

People, Places, and Passages



Fiji Annual General Meeting



Chapter News



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Our Cover



Top left: Multimedia artwork by Millet Galeos-Sacerdoti; center right: formal kava offering at the ADB annual meeting; below: Japanese former ADB employees gather around the Kurodas.

AFE–ADB News

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AFE–ADB Updates

From the AFE President: Pension Matters

Hans-Juergen Springer (ADB 1972–2002)



Pension Committee. A Staff Retirement Plan (SRP) Pension Committee (PC) meeting (not to be confused with the Defined Contribution (DC) Pension Committee meetings) took place on 24 April 2019. Several matters were tabled for the approval and information of the PC. The major item concerned the

annual actuarial valuation of the SRP as of 30 September 2018. Based on a funded ratio of assets to liabilities of 99.3%, the SRP fund is considered to be in a financially healthy state. The funded ratio has, however, come down from 104.3% a year earlier as a result of the actuary adopting a discount rate of 6.5%, which is lower than the previous rate of 7.0%. The PC approved the actuarial valuation including the reduced discount rate (which the actuary had already adopted) and ADB's budgeted contribution rate to the fund of 24% of ADB's pensionable salaries. The funded ratio of 99.3% is within what is considered the "neutral zone" by the recently adopted Funding Policy; therefore, no further ADB contributions are required at this time.

The PC also approved the draft Annual SRP Report for the year ending 30 September 2018. It is available on the ADB Alumni website (www.adbalumni.org) and the AFE website (www.afe-adb.org). Printed copies are available on request from ADB's Pension Unit (pension@adb.org).

PRGMIP Fund. As prefunding of ADB's contributions to the Post-Retirement General Medical Insurance Plan (PRGMIP) started in 2015, ADB's actuary also submitted a valuation report for it, using the reduced discount rate of 6.5%. The PRGMIP Fund is currently funded at 135.6% (it was 139.9% a year earlier). In view of uncertainties in the

financial markets and medical claims costs the PC approved the actuary's recommended contribution to the PRGMIP Fund of 2% of salaries for 2019.

Cost of Living. The PC also approved supplemental cost-of-living (COL) increases. For pensions paid to participants who joined ADB before 1 October 2012, the 3% floor applies and is paid every year in October, plus a supplemental COL for currencies with inflation rates over 3%, based on IMF statistics. Nine of the 28 pension currencies had inflation rates above 3% (for the Philippines, it was 4.5%). Those who joined after 1 October 2012 will receive only a COL based on the actual inflation rates. The COL increase is paid in July of the current year, retroactively to October in the previous year.

Benefits Review. On 28 June 2019 the PC was briefed by the Korn Ferry consultants who are assisting ADB with a study on asset–liability management (ALM). This is the second major ADB initiative to improve the management of ADB's pension scheme after a Funding Policy was approved in 2018. ALM is "the ongoing process of formulating, implementing, monitoring, and revising strategies related to assets and liabilities to achieve financial objectives for a given set of risk tolerances and constraints." The study is ongoing, and the PC will have a final briefing in November 2019, before recommendations are submitted to the PC for approval. ■



From the AFE Vice President and Health Matters

Jill Gale de Villa (ADB 1993–2005)



Since the Annual Meeting, we have continued work on publications and providing assistance to those who need it with medical insurance.

On March 3rd, the Group Medical Insurance Consultative Forum met. Main points are noted in my report to the AGM.

On 11 July, AFE met with Cigna and BPMSD and with the GMIP Consultative Forum. The following items were discussed

- (1) The **2018 claims experience**, showing an increase in claims, especially due in 2018 to increased “peak files” (cases over PHP2.5 million), with claims reaching the premium levels. Cigna agreed to provide AFE and Staff Council a soft copy of the slides presented.
- (2) A **premium increase** is being considered, but the amount and implementation is not yet decided.
- (3) **Medical inflation in 2018** was about 19% in the Philippines, 7% in the US, and 5% in Europe.
- (4) Re. **communication of rejected coverage** to clients, Cigna staff receive ongoing training and supervision, and are referring the client to specific portions in the Summary Plan Description.
- (5) **Deloitte audited Cigna** in March, but the results are not yet out. Cigna noted Deloitte has all the data, and ADB awaits their report.
- (6) **BPMSD’s Medicare survey** is not yet completed.
- (7) Regarding updating **hospital room rate ceilings**, BPMSD–Cigna are discussing how to handle this.
- (8) A **Health and Wellness Fair will be held on August 21–23 at ADB**. Cigna will give presentations and will have a booth for answering queries.
- (9) Cigna rep. **Iriz Tria’s** time is being overly filled with queries that could also be handled by telephoning Cigna Kuala Lumpur (KL). Clients are requested to first contact KL and refer to the Summary Plan Description, so Iriz’s time can be spent on matters requiring her urgent attention.
- (10) **Claiming online versus paper** has risen, with an especially noticeable trend among retirees.
- (11) **Turn-around time for precertification** is now averaging 1 day, although it tends to be higher during Ramadan.
- (12) Re. **Telehealth consultations**, 60 ADB clients have used this. ■

Korea 2020



ADB’s 53rd Annual Meeting will be held at the Songdo ConvensiA Convention Center in Incheon, Republic of Korea, on 2–5 May 2020. The theme will be *Asia 2020: Innovation, Inclusiveness and Integration*. This will be the 3rd time the Republic of Korea will host the meeting. It hosted ADB’s 3rd Annual Meeting in Seoul in 1970 and 37th Annual Meeting on Jeju Island in 2004.

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

“2020 marks the 20th year since the Republic of Korea graduated from being a recipient of official development assistance and transitioned to a donor,” noted ADB President Takehiko Nakao. “As host of next year’s Annual Meeting, we are excited about the country sharing its development experiences and successes with the international community.”

The Republic of Korea is a founding member of ADB and now the 8th largest stakeholder. After the Korean War, it was one of the poorest countries, but it has transformed into the 12th largest global economy, contributing to global improvement, poverty reduction, and economic sustainability. The country has 48 items (sites, etc.) listed as UNESCO World Heritage Sites or Intangible Cultural Heritage of Humanity.

Home to about 3 million people, Incheon is the Republic of Korea's 3rd largest city. Incheon hosts large-scale international conferences, held the 17th Asian Games in 2014, and is a major transport hub in northeast Asia. The city is also home to the Green Climate Fund, an international organization addressing environmental issues and where AFE member Robert (Bob) Dawson is Chief Financial Officer and Director of Support Services.

The many points of interest include Incheon's

- underground shopping center at Bupyeong Station, with over 1,400 stores, and restaurants that are aboveground;
- Freedom Park near the port, with a statue of Douglas MacArthur;
- Chinatown across from Incheon Station;
- Green Beach, once a landing site for MacArthur and now a boardwalk, amusement park, and site of raw fish food restaurants;
- Jeongdeungsa Buddhist Temple, for serene grounds and ornate carvings; and
- Baengnyeongdo Island wildlife refuge on the border between the two Koreas;

There are numerous other places to visit and parks to stroll in.

Amazing **Incheon Airport** on Yeongyong Island is almost a destination in its own right and is connected to the mainland by a beautiful bridge. The bridge is more than 21 kilometers long—the 7th longest in the world.

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

Looking forward to seeing you there! ■

AFE Executive Committee

Chairman—Bong-Suh Lee
 President—Hans-Juergen Springer
 Vice President—Jill Gale de Villa
 Treasurer—Nannette Amorado
 Secretary—Marissa Wenceslao

Assistants: Malou Magalued, Ana Paluga

Chapter Coordinators

Australia—Paul Turner
 Canada—Bruce Murray
 Ottawa Area—John Rive
 Toronto Area—Nida Rodrigo
 Vancouver Island—Alex Jorgensen
 China, People's Republic of—Min Tang
 Europe—Günter Hecker
 India—Shiladitya Chatterjee
 Indonesia—Putu Kamayana
 Japan—Kazu Sakai
 Korea, Republic of—Meeja Hamm
 New Zealand—Gordon Fox
 Pakistan—M. E. Tusneem
 Philippines—Gamaliel de Armas, Jr.
 East Group—Mayette Domingo, Midi Kawashima
 North Group—Sally Baeza, Maria Luisa Baleva, Luz Tolarbas
 South Group—Carmen Bontia, Ofelia Sta Ana, Baby Girl Cruz, Tek Ablaza
 West Group—Rory Aragon, Nanette Amorado, Monina de Guzman
 Singapore—Cheng Huat Sim
 Sri Lanka—Athukorala Lakshman
 United States: New York–New Jersey—Lorna del Rosario
 United States: Southern California—Letty Gomez
 United States: Washington, DC—Frederick Roche

Standing Committees

Insurance Committee

Jill Gale de Villa—Head	Barbara Palacios
Ted Breckner	Albertine Santi
Bernard Donge	Ann Sweetser
Julia Holz	Axel Weber
Fred Mesch	Clay Wescott

Pension Council

Eveline Fischer	<i>Ex officio</i>
Nick Llave	Hans-Juergen Springer
Graham Walter	Jill Gale de Villa

Publications Committee

Jill Gale de Villa—Head	David Parker
Steve Banta	Hans-Juergen Springer
Gam de Armas	Marissa Wenceslao
Guia Estabillo	Judy Yniguez
Julia Holz	Wickie Zveglich

Treasury Transitions



Changing of the (financial) guard. Left: Nannette Guinto Amorado, incoming AFE treasurer; right: Julia Holz, AFE treasurer 2015–2019.



We welcome **Nannette Guinto Amorado** as the new AFE Treasurer, starting in July 2019.

Nannette comes to us with a solid finance background—almost 40 years in audit with the Philippine government, ADB, and the United Nations Development Programme (UNDP). From 2005 to 2016, Nannette served as UNDP’s Chief, Quality Assurance and Policy Unit, Office of Audit and Investigations. From 1982 to 2005, she was Senior Audit Officer, Office of the Auditor General, ADB. She became a Certified Public Accountant (CPA) in the Philippines in 1976 and a Certified Internal Auditor (CIA), Institute of Internal Auditors, US, in 2001. In addition, Nannette is an accomplished artist.

Since repatriating in 2016, Nannette has homes in Mandaluyong and Bicol, assists the AFE Philippines chapter as an area coordinator and with charity projects, and has resumed active membership on the Executive Committee of the Institute of Internal Auditors, Philippine Chapter. She is also consulting for the World Intellectual Property Organization (WIPO), United Nations Relief and Works Agency (UNWRDA), and ADB.

Julia Holz served as Treasurer of AFE for the 4 year term ending July 2019. She will continue to assist AFE as a member of the insurance and publications committees, and as needed with finance matters. Julia has been a valued member of the Executive Committee and as treasurer worked with AFE’s long-time bookkeeper, Malou Magalued, to systematize the function. She handled the usual requirements of the position with dedication and professionalism, and translated what could be very boring reporting of the financials into entertaining and informative sessions. Julia will also continue her consulting with ADB and the World Health Organization. ■

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

Cigna on your Phone

Cigna App. With the Cigna app you can

- Search for a doctor of facility
- Download or send Cigna membership cards
- View past claims
- Review and check status of current claims
- Contact Cigna with the tap of a finger

Telehealth. With the **Wellbeing app** you can “Get Care” (on my Samsung, I had to click on a little stethoscope to find “Get Care”) by making an appointment for a tele consultation (especially useful when you can’t contact your own provider, such as when traveling) for nonemergency needs. Consultations with doctors can take place via video or over the phone and are available 24/7. If you book a phone consultation in English, the appointment can take place in less than 1 hour. For other languages (Arabic, French, German, Hindi, Mandarin Chinese, and Spanish) and for video consultations the appointment can take place in about 2 hours or so. The app and the consultations are free of charge to members.

Download the apps from Google Play (for android) or the App Store (for apple). ■

Health Insurance Contacts for Urgent Matters and Queries

BPMSD: insurance@adb.org
call +632-632-4444

Monique Jovanin: +632-632-5318

Alona Saludo: +632-632-4480

Geraldine de los Reyes: +632-632-4523

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

Toll-free numbers:

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

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

For additional information, guarantee of payment, and precertification, go to <https://www.cignahealthbenefits.com/en/plan-members> log in, go to “Contacts”

Frequent Health Insurance Queries

This information comes from Cigna's website and from members' queries to AFE at HQ.

1. What is a "stop-loss" limit?

A: Per the Summary Plan Description (SPD), the stop-loss is "The maximum out-of-pocket amount paid by a member in a Plan year before 100% coverage of eligible costs is provided by the Plan."

2. What is my stop-loss amount?

A: The amount varies depending on where you are (US or elsewhere) and your employment category (national officer and/or administrative staff, or international staff). For 2019, the stop-loss limits for retirees are given in the table below (see the SPD on the Cigna website, Tables 6 and 9). The table here summarizes.

2019 Stop Loss Amounts for Retirees

	Individual	Family
In the US		
Cigna in-network provider	\$5,130	\$10,260
Cigna out-of-network	\$10,260	\$20,520
Outside the US		
International staff	\$5,130	\$10,260
NO/AS	PHP66,595	PHP66,595

So, for example, a plan member with an individual membership getting care in the US will have a \$5,130 stop-loss when using Cigna "in-network" providers. This is the same for former international or former national staff.

Outside the US, former international staff will still have a \$5,130, but former national staff will have a stop-loss of PHP66,595 (or its equivalent for care anywhere outside the US).

3. Does my stop-loss amount change?

A: Yes. The stop-loss limits increase by 5% per annum. Thus, it doubles every 14 years. We need to factor this into our financial planning.

4. How do I know when my stop-loss is reached?

A: This can be complicated because (1) not all your out-of-pocket expenses will count toward the stop-loss; and (2) until the bills are actually received and processed, Cigna also

doesn't know if you have reached your stop-loss. If Cigna considers an expense not eligible for coverage (such as a flu vaccine) the money you spent on it does not count toward the stop-loss.

You can check your stop-loss balance on the Cigna website.

5. If I get part of my care in the US and part elsewhere, how does the stop-loss apply?

A: If you were international staff, there is no difference—it is \$5,130 globally. However, if you were national staff, then the \$5,130 US stop-loss would apply to your expenses in the US, but the non-US stop-loss would apply elsewhere. For example, if you spend PHP70,000 in the Philippines, you have exceeded your non-US stop-loss, so anything over PHP66,595 is paid 100%. But if you then go to the US and get medical care, you will be subject to the US stop-loss until your cumulative expenses reach \$5,130.

6. Is everything my doctor prescribes or orders covered by Cigna?

A: No. For a general (but not exhaustive) list of exclusions see the SPD. For example, stem cell treatment is only covered for some specific needs. If in doubt, e-mail Cigna first.

7. When do I need to precertify treatment?

A: Per the SPD, precertification is required in the Philippines and the US prior to planned hospitalization, day surgery requiring an operating theatre and/or an anesthetist, or "other treatments requiring preapproval" (see the SPD). When in doubt, ask Cigna.

**Precertification is not needed in emergency situations.*

8. How long is the precertification good for?

A: Cigna will indicate on the guarantee of payment the length of stay it is prepared to support.

9. What do I do if the doctor wants me to stay in hospital longer than the precertified number of days?

A: Contact Cigna and ask them to contact the doctor and the hospital to agree on an extension. Without an agreement, you may have to pay for it.

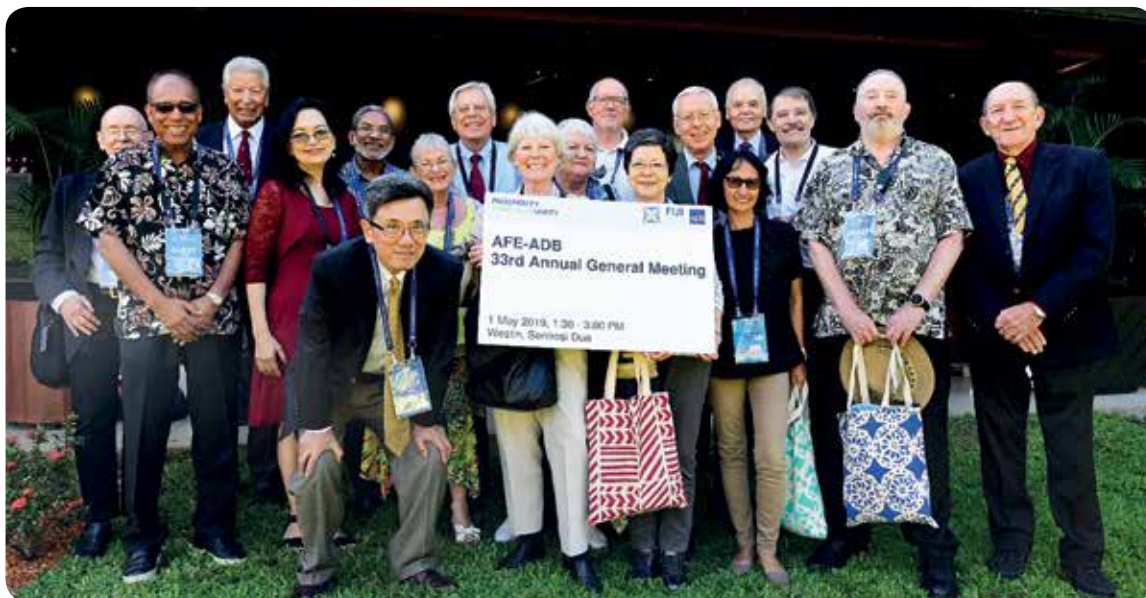
10. How do I know if my US provider is considered "in-network" for Cigna?

A: E-mail Cigna and get their response. You may also ask your provider and check Cigna's list of providers, but an e-mail from Cigna should be most definitive and will provide a record in case of discussion later. ■

Fiji 2019

Bula Vinaka, Fiji AGM 2019

Marissa V. Wenceslao (ADB 1982–2013)



Eager to experience the first-ever ADB Annual Meeting in a Pacific island country, I booked the Nalagi (pronounced Nalangi) Hotel in Nadi, Fiji. The hotel manager's letter to me began with *Bula* and ended with *Bula Vinaka*. Those were the only two words I needed to know. *Bula* is the most common word in Fiji, and means hello. *Vinaka* means thank you. Together, *bula vinaka* is a more formal greeting, wishing good health and happiness.

On arrival in Fiji, I felt a small surge of joy to see a big banner at the airport, welcoming participants to the ADB Annual Meeting. Transport was waiting for AGM participants at the airport. Some other AFE participants were booked in the same hotel, plus Richard "Bahag" de Guzman, who took photos of our meetings and a few group photos after the AFE AGM.

Registration. Hans, Ulf and Monique Freiwald, and I registered 1 day before the AFE events. It was a quick registration, made pleasant by a number of smiling greeters at the door, and more of the wide smiles at the booths.

AFE Cocktail Reception. The reception was held at the poolside lounge of the Westin Hotel, with the awe-inspiring sunset as the background. Participants wore colorful *bula* shirts and dresses and had a delightful time reconnecting and strengthening ties. Guests included Bank of Japan Governor, former ADB President, and current AFE member Haruhiko Kuroda and Kumiko Kuroda; ADB President Nakao; Secretary Eugene Zhukov; Advisor Xianbin Yao; Directors General Werner Liepach, Ramesh Subramaniam, and Yasuo Takamura; and Assistant Secretary Asel



Welcome to Fiji.

Djusupbekova. President Nakao enjoyed chatting with those present over a few glasses of wine.

Lunches. Kudos to the Fiji government for hosting networking buffet lunches at the Sheraton Hotel from 1 to 4 May 2019. It was good to relax and discuss after attending thought-provoking seminars that the Annual Meeting offered.

ADB President's Reception. The ADB President's Reception was held at the Sheraton Hotel. Everybody enjoyed the night. Lots of people, lots of drinks, and finger food.

Opening session of the Board of Governors: Prosperity through Unity. A well-choreographed, colorful traditional ceremony of welcome was performed for the delegates, ending with the bestowing of honor on President Nakao and Fiji Prime Minister Voreqe Bainimarama in a

traditional Kava Ceremony. President Nakao commended the Fijian government for being the first Pacific developing member country to host the annual meeting of the ADB. He highlighted six areas that will be key to the success of Strategy 2030: (1) addressing remaining poverty and reducing inequalities, (2) accelerating progress in gender equality, (3) climate change, (4) continuing to foster regional cooperation and integration, (5) private sector operations, and (6) continuing the effective use of concessional resources. Fiji Prime Minister Bainimarama highlighted the massive investment that the government has carried out to position Fiji on the global stage. With more than 2,000 delegates in attendance, the meeting was the single largest international gathering to ever take place on Fijian shores. The government hoped that Fiji will soon go from being the hub of the South Pacific to being the hub of the entire Pacific Rim.



In the traditional Kava Ceremony, the visitors bring a gift to the chief of the village, and present kava root (the plant is a type of pepper). The villagers then grind and strain the kava into a large wooden bowl. The kava is then offered to your group head and second in command of your party, then to the village head. Next, the men in the room drink kava, then the women. The ceremony is a formal occasion. The images show ADB President Nakao and Fiji Prime Minister Bainimarama at the Opening Ceremonies.

Host country reception. A 1-hour bus ride took us to the InterContinental Fiji Golf Resort and Spa for the host country reception. The hotel was huge, the food was plentiful, wine was free-flowing, and the music was lively. It was a very festive occasion, including animated fire dancers on the beach. Adding to the excitement was a group of college students who held an impromptu dance session and taught the delegates a few Fijian dance moves. It was an evening of fun.

Seminars. Among the offerings was a screening of *A Plastic Ocean*, which documents the global effects of plastic pollution and highlights workable technologies and innovative solutions that everyone can do to create a cleaner and greener ocean. We also listened to noteworthy seminars, including (1) debt sustainability; (2) digital solutions for a more livable future in Asia and the Pacific; (3) navigating global uncertainties in Asia—lessons from tourism, technology and trade; (4) the role of tourism in sustainable development; and (5) the host country seminar: 30 under 30: the faces of Fiji’s future. The seminars featured distinguished panelists and were moderated by popular personalities from BBC and CNBC.

Tours. Tour options were available ahead of the meeting online, and were not organized as group activities.

Next year’s host country: The Republic of Korea.

Outside one of the seminar rooms of the Sheraton Hotel was a colorful booth where you could borrow a traditional Korean costume and have your photo taken beside a giant poster announcing next year’s Annual Meeting in Incheon. Not only did I get my souvenir photo, my freebies included two Korean recipe books, the Incheon theme tour guide, a colorful fan, and two packs of seaweed snacks. The booth had six tiny robots dancing Gangnam Style—their synchronized dancing was entertaining and amusing.

Next year’s Annual Meeting will be held on 2–5 May 2020 at Songdo ConvensiA in Incheon. The video presented in Fiji showcased the Republic of Korea’s innovation, infrastructure, cultural prosperity, and K-pop.

In the end, we made new friends, met with fellow retirees, and experienced the unforgettable Fijian hospitality. The logistics for the Annual Meeting were a great success, thanks to the big efforts of ADB’s Office of the Secretary, the Government of Fiji, and the Fijian people, who welcomed us all with open arms and warm smiles. Bula Vinaka! ■

Chapter Coordinators’ Meeting

Senijale, Westin Hotel • Nadi, Fiji • 1 May 2019



AFE Secretary Marissa V. Wenceslao and President Hans-Juergen Springer.

Present

President Hans-Juergen Springer (HJS); Secretary Marissa V. Wenceslao (MVW); chapter coordinators and their representatives: Neil Collier (Australia), Gordon Fox (New Zealand), Ulf Freiwald (Europe), David McCauley (US–Washington D.C.), and Kazu Sakai (Japan). HJS noted that due to cost and distance, attendance at this

year’s annual meeting is small, and is reflected in scaling AFE’s Executive Committee representation back to two—HJS and MVW.

Adoption of the Agenda and Minutes of the 2018 Chapter Coordinators’ Meeting

Both were adopted. A draft of last year’s minutes had been sent for comments, and comments had been incorporated.

President’s Report (see p. 13)

Elections. HJS noted the outcome of the elections. MVW took up her job, which with members’ approval, had been converted from Assistant Treasurer to Secretary under the new Bylaws. Jill Gale de Villa (JGV) started her new 4-year term on 1 July 2018. A round of applause was given for both winning candidates.

Pension. No changes are to affect current retirees. Re. the new Defined Contribution (DC) Pension Plan, a separate Pension Committee has been set up, with AFE representation. The increased transparency is a welcome result.

Ulf Freiwald (UF) questioned whether the new DC Pension Plan is making ADB a less attractive employer, which could eventually adversely affect current pensioners. HJS answered that it is much too early to assess the impact of the new DC Pension Plan, as it became effective only on 1 October 2017. Kazu Sakai (KS) opined that ADB is still an attractive employer under the new DC Pension Plan.

Vice President's Report (see p. 14)

MVW read Jill Gale de Villa's report. MVW noted that the report focuses on health insurance matters. ADB is undertaking the 2020 Comprehensive Compensation and Benefits Review with the help of Korn Ferry Consultants. Pension and health insurance are part of the review. Work was still in its early stages. AFE had been briefed by the consultants, and further briefing would be given. There were no indications as yet whether our Group Medical Insurance Plan (GMIP) participants and pensioners would be affected, but AFE would be vigilant.

David McCauley provided useful background on the US Medicare system, which some of our US retirees join. ADB is assessing measures to compensate those who are Medicare members for their paying double premiums, which is the practice of other Washington-based international institutions.

KS inquired whether Japanese GMIP participants who are also members of the Japanese national health scheme would then be treated in the same manner as US residents' use of Medicare. The matter needs further discussion with ADB. KS also wanted to know how to obtain the Cigna US membership card in addition to the Cigna global card.

UF asked whether ADB's contract with Cigna could be made available to members whose national insurance schemes question the adequacy of the Cigna scheme coverage. HJS noted that this has been brought to ADB's attention, but it is not common to share such contracts with plan participants.

Treasurer's Report (see p. 15)

HJS read Julia Holz's report. He noted that AFE's financial status continues to be very solid. Annual dues have not been increased since 2000. Consideration is being given to increase annual dues, but this would be discussed with chapter coordinators, and the Bylaws require changes in dues to have the approval of the AFE membership.

KS inquired about the possibility of introducing lifetime membership, as some Japanese members who are not pensioners have difficulty paying dues in dollars. HJS noted that AFE usually advises members who have such problems to pay for several years in advance. Life membership dues would have to be large to bring in the same revenues as the current annual dues, and thus might not be attractive.

Secretary's Report

MVW noted that her new role includes maintaining minutes of meetings and other records, updating AFE's website and, together with Marissa del Castillo and Midi Kawashima, maintaining the AFE Facebook page that was created in 2018.

Chapter Reports

Neil Collier—Australia reported (on behalf of Paul Turner) on the activities of AFE Australia, which held a very successful reunion in October 2018 in Coolumb, Queensland, attended by 45 participants. The 2019 reunion will again take place in October and will be held in Jindabyne, New South Wales.

Gordon Fox—New Zealand reported on the 2018 reunion in Auckland expertly organized by Stewart Andrews. Thirty-four people participated. A smaller gathering in September 2018 was organized when AFE member and ADB Vice-President Steve Groff was in Wellington on an ADB mission. New Zealand will hold a larger reunion in March 2020.



L-r: Chapter Coordinators—Ulf Freiwald, Europe; David McCauley, US—Washington D.C.; Neil Collier, Australia, Gordon Fox, New Zealand.

David McCauley—Washington DC, US reported (on behalf of Fred Roche) on a successful gathering at the Roche residence, at which Bill Silverman of BPMSD informed members about the implications of the ADB health insurance scheme and US Medicare. There are unresolved questions about ADB compensation for participants in both insurance schemes.

Kazu Sakai—Japan said that many Japanese former staff members did not stay very long with ADB. There are groupings of former ADB staff around former ADB presidents. Former President Fujioka wants to combine these separate groups into a large AFE Japan group, but it is not clear whether the idea will be carried further. Historically, the AFE Japan chapter has never availed of a subsidy for its social gatherings.

Ulf Freiwald—Europe reported on a successful AFE Europe reunion in Colchester, England, in September 2018. Local dignitaries attended (e.g., the mayor of Colchester), and AFE was able to publicize ADB and AFE in a local newspaper. UF discussed the desirability of (1) a Bylaws provision that would permit not accepting applicants or expelling members under certain circumstances; (2) the need to better explain AFE election procedures; (3) whether members have the right to see the documents that are covered under “Books and Records,” Article X, Section 1 of the Bylaws; (4) whether an internal audit of AFE would be appropriate; (5) whether chapters should also be established in places with a smaller numbers of members, e.g., in Thailand, Malaysia, Bangladesh, and Hong Kong, China; and (6) provision of more prominence to AFE’s founding father, M. Ikramullah Khan.



Neil Collier, Gordon and Rosemary Fox, Hans-Juergen Springer, Ulf Freiwald, Marissa Wenceslao, Makiko and Kazu Sakai.

Vernon Jorsen—Canada provided his statement (on behalf of Bruce Murray) after the meeting, due to the late arrival of his plane. The Canadian Parliament recognized on 30 October 2018 the contributions of the Filipino–Canadian community to the country and declared the month of June as Filipino Heritage Month. He noted the very active AFE group in Toronto, the smaller group of Ottawa/Montreal, and a John Cole Memorial Dinner in Vancouver, with 40 members.

Other Business

By e-mail, Matthew Westfall had questioned (1) the validity of the recent Bylaws amendment, which was voted on and approved by only 4.6% of AFE members; (2) the lack of circulating the Notes to the Financial Statements together with the Financial Statements; (3) that AFE’s registration in Vanuatu had fallen into “receivership”; and (4) the appropriateness of registering AFE in the Philippines.

HJS noted these points would be addressed after his return from Fiji, and that he and the AFE treasurer would then also meet with AFE’s external auditor, which had been copied, regarding the matters.

Adjournment

The meeting was adjourned at 12 noon. ■



L-r: Japan Chapter Coordinator Kazu Sakai; AFE President Hans-Juergen Springer.

AFE–ADB’s 33rd Annual General Meeting

Senirosi Dua, Westin Hotel • Nadi, Fiji • 1 May 2018

Ed: The officers’ reports are summarized below. The full reports are available online, in the Members section of our website, at <http://afe-adb.org>.

On behalf of Chairman Bong-Suh Lee, President Hans-Juergen Springer (HJS) called the meeting to order at 8:15 am. He welcomed and thanked members for attending. In view of the high cost of travel and the long distance, not many members had made it to this annual meeting.

HJS introduced Marissa Wenceslao (MVW), the Secretary of the Executive Committee. He mentioned that the Executive Committee had scaled down its attendance at this annual meeting, as full attendance would have seriously impacted AFE’s 2019 budget. He apologized that the usual annual meeting time of 2 hours had to be cut by 1/2 hour because the conference organizers had to accommodate other meetings.

Chairman’s Address

In the absence of Chairman Bong-Suh Lee, HJS read the Chair’s address.

As Chairman of the Association, I extend a warm welcome to the 33rd annual general meeting of AFE–ADB. This annual meeting is certainly a very special one, as it is the first time that a Pacific Island country is hosting an ADB annual meeting. This meeting gives Fiji the unique opportunity to present itself as a dynamic member of the community of Pacific Islands, which has 15 ADB members. I thank the host government of Fiji for inviting us and giving us the opportunity to enjoy Pacific Islanders’ culture and hospitality.

Turning to AFE matters, I congratulate Marissa Wenceslao for being elected to the AFE Executive Committee. She is a valuable asset to the team that manages AFE affairs. I also congratulate Jill Gale de Villa (JGV), who has been reelected as vice president.

A considerable part of the second half of 2018 was taken up with drafting necessary amendments to the AFE Bylaws. Special thanks go to **Bruce Purdue** as the guiding force of this exercise and to **David Parker, Jan van Heeswijck, Herbert Morais, Peter Pederson, and Eveline Fischer**, who made valuable contributions to the process, as did **chapter coordinators**. The amended Bylaws became effective on 26 February 2019.

Members of the Executive Committee spent many hours working on health insurance and pension matters, including

preparing for and participating in Pension Committee and Group Medical Insurance Plan Consultative Forum (GMIP PC) meetings last year. Increased transparency surrounding the pension benefits is a most welcome sign of ADB opening up. The Comprehensive Review of Compensation and Benefits, conducted every 5 years, has just started and is due for conclusion in 2020. The AFE Executive Committee is closely following the review, as it also includes reviewing pensions and health insurance, the two benefits that are of utmost importance to retirees.

I thank **AFE members** for their active interest and participation in AFE affairs; **chapter coordinators** for being essential links between the membership and the Executive Committee; and, last but not least, the two assistants **Malou Magalued** and **Ana Paluga** for their untiring work.

President’s Report



Hans-Juergen Springer.

2018 Overview. A major undertaking that took up much time was **updating the AFE–ADB Bylaws** to bring them in line with the bylaws of other international organizations. The amendments were approved by the membership as follows: 136 ballots were cast for the amendments, 2 ballots were cast against, and 14 ballots

were invalid. The amended Bylaws became effective on 26 February 2019. The two major amendments are:

- definition of qualifications for members to be elected to the Executive Committee; and
- a change in the election process, moving to an Election Committee.

The Executive Committee is considering using an easy-to-handle voting procedure such as Survey Monkey or Election Buddy in future.

Other Matters. The Executive Committee held frequent sessions to discuss issues on hand. AFE participated in six ADB staff Retirement Plan Committee meetings and



L-r: Susan Ruthland, Neil Collier, and Vernon Jorsen.



George Heinen, Monique Freiwald, and Patrick Pillon.

four Defined Contribution Plan (DC) Committee meetings. Substantial time was spent on and with the BPMSD-led GMIP CF in an ongoing process to ensure satisfactory coverage at costs that are not excessively burdensome to GMIP participants as well as ADB, which subsidizes the GMIP to a great extent.

AFE has been briefed by BPMSD staff and consultants about the ongoing **Comprehensive Compensation and Benefits Review** that takes place every 5 years. There are at present no indications regarding changes for retirees, but AFE will continue to stay involved. Decisions will be known in 2020.

AFE can now approve access to ADB Headquarters through the Visitors' Registration System ("VISREG") of those without the pink ADB retiree ID card. To make such requests, members should call the AFE numbers 632-5196 or 632-4444 local 70133 and provide the guest's name and the reason for the request, at least 24 hours before the planned visit.

AFE membership was 2,985 as of 31 March 2019, a 2.3% increase from a year earlier. AFE informs potential retirees of our organization at the ADB retirement seminars. **AFE's financial position is strong**, with an excess of revenues over expenses of \$3,908 last year. An increase of dues is being contemplated, but members will be consulted before any changes can be decided.

AFE continues to interact with the ADB Staff Council, and with counterparts at the Association of Retiree Associations of International Organizations (ARAIO). AFE also continues to meet with ADB senior management to bring outstanding issues to their attention.

AFE has rationalized its **data bases**, with expert assistance from ADB's Office of Information Systems and Technology (OIST) and our member **Barbara Davis**. In addition, as AFE's **filing system**—most of it still in hard copy—is running out of space, we have started discussions on how to move to a digital filing system with our own expert, **Teresa Montesa**, an AFE member who recently retired as head of records at IMF.

Vice President's Report

Health Insurance

Comprehensive Benefits Review. The major focus for the present is the ongoing Comprehensive Compensation and Benefits Review. The terms of reference were completed prior to involving Staff Council or retirees. They are far reaching, including

- developing guiding principles for managing compensation and benefits in line with Strategy 2030,
- establishing comparator groups for setting levels of compensation and benefits,
- defining the target market against the comparators selected,
- benchmarking against the comparators, and
- proposing changes for management consideration.

The component of the review that is most pertinent to current retirees is the Post-Retirement Group Medical Insurance Plan.

Group Medical Insurance Plan Consultative Forum and Notes.

Since last year's AGM, the GMIP CF has met 4 times. Your representatives are Barbara Palacios and I, with HJS as alternate. The following are the major points raised during the meetings [with AFE comments italicized and in brackets]:

- (1) **Premiums.** BPMSD is coordinating with Cigna to modify the premium formula so that premium increases will be more frequent and incremental, rather than in infrequent but large steps.
- (2) **Precertification requirement in the Philippines:** Since 1 January 2019, Cigna's precertification has been required for hospitalization or any procedure requiring an operating room. *[To be sure of coverage, get precertification for any expensive procedure.]*
- (3) **Cigna's communications:** AFE requested and BPMSD agreed to raise the need for Cigna to always explain reasons for coverage denials.
- (4) **Cigna's representative at ADB:** Staff Council (SC) requests more regular attendance at office hours and days.

- (5) **Liaison with hospitals in the Philippines and elsewhere:** AFE and SC request more hospitals be brought under the umbrella. [Cigna can request liaison with providers, but many providers in the Philippines do not accept the connection owing to limitations with their accounting systems and the desire to get payment up front.]
- (6) **Coordination with US Medicare:** This is still a work in progress. In December, AFE's Washington DC Coordinator **Fred Roche** organized a meeting between BPMSD's **Bill Silverman** and DC area retirees on this and other matters.
- (7) Use of the **Wellbeing app** is increasing. [See the Cigna website. The Telehealth portion of the app is very useful when you can't get a doctor's appointment in short order, especially when traveling, etc.]
- (8) Deloitte is **auditing Cigna's ADB claims processing** versus agreed-upon targets.
- (9) AFE has repeatedly requested clarification about how **Cigna's "Medical Board" is used**, and this is a pending matter.

Note that AFE previously requested a rebid of **the insurance contract**, on good governance grounds. BPMSD prefers to roll over the contract, given Cigna's improvement and the long and arduous process of rebidding and changing providers. [Per AFE's 2018 survey of the health insurance, 93% of respondents who expressed an opinion were either highly satisfied or satisfied with Cigna's customer service, and 91% were either highly satisfied or satisfied with Cigna's claims processing.]

Health Insurance Cards. New Cigna cards have been issued, and the US cards look very similar to the worldwide cards. Some of the distinguishing features are that:

- **the US cards** have ADB in a BLACK box, an account number and **US toll-free number** among the information on the front, and US health care provider info on the back; and
- **the worldwide cards** have ADB in a BLUE box and the **toll-free Philippine number** on the front.

Insurance Committee. To better serve our members in the face of a growing workload, we are changing and expanding the composition of the AFE Insurance Committee.

- (1) We are asking Chapter Coordinators to nominate at least 1 person per chapter to join the committee, to assist in feeding back the chapter area's needs for and issues with the health insurance, to assist their members with queries that may be especially pertinent to the chapter's area of operations, and to disseminate information to them (with assistance from the AFE office with e-mails, as needed).



L-r: Esterliza and Thomas Bieling, and Ulf Freiwald.

- (2) To have members responsible for long-term care and life insurance, both of which need more attention, we are looking for volunteers to join us.

Publications and Communications

The *AFE News* continues to be published twice annually. Members are encouraged to send in articles for *AFE News*.

We are taking steps to update the AFE website and the new AFE HQ Facebook page (which has more than 420 members) more regularly, assisted by MVW, together with **Marissa del Castillo** and **Midi Kawashima**. To join the Facebook page, look for AFE-ADB HQ on Facebook, and send a request. The page provides short information pieces on AFE and relevant ADB activities.

Treasurer's Report

Audit. We again received a clean audit opinion from our auditors, Navarro Amper & Co., a member of the Deloitte group. There were no outstanding issues or recommendations, thanks mainly to the excellent bookkeeping of our long-serving staff, **Malou Magalued**. In 2018, we actually had an excess of revenues over expenses of \$3,908, mainly due to the annual general meeting being held in Manila in 2018. The audit report, where you will find the numbers referred to above, has been mailed to everyone and posted on the AFE website. It explains in detail how the AFE budget is used.

Assets. The net assets of AFE increased slightly (nearly 3%) from \$139,204 at year end 2017 to \$143,112 at year end 2018.

AFE Revenues consist mainly of membership fees and contributions. These declined from \$25,252 in 2017 to \$23,340 in 2018, a drop of 7.5%. We will be watching closely to see if this trend continues and analyze how we can reverse any downward trend in collections. Our dues have remained the same since 2000. Increasing dues might further reduce membership, so we would need to proceed cautiously and with full consultation before any changes are suggested.

AFE also receives an ADB subsidy, which is a significant assistance for AFE’s operations and members’ networking. In 2018, AFE utilized \$24,184 of these funds to reimburse eligible expenses incurred by AFE’s 15 chapters for meetings and reunions with current and future AFE members. The goal is to keep former employees actively involved with AFE matters and aware of ADB’s activities, and to encourage them to be goodwill ambassadors for ADB. The subsidy was also used in part for travel related to chapter development and meetings with our comparator retiree organizations, audit fees, computer maintenance, and website development. AFE is also grateful to ADB for the ongoing non-monetary support provided in the form of mailing and printing services, secretarial assistance, and office space and equipment.

In closing, I thank all the members who continue to support AFE by volunteering time and skills at the headquarters or in their chapters. Your Executive Committee in Manila relies on this involvement and knowledge sharing. Although operating on a very small budget, your AFE Executive Committee plays a critical role in communicating retiree concerns to ADB management and providing inputs on policy changes that will impact present and future retirees.

Secretary’s Report



Marissa V. Wenceslao.

Assistant Treasurer.

As the first AFE assistant treasurer, I was to provide support to the treasurer. However, the Executive Committee concluded that my contribution to the committee would be more useful as the secretary. With the Bylaws amendments

that became effective on 26 February 2019, this change was approved by the membership.

Secretary. Beside participating in the Executive Committee meetings and deliberations, I assist the vice president in communication committee endeavors, e.g., updating the AFE website and the AFE Facebook page. My mandate is to (1) support the Executive Committee as needed (e.g., supporting legal, procedural, and record-keeping); (2) keep coordinators and members informed of Executive Committee decisions and actions, as appropriate; and (3) assure preparation of minutes.

On the communications front, I created (in June 2018) the AFE HQ Facebook page and team up with the vice president to

- update the website as we get fresh information—often relying on inputs such as from chapter coordinators about their chapter events; and
- provide content for the AFE HQ Facebook page, aiming to connect with more members and disseminate information in brief.

I thank you all for your support. With the rest of the Executive Committee I work on AFE interests and address members’ queries. I am pleased to note that there is a healthy exchange of ideas within the Executive Committee and with chapter coordinators and some members. Needless to say, we are happy to receive your feedback, inputs, or queries on AFE concerns.

ADB Statement on Pension and Insurance. *(This was unavailable by the meeting but is now on the AFE website.)*

Other Business

HJS noted that Matthew Westfall had written to AFE on several issues, including that (1) only 4.58% of the membership voted to approve the Bylaws; (2) the Notes of the Financial Statements had not been circulated together with the Financial Statements; and (3) AFE’s corporate registration in Vanuatu had lapsed. HJS noted re. item (1) that the election was carried out strictly in accordance with the provisions of the AFE Bylaws; (2) that the notes had been issued separately by the Auditors and were sent to members on 22 April; (3) that re-registration is in progress, and the lapse was due to a lack of information from the Vanuatu office responsible; and that AFE would respond to Matthew Westfall’s email.

George Heinen asked **what happens to pensioners if ADB closes shop**. HJS answered that if the pension fund is fully funded, there should be no problem and that the new funding Policy approved in 2017 was a further assurance that pensioners would get paid.

Ulf Freiwald asked whether Bylaws provisions had been considered that would bar ex-ADB staff from joining AFE or provide a **basis for expulsion**. HJS replied that the matter had been discussed, and the conclusion was that such provisions would not be appropriate for AFE.

Ulf Freiwald asked **how secure ADB’s health insurance scheme** was for retirees. HJS responded that the fund established in 2015 was an assurance that ADB’s contributions to the scheme would be available if and when needed. *[Unlike the pension, ADB’s health insurance is not covered as a contractual obligation.]*

Kazu Sakai asked what the qualifications and job description should be for the chapter member who would in each chapter focus on health insurance matters. HJS said AFE would let chapter coordinators know.

The meeting was adjourned at 3 pm. ■

Cocktails and Receptions





Participants



Australia

Neil Collier and Susan Ruthland
Keith Leonard
Ronald Skeates and Robyn Hesse

Austria

Ulf and Monique Freiwald

Canada

Vernon Jorssen

France

Francois and Maribelle Ausseil
Patrick Pillon

Germany

Thomas and Esterliza Bieling
Hans-Juergen Springer

Luxemburg

Georges Heinen

Japan

Seiji Kojima
Haruhiko and Kumiko Kuroda
Kazu and Makiko Sakai

New Zealand

Gordon and Rosemary Fox
Francis Narayan
John Samy

Philippines

Robert and Cecilia May
Marissa Wenceslao

United States

Guillerma and Marie Anne Dumalag
Warren Evans
Rosario Francisco
Precinia Lizarondo
Normita Tricia Marquez
David McCauley



Chapter News

Canada

Bruce Murray (ADB 1980–2007)



Some AFE Canada members joined festivities across the country as Canada celebrated its first Filipino Heritage Month in June, a month-long celebration of Filipino culture. Vern Jorsen of the Ottawa/Montreal AFE Group represented the Canada Chapter at AFE’s annual general meeting in Fiji. A newsletter sent to all

members of the Canadian AFE chapter covered (1) ADB’s 2019 annual meeting in Fiji, including President Nakao’s closing statement; (2) details of Canada’s contributions to ADB and number of Canadians working in ADB; (3) ADB’s operational achievements in 2018; (4) the ADB pension fund; (5) health insurance issues; (6) AFE Bylaws amendments; and (7) a list of AFE members who passed away in 2018.

AFE Vancouver. Two informal lunches were held in Vancouver during the first half of 2019. Unfortunately, we are all senior citizens so we forgot to take pictures.

In May, Peter and Emy Hanton who were visiting from Australia had lunch with Lew and Ky Hayashi, Chris and



Merridale Cidery & Distillery and Eatery.

Susana Wensley, and Lynne Cole. They all worked together in ADB’s Vanuatu office in the early 1990s. During the 1990s, Vanuatu was ADB’s regional office covering the entire South Pacific except for Papua New Guinea. After renewing friendships and sharing memories over a leisurely lunch, Susanna and Emy played ladies tennis doubles. The tennis game in Vancouver followed doubles tennis games that Emy arranged to play with Susanna when she and Chris visited Manila in the latter half of 2018.

In June, Lew Hayashi, Bill Fraser, John Kuiper, Kimlin Lim, Takao Watanabe, and Bruce Murray enjoyed lunch at the New Indian Buffet. In addition to discussing matters related to ADB, much of the conversation revolved around donations to charities and claiming expenses under CIGNA that are not covered by the British Columbia health care system. After the lunch, Bill Fraser forwarded the link for charityintelligence.ca, which is good source for information on registered charities, including information on administrative expenses and overheads, and John Kuiper forwarded copies of an evaluation of several Canadian and international charities that



Emma Murray, Bev Bauche, Sharon Marshall, Lynne Cole, Laura Jorgensen, Bruce Murray, Leslie Gold, Alex Jorgensen, Charles Coe, Dick Gold, and Richard Marshall.

he prepared in 2015 and material on Room to Read, a charity supporting education in poor countries. Kimlin Lim forwarded a list of charges that his doctor levies that are not covered by the British Columbia health plan.

Vancouver Island. The Vancouver Island AFE group had a lovely lunch on 11 July to renew friendships and share memories. Everyone appreciated the work of Alex Jorgenson organizing the lunch at the Merridale Cidery & Distillery and its Eatery at Merridale, and the nice, sunny weather. This rustic setting is at a craft cider distillery. In addition to enjoying fresh local farm-to-table cuisine cooked using traditional methods in a brick oven, visitors can also go on self-guided tours of the distillery, cellar, and orchard and enjoy the beautiful flowers and garden. A special feature was the tasting bar for the cider, spirits, and fortified cider. All participants were pleased that ADB had made generous additional contributions to the Staff Retirement plan to close the funding gap so it would be fully funded. Emma and Bruce Murray drove over from Vancouver, catching an early morning ferry, and Lynne spent the night with Richard and Sharon Marshall.



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

Guia Estabillo hosted the AFE Toronto group's first 2019 event in June.

It was an all-day event (breakfast, lunch, and dinner) as the seniors do not know when breakfast starts and lunch ends! A day of laughter, food, posing, modeling, cooking, and bonding.

The mountains of food started with danggit (a type of dried fish), boneless dilis (small fish), pusit (squid), baked salmon, Hawaiian bread, pan de sal, and garlic fried rice. The eating easily transitioned to ice cream (ube/macapuno and plain macapuno) and leche flan and then on to pork barbecue on

Standing : Tito Jugo, Jun Trasporto; seated: Ditas Boctor, Cora Tiu, Jenny Amigleo, Guia Estabillo, Annie Jameson, Bernadette Sta. Maria, Boy Amigleo, Lea Gojo, Linda Trabulsi, Malou Trasporto; in front : Nida Jugo; not in photo: Ron Jameson.

skewers as soon as they were off the grill, whipped cream with peaches paired with blueberry pancakes, mozzarella bites, grilled corn, Jollibee spaghetti, pork longganisa, shrimps, mussels, and empanada. One attendee noted that nobody touched the brown rice and this group believes that brown rice is not for weekends and is not really food.

Although the forecast was for severe wet weather, that did not deter the group from laughing and eating throughout the day. The group all missed Ching Ledesma and her husband Dodo, long-time, active members of the group.



Lindy on the Ramp!

Mirror, mirror, on the wall, who is the prettiest of them all? Step aside Maye Musk (71-year-old silver-haired model and mother of Elon Musk)—we have our Lindy on the Ramp! *Among sey !!!*

The Toronto AFE group, like all of Canada, celebrated the Toronto Raptors 2019 NBA championship. About 2 million basketball fans lined the parade route and the Toronto mayor officially declared 17 June as "We the North" day. In this sea of humanity Toronto AFEers Nida Rodrigo and Bernadette Sta. Maria bumped into each other celebrating the Raptors' victory. ■



Japan: Reunion with the Kurodas

Kazu Sakai (ADB 1987–2014)



On 17 May 2019, former ADB employees in Japan who served under former President Haruhiko Kuroda had a reunion with Mr. and Mrs. Kuroda. About 40 persons including spouses attended the gathering. President Kuroda spoke on the recent global economic developments as well as on ADB’s annual general meeting held in Fiji earlier in the month. As the Governor of the Bank of Japan, Mr. Kuroda is alternate governor representing Japan on ADB’s Board of Governors and in this capacity he has been attending annual meetings since he stepped down as ADB’s president.

In his welcome address, Mr. Masakazu Sakaguchi, former executive director and one of the organizers for this gathering alongside Mr. Shuichi Hosoda and Mr. Tomoyuki Saisu, former chief advisors to President Kuroda, spoke about a recent Japanese book in which the author invoked Mr. Kuroda’s “guardian spirit” and had an interview with this “spirit” on various pressing issues of the day. Mr. Sakaguchi cited the book as an example of the extent of public attention in Japan to Mr. Kuroda and his insight on matters in vast areas not just limited to economic and monetary policies. In echoing Mr. Sakaguchi’s speech, I informed the participants of the new Japanese translation of *The Poverty of Historicism* by Karl Popper, Austrian philosopher, containing a substantive commentary by Mr. Kuroda; another example of his wide intellectual interest.



Ms. Minami, former President Haruhiko Kuroda, Ms. Harumi Kodama and Mr. Masakazu Sakaguchi.

We had about 2 hours of good time chatting with old colleagues over drinks and food. To entertain the participants, Mr. Tsusaka Maekawa, former external communications specialist, gave a magic show. His magic was truly extraordinary and stunned everyone. Some AFE–ADB members may recall the magic he performed in ADB Staff Community Fund’s annual fund-raising show.



Mr. Tsusaka Maekawa.

Beside former employees, Ms. Harumi Kodama, who had just started her stint as ADB’s Resident Representative in Japan, attended the gathering and gave short remarks. Mrs. Kumiko Kuroda concluded the gathering by congratulating Ms. Kodama, expressing the hope that more Japanese women would play important roles in the world and encouraging Japanese men to support them. ■



Korea: Kim's Remarkable Recovery

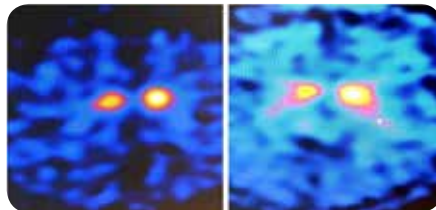
Meeja Hamm (ADB 1993–2006)



The Korea Chapter continues to hold monthly lunches. Shown in the photo is Cheolghee Michael Kim who retired from the Independent Evaluation Department (IED) in 2013 due to his progressing Parkinson's disease. He has recently shown a remarkable recovery in his damaged brain cells (the photo shows the regrown substantia nigra cells after he had Deep Brain Stimulation surgery last year).

Cheolghee, as reported by the March 2017 edition of AFE-ADB magazine, invented a highly effective antidrowning method, which he named "Leaf-Floating." The novel Leaf-Floating method is now being widely adopted by the Ministry of Education, 119 Fire Agency, Korean Coast Guard, and many others. He recently applied for a patent on the Leaf-Floating Education Method at the United States Patent Agency. According to Cheolgee, while people do not have gills like fish, we can still breathe on the water comfortably by using this Leaf-Floating Method. No swimming or life vest is necessary. Please visit his homepage www.safeswim.kr for further information.

Cheolghee Kim, is a 10 year Parkinson's patient and president of a nonprofit organization, the Safe Swim



Before DBS.

Now.



L-r: Gyun-Tae Sul, Yoong-Soo Seo, Dong-Seok Park, Cheol-Ghee Kim, Soo-Nam Oh, Cheolsu Kim, Korea Chapter Coordinator Meeja Hamm, AFE Chairman Bong-Suh Lee, Myeong-Ho Shin, and Sun-Ho Lee.

Association of Korea. He is extremely active in spreading the new antidrowning method to children as well as the adults domestically. His next ambitious target is to have people around the world learn this simple but effective method and become free from drownings.

Cheolghee is now actively joining the Korea Chapter's monthly lunch gatherings. We pray for speedy and full recovery of Cheolghee so that he can continue pursuing his dream of helping others around the world. ■

Pakistan

M.E. Tusneem (ADB 1979–2005)



The Pakistan Chapter met on 24 February 2019 to discuss the 2019 program of activities.

The meeting was attended by 15 persons including spouses. The members expressed keen interest in activating the chapter by developing a program of activities and mobilizing the resources to implement it. They appreciated the AFE-ADB's Annual budgetary allocation for 2019 but consider it too inadequate to have a viable program without significant contribution by the members. Accordingly it was unanimously agreed that the members and their spouses could make a voluntary contribution of \$20 each per annum for general get-togethers for social and excursion activities during the year. Ms. Samia Mufti kindly agreed—albeit reluctantly—to act as treasurer of the chapter. It was proposed that the ladies should be prime movers of social and excursions activities! The meeting ended with a buffet lunch and vote of thanks by the coordinator to the members. ■



L-r, standing: Akmal Siddiq, Masud Mufti, Ahsan Tayyab, Naseer Ahmad, Khalid Rahman, Latif Chaudhry, M. Tusneem, Rizwan Bashir, Kh. Zaheer Ahmad, M. Riyazul Haque; sitting: Mrs. R. Bashir, Mrs. Bushra Mufti, Mrs. Amna Chaudhry, Dr. Shahida Jaffery, Mrs. Samia Mufti.

People, Places, and Passages

A Love Affair with Mercy

Marilyn Collette (ADB 2000–2004)



Ever had a love affair after leaving ADB? How about falling in love with an organization beyond that of ADB? This was to become my fate following a serendipitous set of circumstances, which led me to join one of the national office boards of an international humanitarian organization. I left ADB in 2004 to join my husband who had left for Canada almost a year prior. Rather than return to the Canadian International Development Agency (CIDA), following a leave of absence, I became the International Director of the National Judicial Institute of Canada, which led to managing judicial reform projects from Bern, Switzerland, where we moved in 2005.

In 2008, accepting an idle invitation to a charity event led to a life-changing experience. It was love at first sight with an organization called Mercy Ships (www.mercyships.org/international). The reception was held at the Château de Vullierens near Morges, Switzerland, with its fantastic gardens of 600 varieties of cultivated irises. During the dinner, I had the rare privilege of meeting the humblest of living humans, the Co-Founder with his wife Deyon, of Mercy Ships, Don Stephens.

Mercy Ships is an international humanitarian organization, with a mission to provide free, quality health care for those without access to surgery, throughout the world. Through the deployment of the world's largest private hospital ship, the *Africa Mercy*, this organization works with host countries, docking for 10 months at a time,

to help fill the gaps in health care systems while providing a variety of training opportunities for medical professionals (surgeons, nurses, physiotherapists, anaesthesia providers, administrators, and community health workers).

Now there comes a time in one's life when it's time to give back, particularly following a well fulfilled career. So when Don Stephens asked if I would like to join the Canadian Board, my response was swift and unequivocal.

Not long after joining, I had the privilege of seeing "love in action" aboard the *Africa Mercy*, a Norwegian train ferry that had been converted into the largest civil hospital ship in the world. Tied up in the port of Cotonou, Benin, I was again about to be seduced. Here was this incredible floating city of 450 volunteers, (ships officers and engineers, pharmacists, biomedical specialists, teachers, deck swabbers, hair dressers, surgeons) who had all paid their transport and room and board for the privilege of giving of themselves to serve the world's most disadvantaged. This is the true spirit of Mercy Ships, the uplifting joy of simply giving unconditionally.



Africa Mercy.

After an initial first day of screening 6,000 people from throughout Benin, some 2,000 potential patients had been selected for surgeries. Touring the six operating rooms, which functioned all day, 6 days a week, was part of our initial orientation. Hearts were instantly won over, as we proceeded from the operating rooms to recovery rooms. Children had received operations on their club feet, "windy" legs, unspeakable burns, and damaged eyesight, and adults had had large tumors excised, facial deformities corrected, socially debilitating fistulas repaired. Who could not succumb to the bravery of these souls who had



Operating room on the ship.

never seen a doctor's office before finding themselves in a state-of-the-art operating room on the sea?

One of the first surgeries I encountered was a middle-

aged woman with a large tumor growing from her neck. The contemplated surgery was interrupted by the discovery on her x-ray of a multitude of cancerous growths on her lungs. With husband present, the devastating diagnosis was sensitively given and the option not to proceed put to her. Her response was one that I will never forget "I need to have it removed, as I want to look beautiful when I die."

Back on Canadian soil, I have served as Mercy Ships Canada's Board Chair for 4 1/2 years. One of 16 international offices, we raise funds and recruit almost 10% of the some 1,500 volunteers who serve the hospital ship each year...for anywhere from 2 weeks to 25 years. With its own set of challenges, there was much to be done to take the organization to the next level of its development. The Canadian office has always been praised for its high levels of volunteer commitment and this needed to be sustained and grown; donations scaled and structural changes made for greater reach across Canada. For our volunteers, we are able to provide a unique opportunity, since most surgeons and health professionals who arrive on board see and treat diseases they have never seen in their respective home countries.

Having just returned from the International Board meeting in Guinea, Conakry, where the Ship has been anchored for 10 months, I can report the achievements continue unabated. This past year, some 2,522 life-saving operations took place, 8,998 dental patients were treated, and 1,269 eye surgeries were performed.

Medical capacity building has ascended as a critical program, with health professionals assisting with the operations (some 1,369) and a fully operational dental school developed at a local university, impacts will be felt, not just on the recipients but on the lives of whole families and communities as beneficiaries.

Better still, there is a new 499-foot (152-meter) purpose-built hospital ship nearing the final stages of its construction in Tianjin, People's Republic of China. This new ship, the *Global Mercy*, will also head to Africa, increasing the number of operations to 30,000 per year with the two ships.

Plans are in the offing in 2020 for the maiden voyage of the new *Global Mercy* to call into Subic Bay for its equipment outfitting. Hope to see some of you there in Subic to celebrate the first port of call on its maiden voyage and the next inspiring chapter for this newest of these "love boats."

But the real story of *Mercy Ships* is about how the volunteers of this organization all over the world remind us that in a turbulent world, works of genuine kindness and selfless action elevate the indisputable value of all human lives and their right to health care, access to safe and affordable surgery and personal dignity.

Regarding his first stint on *Africa Mercy*, Dr. David Chong recalls "The moment I arrived on this ship I had an overwhelming feeling that I was being used to do something good. When it came time for me to leave the ship 6 months later, I didn't want to. I wanted to stay. I loved that the ship was not just talking about how people should act, they were doing it—they were so much more open than I was used to. They don't just tell you what they believe, they use what they believe to genuinely change lives."

He had returned to Australia and then specialized in plastic surgery when a *Mercy Ships* doctor told him that would be the best specialization to help many of their patients. Dr. Chong noted a "... mother came in with her young



11-year-old Justine from Yaounde, a village outside Douala, Cameroon, was the first patient up the gangway in 2018 and the first to recover at the HOPE Centre. After receiving surgery to correct her severely bowed legs and months of physiotherapy work, Justine can now walk as any other young girl.



Aissata Pato before and after cleft lip surgery. She was the Mercy Ship's 100,000th surgery. Plastic surgery is an important skill on the ship.

daughter who had a severe cleft deformity. As she was leaving following surgery, the mum was crying and I asked her what was wrong. She said ‘I felt so bad because my child was called a demon and everyone around [made] me feel like she is cursed, but now she is healed.’” Dr. Chong added “I probably won’t ever see her again but I have been part of a ship that is making this kind of difference every day. That’s pretty cool.”

He now donates 6–8 weeks of his time every year on *Mercy Africa*. Surgeons (orthopedic, plastic, and many other specializations) are essential, as are all the volunteers. Many return year after year, foregoing billable time in their own practices back home.

The next quote is illustrative of the disfiguring tumours and fistula operations that are a huge part of the surgical interventions of the Mercy Ship in Africa. “This one lady from Cameroon, she was a Congolese refugee and she wouldn’t even look me in the eye when I was trying to diagnose her. The scars from inside, from being rejected cause internal pain. It’s not just the physical we heal on this ship, we also free them from their emotional pain. I love that. She was here for so long and yet she did not want anyone to know her. The amount of love that the ship showed her was incredible. The power of her being loved was far greater than any surgery we could have given her. If you have a group of people around you that love you for who you are, it suddenly doesn’t matter so much what your face looks like.” ■

A Day with the Homeless

Nannette Amorado (ADB 1982—2007)



Members of the Philippines West Group looked forward to that Saturday. Julia Holz, Monina de Guzman, Rosemarie Hernandez and her daughter Pat, and I visited the Kalinga Center in Tayuman, Manila to bring our donations in kind—a huge box overflowing with old clothes, blankets, slippers, belts, water

bottles, toothbrushes, et cetera. We also presented an updated list of cash donations totaling Php61,000.00. It was double our initial target. Thanks to the donors. This amount would feed around 350 homeless for 2 days and would give them some undergarments.

We also had the opportunity to serve them meals and talk with some of them. We took care of Station 6, the



L-r: Pat and Rosemarie Hernandez, Monina de Guzman, Julia Holz, Kalinga Center staff members, Nannette Guinto Amorado (right-most).

dining hall. At Station 6, they get to eat as much as they want. The children wanted less vegetables and more meat. The women wanted more vegetables. The men wanted more rice. And all seemed to want sauce on top of the rice!

That day, there were many other volunteers (school kids) who manned the six other stations. All the beneficiaries go through seven stations: (1) Welcoming, where the beneficiaries are given a number for the queue; (2) Profiling, where their personal information is taken and entered into the database for future reference; (3) Clothing, where they are given toiletries and clothes; (4) Bathing; (5) Grooming and affirmation; (6) Meals and bonding; and (7) Sending off.

There were two huge mirrors, one at Station 3 and another at Station 5, so they can see themselves “before” and “after” bathing and cleaning up. This process allows them to see that they could be better. All through the stations, they learn the value of discipline and patience. We noticed that the Kalinga Center was so well organized and the beneficiaries were so well behaved.

Recreating and empowering lives of homeless people is a process. It is a commitment to oneself—the will to change has to come from within. The program director



shared some success stories and some struggles of swinging back and forth. I could not forget the story of one volunteer who said that some beneficiaries, after bathing, preferred to still wear their torn



Learning session for beneficiaries.

and dirty clothes as they feel they get more attention and more alms that way. Sad. But with the Kalinga Center's program of providing the homeless regularly with nutritious food, bathing, and informal education activities, they will gradually and surely regain their self-image, restore their self-respect, and redeem their self-worth and trust in others.

For sure, there will be progress when we visit again. For our next visit, we are thinking of going on a weekday to observe their Alternative Learning System and Livelihood Program. Also, we thought maybe having an early Christmas Party for the children around October would be a fun idea. ■

The Draw of Pottery

Masami Bolt

Ed: The Bolts' dual careers dovetailed as Masami Bolt's JICA work led her to develop an interest in indigenous clays and pottery, while the path her spouse Richard Bolt (ADB 2000–2018) took led him to heading the Philippines Country Office.



Masami Bolt at the Chocolate Hills.

My interest in pottery began about 15 years ago in the Philippines, while I worked for the Japan International Cooperation Agency (JICA) Philippines and my husband, Richard, worked at ADB. At that time I was working on a project supporting the Bureau of Soils and Water Management, Department of Agriculture. Our project was focused on soil management research and development

for agriculture. My work involved travel throughout Luzon, meeting farmers and local extension workers.

On one trip to Northern Luzon, a common road-side sight was stacks of clay pots and clay stoves. I stopped during my field trips to meet farmers, as well as the people selling their wares by the roadside, to discuss their livelihoods. Behind the roadside pottery stores the people were working with clay; some were mixing clay and curing, others making pots and bricks. It also turned out that the clay and pot makers were often the same farmer families managing their soils and crops, within their wider ecosystems.



Paulina, an 85-year-old potter in Ilocos Norte.



Clay pottery along the highway, Tarlac, Luzon, Philippines.

That's when I more fully appreciated that local rural livelihoods depend on a wide use of soil, not only as farmers but also as potters. I also realized that the local potters had to deal with soil and clay in a more direct way than farmers, and they had a wide understanding of local soils and clays best suited for their uses beyond farming alone. My interest in clay and pottery started on that day.

Eager to learn more about clay and pottery, I enrolled in a correspondence course, at Kyoto University of Art and Design (bachelor of arts, in fine arts, ceramic art) in Japan. I continued to work for JICA in the Philippines, and assignments included a project with the Department of Environment and Natural Resources, dealing with local governments, and involving travel to rural project sites in the Visayas and Mindanao. I then took JICA assignments in Tanzania (2 years) and Indonesia (2 years) working on rice production and managing agriculture under climate change.

That led to many more opportunities to meet farmers and roadside potters, including people who were using rice paddy soil to make sun dried bricks for house walling as well as clay cooking pots and clay stoves. Many of the clays were little more than a soil mass, very rough and difficult to treat, and very different from the fine clays I was using in my course in Japan. But somehow the local

coarse clays fascinated me very much as the raw material available to local people. My view also developed that soil and clay in any one area are the accumulated result of geological and ecological processes and changes over the millennia, in effect the memory of how the soil and clay have transformed over time in any one area. People today are living on the present state of the soil and clay and have accumulated knowledge of where to find them within their ecosystems. That idea is why I am so fascinated by clay. I wanted to know, from the clay user's point of view, what physical characteristics those clays have, and how people treat and use them in that area.

After returning to the Philippines from Indonesia, I completed my bachelor's degree in ceramic arts with a better understanding of the properties of different clays, firing techniques, glazes, the related chemical and heat change processes, and the history of ceramic art.

My next challenge was to develop my own style of expression often using rough looking original soils and clays. I enrolled for my next university correspondence course, a master of arts (MA) degree in ceramic art at the Kyoto University of Art and Design graduate school. My thesis involved collecting and test-firing 43 clay samples, including sites from Luzon, the Visayas, and Mindanao, and identifying factors that affect the potential for clay pot making.

Normally pottery involves firing the piece twice: first is a bisque firing, followed by glaze application, and second is firing at a higher temperature to give a polished finish. My research included looking at the way people in three areas fire their clay products. I found that in areas such as North Luzon, where the availability of wood and other natural energy sources is constrained, potters don't fire twice and do not use glaze. I found out from test-firing samples that some clays melt at a higher temperature, giving a glazed effect. This became of focus of my MA, identifying and using local clays that melt under a single firing to provide a natural glaze effect as a technique in its own right, to understand more about each clay's potential in pottery.

These days, clay supply is very industrialized, scientifically standardized, guided by many years of soil science research and development. We are benefiting from this for mass production of ceramics for everyday use as well as for art. We can choose almost any clay we wish depending on what we want to make. Yet I am still fascinated by rough looking and difficult-to-work-with indigenous clays, because these represent the geological and ecological origins of the clay as well as the challenges local craftspeople have in using them for both everyday practical use and art.

In March 2018, I completed the MA course the same month my husband Richard retired from ADB. Since then we have spent our time establishing ourselves in Canada and Japan. In Canada I joined a nearby pottery club. So far in Canada I have only come across American industrial

MA Graduation day, March 2018, in Kyoto, with (proud) husband, Richard. Masami's graduation piece, a stylized African Jacaranda seed from Philippine clay using a single firing melted clay as glaze.



clay among the potters I know. I am seeking what are known as "native clays" in Canada. There is land, soil, and clay that might have been used by Canada's First Nations people; if so there must be sources of local clay, though

I have not found records yet. I hope I can find records somewhere, and probably I will have to travel to find their original sources. I hope there is indigenous knowledge of local clays. I will continue to make pieces from natural local clays and to try different firing techniques to bring out the natural features of each clay. My challenge continues.

In 2020 summer, I am joining a ceramic art exhibition in Osaka, Japan. My interest in pottery and clay started because of my soils and agricultural development work in the Philippines, which was my main career for many years. Now, hopefully, ceramic art is my main career for next 20 or 30 years to come! ■

Ceramic jacaranda seeds.



Tree seeds made from Mindanao clay.



Raku vase, made using raku firing, a type of low-firing process inspired by traditional Japanese raku firing.

The Art of Millet

Millet Galeos-Sacerdoti (ADB 2004–2010)



Ed: Text is by Guy Sacerdoti. Millet works in a wide variety of media, a small sample of which is shown here.

Millet Galeos Sacerdoti is from Pasay City, but grew up in Paco, Manila. Millet, a self-taught artist, has been drawing for 40 years and designing for 25 years. She majored in Business Administration at the University of Santo Tomas and attended

the Philippine School of Interior Design. After college, she offered desktop publications and portraiture service; stage production and interior design.

In the mid-90s, she was a visual display artist for a fashion retail company. From the late 1990s until her retirement in 2010, she worked in corporate offices and at ADB. She used her design and organizing skills in building and planning projects, architectural conferences, and publication of sales and marketing materials. At ADB, apart from processing country loans, she did graphic designing, contributing to ADB publications and PR materials and to the Staff Community Fund's fund-raising efforts for its outreach work. She retired at age 40 under a disability program. Since then, Millet has focused on family and on building a future artist haven in Tagaytay where she is currently based. In 2018, she married Guy Sacerdoti, a journalist and long-time consultant at ADB.

Millet is an advocate for epilepsy and bipolar disorder awareness. She is a member of the Tuesday Group of Artists, United Women Artists Association of the Philippines and Saturday Sketching Sessions Group. Most of her artwork and designs can be found in corporate offices, ADB, residential/commercial establishments, and personal collections.

Her thematic grasp is multilayered, constantly drawing you back for another look, only to find something new that passed you by the first time. And it develops spontaneously; no plan, no sketch, just the moment. Galeos' creativity



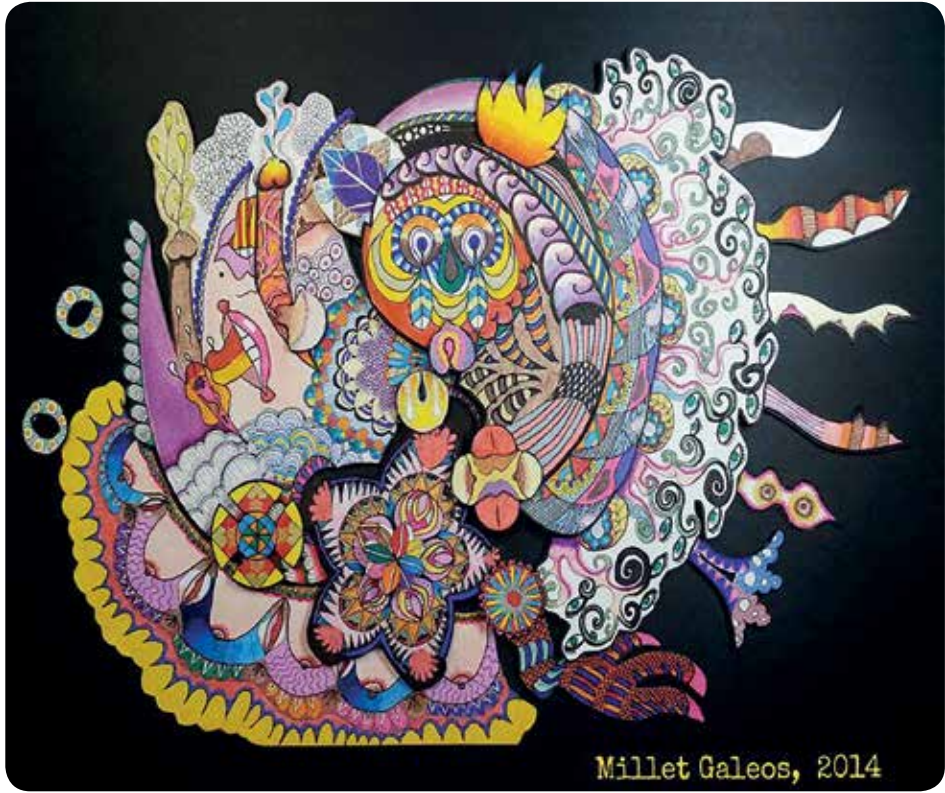
Millet's sala.

stems from her psychedelic worldview—she was born with epilepsy. Her art involves basic shapes and bright colors, a lot of balance and form, and detailed intricacy. Her subjects are imagined flowers, hidden messages, symbolism, and extreme moods done in random and repetitive patterns. She lets the audience define and interpret her work the way they want to see it. Millet's favorite medium is ink. Most of her early pieces employ the "no brushwork" style. She also uses watercolor, acrylic, and various items on later pieces. Her art is contemporary, mostly abstract depictions of life, psychedelic in nature, a way to describe her feelings before, during, and after a seizure.

The art have shows what Millet can do with pointillism (3 "legends" below), water color, all the way to a calking gun—yes, the stuff you use in the bathroom... ■

The Legends in Ink pointillism.





Millet Galeos, 2014







The artist at work.



Mom!!!

Jill Gale de Villa



In 1999 I was at my ADB desk diligently editing away at some Board document when the phone rang. A voice on the other

end exclaimed: “Mom! Someone is on the Internet calling you an ‘Old Woman!’”

So I checked and found a story by Rodec, the leader of a group of UP Mountaineers that had camped overnight on a small mountain. He wrote that he woke up in the morning, came out of the tent, and saw a “woman in a backpack.” The article continued with the story of our ascent, and ended with “Not many people climb mountains alone.

“Not many women climb mountains alone.

“Not many old women climb mountains alone.”

That was 20 years ago.

Last weekend, Rodec, Chadwick, and I headed for Laiban, Rizal. The goal: 4 waterfalls up a river. After parking along the Marcos Highway in Tanay, Rizal, we took motorcycles 7 kilometers into the Sierra Madre. For a while, we were above the clouds rising from the valley way below. We descended to the Laiban guide station, where we were required to register, pay the environmental fee, sign a waiver, pick up our guide, and...pray. Then we were allowed to depart, following Jocelyn, our guide.

The day was bright and nicely cooled by cloud cover. The path led through the village to the river, then up beautifully clear water, first through grassland then bamboo and secondary forest to the first falls. A knotted rope was ready to assist such as me up the falls (the guide and Rodec could manage without).



Continuing upstream, we waded through glistening aqua water as the guide pointed out interesting foliage: catmon (reputed to cure most of what ails you); banaba (with blood-sugar-lowering, antioxidant, and anti-inflammatory properties); paco (edible fern); and a ficus that she said the birds eat, but we should not. A neon blue damselfly rock-hopped, butterflies flitted on leaves, birds twittered as we walk-waded to the impressive second falls, with a good deep pool for swimming.



On we went, scrambling beside a wall—one slip could mean going over rocks and then a drop into the waterfall.

A bit further was the third falls, and then the fourth. We stopped for lunch. As the guys swam, Joceline and I looked up and saw rain clouds. Then it poured, and the river started rising. Scary. Slowly we picked our way downstream, the river bottom now obscured by silty runoff. When we got back to the first waterfall, the river was in full flow, and the rope was somewhere under the torrent. The guide found a trail around, and we made it back with one problem. The prayer may have saved our souls, but not Chad’s soles—they had preceded us downstream. As for my skin, not only was it saved, but it felt fresh and new from nature’s long baptismal outpouring.

This being a sort-of 20-year anniversary, we took beer and pizza to Rodec’s house and partied with his wife and sons for a happy end to an exciting day. ■



When Turtles Come Home

Victoria Bantug Hoffarth



Ed: Victoria and Klaus Hoffarth (ADB 1968–1989) met during his stint in Manila. His surviving spouse, Victoria, writes about her evolutionary experiences associated with living in several cultures and then coming home.

Regarding meeting her husband, she notes

I saw a ruddy-faced Caucasian looking up from his desk, listening to my cousin Bea’s husband, Ric Tan, as I waited outside an open door. I was fetching Ric for lunch. I had been back in Manila going on 6 months, but by then was convinced I had made the wrong decision by returning. I was having a bad case of culture shock! I came home to nurse the effects of a relationship gone sour coupled with a touch of youthful idealism that my newly minted degree could be useful to the country. I was now looking for a job in Manila as my visa didn’t allow for an exit and reentry into the US. Ric was frank—he said, “forget ADB.”

To say thanks to Ric for advising me, I invited him and Bea to dinner at my flat. He asked if he could take along a friend. I didn’t know it was his boss—the ruddy-faced, middle-aged bachelor! Two years later, we thought it was time we stopped running around and think of settling down.

When Turtles Come Home: A Memoir on Life in the Philippines has three parts, separated by color photos. Part One traces the author’s childhood, expatriation, and repatriation. Part Two discusses Philippine cultural values and norms. Part Three investigates choices and identity.

From the book’s back cover:
 “When Victoria Hoffarth was at graduate school in the US, her lecturer, the anthropologist Margaret Mead, once told her class ‘There are so many places in the world. It is incumbent upon us to search for one where we most fit.’

“Thus, despite having been born and brought up in the

Philippines, Victoria never felt at home there. And so, she became a cultural refugee, searching for where she most fit.

“This is the story of finding yourself and learning to look beyond what you know to find home—even if that is where you first began.”

The book is published in the UK in 2019 by Matador. It is available from Amazon.com, in hardcopy or as an e-book. After 3 August, it will be available at Fully Booked for PHP499. ■

Managing Development

Colandevaluu Narayanasuwami (ADB 1983–1996)



Ed: The following text, which introduces the author and the book, is excerpted from the book jacket.

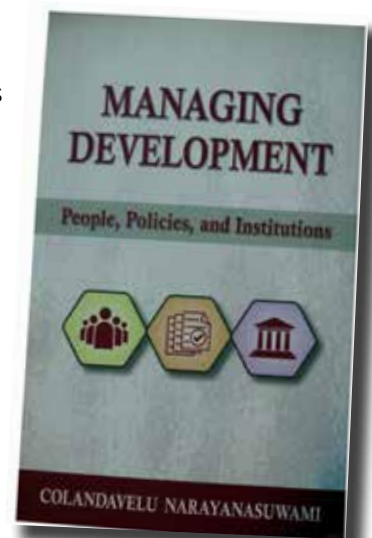
Colandevalu Narayanasuwami (Nam) has been committed to development management work for over 55 years. He has worked in the Ceylon Civil Service and at the United Nations Food and Agriculture

Organization, and then joined ADB. He worked with ADB for over 12 years, from 1983 to 1996, then continued as a consultant for ADB, the Australian Aid Agency, the United Nations Development Programme, and the World Bank.

In his book, *Managing Development: People, Places, and Institutions*, he shares his experience in development management in over 20 countries. His passion has been to spread the message that human resources and institutions matter as much as economics and technology in the pursuit of development.

Reviewers’ notes include the following:

I thoroughly enjoyed reading this lucidly written, analytical, and scholarly book... and commend it highly to development practitioners ... who will grapple with the issues Nam has thoughtfully and eloquently presented. Rajat M. Nag



...The book ...captures the hands-on experience of the author in four areas of contemporary development interest: Governance, Institution Building, Agrarian Reform and Rural Development, and Monitoring and Evaluation. Nihal Amerasinghe

The author has painstakingly placed on record a vast storehouse of systematic information and knowledge on... managing development.... The book is not dogmatic and theoretical, but practical, lucid, and down-to-earth.... K.H.J. Wijayadasa

...The thoughts, insights, and critical analyses are invaluable not only to those engaged in development management but also to those engaged in other fields of management, as many of the criteria vital to the success of development projects are equally applicable to success in other fields of management. Shiva Pasupati.

People who are interested in reading the book may contact Nam at cvnam@optusnet.com.au. ■

Bangladesh's Road to Prosperity

M.G. Quibria (ADB 1984–2005)



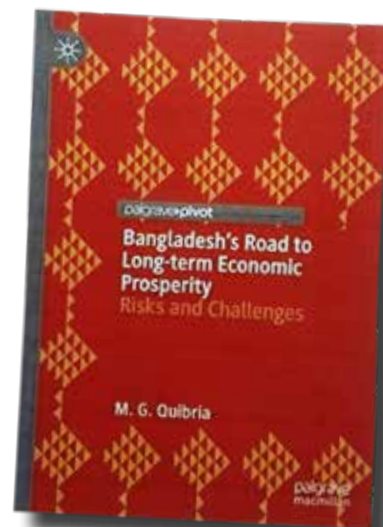
M.G. Quibria has recently published a book, *Bangladesh's Road to Long-Term Economic Prosperity: Risks and Challenges*. The book examines the recent emergence of Bangladesh as one of the fastest growing economies in the world. Identified by Goldman Sachs as

being on a meteoric economic rise, the country has also dwarfed India in social improvement. Attempting to build on these successes, the Bangladeshi government has set the ambitious aim of attaining the status of a fully developed country by 2041. This study identifies the four key drivers of Bangladesh's progress—namely readymade garments, agriculture, remittances, and nongovernment organizations. The book discusses the trifecta of major risks that could challenge the future growth of these sectors and derail Bangladesh's upward trajectory: the rapid development of robotics and artificial development, the uncertain political and economic global landscape, and the constant threat of climate change and natural disasters. In order to stay on track, the government will need to address various social, political, policy, and institutional challenges facing the

economy, including poor governance, inadequate physical infrastructure, skill and educational bottlenecks, demographic burden, dwindling social capital, and lack of transformational leadership.

A distinguishing feature of this book is that it is free from jargon and mindless/ endless regressions that clutter so many economics books and articles these days. The book draws on a wide and diverse range of sources, both from economic theory and development economics, but also from news reports and documents published by donor agencies and management consultants. It is very clearly presented, easy to follow, and cogently argued. It has been dubbed by reviewers as "balanced," "non-ideological," and "a must-read for anyone interested in understanding complexities of the development process."

The book, which grew out of a Distinguished Public Lecture in 2018 at BRAC University in Dhaka, Bangladesh, is a publication of Palgrave–Macmillan. The book can be obtained from various sources, including Palgrave–Macmillan, Springer, Amazon, Barnes and Noble, Indie-Bound, and BAM (Books-a-Million). ■



My First ADB Mission

Aftab Ahmed Qureshi (ADB 1988–2004)



Ed. Aftab Ahmed Qureshi is currently senior advisor to the Saudi Arabia executive director at the World Bank.

It was 3 June 1988, my first day in ADB. I had joined the Development Finance Division (DFD), housed at the time in Citem Hall across the road from the old HQ building on Roxas Boulevard. My family was temporarily staying at the nearby Sheraton, kids were yet to be enrolled in International School Manila, a house was yet to be rented, and a car was yet to be purchased.

Ivan Zimonyi, the DFD Manager, was a no-nonsense muscleman, a body builder, with a tough-guy appearance. Discipline and punctuality were his core values. He told me that, having worked for ADB as long-term consultant, and as the lead local counterpart of ADB missions to the National Development Finance Corporation (a Pakistani development finance institution), I needed no orientation and should be hitting the road soonest. So, within days, I set off for a one-man mission to the Development Bank of Kiribati (DBK), located on the capital, Tarawa island.

The mission turned out to be fun and agony in equal parts. Tarawa then was a city of 23,000 people, accounting for 35% of the country's population spread over small islands across its 1 million kilometer (km) territory, which is mostly ocean. The city stretched over a length of about 16 km, with ocean on one side and lagoon on the other. The only means of commuting was by car, which each arriving traveler had to rent at the airport. No one bothered to check if the renter had a driver's license.

The first day was uneventful, which I spent with the Bank's consultant working with DBK, getting a briefing on his work and outstanding matters. The hotel was less than ordinary, the food awful to my taste buds. The second day, we worked at DBK, and on the third, I signed the aide memoire with the country's vice president, a man in his 40s, barefooted, and dressed in shorts and a colorful floral sleeveless bush-shirt. Official work was done, with 3 days left to explore the island and its culture.

The island had a small South Asian community introduced to me by the consultant on the very first day: two young Burmese (Myanmar-ese) women whose parents I knew from my days in Rangoon (Yangon) as resident ADB consultant, two young Indian men working as United Nations volunteers, a Pakistani sent out by the International Air Travelers Association (IATA) and working as the country's Civil Aviation (CA) Advisor, and an Indian-American 40-some lady. She had stayed on the island after the death of her husband, who worked for the Peace Corps. I was amused as I entered her house. Mounted on a writing table in her family room was a placard that read: "Underpaid, Underlaid." The lady had a sense of humor! Gratefully, these wonderful people took turns hosting me for dinners and serving home-cooked South Asian food.

So far it had been all fun. Now began the agony. Tarawa used to receive just one flight a week, on Wednesdays. The inbound flight started from Nandi (Fiji) and stopped at Tuvalu for refueling, landing in Tarawa before heading to the final destination, Marshall Islands; the same path was followed in reverse order for outbound flights.

In the departure lounge, just as I started getting excited about rejoining the family, I saw a prolonged and unusual activity—luggage was being loaded, offloaded, weighed reloaded, and offloaded again. I started getting worried. Then the young British pilot made his appearance, climbed on a coffee table and dropped the bombshell. He had excess weight equivalent to 20 or so passengers because the airline had saddled him with a group of passengers without previous reservation. He asked for 20 volunteers willing to take the next week's flight. Met with silence, he declared that he had no option but to draw names of those who would travel; those left out would have to await the next flight out, which was a week away. I happened to be in the latter group. Have never won a lottery in my life! The prospect that I could remain stranded in Tarawa for a week, and quite possibly longer if the next flight was fully booked, was real and dreadful.

As panic struck, I saw two familiar faces, the Indian-American lady who was traveling by the same flight to Nandi, and who was lucky to have been drawn in the lottery, and the Pakistani CA Advisor. I explained my predicament to them. The lady was exceptionally kind and offered to surrender her boarding pass in my favor. The CA Advisor assured me he would not let the plane refuel if the captain did not allow me on board.

Relief! I had double insurance and gratefully accepted the lady's offer. But there was more trouble; the delay in departure meant the flight would not leave until next morning as Nandi airport did not have night landing facilities. Back to hotel, and to the airport next day, on way to Nandi, where I had to stay overnight before heading to Manila via Brisbane.

Another shock. Nandi Immigration told me that I had a single-entry visa (a mistake of ADB's in-plant travel agency), which had been used up. He denied me entry. I had to quickly figure out how to recover my checked-in bags. I tried my luck and gave the luggage tags to an airport worker, who was kind enough to bring my bags over, so kind that he even declined a generous tip.

A flight was leaving for Sydney and somehow I managed to get on board. Sydney was charming, but the real joy was when I landed in Manila.

What a bitter-sweet trip, what an incredible first mission. It was like living Murphy's Law....but then all is well that ends well! ■

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

Visita Iglesia

A Traditional Take on the Summer Outing (30-31 March 2019)

Midi Diel Kawashima (ADB 1979–2007)



A Holy Week tradition among Filipino Roman Catholics is the *Visita Iglesia*, a *panata* or a vow to visit seven churches on Maundy Thursday. Recently, it is common to see Catholic devotees of this tradition performing *Visita Iglesia* on any day during Lent.

On the last weekend of March, 18 retirees and friends from the East Sector Group gathered early Saturday morning at ADB to head to the province of Cavite for our own *Visita Iglesia*. We planned to visit the following seven churches:

1. St. Michael de Archangel Parish Church, Bacoor
2. St. Mary Magdalene Parish Church, Kawit
3. Our Lady of the Most Holy Rosary, Rosario
4. St. Augustine Parish Church, Tanza
5. Diocesan Shrine of the Immaculate Conception, Naic
6. St. Jude Parish Church, Trece Martires
7. St. Gregory the Great Parish Church, Indang

Our *Visita Iglesia* consisted of praying at two stations at each of the seven churches to represent our personal 14 Stations of the Cross. Many believe that if you complete all the stations of the *Visita Iglesia*, your prayers are especially potent and that your requests will be granted.

R-R. We finished our seventh church around noontime just in time for lunch. Then, we went to Balay Indang, a quaint B&B in Indang, Cavite for buffet lunch and to stay for the night. We had garden salad, fried chicken, *lumpiang ubod*, tuna wasabi, skewered shrimp marinated in mango, and more. The *dalandan* juice was especially refreshing. Balay Indang has a very homey atmosphere; it felt like visiting Grandma's house and enjoying her home-cooked meal. The staff were courteous and friendly and we all felt like family.

After lunch, we went to our cottages to get some needed rest. Balay Indang has a variety of amenities including a swimming pool, a wide garden, several cottages, and for the religious, there are Stations of the Cross that you can't miss. There is definitely something to do for everybody.

We had dinner at 6 p.m. and had a poolside Luau Party after. We were pleasantly surprised to discover that we were the only guests and had the place to ourselves. Some played mahjong, some sang their hearts out at the *karaoke*, and others even did some Zumba exercise dancing!



Soon it was Sunday and it was time to go. We left Balay Indang at 10a.m. and dropped by the Mahogany market in Tagaytay to buy delicacies like dried *biya* and dried *pusit*, and *bolo* on our way home.

Tiring but enjoyable, this year's *Visita Iglesia*-cum-summer outing was truly a memorable experience.

Our proposed 2nd quarter activity will be an outreach around June 2019. See you soon! ■

New Members

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

February 2019

Concio, Angelina Cecilia C. (Philippines)
Grinzato Gambula, Elisabetta (Germany)
Norman, Andrew (United Kingdom)
Usui, Norio (Japan)

March 2019

Bonu, Sekhar (India)
Kwon, Eunkyung (Korea, Republic of)
Mendoza, Angeli Marie D. (Philippines)
Dhar, Pamposh (Singapore)

April 2019

Chong, Chi Nai (Philippines)
Delgado, Lamberto Jr. P. (Philippines)
Du, Chun (Canada)
Matsuo, Takashi (Japan)
Millison, Dan Brian (United States)
Tsukada, Shunso (Japan)

May 2019

Austria, Hannelli (Philippines)
 Cordero, Mary Rosary (Philippines)
 Coscolluela, Josefa Maria (Philippines)
 Ellison-McGee, Susan Joyce (United States)
 Espinosa, Leticia Cynthia Dueñas (Philippines)
 Sacerdoti, Ramilita Galeos (Philippines)

June 2019

Dembinski, Michael (Germany)
 Hardjanti, Kus (Indonesia)
 Layco, Nelia V. (Philippines)

Senior Appointments at ADB

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

Makoto Ojiro—Advisor, Office of the Principal Director Office of Administrative Services (OAS), assumed office on 1 February 2019.

Nianshan Zhang—Deputy Director General, Central and West Asia Department (CWRD), assumed office on 18 February 2019.

Joven Balbosa—Advisor, Office of the Director General, Southeast Asia Department (SERD), assumed office on 11 February 2019.

Do Keun Cho—Assistant Auditor General, Office of the Auditor General (OAG), assumed office on 20 February 2019.

Yoshinobu Tatewaki—Assistant Controller, Loan Administration Division, Controller's Department (CTL), assumed office on 1 March 2019.

Bruno Carrasco—Chief of Governance Thematic Group, Thematic Advisory Service Cluster, Sustainable Development and Climate Change Department (SDCC), assumed office on 11 March 2019.

Harumi Kodama—Representative, Japanese Representative Office (JRO), Strategy, Policy, and Partnerships Department (SPD), assumed office on 1 May 2019.

Asel Djusupbekova—Director, HR Business Partners Division, Budget, Personnel, and Management Systems Department (BPMSD), assumed office on 13 May 2019.

Muhammad Ehsan Khan—Senior Advisor, Office of the Director General, CWRD, assumed office on 13 May 2019.

Dong Kyu Lee—Director, Transport and Communications Division, Pacific Department (PARD), assumed office on 13 May 2019.

Kenji Yuhaku—Senior Advisor, Office of the Director General, SPD, assumed office on 13 May 2019.

Jose Antonio Tan III—Director, Public Management, Financial Sector, and Trade Division, SERD, effective upon assumption of office.

Norio Saito—Director, Urban Development and Water Division, South Asia Department (SARD), effective upon assumption of office.

Andrew Head—Advisor, Office of the Director General, BPMSD, assumed office on 3 June 2019.

Balabhaskara Reddy Bathula—Advisor and Head, Portfolio, Results, and Quality Control Unit, PAR, assumed office on 3 June 2019.

Sona Shrestha—Assistant Secretary in the Office of the Secretary (OSEC), assumed office on 10 June 2019.

Takeo Konishi—Director, Public Management, Financial Sector, & Trade Division, SARD, effective upon assumption of office.

Jingmin Huang—Director, Urban Development, Water Supply and Sanitation Division, PAR, effective upon assumption of office.

Ying Qian—Advisor, Office of the Director General, East Asia Department (EARD), effective upon assumption of office.

Xiaoqin Fan—Director, Public Management, Financial Sector, and Regional Cooperation Division, EARD effective upon assumption of office.

Anna Charlotte Schou-Zibell—Regional Director, Pacific Liaison and Coordination Office, PAR, effective upon assumption of office.

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

Obituaries

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

Masaki Omura, former Executive Director, passed away on 12 June 2019 at the age of 66. Condolences may be sent to his wife Shigeko Omura at shigeko113@icloud.com

Alberto Balagot, former Manager, passed away on 2 June 2019 at the age of 89. Condolences may be sent to his daughter Rachel Balagot-Nonato at nonatorachel@gmail.com.

Maria Estela Liu, wife of the late George Liu, Chief Information Officer, has passed away. Condolences may be sent to her daughter Rosa Liu at rosajliu@yahoo.com.

Wim Klufft, former Alternate Executive Director, passed away on 5 May 2019 at the age of 89. Condolences may be sent to his children Steven and Saskia Klufft at Brugsestraat 31 Den Haag 2587 XP, Netherlands or email es.klufft.live.nl

Esperanza "Ching" Ledesma, former Secretary, Projects Department, passed away on 23 April 2019 at the age of 81. Condolences may be sent to her husband Ricardo Ledesma at 4725 Sheppard Avenue E, Suite 1104, Scarborough, ON M1S 5B2, Canada.

Rogelio Talay, former Senior Audit Specialist, passed away on 13 April 2019 at the age of 78. Condolences may be sent to his wife Gloria C. Talay at gloriactalay@gmail.com

Maria Pilarcita Ojera, former Executive Assistant, passed away on 6 April 2019 at the age of 56. Condolences may be sent to her sister Maria Leah Pena at Mobile +63 917 826 5172 or email marialeah_pena@yahoo.com.

Jose V. Abular, former Assistant Project Analyst, passed away on 30 March 2019 at the age of 65. Condolences may be sent to his daughter Patricia Abular at mobile +63 916 485 7802.

Pedro Lanto, former Assistant Systems Programmer, passed away on 22 March 2019 at the age of 64. Condolences may be sent to his niece Myrna Galang at 104 Warsaw Street, Pasig Greenpark Village, Barangay Manggahan, 1612 Pasig City, Philippines.

Raquel Cabiles, former Executive Secretary, passed away on 13 March 2019 at the age of 77. She was for many years an area coordinator for the Philippines chapter. Condolences may be sent to her sister Carmelita Pascual at +63 922 893 2622.

Cuong Manh Nguyen, former Principal Financial Control specialist, passed away on 3 March 2019 at the age of 71. Condolences may be sent to his wife Fe Nguyen at kimsasoon55@gmail.com.

Tin Maung Oo, former Senior Education specialist, passed away on 25 February 2019 at the age of 85. Condolences may be sent to his son Aung Oo at aung.n.oo@gmail.com.

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

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

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

Articles for publication may be sent in MS Word as e-mail attachments to afe-adb@adb.org. Articles will preferably be 250–750 words. Please send images in a separate file. Comments that will help improve *AFE-ADB News* are most welcome.

Acknowledgements

Josephine C. Jacinto, AFE-ADB's able former assistant, provided invaluable help, including typesetting and layout. Steve Banta, Julia Holz, David Parker, and Jill Gale de Villa copy edited. They also proofread, as did Julia Holz, Malou Magalued, and Ana Paluga. AFE sincerely appreciates ADB's Department of External Relations and the Printing Unit for assistance with finalizing the magazine.

Announcements

2020 ADB Annual and AFE Annual General Meetings

The **53rd Annual Meeting** of the Board of Governors of the Asian Development Bank will be held on 2–5 May 2020 in Incheon, Republic of Korea. The date of AFE's meetings will be announced later, and may include 1 May.

Chapter Events

The **Pakistan Chapter** is planning to hold its second get-together in the third quarter possibly in mid Sep. Please contact M.E. Tusneem at mtusneem@gmail.com for details.

The **Canada Chapter's** groups gatherings will be:

AFE Ottawa/Montreal: dinner in the fourth quarter 2019

AFE Toronto: pot lucks throughout the year and a gala dinner in the fourth quarter 2019

AFE Vancouver: dinner early in the fourth quarter 2019

AFE Vancouver Island: brunch in the third quarter 2019

For details contact Bruce Murray at bmurray.xadb@gmail.com.

The **Europe Chapter** Reunion will take place in Deauville, Normandy, France on 13–17 September 2019, hosted by Guy de Bourbonloulon. The 4-day reunion, includes visiting neighboring Trouville and Honfleur, the refuges for artists and writers, Bayeux with its Cathedral and its Museum; the D-Day landing beaches of WWII, Mont Saint Michel, and Caen. For details, e-mail ghecker1@t-online.de.

The **Australia Chapter** will hold its reunion on 22–25 October 2019 in Jindabyne, New South Wales, Australia. Contact Paul Turner at paulturner53@hotmail.com.

The **India Chapter** will hold its Annual Meeting on 30 October 2019 in Delhi, followed by the Rajasthan Reunion Tour on 31 October 2019. Contact Shiladitya Chatterjee at shilochatterjee@gmail.com for details.

The **Philippines Chapter** will hold its Annual Get-together on 21 November 2019 at the Executive Dining Room, ADB Headquarters. Contact Gam de Armas at gamdearmas@yahoo.com.

The **Korea Chapter** annual get-together will take place at around mid December 2019. Contact Meeja Hamm at meejahamm@gmail.com for details.

The **New Zealand Chapter** will hold its 2020 reunion in Blenheim, Marlborough on 2–5 March 2020. Contact Ron Hamilton at atsteamloco@xtra.co.nz for more details.

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

Annual Association Dues

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

Keep Your Address Updated with AFE–ADB

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

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