



News

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

Updates

People, Places, and Passages



Chapter News



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Our Cover



Top right: ADB President Masato Kanda.
Left: Mike and Makoto Barrow in street art in Valpariso.
Below: AFE India Chapter.

AFE–ADB News

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AFE–ADB Updates

From the President

Jill Gale de Villa (ADB 1993–2005)



L-r: AFE ExCom Secretary Bobbie Montessa, President Jill Gale de Villa, Treasurer Joy Macaisa-Viray.

Since *AFE News 65* emerged, your Executive Committee (ExCom) has continued to meet frequently in person and/or virtually. During December 2024 to March 2025, our members voted to approve two important matters—to increase the dues and amend the *Bylaws*. We very much appreciate that members took the time and effort to consider and vote on these matters.

We are very pleased to welcome **two new chapter coordinators: Siew-Juan Aw** for **AFE Singapore** and **Norman LaRoque** for **AFE New Zealand**. We look forward to learning about the next activities of the two chapters.



Singapore Chapter Coordinator Siew-Juan Aw.



New Zealand Chapter Coordinator Norman LaRoque.

Dues. AFE Treasurer Joy Macaisa-Viray and Europe Chapter Co-Coordinator Sandro Pio completed a study on the need to increase revenue to cover increasing expenses due to inflation and digitization costs. Our dues had not been increased since 2000, and without an increase we were faced with the likelihood of having to decrease services to members.

Two scenarios arose from the study—a 50% increase or a doubling of the annual dues. The scenarios and their impacts were presented to Chapter Coordinators, seeking their opinions on the matter. Most coordinators preferred the doubling, as it would provide longer-term stability.

In December of 2024, members were therefore asked to vote for or against the increase of annual dues and joining fees. Voting was done via Survey Monkey, which presents results in an easy-to-read tally. A total of 655 members voted, and 92.2% of them voted to approve the increase, which has been announced and is being implemented. Thus, from 1 January 2025, (1) annual dues are \$10 for former national staff and \$40 for former international staff, and (2) joining fees are \$20 for former national staff and \$40 for former international staff.

“Lifetime” and surviving spouse members do not pay dues, and are not subject to the change, but their voluntary contributions are very much appreciated and welcome. (Lifetime members joined AFE–ADB before October 2000, when there were no annual dues.)

With the increase we are better positioned to serve members, strengthen coordination with chapters, finalize the membership and accounting system, launch the newly designed and reorganized website, enhance system functionalities and security, and implement other important measures.

Membership and Accounting System. While the accounting side of the system is now operational, the membership portion is still being tested. More than 20 members from different chapters have volunteered to test the system, and we have collected their input for improving the system. Ultimately, members will be able to view their personal information and payment details. The Directory will continue to be a resource for members listed therein to reconnect with each other. Chapter coordinators will be given access to the system for their input before it is rolled out to members in a phased approach.

Bylaws. In 2023 the ExCom decided that the *AFE-ADB Bylaws* should be updated so the Association could respond better to changing circumstances, including an increasing membership with some demographic shifts in age anticipated. Subsequently, the ExCom appointed a Bylaws Review Committee (BRC) to study the Bylaws that came into effect in 2019 for any changes needed and provided them with a terms of reference.

The BRC comprised Bruce Murray as chair; Eveline Fischer as vice chair; and Shiladitya Chatterjee, Peter Darjes, Ophelia Iriberry, Elsie Louise Pfeider, Kazu Sakai, and Hans-Juergen Springer as members. The BRC made an in-depth review of the Bylaws and provided its recommendations to the ExCom. A few further changes resulted from the ExCom's review and discussions with the BRC, and the result was voted on by members according to the procedures set out in the 2019 Bylaws Article X, Section 5.

On or before the 10 March 2025 deadline for members to vote on the amendments to the *AFE-ADB Bylaws*, 333 members had voted and 331 (99.2%) had approved them. Thus, the newly amended (2025) Bylaws came into effect on 11 March 2025. The new Bylaws are available on the website <https://afe-adb.org>

Revamped Website and the Facebook Page. Work on transitioning to a new website continues, with delays due to other work that has been taking quite a bit of time and trumped the website in terms of urgency. We now have a "new look and feel" for the website and are populating it with current content. It is very important that chapters provide the ExCom with information about their activities and events so that their chapters' pages remain updated. The aim is to send the revamped website to chapter coordinators for a first review with a target of a soft launch during the Milan Annual Meeting. The Facebook Page is a site for announcements that need members' attention for information and action as needed.

Outreach. In February 2025, Treasurer Joy Macaisa-Viray attended the inaugural meeting of the **new Malaysia Chapter**, where she met members and responded to queries about AFE activities.

During the second half of 2024, I traveled to the **Europe Chapter** meeting and then attended three meetings in **Washington, DC**: the **DC Chapter**; the annual meeting of the World Bank's retiree organization, the 1818 Society; and the meeting of the Association of Retiree Associations of International Organizations (ARAIIO). In addition, I provided messages to chapter annual meetings I could not attend, as requested.

The Europe and DC meetings were an opportunity to interact with members and ascertain their views and

certainly to enjoy their company. Thanks to Eveline Fischer in Amsterdam and Ellery Owens in DC for hosting me.

The 1818 Society Annual Meeting is an opportunity to gather useful insurance, pension, and other information for AFE, and to touch base with members who are currently at the World Bank. Information gathered included that on pension, health insurance, relationships with the "parent" organization, and activities provided to members. We are quite envious that the 1818 Society has more than 80 volunteers running various programs—owing to their membership's large presence in the DC environs.

One of the evening performances at the 1818 Society event featured the talents of members—among them former ADB staff member **Yidan Wang**, who has developed a remarkable operatic capability that enthralled all present as she performed an aria.

The ARAIO meeting was only 1 day, so there was some haste in moving through the topics. Those present this year represented former staff from the World Bank, ADB, Inter-American Development Bank, International Monetary Fund, Pacific Area Health Organization, and UN. All agreed that we had to work hard to recover from the isolating influence of COVID-19. Of interest to all was that the IDB had moved from Cigna to Aetna for their international



Yidan Wang performing an aria (Habenera) from *Carmen*.



Foyer of the Inter-American Development Bank, with ARAIO host and Inter-American Bank Retiree Association President Rigoberto Ordoñez at the center.



Participants at the ARAIO meeting



Your meeting team with our host, l-r: Jill de Villa, Anne Sweetser, Rigoberto Ordoñez, Thelma Diaz.



Impressive Inter-American Development Bank meeting room.

coverage and then swiftly back as the transition had proved very difficult for members. The 1818 Society presented the many activities of their tour group, which we envied, and their version of the Survival Handbook—we already have our version. You were represented by Thelma Diaz (former DDG BPMSD), Anne Sweetser (former ADB social sector staff), and me.

ExCom Workflow. While each of us has our primary tasks, all major decisions are made at ExCom meetings, and we share the work as needed. Chair **Steve Groff** provides guidance on major issues and policy matters. I provide general guidance. The lack of a vice president is keenly felt, and the assistance of our temporary ExCom members and office staff is essential. The Manila-based ExCom members, I, **Joy Macaísa-Viray**, and **Teresa (Bobby) Montesa**, meet every 2 weeks formally, much more often in between

- I provide general guidance, head the Publications Committee, helm the production of the *AFE News* magazine, am alternate AFE representative on the ADB pension committees, and head the Insurance

Committee, with Temporary ExCom Member **Barbara Palacios** (see Health Matters, p. 7).

- Treasurer **Joy Macaísa-Viray** handles finance matters and most of the arrangements for the Annual Meeting, with significant help from **Marilou Pasicolan**. She also oversees implementation of the Membership and Accounting System, with assistance from Malou and **Gerryveeve (Bheb) Dino**. This has included extensive interfacing with the new digital finance providers to fine-tune their system to our needs.
- **Bobbie Montessa** oversees records, is heading the effort to revamp the website, and is managing important parts of our communications.
- Malou Pasicolan and Bheb Dino respond to queries, help VisReg those who need it, work on the digital system, and juggle a vast array of office matters.
- Temporary ExCom Member **Hans-Juergen Springer** represents AFE on the ADB pension committees (with me as alternate).

Ongoing special projects include updating the *Survival Handbook* and the *AFE Office Administration Manual* and finalizing the *Handbook for Surviving Spouses*.

Shifts at ADB. Changes are happening at the helm of ADB. On 19 February 2025, **President Masatsugu Asakawa** gave a farewell speech and cocktails for staff, consultants, and retirees. On 30 January, Joy, Bobbie, and I paid him a courtesy call to bid him farewell and thank him for his assistance to AFE during his time at ADB. Woonchong Um, formerly managing director, and Ramesh Subramaniam, head of the former massive sectors department, have also moved on.

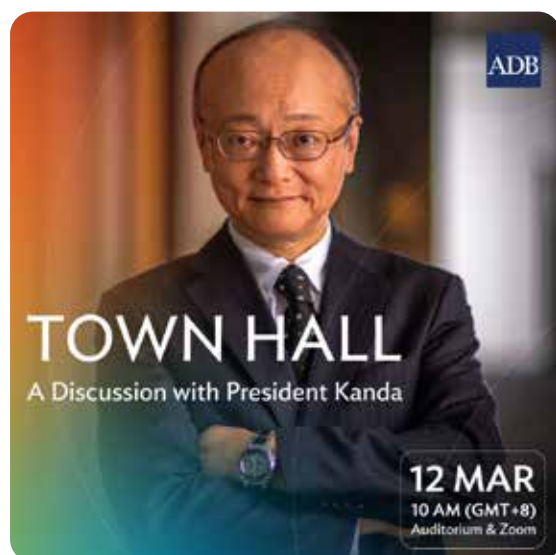
On 24 February, **President Masato Kanda** assumed office at ADB. He had been elected to succeed President Masa by the ADB Board of Governors on 28 November



ADB President Masatsugu Asakawa.

2024. Mr. Kanda has been special advisor to the prime minister and minister of finance of Japan; has held key leadership roles at the Ministry of Finance of Japan, including Vice-Minister of Finance for International Affairs; has served as Deputy Commissioner at the Financial Services Agency, Deputy Director-General of the Budget Bureau, and Deputy Vice-Minister for Policy Planning and Coordination. Mr. Kanda has been actively engaged in the G7, G20, and other international forums. During his tenure as vice-minister of finance for international affairs, Japan made a record contribution of more than \$1 billion to the Asian Development Fund 13th replenishment (ADF 14). Since 2016, Mr. Kanda has chaired the OECD Corporate Governance Committee, overseeing the review of the G20/OECD Principles of Corporate Governance in 2023. He also has been the alternate executive director for Japan at the World Bank (condensed from <https://www.adb.org/news/masato-kanda-elected-adb-president>).

Mr. Kanda obtained his Bachelor of Laws from the University of Tokyo in 1987, and M. Phil in Economics from Oxford University in 1991. ■



ADB President Masato Kanda.

Pension Matters

Hans-Juergen Springer (ADB 1972–2002)



Two pension committee meetings took place since I reported on pensions in *AFE News* 65 of September 2024.

Staff Retirement and Retiree Medical Plan Funds.

In a meeting of the Staff Retirement Plan (SRP) Pension Committee on 27 November 2024, three recommendations were approved.

- (1) The interest rate for Discretionary Benefits (XB) Contributions were increased from 5.00% in 2024 to 5.50% in 2025. The change does not affect the XBs of current pensioners, but is for staff who place new funds into their XB accounts in 2025.
- (2) For many years, ADB has had Pension Transfer Agreements (PTAs) with several international organizations: the European Bank for Reconstruction and Development (EBRD), Organization for economic Cooperation and Development (OECD), International Monetary Fund (IMF), and the United Nations Staff Pension Fund. The PTAs have helped staff transfer among the organizations, but the agreements had become outdated and a new PTA had to be negotiated. The Pension Committee approved the amendments to the PTA.
- (3) The Pension Committee also approved the recommendation to adopt a dynamic Strategic Asset Allocation (SAA) for the SRP's Statement of Investment Policy. The key principle of the dynamic SAA is to dynamically adjust the investment strategy in response to the funding ratio. When the funding ratio is healthy, the focus turns to derisking investments, thereby protecting the funding ratio during adverse market conditions. Conversely, when the funding ratio deteriorates, fund investments increase to seek a higher expected return and improve the funding ratio.

The Pension Committee was also informed about the most recent investment update for the third quarter of 2024. The SRP fund had a 23.2% return in the pension year of 1 October 2023 to 30 September 2024. This excellent return reflects the favorable market conditions during that period. The Retiree Medical Plan Fund (RMPF) showed a similarly high return of 25.7% during the same period.

Defined Contribution Plan Committee. The Defined Contribution (DC) Plan Committee met on 25 November 2024 and approved the following recommendations to

- (1) retain Jersey Trust Company Employee Solutions (JTC ES) as the Administrator of the DC Plan,
- (2) engage a consulting firm to review the fund range of the DC Plan with a view to implementing changes to the fund range in 2026, and
- (3) replace a fund that had been closed down with a new fund.

The DC Plan Committee was also given an overview of the DC Plan in the year ending 30 September 2024 and updates on several funds in the DC Plan.

Future Meetings. The next pension committee meetings will take place on 27 and 29 May 2025. The SRP Pension Committee will discuss the valuation of the SRP fund for the pension year 1 October 2023 to 30 September 2024, the annual cost-of-living adjustments (COLAs), and the annual SRP Report. The DC Plan Committee will discuss the DC Plan's annual report and other matters of importance for the pension year 2023/2024. ■

Health Matters: From GMIP to HBPR

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



The Move to Self-Insurance. On 1 January 2025, **ADB moved to self-insurance**, meaning that ADB is now our insurer. Thus, ADB shoulders the insurance risk while saving the insurance premium it used to pay. See the AFE-ADB.org website for a summary of the latest entitlements.

Cigna continues to administer the health plan, which for us has been rebranded as the **“Health Benefit Plan–Retiree” (HBPR)**. From our perspective, there is very little change, so this move is seamless. Our Cigna identification cards (IDs), both hard ID and virtual ID, continue to be in use. The special US Cigna card also continues to be valid.

The move brings two enhanced benefits: (1) preventive care, such as procedures and tests related to the annual physical examinations, is now covered up to \$200 for each calendar year; and (2) 26 vaccinations are now covered at 75% by the client and 25% by the HBPR. The 26 vaccines are

- (1) Bacille Calmette-Guérin (BCG)
- (2) Cholera
- (3) Covid-19
- (4) Dengue
- (5) Diphtheria
- (6) Flu (seasonal) [Influenza]
- (7) Haemophilus influenza type b (Hib)
- (8) Hepatitis A
- (9) Hepatitis B
- (10) Human Papilloma Virus (HPV)
- (11) Japanese Beetle Encephalitis
- (12) Malaria
- (13) Measles, Mumps, and Rubella (MMR)
- (14) Meningococcal
- (15) Pertussis
- (16) Pneumococcal
- (17) Polio
- (18) Rabies (preventive)
- (19) Respiratory Syncytial Virus (RSV)
- (20) Rotavirus
- (21) Shingles (herpes zoster)
- (22) Tetanus
- (23) Tick-borne Encephalitis
- (24) Typhoid Fever
- (25) Varicella (chicken pox)
- (26) Yellow Fever

Vaccines not included in the list are not covered EXCEPT if they are curative, and not preventive.

The HBPR does not cover preventive colonoscopy or flexible sigmoidoscopy above the age of 75. This is based on several key medical considerations, including but not limited to the risk-vs-benefit balance, life expectancy considerations, and guidelines set by the US Preventive Services Task Force, suggesting that

- (1) for adults aged 76–85, the decision should be individualized, based on overall health status, screening history, and personal preferences; and
 - (2) after 85, routine screening is not recommended.
- If a person over 75 has specific symptoms or concerns, the doctor may still recommend a diagnostic colonoscopy (which is different from a screening colonoscopy) based on medical necessity.

When requesting for a guarantee of payment (GOP) and/or submitting claims, include all medical examination results that led to the diagnosis and ascertaining that the procedure is a medical necessity. When submitting claims, clearly indicate that the medication and/or procedure is for diagnostic purposes and NOT preventive.

Diagnostic medication and/or procedures are given or carried out when symptoms suggest an underlying medical condition may be present and to determine whether symptoms are due to a medical cause.

When in the United States, assure that you have the **special US Cigna card**. You can apply for this card online. It is also recommended that medication, medical procedures, and other medical requirements be done in a Cigna-approved HMO, as your cost will be higher and you will have to pay out-of-pocket if done elsewhere. The list of Cigna-approved HMOs is available on your Cigna personal page at <http://www.cignahealthbenefits.com>. When using the Cigna card, especially if providers question it, always refer them to the information on the back of the card and point it out to them.

Know Your Plan. When preparing for a procedure or hospitalization, **always refer to the Summary Plan Description (SPD)** available on your page on the Cigna website. The SPD is updated frequently, which is why you need to look at it online. The AFE website (<http://afe-adb.org>), Members Only, also carries a 3-page summary of the recent changes, which was prepared by BPMSD.

Get Help. Always have another person—trusted family member or friend—who can assist you under circumstances that may mean you need help temporarily. This person should be able to contact AFE, your medical providers, and Cigna on your behalf. Having such support is a great strength.

A very useful tool is the **AFE Survival Handbook**, where you can record all important information and contacts to share electronically or in hardcopy with trusted family and friends. This is available to be downloaded from the Members Only section of the AFE website. It is a Word document you can tailor to your own specific needs.

Keep Us Informed. If you experience issues with GOPs and claims—let us know so we can take them up with BPMSD, especially when the issues are widespread, we can take them up at the policy level: e-mail afe-adb@adb.org, jilldevilla@gmail.com, beepee51@gmail.com. ■

Paying Dues

Malou Pasicolan



If you are a pensioner, the best way to pay dues is to have them deducted from your pension. Contact us (afe-adb@adb.org) if you need a form for this.

Others may wish to pay for the next 2, 3, or more years to save on bank charges, and/or consolidate payments from some chapter members and send them together.

Payments may be done through PayPal and other means, which are

- a US dollar check payable to “AFE–ADB” and send it to AFE–ADB, Room GE301–304, Asian Development Bank, 6 ADB Avenue, Mandaluyong City 1550, Metro Manila, Philippines;
- a US dollar bank draft (any service charge should be charged to your account);
- telegraphic or electronic transfer (transfer fee charged to your account—add \$5 to the amount you send to cover the fee Metrobank (the receiving bank) charges AFE–ADB);

Account Name:	AFE-ADB
Account Number:	159-2-159-02090-2 (dollar) 159-7-15900071-7 (peso)
Bank:	Metropolitan Bank & Trust Company
Address:	ADB Extension Office, 6 ADB Avenue Mandaluyong City 1550, Metro Manila, Philippines
SWIFT Code:	MBTCPHMM

- G-Cash (in PHP) to 0995 515 7143 .

For **PayPal**, kindly add \$6 per transaction for PayPal’s fee and inform us about your payment by e-mailing afe-adb@adb.org and mpasicolan.contractor@adb.org. You may remit in US dollars or Philippine pesos.

Sending Money through Your PayPal Account. You can pay AFE easily using PayPal if you’ve received a money request or invoice from us. Or you can set up the payment yourself, to AFE’s e-mail address (afe-adb@adb.org). Here’s how:

Step 1: Start the payment. If you’ve been **e-mailed an invoice or money request**, click on the “Pay now” button to get started. Depending on the device you’re using, you might then be asked to log into your PayPal account before progressing.

If you need to start the payment yourself, you’ll need to log into your PayPal account and then click the “Send and request” button.

Step 2: Select whether you’re making a personal or business payment. If you’re structuring the payment yourself, PayPal will ask you to confirm if you’re paying for goods and services or making a payment to a friend or family member. The fees and charges could be different for each service, so make sure you pick the right one for your needs.

Step 3: Enter the details for the recipient: afe-adb@adb.org.

Step 4: Confirm the amount and currency. For AFE, the currency must be USD or PHP. This is done using the drop-down boxes—just click on either of the two currencies.

Step 5: Hit confirm, and choose a funding source. Confirm that the payment has been entered correctly and choose how you wish to pay. You can usually choose between

a few different funding sources at this stage—using PayPal balance, a linked bank account, or a credit or debit card.

Step 6: Review the payment and you're done. Once you've added your funding source, you're more or less done. Click the button to confirm the payment, and you'll receive an e-mailed receipt showing the payment has been processed.

Sending Money through PayPal without an Account. To make a payment through PayPal without opening an account yourself, you'll have to ask AFE to send you **an invoice or request**. You'll then receive an e-mail with a "Pay now" button embedded in it. This is all you need to make the payment without opening a PayPal account yourself.

Step 1: Click on "Pay now" in the e-mail you've received. If you cannot find the e-mail, check your spam folder.

Step 2: Enter your credit or debit card details. You'll be given the option to open a PayPal account yourself and pay that way. If you don't want to do that, you just select the credit or debit card option and enter the details for the card you wish to use. Note that payments through PayPal using a credit or debit card are much more expensive than payments made using a PayPal account with balance or a linked bank account.

Step 3: Confirm the payment. Review the payment and make sure everything is in order. If it is, then click confirm and the payment will be processed. You'll receive an emailed receipt of your payment for your records.

For additional information on PayPal see <https://www.paypal.com/hk/smarthelp/article/how-do-i-send-a-payment-through-paypal-faq1684>.

Note: Please **always send proof of payment to afe-adb@adb.org**. For payments in Philippine pesos, please contact the AFE–ADB office for the current exchange rate. ■

ADB Highlights

Ed: Condensed and adapted from Bruce Murray's report to the Canada Chapter and the ADB website.

September 2024

On 4 September, the ADB Board of Directors endorsed the **Country Partnership Strategy 2024–2029 for the Philippines**, which focuses on (1) human development; (2) economic competitiveness and quality infrastructure; and (3) nature-based development and disaster resilience to ensure that growth is not only sustained but also inclusive and resilient in the face of climate challenges. Crosscutting initiatives that promote



digital transformation, gender equality, and improved governance and institutional capacity are integral to the strategy. Comprehensive climate change and private sector development plans underpin the strategy. The new Philippine Country Strategy ensured funding for two national flagship projects: (1) the North–South Commuter Railway, and (2) the Bataan–Cavite Interlink Bridge. Sovereign lending to the Philippines is expected to total \$24 billion between 2024 and 2029.

The New NAIA Infrastructure Corporation, led by the San Miguel Corporation and including the Incheon International Airport Corporation, formally took over NAIA in September and remitted the required P30 billion upfront payment to the government. ADB's private sector department was the transaction advisor for the bidding process that resulted in the privatization of NAIA. The privatization is expected to modernize NAIA to become a world-class airport.

Israel became the 69th member of ADB effective on 27 September.

October 2024

New Investigation and Enforcement Framework.

ADB implemented a new Investigation and Enforcement Framework to strengthen anticorruption efforts. The Framework outlines ADB's procedures for handling allegations of integrity violations and established two enforcement committees: the Integrity Enforcement Committee and the Enforcement Appeals Committee. The new Framework strengthens the independence of ADB's investigation and enforcement process by forming committees with a majority of external members, broadening the criteria and scope of appeals, expanding the bases for publishing ADB debarments, and enhancing procedures for uncontested enforcement actions and suspensions.

Climate Change and Gross Domestic Product (GDP).

ADB said climate change could reduce GDP in Developing Asia and the Pacific by 17% by 2070 under a high-end greenhouse gas emissions scenario, rising to 41% by 2100. Rising sea levels and falling labor productivity would cause

the greatest losses, with lower income and fragile economies hit hardest. Up to 300 million people in the region could be threatened by coastal inundation, and trillions of dollars of coastal assets could be damaged annually by 2070. Climate change has supercharged the devastation from tropical storms, heat waves, and floods in the region. ADB estimates annual investment needs for regional countries to adapt to global warming at \$102 billion to \$431 billion. The region is well placed to embrace renewable energy in driving a transition to net zero, and forging ahead with domestic and international carbon markets can help achieve climate action goals cost effectively.

ADB launched the **Disaster Risk Management Action Plan 2024–2030** to support developing member countries in reversing losses from natural hazards and tackling climate challenges. ADB approved a \$500-million Climate and Disaster Resilience Enhancement Program to strengthen Pakistan’s climate resilience and disaster risk reduction efforts, targeting one of the world’s most climate-vulnerable countries.

November 2024

ADB was an active participant in **COP29 in Baku** and hosted the joint MDBs session, *The Role of MDBs in Shifting Climate Finance Paradigms*. Participants discussed the transformational role of multilateral development banks (MDBs) in improving predictability and access in the context of the new climate finance goal. MDBs will be catalytic for achieving scale and mobilizing private capital. With a strong focus on high-impact projects, the Private Sector Operations Department increased its annual investment target to \$13 billion by 2030, tripling current volumes.

On 7 November 2024, ADB approved a multitranche financing facility of up to \$1.7 billion for the **Laguna Lakeshore Road Network project**. The project will build a climate-resilient expressway along Laguna de Bay to promote regional connectivity and reduce travel time between Manila and Laguna Province. The Asian Infrastructure Investment Bank and the Export–Import Bank of Korea are cofinancing the project.

On 22 November 2024, ADB approved a new Environmental and Social Framework to enhance protection for people and the environment and improve project risk management.

On 26 November 2024 ADB approved a \$500 million **policy-based loan for Subprogram 2 of the Philippines’ Climate Change Action Program** to help implement the country’s climate commitments through reforms to promote resilience and low-carbon development in key sectors such as agriculture, energy, and transport.

December 2024

December 2024 Asian Development Outlook. The publication notes that developing Asia’s growth remains steady, but the policies of the incoming Trump administration

may impact the region. Changes to US trade, fiscal, and immigration policies could slow economic growth and increase inflation in developing Asia. ADB’s growth forecast for developing Asia was reduced slightly to 4.9% for 2024 and 4.8% for 2025. Developing Asia’s inflation forecasts were adjusted down to 2.7% in 2024 and 2.6% in 2025, mainly due to softening global commodity prices.

The Philippines is experiencing robust economic growth. The growth forecast for the Philippines is unchanged in 2024 and 2025. GDP averaged 5.8% in the first 3 quarters of 2024. Buoyant services sector, construction, and manufacturing contributed to growth. Services will continue to be the dominant growth driver, with retail trade, tourism, and information technology–business process outsourcing major contributors. Public infrastructure projects and private construction continue to lift growth. Severe weather events pose risks to growth, particularly in agriculture and infrastructure. Inflation is expected to remain within the central bank’s 2%–4% target, providing scope for further monetary policy easing. Policy rates were cut by a total of 50 basis points in August and October 2024. The 2024 inflation forecast is revised down to 3.3% from 3.6% and was maintained at 3.2% for 2025.

On 11 December, ADB approved a \$500 million **policy-based loan to help the Philippines in its public financial management (PFM) reform program**. The PFM Reform Program, Subprogram 1 aims to improve national budget frameworks, empower local governments, and establish a PFM system in the country’s southern Bangsamoro Autonomous Region in Muslim Mindanao. The PFM Road Map 2024–2028 aims to transform how public funds are managed and modernize fiscal governance, reduce government corruption, speed the delivery of goods and services to the public, and shift the PFM system from a manual to a digital process.

Türkiye. On 12 December, Türkiye’s membership status in ADB changed from a “nonregional member” to a “regional developing member.” It is now considered part of ADB’s Asia and Pacific region.

On 12 December ADB approved a \$30 million **loan to support the Philippines’ public–private partnership (PPP) projects**. The loan will replenish the Project Development and Monitoring Facility, managed by the PPP Center, to facilitate the design and implementation of bankable and climate-resilient PPP projects.

January–March 2025

In January, **Philippine President Ferdinand R. Marcos conferred the Order of Sikatuna on ADB President Masatsugu Asakawa**, citing his contributions to strengthening and deepening ADB’s partnership with the Philippines and his support for the country’s development priorities, such as economic, infrastructure,

human capital development, and climate resiliency. The award recognizes individuals who have rendered exceptional services to the country.

In February, ADB approved a **Capital Utilization Plan** to scale up its operations by 50% over the next decade. By leveraging its capital, ADB can increase its annual financing commitments, which were \$24 billion in 2024, to over \$36 billion by 2034. The expanded financing will bolster ADB support for infrastructure, social services, climate resilience, and other development priorities in Asia and the Pacific. The plan also expands private sector investments in the region and raises climate finance to half of total commitments.

President Masato Kanda assumed office on 23 February. On 12 March he addressed an auditorium full of staff (and a few retirees) at a Town Hall Meeting that included his vision for ADB, thoughts on moving ahead in the current environment, and a continuing commitment to helping DMCs meet complex development challenges such as creating jobs, harnessing technological innovation, and supporting resilience. He stressed the importance of building trust with all partners and stakeholders. Questions from the audience elicited a few points including that resident missions will expand and that listening, communicating and sharing information, and empowering each other are needed to maximize ADB's impact. On a more personal note, he is fascinated by the Galapagos; owns more than 7,000 books; and was inspired to take up development work by Kurosawa's film, *Ikiru*. ■

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Canada—Bruce Murray

Ottawa Area—Marilyn Colette

Toronto Area—Nida Rodrigo

Vancouver Island—Alex Jorgensen

China, People's Republic of—Min Tang

Europe—Richard Vokes and Sandro Pio

India—Shiladitya Chatterjee

Indonesia—Dimiyati Nangju

Japan—Kazu Sakai

Korea, Republic of—Se-Wha Moon

Malaysia—Hock-Chye Ong

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Chapter News

India

Shiladitya Chatterjee (ADB 1994–2011)



We met for the 29th Annual Meeting of the India Chapter in Aurangabad (now renamed Sambhajinagar). Aurangabad is a historic city in the state of Maharashtra, named originally after Aurangzeb, the last of the “Great Moghuls” who lived for some time in the city in the mid-

17th century as viceroy of the Deccan (southern region of the Moghul empire).

Participants arrived on the evening of 15 November and had an evening of relaxation at our luxurious hotel.

Day 1: Aurangabad and the Taj of Deccan. On the morning of the first day after our arrival we visited several sites of the city and its surroundings. The most spectacular were the Aurangabad Caves, which are a group of rock-cut Buddhist caves dating from the 6th and 7th centuries, with exquisite sculptures and intricate carvings. Carved out of rock, they were excavated during the rule of the Vakataka



Showing part of the horse-shoe shaped basalt formation into which the 12 Aurangabad Caves (Buddhist shrines) were carved.

dynasty, who were prominent patrons of Buddhism. The caves served as *viharas* (monasteries) and *chaityas* (prayer halls) for Buddhist monks and were centers of religious and scholarly activities. The caves are situated on a range of hills offering spectacular views of the city.

Descending from the hills, we next visited the burial mausoleum of Emperor Aurangzeb’s wife Dilras Banu Begum. It is an imitation of the Taj Mahal at Agra and due to its similar design, it is popularly known as the “Taj of the Deccan.”

29th Annual Meeting. In the evening we had a good and thorough discussion at our Annual Meeting, including



Standing (l-r): Arjun Goswami, Kazu Sakai, Satish Rao, Shiladitya Chatterjee (Coordinator), Manoranjan Senapaty, Seethapathy Chander, Krishna Bagal, Hans Springer, Eiichi Watanabe, Anil Terway. Sitting (l-r): Rita Chatterjee, Purba Rao, Manju Senapaty, Anuradha Rajivan, Lakshmi Venkatachalam, Sangeeta Terway, Rajani Bagal, Ruchira Goswami, Elizabeth Reyes, Keiko Watanabe, Makiko Sakai.



Details in the Aurangabad Caves.



Bibi Ka Maqbara (Tomb of the Lady) was commissioned in 1660 in memory of Dilras Banu Begum (posthumously known as Rabia-ul-Durrani). It bears a striking resemblance to the Taj Mahal, the mausoleum of Aurangzeb's mother, Mumtaz Mahal, and is also called the Taj of the Deccan.

virtually with those who could not be present physically, of the many issues facing us as former ADB employees.

Day 2: Shirdi. On the second day of the tour we visited the temple town of Shirdi, famous for the revered saint Shirdi Sai Baba who lived and preached here. His philosophy embraced all people and all religions and his following has multiplied over the years making Shirdi one of the most revered pilgrimage destinations in the country. We visited the temple containing his *samadhi* (tomb) and the various places he lived and taught. As no photography was permitted inside the temple, we took some photos at the hotel where we stopped for lunch. It was a highly elevating spiritual experience for all of us.

Day 3: Ellora Caves. On the third day of our tour, we visited the Ellora Caves, which were about 20 kilometers from our hotel and we took about half an hour to reach it by bus. But what we witnessed on reaching the caves was truly stunning. Declared a UNESCO World Heritage Site in 1983, the caves are a group of rock-cut cave temples and monasteries dating back to the 6th to 9th centuries CE. Carved out of solid rock, the 34 caves exhibit a fusion of Hindu, Buddhist, and Jain architecture, reflecting the religious harmony prevalent during that period. Cave 16 features the largest single monolithic rock excavation in the world, the Kailash temple, a chariot-shaped monument dedicated to the god Shiva.

Day 4: The Ajanta Caves. The climax of the tour—a visit to the Ajanta Caves—was on the final day. This is another UNESCO World Heritage site, so recognized in 1983. The



Ellora is one of the largest rock-cut Hindu temple cave complexes in the world, with artwork dating from 600–1000 AD, including several Buddhist and Jain caves. Several are not strictly “caves” as they have no roof. Cave 16 has the largest single monolithic rock excavation in the world, the Kailash Temple, a chariot-shaped monument dedicated to the god Shiva. Its construction involved the manual removal of 200,000 tons of rock before the carving could commence. The Kailash Temple also has sculptures depicting Hindu deities and relief panels summarizing the two major Hindu epics, the Mahabharata and the Ramayana (*Wikipedia*).



Visiting the Ajanta Caves.



Ajanta Caves are more than 100 kilometers from Aurangabad so we had to start early to avoid the crowds. The caves were excavated beginning from the 2nd century BCE. They served as Buddhist monastic complexes. The excavations were carried out in two phases. In the early phase, dating from 2 BCE during the Satavahana period, Buddha was worshipped in the Hinayana or symbolic form and therefore the caves dating from this early period are simple and austere. The later excavations (falling in the Gupta period in the 5th and 6th centuries CE) represent Buddha according to the Mahayana belief, which considered Buddha as divine. The caves here are more elaborately sculpted and embellished with exquisite paintings, which though created about 2 millennia ago, still retain much of their splendor.

Over time, the caves fell into obscurity and were only "rediscovered" in the 19th century. The caves comprise 30 rock-cut excavations, carved into the horseshoe-shaped rock escarpment of the scenic Waghora River valley. The interiors are adorned with intricately carved pillars, sculptures of Buddha and Bodhisattvas, and elaborate reliefs depicting scenes from Buddhist scriptures and mythology.

Going up to the caves required a steep climb but palanquin bearers were available to assist those so inclined.

The exertions fully paid off and we were presented with a visual extravaganza par excellence not only within the caves but also in the views outside.

Ed: For a virtual tour of the Ajanta caves, click on <https://www.youtube.com/watch?v=kgu6vcNLECO>

Final Evening. Dinner that last evening was a time for stories, recollections and goodbyes as we were to disperse early next day to various corners of India and abroad. ■



Australia: From Toowoomba to Katoomba

Peter Carroll (ADB 1982–1999)



The Australia Chapter 2024 Reunion was originally scheduled to be held in Toowoomba, Queensland. Due to health issues, at the last minute the Reunion had to be relocated to Katoomba, New South Wales (NSW) and I became the host. The reunion took place from Monday 21 to Thursday 24 October,

2024, based at the historic Carrington Hotel in Katoomba. A total of 25 members and their partners attended for a thoroughly enjoyable 3 days of fun, friendship, and fellowship.

Our usual format was followed with check-in and the welcome drinks and dinner (canapés) on the Monday afternoon/evening, including a formal “Welcome to Country” by a local First Nation’s Elder followed by our Coordinator, Keith Leonard.

Tuesday was a busy day commencing with boarding our “Fantastic Aussie Tours” bus at 8:30 am for the scenic drive to the beautiful **Windyridge Gardens** at Mount Wilson (a volcanic remnant with fertile basaltic soils). On the way we observed the many burned/dead trees from the terrible Gosper Mountain mega bushfire of 2020. The gardens were stunning and exceeded expectations, making it hard to get everyone back on the bus in time to drive to the old industrial town of Lithgow for lunch at the Workies Club



At the 2024 Annual Dinner. L-r, back row, incoming Chapter Coordinator Deborah Stokes, Beth Hilton-Thorp, Wouter Vochteloo, Isabelle Leonard, Ann Proctor, Con Pappas, Chàn Carroll, Wendy Duncan, outgoing Chapter Coordinator Keith Leonard, Anil Terway; middle row, Peter Carroll, Monique Vochteloo, John Thorp, Andrew Proctor, Rita O’Sullivan, Sangita Terway, Randall Jones, John Whittle, Roger Weir; front row, Anne Willoughby, Helen Pappas, Sophie Pappas, Margaret Weir, Lynne and Alex Gordevich.

Bistro. The Club, the oldest in NSW, was founded in 1887 and has over 10,000 members!

After a pleasant lunch with much chatter, we proceeded to the **Lithgow State Mine Heritage Park Museum** for a guided and fascinating afternoon in the history of the area. Coal was first mined in Lithgow in 1838 with the first commercial mine opening in 1868 fueling the development of the railways, in addition to the first iron/steel smelter in Australia (1875), copper smelting, brickworks, electricity generation, and other industrial activities (including the Lithgow Small Arms Factory). When I was young I saw Lithgow as a dirty polluted place we passed through on our way home out west—now all the industry has gone and Lithgow has



Windyridge Gardens.



When coal is king.

become a pretty valley full of history and many retirees in gentrified homes!

On our way back to Katoomba later in the afternoon, we stopped at the famous **Talisman (Art) Gallery** in the historic village of Hartley, where members enjoyed (and some purchased) beautiful pieces of art, jewelry, and sculpture. In the evening, after a quick rest and clean up, we all met for a delicious dinner at a local Japanese restaurant.

Fifteen attended our Chapter AGM in the Library of the Carrington Hotel on Wednesday morning, while partners went on a guided walking tour of Katoomba. After lunch the group commenced a short bus tour of Katoomba and Leura before some were dropped off at the internationally renowned Scenic World Cable Car and Railway and others went on a guided walking tour of the "Gulley" where First Nations People have lived and met for ceremonies for at least 22,000 years! The bus retracked its path to pick up all participants in time to get back to the hotel for an "Historic Tour of **the Carrington Hotel**" (built in 1883).



Learning about the Historic Carrington Hotel.

With only a short time for a rest and dress up, we then assembled in the Ball Room of the Carrington for a most enjoyable evening of drinks, buffet dinner, slide show, and comments by our newly elected Coordinator, Deborah Stokes, followed by a rollicking Trivia session once again cheekily orchestrated by Andrew and Ann Proctor (much appreciated).

The Reunion ended on Thursday morning after breakfast when members bade their fond farewells and ventured off on their journeys home.

During the year there have also been a number of coffee sessions for members in Queensland and NSW. ■

Japan

Kazu Sakai (ADB 1987–2014)



Former ADB employees in Japan gathered at a cocktail reception in Tokyo on 30 October 2024. More than 110 former employees and their spouses attended the gathering, including AFE–ADB members. Mrs. Mieko Tarumizu, widow of Mr. Kimimasa Tarumizu, the fifth president of ADB (1989–

1993), opened the gathering by giving short remarks and proposing a toast. Despite her advanced age, she exhibited a cheerful demeanor and witty spirit that inspired participants. Mr. Haruhiko Kuroda, the 8th ADB president (2005–2013), with his wife Mrs. Kumiko Kuroda, and Mr. Takehiko Nakao, the 9th president (2013–2020), were present and spoke to us about their current activities. President Nakao also talked about his wife Asako, who had passed away early in the year. She was loved by many of us and we acutely felt the sad absence of this wonderful person, highly intelligent and warm.

It was only the third time that this type of gathering was held in Japan. Traditionally, former ADB employees in Japan had regular gatherings centered around each former president whom they served. In this way, those who worked in ADB during the same period were able to maintain their contacts and friendships. The practice is continuing, with the groups with President Kuroda and President Nakao, respectively. But with the passing of the other former presidents, gatherings of all former employees are now felt to also be desirable. Beside providing opportunities to those whose presidents have already passed away to meet their former colleagues, this type of gathering is beneficial for someone who, like me,



stayed with ADB for a long time, serving under many presidents and working with different generations of colleagues. It is also good to meet those who were with ADB before we joined.

The gathering was open to non-Japanese retirees who lived in Japan. Unfortunately, most of them were traveling on that day and only Mr. Arthur Mitchell was able to come. It was also regrettable that, because of the pandemic, the gathering was not held before the passing in 2021 of Mr. Robert Mulford (Sipp) Orr, Jr., former Executive Director from the United States, who spent a large part of his time in Japan after he had left ADB; however his wife, Mrs. Mitsuko Orr, was present. A happy surprise was the presence of Mr. Newin Sinsiri from Thailand, who happened to be in Tokyo on that day in transit from San Francisco to Bangkok.

The major challenge for the organizing team was to contact people, particularly those who continued to work after leaving ADB. Many of them left with us their office e-mail addresses. When they retired or moved to other employment, we lost track of them. When their postal addresses were known, we wrote to them. But this was a very cumbersome exercise and often postal addresses were also obsolete. So, taking this opportunity, we requested people to provide us with their personal email addresses. With this, it will be easier to contact them next time. We do not know when the next gathering will be, but I look forward to it. ■

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

Canada

Bruce Murray (ADB 1980–2007)



AFE Canada had three major get togethers in the fourth quarter of 2024.

Ottawa. Following impeccable taste testing by Area Coordinator Marilyn Collette, Farrokh Kapadia, and their spouses, the 25 October Ottawa Montreal AFE Get-Together

was held at Restaurant Raphaël, which graciously welcomed the group and was excited to host the Asian Development Bank Alumni for this special evening. The chef-owner, Lizardo Becerra, immigrated to Canada



The Ottawa Montreal AFE dinner, October 2024, at Restaurant Raphaël, l-r: Emile Gauvreau, Robert Collette, Farrokh and Rita Kapadia, Vern Jorrsen, Jeanette Rive, Michael Montelibano, Alan and Belle Gill, Marilyn Collette, Marie Therese Gauvreau, Claire Lewis, Jean Duque, and Sharon Henry.

10 years ago from Peru to cook for his homeland's ambassador to Canada. A panel of seven judges concluded that he won over five other Ottawa chefs to qualify for the 2025 Canadian Culinary Championship. Needless to say, the 14 Ottawa Montreal AFEers enjoyed wonderful Peruvian food as they renewed friendships and reminisced about ADB and life in Manila.

Toronto. The Toronto AFE group held its year-end gala on 16 November at the Old Mill Hotel. Attendees included Toronto Area Coordinator Nida Rodrigo, Lea Gojo, Guia Estabillo, Cora Tiu, Bernadette Sta. Maria, Lydio and Ma. Luisa Trasporto, Linda and Mike Trabulsi, and Eden and Dean Santiago. The price of admission covered food and a Bee Gees-themed show. Those attending had a fun night dining on delicious food, watching the show, and dancing to music of their youth. The group went to the Centennial Park Conservatory before the Bee Gees concert for a photo. The event was on the same night as Taylor Swift's Eras Tour concert, but the Toronto AFEers had concluded that the Swift tickets were far over their budgets. (Many Swifties had bought tickets from scalpers for as much as \$15,000 with hotel accommodation.)

The Toronto AFE subsequently returned to the Old Mill Hotel for a winter/Christmas exhibit on 28 December and for a visit by Rodney Tucay, the Associated Medical Specialist (AMS) doctor who had been assigned to the medical clinic in ADB's building on Roxas Boulevard and remains in touch with many former ADB staff members.

The Toronto AFE group organized several potlucks during the year, which are always a good opportunity to share home cooking, renew friendships, and engage in discussions. On 16 October, two ex-ADBERS from Washington DC visited (Beng Morata and Linda Franco) and were hosted by Guia Estabillo. The main topic of discussion was aging and being proactive on taking care of



Nida Rodrigo, Mike and Linda Trabulsi, and Cora Tiu and flowers.



Toronto 2024 Gala. Seated-Linda and Mike Trabulsi, Guia Estabillo, Lea Goho; standing-Cora Tiu, Nida Rodrigo, Dean and Eden Santiago, Malou and Jun Trasporto.

our health. The 2 November potluck was in the party room of Linda and Mike Trabulsi's new condo. The senior topic of discussion was how to avoid capital gains on property left to heirs when it is sold. Heirs can avoid paying capital gains tax in Canada if they make the property their primary residence for a year before selling.

Vancouver. The 24 November Vancouver AFE Get-Together was held at the River Rock Buffet and was attended by 21 people. In addition to renewing friendships and reminiscing about the "good old days" in ADB and Manila, the group enjoyed the buffet, which featured both Western and Chinese food, turkey, roast ham, a salad bar, and an array of desserts. We also held two John Cole Memorial Quizzes. The business portion of the meeting featured a summary of developments in ADB and AFE in 2024 and a tribute to friends and colleagues who had passed away during the year. Richard Bolt, Rey and Lenn Castro, Angie Celestino, Tina and Alan de José, Fremma and Nemy Esquejo, Bill and Christine Fraser, Carmen Lanzador, John Kuiper, Bruce and Emma Murray, Glenna and Edgar Quimel and granddaughter Isabelle, Jenny Palmiano, Dolores and Tony Telan, and Mae Bernadette Bejosano attended the get-together.

Updates. In early January 2025, I sent all Canadian AFEers a write-up on AFE ADB Developments in the Second Half of 2024. Major topics covered included

- the election of Masato Kanda to succeed President Masatsugu Asakawa in February as ADB's President. Mr. Kanda's vision statement identified the following challenges and opportunities: (1) climate change, (2) infrastructure gap, (3) poverty, (4) inequality, (5) diversity, (6) gender, and (7) mobilization of private capital.
- 92.2% of AFEers had voted in favor of increasing AFE dues for the first time in 24 year.



Vancouver AFE 2024 Gathering at the River Rock buffet.

- ADB and Canada;
- ADB operations and developments, including the new Investigation and Enforcement Framework to strengthen anticorruption efforts, a summary of ADB's climate change work, and ADB's *December 2024 Asian Development Outlook*; and
- ADB and the Philippines, including ADB being the transaction advisor for the bidding process that resulted in privatizing NAIA and approving \$2.73 billion in funding for the Philippines in 2024. ■

Pakistan

Shahida Jaffrey (spouse of Tarik Jaffrey, ADB 1975–1989)



On 17 October 2024, our group met for High Tea in Islamabad, at the Mandarin Kitchen, an Asian cuisine restaurant in the heart of the city. Two of our members drove all the way from Lahore, which was very heart warming, and they returned the next day. A very high profile international conference was being held

in Islamabad, the Shanghai Cooperation Organisation (SCO), attended by 30 states and the city was under very tight security.

Even though all members meet privately, throughout the year, AFE–ADB get togethers are very special. We



enjoyed good food, wonderful company, lots of light discussions, and laughter and smiles. Some who attended were Samia Abbas, the Akmalis, Assad Aleem, the Chaudhrys, the Hamids, Anjum Haq, the Mirzas, Bushra Mufti, Khalid Rahman, Dr. Shakeel, Ahsan Tayyab, K. Zaheer, and myself. ■

NY/NJ Fun and Games

Juliet Capati (ADB 1978–1980)

Another successful ADB Reunion transpired in the East Coast on 6 October 2024. With 29 attendees, including some couples, it was a very good opportunity to catch up with familiar faces here and far away, ranging from New York/New Jersey residents to as far as Virginia.

The Hilton Hotel at Pearl River, New York provided a beautiful setting for a sunny Sunday gathering. Guests came with pretty masks and a contest was held at the end on who had the prettiest mask of them all. Singing both the United States and Philippine national anthems to start off the celebration added a special touch, reflecting the connection between the two countries.



At the Annual Reunion. Author and Chapter Coordinator Juliet Capati is third from left.

The program consisted of announcing generous ex-ADB employees and ADB friends who served as our sponsors followed by reading Jill Gale de Villa's message to the ex-colleagues, including the highlights from the recent AFE-ADB Annual Meeting in Tbilisi, Georgia in May.

Of course, what could be more fun than combining this social gathering with lots of food and dancing with music provided by another UN Couple and colleagues Ben and Ging Velasco, who served as our DJs (most ex-ADBians in the New York/New Jersey area had or previously had UN jobs). Various games and raffle prizes were also part of the program and participants were all excited to join the games to win a prize or two! Songs were rendered by Margie Baccay and Joven Villestas, and Vivian Villanueva performed a solo number. The Capati family's children's dancing provided a touch of childhood fun to the delight of the audience!

Reunions like this truly are heartwarming and create lasting memories for everyone! ■



Fun and games.



3 masked beauties.

Indonesia

Dimyati Nangju (ADB 1978–2001)



The Indonesia Chapter continues to make more progress in its activities in 2024 compared to the previous years. The Chapter Committee consists of Dimyati Nangju as Chapter Coordinator, Michel de Ponteves as Assistant Coordinator, Dewi Utami as Treasurer, and Olly Norojono as Secretary.

Indonesians at the Annual Meeting. In early May 2024, about 15 members and their spouses attended the ADB Annual Meeting and AFE-ADB Annual General Meeting in Tbilisi, Georgia. This was the largest group from Indonesia attending such meetings. Unfortunately, one of our members, Dewi Utami, was informed by the Georgian Government that she was not allowed to enter Georgia for reasons that were not stated. Our Committee and members were very upset because we know that Dewi Utami has not done anything wrong to Georgia and its people.

Despite this incident, the interest of our members to attend the AFE and ADB Annual Meetings has not dissipated. On the contrary, about 30 members and their spouses have indicated in writing that they would attend the AFE and ADB Annual Meetings on 4–7 May 2025 in Milan, Italy. The Committee is very pleased to know that more and more of our members are willing to attend ADB Annual Meetings

Other Plans and Activities. Our other activity for the year was an informal meeting in June in the house of the Chapter Coordinator, where some 30 members and their spouses attended. At this meeting, our members had the opportunity to socialize with each other and to discuss a plan for other activities during the rest of the year.

In 2024, our committee decided to organize a sightseeing tour to Sari Ater Hotel and Recreation Center in Subang, West Java, in early August 2024. The Center has excellent facilities for swimming in hot-springs pools and visiting beautiful parks and other tourist attractions in its vicinity. However, because only a few members could participate, the Chapter Committee decided to postpone it to 2025.

The highlight of our activity for the year was the final meeting of our Chapter, which was held on 23 November



Group photo at the final meeting of the Indonesia Chapter, 23 November 2024, at the Talaga Sampireun Restaurant, Bintaro Jaya, Tangerang Selatan. L-r, sitting: Utami Hendrarini, Nina Bhninekawati (Kinan), Lydiea Kosinda, Ningti Asra, Sonya Rahardjo, Tuti Kaswadi, Anna Soerakoeseomah, Lusie Indrawati Susantono, Eriko Tominaga, Kus Hardjanti, Dyah Lubis, Ratih Norojono, Siti Nur Aisiyah, Rusdian; standing: Ario Budhoyo, Zainal Soemadiredja, Abuzar Asra, Benny Kosinda, Chris Morris, Jiro Tominaga, Dewi Utami, Bambang Susantono, Meity Hakim, Olly Norojono, Sri Widowati, Januar Hakim, Dimyati Nangju. Yani, Listiyani, Edy Brotoisworo, Lisa Morris.

2024 in the Conference Center within Talaga Sampireun Restaurant complex in Bintaro Jaya suburb, about 10 kilometers from Jakarta. This meeting was attended by about 40 members and their spouses and two guests of honor—Director Jiro Tominaga of the ADB Indonesia Resident Mission and former ADB Vice-President and former Chairman of the New Capital Nusantara Authority Bambang Susantono. We also invited AFE President Jill Gale de Villa, who sent a written message that was read at the meeting because she was unable to attend.

The agenda of the Final Meeting consisted of four items:

- (1) the Annual Report of the Indonesia Chapter, which was presented by the Chapter Coordinator;
- (2) a message from the President of AFE-ADB, which was read by our Secretary, Olly Norojono;
- (3) remarks by Jiro Tominaga on ADB activities in Indonesia, and
- (4) remarks given by Bambang Susantono about recent progress and issues related to the construction of the new capital, Nusantara.

The meeting went quite well as the participants enjoyed delicious dishes provided by the famous Talaga Sampireun Restaurant and the opportunity to greet old friends they seldom meet. ■

**For information
on membership contact**
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L-r: Siti Nur Aisiyah, Ningti Abuzar Asra, Meity Hakim, Lisa Morris, Ratih Norojono, and Lusie Indrawati Susantono.

Korea

Se Wha Moon (ADB 1980–2008)



On 5 December 2024, the AFE-ADB Korea Chapter held its 2024 Annual General Meeting and Year-End Get-Together Dinner in Gangnam, Seoul. The gathering was attended by 17 members, including former ADB Vice-Presidents Bong-Suh Lee and Myung-Ho Shin. During the event,

I provided a briefing on the Chapter's activities and events in 2024, which included celebrations and condolences. The AFE Korea Chapter has been hosting its monthly get-together lunch on the second Thursday of each month, as well as an annual meeting and year-end party every December. Through these regular meetings, the Chapter has been actively sharing updates on AFE and ADB news, welcoming new members, and keeping members informed about recent developments. Looking ahead to 2025, the Chapter plans to broaden its scope by organizing visits to Korean art and history museums. ■



AFE Korea Chapter year-end party seated, r-l: Chong Serp Chung, Bong-Suh Lee, Myung-Ho Shin, Se-Wha Moon, Jin-Gyu Park, Gyung-Woo Kim, Yoong-Soo Seo; standing r-l: Tae-Kyun Kwon, Cheol-Su Kim, Yong-Hoe Lee, Moon-Soo Chung, Soo-Nam Oh, Cheol-Kyu Park, Jong-Hwa Lee, Jong-In Kim, Dong-Ho Park, Sung-Sup Ra.

Philippines Chapter Holds Annual Get-Together

Gam de Armas (ADB 1981–2000)



The Philippines Chapter held its Annual Get-Together for the second straight year at the Valle Verde Country Club on 21 November 2024. With the theme, “Christmas in November,” 170 members and some spouses and guests came in early at 11 AM in bright silver, red, green, and gold casual attire.

The invocation led by former South Group lead coordinator Carmen Bontia was followed by a short video featuring members who have gone ahead since the last get-together to the present

Reports. As chapter coordinator, I welcomed the members and delivered my annual report, which included the varied activities of the four areas or groups to promote camaraderie and to share their blessings with those in need, such as the Outreach at the Chosen Children Village Foundation in Silang, Cavite for abandoned and physically handicapped children and Bahay ni Maria in Calamba, Laguna for



Philippines Chapter Area Representatives with Gam and Vicky de Armas and from AFE HQ Joy Macaisa-Varay, Bobbie Montesa, Malou Pasicolan, and Bheb Dino.

abandoned elderly and children with special needs. I also touched on the proposed increase in membership dues and the coming move of ADB to self-insurance. I recognized the 20 years of dedicated service of Malou Pasicolan, AFE administrative assistant, and gave her a gift. I had started serving AFE at about the same time as Malou, as adviser to Ikramullah Khan on the creation of a website and later as country coordinator succeeding Bert Balagot, the only other Philippines chapter coordinator. I called the 12 area coordinators and thanked them for their dedicated service, which included attending frequent zoom meetings that stretched to late hours in the evening and scouting for a meeting venue, and presented each one with a gift.

AFE Secretary Teresa “Bobbie” Montesa read the report of President Jill Gale de Villa that included important updates on Health Matters and the AFE AGM in Tbilisi, Georgia, and AFE Treasurer Joy Macaisa-Viray read Hans Springer’s report on Pension Matters..



The whole gang.



Dancing together.

Food and Fun. To everyone's delight, the lunch buffet was declared open and to avoid the rush, the host group, the South Group headed by lead coordinator Becky Regis and emcees Fe de Leon and Jojo Delgado, devised a game where pictures of members in each of the 17 tables were taken before they proceeded to the buffet. While enjoying lunch and exchanging experiences, members won raffle prizes.

After lunch, members participated in group games, trivia, and line dancing. Everyone went home happy, with many bringing raffle and game prizes. Three lucky members won the grand prizes from generous member donors consisting of 5,000 cash, a remote-controlled electric fan with timer, and a queen-sized comforter. ■

Malaysia

Hock-Chye Ong (ADB 2013–2020)



The **Malaysia Chapter** held a gathering in George Town, Penang, on Thursday, 27 February 2025 for chapter members and spouses inside the **UNESCO George Town World Heritage Site** and the **Penang Hill Biosphere Reserve**. AFE Treasurer Joy Macaisa-Viray and her husband attended the gathering. The gathering involved

(1) walking tours of the heritage site, (2) tasting at a local restaurant serving Hainan and Nyonya cuisine, (3) dining with a view of the sunset at Penang Hill, and (4) live music at the iconic Cheong Fatt Tze Mansion in George Town. For more information on chapter activities, contact Hock-Chye at hockchyeong@gmail.com. ■

Washington, DC



Washington DC Coordinator Fred Roche, his wife Emmi, and daughter preparing the table for the meeting attendees.

On Sunday, 17 November 2024, about 30 members and guests gathered at the home of **DC Chapter Coordinator Fred Roche** and his wife Emmi for an AFE–Washington DC Chapter meeting. Members enjoyed good company plus delicious food and drink. Attendees, which included former ADB staff now working at the IMF, were Sukhie Brar, Kowsar and Fuad Choudhury, Dhanna Dacaymat, Thelma Diaz, Bernard Donge, Warren and Awe Evans, Marco Gatti and spouse, Shirrin Hamid, Mala and Tilak Hettige, Jun Mizuguchi, Patricia Moser, Pierre Passin, Jose Marie de la Paz, Fred and Emmi Roche, Karima Saleh, Karti and Indira Sandilya, Bill Silverman, Anne Sweetser, Rhea Sy, Sam and Rhonda Tumiwa, Christine Valderrama, Jill Gale de Villa, and Yidang Wang.



During the meeting, ADB's NARO Resident Representative Sam Tumiwa enlightened us on the progress of implementing ADB's New Operating Model; AFE President Jill Gale de Villa reported on AFE and ADB headquarters matters including the impending shift to self-insurance for healthcare; and Bill Silverman, former ADB staff member and current consultant, updated us on the transition to self-insurance. ■

Europe Chapter

Richard Vokes, Co-Coordinator AFE Europe Chapter (ADB 1991–2011)



About 40 participants attended the Europe Chapter Business Meeting in Den Hag (The Hague) on 20 September 2024. AFE President Jill Gale de Villa briefed the meeting on **recent AFE developments** and in particular the completion of work on the Chapter Coordinators Manual,

as well as the important ongoing work on the revision of the Bylaws and the Survivors Handbook. Jill also briefed the meeting on the proposed changes to ADB's health insurance model and the likely implications of this. This was followed by an update from Hans Springer on pension

matters in which he highlighted that at this time the pension plan was in good shape financially. The need for AFE to raise its fees after many years of keeping the fees the same, was fully supported by most of those present. There was also considerable interest in the proposed changes to the medical insurance plan.

As in previous years, we were pleased to welcome a representative from ADB's **Europe Resident Office (ERO)** to **brief the meeting on key recent developments in ADB**. **Seung Min Lee**, Deputy Resident Representative, ERO, outlined the key features of ADB's New Operating Model and the initial experience of its implementation since June 2023. He also set out the New Job Architecture and the key differences between the new and the old job classification system. He then briefed the meeting on the wider MDB Reform Agenda initiated by the G20 leaders and the fact that ADB is leading in regard to financial reforms. In ADB's case this involves a new Capital Adequacy Framework and other measures designed to enable ADB to significantly expand its lending without seeking further increases in shareholder capital. Given these reforms, ADB plans to provide developing member countries with about \$360 billion of its own financing during the next decade.

The meeting concluded with **a short briefing from Ian Makin on the planned reunion in Oxford in September 2025 and another from Hans-Peter Brunner on the proposed 2026 reunion in Engadine, Switzerland.**

After the meeting, Ian Gil gave a good talk about the experience of researching his book, *Finding Billie*. ■



Europe Chapter meeting in a former vault of the central bank of the Netherlands—
l-r: Europe Resident Office Deputy Resident Representative Seung Min Lee, AFE President Jill Gale de Villa, meeting Chairman John Lintjer, Europe Chapter Co-Coordinator Richard Vokes and Sandro Pio, and Scribe Bruce Murray.

Singapore

Clare Wee (ADB 1995–2018)



The AFE–ADB Chapter in Singapore held a memorable reunion on 16 February 2025, bringing together former colleagues from across many departments in ADB for an afternoon

of camaraderie, reflection, and engaging discussions. A highlight of the event was the election of our new Chapter Coordinator—Siew-Juan Aw, who will lead the chapter in fostering connections and supporting retirees in Singapore. She succeeds Willy Lim, who served as Chapter Representative for many years, and Clare Wee, who briefly took over from Willy during the COVID years. Those present extended their sincere appreciation to Willy and Clare for their service over the past years.



New Singapore Chapter Coordinator Siew-Juan Aw.

dote on their grandkids, while a few others are engaged with immersive hobbies such as stock trading. Another few are still formally employed or doing consultancy work. Many travel every year to meet former colleagues from ADB around the globe.

Beyond reconnecting and reminiscing, attendees also engaged in discussions about possible future outings with the newly formed Malaysia Chapter, and tossing ideas for get-togethers in 2025. Most of the Singapore Chapter retirees spend time with family and



Singapore Chapter luncheon, l-r: Stephen Wermet, Paul Teng (spouse of Siew Fing Wong), Cindy Teo; Ruby Chou (spouse of George Chou); Nolleen Lim (spouse of Willy Lim); Siew Fing Wong; Siew-Juan Aw, Clare Wee, Cheng Huat Sim, Willy Lim, and George C.J. Chou.

As always, the gathering was a success, with everyone leaving feeling reconnected. We encourage retirees in Singapore who did not join this year to consider joining the Chapter and the future reunions. ■

Sri Lanka

Sarath Lakshman Athukorala (ADB 2001–2014)



The Sri Lanka Chapter held its first 2025 get-together on 24 January 2025 at the Royal Colombo Golf Club over a dinner meeting. To accommodate members who cannot drive at night, it was decided that the next gathering would be a lunch meeting. Members also requested to arrange a discussion with the ADB representative

to learn more about changes to health insurance. Additionally, it was agreed to invite the Country Director to the next gathering. For more information, contact Sarath Lakshman Athukorala at slathukorala@gmail.com. ■

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

People, Places, and Passages

The Southern Cone and Antarctica

Philip Erquiaga (ADB 1985–2013)



Author hiking in Torres del Paine National Park.

October blossoms announce the arrival of Spring in southern Chile. After years of working together at ADB, friends Philip Daltrop, Zsizi Rachman, Mike Barrow (plus his wife Makoto), and I rendezvoused in Santiago in October 2024 for the start of a two-and-a-half month journey through the forests, vineyards,

rivers, fjords, glaciers, and mountains of the Southern Cone, which comprises the southernmost areas of South America—Argentina, Chile, and Uruguay.

Chile. We arrived in **Santiago** from different parts of the world: Philip and Zsizi from London, Mike and Makoto from Niigata, and I from California. I acted as tour guide and organizer for the trip, having lived in Chile during the 1970s and having been selected for the task by some of the group around a campfire one balmy night in Lake Hovskol, Mongolia in 2007.



Zsizi Rachman, Philip Daltrop, Phil Erquiaga, and Makoto and Mike Barrow with the Valparaíso Skyline behind.

Our week-long stay in Santiago proved to be time well spent, allowing us to acquaint ourselves with the city, its neighborhoods and cuisine. Highlights included historic and cultural tours; visits to the central market and to the Human Rights Museum; and, of course, a tasty introduction to El Calafate, a local brew, and the ever-present pisco. We also spent a day in **Valparaíso**, marveling at the amazing street art and lovely neighborhoods.



Above and below left, examples of Valparaíso's amazing street art.

And soon we began our southward march. Following our stay in Santiago, we traveled into the Colchagua Valley for a two-night stay at the Casa Silva winery. Nestled between the Pacific and Chile's coastal range, **Casa Silva** is the valley's oldest vineyard and produces marvelous Carménère, Cabernets, and Sauvignons. The vineyard accommodations were old-world charming and offered opportunity for leisurely strolls and cycling through rows of vines.



Wine tasting at Casa Silva, Colchagua Valley.

Most of our travel was by bus (very comfortable in Chile). Over the next few days, we paid short visits to the cities of Chillán and Temuco (birthplace of Pablo Neruda) before settling into Pucón. Pucón has become a center of outdoor adventure activities in recent years, and we were not disappointed. Not only is the town picturesquely situated, but it is also close to numerous rivers, lakes, and mountains. We had a chance to do a training hike in the Andean range (close to the Argentine border), ride horses up to the spectacular El Claro falls, and raft down category 3 and 4 rapids on the Trancura River. And to ease our sore muscles, we spent an afternoon at the (very) hot springs of Panguipulli, beautifully recessed into stunning forest greenery.

After a short stop in Valdivia, we then settled down to a week in Puerto Varas, on Lake Llanquihue. Ski resorts in the area are usually closed this late in the season, but to our great surprise, we had a brilliant day of skiing in nearly perfect weather conditions on Mt. Osorno (still an active volcano). Nearby, we were able to ride horses through a national forest reserve and kayak on local rivers.

Clare Wee joined the group in Puerto Montt, after a bit of remarkable flight timing from Singapore, and just in time to ferry through the fjords from Puerto Montt to Puerto Natales, the gateway to the Chilean Patagonia. Four days of amazing, if cold (and a little grey at times), cruising through the remote Patagonian fjords awaited us.

After a short respite in Puerto Natales, we proceeded by local bus to the entry of Torres del Paine National Park. We were in store for 8 days of amazing trekking through the Park, culminating in an early morning ascent through snow and loose shale to the Torres themselves. I had been there 25 years earlier and noted the improvement to park management, but also the rapidly receding glacial ice, another sign of irreversible climate change. The two highlights were Glacier Grey at the northwestern side of the Park, and climbing to the Torres themselves, starting the ascent at 3:30am. We were rewarded with stunning sunrise views and a clear sunrise peek at the Torres before the skies very quickly closed in. Truly the reward for the early risers!



Saddled up for the ride to El Claro Falls, Pucón.

Argentina and Antarctica. At this point, Philip and Zsizi returned to the UK while the rest of us headed into the Argentine Patagonia. After a day of glacial visits around El Calafate, we flew down to Ushuaia, in Tierra del Fuego. From here we boarded the Magellan Explorer for a 10-day voyage to the South Shetlands and the Antarctic Peninsula. When crossing the Southern Ocean, especially the Drake Passage, one can encounter either the "Drake Shakes" or the "Drake Lake." Our crossing was half of one and half of the other. Plenty of Dramamine on offer here. But the crossing was well worth it, given the heavy ice flows encountered, with lots of Gentoo, Chinstrap, and Adelie penguin colonies to see; and, of course, elephant seals and sea lions. Mike, the group photographer, must



Makoto and Phil on the slopes of Mt. Osorno.



Torres del Paine National Park.



Polar plunge.

have thousands of photos of albatrosses, kestrels, and other sea birds, as well as whales.

While in Antarctica, Mike, Makoto, and I also became members of the Polar Plunge Club. Thank goodness we were strapped to the ship so we could be hauled in when our limbs started to freeze!

On return to Tierra del Fuego, we again made our way north to El Calafate and El Chalten for final days of hiking in the Argentine

Andes. This meant some longer treks, including one to the Laguna de L s Tr s, at the base of Cerro Fitz Roy, which was absolutely stunning.

Clare left us at this point, while Mike, Makoto, and I proceeded to Buenos Aires. Buenos Aires is one of the world's great cities: exciting and very cosmopolitan. A week of wonderful Argentine food and wine, tango, opera, museums, and leisurely strolls awaited us. A great way to end an epic journey!

Afterword.

Remarkably, despite a busy and action-packed itinerary with multiple excursions, and complicated travel and accommodation arrangements for six strong-minded individuals, almost everything went smoothly. This was because Phil had spent at least a year devoting his time, energy, and very good judgment to researching, enquiring, booking, and explaining everything for the rest of us—five of us just showed up and went with the very well-organized flow. Thank you, Phil, from Mike, Makoto, Clare, Philip D, and Zsizi! ■



Penguins in the Antarctica.

Touching Lives, Making a Difference

Josephine D. Javier (ADB 1968–2005)



Empowering the Future: The Impact of the Class 1963 Scholarship Program.

When we lift someone up and give them the opportunity to improve themselves, they, in turn, enable others and ignite transformation across society. This belief resonates deeply with my experience with the Class 1963 Scholarship Program.

In the summer of 2007, the Class 1963 Scholarship Program was born, ignited by the belief that education is the most powerful tool for societal transformation. 1963 is the year that I graduated from Arellano High School. The program's mission was clear—to uplift individuals and, by doing so, spark a ripple effect that would transform entire communities. What started as a modest initiative to support 10 first-year students at Arellano High School has grown into a significant force for change, benefiting over 150 scholars by 2023.

The Genesis of the Scholarship Program. The Class 1963 Scholarship Program was established under the leadership of Elizabeth Bartolome Cristobal and the Arellano High School Alumni Scholarship Committee. The aim was not just to offer financial support, but also to address the holistic development of students—intellectually, emotionally, and socially. Beyond funding, the program included workshops, seminars, and group discussions, providing students with the tools to reflect on their challenges, dreams, and aspirations.

The program also emphasized leadership and camaraderie. Scholars were encouraged to participate in the YMCA National Assembly of High School Students in Baguio, where they learned valuable leadership skills. Additionally, regular "Meet and Greet" events were held, connecting incoming scholars with senior students to create a supportive network of mentorship.

Growth and Impact. From its inception, the program's impact has been profound. By 2023, 150 scholars had benefited from the Class 1963 Scholarship Program, and these individuals have gone on to pursue higher



The author, Josephine Javier, with 150 beneficiaries of the Arellano High School Class 1963 Scholarship Fund.

education, successful careers, and meaningful roles in their communities. The Class of 2011, for example, produced a diverse group of professionals, including licensed teachers, engineers, CPAs, and a doctorate student in education. Many others have pursued master's degrees, and some have earned Latin honors in their respective fields, including one scholar who graduated in Canada.

The return on investment in education is clear. Every scholar represents not just personal achievement, but a larger commitment to societal progress. Alumni have pursued careers in various fields, including engineering, accounting, business, psychology, and education, contributing to both local and global communities.

The Ripple Effect. The Class 1963 Scholarship Program demonstrates the long-term benefits of investing in education. Scholars who graduate are not only empowered to build a better future for themselves but are also equipped to inspire and support others. The ripple effects of this investment are already visible, as alumni return to their communities, contribute to their professions, and help shape the future.

Looking Ahead: Passing the Baton. As the program celebrates its achievements, the responsibility now shifts to the alumni of 2011 to 2023. To sustain the momentum and ensure future success, it is essential for these alumni to take an active role in continuing the program's mission. One way to do this is by forming an Alumni Association of Class 1963 Scholars. This group can collaborate with the Arellano High School Alumni Association, which has been a steadfast supporter since its founding in 1946.

By coming together, alumni can develop new initiatives, engage in activities, and increase the impact of the scholarship program. This collective effort will ensure that the Class 1963 Scholarship Program remains a vital resource for future generations.

A Call to Action: Supporting Future Scholars. The vision for the future is clear: each alumni class should support at least one deserving student each year to complete the kindergarten through grade 12 program at Arellano High School. This initiative would ensure that financial constraints no longer hinder any student's access to education. Through collaboration and a united effort, we can guarantee that all students who seek education at Arellano High School have the opportunity to pursue their dreams.

While the Arellano High School Alumni Scholarship Foundation has been instrumental in managing the resources and funds for the program, the true power lies in the active participation of alumni. Whether through donations, mentorship, or time, alumni contributions are critical in maintaining and growing the scholarship program.

My Role. As an integral member of this initiative, I have had the privilege of contributing to its growth and seeing firsthand the profound impact it has on scholars, both during their academic journey and beyond. My role has not only been about supporting the program but also about actively participating in its development, ensuring its sustainability, and fostering a community of empowerment. By helping to mentor new scholars, I have been part of the ripple effect that has enabled them to pay it forward, continuing the legacy of support and growth.

Through my involvement, I've gained invaluable insights into the transformative power of education. The opportunity to witness the success stories of former scholars, some of whom have become professionals and leaders in various fields, has been one of the most rewarding aspects of my role. It has reaffirmed my belief in the program's mission and deepened my sense of purpose in supporting future generations.

Additionally, seeing the tangible outcomes of our collective efforts—scholars excelling in their fields, returning to serve their communities, and inspiring others—has

reinforced the importance of collaboration and sustained involvement. The benefits I've received are not just personal, but also community-based: the knowledge that my contributions have helped others fulfill their potential brings a deep sense of pride and fulfillment.

As the Class 1963 Scholarship Program continues to evolve, I am proud to have been part of a movement that uplifts individuals and, in turn, sparks widespread societal transformation. By passing the baton to newer alumni, I see the immense potential for the program to grow even further, benefiting future generations of scholars and continuing to strengthen the bonds within the Arellano High School community.

In Conclusion. As we reflect on the journey from 2007 to 2023, we are reminded of the profound impact of education and the strength of community. The Class 1963 Scholarship Program has not only changed individual lives but also laid the groundwork for future generations of scholars. By continuing to invest in education, we can help ensure that each new class of Arellano High School students has the tools they need to succeed and pay it forward in turn.

The Class 1963 Scholarship Program is not just about supporting students—it's about building a legacy of empowerment, resilience, and hope. Together, we can continue to make a difference, one scholar at a time. ■

Surviving and Thriving

Linda Trabulsi (1969–1974)



Author and son Adam at their gym in Mississauga, Ontario, Canada.

In November 2022, I joined a church pilgrimage to the Holy Land. The trip was not a leisurely nor a grueling one. However, it was fast-paced with early breakfast, bus tours, lunch, daily mass, dinner, staying in one city each night, which included getting ready to go to the next. In this tour,

I walked every step, climbed every stair, and kept up with the young and old with a group of 34 people that included the tour guide and driver.

Signs. Around this time, and even earlier, I was experiencing a pain in my left forearm extending to the shoulder. The pain was not excruciating, nevertheless, it would last for 10–15 seconds and then disappear just like that. The pain would happen intermittently during the day but especially at night on some days, maybe 2–3 times a day.

After I returned home, an appointment with the doctor resulted in an ultrasound and X-ray that showed tendonitis in my forearm and osteoarthritis in the shoulder. However, I told my doctor that when the pain occurred, it radiated to my heart. The doctor referred me to a heart clinic. On Friday 14 April 2023 at 8:00 am, I had a stress test running on a treadmill, getting hooked to an ECG machine, and fitted with a Holter monitor to be worn for 3 days. But on the same day at 4:00 pm, a doctor from the heart clinic called and told me to go to emergency at a local hospital. I asked if I could go the next day since it was already late in the day. He said no, so I got in the car, drove, and parked at a nearby church and walked 10 minutes to the hospital.

That evening, I was hooked to an ECG monitor several times but was never told why, however, I was kept comfortable by doctors, nurses, and staff. Finally, at 10 pm, I was told that a bed was prepared for me. I was very surprised, to say the least, as there were all kinds of people in emergency—with oxygen tanks, on crutches, bandaged, with guardians hovering around them—and there I was, alone and not sick at all and I was being admitted. I phoned my husband, Mike, to tell him that I would have to stay and could he pick up my car. He and Adam, my son, came for a short visit before the car pickup.

Various tests were taken on the weekend—ECG, X-rays, and bloodwork, which I really hated. Surprisingly, I did not experience the pain while in the hospital. On Monday, a cardiologist asked if I would agree to an angiogram which was rather invasive, which I declined to do at first. I talked to Adam and he advised that I should do the angiogram to find out once and for all if there was anything wrong with me. Well, the angiogram showed three arteries blocked: 95%, 80%, and 40%. Further discussions ensued and placing a stent would not work. Adam, being a personal trainer, advocated a rigorous and regimented exercise program, but the doctor said that there was no other option but open-heart surgery. Like in any other surgeries, there are risks—I was 80 years old and of small stature. The success rate for heart surgery is 99% in Canada but there is the 1% risk. As there was no other option, I agreed to have the surgery, which was scheduled the next day at 1:30 pm. I was in the right place at the

right time. At nighttime, a squad of workers came to prepare me for surgery.

Adam cancelled all his appointments and came to the hospital every day to be with me. My husband Mike had to look after our household and pets and came whenever he could. On Tuesday morning, a priest came to pray with me. While saying the prayers, Adam was in tears but the priest assured him that I was going to be okay. Finally, I was wheeled to the operating room with anesthesiologist, nurses, and assisting doctors, who were all very kind and comforting. While being wheeled to the operating room, Adam said if he could switch places with me, he would.

Apparently, the surgery took 45 minutes but I was in the operating room for more than 3 hours. After the operation, the doctor came out and asked for my guardian—at that time it was Adam—and told him to go home. No sense in waiting. If he did not get a call, that meant I pulled through. I don't know when I woke, but I did. Needless to say, the next 4 days were post-operative care which included a catheter for 1 day, pain management, medications, daily bloodwork, IVs, ECG, X-rays, and rehab. I had an

11-inch incision with stitches on my sternum and a long suture on my left arm and right leg where blood vessels had been taken to create bypasses around the blocked arteries to the heart. The cardiac unit of the hospital and the care I received

were of the highest quality. As I am in Canada, the surgery did not cost me a dime!

After surgery, I had to spend 5 days at the hospital recovering. But, as the finance manager and bookkeeper for our 12,000-square-foot family gym with over 10 employees, I was late in processing the payroll. So the night before I went home, Adam brought my laptop and trainer's binders, and in my hospital bed I did the payroll



Lindy Trabulsi after open heart surgery to remedy 3 clogged arteries.



Working out.

for our 2 full-time employees, 9 personal trainers, and a maintenance person.

Recovery. From the first day I arrived back at home, Adam developed a recovery exercise plan based on the doctor's advice. I walked the hallways of our condo using a walker, each day increasing the walks by 5 minutes until I could walk 25 minutes four times a day. By the third day, I discarded the walker and monitored my daily water and food intake. During that time, I lost a lot of weight, from 113 pounds to 99 pounds

After 6 weeks, I was fully recovered; after 8 weeks, I drove myself to all my doctor and cardiologist appointments. Three months after, the heart surgeon declared that I was completely healed. In September, I went on a cruise to the Caribbean.

Luckily, I have not had any setback after the surgery and continue to enjoy life, working from home and going to the gym for work and workout with a personal trainer, playing cards, watching Korean dramas, cooking, baking, and relishing every bit of time left on this earth. Today, I weigh 121 lbs.

I am sharing my story to advise readers not to ignore signs in your body that are alerting you that there is something going on and to seek medical attention. Keeping active, exercising, and maintaining physical fitness and muscle strength can be powerful weapons against diseases. ■



Working.

AFE–ADB East Goes for Outreach

Glady Hari (ADB 1988–2023)



On the quiet, early Saturday morning of 17 August 2024, a dedicated group of AFE–ADB retirees from the East Sector embarked on a mission to brighten the day of the abandoned elderly and special needs children in Calamba, Laguna. The 18-person team was composed of retirees, spouses, and

other family members aboard two service vans and a car. I was part of this outreach program and our itinerary for the day to travel south of Manila was laid out carefully to visit Bahay ni Maria, run by the Missionary Sisters of Our Lady of Fatima.

Calamba Sites. The day trip included short visits to several stops within the area, such as St. John the Baptist Church, the Rizal Shrine, the Lotus Pod for lunch, specialty stores for *pasalubong* or *buko* pie, native delicacies, salted eggs, and roadside farm vendors for sweet lanzones and juicy rambutan, which were the fresh fruits in season. Our first stop in the heart of Calamba was at the **St. John the Baptist Church** (also known as Calamba Church), a venerable house of worship, and we witnessed several students on religious retreat that day. The stone walls and elaborate design within and outside the church impressed



Rizal Shrine: Rizal's reconstructed house, now a museum.

on us the passage of time and devotion of the people of Calamba from centuries ago since the Spanish colonial era. The church today continues to hold daily masses, solemn processions, and festive town celebrations. To capture part of history for our group, we took “photo ops” in the compound with our proudest smiles and our prayers said.

A few blocks away, in close proximity to the church and within a large lawn is the mighty Calamba **Rizal Shrine**, a reproduction of the original 2-storey house that was the birthplace of the Philippines' greatest national hero, Jose P. Rizal. The historical site houses the Rizal Museum exhibiting artifacts and important documents related to the life and works of Rizal. Unfortunately, we were not able to enter since we arrived too early and, as the sun kept rising, the warm weather took a toll on us. But our waiting time was not in vain as we snapped many pictures outside the shrine.

Bringing Cheer to Bahay ni Maria. We then hurriedly took comfort in the cool aircon of our service van and looked forward to visiting Bahay ni Maria in the next few minutes. As we rode through Calamba, the anticipation of meeting the residents of Bahay ni Maria increased as we drew near. When we reached our destination, our small



St. John the Baptist Church, Calamba, Laguna.



The group at St. John the Baptist Church.



Bahay ni Maria nuns presenting the East Group with a certificate of appreciation.

group of volunteers eagerly unloaded boxes/sacks of rice, canned goods, biscuits, cooking oil, milk, medicine, and cleaning products. Lunch was also arranged for the residents and volunteers/staff and sisters running the place. The group met with Sister Marie and Sister Mac, who introduced us to the residents. We started

the interaction with the residents with a prayer and a short program hosted by the ever-lively Logee Tiamson.

Singing and dancing ensued to entertain the elderly, mostly *lolas* (grandmothers) and other residents composed of younger ladies while they waited for their lunch to be served. Our group played karaoke songs, which enticed



Bahay ni Maria residents dancing with AFE East Group members.

the *lolas* to sing and dance to the groove as the *giling-giling* (grinding) song was played. Lelet Sanchez Deza led the group as they swayed their hearts out to each dancing beat. All other residents were ready to get on their feet as the pop songs were played and the not-so-shy ones eagerly volunteered to belt out their favorite songs, including nursery rhymes they recalled from their childhood. It was a moment to remember as we realized that these women, aged 15 to 80, were either left by their families or were mistreated due to old age, suffered some form of sexual abuse, or required much attention due to special physical or mental needs. We thought of our aging parents and grandparents, our daughters and nieces or the family support given to them as they still thrive in their old age and their growing up years—a very stark contrast to these

abandoned women. The short time we spent with these ladies in the facility provided them with much assistance for their physical, mental, and emotional needs as we continued to share our blessings to bring them much happiness in this brief encounter, as well as the material and financial donations. Sister Mac then presented us with a certificate of appreciation which was dutifully received by our East Sector representatives, Mayette Domingo and Luz Tolarbas. Of course, we took lots of pictures and videos to capture this memorable event. Time passed fast as we completed our outreach mission.

Lunch in the Lotus Pod. Along the way to our lunch place, we stopped to buy the famous Original Buko Pie. To our disappointment, it was not available that day and we resorted to buying from other stores selling a much sweeter version of the *buko* pie. After another half-hour drive toward Bay, Laguna, where lunch had been reserved for our group, we had a welcome respite from our rumbling stomachs. We arrived at the Lotus Pod Farm, owned by the famous award-winning broadcaster and investigative journalist Cheche Lazaro. The four-hectare property's buildings are Balinese inspired, adorned with various wooden decor and with lots of lush greenery, including lotus plants, towering trees, and many flowering plants, especially the Bird of Paradise, which blooms abundantly around the farmland.

As soon as we arrived, a gentle wisp of fresh air filled our beings. Welcome drinks relieved our thirst and then we were led to the main dining hall and soon a sumptuous lunch was served. We filled ourselves with fresh garden salad, pork *sinigang* (a sour-based soup), fried pompano with a not-so-spicy curry sauce, and bowls of hot white rice. Of course, what's a meal without dessert? A mildly sweet *buko*-pandan topped with vanilla ice cream completed our lunch feast. This popular dessert made of shredded young coconut meat and green jelly cubes infused with pandan flavor is now a crowd favorite.

With lots of time to spare, group pictures and still more selfies filled the rest of our afternoon. And a few of us



Beautiful and tasty lunch dishes at the Lotus Pod.



Serene grounds at the Lotus Pod.

danced to the beat of Kung Fu Fighting, for a special TikTok reel of course! Golf carts were available for our group to take a short ride to see the rest of the resort, including accommodations, swimming pool, and other fun-filled activities.

Around Laguna de Bay. Soon it was time to head back east, and instead of retracing our morning route via the South Luzon Expressway (SLEX), the group opted to continue through Laguna toward Rizal to avoid traffic. It was a longer path home but the scenery was much better and this gave us an opportunity to see the other towns of Laguna. Abundant fruits lined the streets and we eagerly stopped a couple of times to buy the much-anticipated *pasalubong* for our loved ones at home.

This has been another enriching experience for 2024's second quarter activity of the AFE–ADB East sector group. Sharing our blessings, the theme of the outreach program, would not be a success without the generous financial support of our members. It's been decades since my first outreach and to relive the same with the special group of retirees and friends was an experience to remember. Seeing the joy and happiness in the ladies' faces despite life's adversities, we realize that our little help goes a long, long way. ■

The Hague and Rotterdam

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

For its 2024 annual reunion, the Europe Chapter met in The Hague, known as the international city of peace and justice. It has long been a place where countries have gathered in peace conferences—to foster peace through justice, not through war and conflict. The



Hague plays a special role as host to the United Nations' International Court of Justice, the International Criminal Court, and other law and arbitration institutions. With a population of over half a million, it is the third largest city in the Netherlands, after Amsterdam and Rotterdam. As home to more than 150 international

organizations, the city has a cosmopolitan atmosphere, wide avenues, a pretty coastline, and some of the best architecture in the land.

During our 4-day AFE Reunion in The Netherlands—visiting The Hague, Delft, and Rotterdam—we discovered some of Holland's cultural jewels, such as the 17th Century painter Johannes Vermeer, the surreal mathematical designer and artist M. C. Escher, and the Royal Delft ceramics that speak Dutch to the globe. Plus, too, the port of Rotterdam, the largest, deepest shipping port in Europe, which is also run by artificial intelligence.

Our first impression of The Hague came on arrival in **Hotel Indigo**. It is situated on a high corner of the pedestrian area of the civic city, just a few steps from the bronze statue of **Prince William of Orange** on horseback in front of the **Noordinde Palace**, the king's place of work. Hotel Indigo formerly housed a branch office of the Dutch Central Bank. The wide front atrium is where we had breakfast on sunny mornings. The hallways have carpets showing images of Dutch bank notes, and fine dinners are served three levels down in the old underground vault! There we were welcomed by the



The Nordiende Palace on the left with the statue of William of Orange facing the palace.

original round steel gate that once guarded the Central Bank's gold bars under greatest security. Here, amid walls reminiscent of gold bullion, AFE retirees gathered and dined on the first evening in The Hague and held their Europe Chapter's Business Meeting on the second day—it seems quite apt that the old vault was the reunion event's venue for the former bankers of ADB Manila. In the old vault, there was no longer any bullion or banknotes, but lots of food, wine, and camaraderie.



Hans Springer and Sylvia and Alain Dick at the entrance to the vault/dining room where 2 dinners, breakfasts, and the Europe Chapter Business Meeting were held.

We often stepped out to meander along the nearby streets while trying to avoid the waves of Dutch bicycles. We browsed among high-end shops and Indian boutiques, Italian cafes, and leather shops. We were distracted and then lost—until we discerned the familiar aspect of Vermeer's famous *Girl with a Pearl Earring*, reproduced on a mural wall. The comely Dutch maiden in a blue bandana still casts a silent glance over her shoulder on many a street corner in The Netherlands.

Day 1. The morning Art Tour was led by our own Dutch lawyer and co-host, Eveline Fischer. She walked us along Embassy Row to the Escher collection displayed in a nearby mansion of the former queen's



Artwork by M. C. Escher, showing his interest in perspective.

mother, Emma. **M. C. Escher** was a reclusive graphic artist who loved the science of nature and created dazzling artworks of birds and fishes, many of which were inspired by mathematics. He explored infinity and drew objects that in reality were impossible to construct and are fascinating to see.

In the afternoon, we visited the Panorama and **Mesdag Museum** with the vast *Panorama of Scheveningen*. This 360-degree perspective painting was created in 1881—pre photography!—by Hendrik Willem Mesdag. The famous Panorama is the largest painting in the Netherlands. It is 114.5 meters long and 14.6 meters high, and is so beautifully displayed that one can hardly find where the real sand of the foreground of the exhibit ends and the painting begins.

The day was capped by a Dutch-Indonesian meal, a "Rijsttafel," in a small restaurant known for serving the meal's many dishes.



Night one, the Rijsttafel Dinner of many Indonesian dishes served with rice and many side dishes. The Dutch created the rijsttafel during their colonial period in Indonesia in the 1800s.

Day 2 was for **Delft**, the picturesque small town built over shimmering *grachten* (Dutch canals) and cobblestones—where our co-host Meriaty Subroto had once studied and subsequently settled. Delft is known for the Royal Delft ceramic wares that broadcast Dutch cobalt blue to posterity! But first we wandered through a weekend crafts market, where the pavements bloom with Delft homes' creative goods—from regional foods and textiles to baubles, pins, and scarves in brightest colors, like Dutch tulips!

Later we realized our AFE group of tourists was just too large for Dutch painter **Johannes Vermeer's** own 1670s homestead (turned-into-restaurant) to handle! As our hordes of hungry retirees had a tight cultural schedule to follow, we skipped dessert and went hurriedly to the **Royal Delft Ceramics Studio**. There we were toured (and charmed) by a bonny Scottish guide, who led us thru Delft's ceramic history—one century per room—till we stood in the back

Artist at the Royal Delft inscribing a design on unglazed pottery prior to firing.



Vermeer's famous portrait, *Girl with a Pearl Earring*, recreated on the wall of the ground floor of his house, which is now a restaurant. Kazu and Makoto Sakai are in the foreground. The painting dates from about 1665, is now a cultural icon, and is reproduced on many walls in The Hague.

studio and watched an artist intricately hand-paint the modern Delft ware.

In the evening, at the AFE Gala Dinner, we enjoyed cocktails in a nearby hotel's courtyard gardens adjacent to the **Noordinde Palace** gardens before proceeding to the festive high-ceilinged dining hall.

Day 3. The **Port of Rotterdam** is the world's largest shipping port outside Asia—the super industrialized port that supports all of Europe. We clambered onto our giant tour boat, there to be lectured by a master PR man while we stood on the upper deck blown by coastal winds. Through our shipman's long and engaging spiel, The Netherlands' modern shipping port truly came alive

The Port of Rotterdam is Europe's gateway to the world. Without her, today's Europe and globalization itself would be difficult to imagine. Most important clients for the Port of Rotterdam are the petrochemical industry and general cargo transshipment handlings. The Port is



Touring the Port of Rotterdam, with a Cosco container ship beside us. Our guide battled the wind to provide us with much information about the Port, which is the largest seaport outside Asia. It is 40 kilometers long, stretching inland from the open sea, and handled almost 440 million tons of cargo in 2023. The Port is an important transit point for transporting bulk and other goods between the European continent and other parts of the world. Much of the Port's container loading and stacking is handled by autonomous robotic cranes and unmanned computer-controlled chariots. The Port aims to be emissions-free by the year 2050.

40 kilometers long and the main entry quay has a draft of 24 meters—an ideal location for mooring the largest container and bulk cargo ships in the world. Each year, 30,000 ships enter the port, carrying the oil, iron, grain, and gas that fuel life in Europe along with inputs in the global supply chain and consumer goods. Tanker ships come directly into the port and leave their precious cargo to go by pipeline directly to their clients in various parts of



Luckily for us, the Pioneering Spirit was in port during our visit. At 382 meters long and 124 meters wide, this catamaran is the world's largest vessel by gross tonnage and the heaviest vehicle ever made; built for purpose, not beauty.



About half of those attending the reunion.

Europe. From Rotterdam, goods are transported by ship, river barge, train, or road.

We had a special treat during our Rotterdam port tour—we cruised around the largest vessel in the world: the giant *Pioneering Spirit*, which was visiting the mother-of-all-ports before returning to the high seas. This massive twin-hulled vessel can transport oil-drilling platforms between distant locations—without having to dismantle the platforms at sea.

The most unusual aspect of the Port is probably the robotic container operations. Much of the container-loading and stacking is handled by robots: autonomous robotic cranes and computer-controlled chariots. At the terminal, the chariots are completely unmanned, each carrying one container. The chariots navigate their own way around the terminal with the help of a magnetic grid built into the terminal tarmac. Once a container is loaded, it is identified by infrared “eyes” and delivered to its designated place within the terminal. Thus, the Delta terminal is also named “the ghost terminal”—there’s a stunning, silent side to the storied port of Rotterdam.

The day was concluded by a visit to the **Cruquius Museum** near the city of Haarlem, showcasing a 19th century steam operated pumping station that is still in working order. The museum demonstrates The Netherlands’ eternal fight against encroaching sea water.

On the final evening we had our Farewell Dinner in the Hotel Indigo’s vault. The next morning, after exchanging fond farewells, the AFE bankers looked forward to the next Chapter Reunion in Oxford, England, in September 2025. ■

Covid-19 Stories from the Philippines

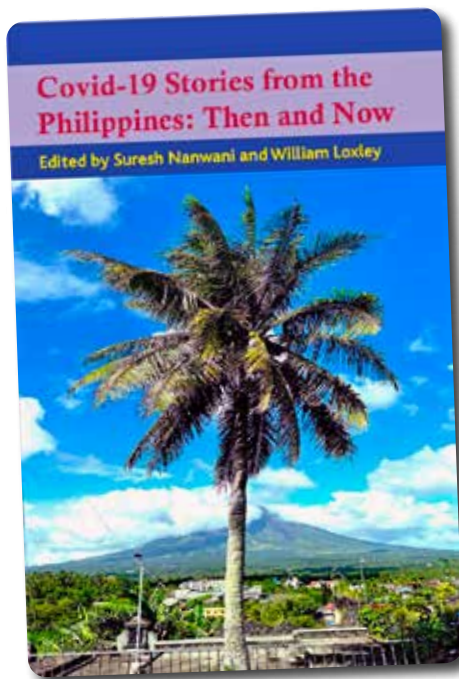
William Loxley (ADB 1994–2005) and Suresh Nanwani (ADB 1988–2016)



We stayed in Manila during the 4-year pandemic period 2020–2023. In lockdown, we Zoomed interviews with storytellers around the Philippines discussing how the Covid-19 pandemic affected

personal lives. The result is a two-book project with the first book published in 2021 covering the first year of the pandemic (see *AFE News* 60 p.40). The second book, *Covid-19 Stories from the Philippines: Then and Now*, was published on Amazon in 2024 and is available at <https://www.amazon.com/Covid-19-Stories-Philippines-Then-Now-ebook/dp/B0D9QYNCLN>

In this second book, a study was carried out on how human society survived the sudden crisis caused



by COVID-19. The Philippines was one such society, which persevered with new outcomes of schooling, business, and family life. This book re-interviewed 20 of the 40 storytellers featured in the first book to see how the pandemic changed life perspectives among the introverted, extroverted, risk takers, and risk-averse individual storytellers.

Stories included efforts to continue environmental protection around the country, working to keep bank transactions safe, student adjustments to blended learning activities, balancing work and family, and philosophically rethinking on well-being post-COVID. The book is an interesting collection of essays documenting how people in the Philippines overcame hardship from COVID-19, and includes scores of photographs. The book closes with an Epilogue highlighting progress and regeneration resulting from the pandemic, based on the vivid collections of the 20 storytellers.

We hope the book serves as a legacy for the Philippines. It provides future generations a historical record of unfolding events of people coping with lockdown, vaccinations, and school- and work-from-home routines during hard times, with one golden thread: how to positively move on with lives.

Following the publication of the English-language book, a Pilipino edition was published: *Mga Kuwento ng Covid-19 sa Pilipinas: Noon at Ngayon* (2024), edited by Suresh Nanwani and translated by Joshene Bersales. The Pilipino book features 12 of the 20 stories from the English version. The book was translated by a professional Filipina translator for a wider audience in the country and is accessible free on <https://play.google.com/store/books/details?id=i-lyEQAAQBAJ> ■

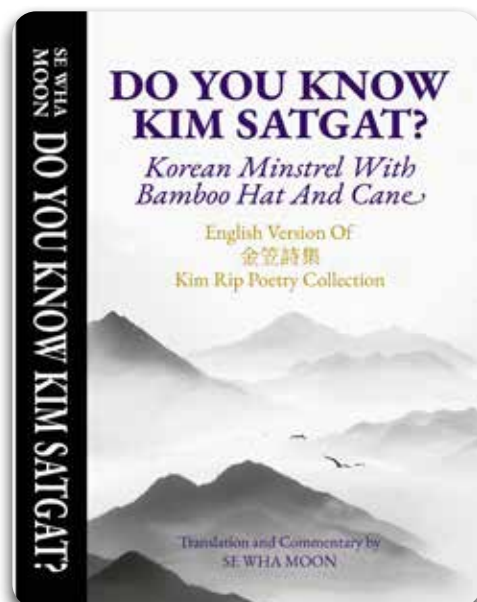
Do You Know Kim Satgat?

Se-Wha Moon (ADB 1980–2008)



About the Author. Se-Wha Moon, born in North Korea in 1950, fled to South Korea in the arms of his mother during the outbreak of the Korean War (1950–1953). Enduring hardship while relocating to Busan and Masan to escape North Korean forces, Se-Wha and his mother eventually settled in Seoul. There, he pursued a degree in Electronic Engineering at university and later served at ADB as senior IT specialist and principal treasury officer.

After retiring in 2008 following 28 years of dedicated service at ADB, Se-Wha managed an IT company based in Makati. Upon returning to Korea in 2015, he has been running a manufacturing enterprise.



In addition to his professional endeavors, Se-Wha has devoted himself to the study of Eastern humanities and Buddhist philosophy, publishing several annotated and translated works. He translated and interpreted 128 exquisite poems by the brilliant yet largely unknown Korean poet Kim Satgat, compiling them into the published volume titled: *Do You Know Kim Satgat?*"

(Excerpt from the prologue)

*Everyone has secrets they do not wish to reveal,
and these secrets become lifelong heartache.
Since it is not easy to boldly expose such secrets,
most people choose to live behind a mask.
Kim Satgat directly challenges and mocks hollow
morality, customs, and traditions,
ruthlessly striking down these pretenses
in his writings
as if smashing them with an iron hammer.*

Poetry represents the final outcry of poets who can no longer bear the aesthetic sensibilities, agonies, frustrations, and resentments experienced in life. It is an inevitable eruption, akin to the eruption of molten lava from a dormant volcano. Poets express their deep-seated emotions of frustration and resentment through the succinct and restrained language called poetry. Poets do not provide explanations or justifications that might distort or dilute the essence of their poetic sentiment. Poets continue to recite poetry until their conscious last moment.

In foreign online bookstores such as Amazon or Barnes & Noble, it is easy to find English-language books on Li Bai (李白) or Du Fu (杜甫), but I wasn't able to find a book on Kim Satgat's poetry and his life. Chinese poets such as Li Bai and Du Fu often wrote about themes such as nature, fate, life, and wine, reflecting a cultured elegance. In contrast, Kim Satgat's poetry is characterized by satire, humor, and criticism. Though unconventional and heterodox, his works broaden the horizons of human thought and represent a literary form of liberation from the feudal system. Even the writings of literary geniuses such as Shakespeare, who lived about 2 centuries before Kim Satgat, contain tragedy, humor, satire, and paradox, but I have never heard of an Oriental poet who spewed poems with satirical and curse-laden mockery toward the feudal and Confucian doctrines of governance, which were regarded as state ideology. There is a limit to expanding the horizon of human thought without writing or sentences that lack tragedy and humor, satire, and paradox. Whenever foreign friends ask me about the books I have published on Kim Satgat, it is difficult to explain everything in detail

each time. Believing that someone should systematically introduce Kim Satgat to foreigners, I decided to publish this English-language book.

About Kim Satgat (金笠). Kim Byeong-Yeon (金炳淵), commonly known as Kim Satgat, was a wandering poet of the late Joseon (朝鮮) Dynasty, Korea. Although his real name was Kim Byeong-Yeon, he never wished to use it. After discovering that his family had been disgraced, he spent his life covering his face with a bamboo hat and wandering around the country, begging for food and lodging. He became a satirical poet who lamented the corrupt and decaying world of his time through numerous witty and humorous poems, mixing satire and humor. He was a naturalist wandering poet, a scholar of Chinese classics, and a revolutionary and creative resistance poet who even broke with the traditional forms of Chinese poetry. Born in 1807 in Yangju County, Gyeonggi Province, Korea, he died in 1863 at the age of 57 in Hwasun, Jeolla Province.

The book is available at www.amazon.com, paperback and e-book. ■



(In memory of Kim SatGat)

芒鞋竹杖路千里 水性雲心家四方
尤人不可怨天難 歲暮悲懷餘寸腸

*Wearing straw shoes and carrying a bamboo cane,
wandering all around like water flowing and clouds
drifting,*

I thought the whole world was my home.

*No one to blame, no sky to resent,
another year draws to a close,
only melancholic loneliness permeates in every corner in
my heart.*

Back to Africa

Richard Bolt (ADB 2000–2018)



Richard and Masami Bolt in Africa.

In September 2023, AFE News 63 featured an article about Canadian AFEer Richard Bolt's amazing 9,000-kilometer adventure by car and motorcycle around mid to lower parts of Africa. The full story is now available digitally to AFE members.

Bruce Murray informed *AFE News* that "Richard has self-published a photobook chronicling his unforgettable journey through Africa. This work combines elements of a travel log, a collection of photographs, and short memoirs from his time in Africa. The production process was quite challenging, particularly when using Adobe Lightroom and InDesign software.

"This photobook draws inspiration from Richard's 2023 AFE article detailing his motorcycle journey as he retraced his roots in Africa. Richard also created a version for his young grandchildren. It features stunning images of African wildlife and landscapes set against the backdrop of Richard's origins in Zimbabwe, family endeavors in East and Southern Africa, and Richard's meeting his wife and soulmate, Masami, in Malawi, where they both served as development volunteers. A



Being watched by a leopard in the Okavango Delta.

no-cost web version (copyrighted) *Southern Africa Full Circle: A Journey Home* is available to AFEers at "<https://acrobat.adobe.com/id/urn:aaid:sc:US:0154325f-2fb1-4a04-bc8b-c76d352f144e>

Richard added that "any hardcopy sales will be through Blurb, an online self-publishing service/app. Some of the photos are apparently worth something (and one nearly cost me a leopard attack!)." He noted that the printed book is expensive because he chose good quality printing, but for those interested, the link is: <https://www.blurb.ca/bookstore/invited/10541592/6e56178d0e07c1f42e8f6dd3227d3d73eeda344d> ■

New Members

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

July 2024

Mukhopadhyay, Hiranya (Philippines)

August 2024

Bisera, Leikha (Canada)
Carreon, Cynthia (Philippines)
Capannelli, Giovanni (Japan)
Pangilinan, Millicent Joyce (Philippines)
Rillo, Olive (Philippines)
Soto, Isabel Diane (Philippines)

September 2024

Borgonia, Ana Marie (Philippines)
Espiritu, Consuelo (Philippines)
Javier, Consuelo (Philippines)
Leonillo, Catherine (Philippines)
Macabingkil, Marianne (Philippines)
Malvicini, Cindy (United States)
Morales, Johannah (Philippines)
Pacifico, Catherine (Philippines)
Park, Cynyoung (Korea, Republic of)
Tayao-Castro, Edita (Philippines)
Vergara, Rosario (Philippines)
Wong, Chantale (United States)

October 2024

De Alwis, A. Maurice (Malaysia)
Gao, Yanli (People's Republic of China)
Gozun, Elisea (Philippines)

October 2024—Continued

Kausar, Rehan (Philippines)
 Palanyandy, Chellam (Malaysia)
 Rieske, Sjoerd (The Netherlands)
 Spantigati, Paolo (Italy)
 Tanaka, Yasushi (Japan)
 Tayyab Ahsan (Pakistan)

November 2024

Bejosano, Mae Bernadette (Canada)
 Birken, Marie-Anne (Ireland)
 Dela Cruz, Marilou (Philippines)
 Haque, Anjum (Pakistan)
 Guynet, Didier (France)
 Sharif, Hamid (Pakistan)
 Wiryono, Sutarum (Indonesia)

December 2024

Fernando, Preminda (Sri Lanka)
 Gurusinghe, Henege Dona (Sri Lanka)
 Jetwattana, Oranuch (Thailand)
 MacLennan, John (Philippines)
 Marino, Aurora (United States)
 Mapua, Marirose (Philippines)
 Vanderberg, Paul (Japan)
 Walker, Wendy (United States)
 Weerasekera, Kalapugamage Don (Sri Lanka)

January 2025

Abao, Ma. Imelda (Philippines)
 Alcantara, Janelyn (Philippines)
 Bihis, Ma. Antoniette (Philippines)
 Espina, Carmela (Philippines)
 Goswami, Arjun (India)
 Knaik, Araceli (Philippines)
 Rahman, Syed (Bangladesh)
 Rodriguez, Rika (Philippines)
 Nyamjav, Erdenesaikhan (Mongolia)
 Spohn, Sabine (Germany)
 Siackhachanh, Avonechith (Philippines)
 Soe, Theingi (Australia)
 Thomas, Frederic (France)
 Vibar, Severina (United States)

February 2025

De Sagun, Lennie (Philippines)
 Liu, Xuelin (People's Republic of China)
 Lu, Norman (United States)
 Peters, Stephen (Singapore)
 San Buenaventura, Gina (Philippines)
 Yang, Xiaohong (People's Republic of China)
 Yoon, Seok Yong (Korea, Republic of)

Senior Appointments at ADB

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

Sayaka Takahashi—Representative, Japanese Representative Office (JRO), Strategy, Policy and Partnerships Department (SPD), effective on assumption of office.

F. Cleo Kawawaki—Director General, Sectors Department 2 (SD2), effective 21 February 2025. Concurrently, Head, Office of Markets Development and Public-Private Partnership (OMDP) until the new Head assumes office.

Edimon Ginting—Special Senior Advisor, Office of the President (OPR), assumed office 3 February 2025.

Bobur Alimov—Advisor, Office of the Director General, East Asia Department (EARD), effective 1 February 2025.

Ramesh Subramaniam—Special Senior Advisor to the President, OPR, effective 1 February 2025.

Hideaki Iwasaki—Director General, Sectors Department 1 (SD1): Energy and Transport Sectors, effective 1 February 2025.

Leah Gutierrez—Director General, Sectors Department 3 (SD3): Finance, Human and Social Development, and Public Sector Management and Governance Sectors, effective 1 February 2025.

Emma Veve—Director General, Pacific Department, effective 1 February 2025.

Chia-Hsin Hu—Head, Office of Business Intelligence and Operations Coordination (BIOC), effective 1 February 2025.

Giovanni Verlini—Director, Knowledge Support Division, Department of Communications and Knowledge Management (DOCK), assumed office 31 January 2025.

Ko Sakamoto—Country Director, Tajikistan Resident Mission (TJRM), Central and West Asia Department (CWRD), assumed office 15 January 2025.

Lei Wang—Assistant Treasurer, Client Solutions Division, Treasury Department (TD), assumed office 3 January 2025.

Guoliang Wu—Director, Portfolio Management Division, Procurement, Portfolio, and Financial Management Department (PPFD), assumed office 16 December 2024.

Navendu Karan—Director, Public Sector Management and Governance Sector Office, Sectors Group (SG), assumed office 2 December 2024.

Arghya Sinha Roy—Director, Climate Change for Climate Change, Resilience, and Environment Cluster, Climate Change and Sustainable Development Department (CCSD), assumed office 11 November 2024.

Ramanie Kunanayagam—Chair, Compliance Review Panel - Designate, Office of the Compliance Review Panel (OCRP), effective 11 November 2024.

Sonomi Tanaka—Country Director-Designate, Bhutan Resident Mission (BHRM), South Asia Department (SARD), assumed office 23 October 2024.

Shanny Campbell—Country Director, Lao Resident Mission (LRM), Southeast Asia Department (SERD), assumed office 14 October 2024.

Xiaoqin (Emma) Fan—Country Director, Pakistan Resident Mission (PRM), CWRD, assumed office 14 October 2024.

Sunniya Durrani-Jamal—Country Director, Azerbaijan Resident Mission (AZRM), CWRD, assumed office 7 October 2024

Aminur Rahman—Regional Lead Economist, Office of the Chief Economist and Director General, Economic Research and Development Impact Department (ERDI), assumed office 1 October 2024.

Sanath Ranawana—Director, Agriculture, Food, Nature, and Rural Development for Agriculture, Food, Nature, and Rural Development Sector Office, SG, assumed office 30 September 2024.

Melissa Khemani—Director, Prevention and Compliance Division, Office of Anticorruption and Integrity (OAI), assumed office 24 September 2024.

Aarti Mehra—Deputy Country Director, India Resident Mission (INRM), SARD, assumed office 23 September 2024.

Hoe Yun Jeong—Country Director, Bangladesh Resident Mission (BRM), SARD, assumed office 22 September 2024

Deepak Taneja—Assistant Treasurer, Financial Policy and Planning Division, TD, assumed office 17 September 2024.

Xinning Jia—Director General, SPD, assumed office 16 September 2024.

Cinderella C. Tiangco—Director, Energy Sector Office, SG, assumed office on 16 September 2024.

Vijay Padmanabhan—Deputy Director General, Budget, People, and Management Systems Department (BPMSD), effective 16 September 2024.

Antonio Zaballos—Director, Digital Technology for Development, CCSD, effective 16 September 2024.

Takeshi Ueda—Director, Agriculture, Food, Nature, and Rural Development, SG, effective on assumption of office.

Ashutosh Chatterji—Director, Digital for Institution Division, Information Technology Department (ITD), effective 19 August 2024.

Elton Lilly—Director, Budget and Management Services Division, BPMSD, assumed office 8 August 2024.

Eduardo Abello—Advisor, Office of the Director General, Independent Evaluation Department (IED,) effective on assumption of office.

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



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

Jessie Arnuco, former Senior Technical Assistant, passed away on 14 December 2024 at the age of 75. Condolences may be sent to his son Roy Arnuco at elgin_roy@yahoo.com.

Gunter Rametsteiner, former Project Engineer, passed away on 5 November 2024 at the age of 85.

Romeo Bueno, former Senior General Service Staff, passed away on 26 October 2024 at the age of 75. Condolences may be sent to his wife Aurora Bueno at romeolbueno21@gmail.com.

Reymundo Navarro, former Senior Logistics Management Assistant, passed away on 7 November 2024 at the age of 67. Condolences may be sent to his wife Rebecca Navarro and son Elrey Librea Navarro at elrey_md@yahoo.com

Susan Francisco, former Senior Operations Officer, passed away on 9 October 2024 at the age of 73. Condolences may be sent to her husband Emmanuel Francisco at writenoel@gmail.com.

Arun Adarkar, former Director, passed away on 5 October 2024 at the age of 87. Condolences may be sent to his wife Fiona Shrikhande at fiona.shrikhande@gmail.com.

Mitsuo Takahashi, former Treasury Specialist, passed away on 15 October 2024 at the age of 74. Condolences may be sent to his son Makoto Takahashi at makoto079@gmail.com.

Donald Obeyesekere, former Senior Consulting Services Specialist, passed away on 18 September 2024 at the age of 84. Condolences may be sent to his wife Anoma Obeyesekere at anoma.obeyes101@gmail.com.

Roslaini Rasuman, former Senior Financial Control Specialist, passed away on 20 September 2024 at the age of 72. Condolences may be sent to her husband Abdullah Rasuman, in the Philippines +63 995 404 6597, in Indonesia +62 812 8801 6876.

Someth Suos, former Resident Representative, passed away on 30 August 2024 at the age of 84. Condolences may be sent to his son Sovann Suos at sovannsuos@gmail.com.

Francis Bipin Narayan, former Lead Financial Management Specialist, passed away on 9 August 2024 at the age of 82. Condolences may be sent to his daughters, Natasha and Nadia Narayan at fbnarayantributes@gmail.com.

Health Insurance Contacts for Urgent Matters and Queries

BPMSD: insurance@adb.org
call +632-8632-4444 and ask for local 7800
Alona Saludo: +632-8632-4480
Geraldine de los Reyes: +632-8632-4523

CIGNA: See the back of your Cigna card for contact numbers.
Cigna: adb@Cigna.com and Sharon Tan at +323-217-6824
Toll-free numbers:
• From ADB: ext. 7800
• From the Philippines: +800 9687-4647
632-8632-4444 local 7800
• From the US: +855 882-5267

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Comments that will help improve *AFE–ADB News* are most welcome.

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Announcements

ADB's Annual Meetings

The **38th Annual Meeting of AFE-ADB and the 58th Annual Meeting of the ADB Board of Governors** will be held at the Alliance Mico Convention Center, Milan, Italy, on 4–7 May 2025.

Chapter Events

The **Europe Chapter** will meet in Oxford, United Kingdom, on 18–22 September 2025, with tours of the historic and scenic area planned. Contact Richard Vokes at richard.vokes@icloud.com for information.

The **NY/NJ US Chapter** will hold a late spring/early summer get-together at one of the members' summer home for an afternoon of fun, games, and line dancing, most likely toward the end of April 2025. Our annual ADB dinner dance will be held in October. For information, contact Juliet Capati at jpcapati@hotmail.com.

The **Thailand Chapter** plans to organize its 4th AGM in Bangkok in September or October 2025. The committee members get together for dinner every quarter to plan for future activities. For more information, contact Suganya Hutaserani at shutaserani@gmail.com.

The **Australia Chapter** is planning a reunion in October 2025 on the south coast of New South Wales. For more information, contact Deborah Stokes at dastokes057@gmail.com.

The **India Chapter** will convene its 30th Annual Meeting in hybrid mode in October/November of 2025, followed by a Reunion Tour. For more information, contact Shiladitya Chatterjee at shilochatterjee@gmail.com.

The **Indonesia Chapter** plans to hold an Informal Get Together Party in April 2025, Sightseeing Tour in July, and End-of-Year Lunch Party in November 2025 hosted by Chapter Coordinator Dimyati Nangju. For more information, contact him at dimynangju@yahoo.com.

The **Philippines Chapter** will hold its Annual Get-together on 20 November 2025, venue to be announced later. For details, contact Gam de Armas at gamdearmas@yahoo.com.

The **Canada Chapter's** Vancouver Island get-together will be held on 3rd quarter of 2025 and the Ottawa, Toronto, and Vancouver groups will hold get-togethers during the fourth quarter. Contact Bruce Murray at bmurray.xadb@gmail.com for information.

The **Korea Chapter** meets monthly and at year-end. Contact Se-Wha Moon at swmoon05@gmail.com for information.

The **Malaysia Chapter** plans to host a gathering in Johor Bahru in December 2025. Contact Hock-Chye Ong at hockchyeong@gmail.com for information.

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Please send, by June 2025, articles, photos, updates, or comments for publication in our next newsletter. For guidance, please refer to the inside back cover of this newsletter.

Annual Association Dues

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

Keep Your Address Updated with AFE-ADB

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

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