Philippines) and others from the far flung states and territories of Australia (ACT, New South Wales, Queensland, South Australia, and Victoria). We came in record numbers, and, a particularly pleasing feature was that the attendees were from a wide variety of ADB "generations." The mixing at the reunion was seamless, and the fun was evident.

Many of those who came to beautiful and historic Bendigo had carefully planned itineraries to ensure that their travel to and from the reunion allowed maximum opportunities to enjoy the rural surrounds and to learn about the world famous gold rushes of the 1850s and legendary bushranger (bandit) Ned Kelly. It is clear that this was exactly what Alicia Maclan had in mind when she began the planning of our 2017 Reunion. What a great job Alicia!



Enjoying a vintage/heritage tram ride on a historical ride through Bendigo. L-r, front to Back (visible): Ching Purdue, Con Pappas, Loh Ai Tee, Alan Hartley, Helen Pappas, Sophie Pappas, David Parker, Arnie Parker, June Vann, John Ling, Amarnath Hinduja, Chan Carroll, Neil Collier, Anne Willoughby, Peter McCawley, Ronald Skeates, Robyn Hesse, Isabelle Leonard, Colin Pratt, Anil Terway, Willy Lim.

Some of the highlights of the reunion included a visit to the demonstration and display rooms of Bendigo Pottery, a sumptuous lunch and wine tasting at the Balgownie Winery, a tour on Bendigo's historic trams, and an underground tour of the Deborah Gold Mine. Some were also fortunate to have a guided walking tour of the historic city.





Demonstration at Bendigo Pottery, Australia's oldest commercial pottery. Nigel Savidge, June Vann, Neil Collier, Susan Rutland.



Wine tasting. L-r: James E. Rockett, Paul Turner, Amarnath Hinduja, Arnie Parker, David Parker, William (Doug) Ferguson, Cristina Ferguson, Colin Pratt.



Learning to be gold miners at the Deborah Gold Mine. L-r (visible): Paul Turner, Ching Purdue, Bruce Purdue, William (Doug) Ferguson, Cristina Ferguson, Chân Carroll.



At work in the mine—alas no gold was found! L-r (visible): Cristina Ferguson, William (Doug) Ferguson, Robyn Hesse, Ronald Skeates, Mine Guide, Wouter Vochteloo, Chân Carroll.

For the first time, the reunion also included an afternoon of barefoot bowls. The winner of the "bowl-off" was Sangita Terway. It was agreed that barefoot bowls would also be featured at the 2018 reunion.

A regular feature of the Aussie AFE–ADB Reunions is the Peter Pattison Memorial Golf Tournament. This year's worthy winners were the pairing of Nolleen Lim and Anil Terway. The rest of us are still arguing about the scoring and preferred lies and the cold beer at the end of the round. The setting for the tournament is usually peaceful and green, and this was no exception. After the first hole the awaiting "gallery" consisted of a group of mother and baby kangaroos lounging in the shade. Regardless, our golf scores still wouldn't have put any pressure at all on Tiger Woods.

The social gatherings at the opening BBQ, the Annual General Meeting, and the closing dinner enabled a great deal of "catching-up." A real test of this was how the discussions continued long after the eating and drinking was over. There seemed a keen interest in being at the reunion and many have already signaled their intent to return in 2018. Look out, I feel another record coming on!

Phil Young has kindly agreed to coordinate the planning of our 2018 reunion in Coolum, Queensland. It is a short

distance north of Brisbane and has good transport links. The indicative timing is about the 3rd week of October. Save the date and come join us!

Reunions don't just happen by themselves. I would therefore like to thank all those involved in making our Bendigo 2017 Reunion a very special and successful event, including the great help from AFE Headquarters throughout the year and the ongoing financial support provided by the Asian Development Bank.

Best Wishes to All From the Land Down Under!

Winners of the 2017 Peter Pattison Memorial Golf Tournament. L-r: Anil Terway and Nolleen Lim (winners), Peter N. Carroll (Assistant Coordinator, presenter).



Canada: Toronto, Ottawa–Montreal and Vancouver

Bruce Murray (ADB 1980–2007)



he AFE Canada Chapter appreciates the hard work and diligence of AFE Manila during 2017 in representing the interests of AFE members. Information was forwarded to all Canadian AFE chapter members on (1) ADB's operational performance and important developments in 2017; (2) the ADB

and AFE annual general meetings in Yokohama; (3) the ADB at 50 book; and (4) the names of AFE members who had passed away in 2017, including 4 AFE Canada members who will be sadly missed—Alfredo Murillo, Helena Duenas, Ariel Palacios, and Karol Charleson.



Nida Rodrigo, Toronto area coordinator (ADB 1976–1996)

Toronto. Led by the indefatigable Nida Rodrigo, the AFE Toronto group continued to be, by far, the most active group in Canada. All of their

get togethers celebrated friendship and included roars of laughter, fun, music, and (of course) food—lots of great Filipino food. The active schedule of get togethers began in the first half of the year and continued until yearend. Paz and Ed Ravadilla hosted the group on 2 July to celebrate ADB at 50, Canada at 150, and many BFFs (best friends forever). Many of these friendships started at ADB on Roxas Boulevard and continued after immigration to Canada.

Cora Fegi-Tiu hosted a potluck on 29 July based on the theme of Toronto's Caribbean Carnival, a festival of Caribbean culture and traditions. It is billed as North America's largest street festival, with more than 1.3 million people watching the festival's final parade and an overall attendance of about 2 million. After downsizing, Ching and Dodo Ledesma hosted a birthday bash for August celebrants, including themselves, in their beautiful new condo.

September began with Jenny and Boy Amigleo opening their home to the group. Actually their house

was converted into a community center for seniors—line dancing, a nail salon, long conversations, Netflix movies, and the AFE–ADB Idol Toronto Division! September ended with Leah and Ernie Flores hosting the group for a fun evening and potluck. That get together lasted well past the bedtime of the seniors. But who could leave with the group belting out songs by Elvis, the Beatles, the Jackson 5, Dave Clark, etc. and Nida portraying Lady Gaga!

AFE Toronto's year-end gala was held at the Copacabana, where everyone enjoyed the Brazilian carnival experience complete with music, Samba dancers, carnival masks, and mouth-watering food—freshly baked breads and dips, fresh cheeses, and prime-cut meats expertly carved at your table. Spending the night dancing to merengue, chacha, samba, and salsa helped to burn off those extra calories. The warm atmosphere offset a very cold Canadian winter evening. The final event of the year was a Christmas potluck hosted by Cora Fegi-Tiu.



Canada150 celebration hosted by Ed and Paz Ravadilla. L-r: seated: Nida, Mike, Ching, Annie, Guia; standing: Ed, Tito, Ron, Cora, Lindy, Paz, Eden, Dean.



August Birthday celebration hosted by Dodo and Ching Ledesma. L-r: seated: Nida, Dodo, Ching, Mike; standing: Ramon, Tito, Boy, Jennie, Meng, Paz, Ellen, Rolly, Ophie, Guia, Annie, Ditas, Ron.



John Rive, Ottawa area coordinator (ADB 1978–2002)

Ottawa. AFEers shared memories while enjoying delicious South Asian food. A total of 16 enthusiasts braved the Ottawa winter to attend

the 8 December 2017 Ottawa AFE get-together held at the Aahar Restaurant. Everyone appreciated John Rive's efforts to organize the happening and enjoyed the great cuisine, catching up with friends, remembering the good old ADB days.



2017 Ottawa AFE dinner. L-r, standing: Farrokh Kapadia, Marilyn Collette, Alan Gill, Sevilla Gill, Allan Barry, John Rive, Sandra Lodoen, Peter Choynowski, Jeanette Rive, Jean Duquet; seated: Rita Kapadia, Susan Hooper, Claire Lewis, Don Kidd, Pam Deacon, Sharon Henry.



Ex-ADB colleagues meeting for a lunch organized by Yang Weimin in Vancouver in August 2017. L-r: Kim Limlim, Bill Fraser, Aigek Beg, Lew Hayashi, and Chris Wensley. (photo by Yang Weimin).

Vancouver. At total of 26 attended the Vancouver AFE dinner at the River Rock Casino buffet on 29 October and signed the guest book provided by Lynne Cole. Everyone enjoyed the food, especially the crab legs, sharing memories of ADB and participating in the John Cole memorial guizzes. For the business portion of the meeting, Bruce briefed the attendees on news from ADB and AFE Manila, pension matters, health insurance matters, ADB's lending, the merger of ADF and OCR and impact on ADB's balance sheets, the ADB at 50 book, the 2017 ADB Yokohama annual meeting and the AFE Europe, AFE Australia and New Zealand get togethers. Yang Weimin organized a lunch for former colleagues on 8 August 2017 at the Trattoria Restaurant. Those attending enjoyed good conversation and sharing fond memories while dining on delicious pasta.



Vancouver AFE December get together at the River Rock Casino. L-r: front: Tony Telan, Neriah Sumagui, and Rey Castro; center: Center: Lynne Cole, Emma Murray, Jenny Palmiano Majarreis, Marites Zamora Sumagui, Nette Panganiban, Fremma Esquejo, Jethromaigh Sumagui, Christina Fraser, Dolores Telan, Maria Luisa Dizon, Marites Mendoza, Lenn Castro; back: John Kuiper, Nelson Jeremiah Sumagui, Vir Majarreis, Jun Esquejo, Bruce Murray, Merrell Chinyee, Bill Fraser, Phaik Cheng, K. L. Lim, Cecile Gregory.

Europe: Stresa Reunion

Elizabeth V. Reyes (spouse of HJ Springer ADB 1972–2002)



t the opening cocktail on a cool evening in Stresa, Lago Maggiore, Coordinator Günter Hecker spoke of the significance of the AFE Reunion just beginning. This was the 20th Reunion of AFE's European Chapter. The ADB retirees' gatherings had started in 1998, and unfolded in a series of German/Austrian towns. In

2006 the AFE officers expanded the German Chapter to include fellow Europeans; and grew their reunions farther afield. The 20th reunion in Stresa comprised the biggest group, with 94 participants—and with one quarter of the guests coming from outside Europe.

How did the European Chapter reach this height among AFE reunions? The success evolved by word of mouth and Günter's social charm: "Sandro and I met by chance in ADB while both doing consultancy work in 2015. I tried to woo him to become active in our Chapter and asked whether he would be willing to host one of our Reunions. I was expecting some sort of dilly-dally, but he readily agreed. I'm so glad to have our first Chapter Reunion in Italy!"

Our perfect hosts—Alessandro and Sharon Pio—are new residents themselves in this paradise site of Stresa on Italy's Lago Maggiore. Sandro, with twinkly blue eyes under a white visor cap, seems "more French" at first sight; until



Europe Chapter business meeting and information session attendees.

you hear the impish Italian humor and self-deprecation as he plays our fearless leader by the lakeside resort—with spring in his feet and in his spirit. His American wife Sharon is a big-hearted Texan with a giant smile and joyous spirit to match. They are equal partners guiding us to share their love for the Lago, while they solve all the glitches with joy and humor, seamlessly.

The tourist town of Stresa is a splendid location on the edge of Lago Maggiore, where it overlooks the lovely Borromeo islands, the main attraction in the region. The town's stunning location, surrounded by the Alps, sister lakes, manicured gardens, and quaint villages, made Stresa one of the most popular tourist attractions for royals, wealthy families, and foreigners arriving on the Orient Express in the late 19th century. Today Stresa is renowned for its sophisticated atmosphere and genteel visitors. White ferry boats ply the blue lake backed by mountains and sky; the boats offering visitors the Lago's array of spectacular tourism features.

Sandro introduced himself and Sharon at AFE's Meet-and-Greet Cocktails on the front lawn of the Hotel Astoria—sharing *croquettas* and wine at dusk by the lakeside. Our gamin host bragged that the event up ahead was "a German-designed but Italian-engineered program—not what you'd probably expect as the reverse!" With his quip, the Stresa Reunion began...in 12-degree temperature!

On Day 1's assembly in the neighboring Hotel Milan Esperanza, we got our colorful reunion booklets, with minischedules that fit in pockets and guidelines on how to carry and place our 3 postcards at every group meal, to tell the waiters what to serve us! (We were "programmed" well-ahead for meal choices.) Günther then called on all new members of the AFE to introduce themselves, including notes and quips on bosses. We were introduced to the culture of the Lago region by a tall and talkative tourguide, before breaking up for the Business Meeting and the Spouses' Walking Tour.



Europe Chapter Coordinator Günter Hecker with special guest Eduardo Negroni, whose father had worked at ADB.







Lunch at the Belvedere.

Our tour-guide took us to the scintillating Regina Palace Hotel next door and to the library of antiquity with its endless cases of ancient books and a debonair librarian with a passion for old books. After the business meeting, 90+ AFE members cast off on three small boats upon the grand lake—to spend the afternoon exploring the Borromeo Isles of Lago Maggiore. The boats carried us first to Isola dei Pescatori (Fishermen's Isle), a picturesque village crowded on the tiny isle; where two-storey houses and the Church of San Vittore had huddled together for centuries. We had a big-group lunch in the Belvedere— the isle where Moussolini had dined on good perch in 1835.

For this ardent Italophile, it was the Isola Bella that stunned all the senses. This larger rock island had been ruled and built up by the noble Milanese family Borromeo, circa 1450s, and has stayed beautifully intact for many centuries. From the outside, the Isola Bella appears like a galleon ship afloat on the Lago—as it was so designed

by founder Vitaliano VI Borromeo. The architectural treasure of the Palazzo Borromeo comprises a place of utter splendor; ringed with trimmed topiary and flower gardens and tiers of terraces dotted with statuaryfrom where nobles could witness the moods of the lake.



Palazzo Borromeo, Isola Bella.

Inside were the preserved interiors of a bygone era: great rooms full to the high baroque ceilings with antique paintings, Flemish tapestries woven with gold and silver threads, exquisite furniture, and marble statuary. The low-slung basement area features seven interconnecting grottoes, every inch decorated with natural colored stones. The prayerful grottoes lead outward to pocket gardens where the family would lounge in utter privacy. A truly stunning *palazzo*.





Detail from a Flemish tapestry, Palazzo Borromeo.

Marble statue on the pediment to the upper gardens of Palazzo Borromeo.



Intricately inlaid table top, Palazzo Borromeo.



View of Laverno from a pod on the way up Mt. Sasso de Ferro. Climate change meant this could no longer be a ski destination; now it is a food and view destination.

A fine contemporary act followed the Borromeo Islands: the Reunion's gala dinner at the Hotel Astoria. Elegant food and flowing wine were topped off with a fine musical surprise courtesy of our gracious hosts. Sandro's trio of musician friends serenaded us with a delicious medley of arias, love ballads, torch jazz, and popular Italian songs. Sandro (the sentimentalist) then dedicated a finale number to all his fellow retirees from ADB. His Italian *chanteuse* sang:

Imagine there's no heaven...It's easy if you try
No hell below us...Above us, only sky
Imagine all the people living for today
Imagine there's no countries...It isn't hard to do
Nothing to kill or die for...And no religion, too
Imagine all the people living life in peace...
You may say I'm a dreamer...
But I'm not the only one
I hope some day you'll join us...
And the world will be as one.

We left the Astoria ballroom feeling good, being as one. Saturday's voyage on the big ferry of Navigazione—Embarcadero moved 90 AFE guests from Stresa due north then east to Verbania and Laveno. After the crossing, we connected to the Laveno Mombello mountaintop by ascending via old-fashioned cable cars to the summit at 1,100 meters altitude. Embarking on the *funivia* means stepping (with good timing) into a two-person/stand-up pod with glass windows; OR into an open-air cab that's covered only to the waist. For the 16-minute ride, passengers sway gently in their cabled pod as it trundles up the steep slope, while they can catch magnificent views of Lago Maggiore.



"Help!" Actually, Sharon Pio was giving instructions prior to landing in Laverno from the summit.

Up in the cable-car restaurant, a creative luncheon—of either pizzoccheri or pasta with wild boar sauce—was designed by a charming Signora. She had grown up by her father's classic cable-car system, which was set-up in 1965. After a taste of two desserts and a homemade

Limoncello, we were ferried back on our three-decker boat and arrived in Stresa just after dusk.

We started Sunday's full-day tour with a big group photo on the bank of the Lago—with host Sandro clowning up front in his visor-cap and the Italian Alps framing us from behind. This time, the longest lake cruise included a wine and pasta lunch on the three-hour journey to the north end of the Lago. After a quick walk through Locarno in Switzerland, we hurried to the Centrovalli Railway and boarded a narrow-gauge electric train (specially ordered for our large party). The train chugged its 52-kilometer journey through a panorama of scenic mountains and deep valleys to the village of Domodossola in the Italian Alps. (Domodossola's Sacro Monte Calvario is a sanctuary built in 1657 as part of a devotional route through the nine sacred mountains of Piedmont and Lombardy—today a UNESCO



View from the train from Domodossola, Italy, back to Stresa.



Some of the participants at the Europe chapter's largest-ever gathering, Stressa, on the shore of Lago Maggiore.

site.) But having no time for a medieval visit, we jumped on the regular train and zipped back to modern-day Stresa on the edge of our *lago*.

Finally there was the Reunion's Farewell Dinner held at the restaurant of Hotel Milan Esperanza—a last performance for our German coordinator and Italian hosts. Coordinator Günter stood first, celebrating the history of the European Chapter. He recounted: From its humble start in several German towns, the European reunion has reached outward in the past eight years and found its way to Bremen, Dresden, Vienna, Alsace, Goslar, Andorra, Edinburgh, Uberlingen—and finally today to Stresa on Italy's Lago Maggiore. (That's an exceptional array to be admired. Perhaps Coordinator Gunther Hecker should put up a Special Consultancy for designing attractive tour packages for senior managers of the world.)

Hosts Sandro and Sharon Pio took a joint bow for orchestrating our wonderful three days on Lago Maggiore; and for sharing their authentic Italianate joy! (Their own love-story had started in the 60s when they met in Sicily as participants in an Italo-American student-exchange program. Sandro pursued Sharon to her American college—wooing her by writing letters for over 3 years! After tying the knot, they lived 20 years of ADB life in Manila; then retired to Milan in Northern Italy. Just a few years ago while Sharon was doing a rehab cure in Stresa town, they both fell in love with the great *lago*—and bought a flat in "paradise" for themselves!) But we digress...

Our host Sandro took to the floor again and noted with glee that Stresa's program was a successful event "born of German design and Italian engineering—not the reverse!" He then pulled out a new white visor cap and "crowned" the next host-designates, Richard and Sue Vokes; who will orchestrate the 2018 Reunion in Colchester, England. The Farewell Dinner evening was capped by the fiery entrance of a special bombshell of a dessert called the "Norwegian Omelette"—made of ice cream and chocolate—and every scrumptious thing Italian.



Isola dei Pescatori (Fisherman's Island), Lago Maggiore. The island's main income now derives from feeding tourists.

India Chapter and Northeast India

Barin Ganguli (ADB 1979–1995)



he 23rd Annual Meeting of the AFE–ADB India Chapter was held in Guwahati, capital of Assam in North East India. The meeting and the post meeting visits to Upper Assam, Meghalaya, Nagaland, and other fabulous places on the way were made possible through (1) the warm invitation of Jayanta Madhab, a resident

of Guwahati and former President of the AFE-ADB India Chapter; (2) Shiladitya Chatterjee's assistance with planning and engaging an adventurous travel agency; and (3) the enthusiastic participants.

Most of the 37 participants arrived at Guwahati's Hotel Taj Vivanta on Friday, 27 October and departed to different destinations following the business meeting or from various places along the route of the subsequent tour.

Guwahati. Assam, stretched out like a soaring bird, is known as the land of unspoiled natural beauty. Its capital Guwahati lies between the south banks of the mighty Brahmaputra River and the foothills of the Shillong plateau.



Krishna Venkatesan in front of the main building of Kamakhya Temple.

On Saturday morning, we visited the Kamakhya Temple, an important place of pilgrimage venerated by Hindus. The story of the origin of the Temple is interesting. Sati an incarnation of Lord Shiva's wife, went to attend her father. He insulted Lord Shiva and out of shame. Sati committed suicide. The main portion of Kamakhya Temple is believed to hold part of Sati's body. The original temple dates back to the 8th century. The temple was very crowded and we wound our way slowly along dark, narrow passages to an underground natural spring arising from bedrock shaped like a yoni.

Lunch at the Paradise Hotel and Restaurant was a *thali* (platter) of assorted Assamese dishes and a special Assamese drink spiced with mint. Noritada Morita, former India country director, conveyed his best regards to his Indian colleagues.

Evening festivities were at **Jay Madhab's residence** on a hill above the Brahmaputra River, with delicious food and Assamese artists presenting Bihu dances and songs. We were cordially welcomed by Jay, his sister Laxmi, niece Anuradha, and daughter-in-law Mary.



Traditional Assamese dancing in Jay Madhab's garden.



Jay Madhab, our host on 28 October.

On Sunday we had a quick visit to the **Assam State Museum**, which has an excellent collection epigraphy, sculptures, crafts, and ethnographic items. Next, we enjoyed a calm and enchanting 2-hour **cruise on the mighty Brahmaputra**. A statue in the river near the dock honors Lasith Baraphhkan, whose might stopped the Moghuls' attempted incursion into Assam.

AFE Business Meeting. The business meeting was held on 29 September at the Civil Service Institute Club. Prateep Lahiri, President of the AFE–ADB India Chapter, welcomed the participants and guests: from Manila—AFE Vice President Jill de Villa and Treasurer Julia Holz and husband Frank; and from Japan—Eichi and Kai Watanabe. A minute of silence was observed to pay homage to former members, including the recently departed Sant



Sculpture in the Assam Museum.

Juneja, the Chapter's first president. Prateep Lahiri also proposed that the chapter take up the issue of restoring full pension benefits to the retirees upon reaching the age of 80. Julia Holz noted that this issue had been taken up earlier, Bank Management had not considered it appropriate, and it would be difficult to convince the Management otherwise given financial implications for the plan.

Chapter Coordinator Barin Ganguli reported on the 2016 Annual AFE India Meeting and the

AFE–ADB Annual General Meeting in Yokohama on 4 May 2017, coinciding with ADB's 50th Annual Meeting. He noted that the India Chapter has 116 members and has an Executive Committee of 7 members who meet in Delhi at least twice a year.

Regarding the Group Medical Insurance Policy (GMIP), Barin elaborated that ADB retirees pay much higher premiums than current staff members pay, while receiving much lower coverage. Cigna, the insurance provider in its cost-cutting exercise has reduced administrative efficiency, is now more often denying payments, and in some places Cigna is not accepted. Jill de Villa clarified several points in response to Barin's list and noted that members who

need help may consult with AFE–ADB Manila, which will facilitate liaising with ADB and Cigna.

Barin explained that in 2016 the Chapter was not able to utilize the whole subsidy, but that AFE–ADB allotted \$700 in 2017.

Julia noted that the audited report of AFE's Income and Expenditure of 2016 is on the website. She explained that the annual association, voluntary, and admission fees make up the bulk of AFE's annual revenue with ADB's much appreciated subsidy.

Barin noted that the India Chapter's next annual meeting will be held in Karnataka, and that Chander and Lakshmi Venkatachalam have volunteered to help organize the meeting. The meeting was followed by a cocktail and dinner hosted by the India Chapter. [Ed: Complete meeting notes are available on the AFE website: http://AFE-ADB.org]

The Road to Meghalaya. The next morning, most participants left for Shillong, the capital of Meghalaya. The 110-kilometer (km) road is winding and hilly, with forests covered with indigenous khasi pine. We halted for a delicious lunch at Ri Kinjai Resort, a serene place facing Barapani Lake. It was almost dark when we reached Shillong and Tripura Castle Heritage Hotel. The castle was built in the early 1920s by Maharaja Bir Bikram of Tripura who arrived at the age of 16 for military training and fell in love with Shillong. The buildings are complete with orchids, an underground World War 2 bomb shelter and tunnel opening out into the rose gardens dating back to WW2, and splendid interiors. One is immediately struck by the quiet grace of a by-gone era. As a royal family guest, the poet Rabindranath Tagore stayed here. Owing to the hilly terrain and the rolling clouds, Shillong is sometimes called the "Scotland of the East."



Most participants, at the Service Institute Club, Guwahati.



Shymal Venkatesan ensconced in Rabindranath Tagore's room at the Tripura Castle Heritage Hotel—as we had "drawn" for rooms, the Venkatesans had the luck of the draw

Cherrapunji. On 1October we visited Cherrapunji, also known as Sohra. It is a highaltitude town in the Khasi Hills about 56 km from Shillong, and was once the wettest place on earth (still in second place). Cherrapunji has numerous

impressive waterfalls. We photographed the breathtaking views of the mountains and the valleys, and the famous Nohkalikai Falls—at 1,100' (335 meters), the tallest plunge waterfall in India. We learned the sad story that the falls is named for a lady who jumped from the cliff to escape the cruelty of her husband. From our lunch stop we could watch the Seven Sisters Waterfalls (Nohsngithiang Falls) cascading 1,035' (315 meters) that feeds North East Indian states.

After lunch, we visited, and squeezed through, the Mawsmai Cave, illuminated to show its stalagmites and



Snimer Sahni and Prodipto and Meenakshi Ghosh in Mawsmai Cave, just beyond one of the "squeeze throughs." Several men had turned back, announcing "impossible" but we intrepid AFE-ers pushed on successfully.



Water plunging 335 meters down Nohkailikai Falls, Cherrapunji.



Meenakshi Ghosh at Ri Kynjai, where we had a superb lunch overlooking Barapani Lake.

stalagmites. For some of us, this was a great adventure and achievement. Beneath the limestone Cherrapunji plateau lie labyrinthine underground passages.

Cherrapunji is dotted with Khasi monoliths (commemorating Khasi ancestors).

Shillong. On Wednesday, our first stop was the excellent Don Bosco Museum—Asia's largest Museum of Indigenous Cultures. The 7-storey building has 17 well-laid out galleries. Here we had an overview of the history, culture, social life, and crafts of the indigenous people of North East India.

Lunch was at the Pine Wood Hotel, nestled in a pine forest. Afterward, some of us strolled to the lake while others bustled around the market, acquiring Naga shawls and other souvenirs. But soon we had to depart for the Teer.

At the **Teer**, we witnessed traditional archery, and the betting that supports it and the government. Many bought lottery tickets, and some almost won! Here we saw perhaps 3 dozen archers firing their arrows in rapid succession at the target, then witnessed the unique counting system and announcement of the winning number.



The Teer: A traditional archery contest.

Kaziranga!!! Traveling to Kaziranga was a full day of varied scenery, capped with a quick view of a lone wild elephant eating bamboo leaves and a small rhino in the distance as we were approaching the lora Lodge. Kaziranga National Park, a World Heritage Site, covers 430 square km, is host to two-thirds of the world's great one-horned rhinoceroses, and has the world's highest density of tigers in a protected area. It was declared a Tiger Reserve in 2006. The park is also home to large populations of elephants, wild water buffalo, and swamp deer, and is an important reserve for the conservation of birds. Kaziranga has a vast expanse of tall elephant grass, marshland, and dense tropical forest, and is crossed by four major rivers, including the Brahmaputra. It is one of India's most biodiverse areas.



Swamp deer stag, with rider.



Male Rhino.



Janaki Desai thanking an elephant.

And so the next morning, we were up at 5:00 for our **elephant** safaris. Perched atop our elephants, with mahouts directing, we had close encounters with rhinos and saw numerous water buffalo, deer, birds, and even a wild pig—for many of us, the rhinos were the highlight of the trip.

Then some of us visited a **tea estate** and saw how organic tea is grown and processed.
Next was the **hand**



Assamese weaving at Iora Lodge. L-r: weaver, Janaki Desai, Shobhana Rajendran, Lata Deshpande.

weaving at the lora Lodge, where some participants bought typical Assamese silk saris. Others opted for a bird safari. This was followed by a sumptuous Assamese lunch, then our last safari—on jeeps. We were not lucky enough to see a tiger although one had been sited about half an hour earlier—they are normally nocturnal. After seeing more rhinos and many beautiful birds, we watched the gorgeous sun set in the park and returned to the lodge under a full moon.

Kohima. Ten of us plus the attentive tour operators left early on 4 November for Kohima, the capital of Nagaland, via Dimapur. The 225-km journey included a monumental traffic jam in Dimapur and much rough, under-construction road. Originally known as Kewhira, Kohima was founded in 1878 when the British Empire established its headquarters



Kai and Eichi Watanabi on the foreigners' elephant safari, Kaziranga.

in the then Naga Hills. After a typical Naga meal, we settled down for two nights at Hotel Vivor.

Sunday morning, we visited the **WW2 Cemetery**, spotlessly maintained by the Commonwealth War Graves Commission, and a good vista point. Eichi Watanabe had already recounted to us the story of the Japanese soldiers who had been sent to take Kohima but after one battle could do no more due to lack of logistics. In 1944, the battles of Kohima and Imphal comprised the turning point in the Burma Campaign and a turning point in the war. At the cemetery, roses bloom near Allied soldiers' graves placed on terraces around the tennis court that was the site of the first battle. All of us were moved by the epitaph on the memorial of the 2nd British Division, which has become world-famous as the Kohima Poem

When You Go Home, Tell Them of Us and Say, For Your Tomorrow, We Gave Our Today



Kohima World War 2 Cemetery with its central cross on the tennis court where the Japanese soldiers surprised the sleeping British, and a bloody battle ensued.

We also visited the **Catholic Cathedral on Aradura Hill** in Kohima, an important architectural landmark that blends the traditional with the orthodox and features India's largest wooden cross, at 16' tall. The cathedral has beautiful mosaic murals inside. It was built primarily from contributions by Japanese who wished it to be a place of prayer and especially for the Japanese war victims who laid down their lives for their nation.

In the afternoon we toured the **Nagaland State Museum**. The museum exhibits rare artifacts of the 16 Nagaland tribes—clothing, adornment, tools, weaponry, all displayed on life-size mannequins with background paintings of their houses (morung) and lands. Our last visit was to the **Heritage Village** of different types of full-size morung. Finally, we had our last meal, with our alwaysattentive tour operators providing a cake for the occasion.

In the morning, we bounced back to **Dimapur** for our flights home. As my Indigo Flight took off, I thought that our trip to the North East was sublime. We learned a lot, experienced some things we never had experienced before, and saw a part of India that will unfold as a great ecotourism destination in the near future.

Indonesia Chapter Outing

Michel de Ruffi de Pontevès (ADB 1979–1992)



he AFE-ADB Indonesia chapter held its first ever group outing from 4 to 6 September 2017, at Kampung Sampireun (or Sampireun Village) Resort, in Sukakarya Village, Garut District of West Java, about 200 kilometers (km) southeast of Jakarta. Eleven chapter members

congregated early Monday morning at

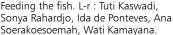
a café near the entrance to the toll road in South Jakarta, boarding a minibus for the first leg of the journey to the city of Bandung, a bit more than 2 hours away, thus avoiding the weekend crowds and going against the flow of the morning commuter traffic.... More members wanted to join but finding a suitable date convenient for all is always difficult.

Upon reaching Bandung, we met the Soerakoesoemahs near their home at Kartika Sari, a famous local souvenir (oleh-oleh) shop and restaurant along the Bandung ring road circumventing the heavy traffic in town, for a delicious and quick traditional early lunch. We also stocked up on oleh-oleh, mostly food, that Indonesians traditionally bring back home from any trip for family and friends—many delicious cookies and cakes in this case.

Continuing on the second leg of the journey in a convoy with the Soerakoesoemahs' jeep, the 13 of us rode 2 more hours on a steep, narrow, and winding mountain road with beautiful views, lined with farming villages and through forests, passing the famous Kamojang Geothermal Power Plant, to arrive at Kampung Sampireun Resort, sitting about 1,000 meters above sea level.

Kampung Sampireun. We were pleasantly surprised to find a beautiful, serene resort with bamboo and wooden cottages in the midst of a dense forest with tall pine trees and clumps of huge bamboos surrounding a small lake filled with thousands of red and white carp (also known as koi). Some cottages are set on stilts right on top of the water, while the others are scattered in the forest with scenic views of the lake. The cottages on the lake are reached by paddling across on small boats or walking along trails through the forest around the lake. Each guest receives a couple of bags of fish food (probably the hotel management's strategy to ensure the fish get the right food!) to enjoy the experience of hundreds of carp rushing







Our group is briefed by an enthusiastic sanctuary volunteer.



The iconic Jawa eagle.

to be fed by hand, at the edge of the lake or the porch of their cottage for those on the water.

After we settled into the resort, we were served afternoon tea and delicious snacks in a pavilion surrounded by giant bamboo trees. Swinging to the tune of traditional Indonesian pop music we were taught line dancing by five "ladies in red" from Mrs. Soerakoesoemah's dance troupe, who came along with us from Bandung just for the afternoon. So much fun! And many thanks

to the ladies for their enormous patience, and a dynamic

start to our outing! We finished the first day with a nice buffet dinner and a very good night's sleep, without air-conditioning thanks to the altitude.

Following a hearty breakfast Tuesday morning, we headed to Garut, a small city 20 km down the mountain, which is considered "the leather capital of Indonesia." All of us being compulsive buyers, predictably we purchased lots of bags of all shapes and colors, shoes, wallets,

jackets, and belts of high quality at unbeatable prices from hundreds of shops, to support the local craftsmen and economy! Then, we enjoyed a traditional lunch at Stroberri Hill restaurant overlooking a magnificent, green landscape of ricefields and Mt. Guntur volcano in the distance, towering above us at 2,250 meters!

Eagle Sanctuary. On the way back to the resort, we visited the only eagle rehabilitation and conservation sanctuary in Java, the Pusat Konservasi Elang Kamojan. It is staffed by a few officials from the Ministry of Environment and Forests assisted by volunteers. The sanctuary is mainly, but not only, dedicated to conservation of the iconic Jawa eagle (Java hawk eagle), a majestic bird with a more than 2-meter wingspan. The Jawa eagle was designated the national bird by presidential decree in 1993 due to its likeness to the Garuda bird on the symbol of Indonesia's state founding ideology Pancasila. The Jawa eagle is at high risk of extinction with only about 400 birds remaining in



View of Kampung Sampireun Resort's entrance lobby from across the lake.

the wild, because it reproduces very slowly—each couple of this monogamous bird produces only one egg every 2 years. A passionate young volunteer guided us around the giant cages holding one or two eagles each, which were brought to the center after having been held captive by households or recovered from traffickers or found injured in the forest. The birds are rehabilitated and observed. Only some recover well enough to be released back into the wild in their area of origin, since some originate from other regions of Indonesia. Tragically, about 30 of the eagles in the sanctuary will never be released to the wild because their wings were clipped by the previous owners to prevent them from flying away!

We learned that out of 90 species of eagles found on the Asian continent, 75 are native to Indonesia. The highest number of endangered eagle species are also found in Indonesia. Such a splendid operation, but at high risk as it relies mainly on donations (especially from Pertamina, the state energy company), with limited government funding and supervision. We all were happy to make some donations as we left, and we commended the volunteers for their important and tireless efforts.

We finished the long day with a delicious BBQ dinner at Kampung Sampireun Resort, kindly hosted by the Soerakoesoemahs, ending with enthusiastic karaoke singing, playing dominoes and cards, and chatting away.... But time flies too fast!

The next day we were on the road back to Jakarta, luckily against the flow of traffic again... and parted ways back at the departure point, under pouring rain (as if crying because the outing ended much too soon!) with promises of organizing another outing again soon! We also hope that next time we will be joined by members from the chapters in other countries.

To summarize in two words: Friendship & Fun!



Group photo with the "ladies in red" dance instructors.

Japan: Gathering with the Kurodas

Kazu Sakai (ADB 1987-2014)



n 29 January 2018, 40 former ADB staff and spouses living in Japan gathered in Tokyo to meet former ADB President Haruhiko Kuroda and his wife, Mrs. Kumiko Kuroda. After Mr. Kuroda left ADB and became the governor of the Bank of Japan in 2013, the Japanese who had worked with him in ADB started to get together annually

to meet the Kurodas. This was the fifth such reunion.

We were all grateful that President Kuroda could honor our gathering despite his extremely tight schedule. In addition to Japanese former staff, Ambassador Robert (Skipp) Orr, former United States (US) Executive Director (ED) at ADB; Arthur Mitchell, former General Counsel; and their wives attended the gathering. Ambassador Orr spends a large part of his time in a house in Kamakura, an ancient city with many historical monuments and beautiful beaches that is near Tokyo, and Arthur Mitchell settled in Tokyo after leaving ADB and is practicing as a lawyer.

The gathering started with a welcome address by Mr. Masakazu Sakaguchi, former ED from Japan, who talked about an artificial intelligence program developed to read the facial expressions of Governor Kuroda to guess his thinking on the next steps in monetary policy measures. In response, Mr. Kuroda, who had just come back from the World Economic Forum in Davos, talked about his impression of this year's Davos gathering, where both positive observations on the present economic conditions and concerns over increasing geopolitical risks were voiced. He also mentioned his conversations with leaders of development institutions, including ADB President Nakao. Mr. Kuroda noted that the World Bank Group was facing severe resource constraints and experiencing huge difficulties with obtaining a capital increase. He observed that, by contrast, ADB was enjoying a strong resource position thanks to the merger of its ordinary capital resources (OCR) and the Asian Development Fund (ADF).

On her part, Mrs. Kuroda thanked former ADB staff in Japan for their support in welcoming foreign participants to ADB's annual meeting in Yokohama. She said she had received very positive feedback from many delegates and accompanying persons. Mrs. Kuroda also talked about



40 former ADB staff members and spouses gather with Mr. and Mrs. Kuroda.

former colleagues who had fallen ill and were struggling. We all thought about them and prayed for their well-being.

We had a nice, relaxing 2 hours, speaking with the Kurodas as well as updating each other. The program included short remarks from some of the participants. Ambassador Orr mentioned his happy memories of ADB days, where he tried to improve the relationship between the US ED's office and Management by avoiding any surprises when there were disagreements. He said the time he spent on ADB's Board of Directors was the happiest period in his entire career, which included activities in academia, as president of Boeing Japan, and as vice president of Motorola Europe. Mr. Mikio Kashiwagi, former ADB Treasurer, who recently returned from Rome after a 1-year stint as chief financial officer of the International Fund for Agricultural Development (IFAD), talked about the huge difference in financial management between a development bank such as ADB and a United Nations development agency such as IFAD, and how he struggled to meet unrealistically ambitious expectations from his colleagues. Mr. Yusuke Muraki, who returned to the Japanese Aerospace Exploration Agency (JAXA) after 4 years at ADB, talked about having his first child in Manila. His wife was a member of the recorder ensemble led by Mrs. Kuroda, and inherited a baby buggy that had been used for the Kurodas' grandchild. The buggy is now a Muraki family treasure. Representative Takashi Matsuo, who heads ADB's Japanese Representative Office, gave a

brief account of recent developments in ADB, including the record high approval level for loans in 2017 and reforms in pension and staff retirement age.

To close this happy occasion, Ms. Shigeko Hattori, former director of the Public Management, Finance, and Trade Division in the Southeast Asia Department, presented a bouquet to President and Mrs. Kuroda. We all thanked Mr. Sakaguchi and two former chief advisors to President Kuroda, Mr. Shuichi Hosoda and Mr. Tomoyuki Saisu, for organizing the reunion.



Offering flowers to the Kurodas.

New York/New Jersey Chapter Annual Reunion 2017

Juliet Capati (ADB 1978–1980)



t's been a while since we had our AFE-ADB Annual Reunion in October 2017, but our recollection of it is so vivid because we had so much fun. The camaraderie and brief companionship that we had sharing our time with former ADB colleagues and friends were priceless!

Preparations. Our preparations began almost 8 months before the actual date of 21 October and a lot of credit is owed to our Lorna Del Rosario, NY–NJ Chapter Coordinator, who relentlessly contacted everyone in California, Las Vegas, North Carolina, Washington DC, Maryland, New York, New Jersey, and last but not the least, our ADB friends in Canada as well.

Efforts were made to send out the invite to get the participation of as many AFE–ADB members as possible. Some of the NY–NJ group went to Washington, DC to reestablish rapport with our ADB colleagues in the DC

area and attend their annual summer picnic but, at the same time, to invite them to the usual October affair in the Northeast Region.

We all had to make a lot of preparation prior to the event such as managing logistics and coming up with a program that included performances and games for entertainment, rehearsals, and meetings in between. The Organizing Committee, as always, generously provided gifts and raffle prizes and covered other miscellaneous expenses to make our annual AFE—ADB Reunion a success.

The Hat Trick. All our efforts paid off because we received an overwhelming confirmation of good attendance and, most importantly, post-party feedback saying that the reunion was a success and the food served at the venue (the Sheraton Hotel at Lincoln Harbor, Weehawken) was delectable.

The attendees came dressed according to the event's theme: "Parisienne Hats and Bowties." The Parade of Hats was a knock-out! All the attendees danced to the beat of the DJ we hired for the evening, who not only provided the music but also led the guests on the dance floor for the all-time favorite line dancing. The photo opportunity provided was also a big hit.

The AFE-ADB Reunion is a way of reuniting all former ADB staff who are in the Eastern and Western United States as well as neighboring Canada. Such reunions help keep the memories of ADB days alive and we are extremely grateful to the AFE-ADB officers for the continued support all these years.



Philippines

Ed: The Philippines Chapter held its annual reunion on the evening of 16 November at the Executive Dining Room, ADB. Dinner, speeches, singing, and dancing were enjoyed by all, including Teresita Ablaza, Pedro Aguilar, Aurora Aragon, Yolanda Arcinas, Rodora Argente, Rogelio and Yolanda Asuncion, Ma. Luisa and Reginald Baleva, Felix Bilar, Katie Blanco, Babie Bolano, Ernesto Bondoc, Carmen Bontia, Honorina Borja, Bienvenido Briones, Ofelia and Eduardo Caalim, Raquel Cabiles, Leona Calanoc, Ma. Magdalena Chua, Marynella Cruz, George Custodio, Gamaliel and Victoria de Armas, Vhevel de Asis, Ruben de Gracia, Monina de Guzman, Jill Gale de Villa, Marissa del Castillo, Marcela Leonila Dela Merced, Nestor Diasanta, Cynthia Diaz, Carmen Dimayuga, Marietta Domingo, Helen Ebora, Ruben Elizaga, Marissa Espiritu, Susan Francisco, Marian Catalina Francisco, Marina Galura, Ma. Teresa Garrison, Evelyn and James Go, Evangelina Gonzalez, Julia Holz, Ben Hombre, Editha Infante, Ophelia Corazon Iriberri, Wilhelmina Jacinto, Arnulfo Jalandoni, Mark Jocom, Midi Kawashima, Rossana Lafuente, Penny Laguindanum, Geraldine Ligeralde, Magdalena Lim, Mirla Limpo, Miguela, Enora Lopez, Marilou Magalued, Lilia Malagui, Mirandie Marquez, Elvira Martinez, Lourdes Marzan, Rosemarie Misa, Aida Mortell, Corazon Murakami, Gemma Naviza, Rufina Ngini, Editha Okada, Lilia Orzal, Reynaldo Pacheco, Susan Padolina, Ana Paluga, Carmen Perez, Eva Perez, Emil Quejada, Lorenzo (Larry) Ramos, Elizabeth Reyes, Joven Roberto, Conchita Salvador, Damasa Santos, Fe Sebastian, Wynne Soriano, Hans-Juergen Springer, Alejandro Sta. Ana, Ofelia and Jacinto Sta. Ana, Elaine and Eulogio Tiamson, Luz Tolarbas, Zenaida Tomelden, France Trinchera, Virgilio Velasco, Salvacion Veldeflor, Edna Villareal, Emerita Viril, and Marissa Wenceslao.





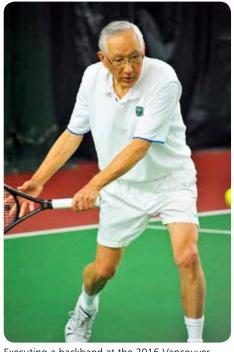




People, Places, and Passages

A Passion for Tennis

Lewis Hayashi (ADB 1980-1995)



Executing a backhand at the 2016 Vancouver Lawn Masters Championship, Vancouver Lawn and Tennis Club, Vancouver.

retirement like everyone else, I faced a decision. To continue to pursue assignments in the field I spent most of my adult life or devote myself to my childhood passion for sports, having played basketball, baseball, and football. Sports won out.

Initially I focused on golf. Having reached a handicap of 13, with a wicked slice swing, I knew any further

improvements would be limited; thus, I switched my attention to tennis.

Turning to Tennis. We joined the Jericho Tennis Club in Vancouver, British Columbia, Canada in 1996. A lovely tennis and social club overlooking blue waters and mountains and considered one of the best locations in the world for a tennis club. Depending on the day, between 4 and 16 of us play almost exclusively doubles tennis. Having started playing tennis sporadically at age 42, at age 60 I had a lot to learn. Unlike my wife, who took countless lessons from the Club professional, I relied on my natural instincts. I developed a quirky service motion (some people have unkindly compared it to a dog relieving itself), a

compact forehand, and a lousy but improving backhand. Fortunately I was guick and covered a lot of the court.

When I reached the mid-60s I entered some Club doubles tournament and won some tournaments at the lowest levels. I graduated to playing in some tournaments outside our Club and learned a hard lesson getting beaten regularly. In my 70s, I started to enter the two major annual senior age group tournaments in British Columbia (BC), the Vancouver Lawn Masters Championships and the BC Provincial Championships.

By the time I reached 75 I enjoyed more success. With different partners, in the 75 and 80 age groups, over the last 8 years, I have played in 10 major doubles tournaments, reaching the finals 9 times and winning 5 times

A Very Good Vintage. When I reached the age of 80 in 2015, I entered the BC Provincial Championship in singles and the following year the Vancouver Lawn Masters Championship in singles, and surprisingly won both tournaments. Unfortunately entering both singles and doubles in the same tournament took its toll and injuries effectively ended my singles tournament career. I have not fared as well in the three Canadian National Championships, in doubles, our best finish was losing in the finals in one and ending in

third place twice.

I have also enjoyed playing for Team British Columbia in the Tri-State (Washington State, Oregon, and British Columbia) team events.

Most importantly, tennis has provided me a platform to enjoy camaraderie and form lasting friendships.

I have been blessed with two wonderful careers one with ADB and another in senior competitive tennis.

2016 British Columbia Provincial Championship, Jericho Tennis Club, Vancouver.

Finn Lunch

Robert Wihtol (1994–2013)



he ADB Finns had their usual summer lunch on 9 August 2017, and enjoyed Finnish summer food, French and Portuguese wines, and chatting about old friends and good times at ADB.



L-r: back row—Heikki Noro, Jyrki Wartiovaara, Max von Bonsdorff, Kari Saari, and Robert Wihtol; front—Anneli Saari, Anita Kelles-Viitanen, and Mari Saari (photo by Antero Vähäpassi).

The Reluctant New Yorker Comes Home

Nanntte Amorado (ADB 1982—2007)



hen I left ADB in 2005 to work in UNDP New York, I thought it would just be for a short stint. After some push and pull, I ended up being in New York for 11 years. While leaving one's country to serve other countries around the world was fulfilling, the challenges were enormous. Professionally, I hit the ground running and finished the

marathon pretty well, but personally, it was tough as I had one foot in Manila all the time. Like any expatriate though, I survived, and I can say, I eventually thrived.

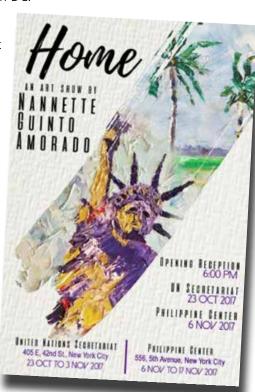


Special guests cutting the ribbon at the United Nations Headquarters in New York City: Former Philippine Ambassador to Canada Lesli Gatan, Retired IFAD–UN executive Jessie Rose Mabutas, Nannette Guinto–Amorado, Philippine Consul Arman Talbo.

Art Became My Anchor. With so many alone days in New York, I became more creative and productive. New York was where my art blossomed. I was able to hold five solo art shows—two at the United Nations at its Headquarters and three at the Philippine Center on 5th Avenue. Also, I was able to join fellow Filipinos in a group show at The World Bank and the International Monetary Fund in Washington DC.

Going Home.

After my retirement from UNDP in June 2016 and subsequent repatriation to Manila, I decided to return to New York in October 2017 for a last hurrah—to do not one, but two art shows, one after the other—at the **United Nations** from 23 October to 3 November 2017 and at the Philippine Center from 6 to 17 November 2017.



These shows, aptly titled "HOME," were driven by my own experience of displacement being away from home. Through my paintings, I tried to present the nuances of adjusting to a new environment, holding on to that will to survive, finally thriving, and then coming home. "Home" in this context meant finally finding where the heart is, or where we feel safe and comfortable, or where we feel better.

After the successful New York exhibits, I have a strong desire to continue this series of exhibits about HOME in countries where there are many overseas workers, in the hope that my paintings will enable them to apprehend and clarify for themselves the confounding gamut of emotions they feel being so far away from home, including feeling the excitement of coming home, wherever it is.



Fighting On.



Unwavering Faith.



Facing Barriers.



Destiny.



Conversing with God.



Holding On.



Moments.

Respect and Remembrance

Maruja Abrea (ADB 1966–1991)



ays into December and Winter Solstice had barely begun, but Frosty the Snowman kept nipping at my door. Amidst the holiday rush and the early winter that covered our back porch with a few inches of freshly fallen snow, my children and I were busy planning our gear to prepare us for a day's event of memory building at the

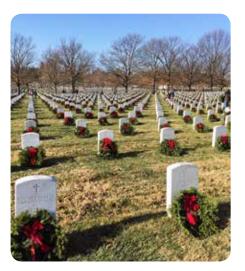
Arlington Cemetery in Virginia.

My daughters Bernadette, Vanessa, Gayle, their spouses and children, and I volunteered to be part of an honorable Washington DC Metro area tradition. The activity is organized by the Wreaths Across America (http://www.wreathsacrossamerica.org/) through Ernst & Young in Washington, DC, a company that employs one of my daughters. It was our first time to volunteer for this moving and memorable event. The task was to lay a wreath of evergreens in front of each headstone in Arlington. Out of respect and understanding of the beliefs and traditions of Jewish Faith, we did not place a Remembrance Wreath on markers with the Star of David, but paused and read aloud the name of the veterans to thank them for their service and sacrifices.

The day started very cold. My grandchildren (ages 8 and 6) were all bundled up in their winter hats, wrapped in cozy scarves, and their tiny fingers were covered with fuzzy little gloves. We all welcomed the weather with much gusto and excitement well layered with hats and the thickest winters jackets.

I didn't realize how big this event was until I saw an infinite line of freightliner trucks parading Interstate 95 toward Washington, DC. When we reached Arlington Cemetery, we were amazed at how many people from all walks of life and from all parts of the country had travelled for this special day. Ernst & Young provided a yellow scarf and a yellow hat for the team—yellow is the company's color. There are thousands of graves at the Cemetery and I thought we would have to work off many pounds and calories to lay all the wreaths, but, to my surprise, there were thousands of volunteers and I was impressed with how well-organized the coordination was.

The sun had started to rise and the gates were opened for the volunteers to walk in at 8am, with trucks stationed in each section. Military men and women opened gigantic boxes filled with fresh, red-ribboned wreaths. The air was filled with sweet aroma of fresh balsam and fir. Christmas was in the air indeed, and it was a nostalgic moment remembering the men and women who have sacrificed their lives for our freedom.



We lined up

to receive the wreaths—one in each hand, including the children, who were excited to participate. We strolled casually enjoying the scent of Christmas while admiring the view and camaraderie entwined with patriotism. It was a beautiful sight of different people with diverse cultures coming together for the same purpose—remembering and honoring those who served and sacrificed their lives for the freedom we have today. In a matter of minutes, the white tombstones were decked with the colors of the season. The evergreen wreaths brought life to the white marble headstones and the bright red ribbons stood out, exemplifying the true meaning of Christmas

We had forgotten about the frost and the nippy wind, for our hearts and minds were warmed by the unity and purpose of this mission. The hike helped warm us as well. In just over an hour, the entire Cemetery was covered with wreaths. It was a marvelous sight.

We then headed on to join the rest of the Ernst & Young volunteers at the nearby Sheraton Hotel where hot breakfast awaited in their grand ballroom. The kids were filled with hot chocolate while the adults enjoyed a nice cup of hot coffee or tea and a scrumptious brunch!

A marine spoke of his experience and the loss of his brother, a reminder of the sacrifices women and men



have made in protecting the American freedom that we all enjoy. It was a teaching of character, courage, and honor and of great remembrance for fallen heroes and lost loved ones. We left the event with a new sense of appreciation and respect, and imparting the values of freedom and honor to the little ones.

The experience was so meaningful that we have decided this will be a family tradition from now on. ■

AED Mini-Reunion

Marissa Wenceslao (ADB 1982–2013)



n line with the theme "Reconnect, Reminisce, and Rejoice," Nihal Amerasinghe hosted a lunch for former Agriculture East Department (AED) staff on 13 December 2017 at Xin Tian Di Restaurant in Crowne Plaza Hotel. The get-together was memorable for its conviviality, anecdotes, jokes, and raffle prizes. Vice-President Groff sang "O Holy

Night," to the delight of everybody. The organizers plan to hold another AED reunion party next year.

It is interesting to note that AED as an erstwhile ADB department comprising about 140 staff was the home of many who became senior managers at ADB. AED's last director general was Nihal Amerasinghe (retired in September 2001), and Hans-Juergen Springer was the deputy. With the ADB reorganization that took effect on 1 January 2002, sector-based departments were abolished (including AED), and regional departments were established. The AED staff were distributed to the regional departments, including the newly-created Regional and



L-r: Susie Verdeflor, Nihal Amerasinghe, Carmen Dimayuga, Marissa Wenceslao, Rodora Galvez-Argente, Lourdes Apagalang, Cynthia Nazario, Milagros de Leon.

Sustainable Development Department (RSDD), which was renamed the Sustainable Development and Climate Change Department (SDCC) in 2015 and is now headed by Amy Leung (ex-AED staff). In 2006, former AED staff were also among the pillars of the new department, Central and West Asia Regional Department (CWRD).

A good number of former AED staff became part of senior management, Steve Groff (ADB's ranking VP in 2017); Special Advisor to the President and AFE–ADB President Hans Juergen-Springer; Director General Amy Leung (SDCC); Principal Directors Asad Ali Shah (OAS) and Robert Wihtol (PARD, EARD); Deputy Director General Frederick Roche (SARD); Senior Director William Fraser (EARD); Directors George Bestari (OIST, IED), Rie Hiraoka (CWRD), Ayako Inagaki (SERD), Ikuko Matsumoto (BPMSD, SPD), Katsuji Matsunami (CWRD), Sangay Penjor (EARD), and Matthew Westfall (CWRD); and Country Directors Brian Fawcett (AFRM), Kazuhiko Higuchi (BRM, KARM, URM), Ashraf Malik (KYRM), Takashi Matsuo (JRO), Robert Schoellhammer (MNRM), and Joji Tokeshi (AFRM, TJRM);

L-r, front row: Carmen Dimayuga, Rie Hiraoka, Maripe Juliano, Milagros de Leon; back row: Lourdes Apagalang, Connie Javier, Marissa Wenceslao, Hans-Juergen Springer, Nihal Amerasinghe, Carolina Navarro, Abigail Garrovillas, Susie Verdeflor, Marie Stephanie Igaya, Amy Leung. Not in photo: Steve Groff, Rodora Galvez-Argente, Magdalena Cruz, Cynthia Nazario.

making an impressive line-up of ADB luminaries.

Among AED retirees, quite a few have been serving as ADB consultants. Among them are Lourdes Apagalang, Magdalena Cruz, Milagros de Leon, Ashraf Malik, Carolina Navarro, Mila Pampolina, Luisa Tang, Marissa Wenceslao, and Robert Wihtol.

Memories—Part 2

Shamshad A. Khan (ADB 1969–1991)



his year (2018) ADB is holding its 51st Annual Meeting, in Manila. I am celebrating my 87th Birthday.

Mega Manila. During the last 50 years, Manila has developed many fold. Now there are megamalls, shopping centers, loads of good restaurants and many luxurious

hotels. Its infrastructure has also much improved with many over- and under-passes and light rail transits. With it, traffic jams and delays have also increased.



EDSA and the MRT.

I remember in 1969, a weekend drive around Manila took only an hour. Even though at the time there were no over- or under-passes, it was easy to navigate through EDSA and Taft Ave, to Rizal Ave from South Harbor to Monumento Circle in the north and back to EDSA.

People. Nowadays, there is a global movement for women's equality in society. However, in Manila even 50 years back, one could notice that Filipinas were already enjoying a high level of respect. Most were educated and performing all kinds of jobs in the society. ADB was lucky to have its head office in Manila where it could get well-qualified, English speaking Filipino staff. These young Filipinas have contributed much to the success of ADB by serving as administrative assistants, record clerks, accounting staff, and now increasingly as higher level officers. Many Filipinas held high positions in Philippine Government and served their country well. I remember that



Megamall.

the First Lady Imelda Marcos had introduced a free lunch for primary school students, consisting of a pan-de-sal and a packet of milk, in order to achieve better nutrition and growth for the future generation.

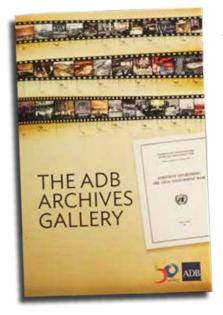
I remember another lady, a Judge Miriam Defensor Santiago who served with integrity. When she became Commissioner of Immigration, she transformed a chaotic process of getting passports and visas into a very efficient one. One could wait in a new shaded waiting room and get one's visa or passport in few hours, instead of days and long lines standing outside in the sun.

In my experience I found most Filipinos very friendly and trustworthy. In 1969 for the first time I went to Pagsanjan Falls with my family. There I met a boatman, named Alessendar (Alex). He brought me to his place to use his house to change clothes and to park my car. We even left our 11 month old baby in the care of his wife. I used to send a telegram to him whenever I or my guest wanted to see the Falls and he would take care of them.

Another good experience was with our nanny helper who took care of our newly born and two small daughters. She stayed on to take care of two more of our children. Of course, we had more helpers then, as well as one driver. My wife and I went for a Hajj Pilgrimage, leaving the children at home as their school was in session. The trip was for 25 days. We left the whole house in the custody of our nanny in charge. She managed all affairs very diligently and honestly. My children still remember that Ilocano nanny, now an old lady. We still exchange New Year and Holiday greetings with her.

Historical Notes on ADB Form, Format, and Finance. Recently in ADB News I read that a revised booklet was released on the Usage and Format of Mission Reports. It





the format of the date. In American usage, the month is written first and the actual day comes after it whereas in the British and European system, the day is written first, then the month, and year. ADB adopted the British–European format on its memos. By the way do you know that the Chinese put the year first, then the month, and the day last?

In financial figures, ADB adopted the British–American system

of using a period (.) to show decimal figures and comma (,) to separate thousand, million, and billion figures. In most European countries, the decimal figure position is shown by using comma (,) and the point/period is used to segregating thousand, million, and billion.

In the early years, the Project Administration Office of ADB conducted seminars in borrowing countries to explain its procurement and contract bidding procedures. Since the disbursement of loan amounts had started, the Management approved my recommendation to conduct seminars on disbursement procedures as well. Initially these disbursement seminars were done jointly with the Project Administration Office. When the volume of disbursements increased, the Controller's Department started holding them independently.

On becoming the Chief of the Audit Office in 1984, I also initiated participating in meetings of the International Organization of Countries' Auditor Generals (INTOSAI), as a borrowing country's audit was needed for projects financed by ADB loans.

In the early 1970s, the United Nations Consultative Committee on Administrative Questions (CCAQ), set up a task force to compile a list of financial and accounting terms with agreed definitions. I also joined that task force. One difficult issue was related to "unliquidated contractual liabilities." European countries were charging the whole liability amount pertaining to more than 1 year in the current year's accounts, whereas under the Anglo–American accrual system, only a portion of such liabilities, which pertains to that year, is charged. It was finally agreed that the Europeans would show such liability in two parts "unliquidated obligation of the year" and "unliquidated obligation of future years," and the United Nations and its agencies, would not use the word "accrual."

In 1991, the Audit Committee Members of the World Bank's Board of Directors raised the issue about the quality of work of external auditors, since there was no system

of "auditing the auditors." Price Waterhouse, one of the largest audit firms in the world, was the external auditor of the World Bank. With mutual consent it was agreed that a panel of international experts be formed to audit the work of Price Waterhouse for its quality, comprehensiveness, and the fees it charged. The panel comprised four experts from different countries, with an American member being the chairman. I was selected to join the panel as an expert from the Asian region. The panel worked for 3 months and gave its report, which was positive for Price Waterhouse. However, later the World Bank decided that it would be prudent to change external auditors every 5 years as it was the practice in many countries. ADB also now follows the 5 years rotation of its external auditors.

D' Originals

Ching Ledesma (ADB 1969–1970)

Note: Ching Ledesma, visiting from Toronto, graciously hosted a lunch for some pioneering former ADB employees at the Executive Dining Room.



X-ADB friends had a reunion on 7 February, 2018 in the ADB's Executive Dining Room. Everyone enjoyed the scrumptious dishes and had a wonderful time reminiscing about the good old days at the ADB.

It was a pleasure having our AFE—ADB Vice-President, Jill Gale de Villa, at our reunion. Those who attended the reunion were Ophie and Jack Sta.

Ana, Rosa Francisco, Ruby Tecson Tioson, Bebbsey Gamboa, Cherie Melencio, Charo Angustia and the "Balikbayans"— Ditas Aureada Boctor, Meng Perez, Guia Estabillo, Cherie



L-r: Rosa Francisco, Charo Angustia, Bebbsey Gamboa, Guia Estabillo, Lita Belanguer, Ofie and Jack Sta. Ana, Dodo and Ching Ledesma, Meng Perez (partly hidden), Cherie Melencio, Jill de Villa, Ruby Sioson, and Ditas Boctor.



Seated: Dodo and Ching Ledesma. Standing: Ditas Boctor.

Melencio, Lita Belanger, and Ching/Dodo Ledesma. They are all pioneers of ADB, who joined the Bank in its infancy in 1968 and the early 1970s. That was before the electronic age, when correspondence, reports, documents, etc. were made on typewriters. Other ADB pioneers who were not able to attend due to previous commitments are Rosie Brilliantes Luistro, Katie Blanco, Nora Nocon, France Arco, Lita Gamboa, Anita Quisumbing, Zeny Ribano, Susie Sabarre, and Marina Francisco.

Thank you Ophie for coordinating and organizing our reunion and to Jill for joining our reunion and arranging for ADB to give everyone copies of the book—50 Years of the Asian Development Bank—Banking on the Future of Asia and the Pacific—by Peter McCauley. It is a very interesting book outlining ADB's accomplishments for the last 50 years. I hope to meet our EX-ADB friends again on my next visit in the Philippines. Till we meet again.

One of the highlights of my short visit in the Philippines was trying my luck at the Okada Casino, which is the second largest casino in the world. Although I did not win, I enjoyed watching the dancing fountain with its glittering multi-colored lights. The Philippines improved a lot with its infrastructure and establishments. The entertainment district is just like the Las Vegas strip with its impressive casinos and hotels. These are great attractions for the highrollers who are residents of our neighboring countries.



The Fountain at Okada Hotel Manila.

Staff Community Fund



Hans springer handing out packages.

he ADB Staff
Community Fund
(SCF) provides
various types of assistance
to assist people in need,
raising funds for the
activities from staff
and retirees. Among its
outreach activities, in
SCF volunteers, including
SCF Vice President for
Operations Hans-Juergen
Springer, traveled to Talim
Island. Talim is the largest
of the islands in Laguna

de Bay (the Lake of Bay—Bay being the town for which the lake is named). Residents have limited access to food, electricity, and education.

To get to Talim Island requires going overland to Binangonan, and then taking a *banca* ride that can take half an hour to one-and-a-half hours, depending on which part of Talim you are going to.

On 7 December 2017, SCF volunteers distributed food items and led a feeding program for a poor community on the island, benefiting about 150 families. SCF volunteers also held outreach activities to Baseco Compound and Marikina in December.



Some of the elderly beneficiaries of Talim Island.

Glowing Coins and Memories

Nida Rodrigo (ADB 1976–1996)



anada has minted some truly beautiful coins, and Helen and Rolly Duenas have given a set to AFE, to represent Canadian participation in AFE–ADB. Canada minted the set as part of its 150th birthday celebration. Two of the coins are colored. The new "glowin-the-dark" Canadian \$2 coin (a

"toonie") is the first of its kind to enter circulation in Canada. The center of the "toonie" features a view of the blue-green aurora borealis over a canoe being paddled along a tree-lined lake. In the dark, the special ink used to produce the image illuminates the northern lights above the canoe.



The set was purchased in advance of Jill de Villa's visit to the Canada subchapters in 2017, for her to take back to headquarters in Manila. However, just prior to the gathering of the Toronto Subchapter, I was informed that Rolly and Helen were in

the hospital due to a car accident. Later, the group was shocked and saddened to learn that Helen had passed away. The meeting pushed through, amid tears and sadness and prayers and togetherness. The coins were later delivered to ADB and remain at the AFE office, as Helen's "parting gift."



Banaue and Bayanihan

Jill Gale de Villa



Author with an elder in ritual attire, including an amazing hat, blanket, and betel bag.

Back in the 1970s, I had my first Banaue experience, including staying in Batad for a night and seeing the magnificent terraces. In the same decade, the photographer John Chua fell in love with the place. Our paths crossed occasionally, and always happily.

Imbaya. Imbaya is a festival showcasing Ifugao games and ways (Banaue is in Ifugao Province, and its people are termed "Ifugao"). In the 1970s, John, in his enthusiasm to promote Banaue, started the festival. He continued to support Imbaya to become a major attraction—for the Banaue people to gather, meet, greet, exchange ideas, and compete in games such as leg wrestling and wooden cart racing; and for tourists to watch, join, enjoy, and learn. This has helped build and perpetuate community spirit. John, who was in advertising photography brought in his many clients to provide support through the years. Imbaya 2018 it will be held on 27–30 April, and you can check out the web for details.

In 1995, Ifugao rice terraces had been declared a UNESCO World Heritage Site, noting "The Ifugao Rice Terraces are the priceless contribution of Philippine ancestors to humanity. Built 2000 years ago and passed on from generation to generation, the Ifugao Rice Terraces represent an enduring illustration of an ancient civilization that surpassed various challenges and setbacks posed by modernization."

However, as time passed the terraces were deteriorating as younger people eschewed the hard labor involved in favor of easier jobs outside agriculture. Several people foresaw the decline of the terraces, and 2001 UNESCO had put them on the danger list and threatened to delist them unless they were cared for. A few people and organizations stepped into the breach. Some started helping to market traditional rice varieties from the terraces—at a price, given







Part way across the middle of Batad's amphitheater-like terraces, with nursery fields and newly planted terraces beyond them.

that traditional varieties take much more time and effort to raise than the lowland ones.

Batad's Amphitheater Terraces. Banaue's most famous terraces are the amphitheater terraces in Batad. But in 2012, typhoon Pedring weakened the terrace walls, resulting in a walls collapsing and a massive landslide. The slide left a huge scar, severely damaging the beautiful terraces.

Years ago, the Ifugao tradition of *bachang* (community action, or *bayanihan*, to lowlanders) would have seen the people get together to repair the damage. But times had changed. As in so many societies the world over, people had started relying on government to fill voids. And as in so many situations, this either doesn't happen, or takes a long time. And rice from the terraces was no longer so essential to the diet, as lowland rice could be bought and brought in. The traditional varieties were being used primarily for some home consumption, for rituals, and for brewing rice beer (called rice wine, or bayah in Banaue and *tapuy* in Sagada)

So, to repair the slide, John contacted his clients and friends, got massive donations, and up they went on weekends to work repairing the damage. The Batad people joined in, rekindling the *bachang* tradition so that now the terraces are repaired. By mid-February 2018, the nursery plots had been raised, and the rice seedlings were being transplanted in the lower terraces. (As part of water regulation so that all the terraces can be used, the lower terraces are planted first, then the middle and higher ones, in succession.)

Preserving Ancient Ways. In February, I was fortunate to be at ceremonies where John was posthumously honored for his invaluable contributions—indeed I learned much more about them listening to the speeches of the elders and others. Sitting with a *mombaki* (native priest), listening to women sing the *hudhud* (stories of the past), hearing the *gangsa* (gongs) play, watching people, including children, dance in native costume were very special experiences, even though I have been there many times before. Knowing the terraces are appreciated and used is very special.

Among the group at the ceremonies was Mon Corpus, who first walked into Cambulu (a village near Batad) in about 2008. He was charmed by the school children, who sang to entertain guests, and asked the nuns running the school what they needed. "Pencils" she said. And so he started the Black Pencil Project, which remains an unofficial volunteer group providing school supplies and volunteer teachers, and now reaches out to Cambulu and other remote and indigenous communities.

Tapiyah. And then a trip to the waterfalls. First we (guide Roberson and I) negotiated the terrace walls to the far end of the Batad amphitheater terraces. A steep set of concrete stairs (over 1,000 of them, and some are quite high) leads down to a powerful 35-meter tall waterfall. Here, some local tourists and foreigners were down to bathing suits and enjoying the water. In the morning, the rising sun hits the waterfall spray just right to bring up a rainbow—but

we were there in the afternoon. I asked Roberson if he wanted to swim. He looked at me for a moment and said that he would take his bath later, at home—in heated water. Then it was time to puff back up all those stairs. I am so grateful that this year the stairs are there, and railings—previously, it was a rather dangerous slither down a path with a precipitous drop on one side.



Tapiyeh Waterfall in the afternoon.

New Members

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

July 2017

Gregorios, Asuncion (Philippines) Ngwe, Belen (Philippines) San Buenaventura, Evelyn C. (Philippines)

August 2017

Alipio, Anna Maria V. (Philippines)
Emmanuel, Francis (United Kingdom)
Jimenez, Zenia (United States)
Kumal, Arjun B. (Nepal)
Myint, Thi Da (Myanmar)
Nanquil, Gilda L.(Philippines)
Orense, Josephine M. (Philippines)
Sindhvad, Swetal (United States)
Tamaki, Tomomi (Japan)
Villamar, Lemuel Fyodor C. (Philippines)
Yamawaki, Mitsuhiro (Japan)

September 2017

Almazora, Maria Lourdes (United States)
Ayento, Marissa (United States)
Dela Cruz, Lourdes (United States)
Kasilag, Maria Lourdes (United States)
Lacerona, Elisa (United States)
Manrique, Madelina (Philippines)
Melnick, Eileen (United States)
Niimi, Yoko (Japan)
Rosaldo, Aldine H. (Philippines)
Santoso, Ignatius (Philippines)
Shah, Jitendra (India)
Venegas, Diane (United States)

October 2017

Africa, Rosemarie (Philippines) Higuchi, Kazuhiko (Japan) Ocampo, Laura G. (Philippines)

November 2017

Domingo, Maria Johanna (Philippines) Jalal, Patricia Imrana (Australia) Kim, Gil-Hong (Korea, Republic of) Romasanta, Ma. Rosario (Philippines) Taludhar, Raju (Nepal)

December 2017

Anggriani, Fitria P. (Indonesia) Lodoen, Sandra Lee (Canada) Narvasa, Socorro Y. (Philippines)

January 2018

Arcinue, Joy I. (Austria) Kaga, Ryuichi (Japan) Ling, David (Australia) Mostadi, Wesam (Philippines) Paz, Ma. Victoria (Philippines) Utami, Dewi (Indonesia) Wee, Clare C. (Singapore)

Health Matters, cont'd



General ADB Cigna Insurance Card



US ADB Cigna Insurance Card

Health Insurance Contacts for Urgent Matters and Queries

BPMSD: insurance@adb.org call +632-632-4444 Amal Hakki: +632-632-4479 Alona Saludo: +632-632-4480 Geraldine de los Reyes: +632-632-4523

Cigna: adb@Cigna.com and Sharon Tan at +323-217-6824 Toll-free numbers:

- From ADB: ext. 7800
- From the Philippines: +800 9687-4647
- From the US: +855 882-5267

Cigna Representative at ADB (for Philippine-based matters): Iriz Tria: +639 20 947 3272

For additional information, go to https://www.cignahealthbenefits.com/en/plan-members log in go to "Contacts"

Senior Appointments in ADB

FE–ADB congratulates the following staff members on their new appointments.

- **Samuel Tumiwa**—Country Director, Afghanistan Resident Mission (AFRM), Central and West Asia Department (CWRD), assumed office on 6 August 2017.
- **Bartlet Édes**—Representative, North American Representative Office (NARO), Strategy and Policy and Review Department (SPD), assumed office on 2 October 2017.
- **James Warren Evans**—Special Project Facilitator, Office of the Special Project Facilitator (OSPF), effective upon assumption of office.
- **Ayumi Konishi**—Special Senior Advisor to the President, Office of the President (OPR), effective 29 September 2017.
- **Indu Bhushan**—Director General, East Asia Department (EARD), effective 29 September 2017.
- **Sabyasachi Mitra**—Deputy Country Director, India Resident Mission (INRM), South Asia Department (SARD), assumed office on 16 October 2017.
- **Hiroaki Yamaguchi**—Director, Transport and Communications Division, Southeast Asia Department (SERD), assumed office on 25 October 2017.
- **Dong-Soo Pyo**—Director, Transport and Communications Division, CWRD, effective 13 September 2017.
- Jeffrey Taylor—Director, Procurement Division 1, Operations Services and Financial Management Department (OSFMD), concurrently Advisor, Office of Administrative Services (OAS) and Head, Procurement and Contracts Administration Unit, effective 26 September 2017.
- **Mukhtor Khamudkhanov**—Country Director, Nepal Resident Mission (NRM), SARD, assumed office on 27 November 2017.
- **Tomoyuki Kimura**—Director General, SPD, effective 3 October 2017.
- Vijay Padmanabhan—Director, Urban Development and Water Division, SERD, concurrently Chief of Urban Sector Group, Sector Advisory Service Cluster, Sustainable Development and Climate Change Department (SDCC), assumed office on 18 October 2017.
- **Newin Sinsiri**—Director, Myanmar Resident Mission (MYRM), SERD, assumed office on 22 November 2017.
- **Sujata Gupta**—Director, Energy Division, EARD, assumed office on 23 November 2017.

- **Barry Reid**—Advisor, Office of the Director General, SDCC, effective 12 October 2017.
- **Wayne Blair**—Ombudsperson, Office of the Ombudsperson (OOMP), effective upon assumption of office.
- **Manmohan Parkash**—Country Director, Bangladesh Resident Mission (BRM), SARD, assumed office on 19 November 2017.
- **Ashok Bhargava**—Director, Energy Division, CWRD, assumed office on 30 October 2017.
- **Gambhir Bhatta**—Advisor, SDCC and Head, Knowledge Services concurrently Chief of Governance Thematic Group, SDCC, effective 10 November 2017.
- **Johannes Versantvoort**—Head, Office of Anticorruption and Integrity (OAI), assumed office on 8 December 2017.
- **James Leather**—Chief of Transport Sector Group, SDCC, assumed office on 1 December 2017.
- **Akmal Siddiq**—Chief of Rural Development and Food Security (Agriculture) Thematic Group, SDCC, assumed office on 13 December 2017.
- **Yoji Morishita**—Head, Office of Public-Private Partnership (OPPP), effective upon assumption of office.
- **Chengalth Lakshmi Menon**—Principal Director, OAS, assumed office on 15 January 2018.
- **Clare C. L. Wee**—Senior Advisor, OAI, assumed office on 8 December 2017.
- **Eugenue Zhukov**—Deputy Director General, SPD, effective upon assumption of office.
- **Ravi Peri**—Director, Transport and Communications Division, SARD, assumed office on 17 January 2018.
- **Chiara Bronchi**—Deputy Director General concurrently Chief Thematic Officer, SDCC, effective upon assumption of office.
- **Brian McGrory**—Director, Program Management Division, Office of Information Systems and Technology (OIST), effective upon assumption of office.
- **Werner Liepach**—Director General, CWRD, effective upon assumption of office.
- **Manoj Sharma**—Chief of Urban Sector Group, SDCC, effective upon assumption of office.
- **Atsuki Okamura**—Assistant Controller, Trust Fund and Administrative Expense Division, Controller's Department (CTL), assumed office on 22 January 2018.
- **Richard Bolt**—Advisor, Office of the Director General, SERD, assumed office on 22 January 2018.
- **Kelly Bird**—Country Director, Philippines Country Office (PHCO), SERD, assumed office on 29 January 2018.

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

Obituaries

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

Cesario J. Juan, former Clerk, passed away on 27 January 2018 at the age of 78. Condolences may be sent to his wife Gemma Juan at 17 Casanova Drive Extension, Gloria 3 Subdivision, Culiat, Tandang Sora, Quezon City, Metro Manila 1128 Philippines. AFE is most grateful for his many years of volunteer work at the headquarters office.

Erhard Lehmkuhl, former Training Specialist, passed away on 21 January 2018 at the age of 75. Condolences may be sent to his wife Dominique Lehmkuhl at domlehmkuhl@hotmail.com.

Gwendolyn Philips, wife of Shanti Runner Philips former Senior Executive Officer, passed away on 13 January 2018. Condolences may be sent to her daughter Nazreen Sansoni at nazsansoni@gmail.com and son, Mr. Krishna Philips at kphilips@thetorogroup.ca.

Maureen Faelnar, wife of Manuel Lino Faelnar former Counsel, passed away on 28 December 2017. Condolences may be sent to her husband at teodoro843@gmail.com or at 30 Dominador Lim Street ICHA, BF Executive Village Las Pinas City Metro Manila 1751 Philippines.

Leela Shah, wife of Y.T. Shah former Executive Director, passed away on 9 December 2017. Condolences may be sent to her daughter Ela Shah D-134 Anand Vihar, New Delhi, 110092, India or at 98-200-58696.

Deogracias Mariano, former Assistant (Area Unit), passed away on 6 November 2017 at the age of 75. Condolences may be sent to his daughter Millicent Canlas at millicentcanlas@yahoo.com.

Karol Charleson, wife of Michael Charleson former Senior Project Engineer, passed away on 16 October 2017 at the age of 81. Condolences may be sent to her daughter Kathy at kcharleson@stmarg.ca.

Ricardo Marasigan, former Mailroom Service Staff, passed away on 3 October 2017 at the age of 64. Condolences may be sent to his wife Adelaida Marasigan at rimsr10@yahoo.com.

Bayani Paz, former Administrative Officer (Communications and Printing), passed away on 27 September 2017 at the age of 87. Condolences may be sent to his wife Evangeline Paz at 154 Matimtiman Street Sikatuna Village Quezon City Metro Manila 1101 Philippines.

Clemente Matanguihan, former Publications Assistant, passed away on 6 August 2017 at the age of 64. Condolences may be sent to his wife Zenaida Matanguihan at zeny3676@gmail.com.

Cecilia Katz, wife of Stanley Katz former VP, passed away on 30 May 2017. Condolences may be sent to her husband at sskatz28@verizon.net or at 1301 N. Tamiami Tr., Apt 802, Sarasota, FL 34236 US.

AFE-ADB News is published twice annually under the auspices of the AFE Publications Committee. The views expressed in the articles are those of their authors and do not necessarily reflect those of AFE-ADB, its officers, or its Publications Committee; or of ADB or its Board of Governors. AFE-ADB does not guarantee the accuracy of information or data presented or accept any responsibility for any consequences of their use.

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- (1) Articles and images may be accepted for inclusion if, in the opinion of the AFE–ADB Publications Committee, they are germane to AFE–ADB activities and membership; are of interest to a significant portion of the membership; and do not contain material that promotes a political or religious stance or is potentially inflammatory or offensive to the readership.
- (2) Articles that are accepted will be edited for language, content, and length that the Publications Committee deems appropriate for the readership. Images must be of print quality (at least 280 kb or 600 dpi is preferred).
- (3) Any photograph that was not taken by the sender should be sent with the photographer's permission for AFE–ADB to publish it. Please identify all people shown in photographs so we can include adequate captions.
- (4) Authors and photographers will be acknowledged and retain ownership of any material submitted for publication.

No articles or images may be reproduced in any form without the permission of the publisher, author(s), and/or photographer(s), as appropriate.

Articles for publication may be sent in MS Word as e-mail attachments to afe-adb@adb.org. Articles will preferably be 250–750 words. Please send images in a separate file. 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. Steve Banta, David Parker, and Jill Gale de Villa copy edited. They also proofread, as did Julia Holz, David Parker, Malou Magalued, and Ana Paluga. AFE sincerely appreciates ADB's Department of External Relations and the Printing Unit for assistance with finalizing the magazine.

Announcements

2018 Annual Meeting of the ADB Board of Governors

The 51st Annual Meeting of the Board of Governors of the Asian Development Bank will be held on 3–6 May 2018 in Manila, Philippines.

Chapter Events

The New Zealand Chapter 2018 Reunion was held in Auckland on 13–16 March 2018.

The Europe Chapter Reunion 2018 will take place in Colchester, England on 13–18 September. The hosts Richard and Sue Vokes extended the usual 3-day event to a 4-day event to make the long journey to this picturesque area of Essex more worthwhile. The program details are being prepared and will be circulated during March 2018. As always, members from other chapters are very much welcome to participate. For more details, if needed at this stage, please email both, ghecker@t-online.de and richard.vokes@icloud.com.

The Canada Chapter:

AFE Toronto Subchapter holds frequent informal pot lucks throughout the year and a formal dinner in the fourth quarter. Contact Nida Rodrigo (ezraboy@yahoo.com).

AFE Ottawa Subchapter will hold a dinner get-together in 2018, likely around October. Contact John Rive (johnrive44@gmail.com)

AFE Vancouver Subchapter will hold a formal dinner around October, and informal lunches in the spring and fall. Contact: Bruce Murray (bmurray.xadb@gmail.com)

AFE Vancouver Island subchapter will hold a brunch in September. Contact: Alex Jorgensen (ajorgensen2007@ hotmail.com)

The Australia Chapter will hold its 2018 annual reunion in the third week of October at Coolum, Queensland (just north of Brisbane). It is usually a 3-day event involving lots of fun for about 50 AFEers. Hosts this year are Phil and Sue Young. All AFEers welcome!!! For more details please contact Phil at phil@theyoungs.com.au.

The India Chapter will hold its 2018 Annual Meeting in Karnataka on 13–22 November, including tours to religious, historical, and cultural sites. Contact Chapter Coordinator Barin Ganguli (shiprabaringanguli75@gmail.com) for details and to express interest in joining the event.

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Please send, by June, articles, photos, updates, or comments for publication in our next newsletter.

Annual Association Dues

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

Keep Your Address Updated with AFE-ADB

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

AFE-ADB

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