



# News

No. 58 | March 2021

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

## People, Places, and Passages



## AFE Updates

## Chapter News



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## Our Cover



Top right: Noritada Morita's New Years greeting to AFE for the Year of the Ox; center: "Sun Salute" (Kathleen Moktan Dietrich's image of a King Penguin, Antarctica); below: NY/NJ Chapter outing.

## AFE–ADB News

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# AFE–ADB Updates

## From the AFE President

Alfredo E. Pascual (ADB 1989–2008)



More than 9 months have passed since I assumed the AFE presidency and started working with our Executive Committee (ExCom) and office staff with no face-to-face talk or access to our physical files. It is incredible, though, how we can run a virtual office and undertake tasks relying solely on electronic communication, among ourselves and with others. We are all working from home. Three of us (myself, Jill, and Malou) are in Metro Manila; Nannette is in Bicol; and Manilyn is in Bulacan. Chair Bong-Suh Lee is, of course, based in Seoul. It helps that Jill and Nannette are no strangers to me—we had opportunities to interact during our working days at ADB years back. Yes, it seems we are surviving in a digital world. But for how long? As human beings, we are social creatures by nature.

As of February, only up to 10% of staff are allowed into the ADB Headquarters Building—only those performing essential functions. So, we deal with some of our ADB counterparts also virtually.

**New Office Space for AFE.** During my initial months, a critical task was to conclude the somewhat contentious negotiation with the Office of Administrative Services (OAS) since late 2019 for AFE’s new office location. ADB had asked us to leave our office on the second floor of the Special Facilities Block to give way to the newly created Office of Professional Conduct reporting to the ADB president.

In mid-June, we in the ExCom made a virtual courtesy call on the ADB president. Among other things, Chairman Bong-Suh reiterated the role of AFE as part of the ADB family and sought President Masa’s assistance in ensuring a proper office space for AFE.

My initial meeting with OAS on the matter was in early July via MS Teams. OAS Principal Director Lakshmi Menon and Facilities Administration Director Ameen Joudah presented the schematic drawings of three options for the new AFE office space. A series of further discussions

and e-mail exchanges, including our ExCom, ensued. We maintained that, as a matter of principle, the relocation of AFE should not result in a diminution of office space, should have natural light, and should be easily accessible to our retiree-members.

Toward the end of September, we reached an agreement with OAS. The new office suite (an enlarged version of an earlier option) is on the main building’s ground floor, has a floor area of 88 square meters, is just 32 meters from the West Core, and is accessible to the pharmacy and other service providers. The office space looks out on the lower driveway and garden. Overall, we are satisfied with the location, general layout, and dimensions. OAS’s eventual responsiveness to the concerns and issues we raised against the earlier options helped conclude our protracted negotiations.

**Upcoming Elections.** The 3rd four-year term of our incumbent chairperson expired on 15 February 2021. Under our Bylaws, we should have organized an Election Committee by 17 December 2020—at least 60 days before the expiry of his term. Our Bylaws also provide that the President appoints the Election Committee if the election is for the chairperson.

Due to difficulties brought about by the pandemic, I was not able to form the committee promptly. Given the situation, I thought of turning the delay into an opportunity to reset the start of the AFE Chairperson’s term, which our Bylaws do not specify, to 30 April (noon). That is close to the ADB Annual Meeting’s usual early May schedule and would enable us to do a ceremonial turnover at the AFE Annual General Meeting. On a proposal from our ExCom, Chairman Bong-Suh agreed to stay on until 30 April this year. Our Bylaws allow an officer to remain in office until the successor has been duly elected.

Nanette Medina, David Parker, and Ravee Rajan have agreed to constitute the Election Committee. The committee will work remotely, given the continuing COVID scare and the fact that one member is in Malaysia. Good that all three members have had committee experience with AFE elections.

With the upcoming election, we are also availing of the opportunity to fill up the vacant ExCom secretary position.

**Digitalization Initiatives.** Sending e-mails to our more than 2,300 online members has recently become problematic with frequent blockages due to an upgrade

in ADB's IT security system. While ADB is attempting to solve this problem, we are also looking for an appropriate alternative digital platform outside the ADB system for us to do mass e-mailing and enhance our member relationship management. This will cost money, but the digital enhancements will add value. Another digitization project I have initiated is the shift to digital accounting.

**Covid Vaccination.** On 26 January, ADB held a briefing via Zoom on the Covid-19 situation and an indicative approach to vaccination for ADB staff and dependents. The possible extension of the vaccination to consultants, contractors, and retirees was mentioned. The next day, I wrote ADB President Masa on behalf of our many members in the Philippines to request ADB to include in its headquarters program of vaccination the Philippine-based ADB retirees, including holders of retirement visas who are unsure how they can be vaccinated under the government program. I pointed out that most of our retirees are in the at-risk category for Covid-19. In my follow-up, I will point to the fact that our retirees would, at some point, visit the ADB for various transactions and interact with BPMSD and other ADB staff.

As of February 2021, the Philippine government's vaccination program has no provision to include foreign nationals. I have written to Secretary Carlito Galvez, Jr., the Philippine National Task Force against Covid-19 Chief Implementer and Vaccine Czar, to consider including foreign nationals based on the dictum that "No one is safe until everyone is safe," and as a matter of reciprocity for the vaccination extended to overseas Filipinos by their host governments. I have also suggested that a cost-based fee may be charged if foreigners' free vaccination is deemed politically sensitive.

**ADB SRRV Holders.** Some SRRV holders among ADB retirees and spouses have been stranded abroad due to Philippine reentry restrictions. I have facilitated the issuance of the required reentry permit for some of those who contacted us by submitting an AFE group request on their behalf to the Secretary of the Department of Tourism, which supervises the Philippine Retirement Authority (PRA). So far, I have made three such group requests.

**ADB Subsidy.** Good news! For 2021, we obtained approval for a 6% increase in the ADB subsidy to AFE. Our requested increase was based on two reasons: significant membership growth and anticipated bigger chapter reunions in 2021 as a rebound from the 2020 lockdowns. I hope the second reason will be realized.

**Annual General Meeting.** Sadly, the 2021 ADB Annual Meeting and the AFE Annual General Meeting will be virtual, just like last year. ■

## From the AFE Vice President

Jill Gale de Villa (ADB 1993–2005)



### Communication Gaps.

Many members have noted a combination of the dearth of and missing communications. As Fred noted, ADB IT is working on it and we are considering other options. And we have occasionally been sending e-mails from other accounts. While we are still wrestling with this issue we need to ask you to be patient. We are now also

posting important or urgent news on our Facebook page: AFE-ADB HQ, and on our website: <http://AFE-ADB>. This is not a good enough solution, and we will keep working with ADB IT, keeping our fingers crossed, and hoping. An alternate is to sign up with a bulk e-mail service, which will have budgetary implications.

**Front Office Changes.** After nearly 2 years assisting AFE, **Manilyn Paña** left us on 26 February to take up a job with the Philippine government. She was replaced by **Alona Miral** ([amiral.contractor@adb.org](mailto:amiral.contractor@adb.org)), who came to us with a very good recommendation from the Department of Communications. And our trusty long-time financial wizard, Malou (Marilou), has reverted to her maiden name—she is again **Marilou Pasicolan** ([mpasicolan.contractor@adb.org](mailto:mpasicolan.contractor@adb.org)). When sending e-mails pertaining to AFE business, please **always cc** [afe-adb@adb.org](mailto:afe-adb@adb.org).

**AFE News #58.** I anticipated that we would have a dearth of articles for AFE News #58 as people might feel they had nothing much to say due to lockdown. I was wrong. Bruce Murray's encouragement brought in four articles from Canadian members, other members responded, and chapter coordinators also wrote in, resulting in a full edition, with at least one article being pushed to #59. Taken together, the articles show how resilient we are in the face of adversity—determined to not just wait it out, but move resolutely forward with an altered and productive new lifestyle.

**AFE-ADB HQ Facebook Page.** Our Facebook page now has about 840 members and is open to AFE members and their spouses/partners. It is an information-out only site, because we do not have the ability to vet posts coming in.

See also the article on exADBFriends and OUAT—OUAT is a relatively new page put together by and for former staff.

**AFE Blog.** Several members have requested AFE to encourage discussion of ADB events and other thought-provoking matters affecting lives, so we are starting a blog hoping to serve that purpose. The blog intends to stimulate discussion on numerous topics, including how retirees see ADB's current activities, matters of interest to various specialties such as economics, climate change, health provision—potentially, the range is nearly infinite. There will be some limitations on postings—the usual nothing bigoted or offensive to our ethnic and religious sensibilities, etc. Readers will be able to respond to an article, creating a string of thought and opinion. The blog will not be moderated by AFE, which will not generally be responsible for the content of members' posts—but the decision on this awaits sage advice from our lawyers. ■

## Pension Matters

**Staff Retirement Plan.** Fred Pascual represents AFE on the ADB Pension Committee (PC), with Hans-Juergen Springer as the alternate. The PC met on 9 October 2020 and took the following actions:

- The PC approved the interest rate of 2.75% per annum, for contributions made in the calendar year 2021, for discretionary benefit (now called "XB") contracts created on or after 1 January 2017.
- The PC determined the value of the Budgeted Contribution Rate (BCR) for the 5 years starting from 1 January 2021 and continuing through 2025 at 27.0% of the pensionable salaries of active Staff Retirement Plan (SRP) participants. This new rate represents an increase from the current BCR of 24% set in 2018. The increase results from a lowered Expected Return on Assets from 6.5% p.a. in the 2019 valuation to 5.75% p.a. for the current plan year's valuation.
- The PC approved a revised SRP Investment Policy. The Investment Policy will become effective once the transition to the proposed Strategic Asset Allocation starts by 9 October 2021 or later date, as approved by the PC. The current Policies and Guidelines remain in force until the transition to the Liability Hedging Portfolio is started. The PC delegated to the Investment Committee the authority to develop and approve the Investment Guidelines once the new Policy is effective.

**Defined Benefit Plan.** AFE is represented on ADB's relatively new Defined Contribution Plan Committee by

Hans-Juergen Springer with Jill Gale de Villa as alternate. The DC Plan Committee met on 11 December 2020. On 3 March 2021, the Committee was briefed on developments including the number of DC Plan participants, the results of a survey of their usage and knowledge of Plan, and a change of administrator as RBC Cees was sold to JTC. The next meeting will be held in April. AFE likely does not yet have members in this plan, but that will change over time as more retirees belong to the DC Plan. ■

## Insurance Matters

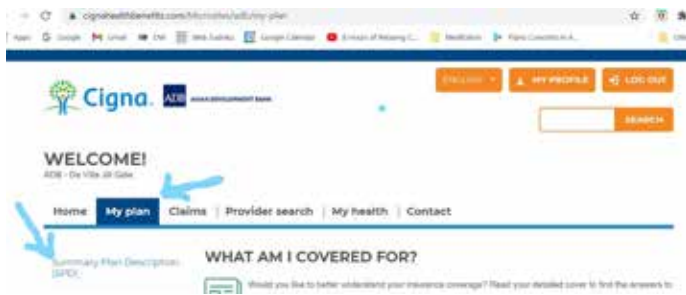
Jill Gale de Villa (ADB 1993–2005)

**E**specially during this pandemic time, our insurance is essential, and we are happy to have it to provide a financial cushion in times of illness and some assurance that illness will not create an unsustainable burden on our resources and families. That said, the insurance is not always stressless, as we have to file claims and deal with claims that Cigna deems not covered by our plan. We all need to have a back-up person for claim filing in case of need.

**New Cigna Rep.** Since 1 January, Cigna has a new rep at ADB—**Michelle Salvador**, replacing Iriz Tria. You may contact Michelle at 0919-007-4700 (or +63919-007-4700) and IO [cignaADBhqRep@cigna.com](mailto:cignaADBhqRep@cigna.com) Please note that when e-mailing her, copy [adb@cigna.com](mailto:adb@cigna.com)

**The Summary Plan Description** explains much of what our plan does and does not cover—but it would be impossible to be exhaustive. Further, the *Summary Plan Description* is updated from time to time. The latest updates pertinent to retirees, as of end February 2021 are (1) COVID-19 100% coverage extension to 31 Mar 2021; (2) The new Cigna local representative at ADB HQ—Michelle Salvador; (3) 2021 limits and stop-loss coverage for participants in vaccine or drug trials; and (4) the new US pharmacy manager (Express Scripps)—members with US Cigna cards must have new ones because of this change—if unsure, contact Cigna right away.

**Additional Cigna Contact Option.** You can contact Cigna using Skype, or use the Cigna website or mobile app to establish a callback to your phone, all toll-free. Callbacks are immediate, and place you in the queue for a customer service representative.



- At the GMIP Consultative Forum in January 2021:
- The PC approved the interest rate of 2.75% per annum, for contributions made in the calendar year 2021, for discretionary benefit (now called “XB”) contracts created on or after 1 January 2017.
  - AFE requested ADB to ask Cigna to have a better way to track the progress of claims, but especially of guarantees of payment;
  - US Medicare enrollment for eligible retirees was going well, ADB is in the process of reimbursing participants for their Medicare fees, and it is too early to evaluate the impact of the program on the PRGMIP as a whole;
  - AFE asked that all major changes be announced well in advance—the change of pharmacy provider in the US caused some inconvenience, as the required new cards had not been issued and participants were unaware of the need for a new card;
  - AFE noted insufficient communication about the change of Cigna rep at ADB HQ, which was still not on the Cigna website;
  - Cigna noted that claims were down in early 2020, but have resumed an upward trend.
  - AFE asked if there has been a change in the coverage of generics, as some pharmacy branches have not been covering them; Cigna noted some pharmacies and staff (especially new ones) are unaware of the rules. ■

## Treasury in Pandemic

Nannette G. Amorado (ADB 1982–2007)



I left New York at the end of February 2020, right when the coronavirus was creeping into the United States and getting into the national consciousness. This meant I arrived right in the midst of it all in Manila. Just a few days after my arrival in March 2020, Metro Manila went on lockdown or what the Government euphemistically called “general community quarantine” (GCQ). That situation

went from GCQ to ECQ (enhanced community quarantine) to MECQ (modified ECQ) back to GCQ. Only one person in each household was allowed a quarantine pass to go out to do the “essentials” such as food shopping, banking, and consulting with doctors. The situation became real to me when a neighbor died and the husband of a former officemate died. But as in any other situation, we always find ways to move forward.

**Treasury in Lockdown.** As the AFE treasurer, I have to make sure that AFE’s monthly financial obligations are fulfilled no matter what. This is when you realize some delays become a blessing in disguise. Marissa Wenceslao, one of AFE’s bank signatories, had resigned as our AFE Secretary in May 2020. But because we were already in lockdown, Malou Pasicolan (formerly Magalued) could not attend to the changing of bank signatories. So it was a blessing that Marissa could continue to cosign official withdrawals, as she was just about 30 minutes’ drive from me and we are good friends, so it was a joy to have her sign some bank forms! That solved half the problem. The other half was my physically going to the bank branches near me and doing the withdrawals and deposits with face mask and shield on and alcohol sprays and body temps taken by the guards.

As Covid was persisting, in July 2020, I decided to resettle in my more serene provincial ancestral home. In consultation with AFE’s ExCom, I opened an emergency AFE peso savings account in the province so I could do bank transactions online for AFE. However, a required overseas transfer for our annual registration fees in Vanuatu entailed further trips and hurried coordination to make the deadline. Our new auditors bill came in dollars, but I was able to convince them to receive their payment in peso equivalent. Immediately, I did the peso transfer online before the firm’s representatives could change their minds. I am liking the convenience of digital banking that Malou and I have organized. As an auditor by profession, of course, I have to make sure all the bank transactions during this pandemic period are properly supported and recorded. So no worries, folks!

### Audit, Accounting Standards, and Digital

**Accounting.** The external audit of AFE’s financial statements for 2019 and earlier years was done by Deloitte, ADB’s external auditor. The ExCom decided to replace Deloitte with a Philippine-based audit firm starting with the 2020 financial report. The change will result in audit fee savings. Regarding the basis of financial reporting, we have shifted to the principles-based International Accounting Standards (IAS), which we believe is more suitable for AFE’s simple operations than the rules-based US Generally Accepted Accounting

Principles (US GAAP) employed before. Digitizing our accounting system has been planned for efficiency reasons, but the pandemic experience has made it imperative. Following a competitive bidding process, we appointed Villaruz, Villaruz & Co., CPAs as our new external auditor.

They are also our consultant for organizing our digital accounting system for better auditing, and online access by ExCom officers and chapter coordinators anywhere we are—the necessity of which became even more pronounced during the pandemic. Thanks to AFE President Fred who is so “into it,” the digitization and automation project is in the works, and we are working with the new auditors to make this a reality that will simplify AFE’s business processes. More about this in the next issue of *AFE News*.

Meantime, yes, we are thriving—and, as noted in “From the President,” we have received a 6% increase in our ADB subsidy for 2021. ■

## Chapter Coordinators

Australia—Keith Leonard  
 Canada—Bruce Murray  
     Ottawa Area—John Rive  
     Toronto Area—Nida Rodrigo  
     Vancouver Island—Alex Jorgensen  
 China, People’s Republic of—Min Tang  
 Europe—Günter Hecker  
 India—Shiladitya Chatterjee  
 Indonesia—Putu Kamayana  
 Japan—Kazu Sakai  
 Korea, Republic of—Meeja Hamm  
 New Zealand—Gordon Fox  
 Pakistan—Shahida Jaffrey  
 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—Claire Wee  
 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

## Executive Committee

Bong-Suh Lee—Chairman  
 Alfredo E. Pascual—President  
 Jill Gale de Villa—Vice President  
 Nannette Guinto-Amorado—Treasurer

## AFE Office Staff

Marilou Pasicolan—Bookkeeper  
 Alona Miral—Administrative Assistant

## Standing Committees

### Insurance Committee

Jill Gale de Villa—Head	
Francois Ausseil	Barbara Palacios
Ted Breckner	Albertine Santi
Bernard Donge	Anne Sweetser
Julia Holz	Axel Weber
Fred Mesch	Clyde Wescott

### AFE Committee on Pension

Alfredo E. Pascual—Head	Jill Gale de Villa
Nick Llave	Graham Walter
Hans-Juergen Springer	

### Publications Committee

Jill Gale de Villa—Head	David Parker
Steve Banta	Fred Pascual
Gamaliel de Armas, Jr.	Hans-Juergen Springer
Guia Estabillo	Marissa Wenceslao
Nannette Guinto-Amorado	Judy Yñiguez
Julia Holz	Wickie Zveglich
Anna Juico	

### Consult a Doc on your Cigna Wellbeing App

(reminder). Members with Cigna insurance may download the app by Googling “Cigna Wellbeing App.” Not for emergencies, but when you can’t get to your doc for a while and need advice--this is a great feature of our insurance. When you download the app, look for the little stethoscope, click on it for “Get Care” and Telehealth. It’s part of your insurance plan that allows remote access to a doctor.

# Zooming with Coordinators

On March 3 and 4, Fred Pascual, Jill de Villa, Nannette Medina, and Malou Pasicolan from the headquarters (HQ) office met via Zoom with 11 current and 2 future coordinators as a trial to see how to enhance our communications. The 3 March session was at 10am Manila time for Asia and the Pacific, and the 4 March session was at 7am Manila time for Europe, the United Kingdom, and North America.

In case anyone is wondering about the effect of Brexit on AFE, the answer is none—we simply haven’t recognized it as United Kingdom members have elected to remain part of the Europe Chapter. Günter has been trying to hand over the coordinator role to Richard and Sandro, but this has been delayed until 2022 by—what else—Covid, of course.

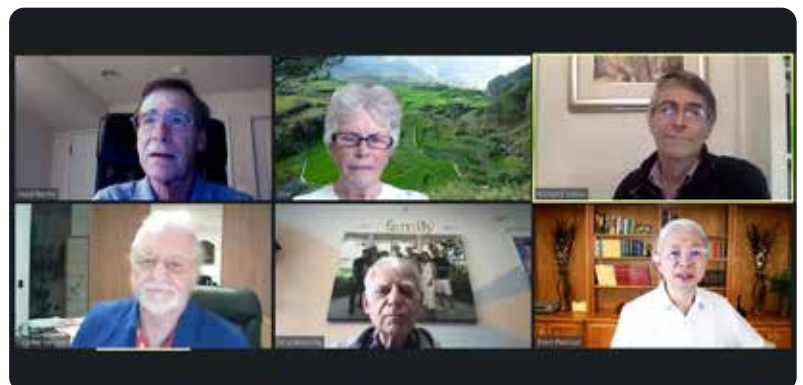
After some descriptions of what’s happening at headquarters and in each chapter, discussion usefully moved to notes, suggestions, and issues. These included the following:

- HQ to forward names and contacts of prospective retirees to their likely chapter coordinators, to establish contact.
- HQ to revisit the material prepared for retirement seminars, given they are now online and therefore involve less personal contact.
- Members can belong to more than one chapter, given members may have homes in more than one country.

- Fred Roche asked for a recent Excel file of members names and contacts, which Malou will send to him.
- Given that people may change contact details, both HQ and coordinators efforts are needed to update the lists.
- Because ADB now has more staff leaving prior to retirement age, effort is needed to increase the value that AFE membership provides to them.
- Cultural differences may occur among groups within chapters, and it can be challenging to bring together groups with different wants and needs.
- HQ needs more active bodies as we are very stretched to handle the work at hand. Sandro suggested that volunteers be given small jobs that do not overwhelm.
- Günter asked Jill to contact Cigna on the option of downgrading long-term care insurance, which becomes increasingly expensive with age but is required by the German government.
- Günter noted the Europe chapter has formed family partnerships to assist members struggling with requirements such as the proof of life and insurance claims. Bruce noted the AFE Survivors’ Handbook is helpful and he has recently circulated it to all Canadian members.
- Several coordinators noted that new requirements for Philippine visa holders are making living in the country more full of bureaucratic red tape and have resulted in some unable to return to their homes in the country and a general feeling that living in the country is less attractive. Jill will write to the Philippine Retirement Authority regarding this. ■



Asia Group, l-r, top row: Fred Pascual, Jill de Villa, Shahida Jaffrey (Pakistan), Kazu Sakai (Japan); 2nd row: Gordon Fox (New Zealand), Lakshman Athukorala (Sri Lanka), Clare Wee (Singapore), Shilo Chatterjee (India); bottom: Nannette Amorado, Putu Kamayana (Indonesia). Not shown: Malou Pasicolan.



Europe and North America Group, l-r, top row: Fred Roche (Washington DC, US) Jill de Villa, Richard Vokes (Europe-UK); below: Günter Hecker (Europe), Bruce Murray (Canada), Fred Pascual. Not shown, but present: Lorna de Rosario (NY-NJ US), Sandro Pio (Europe). (Richard and Günter were up at midnight-1am for the 1.5-hour meeting.)



# Chapter News

## Australia Reunions

Peter Carroll (ADB 1982–1999)



It has been a very difficult year for everyone as a result of the COVID-19 pandemic which has created mayhem for many organizations. Our Annual Reunion event, scheduled to be held in Adelaide (South Australia) in October, had to be postponed to 2021. In an attempt to salvage something for the Chapter in 2020, our Coordinator Paul Turner, requested state representatives to organize local gatherings of members, if that was possible. Victoria was in “lock-down” and South Australia opted not to; however, Queensland, New South Wales, and Australian Capital Territory were all able to hold successful events.

In **Queensland**, 14 of our chapter members, hosted by Phil Young and including our Coordinator Paul Turner, met on 20 October 2020 for a cheerful, chattering lunch at the Ships Inn café in sunny Brisbane. This happy gathering, by design, morphed into our quasi annual general meeting which was conducted briefly sometime before 2.00 pm. Its main function was to say thank you to Paul Turner for his 5 years of leadership, accept his resignation and to welcome in (in absentia) our new Coordinator Keith Leonard. I hasten to add that this had been agreed by Chapter members through e-mail.



Queensland Group (l-r): Margie Endelman, Rita O’Sullivan’s partner, Willy Lim, Pat Talib, Sue Young, Colleen Turner, Barbara Eglington, Phil Young, Paul Turner (standing), Abbas Talib, Martin Endelman, Rita O’Sullivan.



Long Reef NSW Group, (l-r), standing: Roger Weir, Viv & Gnana Vivekanda, Con Pappas, Chàn Carroll, Beth & Rob Montgomery, Lynne & Alex Gordevich, Nam Narayanasuwami; seated: Peter Carroll, Margaret Weir, Juliet Lockhart, Helen Pappas, Shanti Narayanasuwami.

**New South Wales**, not to be outdone by our northern colleagues, held a reunion Brunch in the White Rock Cafe at the Long Reef Golf Club on Wednesday 18 November 2020. This happy gathering of 15 members and partners was hosted by Con Pappas and Viv Vivekanda with table decorations by Lynne Gordevich. The food was excellent and the setting magnificent; overlooking a sandy beach, with clear blue sky, azure sea, and cliff background, and serenaded by seagulls.

The **ACT (Australian Capital Territory) Canberra** capped the trio of events by the gathering of 14 members and partners at the very grand Royal Canberra Golf Course, hosted by Andrew Proctor. It began with drinks and savories



ACT Group (l-r): John Ling, Wouter Vochtelou, Peter Carroll, Monique Vochtelou, Ann Proctor, Andrew Proctor, Chàn Carroll, Peter McCawley, Susanna Price, Jack Price, Anne Willoughby.



Isabelle and Keith Leonard, celebrating Keith's 70th.

on the verandah overlooking the golf course on a lovely sunny day, before moving into elegantly set tables in the dining area for a delicious lunch. As some members had to return to work before the traditional group photo was taken.

So, in spite of closed state borders, lockdowns, travel restrictions, and social distancing rules,

the Australia Chapter was able to bring 42 members and partners together for reunions in 2020, albeit in a piecemeal fashion. Queensland and New South Wales also managed a number of small coffee gatherings during the year. The Australia Chapter remains strong and continues in good hands with **Keith Leonard** as our new Coordinator.

We expect to hold our next full reunion in Adelaide, South Australia, in October this year. If travel restrictions allow, please make the effort to attend, you will be very welcome and we guarantee you will have a great time! ■

# Canada

## Bruce Murray (ADB 1980–2007)



Bruce Murray (r) and John Kuiper (l) enjoying hot chocolate after a walk—exercise is part of John's physiotherapy while recovering from spinal surgery.

Because of the Covid-19 pandemic, the second half of 2020 was a quiet time for Canadian AFEers. The pandemic was handled reasonably well in Canada, although we experienced a second wave beginning in the fall and extending into early 2021. However, in most parts



AFE Canada Christmas Zoom (l-r): top row, Kathleen Moktan Deitrich, Vern Jorssen, John Kuiper, Beverly Bauche, Laura and Alex Jorgenssen; 2nd row, Bruce and Emma Murray, Carmen Lanzador, Bernadette Sta. Maria, Jenny and Vir Majjarreis, Manny Aquino; 3rd row, Rita and Farrokh Kapadia, Ditas Boctor, Cynthia Alvarez, Alan and Belle Gil, Dolores Telan; 4th row, Faten Hodroge, Anjum Israr, Nemy and Fremma Esquejo, Amy Leung and Bianca Matthews, Tony Telan; bottom row, Grace Alindogan, Barbara Palacios, Li Kim Lin, John Rive, Jill de Villa. Not shown: Richard Bolt, Rey and Lenn Castro, Darcey Dietrich, David Hodroge, Ed Hourihan, Tito and Nida Jugo, Ed Lanzador, Ma. Glenna Quimel, Jeanette Rive.



AFE Toronto's Halloween Zoom (l-r): top row, Bruce and Emma Murray, Tito and Nida Jugo, Lindy and Mike Trabulsi; middle, Eden and Dean Santiago, Lea Gojo, Malou and Jun Transporte; bottom, Carmen Perez, Boy and Jennie Amigle, Malu Silverman.

of the country the Covid curve is now trending down. The measures put in place (i.e., business closures and work from home, stay at home, ban on group gatherings, social distancing, wearing masks, frequent hand washing, travel bans) succeeded in flattening the curve. Covid vaccinations began in December but slowed down in February 2021 because of disruptions in planned vaccine deliveries. Deliveries are expected to be ramped up starting in the second half of February, and all Canadians who wish to be are expected to be vaccinated by September.

**AFE activities shifted to online.** The AFE Canada Christmas Zoom was held on 9 December, courtesy of Kathleen Moktan Dietrich's technical expertise—31 AFE members and 14 guests joined. The agenda included (1) brief welcome remarks by Bruce Murray; (2) a brief discussion of technical Zoom issues by Kathleen Moktan; (3) group caroling led by Manny Aquino and Emma Murray; (4) an update on developments from ADB and AFE by Bruce and Jill de Villa; (5) two John Cole Memorial Quizzes (Farrokh Kapadia won the ADB quiz and Kathleen Moktan won the Christmas trivia); (6) moderated discussions on how participants were spending their Covid time; and (7) a list of those who passed away in 2020.

The business portion of the meeting covered AFE and ADB developments—(1) Fred Pascual as the new AFE President and the new AFE office location; (2) President Masa's five priorities (tackling extreme poverty, achieving gender equality, addressing climate change, developing quality infrastructure with private sector participation, mobilizing domestic resources); (3) Covid's impact on ADB, including (a) limited headquarters occupancy; (b) that ADB has been doing a good job of communicating

with, and providing support and medical information to, staff and their families and sharing information from the Philippine Government on lockdown, testing, quarantine procedures, and procedures for people entering the country; (c) ADB's

Covid Response Facility and assistance provided to the Philippines; and (d) the TRAZE App for all passengers at all Philippine international airports; (4) health and pension issues; and (5) planning for dying or incapacity (e.g., wills; powers of attorney; use of the Survival Handbook for AFE Members).

The meeting was our first ever AFE Canada-wide event, because the country is so vast. People particularly appreciated the opportunity to greet and interact with colleagues whom they had not seen in many years and to briefly share memories of their time together in ADB.

**The AFE Toronto group, led by Nida Rodrigo,** is the most active of AFE Canada Zoom users, promoting comradery among AFEers. Following a pioneering and very successful July AFE Toronto Zoom, AFE Toronto held two additional Zooms to celebrate Halloween (on 31 October) and Christmas (on 5 December 2020). A total of 34 people attended the two Zooms, including AFEers in Toronto, Vancouver, the USA, and Manila. In addition to providing friends with an opportunity to catch up, Estrella (Leah) Saguiarin Flores demonstrated her newly acquired piano skills. Bruce and Leah, who had worked together long ago in one of the transport divisions before Leah immigrated to Canada, enjoyed reconnecting.

Based on the recent experience of some AFE Toronto members the importance of having wills and testaments, living wills, powers of attorney for both personal care and financial issues, and ready lists of banking information was stressed in the Halloween Zoom. During the December Zoom, three couples mentioned that they had drafted wills because of the discussion during the Halloween Zoom. Copies of the AFE Survivors Handbook were subsequently circulated to all Canadian AFEers. ■

## Europe

Günter Hecker (ADB 1979–2002)



We not only had to postpone our 2020 reunion in Belfast, but, after weighing the probabilities and the related difficulties to make firm commitments—from the planning side as well as from our potential participants—we also had regretfully to move that reunion further to 2022. Thanks to Brenda and Ray Cahoon, who

have not given up being our hosts, we will meet in Belfast in September 2022. From correspondence with other chapters, I conclude that we are not alone in our dilemma of not seeing each other for 2 full years. Hopefully we will recognize each other when we finally do.

To facilitate that, we are planning to hold a Zoom meeting for our chapter sometime in September, wherein everyone who is interested and able to manage that facility may join (what ADB can do, AFE can also do).

As you might know, I wanted to hand over my role as coordinator in Belfast—I will keep “holding office” until then to ensure a smooth handover to the coordinators-elect: Sandro Pio and Richard Vokes.

We have encouraged our members to maintain contact via all modern possible means (Skype, Zoom, etc.), and I have no feedback that any of our friends have been infected by Covid-19. Let us hope it will stay like this. Vaccinations are taking place with different speeds in the different countries, and I guess by mid-May our age group will have gotten their two jabs.

We all hope that this will be over soon and at the end we will find some positive elements from this experience, such as the miracle of having developed a vaccine within only 1 year, Europe to have stuck to a vaccine distribution system that is equitable for the member countries and has not become nationalistic, and recognition that all that we enjoy is not a given and that staying healthy is the most important thing. ■

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

## India

Shiladitya Chatterjee (ADB 1994–2011)



**Covid and India.** I am writing this chapter update when at last we in India are beginning to see the light at the end of this Covid-19 tunnel. New cases have dropped dramatically, and vaccinations are being rapidly ramped up. Health workers are being vaccinated now, and senior citizens (which includes the AFE–ADB group) will be next. Everyone

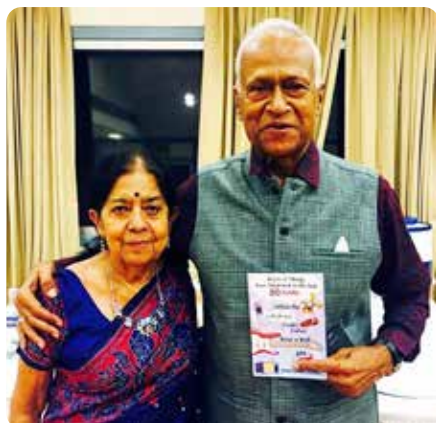
has to register on a Government app called CoWIN and will be called for vaccination when their turns come. Despite reports that new strains having emerged, all are cautiously optimistic.

Cities, which were nearly all badly affected and subjected to lockdowns, are coming back to life. We even had a cricket test match at Chennai last week (second test of the England-India series) where spectators were allowed; and given that the result was in India’s favor, it left them thrilled all the more. Here in Kolkata, the traffic noises are rising to the usual cacophony at rush hour. This is a far cry from the lockdown period, when not a soul stirred and wildlife emerged on the streets in many urban areas. I have, for instance, found exotic varieties of birds quite frequently on my windowsill and in nearby vegetation.

**Chapter Work.** India Chapter activity has been obviously subdued this last year. We took this time to bring about some much-needed changes in our Chapter organization. The Executive Committee was enlarged by two new members, and now we have representation on the Committee from Bengaluru, Chennai, Delhi, Kolkata, and Pune, which will provide more balanced representation on the Committee and allow views from all corners of the country to be reflected.

A Chapter directory is being revised and updated with contact details of all members so that members can contact each other and be contacted by the Country Coordinator if needed. It should be ready before the next Annual Meeting of the Chapter.

No Annual Meeting or reunion tour could be arranged in 2020 owing to the Covid-19 situation. We were considering a meeting in New Delhi with a tour to Punjab and Himachal Pradesh. After several postponements, these were finally cancelled. We are, however, considering an Annual Meeting in the later part of 2021 and a reunion tour in a limited manner if the situation improves further and infection risks from travel recede.



Shipra and Barin Ganguli.

Meanwhile, Chapter members have been busy in various ways: writing books and articles, attending virtual meetings and seminars, and keeping in frequent contact over email and phone. Our President, Barin Ganguli, for example, has written a book—

*Retirement in Bliss: Multiple Hues of India*—which contains a description of the India Chapter Annual Meetings and reunion tours over the last 15 years or so along with a set of beautiful photos.

**Losses.** The India Chapter records its deep sorrow at the passing away of our former Chapter President Jayanta Madhab, at age 88; K.S. Subramanian, at age 83; and Rahul Khullar, at age 67. ■

## New York/New Jersey: Hello Nature!

Lorna del Rosario (ADB 1994–2000)



Author (right) with Margie Ferrer on the ferry to Port Jefferson.

The chapter had earlier planned for a grand reunion in October 2020 under the chairmanship of Doris Bohun, but it had to be cancelled due to Covid-19. The onset of lockdown in March 2020 resulted in very

limited mobility and kept many within the confines of their dwellings. As a majority of the active chapter members belong to the high-risk age group, in-person gathering in large numbers was not an option in 2020.

Covid fatigue is really hitting hard, and fighting it is likewise hard. Fortunately, the Executive Committee members of the chapter, ADBARKADS as we call our group, remain in touch through video calls and text messages. Mindful of the risk but knowing how to stay safe even outside our homes, ADBARKADS and colleagues managed a few outdoor trips during summer and fall of 2020. We could not just let sun and foliage slip away from us!

In July 2020, when outdoor dining was allowed, we (Chato, Nena, Mila, Marge, and I plus friends) drove to the city and took a ferry to **DUMBO** (Down under the Manhattan Bridge Overpass), which sits between the Brooklyn Bridge, Bridge Street, York Street, and the East River, and ate at the popular Grimaldi's Pizza place. A trip to Montauk known for its beaches and state park, which is home to the **Montauk** Point Lighthouse, allowed us to breathe fresh air and enjoy the affluent Hamptons area.

The month of August was quite full. Margie and I drove to **Port Jefferson, Long Island** and took the ferry to Connecticut and enjoyed the sea breeze. Margie and I tagged along with Nena Villena and family on a hiking trip to **Mohonk Preserve** in Upstate New York. We were amazed at how mountain climbers can find thrill in what looks like a very scary adventure. It was a close encounter with trees and hilly trails. Using her timeshare schedule with **Eagle Rock Resort** in Pennsylvania, Nena, Mila, Margie, and Ditas Oliveros (from Virginia) spent a few days and had fun horseback riding and practiced their golf swings at the driving range.

The fall of 2020 likewise brought us many encounters with nature, especially the wondrous sight of foliage. Margie, Chat, and Diane Venegas (from Maryland) travelled back to the time when we were kids and saw the natural beauty of the **Catskill** mountains aboard the



Revisiting Central Park with Chat and Diane.



Mohonk Mountain House Resort.

Pumpkin Express Train. Revisiting **Central Park** with Chat and Diane was also a nice stroll. Our October adventures included trips to **Bushkill Falls** in Pennsylvania; an **organic farm** in Islip, New York; and **Holland Ridge Farm**, which is really an amazing floral paradise (featuring sunflowers and mums at the time of our visit) in the heart of New Jersey.

During our visit to Mohonk Preserve in August 2020, we thought of organizing the chapter’s reunion, a day trip to the picturesque **Mohonk Mountain House Resort** in New Paltz, New York on 27 September 2020. The small group (12 including dependent spouses) enjoyed the mini-reunion and the sumptuous BBQ lunch with a lake view. Against the background of flowers, mountains, lake, and a good glimpse of foliage, our bonding moments were captured in numerous group photos for everyone’s keepsake. ■

Holland Ridge Farm.



# Singapore

Clare Wee (ADB 1995–2018)



The AFE Singapore Chapter held its first virtual reunion for 2021 on 20 February, and we raised our glasses to a healthy and happy Year of the Ox. Singapore’s Covid restrictions on numbers of persons at gatherings prevented the Chapter members from meeting in person.

AFE members residing in Singapore agree that, while Singapore is indeed a very small place to be locked down in, conditions are relatively “normal.” Currently, other than wearing masks and social distancing measures, we are able to go about our daily lives without much fear of contracting the virus, as the number of Covid cases in the community has been near to zero for some time. Travel out of Singapore is possible, but travel into Singapore requires a 2-week mandatory stay at a hotel assigned by the government at the traveller’s own cost. Singapore’s lockdown was April–June 2020, with a gradual reopening of businesses and activities thereafter.

Although our 20 February 2021 virtual reunion could not replace a face-to-face gathering, participants were nevertheless able to share their experiences. Members were pleased to learn that Pradumna Rana, Jay Menon, and Christine Wong were all enjoying their post-ADB life, sharing their vast experiences with the learning communities at the National University of Singapore, Nanyang Technological University, and the Institute of South East Asian Studies—Yusof Ishak Institute. Yin Yin Lam is currently working at the World Bank’s Singapore office, while Monisha Hermanns is currently employed by the Asian Infrastructure Investment Bank and joined the reunion from Beijing (one benefit of a virtual reunion!). Stephen Wermert is consulting on various projects in Viet Nam and the Middle East, while Pamposh Dhar is enjoying pursuing her passion as a counsellor and Reiki teacher and practitioner. Others such as Chin Choon Fong are discovering more of Singapore, while Siew Fing Wong is enjoying her retirement. I enjoy discovering the nature parks of Singapore, and consulting with the ASEAN Monetary Research Office (AMRO)-Asia.

Conversation moved to exchanging views and experiences re the border controls in the Philippines, which prohibit almost all foreigners (including many retirement visa [SRRV] holders) from entering. We all look forward to improved border control in the Philippines for SRRV holders, and hope that the Year of the Ox brings opportunities for travel abroad and an in-person reunion later in 2021. ■

## Pakistan

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



For the year 2020, most of us remained at home in isolation, and continued to be in touch with each other using social media. When conditions improved, AFE–ADB Pakistan Chapter organized a get together. On 19 September, the Chapter hosted a dinner attended by 15 members and spouses. Khalid and Ayesha Rahman drove down from their mountain home In

Nathia Gali and Naseer Ahmad came from Lahore. Keeping in mind the still prevalence of Covid, the normal precautions were followed.

**Free Virtual Medical Consultation on your Cigna Wellbeing App.** If you have ADB Cigna insurance, download the “Cigna Wellbeing App.” When you can’t get to your doctor and need advice, this is a great feature of our insurance. Download the app, look for the little stethoscope, click on it for “Get Care” and Telehealth, chose video or phone consultation. It’s part of your insurance plan that allows remote access to a doctor. Not for emergency use.”

Being mindful of costs during these trying times, dinner was arranged in the Boutique Café Behbud, in Islamabad. It is run and managed by women volunteers working for the welfare of underprivileged women and children through artisan support and cottage industry, embroidery, and handmade crafts. Many of our members contribute to the Behbud organization financially and by giving their time.

Standard protective procedures were followed: masks, hand sanitizers, and social distancing. Delicious Thai food was served buffet style, and the entire cafe was available to us. After many months of Covid lockdown and isolation, this was the first time that former ADB staff met and enjoyed each other’s company and good food in a very pleasant setting. *(Ed: Chapter Coordinator Shahida Jaffrey sent two photos of the gathering—nearly identical, the difference being one with masks, and one mostly without, which is the one used with this article.)* ■



At the Behbud Café, (l-r): seated, Shahida Jaffrey, Mahjabeen Mirza, Bushra Mufti, Nighat Shah, Amna Chaudhry, Ayesha Rahman, Anjum Haque; standing, Latif Chaudhry, Masud Mufti, Khalid Rehman, Shahid Mirza, Asad Ali Shah, Mohammad Tusneem, Naseer Ahmed, Riaz-ul-Haque (sadly, Masud Mufti and Riaz-ul Haque have since passed away).

# People, Places, and Passages

## Seeds, Sprouts, Trees

Barindra Ganguli (ADB 1979–1995)

*Ed: Barin Ganguli, having served many years as the coordinator of the AFE–ADB India Chapter, is now its president. He sent the following message to the Chapter as a New Year's greeting, and has given permission for AFE News to reproduce it.*



**D**ear Esteemed Members of the AFE–ADB India Chapter:

Our concerned, perceptive, hardworking, sincere, and sensitive Chapter Coordinator Shiladitya and his charming wife Rita [Gopa] have already conveyed their season's greetings which we have all appreciated and warmly responded. I and Shipradi thought of sending you this personal greetings as we

did not have an opportunity to talk to you as the Annual Meeting of the Chapter could not be held due to the pandemic. On this eve of the New Year, I thought it will be nice if we introspect on the pioneering efforts of those who firmly planted the seeds of the AFE-ADB India Chapter; the mission and the vision of the Chapter to enthuse those members who are still hiding in the cocoon of retirement to join the Chapter; and how to make the Chapter more active and participatory.

The seeds of the Chapter were sown by the late S.P. Srivastava, the late S.V.S Juneja, and the late J. Madhab and were subsequently nurtured with love, care, concern, tireless effort, commitment, precious time and hard work by Ramdass Keswani, Prateep Lahiri, V.R. Mehta, Harpal Singh, and Lata Singh to make the tiny seedling into a mature tree now known as the AFE–ADB India Chapter, with its tap roots firmly established in terms of the Chapter's representatives in Bengaluru, Chennai, Delhi, Gurugram, Kolkata, and Pune. We wish to record our thanks for their services to the Chapter.

The Chapter was established with the following mission and vision: to increase its activities apart from the Annual Meetings; keep its lines of communication open with the

Chapter members; strengthen its links with AFE-ADB, Manila; and to explore new opportunities and reinforce its bonds to promote the interests of India Chapter members, especially in matters of pension, insurance, and other relationships with the Bank.

We, the Indian Employees of the Bank in Manila, were a friendly group and met frequently which created a bond of friendship. In the process we kept in our mind a hope that we would maintain this bond when we leave the Bank and settle down in our respective homelands. In this effort, the India Chapter has provided a perfect platform for keeping this bond intact. In fact, this platform has provided much more. It has given us a chance to meet and update each other annually as we are growing old gracefully. For us the retirees, this platform has given us a new life and youth, a state of mind that tends to linger on rather than an ephemeral countdown. I seek this new dawn as it gives us, for want of a better term, bliss! It is sought in happy, ever-green memories of one's lifetime, in the reunion of friends with jokes old and new and in the shared delights of rediscovering all that is beautiful, sublime, and wonderful....

I end this new year greetings with a few lines adopted from a poem by Rabindra Nath Tagore:

*Soon the dreary days and nights, when the country lay in languish and life came to a standstill will come to an end. Sun will rise in the East, birds will sing again and a flower scented breeze will stir up new life. Touched by the golden rays of the sun, year 2021 will bring for all of us a new hope, a new zest and we will plunge into this treasure basket of new hopes and dreams in the New Year.*

Seasons Greetings and a Happy New Year  
Barinda and Shipradi. ■

**For information  
on pension contact**  
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## FSD Zambia

### Betty Wilkinson (ADB 2003–2016)

*Ed: When Betty Wilkinson left ADB in February 2016, she went out to pasture...a huge pasture, called Africa—Zambia in particular where she works with FSD Zambia and has elephants and other gorgeous creatures wandering about her backyard. When I heard she has been getting awards for her work, I asked her if we could mention it in the AFE News. For photos taken near Betty's backyard, see Kathleen Moktan Dietrich's article in this newsletter.*



I am the chief executive officer of FSD Zambia, a wildlife conservation advocate, and a Zambian fine arts collaborator and promoter. In April 2021, I facilitated a Zambian Auction of some of the country's best artists at the Calabar Gallery in New York City.

So, what is FSD Zambia? FSD stands for Financial Sector Deepening Zambia, and @fsdzambia says "We are a market facilitator for the financial health of all Zambians, working with public and private sector to improve access to affordable, understandable, sustainable financial services. We serve over 2 million Zambians and their families." I also chair the nine-member FSD Network across Africa, which signed a GBP320 million agreement with UKAid to expand financial inclusion across the continent.

On 30 October 2020, I received the Chairperson's Champion of the Year in Digital Financial Education from the Governor of the Bank of Zambia. I am humbled by my team's response to this major award in financial inclusion from the Governor. It's all about my team and how they serve the nation! ■

## 5 Years after ADB

### Kathleen Moktan Dietrich (ADB 1992–2015)



As I sit here, in the midst of a pandemic, in relatively quiet Medicine Hat, Alberta, it is hard to believe it has been more than 5 years since I retired from ADB. 2015 had been quite a year. My husband, Deepak, passed away in April after a long illness. I returned to work in June and realized that it truly was time to move on. I had no idea what the future would hold in store, but after 31 years as an expat I figured it was time to get home, so I submitted my resignation on 30 June and formally left ADB on 30 September 2015.

Did I say I had no idea what life would throw at me? Well I met a gentleman whose hometown, Maple Creek, Saskatchewan, is a mere 100 km from Medicine Hat, where I had bought a house in 2014. I remember my dear friend Shireen Lateef (I do miss her so), laughing and saying "I sure hope that Maple Creek is bigger than Medicine Hat." Medicine Hat has a population of just over 63,000, while Maple Creek is a bustling community of just 2,400! Darcy and I met up in the summer of 2015 in Las Vegas, and he came to Manila to help me pack out. We have been together ever since, eventually marrying in 2017.

Retirement is not boring at all! I have acquired new skills, as Darcy and I bought a 100-year-old cottage in Maple Creek, next to his parents' house. We completely renovated the little house. I found out how to strip layers of linoleum and to use muriatic acid to clean off an old chimney, drywall, mud, and paint. Now we have a lovely little getaway in a quaint little town at the base of the beautiful Cypress Hills.



Pronghorn antelope in Medicine Hat, Alberta, Canada.

I have returned to the piano after a 40-year absence and now have two, one in each house. I had been told that I would not be able to enjoy retirement. On the contrary, there just is not enough time in the day to do all that should be done. I work out, play video games (probably too much), cook, and bake. Have taken a few online courses (including a 120-hour program on the Bhagavad Gita and an Indigenous Canada program). And, I still haven't had time to read as much as I want or to convert the wool that I've been lugging around since I lived in New Zealand into sweaters, scarves, and/or blankets.

Now, Darcy and I have many things in common, but two that go hand-in-hand are travelling and photography. Years of mission travel had basically killed my desire to take photographs. Traveling with computers, printers, and work files left little luggage space for lenses, tripods, and multiple camera bodies. But our first trip, benefiting from the generous guidance of Kori Emzita, was to visit the orangutans in Borneo. What a magical trip! Darcy gave me a camera (so I wouldn't just shoot with my iPhone), and I realized how much I enjoy just sitting and observing wildlife. The lens is great, as it allows you to observe from a distance.

Since then we have had many memorable adventures and photo shoots. Zambia (organized by the incomparable Betty Wilkinson) was amazing—probably the first time I took some photographs that even I said were pretty good. Started cruising with trips to Alaska, the Caribbean,

and then, just before Covid-19, to Antarctica. During the pandemic, we have been to the Canadian Rockies (thankfully in Alberta so always within reach, even with regional lockdowns) three times. In addition to photographing the elk, moose, chipmunks, squirrels, and mountain sheep, I played around at astrophotography. Fun, but found out that -20C doesn't do much for battery life.

We have recently joined an online photography masterclass and a coaching program for Fine Art Landscape Photography with Tim Shields, an award-winning fine art photographer from Vancouver and founder of Photography Academy.com. For those who like taking photographs I highly recommend Tim...he has an amazing teaching style. You get access to a library of professionally produced courses designed to help from beginners to seasoned photographers. I have learned much and connected, through the coaching program, to a group of photographers from around the world.

I started shooting with a Canon T6i...using Darcy's old lens. But over the past year I've transitioned to Sony with a 6000 for quick shots and an A7rII as my primary camera. Also bought the lens of my dreams...a 200-600 mm lens that is absolutely perfect for wildlife shots. I have always loved animals, and this setup lets me get so close.

We are not sure what the future holds. As I finish this up, vaccines are being delivered across North America, so the world seems a little brighter and the outlook more

positive. We are scheduled for a trip to the Galapagos, which may need to be deferred again, and would love to return to Antarctica and get to South Georgia. Then again, there is much to photograph in Canada itself, with the Rockies about 4 hours away and the Cypress hills just 20 minutes from Maple Creek. Feel free to visit! ■



Moraine Lake, Jasper National Park, Alberta, Canada.



La Maire Channel, Antarctica.

Leopard seal, Antarctica.



"The opera singer:" in a family of Gentoo penguins, Antarctica.



Mule deer fawn,  
Medicine Hat, Alberta,  
Canada.



Black bear, Jasper  
National Park,  
Alberta, Canada.



Canada lynx, Alaska.



African elephant, Zambia.



Male lion, Zambia.



Leopard, Zambia.

# Virtuous Impatience: What Our Country Needs

Ernesto M. Pernia (ADB 1986–2004)



In my frequent visits to countries in East and Southeast Asia during my many years in ADB and as Secretary of Socioeconomic Planning, National Economic and Development Authority (NEDA), I have noted that a sense of urgency seems to underlie their dynamic economic progress. This could be observed from the way they go about their quotidian

activities or from my conversations with government officials and business leaders. In comparison, many would agree that a sense of urgency is not as common a practice in our country—which explains, among other factors, its unsteady progress, thereby being overtaken by its ASEAN neighbors, one after the other. This led me to coin the catchy (oxymoronic) expression “virtuous impatience” as the *alter nomen* (or other name) for the prosaic phrase “sense of urgency.”

Filipinos are known to be good people—not only hospitable, empathetic, and helpful but also tolerant and patient—which we, however, tend to overdo, often to our undoing. Thus, our kind of patience often puts our country in a vicious circle, setting it back rather than sustainably moving it forward, which would be more doable with virtuous impatience.

This book—*Virtuous Impatience: What Our Country Needs in This Fast-Changing World*—is a collection of essays on issues of public interest that appeared as commentaries in major local print and online media, and some in international media. They are largely nontechnical, intended for general readership. Most span the last decade, yet a few date as far back as two decades. One would be tempted to think that, since the essays are dated, they are hardly of any relevance today. It may come as a surprise, though, that many of the issues of concern in the past continue to ring true to this day. In other words, the commentaries can serve to remind both policymakers and the citizenry of the sins of omission or commission of leaders in the public and private sectors. Accordingly, the government or the

private sector can be called to task, with the citizenry continuing to demand pertinent actions and results from the respective authorities. Moving forward beyond the Covid-19 health-cum-economic crisis, lessons from the past may further apply in a “new normal” world where economic, social, and political activities need to reboot or start de novo. The essays in the book take up a range of critical issues in the economic, social, political economy, and demographic spheres.

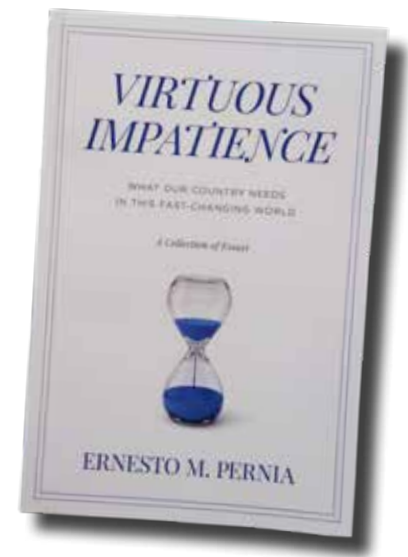
*Ed:* The book, a compendium of articles Ernie Pernia has written over the years, was launched on 17 December 2020. Reviewers’ comments include the following:

“The essays are all on issues of development which, put together, serve as a useful source...providing voice to some of our nation’s raging socioeconomic issues... The book’s title, *Virtuous Impatience*, highlights the urgent need in [sic] awakening our national policymakers to the importance of bold and rewarding long-term reforms to accelerate economic development.” Gerardo P. Sicat, Professor Emeritus of Economics, University of the Philippines (UP) and First Minister of Planning, National Economic and Development Authority

“This compendium of articles spans more than two decades of careful analysis and reflection on various issues that...continue to plague the nation.... ‘Virtuous impatience’ is now even more required of our leaders and policymakers.... The author has made complex economic concepts, principles, and issues more easily accessible for general readership.” Saraah Lynne S. Daway-Ducanes, Associate Professor of Economics, UP

“...we need to heed Ernie Pernia’s call for “virtuous impatience”—less tolerance for failures and misdeeds, and a greater demand for urgency in implementing the necessary policies and institutions.” Alfredo E. Pascual, 20th President, UP

“...*Virtuous Impatience*...is a cornucopia of ideas and opinions ranging from the economic to the social and political economy state of affairs in our country.... A must-read for policymakers in the government, administrators,





political science students, future economists, and social science educators.” Sherwin T. Gatchalian. Senator, Philippines.

*Virtuous Impatience* is published by the University of the Philippines Press. Copies are available through [press.up.edu.ph/store/books/view\\_item/753](http://press.up.edu.ph/store/books/view_item/753) for online order and delivery. Proceeds are being donated to provide science and technology equipment for deserving and needy students. ■

## Staff Community Fund

Hans-Juergen Springer (ADB 1972–2002)



**SCF and Corona.** The year 2020 wasn't a normal year for most everyone; it wasn't a normal year for the Staff Community Fund (SCF) either. The charities the SCF is supporting faced great problems delivering their services, be it food for those in need or education for the youth under their care. SCF members

were not able to visit the charities to discuss new proposals or to do follow-up site visits. But, as in most other organizations, operations didn't grind to a halt, as the SCF used digital means—via Skype, Zoom, or MS Teams—to stay in touch with its many charities.



Bayan Bayanihan: ADB VP Ahmed Saeed gives a package to a beneficiary.

**Bayan Bayanihan.** As a result of the strictest initial lockdown, many families in Metro Manila went hungry. The SCF quickly organized a special collection of funds that were used to buy and deliver food packages for those in dire need. This “Bayan

Bayanihan” initiative brought together the SCF, ADB Staff Council, AFE–ADB, and ADB Spouses Association.

Over a period of 2 months, in April-May 2020, P3 million was donated to supplement funds from an ADB technical assistance. Similarly, the SCF provided P4.6 million from its own funds to 29 of its charities under its Covid-19 Emergency Assistance Program for urgently needed food and medicines.

During this time, the SCF's regular operations continued. Virtual meetings were arranged with the charities to discuss new proposals or to hear the progress of ongoing projects. Charities were generally well prepared for these virtual meetings. The SCF adjusted its policy framework to the charities' changing needs. Charities that provide education to youth were given funds, for the first time, to purchase much needed digital equipment such as tablet computers, as students were not allowed to attend school anymore. With the help of platforms from the Department of Education, this new learning mode seems to work quite well.

**No Show.** Alas, the SCF's much-loved Annual Show had to be canceled. The obstacles to producing a virtual Show proved insurmountable. However, the kick-off event to start the annual fund raising did take place, with ADB President Masatsugu



President Masa providing his donation at the Staff Community Fund fund-raiser kick-off event.

Asakawa leading the event on 4 December 2020. In lieu of the Show, video clips about the SCF were shown through ADB Today in November and December.

**Moving Forward.** The SCF collected a good amount of money in 2020, but also spent a lot. New donors are invited to make a one-time cash transfer to one of the following accounts:

- Account Name: Staff Community Fund
- Metrobank dollar account No. 2-159-01428-7
- Metrobank peso account No. 3-159-00438-5
- BPI dollar account No. 2734-0015-22
- BPI peso account No.2733-0000-69

Or establish an automatic transfer from your bank to make a monthly remittance. Whatever you do, kindly let our able administrative assistant Cris Cajandab know what banking arrangements you have made (ccajandab.contractor@adb.org).

While the SCF and its charities have adjusted to what may be called the “new normal,” everyone is looking forward to a return of the “old normal,” where the children can go back to the charities’ youth centers and SCF members can again visit the charities and have face-to-face talks with the charities’ staffs and beneficiaries. ■



Xianbin Yao and Mario di Maio with beneficiaries at the Bukas Palad Foundation.

## Walking for Terry Fox

Guia Estabillo (ADB 1969–1990)



Every year, I send a campaign letter to my friends to solicit their help in fundraising for the Terry Fox Foundation (a sample is in the box on the next page). Although I’ve been doing the 10-kilometer (km) walk for 30 years or so, I started reaching out to my friends only in the last 8 years. I used to confine my solicitation within my small circle of co-workers until I tried sending

my campaign letters by e-mail to a wider group of friends. The response was overwhelming. I had not realized how eager my friends were to put in their share for a worthy cause.

Terry Fox was born Terrance Stanley Fox on 28 July 1958. At age 18, in March 1977, he was diagnosed with a malignant tumor in his right leg, which was amputated 6 inches above his knee. In February 1979, using his customized running prosthesis, he began training for the

Marathon of Hope. He wanted to raise awareness of and funds for cancer research.

On 12 April 1980, he dipped his prosthesis into the Atlantic Ocean at St. John’s, Newfoundland, in Eastern Canada. He then averaged 42 km a day (equivalent to a full marathon a day) through six provinces. In Sept. 1980, 143 days into the Marathon of Hope, he stopped running outside of Thunder Bay, Ontario because his cancer had spread to his lungs. On 28 June 1981, Terry died, one month short of his 23rd birthday. He had raised \$24.17 million, fulfilling his goal of \$1 for every Canadian: the country had a population of 24 million at the time.

The first Terry Fox annual fundraising run took place on 13 September 1981 and raised \$3.5 million. By April 2020, the Terry Fox Run and other associated fundraising efforts had raised \$800 million. The Terry Fox Foundation funds innovative cancer research, not limited to any specific type of cancer, independent of the Canadian Cancer Society. It has helped to greatly improve cancer patients’ survival rate. Cancer Care Ontario reports that the overall five-year relative survival ratios for all cancers between 2008 and 2012 was 63.1%.

The foundation’s major fundraiser, the Terry Fox Run, is held annually every second Sunday in September. It is a popular event that includes noncompetitive running, walking, roller blading, biking with families (and oftentimes their pets as well) participating. About 9,000 “runs” are held each year in Canada and in about 25 other countries around the world.

In 2020, amid the COVID-19 pandemic, the first Virtual Terry Fox Run was organized. My friend, Gina and I decided to cover the 10 km portion of Burnhamthorpe Rd., Mississauga, Ontario starting near the Mississauga City Centre. Somewhat short of social distancing, we had to wear our face masks during the 2-hour-plus walk.

In previous years, Lea Gojo, a very good friend from way back in our ADB days, joined me whenever she’s in town.



Guia and Gina in front of a tree sculpture in High Park.



Guia and Gina in front of The Pine Sanctuary, Mark Fornes' 25-foot tall structure of green, blue, and yellow aluminum slats that appear to change shape in varying seasons and weather, depending on one's vantage point. It is at the entrance to Riverwood Conservancy, on the Credit River.

Hi Friends,

I am writing to advise that I am doing my annual fundraising for the Terry Fox Foundation, virtually this year, by walking 10 km on Sunday, 20 Sept., 2020. I have been participating in this fundraising since I came to Canada in 1990. I would appreciate it if you would pledge donations to this worthy cause. The Terry Fox Foundation automatically issues receipts for donations of \$20 or more but I always request a receipt for any amount of donation in my pledge list.

As a side story, I met a Maltese lady, Gina at the High Park more than 15 years ago, and so the two of us would meet once a year at the High Park for this fundraising exercise. She has since tagged along a friend of hers, Margot and I would have my friend, Lea join in whenever she's in town. However, this year, Gina and I are walking together social distancing fashion as we each wear our masks, without our friends. All the years that I've been fundraising, I also discovered that I have regular donors who are simply happy to contribute to this worthy cause. Friends, it would be great to hear back from you. Pls accept my thanks in advance.

PS: I apologize for this late notice. It's quite heartwarming to note that some of you had actually sent in their pledges even before I asked, and my tennis friends were quick to respond when I took out the pledge forms to my Women's Friendlies team last Thursday.

—Guia

## ACAP and the Poor During Covid

Didit van der Linden (Geert van der Linden ADB 1978–2005)



Didit van der Linden and ACAP beneficiaries in front of the ACAP sign.

**What ACAP Does.** Action for the Care and Development of the Poor in the Philippines, known as ACAP, has been caring for street children since 2009. ACAP's strategy is to stop young children from ending up in the streets by introducing them to ACAP's programs, which are education, art and basic literacy, health and nutrition, and values formation.

At a young age, children from ultra-poor families help their parents put food on the table by going through garbage for recyclables, selling flowers on the streets, begging, or doing odd jobs for other street vendors. When they reach puberty they leave their families and go on their own with other street children their age. To stop this process, ACAP goes to very poor communities and, with the help of community leaders, identifies the poorest families. The parents of these families are informed of ACAP's programs, and their younger children are invited to join the Art Program. The Art Program is the children's entry point to ACAP's holistic support.

**Getting Started.** After exhibiting my own work in 2009, I decided I wanted to "give back" by teaching art to street children. I was impressed with the work of Childhope Asia, so I volunteered to teach art. The Executive Director, Teresita Silva, sent me to teach art to the kids in Sucat,

Parañaque. I taught about 12 hardcore street kids, most of them sniffing glue to escape reality. After 2 months, the rain started, so I asked the *barangay* if there was a place I could use. Fortunately, they had an abandoned shelter for abused women and children called Aruga Center. We used the center for almost 2 years before we were able to acquire our own building, thanks to a generous friend and AFE member. In that period, the number of kids started to increase, and their development was amazing. I could really see how art was showing them their self-worth. The kids quit drugs and wanted to go back to school. But because they were mostly too old to catch up with schooling, I encouraged them to join the Alternative Learning System (ALS). Some of them had enough high school background to qualify for TESDA programs.

In 2012, with funding from Life Bank Foundation, ACAP sent 12 kids to formal schooling and ALS. In 2013, I formally registered ACAP. In 2021, we enrolled 154 children in Blended Learning—Online and Modules.

**ACAP Programs.** ACAP’s Art & Literacy Program aims to provide the children the opportunity to release pent-up emotions and thereby heal mild traumas. The program is also meant to develop their self-worth and hope for a better future. The preschool children do the Literacy Program to prepare them for school.

The children who join the Art Program are given food packs at the end of each session. These nutritional food packs compensate for the loss of income that the children would generate from working on the streets and protect them from malnutrition. This is part of ACAP’s Health and Nutrition Program, which also provides monthly multivitamins and annual doctor’s check-ups.

The Values Formation Program teaches the children good behavior and the values that would develop them to become good members of society.

When the children are ready to integrate into mainstream society, they are enrolled in school, and everything pertaining to their education is supported to ensure that nothing gets in the way of their education.



Didit and Gerry van der Linden and an ACAP beneficiary.

**Adapting to Covid.** In mid-March 2020, when the Philippines president announced a nationwide lockdown due to the Covid-19 pandemic, ACAP was quick to step in and provide a safety net for the child beneficiaries and their families. Aware of the economic displacement they would face because of the lockdown, ACAP organized weekly food distribution to them and ACAP volunteers. This was, for most, the only food they would have access to for many weeks during the enhanced community quarantine. When the lockdown eased, the economic situation in the country did not improve, leaving ultra-poor families in the same dire situation. ACAP thus continued to promote the



Through art, the beneficiaries can express and help release their feelings, including fears, about the impact of Covid-19 on the world and themselves.

food, nutrition, and health security of the children and their families. Each week, the children and their families receive a nutrition/food pack that contains rice, fresh vegetables, dried fish, mungo beans, canned meat, canned fish, milk, and basic hygiene supplies. We also send them materials for Art & Values Formation. We require the children to write an essay on the values formation material we send, to draw their interpretation of what they learned and to express their emotions during the lockdown.

ACAP has also provided face masks, face shields, and rubbing alcohol to the beneficiaries and regularly disseminates information to raise awareness about Covid-19, most importantly information to remind community partners to observe the pandemic's required health and safety protocols. Part of ACAP's response to the pandemic was to also provide protective supplies to partner schools.

**Distance Learning Challenge for the Poor.** When the Philippine Department of Education announced that it would adopt a blended distance learning approach for school year 2020/21 due to the Covid-19 pandemic, ACAP responded by providing electronic tablets for the children who are enrolled in Grade 5 and above. The



Valley 6 beneficiaries with Christmas hampers.

younger children were given learning modules by the schools and did not require the tablets. The tablets were secured donations: a Dutch friend provided the bulk of the funding. Realizing the challenges the children and their parents would face with the new mode of learning, ACAP organized a team of volunteers from each community to provide learning support to the children in the Education Program. In most indigent families, the parents are unable to take on this role. The volunteers work closely with younger children dependent on the learning modules. They help ensure that the young learners, children with learning difficulties, and vulnerable or at-risk children accomplish their weekly home learning plan. The volunteers visit the children assigned to them at least twice weekly to provide learning support, to monitor the children's general condition, and to find out what challenges they encounter in their studies and in their home life.



The world before and after.



Tears of fear. Emotions thru art.

**Christmas during Covid.** Christmas represents a time of giving, sharing, and good cheer for most Filipinos, and the children always looked forward to the ACAP Christmas Party every December. But with the restrictions imposed because of Covid-19, this year’s party was cancelled. To continue the tradition of giving a Christmas hamper to the families that they could enjoy for their *noche buena*, we raised money for the hampers by selling them to donors as their gifts to their family and friends. We also sold Christmas cards made by the ACAP children, and many people responded to the campaign. All the children and their families were very happy when we went to the communities on December 18 to give them their Christmas hampers. The hampers contained some regular food items as well as a spaghetti set, a fruit salad set, lots of cookies and wafers for the children, and coffee and sugar for the grown-ups. Preloved toys donated to ACAP children were individually wrapped by the Program Officers and given to the children together with the hampers.

Christmas 2020 may have been different, but the spirit of giving and sharing remained the same, with many thanks to our donors and supporters.

**Students and Progress.** We are sending 154 children to school—2 in college, 8 in senior high school, 42 in junior high school, 90 in elementary, 8 in kinder, and 4 in nursery. To help the younger children with their modules, we have tutors in each of the six communities we cater to. ACAP currently has seven employees.

In the second quarter of school in 2020, of the 52 in secondary or tertiary levels, 5 (less than 10%) were not taking to online education very well: they were not sending their modules in regularly and risked failing the school year. That said, most of the children are doing better than we expected. We send the kids modules on Values Formation and Art Activities once a week together with the nutritional food packs.



Tears oBgy. Sucat boys with hampers.

We plan on working with the *barangay* health officials when restrictions are lifted to conduct family planning lectures with the parents and sex education with the teenagers to stem the rise of teenage pregnancy.

ACAP involves a lot of work. What keeps me going? The children. Their future. I miss my own painting but the work with children is more fulfilling. I work three times a week (MWF) and am grateful that Gerry is such a supportive husband. And of course we welcome contributions to continuing the effort. We are located in Barangay San Isidro, Paranaque, our website is [acaphil.com](http://acaphil.com), and our e-mail is [acap.phil@gmail.com](mailto:acap.phil@gmail.com). ■

## Putting on Airs

Anne Schelzig (Werner Schelzig ADB 1985–2000)



Traveling through small towns in Germany, you’ve seen the window boxes, haven’t you? They overflow with geraniums, billowing down over half-timbered façades, built when Johann Sebastian Bach was toddling around, humming in perfect pitch. The floral colors are so vibrant, for a moment you thought they might be fake. But no. Window box gardening

has a long tradition in Germany and was even done by the Romans in the first century.

### Airing out the House.

Because your eyes were glued to the flowers, I don’t suspect you ever noticed the windows themselves. If it was morning, they were probably open wide, with possibly a duvet or two airing out over the sill. Large square pillows might have been propped on top.

The tradition of airing out your bed linen, and your whole house for that matter, might not date back to Pliny, but the Germans have embraced *lüften*, as it is called, for decades. *Lüft* means air, as you might have gathered, and even evokes air movement when you say it.





Some of us seem to think that fresh air is a seasonal thing, not necessary in the winter months, especially inside our houses. I recall my German husband's horror when he first visited my family one Christmas in Massachusetts. He wanted to open the bedroom

window for some fresh freezing air. My mother was equally horrified to think that the toasty heat would escape. Our house was well heated in winter, and I recall never having to wear a sweater inside, except when I went down to the cellar to practice "Country Gardens" on the piano. How we grew up and thrived in such hot, stale air remains a mystery to my husband.

Bedrooms are often not heated in Germany, and yes, I have woken up to snow on the floor that came in through the open window during the night.

**Airing out Covid.** With the omnipresent Covid-19 virus threatening to infect us all, we can take a lesson from the German health experts, who have mandated masks, hand washing, distancing, and lüften in equal measure. Each classroom teacher has a designated window opener. It

probably holds the same honor as eraser clapper back in our school days. Regulations stipulate that in winter the windows will be opened at least 3–5 minutes every 20 minutes. There should be a cross breeze to move the old air out and bring in the new.

If these measures seem excessive, they, along with the others, have effectively controlled the spread of the virus among school children and their teachers.

**Airing out Everything.** Experts in the United States have yet to recommend airing out as a preventive measure against the corona virus. But in the early 1900s, the fear of tuberculosis prompted some communities to establish "fresh air" or "open air" schools.

My mother was sent to just such a school near Bangor, Maine in the 1920s. She was very thin and her parents thought she might be susceptible to tuberculosis. After 1 year she went back to her "stale air" school. Whether her immune system was strengthened during that time, one cannot know, but luckily she never got sick.

A photo of great-great aunt Charlotte, around the same time, shows her in a bulky coat at the head of a classroom where she taught elementary school. The children were bundled up, too. Since the mid-1930s when medications to combat tuberculosis were developed, fresh air seems to have lost its charm.



Have the Germans had it right all along? Will my adopted habit of opening wide the windows of our house at least once a day for 10 minutes help to keep me safe? Although the number of cases has increased as Fall set in, the authorities are more than ever determined to enforce the tradition of airing at home, in school, and in businesses.

The weekly newsletter of our small town in the Saarland devotes the first five pages to the latest regulations and measures for fighting the virus, complete with paragraph numbers and sub clauses as only the Germans can compose. Lately some creative graphics have been added, perhaps for the less fluent like me.

I appreciate their efforts greatly and hope that the virus will be quelled as soon as possible. But please excuse me now—I have some airing out to do. ■

## Covid in Japan

Kazu Sakai (ADB 1987–2014)



On retiring from ADB at the end of 2014, I obtained a Special Resident Retiree's Visa (SRRV) from the Philippine government and continued to live in Manila. So, when the Covid-19 contagion started to spread in the Philippines I was there. In the first week of March 2020, there were only three confirmed infection cases in the Philippines. But soon the number started to rise rapidly and Manila was placed under citywide lockdown. Then, on 17 March, the government announced that foreigners would be allowed to leave the country only within 72 hours. When I decided to go to Tokyo after some hesitation, all flights bound for Japan within the 72 hours had been almost fully booked. Luckily, I was able to secure a seat in the last flight. When I arrived at the airport in the late afternoon of 19 March, it was in a total mess, with the longest queue I had ever seen

around the terminal building and a thick crowd gathered outside the entrance. Although the ban on foreigners' departure had been retracted, airlines had cancelled flights beyond the deadline. So, those who wanted to leave were desperate to catch a flight on that day. The scene made me think of an exodus when a government is falling to revolutionary or rebel forces. When I was almost giving up getting in, a security guard asked me which flight I was taking. Realizing that I did not have much time left, he kindly brought me to the entrance and pushed me in through the mass of passengers pressing each other. In this way, I left the Philippines.

When I disembarked at Haneda Airport in Tokyo past midnight, I was appalled to see no preventive measure at the quarantine and immigration desks. No question was asked, not even from which country I had come or my contact address/phone number in Japan. This was despite an already significant number of Covid cases in Japan, by then forcing cancellation of many cultural and sports events. When I left our condo unit the following morning, the town looked just as usual. People were strolling in the street, shopping and eating in restaurants. Many wore masks but some did not. I was shocked by the contrast between this relaxed mood in Tokyo and the tense atmosphere in Manila.

But as I feared, the number of infections soon started to rise steeply and on 7 April, the government declared a state of emergency. It urged citizens to stay home, with a view to reducing by 80% the number of people going out. This finally changed our way of life. Companies let employees work from home, restaurants and bars closed early, people bought take-out meals rather than eating inside restaurants, and concert halls, movie theaters, and sports stadiums closed their doors. Travelling abroad was out of the question and domestic travel was also discouraged. My friend who commuted every week from Osaka to Tokyo by Shinkansen (bullet train) often found she was the only passenger in the car. Still, all the measures were based on strong requests from the government but not enforced as in many other countries. Although I stayed home most of the time, I continued to walk every day; to shop for daily necessities; to buy take-out meals; and from time-to-time to eat in a restaurant, seated at a table outside.

With visible improvements in the situation, the state of emergency was lifted at the end of May. Our life resumed its usual pace but did not go back to normal. We continued to wear masks, frequently wash hands or sanitize them with alcohol, and refrain from going out frequently. Concert halls, theaters, and sport stadiums reopened but limited their audience/spectators to 50% of their capacity or some ceiling number. In the meantime,





L-r: Mrs. Omura, Mrs. Makiko Sakai, Mrs. Kumiko Kuroda



Yuriko Uehara.



Richard and Masami Bolt with Richard's Big Bike.

the government started to encourage people to travel and spend to stimulate the economy, by providing subsidies. Some took advantage of the program, but others hesitated. Many were not able to travel, being financially hard hit by the contagion. While restaurants and bars saw the return of clients to a certain level, some, including those with long history and fame, closed shop, lacking a sustainable level of clients. The mixed situation continued until December, when the number of new infections and deaths started to increase dramatically. By February, we were back to the state of emergency.

As of mid-February 2021, I have been in Tokyo for 11 consecutive months. This is my longest stay in Japan since I moved to Manila in 1987 to work for ADB. Unfortunately, activities are very much restricted due to the coronavirus. Still, I have been enjoying many things: my daily walk on the banks of the River Sumida, concerts, Kabuki plays, operas, movies, and bookshops. I even traveled to Nara and Kyoto twice. Despite the difficulties with seeing friends, I met President Nakao and some former colleagues (see *AFE News #57*), Mrs. Kuroda and Mrs. Omura (widow of Japan's former ADB executive director) when she visited Tokyo from Fukui, and Richard and Masami Bolt during my trip to Kyoto. Masami and Richard, who is from Canada, bought a traditional style wooden house in Kyoto. Being an avid motorcyclist, he is biking all over Japan. There was also a surprise encounter—at a concert, a woman called out to me before the show started. I did not recognize that lady, because of her mask. When she removed the mask, it was Yuriko Uehara! She was visiting Tokyo from Sarajevo,

where her husband, Daniel, is assigned by the European Commission. It was really sheer chance for us to be in the same concert in Tokyo, me coming from Manila and her coming from Sarajevo!

My stay in Tokyo was prolonged because of the Philippine government's restrictions on foreigners' reentry into the country. The entry ban on the retirement visa holders was finally lifted effective 16 February, but requires an entry exemption document involving the Philippine Retirement Authority, the Department of Foreign Affairs, and the Philippine Embassy in the visa holder's country. This is quite complicated. There is also a question about vaccination. Vaccination programs in Japan and in the Philippines have uncertainties concerning the timeline and eligibility. It is not easy to decide whether I should stay in Japan until I am vaccinated or go back to Manila as soon as I obtain the entry exemption document. So, for the moment, I do not know when I will be back in Manila. ■



Join the AFE-ADB HQ Facebook page for timely news about AFE and ADB.

# An Immigrant's Journey

Vernon Jorssen (ADB 1986–1991)



## From Cape Town to Canada and to the World at Large.

*An Immigrant's Journey* is about my growing up in Apartheid South Africa. It is a story of the struggle of a non-White family to survive within a racist society. It was a difficult time in my life in which we lived in an environment where extreme police brutality was the order of the day.

Fortunately, my own family did not directly experience the brutality, that was, unfortunately, experienced by close friends.

**Apartheid.** In my book I often refer to the term "Cape Coloured." In South Africa the apartheid government classified the population into White, Coloured, Indian, and Bantu. Of course, the Whites controlled most of the resources while the non-Whites, who were in the majority, had much less available.

Laws in South Africa were designed to ensure that non-Whites could not enjoy the same freedoms and opportunities as Whites. The pernicious effects of apartheid were very dehumanizing. While racial discrimination is probably practiced all over the world, institutionalized racial discrimination, which is what apartheid was all about, was especially unjust and cruel. For example, the Group Areas Act stipulated where people of different racial groups had to live and could go to school. Consequently, in the Western Cape where I grew up, the best residential areas and living conditions were reserved for Whites.

The Separate Education Act provided for an education budget for Whites separate from that of non-Whites. Resources available to Whites by far exceeded what was available to non-White students. This resulted in schools, facilities, teacher training, and curricula that all differed.

The Job Reservation Act also had a tremendous effect on non-Whites: they were not allowed to manage or supervise Whites, and certain jobs were reserved for Whites only. A multitude of other vicious Acts of Parliament kept the Whites in positions of privilege. However, the living, education, and jobs laws are the ones that I as an individual struggled with, and that affected the lives of most of my friends and family.

**Black Swans.** To be successful in life one needs to experience many Black Swan effects. (A Black Swan is an event or incident, good or bad, that is deemed improbable but could effect huge consequences.) In my book, I spell out a few of the Black Swans that enabled me to be the person I became.

To begin with, I left school at age 15 to supplement the family income. I had a few menial jobs that gave me the feel for what it was like to earn a living. It did not take me long to realize that I needed to complete my education. It was rather difficult to hold down a full-time job and complete high school at night, but I did so.

Another Black Swan enabled me to be exposed to computing. The company I worked for introduced a large mainframe computer, ICL 1300. At that time, it was used primarily as a number cruncher. Because I was part of the accounting group, I was asked whether I would like to learn computer programming. There were no courses or training programs provided by the company or the computer manufacturer where non-Whites could attend. My supervisor, who had been on a training program, offered to teach me what he had learned. This was my biggest Black Swan, because it opened up future job opportunities that changed the course of my life.

**Moving to Canada.** Since I could not pursue a high-tech career in South Africa, I decided to emigrate to Canada. By this time, I was already married, with one son. It was a real struggle coming to a new country with a second language I had never been exposed to before. We settled in Montreal, where I was fortunate to find employment with Nortel as a computer programmer. The winters were tough, and the challenge of being in a strange country with no friends or other family was tremendous: a new job, company French lessons after work, followed by attending McGill University at night were not easy. Most nights I got to bed after midnight. After a few years in Montreal, the Canadian government offered me a job, and I moved to Ottawa as a computer programmer.

I moved up the ladder very quickly in Ottawa and after a few years was recommended to study at the Sloan School of Management at the Massachusetts Institute of Technology in Boston. Obtaining my Master of Science in Management changed my career. Upon my return to Ottawa from Boston, I was introduced to the International Development Research Centre (IDRC), where I cut my teeth on international development.

I joined IDRC as head of the computer science group and was later offered the position of controller. I spent a wonderful 8 years there, learning about development research in all parts of the developing world. This position demanded big sacrifices of my family, as my job required quite a bit of travel—to Cairo, Nairobi, Singapore, Bogota, and Dakar at least once a year.



John Samy, Francis Narayan, Carl Delfeld, and Vern Jorssen.

During this time I realized that development research projects required the assistance of competent financial management.

**Manila and ADB.** I was offered a position at ADB, in BPMSD. After a couple of years, I was made manager of the Budget and Planning Division.

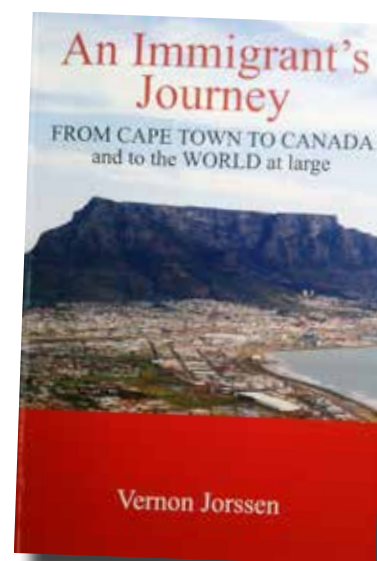
Living in Manila was a great experience. We made a lot of friends and I had competent staff, half from the Philippines. We are still in touch with many of our friends. It is not easy for an outsider to get used to the organizational culture at ADB. It was challenging to introduce new ideas or systems. The manager responsible for the budget is lobbied constantly before the budget is produced. Organizational politics and priorities play a role, and you have to go along to get along. This sometimes put me in an uncomfortable position, and I questioned whether I could make a difference.

**Agriculture.** It has been almost 30 years since I left ADB. How time flies! In September 1991, after 5 years at ADB, I accepted a position with the International Fund for Agricultural Development (IFAD) in Rome. IFAD is a Special Agency of the United Nations that makes development funds available to support agricultural development projects. Like IDRC, we supported projects all over the world, unlike ADB, which supported only Asian member country projects. In all these organizations the boards of governors and the executive boards are from member countries and are therefore international. IFAD focussed on helping the poorest of the poor farmers. This made the IFAD program not only challenging, but also gratifying. The experience I gained at IDRC and ADB helped me to be chosen as the controller at IFAD.

My initial focus at IFAD was to bring about efficiencies in its financial administration. I later used the experience

from IDRC to bring about efficiencies in the use of development funds in the field. This effort resulted in obtaining a good understanding of poverty issues. My book includes observations on the poverty situation in South Africa, the country of my birth.

*An Immigrant's Journey* is available in North America at [www.store.booksonbeechwood.ca](http://www.store.booksonbeechwood.ca) and [Staff@booksonbeechwood.ca](mailto:Staff@booksonbeechwood.ca) and internationally through Amazon.com ■



## Facilitating Immigration

Bernadette Dabu-Sta. Maria (ADB 1977–1981)



Canada is a nation of immigrants and has welcomed people from many countries. Canada has embraced multiculturalism; you can see the influence of immigrant communities in restaurants and the service sector; at cultural events; and as elected politicians at the municipal, provincial, and national levels.

**Landing Right.** Patience is a virtue when it comes to Canadian immigration. Processing of applications, depending on the program, could last from a minimum of 6 months for outside-of-Canada spousal sponsorship, to years of processing for complicated matters. I am now a Regulated Canadian Immigration Consultant. In 2009, I had a submission in May that was approved by August, and my applicant arrived in October—5 months on, the fastest in my almost 20 years of experience.

When I applied to immigrate to Canada more than 40 years ago as an independent applicant, it took almost 6 months for my application to be processed. In May 1981, my family entered Canada as permanent residents. My family—three children (Jeremiah, 6 years; Jo-Anne, 4 years; and Jerome, 10 months) plus and my mother (75 years)—



Bernadette's family in 2018 (l-r): Sylvia, Jerome, Bernadette, Jo-Anne, Malou, Jeremiah.

and I made it to Canada thanks to my experience as a legal secretary at the Asian Development Bank (ADB) and strict training from a young, professional, and knowledgeable American lawyer—Peter Sullivan, who later rose to become an ADB vice-president.

**First Jobs.** My mother and my sister and brother-in-law, who had been in Canada since 1975, were a big help when I arrived. Within 2 weeks, I landed a job as an accounting secretary for Wynn's Canada, an American firm. During the interview, I was asked if I had any Canadian experience. I quickly replied that I had international experience at ADB, where I dealt with professionals of many nationalities. I believe that response impressed the interviewer.

Early in 1982, I succeeded in getting a job as a legal secretary at General Foods, Inc., where I worked for several years doing corporate law. I am sure that reference letters from Peter Sullivan and Ian Newport, another ADB lawyer, helped me to land that job. I cannot thank them enough for this opportunity that paved the way to a good life in Canada for me and my family. My three children are now living and working independently with their own families, including my six grandchildren.

**Continuing Education.** In 1998, I completed the law clerk's course at Humber College in Toronto, after which I worked for different lawyers doing real estate conveyancing, which I continue to do on a part-time basis.

**Immigration Work.** In 2003, I completed an immigration course at Seneca College. In 2006, the Canadian government established the Canadian Society of Immigration Consultants (CSIC). I got my license initially as a member of CSIC, which was subsequently replaced by

the Immigration Consultants of Canada Regulatory Council (ICCRC) in 2011. I have since facilitated many clients' applications to come to Canada. I feel happy knowing that these clients are now living successfully and comfortably in Canada with their families.

Prior to the Covid-19 pandemic, about 300,000 people moved to Canada each year. Three of the top five countries of origin for Canadian immigrants are ADB member countries—India, China, and the Philippines, in that order. Covid-19 has slowed the already lengthy immigration process, and more patience is necessary with immigration applications. On 26 August 2019, I submitted on behalf of a client an inland common-law spousal sponsorship, which was acknowledged promptly on 26 October by the Immigration, Refugees and Citizenship Canada (IRCC). In February 2020, the IRCC requested for the applicant's medical and security information, together with documentation from her son in the Philippines, who turned 18 the following month. Her son in the Philippines was caught in the lockdown while processing his clearance from the National Bureau of Investigation (NBI), which was obtained in mid-July 2020. We had complied with the document requirements by 18 August 2020. The submissions were all done online. My client now hopes that she will be one of the targeted 80,000 applications to be granted admission this year.

The three citizenship applications I submitted early in 2020 were acknowledged by the IRCC in August 2020. As of the early 2021, the clients were waiting for their oath-taking schedule, which is to take place virtually due to Covid.

#### **Recipe for Success: Hard Work and ADB Experience.**

My experience is similar to those of most immigrants. You arrive with nothing. Your credentials and education are discounted in the Canadian labor market, and you work long hard hours, save, and try to improve your professional qualifications and ensure that your children get a good education. My work experience at ADB definitely brought me and my family a long way. I continue to enjoy my work, which gives me a sense of accomplishment. Life is truly a journey. ■

**Not Getting ADB Today and Want To?**

E-mail [afe-adb@adb.org](mailto:afe-adb@adb.org)

# Farewell and Hello

**Rosie Luistro (ADB 1977–1981) and Nida Rodrigo (ADB 1976–1996)**

*Ed: 13 years ago, an intrepid group of ADB retirees ventured forth into social media to create a web page that has helped to cement and recement bonds between retirees. That page has ended because its platform was no longer supported by Yahoo. This article celebrates the passing of the exADBFriends Yahoo group, Rosie Luistro's highly fruitful effort to keep those of us who left ADB in touch with each other, and the efforts of those working with her. It also celebrates the successful "birth" of OUAT (Once Upon a Time), spearheaded by Nida Rodrigo, Malu Silverman, and Cora Solomon. OUAT is dedicated to keeping the happy memories of the past alive and to growing in both photos and words.*



## A Necessary Farewell, by Rosie Luistro

Thirteen years ago, I launched the exADBfriends website on 13 July 2007 after much thought on how I could keep in touch with

everyone I had spent years working with in our alma mater, the Asian Development Bank (ADB). After leaving the Bank either through retirement or resignation, all of us felt a longing to see or keep in touch with ADB friends or colleagues from our working years, friends who once shared our joys, adventures, and mishaps.

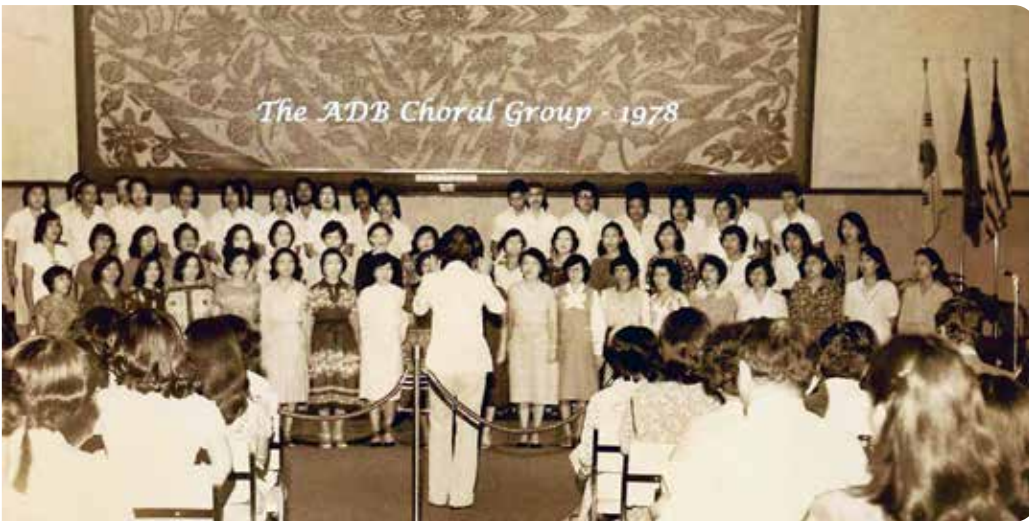
Thus, I conceived the idea of the **exADBYahogroup** to reach out to former friends and colleagues, many of whom had left not only ADB but left to live and work in other countries. They became our exADB expats, who gave us a window on what it's like to move to foreign places.

The objective was to continue communications even after leaving ADB. We reached our goal through the years and, in the process, many friendships were forged and former colleagues we had not heard from for ages had a common

place to say hello, express condolences, or share glimpses of our lives. Our website became the site where news elicited laughter or brought sadness when we read about the loss of friends or their loved ones. Wasn't it fun to read about Cora's (Kola's to me) musings, Dokey's garden, dear Lou A's deep insights on posts she shared, and Jess' misadventures in Myanmar, and to look for our faces in Malou's globe? We shared our achievements and those of family members, and our disappointments. Of course, we had moments of disagreement, but as in all families, we resolved issues and focused on things that unite us: a good story, an insight, news about ourselves or our families.

My most sincere appreciation goes to all who joined us from its inception and to all those who joined after, including those who registered only recently. As of this writing, we are 434.





of New Orleans created the OUAT Page in collaboration with **Cora Solomon** of Virginia, who shared her own digital photo repository over the years. Nida Rodrigo of Toronto was asked to help administer, sort photos, create albums, and sleuth for more photos; hence the ADB Community Page was born in September 2020.

The OUAT Page chronicles, in photos, the growing pains and pleasures of building an institution like ADB. This is the story of something that happened from 1966 on through more than 50 years. Friends were so eager to dig from their *bauls* (“treasure” chests) to share the photos of yesteryears.

It’s amazing to see how we once looked and now look and feel even more beautiful as we reminisce about our ADB life over the last 50 years... I’ve been away from the Philippines more than the number of years I spent in ADB, and yet the memories make it feel as if it was just yesterday! As Brad noted, “the Bank has been a staunch partner in giving meaning to life and the pursuit of happiness.” The Page honors all and presents our ADB stories in photos.

I owe much gratitude to my comoderators: Coach **Jun “Bisoy” Trasporto**, **Nida Rodrigo**, **Marissa del Castillo**, and **Malou Silverman**. Bisoy made the website a place where laughter came from the very first words of his e-mail. Nida untiringly answered every question, and Malou created the beautiful Globe that will forever be cherished. Marissa, in her quiet and unassuming way, was always there to either swing our moderators’ votes or help even without being asked.

Leaving the portals of ADB then was a tug at one’s heart. Leaving this website now is a feeling that cannot be described. However, like the light at the end of the tunnel, we can look forward to forging more friendships through many other venues. Like the stars at night, let us continue to be a precious friend to everyone, a beacon of light—by a compassionate gesture, silent applause, a word of encouragement, or a phrase of congratulations for every achievement. We continue to lend a listening ear and to offer a warm heart to everyone as we share the ups and downs of life.

On Tuesday, 8 December 2020 at 7.00 am (Philippine time), we officially closed the exADBfriends website. My sincerest thanks to all who have joined us in this journey.



**OUAT, by Nida Rodrigo.** Once Upon a Time—ADB in Photos (Facebook page: <https://www.facebook.com/exAdbiansOnly>) is the brainchild of **Brad Victoriano**, who shared his recollections of the wonderful start of the Asian





Development Bank in his 41-page “Dem Were the Days – ADB @ 50.”

**Maru Abrea**, one of the original “magic” four secretaries during ADB inception, shared her precious recollections and priceless photographs of early ADB days. **Malu Silverman**

**ANNALS OF ADB HISTORY**

The FIRST Philippine staff members carried over from the Preparatory Committee to Establish ADB. They were all appointed November 24, 1966, the date of the Inaugural Meeting of the Board of Governors in Tokyo, Japan.

SECRETARIES

			
Maru Pastor Abrea	Linda Hubo Bautista	Lisa Lavinia	Cora Custodie Itzurriue

**ANNALS OF ADB HISTORY**

The first baby born to a staff member was delivered by Mrs. Francella S. Arceo in June 1967.



The first baby, Maricar Arceo-Cruz, MD is now a full-fledged Family Physician and a Mother of two. Her family resides in Sugar Land, Texas, USA.



The **OUAT**, as we call the Facebook Page, is a group effort of ADB friends and contributors—not only of photos but also of razor-sharp memories that came with them. Over 2,400 people were reached and over 4,000 posts. The Page has 58 “Albums of Fame” on the life events, inspirations, visits, achievements, fun, missions, clubs, pastimes and hobbies, in memoriam, etc. during and after leaving the Bank.

The photos show that there was never a dull moment in the Bank all those years. And as Brad said, “It was always a motivated workforce, equipped with the required stamina and energy in addition to its specialized skills to accomplish the Bank’s avowed mission.” These albums evolve continuously from contributions from ADB staff and their families.

We welcome all photos and information on ADB families (spouse, children, siblings)—those who distinguished themselves in the field of service to their community, to their country, and to the world—in all fields of experience and all fields of excellence in any form. Share and let us know of the champions of ADB and acknowledge them in our simple ways—they are family.

Below are the interesting highlights of ADB’s first 50 years:

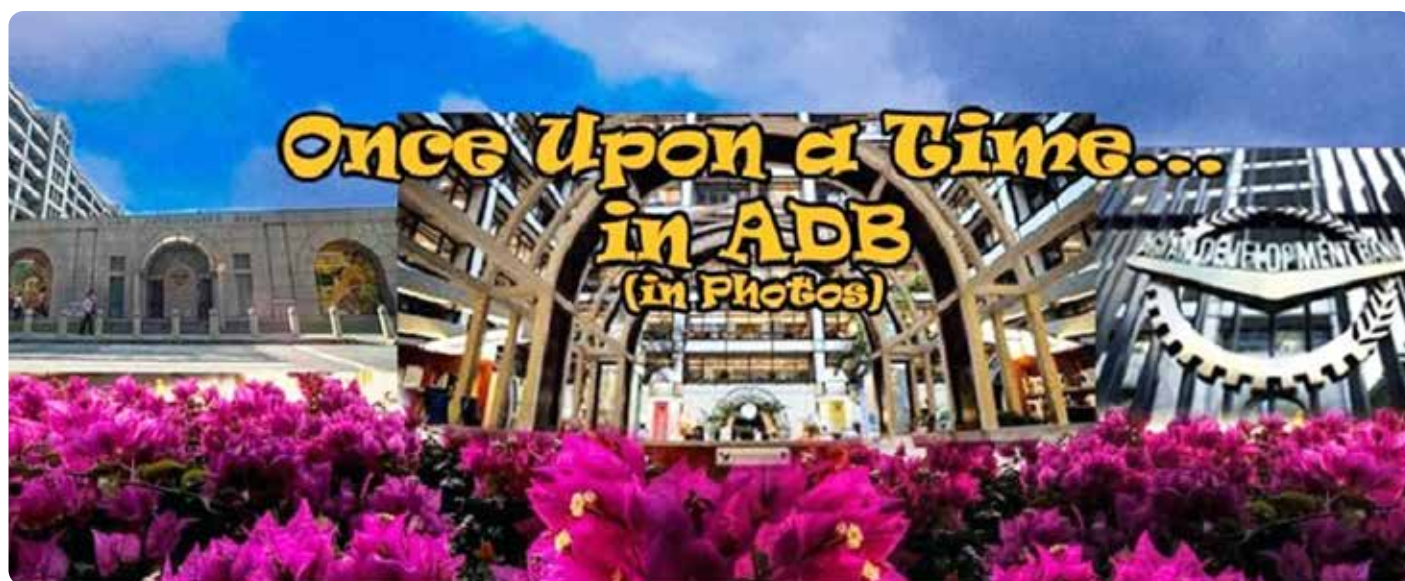
#### First Essential Workers

- First Secretaries: Maruja Pastor-Abrea, Estelita Flores-Lavinia, Erlinda Figuerres Hubo-Bautista, Corazon Custodio
- First Liaison Officer: Pete Jamias

- First Machine Operators: Johnny Mangaban, Claudio Mendiola
- First Messengers: Mel Cuevas, Deogracias Mariano
- Telephone Switchboard Operator: Leticia Rosales
- First Drivers: Demetrio Catarroja, Frank Cabonce, Marciano Reyes
- First Receptionist: Amy Reyes, Miss Caltex of 1964. She married Dennis Forthomme, Alternate Director for Belgium

#### First Executive Structure and Staffing Setup

- President: Takeshi Watanabe
- Vice-President: C.S. Krishna Moorti
- Secretary: Douglas Gunsekera, (Project Manager)
- General Counsel: Tim Atkeson
- Treasurer: S.M.A. Kazmi
- Director of Administration: Masao Fujioka
- Director of Economics/Technical Assistance Dept : Sam-Chung Hsieh
- Director of Operations: Howard Farrelly
- Internal Auditor: Carl Lemvig-Fog
- Chief, Information Office: P. S. Hariharan
- Assistant Secretary: Wilfred Vawdrey
- Librarian: Nini Nyunt
- Deputy Director/Administration: Raymond B. Lyon
- Head of General Services: F. R. Weeraratne
- Personnel Officers: Arturo Consing, Masami Hirabayashi
- Personal Assistant to the President: Kosuke Nakahira
- Special Assistant to the President: Toyoo Gyohten



The Page chronicles, in photos, the growing pains, and pleasures of building an institution like ADB. This is the story of something that happened in 1966 onwards towards the culmination of 50 years of existence. This is OUR LEGACY presented to you, through photographic contributions of all who participated and witnessed the growth of ADB. <https://www.facebook.com/exAdbiansOnly>

- Secretary to the President: Fusako Otahara
- Speechwriter: Dave Keller

**Other Firsts and Last Enduring Memento**

- First ADB Offices: The 2nd, 3rd, and 4th floors of the Metrobank building, corner of Ayala and Buendia Avenues
- First “Christmas Cocktail Party”: In the Board Room, 2nd Floor, 1966
- First Male Secretary: K. Rajamani
- First Bank: Metrobank
- First Staff to take maternity leave: Francella Arceo
- First Medical/Dental Retainer: Associated Medical Specialists (AMS, now known as AMSCI)
- First Form of Meal Subsidy: Colored lunch/snack chits (equivalent to 20% of cost)
- First Bank Generous Benefit: Salary advance based on compassionate grounds
- First Credit Union: Established in 1968, now known as the Multi-Purpose Cooperative
- First Annual Meeting of Bank’s Board of Governors Venue: Manila Hilton
- First Young Translator turned celebrity in the Annual Meeting steno-typists pool: Ishmael Bernal, who became an acclaimed and multi-awarded movie director
- First Bankwide Outing: Summer of 1968 (17 buses to Josephine Resort, Cavite)
- First Bankwide Year-End Activity: 19 December 1967, Plaza Restaurant in the heart of the Makati Commercial Center
- First Service Awards: 1976 Bank Anniversary
- First Newsletter: *Bank Notes*
- First Mid-Year Bonus: Mid-1970 to help staff defray education costs of children
- First Resident Office: Bangladesh Resident Office (BRO) in Dhaka
- First Big Move: 13 October 1972 from Ayala Avenue to Roxas Boulevard
- “Last” Enduring Memento of the Old ADB HQ: The huge exquisite tapestry that formed the backdrop to the “stage” in the auditorium. This no-ordinary tapestry was spun with gold thread and donated by the Japanese Government; it was left behind in order not to ruin it.

Let us keep the ADB spirit burning continuously with the beautiful photo memories of the past, the present, and the future in the **Once Upon a Time—ADB in Photos** Facebook Page. To get automatic notifications of all new postings, please “LIKE” the OUAT Page. ■

# New Members

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

**July 2020**

Rufo, Loreta (United States)

**August 2020**

Sondjaja, Boenawan (Indonesia)  
Negishi, Yasushi (Japan)

**September 2020**

Konishi, Ayumi (Japan)

**October 2020**

LaRocque, Norman (Germany)  
Punzalan, Dominic (Philippines)  
Alam, Md. Shahidul (Bangladesh)  
Norojono, Olly (Indonesia)

**November 2020**

Parker, Andrew (Philippines)  
Bergmeier, Dietrich (Philippines)  
Tan, Vicky Castillo (Philippines)  
Villarama, Ana Ligaya (Philippines)  
Stokes, Deborah (Australia)

**December 2020**

Fong, Chin Choon (Singapore)  
Bravo, Antoinette (Philippines)  
Kolkma, Walter (The Netherlands)  
Barrow, Michael (Japan)

**January 2021**

Liepach, Werner (Philippines)  
Kanzaki, Eiko (Japan)  
Cuevas-Arce, Ligaya (Philippines)  
Quimel, Glenna (Canada)  
Canto, Odessa (Philippines)  
Walton, Donneth (United States)  
Matsunami, Katsuji (Philippines)

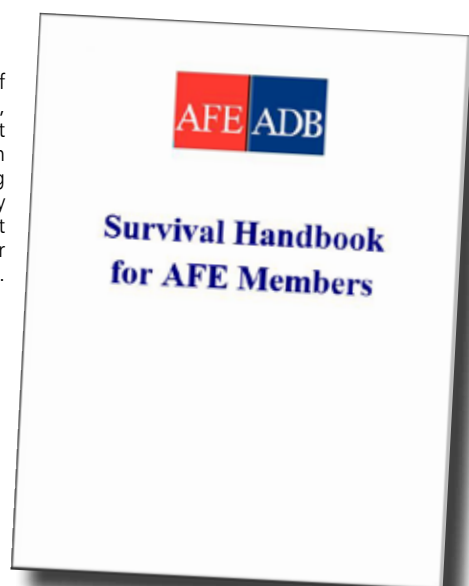
**February 2021**

Srivastava, Pradeep (India)  
Chua, Ana May T. (Philippines)  
Luanglatbandith, Rattanatay (Lao Peoples Democratic Republic)

**Check Yourself** in the AFE Directory, Members Only section, on the AFE website (<http://afe-adb.org>). Contact info wrong? E-mail the correct contact info to [afe-adb@adb.org](mailto:afe-adb@adb.org)



Get your copy of The Survival Handbook, for storing important information, from <http://AFE-ADB.org> in the Members Only Section. Download it and tailor it to your needs.



## Senior Appointments at ADB

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

- (Elizabeth-Anne) Shanny Campbell**—Country Director, Tajikistan Resident Mission, Central and West Asia Regional Department (CWRD), 15 February 2021.
- Yuko Keicho**—Auditor General, Office of the Auditor General (OAG), 15 February 2021.
- Asghar Ali Syed**—Advisor, Office of Administrative Services (OAS) and Head, Procurement and Contracts Administration Unit, 15 February 2021.
- David Binns**—Advisor, Office of Anticorruption and Integrity (OAI), effective on assumption of office.
- F. Cleo Kawawaki**—Senior Advisor, Office of the Director General, CWRD, 1 February 2021.
- Sabyasachi Mitra**—Director, Public Management, Financial Sector, & Trade Division, South Asia Regional Department (SARD), 1 February 2021.
- Kanokpan Lao-Araya**—Country Director, Kyrgyz Resident Mission, CWRD, effective on assumption of office.
- Srinivas Sampath**—Director, Urban Development and Water Division, Southeast Asia Regional Department (SERD), 18 January 2021.

- Vijay Padmanabhan**—Director, Operations Planning and Coordination Division, Strategy, Policy, and Partnerships Department (SPD), 18 January 2021.
- Muhammad Ehsan Khan**—The Secretary, Office of The Secretary (SEC), 15 January 2021.
- Yevgeniy (Eugene) Zhukov**—Director General, CWRD, 15 January 2021.
- Kwai-Pik (Jennifer) Ngai**—Assistant General Counsel, Office of the General Counsel (OGC), effective upon assumption of office.
- Susann Roth**—Advisor, Sustainable Development and Climate Change Department (SDCC) and Chief of Knowledge Advisory Services Center, Knowledge Advisory Services Center, SDCC, 11 January 2021.
- Mukhtor Khamudkhanov**—Director, Energy Division, Pacific Department (PARD), 8 January 2021.
- Candice McDeigan**—Country Director, Azerbaijan Resident Mission, CWRD, 1 January 2021.
- Joanne Asquith**—Director, Thematic and Country Division, Independent Evaluation Department (IED), 19 December 2020.
- Suzanne Gaboury**—Director General, Private Sector Operations Department (PSOD), 9 January 2021.
- Diwesh Sharan**—Deputy Director General, Procurement, Portfolio and Financial Management Department (PPFD), 10 December 2020.
- Stephen O’Leary**—Head, Office of Risk Management (ORM), effective on assumption of office.
- Trevor Lewis**—Advisor, SPD and Head, Unit for Nonsovereign Operations, SPD, 1 December 2020.
- Lesley Lahm**—Representative, North American Representative Office, SPD, 30 November 2020.
- Nariman Mannapbekov**—Country Director, Kazakhstan Resident Mission, CWRD, 5 November 2020.
- Toru Kubo**—Director, Energy Division, SERD, 18 November 2020.
- Benjamin Graham**—Advisor, Office of the Director General, IED, 23 October 2020.
- Lisa Dorothy Kelaart-Courtney**—Director, Prevention and Compliance Division, OAI, 30 October 2020.
- Ronald Antonio Q. Butiong**—Chief of Regional Cooperation and Integration Thematic Group, Regional Cooperation and Integration Thematic Group, SDCC, 2 November 2020.
- Qingfeng Zhang**—Chief of Rural Development and Food Security (Agriculture) Thematic Group, Rural Development and Food Security (Agriculture) Thematic Group, SDCC, 7 December 2020.
- Thomas Panella**—Director, Environment, Natural Resources & Agriculture Division, East Asia Department (EARD), 7 December 2020.

- Samantha Hung**—Chief of Gender Equity Thematic Group, Gender Equity Thematic Group, SDCC, 1 October 2020.
- Sonomi Tanaka**—Country Director, Lao Resident Mission, SERD, 1 October 2020.
- Ananya Basu**—Director, Social Sectors and Public Sector Management Division, PARD, 22 September 2020.
- Damien Eastman**—Deputy General Counsel, OGC, 18 September 2020.
- Takeo Konishi**—Country Director, India Resident Mission, SAR, 11 September 2020.
- Sukhumarn Phanachet**—Deputy Treasurer, Treasury Department, 1 September 2020.
- Joonho Hwang**—Director, Energy Division, CWRD, 20 August 2020.
- Nargiza Talipova**—Advisor and Head, Project Management Unit for Sovereign Operations IT Project, SPD, 17 August 2020.
- Andrew Jeffries**—Country Director, Viet Nam Resident Mission, SERD, 5 August 2020.

**Health Insurance Contacts for Urgent Matters and Queries**

BPMSD: insurance@adb.org  
 call +632-8632-4444  
 Monique Jouanin: +632-8632-5318  
 Alona Saludo: +632-8632-4480  
 Geraldine de los Reyes: +632-8632-4523

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  
 Iriz.Tria@cigna.com and copy adb@cigna.com

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

# Obituaries

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

- Narayanaswami Viswanathan**, former Chief, Office of Administrative Services (OAS), passed away on 24 February 2021 at the age of 85. Condolences may be sent to his son Venkat Viswanathan at Venkat\_viswanathan2000@yahoo.com.
- John Malcolm Dowling, Jr.**, former Assistant Chief Economist, passed away on 23 February 2021 at the age of 81. Condolences may be sent to his wife Maria Benita Boritzer-Dowling at mbdowling2005@gmail.com.
- Wolfgang Techner**, former Senior Education Specialist, passed away on 22 February 2021 at the age of 78. Condolences may be sent to his wife Esther-Marina Teschner at esther\_marina22@hotmail.com.
- Muhammad Riyaz Ul Haque**, former Senior Evaluation Specialist, passed away on 12 February 2021 at the age of 78. Condolences may be sent to his son Aizaz Ul Haque at aizaz1975@yahoo.com.
- Neils Aage Gernow**, former Senior Consulting Services Specialist, passed away on 8 February 2021 at the age of 86. Condolences may be sent to his son Henrik Gernow at Henrick.gernow@rockwool.com.
- Remigio Torres**, former Senior Project Economist, passed away on 29 January 2021 at the age of 79. Condolences may be sent to his wife Enriqueta B. Torres at rdtorres2007@yahoo.com.
- Lilo Kahl**, wife of Gerhard Kahl, passed away on 26 December 2020 at the age of 88. Condolences may be sent to her husband at ghkahl@aol.com.
- S. Stanley Katz**, former Vice President, passed away on 11 November 2020 at the age of 92. Condolences may be sent to his son Michael Katz at katzm@msn.com.
- Masud Mufti**, former Senior Programs Officer, passed away on 10 November 2020 at the age of 86. Condolences may be sent to wife Bushra Mufti at mobile no. +92 336 393 1882.
- Graeme Francis Rae**, former General Counsel, passed away on 3 November 2020 at the age of 85. Condolences may be sent to his wife Diana Rea at dianarea1411@gmail.com.
- Joe Ananda Rajaratnam**, former Senior Project Implementation Officer, passed away on 2 November 2020 at the age of 85. Condolences may be sent to his wife Margaret Rajaratnam at imrajaratnam2@gmail.com.

- K. S. Subramanian**, former Manager, passed away on 24 October 2020 at the age of 83. Condolences may be sent to his children Narendra Subramanian at narendra.subramanian@gmail.com and Ajantha Subramanian at asubram@gmail.com.
- Hyun Shik Oh**, former Consulting Services Specialist, passed away on 24 October 2020 at the age of 79. Condolences may be sent to his son Jin Oh at jinoh2000@gmail.com.
- Jayanta Madhab**, former Director, OAS, passed away on 18 October 2020 at the age of 88. Condolences may be sent to his nephew Devraj Sarma at devrajmail@gmail.com.
- Tord Rosengren**, former Senior Project Implementation Officer, passed away on 14 September 2020 at the age of 83. Condolences may be sent to his daughter Katarina Rosengren Evanth at katevanth@gmail.com.
- Larry Boyer**, former Senior Investment Officer, passed away on 13 September 2020 at the age of 78. Condolences may be sent to his daughter Monique Long at moniquelong1994@gmail.com or the Rotary Club of Makati at rcm3830@gmail.com.
- Teresa de Leon**, former Associate Programs Analyst, passed away on 4 September 2020 at the age of 62. Condolences may be sent to her daughter Allison de Leon at alee.deleon@gmail.com.
- Rosalinda Nitorreda**, former Secretary, passed away on 26 August 2020 at the age of 77. Condolences may be sent to her son Joselito Viudez at mobile no. +63 999 203 4866.
- Alex Knudsen**, former Senior Project Engineer, passed away on 16 August 2020 at the age of 81. Condolences may be sent to his daughters Majbritt Rijs at majbrittrijs@icloud.com and Karina Anderson at karina.karina@me.com.
- Ian Bruce Robertson**, former Alternate Director, passed away on 11 August 2020 at the age of 80. Condolences may be sent to his wife Bonnie Robertson at this link <https://www.yateesmemorial.ca/obituary/Ian-Robertson>.
- Chul Cho Lee**, former Senior Project Engineer, passed away on 25 July 2020 at the age of 90. Condolences may be sent to his wife Sung Sok Lee at ccsslee@mac.com.

**For information  
on membership contact [afe-adb@adb.org](mailto:afe-adb@adb.org)**

**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](mailto: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, Guia Estabillo, Julia Holz, David Parker, and Jill Gale de Villa edited. They and Malou Pasicolan and Alona Miral proofread. AFE sincerely appreciates ADB's Department of External Relations and the Printing Unit for assistance with finalizing the magazine.

# Announcements

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## 2021 Virtual Annual General Meeting of the AFE-ADB and Annual Meeting of the ADB Board of Governors

The 54th Annual Meeting of the Board of Governors of the Asian Development Bank will be held virtually on 3–5 May 2021.

The 34th AFE–ADB Annual General Meeting will be held virtually in the same timeframe, with further information forthcoming.

## Chapter Events

The **Indonesia Chapter** intends to hold its Covid-postponed 2020 get-together (hopefully) before the end of August 2021. Please contact Putu Kamayana at [watiputu.kamayan@gmail.com](mailto:watiputu.kamayan@gmail.com).

The **Canada Chapter** get-togethers are tentatively planned in the fourth quarter of 2021 for Ottawa, Toronto, Vancouver, and Vancouver Island. Please contact Bruce Murray at [bmurray.xadb@gmail.com](mailto:bmurray.xadb@gmail.com) for more details.

The **Korea Chapter** plans to host a reunion on Thursday, 9 December 2021 if government restrictions are lifted and the Covid-19 situation improves. Please contact Meeja Hamm at [meejahamm@gmail.com](mailto:meejahamm@gmail.com) for more details.

The **New Zealand Chapter** will hold a reunion in Christchurch during March 2022. Christchurch is surrounded by many places of natural beauty and has several cultural and historic places of interest, highlighted by reconstruction after the severe earthquake of 2011. Christchurch has a major international airport. We welcome members of other Chapters. Please contact Gordon Fox [gordon.fox@xtra.co.nz](mailto:gordon.fox@xtra.co.nz) for more info.

## AFE–ADB News No. 59 (September 2021)

Please send, by June 2021, articles, photos, updates, or comments for publication in our next newsletter. For guidance, please refer to the inside back cover of this newsletter.

## Annual Association Dues

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

## Keep Your Address Updated with AFE–ADB

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

## AFE–ADB

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