



News

No. 59 | September 2021

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

AFE Updates



Chapter News

Annual General Meeting



People, Places, and Passages



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Our Cover



Top left: Stephen P. Groff, AFE's new chairman; top right: Participants in the 2021 AFE-ADB Annual General Meeting; below: Scenery from Richard Bolt's motorcycle adventures, Near Arashiyama-Takao Parkway, Kyoto, Japan.

AFE–ADB News

Publisher: Alfredo E. Pascual

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Graphic Assistance: Josephine C. Jacinto.

Photographs: Images are by or provided by the ADB Department of Communications, ADB Photobank, ADB Security Detachment, Jeniecel Alico, Nannette Amorado, Richard Bolt, Peter Darjes, Gordon Fox, Barin Ganguli, Jay Laurito, Rita O'Sullivan, Stephen P. Groff, Bobbie Montesa, Bruce Murray, Alfredo Pascual, Jill Gale de Villa, Robert Wihtol.

Fulfillment: Josephine C. Jacinto, Marilou Pasicolan, Manilyn Paña, Alexander Tarnoff, and the ADB Printing Services.

Distribution: Alona Miral, Marilou Pasicolan, and the ADB Logistics Management Unit.

Note: Dates with authors indicate the years of service with ADB, or the year of leaving service.

AFE–ADB Updates

AFE–ADB Acceptance Speech

Stephen P. Groff (ADB 1997–2007, 2011–2019)



Dear Friends and Colleagues,
Good morning, afternoon, or evening, depending on where you are in the world. *At sa aming maraming kasamahan sa Filipino, nasaan ka man: magandang umaga, hapon o gabi.*

I would start by acknowledging the great honor in having been

nominated for this position. But even before that, I would like to recognize the terrific contributions of our outgoing Chair Bong-Suh Lee. He leaves very big shoes to fill and I can only hope to measure up to his indefatigability. I would also like to thank Fred Pascual and Jill de Villa and all the other officers and staff of AFE for their hard work and perseverance, particularly during these challenging times. I should also recognize Election Committee members David Parker, Nanette Medina, and Raveendranath Rajan. And finally, I thank Fred Roche for nominating me for this role.

I am humbled by the opportunity to serve AFE and all of you. AFE and its expansive global membership are critical vehicles for ADB to communicate messages and build understanding of ADB's important work. In difficult times such as these, ADB plays a pivotal role in both supporting its DMCs and bridging gaps between its developed and developing members. All of you play an important role in helping bridge those gaps. Continued positive relations between AFE and ADB are central to us being able to do this, and I look forward to supporting such constructive engagement.

Our membership exceeds 3,000, spans almost all continents, and includes members who have the ear of people in high places around the world. Members work in many fields, from banking to government and from think tanks to NGOs, continuing valuable contributions to

society. This extended network makes AFE quite influential in the service of ADB's broader mission. Many institutions effectively leverage their alumni to maintain support, and I look forward to helping AFE strengthen similar relationships with ADB.

On the programmatic side, I applaud the ExCom's initiatives to digitize AFE's finances and files, streamline and facilitate managing the organization, and enhance communications with AFE members and ADB. I am equally excited to support and facilitate AFE efforts to work with ADB on matters of mutual concern and interest, such as pension, insurance, networking, and other important issues.

I left Manila just over 2 years ago but after 15 years of service to the institution and the region, rarely a day goes by when I don't think about ADB and treasured colleagues from over the years. I am exceptionally proud of the work we did together and remain grateful for having had the opportunity to contribute to a more prosperous, inclusive, resilient, and sustainable Asia and the Pacific. I very much look forward to continuing to work with all of you in our efforts to support both AFE and ADB.

Many thanks. ■

Valedictory Address

Bong-Suh Lee (ADB 1993–1998)



On 30 April 2021 via Zoom, AFE's outgoing Chairperson Bong-Suh Lee turned over the reins of our organization, with a message to the membership. He had hoped to host us all in Korea at our 34th annual meeting, but Covid surges forced our annual meeting online for a second time.

AFE–ADB's Executive Committee and membership sincerely thank Mr. Lee for his more than 12 years of service. While at ADB, he was ADB Vice-President (Region West) from 1993 to 1998. He chaired AFE from 2009 through 2021. During that period, he presided over numerous elections for Executive

Committee positions, oversaw two Bylaws revisions (in 2013 and 2019) needed to bring AFE forward and fill some gaps, chaired 11 AFE annual meetings, was always available to provide sage advice and assistance, and was an essential interface with ADB Management.

Chairman Lee gave the following valedictory address at the close of the 2021 Annual General Meeting.

In 2009, I was elected President of AFE–ADB, after former ADB and AFE President Tadao Chino passed away. I was reelected in 2013. In the same year, the AFE Bylaws were amended, and the titles of its officers were changed. At that time I became the chairman, the former secretary became the president, and so on. In 2017, I was reelected again.

From 2009 to the present, our association has grown by 50%, from a membership of just over 2,000 to over 3,000, and it is still growing. We focus on keeping connected with ADB and with each other and on benefits of retirees, and the link with ADB. We have reviewed and amended the Bylaws twice to keep our association moving with the times.

As you know, AFE is making the same sort of forced transition that is occurring worldwide—to work-from-home. Since the spread of the COVID-19 pandemic, ADB has either been closed or on very limited occupancy—at the most, 10%. The transition has not been easy, as we have not had access to our paper files, and the Internet situation in Manila and environs has at times been difficult, especially for our administrative assistants. In 2019, I had my first Zoom experience meeting with the rest of the Executive Committee and presiding at a virtual pro forma annual general meeting. Slowly but certainly, AFE is progressing into its digital transformation.

Just prior to the COVID lockdown in Manila, ADB asked us to move office. While we had hoped to stay where we were, we are satisfied that the new office space location will be accessible to members and will be adequate for our operations. Indeed, we are looking forward to seeing that space.

As you know, I decided to step down after 12 years of service to AFE–ADB. It has been my pleasure to serve AFE’s members for these 12 years, and I want to thank all the officers and the chapter coordinators for their untiring service. We very much appreciate ADB’s continued support for our Association, and I am very grateful. In the years ahead, I look forward to staying connected with you all. Indeed, I stayed on a bit longer in hopes of welcoming you to an annual meeting in Korea, but COVID prevented that from happening.

It is now my pleasure to introduce AFE’s new chair—Stephen P. Groff—who served ADB for many years, including as vice-president. The turnover will be effective at the end of this meeting. ■

ExCom Sec Bobbie Montesa

ADB (1994–2007)



Ed: Getting Bobbie to introduce herself was the first time I ever saw a hint of shyness. I worked with her on Staff Council during her ADB days and visited with her and Kathie Angus-Reyes in Washington DC during her International Monetary Fund (IMF) days. In her move to the IMF, she broke through the glass ceiling and moved into international category.

At the IMF, she received 2 promotions. On retirement, she chose to come home to the Philippines. She was elected as AFE Executive Committee Secretary earlier this year and will provide knowledgeable advice as well as much-needed help modernizing our records system and furthering our essential transition to digital records. What follows is her micro–CV.

I started my career as a Library Clerk at the College of Public Administration at UP Manila. I moved to becoming a Research and Training Associate which afforded me a chance to travel to the provinces and speak with local officials about how they are managing their organization. It was quite an eye opener for me, different from the perspective of central government management. I moved to 2 more government offices and in 1994 was hired at ADB. One of my first projects was getting ADB staff to know and understand the importance of keeping archives, the memory of ADB’s glorious past. So I wrote some articles in the then *Staff Bulletin* on interesting facts and figures that can be found on the treasure trove of ADB’s historic records.

Regardless of medium, as an archivist, my main responsibility was to preserve the integrity of the record as the sole source of the truth. After all, as the statesman Pat Neff said “The preservers of history are as heroic as its makers.” That has been my contribution to society.

In 2007, I applied for a professional staff position with the Records and Archives Team at the International Monetary Fund, and was quickly hired. Many technological changes happened within the almost 12 years that I worked at the Fund. The team moved to IT and we became the Information Governance and Preservation Team, with focus on the digital record, autotclassification, and electronic folders. ■

From the AFE President

Alfredo E. Pascual (ADB 1989–2008)



As of early July this year, our AFE Executive Committee (ExCom) is still operating in a virtual mode. All of us, along with our admin staff, continue to work from home. We have not had the opportunity yet to try out the recently completed AFE office at its new location by the West Core Lobby on the ground floor of the ADB

Headquarters building. Based on the pictures we have seen, our new office space looks beautiful.

Elections and Organizational Transitions. In late March this year, we successfully concluded two elections: one for our next Chairperson and the other for the Secretary to fill up a long-existing vacancy in our ExCom. Former ADB Vice-President Stephen Groff was the only AFE member nominated for Chairperson. The Election Committee found him eligible for the position and declared him deemed elected. The formal turnover was done virtually during the AFE Annual General Meeting (AGM) held on 30 April 2021 via Zoom. Let me reiterate our hearty welcome to Steve Groff and our special thanks to our past Chairperson, Bong-Suh Lee, for his unwavering support and the 12 years of service he has rendered to the Association.

For the ExCom Secretary position, there was also just one nominee – Teresa “Bobbie” Montesa, a former Technical Assistant at the ADB Records and Archives Unit (1994–2007) and a former Team Lead and Senior Records and Archives Officer at the International Monetary Fund (IMF), Washington DC (2007–2018). The Election Committee likewise found her eligible and declared her deemed elected. Bobbie Montesa assumed the role on 6 April.

Another change occurred when our Administrative Assistant, Manilyn Paña, left us on 26 February to take a job with a Philippine government agency. Her replacement, Alona Miral, was assigned to us by ADB effective 23 February.

AFE AGM via Zoom. On 30 April, we held our 35th AGM via Zoom presided by our outgoing Chairperson Bong-Suh Lee. We had over 130 participants. ADB President favored us with his encouraging pre-record message. In my report, I highlighted the teleworking from home of our ExCom and staff to keep the functions of our AFE office going. Covered in my report were the successful elections, the satisfactory conclusion of negotiations for the location and size of our new office space, the ongoing digitization initiatives, the increase in the ADB subsidy for the Association, and some pension matters.

AFE Vice President Jill Gale de Villa reported our efforts to maintain communications with our members despite technical challenges. She also touched on issues related to our health insurance. AFE Treasurer explained our shift to international accounting standards and digital accounting and our change of external auditors. She also presented our audited financial statements and budget.

AFE Chapter Coordinators’ Meeting. On 29 April, a day before the AGM, I presided over the annual chapter coordinators’ meeting. We had lively discussions of the issues and challenges faced by the individual chapters. Among them were the low membership applications for new retirees, the need for regular reports from ExCom, and matters related to surviving spouses and health insurance. In response, ExCom resolved to make the survivor’s handbook available online, and convene a midyear meeting of the coordinators and send out email updates between the coordinators’ annual and midyear meetings.

ADB’s COVID-19 Vaccination Program. BPMSD informed us in June 2021 that ADB had ordered vaccines for about 10,000 individuals for active staff, consultants, contractors, and retirees in the Philippines. No final arrangements have yet been announced, though. In the meantime, the Philippine vaccination program is in progress. Several of our retirees residing in the country (including Filipinos and foreigners) have had their jabs courtesy mainly of the local government units (LGUs) where they live.

ADB SRRV Holders. In early June 2021, the Philippine Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF) approved a resolution allowing foreign nationals holding a Special Resident Retiree’s Visa (SRRV) to enter the country without the need of an entry exemption document. With this welcome policy change, the challenging process of obtaining a re-entry authorization is now behind us. ■

From the AFE Vice President

Jill Gale de Villa (ADB 1993–2005)



Challenges

2020 and 2021 are presenting new challenges: COVID requiring us to do our best to stay safe, entailing self-isolation and quarantine, avoiding group gathering, limiting travel even of short distances, shifting much provisioning from hunting and gathering in shops to hunting and gathering via the Internet. For AFE this has meant moving from an office unit functioning with the almost daily presence of one or more members of the Executive Committee (ExCom) to 6 people scattered mainly in the Metro Manila area and one further afield, but also sometimes abroad (especially the chairperson).

And our connectivity has been severely impacted, as we have to operate outside the protective umbrella of both ADB and its IT services. Our new administrative assistant, Alona Miral, lives in and works from an area outside Greater Manila that has very poor connectivity, so that is an added burden for her and for us. Further, for security and to upgrade, ADB's IT has implemented changes that have exacerbated the interface issues. We yearn to get our operations back to some sort of "normal" but are aware that this may be a way off, as COVID vaccination campaigns are lagging and uncoordinated worldwide, giving the virus the opportunity to adapt and partly circumvent our efforts to develop some global immunity to it.

Communications

AFE News. While we continue to produce the *AFE News*, lack of access to our offices has meant that, sadly, we can't mail it yet. That said, do send your articles for *AFE News* #60!

AFE-ADB HQ Facebook Page. Over 860 AFE members have joined this page, which continues to provide updates on ADB and AFE activities.

AFE Blog. This was mentioned in *AFE News* #58 and is still in the planning stage, along with consideration of how in general we can improve and better coordinate our communications as part of the automation/digitization initiative of Fred Pascual. ■

Pension Matters

Alfredo E. Pascual (ADB 1989–2008)

Staff Retirement Plan. I am now the pensioners' representative on the ADB Staff Retirement Plan (SRP) Pension Committee (PC), with our former president Hans-Juergen Springer as the alternate. On the Defined Contribution Plan (DCP) Committee, Hans Springer and Jill Gale de Villa continue to serve as the representative and alternate, respectively.

The Funding Policy to determine ADB contributions to the SRP was strengthened, providing a framework for ADB to predictably and consistently meet the costs and expenses of the SRP. Budgeted Contributions to the Staff Retirement Fund, at 27.0% of the pensionable salaries of current ADB staff SRP participants were approved from 2021.

SRP governance was strengthened by increased reporting from the Investment Committee to the SRP and DCP PCs and increased technical briefings to the PCs, particularly by external firms, among other measures. Implementation of remaining reforms continues beyond 2020. In the plan year 2020, an asset-liability management (ALM) study was completed, following which a new Strategic Asset Allocation (SAA) was approved. The new SAA is in the process of being implemented, including a liability-hedging component.

Pensions for current pensioners are not affected by the decisions taken on pensions for new staff hired on or after 1 October 2017. Similarly, the rights in the SRP for members employed before that date remain intact, as well as the interest rates on discretionary benefits contracts already in existence before the end-of-year cutoff date in 2016.

Defined Contribution Plan. From 1 October 2017, eligible new entrants to ADB are enrolled in the reformed SRP and DCP. ■

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

Health Matters

Jill Gale de Villa

Consultative Forum. In general, our health insurance (Group Medical Insurance Plan—GMIP) has been supporting us well. While some claims have required review, and the results have not always favored the claimants, the majority of claims are handled to the client's satisfaction. Matters to be raised at the August meeting (delayed from July) of the Consultative Forum on the GMIP are

- handling ad hoc direct payments in expensive, urgent cases such as COVID hospitalizations at institutions without arrangements with Cigna;
- BPMSD to consider the proposal from SC and AFE for payment flexibility across additional months in relation to large settlements; and
- understanding the cost to the GMIP/GMIP participants if desired additions were made, such as covering vaccinations and other preventive medicine.

AFE and the Staff Council are working together on such requests.

FYI, the following arose from the AFE–ADB Chapter Coordinators Meeting in April and discussion with Staff Council.

Hospital Room Rates. Where a hospital has a selection of private rooms at various rates, depending on the facilities offered in each room or type of room, Cigna reimburses the rate of the least expensive among the selection. For example, if a hospital offers several private rooms with different amenities, our plan only reimburses an amount equivalent to that of the least expensive room, if one is available. If one was not available, then notify Cigna of this in the claim.

Consolidated Hospital Bills. When invoices do not provide cost breakdowns, expenses are allocated as follows and the room and board ceilings are disregarded:

Expense Category	In Case of Medical Hospitalization	In Case of Surgical Hospitalization
Bed and Board	50%	30%
Other Hospital Expenses	30%	30%
Doctors Fees	20%	40%

Cigna recommends that members who incur costs at providers who do not issue itemized bills should mention on the claim that the invoice is an all-in invoice and that therefore not all costs should be considered room and board.

Exchange Rate Impact. Cigna notes that because its contract with ADB is in Philippine pesos, it makes a book conversion to the peso, then reconverts to the currency of the expense using the same exchange rate that it used on the first conversion, and therefore there is no impact. However, (1) if the receiving bank charges for handling the funds, that may impact the amount received; and (2) if the currency of the claim and the currency of the reimbursement are different, the rate used is the UN rate on the day of claim payment, so there may be a currency mismatch.

Telehealth. The Cigna Wellbeing app gives you access to telemedicine at no cost, which is very helpful, especially now. ■

Executive Committee

Stephen P. Groff—Chairman
 Alfredo E. Pascual—President
 Jill Gale de Villa—Vice President
 Nannette Guinto-Amorado—Treasurer
 Teresa Samson Montesa—Secretary
 Administrative Staff—Malou Pasicolan and Alona Miral

Standing Committees

Insurance Committee

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

AFE Committee on Pension

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

Publications Committee

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

Chapter Coordinators 2022 Sri Lanka

- 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—Cheolsu Kim
- New Zealand—Eric Gordon Fox
- Pakistan—Shahida Jaffrey
- Philippines—Gamaliel de Armas, Jr.
 - East Group—Marietta Domingo, Midi Diel
 - Kawashima, Luz Tolarbas
 - North Group—Rosalia Baeza, Maria Luisa Baleva
 - South Group—Teresita Ablaza, Carmen Bontia, Marynella Cruz, Ofelia Sta. Ana
 - West Group—Nannette Amorado, Aurora Aragon, Monina de Guzman
- Singapore—Claire Wee
- Sri Lanka—Sarath Lashman Athukorala
- United States: New York–New Jersey—Lorna del Rosario
- United States: Southern California—Letty Gomez
- United States: Washington, DC—Frederick Roche



ADB will hold its 55th Annual Meeting of the Board of Governors in Colombo, Sri Lanka, from 2 to 5 May 2022 under the theme “positioning a climate-resilient green economy for the post COVID-19 world.”

The event’s logo is modelled after a water drop to symbolize resilience to climate change. (<https://www.adb.org/news/videos/adb-annual-meeting-2022-see-you-colombo#:~:text=ADB%20will%20hold%20its%2055,symbolize%20resilience%20to%20climate%20change.>)

Let’s hope the pandemic has subsided enough to allow us to visit this beautiful city and fascinating country. ■



Below: Seated Buddha, Gal Vihara (Rock Monastery), Polonnawura, where four large Buddhas were carved from one large granite boulder in the 12th century. The Buddha shown is 4.5 meters high. Gal Vihara is a UNESCO World Heritage site.



Left: Sigiriya (Lion Rock), ancient rock fortress (built 477-495 AD) atop a 180 meter high monolith.

Annual General Meeting 2021

Zoom 2021

In 2021, AFE held its 35th Annual Meeting with members attending from across the globe and many time zones. The addresses and reports presented at the meeting are summarized here. The full reports are available online at the AFE-ADB website (www.afe-adb.org) in the “Members Only” section.

The meeting marked a change of chairperson, with Bong-Suh Lee stepping out after 12 years of excellent and much appreciated service to the organization and its membership. He had extended his stay in hopes of welcoming us in the Republic of Korea—but sadly COVID-19 militated against that happening. Our in-coming chair, Steve Groff provided his acceptance message (see “Updates”). ■

Chapter Coordinators’ Meeting

Zoom • 29 April 2021

Present

Executive Committee: President Alfredo E. Pascual (AEP), Vice President Jill Gale de Villa (JGV), Treasurer Nannette G. Amorado (NGA), ExCom Secretary Teresa S. Montesa; Chapter Coordinators: Keith Leonard (Australia), Bruce Murray (Canada), Günter Hecker (GH—Europe), Shiladitya Chatterjee (India), Putu Kamayana (Indonesia), Kazu Sakai (Japan), Cheolsu Kim (Republic of Korea), Gordon Fox (New Zealand), Shahida Jaffrey (Pakistan), Gam de Armas (Philippines), Clare Wee (Singapore), Lakshman Athukorala (LA—Sri Lanka), Lorna Del Rosario (LDR—US NY/NJ); Others: Ulf Friewald; Administrative Assistants: Marilou Pasicolan, Alona Miral.

Adoption of the 2019 Agenda and Minutes of the Meeting

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

The President’s, Vice President’s, and Treasurer’s reports are summarized in the Annual General Meeting



report (pp: 13–15). Discussions pertaining to those reports and other matters are summarized here.

President’s Report

In response to the report of President Alfredo E. Pascual (AEP), Europe Chapter Coordinator Günter Hecker (GH) made 3 points:

1. GH queried whether the procedure for electing the chair should be by consensus or election. AEP: The AFE–ADB Bylaws specify a nomination and election process, although historically, there has been only one candidate nominated.
2. GH suggested making the past AFE president an ex-officio member of the AFE Executive Committee (ExCom). AEP: The ExCom will discuss this.
3. GH requested providing adequate recognition to past president Hans Springer for his work. AEP: The ExCom will consider what more could be done, beside recognition and thanks by Chair Bong-Suh Lee last year at the annual meeting and an article about his tenure in the *AFE News* #57.

Vice President’s Report

The following matters arose from this report:

1. GH asked Who is the real insurer—ADB or Cigna? Jill Gale de Villa (JGV): Cigna is both insurer and administrator. ADB buys a policy from Cigna International. ADB and Cigna decide on what will go into that policy.

2. GH: Can we be more forceful to make the bank compassionate and talk to Cigna and amend the contract. Because Cigna does not cover transport, a member is having to pay €5,000/month to get to dialysis. JGV: we raised the matter with Cigna and ADB; both stated that transport is not covered under the health plan. ADB stated that it requires Cigna to implement the GMIP as per contract.
3. Lakshman Athukorala (LA) suggested that ADB rebid the health insurance contract every 3–4 years. JGV: We have been asking for contract negotiations for many years, and BPMSD really does not want to do that, on the grounds that a change of insurer and administrator is very disruptive.
4. LA: Hospital room rates—in Sri Lanka, hospitals have impressive titles for even ordinary rooms, and Cigna is declining room payments based on the name for the room. It would be better to have a set room and board rate. JGV: We will take this up with Cigna.
5. Kazu Sakai: Surviving spouses have difficulty certifying their existence to continue pension remittances to them. They need information on their rights under the pension plan, etc. Answer: The former staff member should fill out the Survival Handbook and provide it to the spouse, as it contains all the information they need for dealing with ADB. BPMSD encourages spouses to attend retirement seminars, but few show up.
6. Several coordinators: How to assist surviving spouses? Answer: Consider forming a coordinators group online, such as through Facebook etc., where coordinators can discuss solutions they have tried for such issues, and individual coordinators can then determine what might work for their chapter.

Treasurer’s Report

Discussion:

1. GH: Why change the auditor? NGA: To make the external audit more cost-effective and efficient while retaining quality.
2. Lorna del Rosario: Are we expecting an increased subsidy this year? NGA noted AFE had increased savings in 2020 that could be used to top up subsidies.
3. GH: Some surviving spouses would like to pay dues. LA: such payment could be optional. NGA noted optional payments are voluntary contributions.

Chapter Reports

Most coordinators reported a less active year due to Covid (New Zealand excepted, and US NY–NJ and Toronto managed to keep very active, carefully and online.



Australia: Keith Leonard and Peter Carroll noted that the 2020 Annual Reunion event, scheduled to be held in Adelaide (South Australia) in October, had to be postponed to 2021. Coordinator Paul Turner then requested state representatives to organize **local gatherings** of members, if possible. Victoria was in “lock-down” and South Australia opted not to; however, Queensland, New South Wales, and the Australian Capital Territory (ACT) were all able to hold successful events.

In **Queensland**, 14 members, hosted by Phil Young and including 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. Its main function was to thank Paul Turner for his 5 years of leadership and to welcome (in absentia) our new coordinator, Keith Leonard.

Not to be outdone by our northern colleagues, New South Wales held a reunion brunch in the White Rock Cafe at the Long Reef Golf Club on 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 trio of events was capped by the **ACT’s Canberra gathering** of 14 members and partners at the very grand Royal Canberra Golf Course, hosted by Andrew Proctor on a lovely sunny day.

So, in spite of closed State Borders, lockdowns, travel restrictions, and social distancing rules, **the Australian Chapter was able to bring 43 members and partners together for reunions in 2020.** Queensland and New South Wales also managed a number of small coffee gatherings during the year.

We expect to hold our next full reunion in Adelaide, South Australia, in October this year (see details on the back of the Newsletter).



Canada: Bruce Murray noted Canada held virtual get togethers by area and one national one. We had 30 members and some spouses. Usually, AFE gets together in the fourth quarter so hopefully we have some face-to-face get togethers; if not we will do virtual meeting.

In terms of surviving spouses, the AFE Survival Handbook is useful, where you can list your contacts, bank accounts, investments, and so on and

you can tell your kids and spouse where that document is. I circulated the Handbook to everybody in AFE Canada.



Europe: Günter Hecker explained that he is still trying to resign, but this has been put off by Covid not allowing meetings. In 2019 the Europe Chapter meeting elected Sandro Pio and Richard Vokes, but GH I was asked to stay in office until the next reunion, which is now

scheduled to take place in Belfast in September 2022.

During the pandemic we kept e-mail contact with our members on relevant issues, particularly regarding the restrictions of travel for our SRRV-visa holders as many of us got stuck for more than a year either in the Philippines or overseas. Some families have even been separated by the travel ban.

Europe raises the following points:

1. The Coordinators' Meeting could be elevated into a coordinators committee to give it more power and would become more attractive for the recruitment of coordinators.
2. The committee could be involved in the election of the Chairperson of AFE. The position should be held by a person who had a very high position in the Bank to have the "ear" of Management. Some who worked at that high level in the Bank may hesitate to expose themselves to a broad-based popularity contest but would possibly not mind being elected by an "electoral college" represented by the committee.
3. Past AFE presidents should be given an honorary nonvoting membership in the ExCom to ensure smooth transition, retain institutional knowledge, and express appreciation for their work.
4. Surviving spouses continue to be members, but pro bono. Several have told me that they would feel more comfortable to raise issues with the coordinator if they were paying AFE members.



India: Shilo Chatterjee noted the India Chapter Executive Committee met initially physically in February 2020 at the India Resident Mission, New Delhi, with physically absent members contacted through teleconference; and then after the lockdown, virtually, to reorganize the Committee with addition of two

new members from South India (Chennai and Bengaluru). This provides now more balanced representation on the Committee from all corners of India. The enlarged Executive Committee will provide advice to the country coordinator

and enable better decision-making regarding matters concerning members.

The new Executive Committee indefinitely postponed the Annual Meeting of the Chapter usually held in October. The Reunion Tour to Punjab and the Himachal Hills was postponed to 2021 provided the Covid-19 situation improves.

A Chapter Directory is being revised and updated. Issues are as follows

1. A number of pensioners are failing to register on retirement with ADB-AFE. We request that AFE-ADB Manila inform us every year about who have registered and who have retired.
2. Matters concerning India Chapter members currently in Manila:
 - a. ADB should take up the matter of Covid vaccines urgently on behalf of retirees.
 - b. AFE-ADB should pursue with authorities in Philippines NOT to have the current travel exit and reentry restrictions for SRRV holders from ADB.
3. Discounted subscriptions to journals for AFE-ADB members: ask ADB's IT and Library departments to facilitate access to staff rates for retirees.



Indonesia: Putu Kamayana noted the pandemic had resulted in events being postponed. We intend to hold the postponed 2020 get together (hopefully) before the end of August 2021, if the situation allows.



Japan: Kazu Sakai noted that the Japan Chapter reunions are based around former presidents and the groups serving under them, and that because many non-AFE members are attending, no subsidy is requested. In January 2020, the chapter coordinator and some members started discussion on a possible reunion of all former ADB staff in Japan. However, due to the

Covid-19 crisis, the reunion will be possible only sometime in 2022.

There was no major issue during 2020, but the new taxes on the ADB pension are being discussed. This development may complicate matters for surviving spouses who receive a surviving spouse pension. The matter would be beyond the assistance that the Japan Resident Office (JRO) and ADB's Pension Unit can provide. Besides, the assistance JRO is currently providing is based on the benevolence of its staff and is not part of its mandate. Thus, it may be timely for us to consider our own support system.



Korea: Cheolsu Kim requested an updated list of chapter members. Malou Pasicolan noted this is supposed to be sent out quarterly.

in New Zealand’s South Island— before Covid-19 extended its grip internationally: 25 members, spouses and partners, attended. New Zealand subsequently went into a “hard lockdown” that protected the country from a major Covid-19 outbreak and enabled restrictions to be lifted in time for our scheduled Reunion Dinner in Auckland in March 2021. Thirteen members and spouses attended.



New Zealand: Gordon Fox noted the 2020 Reunion was held during March in Blenheim,

Other Meetings

1. Coordinator Gordon Fox and his spouse Rosemary Fox met with South Island members in Christchurch in July 2021, to discuss preliminary arrangements for a major Reunion in Christchurch, scheduled for March 2022.
2. In August 2020 the Foxes met informally at lunch in Wellington with New Zealand Alternate Executive Director Karen Murray. AFE NZ has made it a practice to try to keep in contact with New Zealand’s representative on ADB’s Board of Directors.
3. AFE NZ formed an informal network of spouses and partners, with Rosemary Fox as coordinator, to provide mutual support in contacting ADB and handling pension and medical insurance issues.
4. Future Reunions: Our next major Reunion will be a three-day event to be held in Christchurch during March 2022.



Pakistan: Shahida Jaffrey noted we were given a subsidy and we hosted a very nice lunch; a second was delayed by Covid.

Philippines: Gam de Armas noted members have turned to social media to keep in touch. Despite

the pandemic/quarantine, the West Group was able to raise funds for its favorite charity, the Kalinga Center that provides food for the homeless, shelter for a limited number of homeless individuals, and sessions



on values formation to empower them. On top of the PHP61,000 donated earlier with the help of other groups, the West Group was able to donate about PHP25,000 in 2020.

Gaining access to ADB headquarters for banking needs such as access to their safe deposit boxes and/or updating bank records is a concern for members.



Singapore: Clare Wee noted we have Zoom gatherings and smaller groups of members have gotten together for dinner.

Sri Lanka: Lakshman Athukorala raised an issue about Cigna, Hospital room rates: hospitals



have special names for rooms for marketing purposes, Cigna rejects room claims because of names. Better to have standard amount allowable so that marketing does not interfere. He also felt that Cigna clients lose in the exchange rate changes, and that ADB should bid out the health insurance contract.



USA NY–NJ: Lorna Del Rosario said that the annual reunion in September took a different form from the traditional ballroom or gala event with a sizeable attendance to an outdoor gathering with just a dozen participants (see *AFE News #58*). During the year, the Chapter’s Excom managed to do a few outdoor activities just to keep the “second (ADB) family” ties going and intact.

As for issues, we face the difficulty of soliciting active participation from former colleagues who are not ADB pensioners and welcome suggestions on how to do this.

There being no further business, the President adjourned the meeting at 1 pm. ■

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

35th Annual General Meeting

Zoom • 29 April 2021

Present

Executive Committee: Chairman Bong-Suh Lee (BSL), President Alfredo E. Pascual (AEP), Vice President Jill Gale de Villa (JGV), Treasurer Nannette Guinto Amorado (NGA), Secretary Teresa Montesa (TXM). Assistants: Malou Pasicolan and Alona Miral. Participants: see p. 17–18.

Chairman Lee opened the annual general meeting at 10:00 am.



Chairman's Opening Address

It is my pleasure to open the first virtual annual meeting of AFE–ADB. It is morning in our part of the world, but night in other places, so I appreciate the attendance especially of those who are having to stay up late or get up early.

Before I continue, let us observe a moment of silence in memory of our AFE colleagues and their spouses who passed away in the last year. For many of us, AFE is an extended family of friends as well as colleagues. We will miss those who are no longer with us.

The highlights of AFE activities in the past year will be explained in detail by some of our AFE officers: our President Alfredo Pascual, Vice President Jill Gale de Villa, and Treasurer Nannette Amorado. It is also my pleasure to introduce to you our newest addition, Teresa Montesa, recently elected as the Executive Committee Secretary. We would be unable to carry out our duties without the assistance of our long-time bookkeeper, Malou Pasicolan and the ADB-provided administrative aide, Alona Miral.

Our Manila team is supported by an equally dedicated group of chapter coordinators, who provide the focal points for activities and communications in 16 areas—Australia; Canada; the People's Republic of China; Europe and the United Kingdom together; India; Indonesia; Japan; the Republic of Korea; New Zealand; Pakistan; the Philippines; Singapore; Sri Lanka; and three sections of the United States. We welcome the formation of additional chapters in areas with sufficient numbers of AFE retirees.

As you know, our in-person meetings have traditionally been capped by the AFE Cocktails. The ADB President attends the cocktails to mix and mingle

with members and address us. Because we do not have the cocktail opportunity this year, President Masatsugu Asakawa has provided a message to us. I am pleased to introduce his message now. It will be followed by the reports of the other AFE officers, starting with the report of the AFE President.

[A transcript of ADB President Asakawa's video message to AFE members is on pp. 15–16, and the video is available at <https://bcove.video/3g1CMHE>.]

Report of the President

I thank our chapter coordinators for holding on in the face of the rampaging pandemic; members of the AFE committees for publications and medical insurance, for volunteering their time when needed; our two administrative assistants for continuing to provide support virtually from their homes; and our counterparts at ADB for helping to address our concerns; and colleagues on the ExCom for their undiminished commitment to the Association despite the challenges of the times. Special thanks to Chairman Bong-Suh Lee for his unwavering support and the 12 years of service he has rendered to the Association.

Teleworking from Home. I am now close to one year on the job, working with colleagues, with no face-to-face talk or access to our physical files or our counterparts in ADB.

The Pro-Forma 34th AGM was held on 22 May 2020. For our 35th AGM, we are again video conferencing, but this time attendance is open to all members. On 3 and 4 March, our ExCom met via Zoom with 11 current and two future coordinators as a trial to see how to enhance our communications. The 3 March session was at 10 am Manila time for Asia and the Pacific, and the 4 March session was at 7 am Manila time for Europe, the United Kingdom, and North America. Based on the successful experiences with these trial meetings, we scheduled our 2021 annual coordinators meeting for 29 April 2021 via Zoom.

Elections and Organizational Transitions. We held two elections during the past few months: one for our Chairperson and the other for the new ExCom Secretary.

Former ADB Vice-President Stephen Groff was the only member nominated for Chairperson. The Election Committee found him eligible for the position per our Bylaws and, on 25 March 2021, declared him deemed elected as our next Chairperson. The formal turnover to him of the position will happen towards the end of this AGM.

For our Secretary, there was also just one nominee—Teresa “Bobbie” Montesa. She assumed the role on 6 April.

New Office Space for AFE. We are getting a suite (an enlarged version of an earlier option) on the main building's ground floor, off the West Core Lobby. Overall, we are satisfied with the location, general layout, and dimensions.

Digitization and Automation Initiatives. Sending e-mails to our online members became 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 to do mass e-mailing and enhance our member relationship management. Another project I have initiated is the shift to digital accounting.

Report of the Vice President

Communication. Our having to communicate from outside the protective and enabling AFE headquarters building has seriously affected our e-mailing, especially our bulk e-mailing. We are without the tech support we have had when physically at ADB Headquarters (HQ) and still need, given the interfaces between what we do and some of ADB's systems.

We have to distribute the **AFE News** digitally only owing to initial difficulties with postal systems worldwide and continuing issues with not being able to go to HQ to

prepare a mailing. Thus, unfortunately, members without e-mail are being left out of our communications. Happily, we have received several thank-you notes for sending the magazine, and are glad it is seen as helpful, hopeful, and useful. The **AFE Facebook page** distributes updates to over 860 members.

Health Insurance. Retirees are very appreciative of the health insurance, especially of the 100% coverage for COVID until the end of March 2021. Given confusion especially in Manila, many based here asked ADB assistance to be vaccinated (See Health Matters, p. 7).

Report of the Treasurer

Shift to International Accounting Standards and Digital Accounting. We sought expert advice to facilitate the shift of AFE-ADB's financial reporting framework from accounting principles generally accepted in the United States to International Accounting Standards (IAS). This included restructuring the financial statements and simplifying the financial accounting and reporting system of AFE-ADB. To enhance efficiency, we also asked for recommendations for a simple, cost-effective, cloud-based digital accounting software that would facilitate our recording and reporting as well as managing our growing membership.



Fully-Utilized ADB Subsidy. In 2020, AFE-ADB received an increased subsidy from ADB. Because of the pandemic, we were able to use only 23% of the total \$28,100 budget for business travel expenses before the lockdown. Only six of the chapters managed to have their annual reunions; thus, we covered the external audit of our financial statements, website maintenance, salary of our administrative assistant, and consulting services for accounting simplification and digitization.

Extraordinary Increase in AFE-ADB Resources. With a 75% reduction in expenses, we had an excess of revenues over expenses amounting to about \$22,000 for 2020: almost five times that in 2019. The excess will definitely help AFE-ADB's operations in the long run.

Questions, Comments, and Answers

1. Ernesto Pernia asked what is the percent contribution of members of AFE. AEP noted the information could be sent later.
2. Ulf Freiwald asked if current staff contribute to the health insurance premium. JGV: Yes
3. Günter Hecker said that in a way we are self-insured because we are not in the overall population of Cigna's insured. JGV noted we are not self-insured because ADB does not bear the risk.
4. Ulf Freiwald asked about the timing of the annual meeting. AEP noted the time selected is the most convenient time for most members.
5. Gam De Armas asked about problems with mass sending e-mails. AEP noted AFE has an alternate g-mail: AFE Secretariat.
6. Ernesto Pernia asked about retirees' survival rate. AEP noted a 60-year-old retiree will have on average an additional 27.2 years post retirement.

There being no further business, Chairman Lee adjourned the meeting at 1pm, gave his valedictory address (pp. 3-4), and introduced the incoming chair, Stephen Groff (p. 3). ■



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

Message from the ADB President

Masatsugu Asakawa (ADB 1989-1992, 2000-present)



President Asakawa delivered his message via video. You may view the video by clicking on the following link <https://bcove.video/3g1CMHE> or by copying the link and pasting it into your browser.

Dear Former ADB Employees,
Thank you for inviting me to say a few words at your virtual AFE-ADB Annual meeting. If Annual Meetings were held physically, I would have joined you for cocktail drinks to interact with you and deliver remarks directly. This is something I look forward to in the future. As I am sure you would agree, ADB is an exemplary organization because it is represented so well, beyond just our current and highly dedicated staff. This includes our retirees, and our "rewired" members who are now with other institutions, as well as our contractors, consultants, and ADB staff members' families. I would like to thank you for the valuable role that you play in organizing social activities and other communications for our former employees, as well as the collective voice you provide to Management on subjects such as ADB's retirement plans and post-retirement medical plan.

As chair of the Pension Committee, I find your inputs helpful to our efforts to manage ADB's retirement plans effectively and responsibly. More than that, you inspire all of us to live up to the example you set for ADB during your careers. Let me also acknowledge your efforts this past year to keep AFE's more than 3,000 members connected and updated about ADB's work during the pandemic.

I am also aware of your requests to the Philippine government for assistance with our retirees' vaccinations and with the exits and reentries of your members. Moving forward, your effort to move to digital platforms will be

especially important. And your new office space next to the West Core Lobby will provide a nice place to find one another in person, when that is again possible.

Let me end by welcoming your newly elected officers, Teresa “Bobbie” Montesa, and incoming Chair Stephen Groff. I also want to thank Chair Bong-Suh Lee for his 12 years of distinguished service, and I wish him, and many of you, a continued and happy retirement. Have a fruitful and informative Annual Meeting and stay safe and well until we can meet together again. ■

ADB BPMSD Statement on the Staff Retirement Plan and the Defined Contribution Plan

Zoom • 30 April 2021

Staff Retirement Plan

Following the 2016 review to strengthen the long-term financial sustainability of the SRP:

- (i) From 1 October 2017, eligible new entrants to ADB are enrolled in the reformed SRP and Defined Contribution Plan (DCP).
- (ii) The Funding Policy to determine ADB contributions to the SRP was strengthened, providing a framework for ADB to predictably and consistently meet the costs and expenses of the SRP. Budgeted Contributions to the Staff Retirement Fund at 27.0% of the pensionable salaries of SRP participants were approved from 2021.
- (iii) SRP governance was strengthened by increased reporting from the Investment Committee to the Pension Committee and increased technical briefings to the Pension Committee in particular by external firms, among other measures.
- (iv) Implementation of remaining reforms continues beyond 2020. In plan year 2020, an asset liability and risk management (ALM) study was completed, following which a new Strategic Asset Allocation (SAA) was approved. The new SAA is in the process of being implemented, including a liability-hedging component.

Pensions for current pensioners are not affected by the decisions taken on pensions for new staff hired on or after

1 October 2017. Similarly, the rights in the defined benefit pension scheme for members hired before that date remain intact, as well as the interest rates on discretionary benefits contracts already in existence before the end-of year cutoff date in 2016.

2020 Actuarial Valuation Results. An actuarial valuation as of 30 September 2020 was conducted by Towers Watson Hong Kong Limited (Willis Towers Watson). Some of the key financial measures are as follows:

- the adjusted market value of assets is \$3,476.27 million and projected benefit obligations is \$3,998.43 million which gives rise to an unfunded past service liability of \$522.16 million; and
- to fund future annual service accruals, and taking into account the past service deficit, the required contribution rate is determined as 42.40% of payroll.

Following the strengthened Funding Policy approved by the Pension Committee (PC) on 1 June 2018, there were no additional OCR transfers in plan years 2018, 2019 and 2020. The Total Contribution rates retained were 25.0%, 24.0% and 24.0% respectively, as budgeted. Budgeted Contributions to the Staff Retirement Fund at 27.0% of the pensionable salaries of active SRP participants were approved from 2021.

The SRP had an investment return of 7.75% in plan year 2020 leading to a decrease in the funded ratio from 97.6% to 90.3%, when measured on a market value basis. The funded ratio, as based on the adjusted market value of assets, decreased from 97.3% to 86.9%, reflecting a return on assets on adjusted value basis of 4.1%.

The valuation results will be published in the SRP Annual Report and will be made available online to all staff through the myBPMSD site and to retired participants via the ADB Alumni Portal and in hard copy on request. BPMSD is working diligently to further strengthen the pension administration and improve the level of service for our members.

Defined Contribution Plan (DCP)

The DCP was established by ADB through approval by its Board of Directors on 5 June 2017. The DCP became effective for new staff hired on or after 1 October 2017. Staff hired before 1 October 2017 are able to participate as voluntary members of the DCP.

The DCP is designed as a retirement savings vehicle and funded through contributions from ADB and Participants, which are invested based on each Participant’s instructions. Currently there are 24 funds available for investments covering a range of asset classes and currencies.

The DCP is administered on behalf of ADB by the JTC plc, which provides a web tool to enable Participants to manage their accounts.

The key highlights as of the DCP year ended 30 September 2020 are as follows:

Participants

- The DCP of ADB has a total of 1,207 participants comprising 1,161 full participants (staff hired on or after 1 October 2017) and 46 voluntary participants (staff hired before 1 October 2017).
- Of the 1,207 participants, 35% are international staff, 43% are national and administrative staff based at headquarters, and 22% are national and administrative staff based in the field offices.
- The average age of all participants is 40.9 years. Salaries of 32% of the participants are above the threshold contribution salary of \$104,040.

Contributions

- The total contributions received amounted to \$12.89 million which comprised 66.4% participant contributions (\$8.55 million), 32.5% ADB contributions (\$4.19 million), 1.0% transfers from previous employer retirement plans (\$0.13 million) and 0.1% contributions from incentives from voluntary switches (\$0.02 million) implemented in plan year 2019.
- Total ADB contributions of \$4.19 million consisted of \$3.34 million relating to employer contributions above the threshold contribution salary and \$0.84 million relating to the 1:8 matching of employee contributions.
- Within these total contributions, the portion received from voluntary participants was \$0.48 million. These contributions do not have corresponding 1:8 matching contribution by ADB.

DCP Portfolio

- The DCP net assets totaled \$26.96 million.
- The DCP offered 24 fund options with different asset classes and risk profiles. All of the 24 funds available had contributions allocated to them at the end of the plan year.
- The DCP's investments portfolio had 74.86% allocated to the diversified fund, 11.49% to equity funds, 6.43% to fixed income (bond) funds, 4.42% to cash funds, 1.71% to socially responsible funds, 0.84% to property funds, and 0.25% to commodity funds. ■

Participants

Zoom • 29 April 2021

Australia

NMinori Abadilla
Karina Veal
Keith Leonard

Austria

Claudia Büntjen
Monique Voet Freiwald
Ulf Freiwald

Bangladesh

MD. Nazmul Alam

Cambodia

Vandy Dav

Canada

Kathleen Moktan Dietrich
Jean-Marc J. Lafrenière
Muhammad Mannan
Bruce Murray
Emma Murray
John Rive
Fraternidad Rodrigo
Sivaguru Sahajanathan
Maria Carmela Santiago

China, People's Republic of

Yushu Feng
Heqing Huang
Xiaoyan Ye
Juzhong Zhuang

Finland

Erkki Jappinen
Anita Kelles-Viitanen
Robert Wihtol

France

Thierry de Longuemar

Germany

Elizabetta Grinzalo
Gunter Hecker
Andrea Iffland
Wolf Preus
Ursula Schäfer-Preuss

Gunther Schulz
Axel Weber

India

Munawar Alam
Shiladitya Chatterjee
Rajat Mohan Nag
Patrick Pillon
Anuradha Rajivan
Ajay Sagar
Devinder Singh
Harish Varma
Susheela Venkataraman

Indonesia

Putu Kamayana
Dimiyati Nangju
Ignatius Santoso
Sri Widowati

Italy

Alessandro Pio

Japan

Atsuko Hirose
Tadayuki Kanazawa
Yasushi Negishi
Kazu Sakai
Kunio Senga
Jiro Tsunoda

Korea, Republic of

Cheolsu Kim
Bong-Suh Lee
Sun-ho Lee

Malaysia

Hock-Chye Ong

Mauritius

Cecile L.H. Gregory

Nepal

Bindu Lohani

Netherlands

Walter Kolkma

New Zealand

Eric Gordon Fox
Anthony Kuek
Norman LaRocque
Helen Tobin

Pakistan

Shahida Jaffrey
Shahid Mirza
Asad Ali Shah

Philippines

Nannette Amorado
Aurora Aragon
Gamaliel de Armas, Jr.
Venice Avante
Louise Balbin
Maria Luisa Baleva
Stephen Banta
Ofelia Caalim
Odessa Canto
Ana May Chua
Marissa Del Castillo
Peter Darjes
Claire Catherine Dizon
Ma. Helen Eborá
Gregg Garcia
Lina Garduque
Patrick Giraud
Evelyn Go
Stephen P. Groff
Monina De Guzman
Modesta Hain
Peter Hanton
Gaudencio Jr. Hernandez
Christine Infantado
Ma. Perpetua Juliano
Leticia Legisma
Fe De Leon
Geraldine Ligaralde
Ma. Isabelita Lozano
Teresa Montesa
Gladys Nave
Joel Nave
Maria Nina
Viray Oliveros
Josephine Orense
Susana Padolina
David Parker
Alfredo Pascual
Carmen Perez
Christian Perez
Ernesto Pernia
Lorna Protacio
Isabel Ramirez
Mediatrix Reantaso
Leo Modesto Reyes
Joven Roberto
James Edmond Rockett

Edgardo Rodriguez
Pilarcita Paz Sahilan
Ma. Cecilia Samson
Editha Santos
Maria Victoria Siddayao
Hans-Juergen Springer
Marissa Sunglao
Vicky Tan
Luz Tolarbas
Jill Gale de Villa
Enya Aurora Ylagan

Singapore

Clare Wee

Sri Lanka

Lakshman Athukorala

Thailand

Eric Sidgwick

Turkey

Gulen Atay

United Kingdom

Ramesh Adhikari
Richard Vokes

United States

Carl Amerling
Soledad Aumentado
Maria Margareth F. Baccay
Ma. Carmela Bell
John Chang
Priscilla Coburn
Thomas Bethel Colvin
Emelda Cudilla
Lorna del Rosario
David Jay Green
Pura Gutierrez
Edward Haugh, Jr.
Eugenia McGill
Patricia Moser
Benjamin Pascual
Ying Qian
Ghon S. Rhee
Shyam Rungta
May Seron-Tigas
Peter Sun
Sarojkumar Thuraisingham
Christine Wallich
Donneth Walton
Clay Wescott

Chapter News

Additional chapter reports are available in the Chapter Coordinators Meeting (pp. 9–10) the same reports are provided in full on the AFE website.

Canada

Bruce Murray (ADB 1980–2007)



Because of Covid, there were no face-to-face AFE Canada activities during the first half of 2021. The planned outdoor/park pot luck picnic for vaccinated Toronto AFEers did not materialize during the summer because COVID cases began to rise.

Key ADB and AFE Developments. A number of Canadian AFEers attended the virtual AFE Annual General Meeting. A newsletter was sent out to all Canadian AFEers summarizing the key developments in AFE and ADB during the first half of 2021. Topics covered included:

1. the successful virtual AFE Annual General Meeting, the turnover of the Chairperson of AFE from former Vice President Bong-Suh Lee to former Vice President Steve Groff, and the election of Ms. Teresa Montesa as the AFE–ADB Secretary;
2. the AFE Canada subsidy;
3. the virtual 2021 Annual Meeting of ADB’s Board of Governors; the announcement that the 2022 meeting will be in Columbo, Sri Lanka; and the \$4+ billion replenishment of the Asian Development Fund and Technical Assistance Special Fund;
4. ADB’s record-breaking operational achievements in 2020: highlights included establishing the \$20 billion Covid response package in April 2020 and the \$9 billion Asia Pacific Vaccine Access Facility in December 2020, and records for financial commitments (\$31.6 billion), cofinancing (\$16.4 billion) and capital market borrowings (\$35.8 billion)—results that were all the more impressive given that the work was done virtually while ADB’s Headquarters and many resident missions were closed and there were no missions;
5. key messages in the *2021 Asia Development Outlook* and President Masa’s Planning Directions;
6. the proposal in the draft Energy Policy to cease ADB financing for new coal power plants, coal mining, and oil and natural gas field exploration, drilling, or extraction activities;
7. meetings to strengthen the ties between ADB and Canada, including between the Strategy and Policy Division and Canadian Executive Director Kris Panday and Canadian heads of missions across Asia and the Pacific, virtual presentations at the University of British Columbia and the University of Waterloo, and a meeting between President Masa and Canada’s Minister of International Development and ADB Governor Karina Gould;
8. ADB good communications with, and support for, staff during Covid, the plan for ADB to vaccinate staff and dependents with Moderna, and capping the number of people in ADB Headquarters at 10% during lockdowns;
9. Philippine and Metro Manila Covid regulations, procedures for people flying to the Philippines including those holding Philippine Retirement Visas, and reports of AFE members residing in Metro Manila being vaccinated through their local government units;
10. changes in CIGNA health coverage and the latest version of the Summary Plan Description; and
11. list of friends and former colleagues who have passed away in 2021.



L-r: Cynthia Alvarez, Glenna Quimel, and Emma and Bruce Murray. Cynthia and Glenna visited Vancouver at the start of a trip around British Columbia.

Covid Situation and Response. Canada has endured three waves of COVID. The first peaked at an average of 1,717 cases per day in May 2020; the second wave when the 7-day average of cases peaked at 8,091 on 9 January 2021; and a third wave that peaked at 8,684 cases per day on 16 April 2021. By mid-August the curve was going in the wrong direction. Most of the people affected by the fourth wave are the unvaccinated.

Canada does not produce vaccines so Covid vaccinations got off to a slow start. To vaccinate Canadians, the government signed advance purchase contracts for more than 400 million doses for a population of 38 million—enough to fully vaccinate every Canadian 5 times. Pfizer BioNTech has been, by far, the most reliable supplier as production delays and quality concerns resulted in delayed shipments and delivery shortfalls from Moderna, Oxford AstraZeneca, and Johnson and Johnson. By mid-August 2021, 83% of Canadians 12 and older had received at least one dose and 71% had received two doses. Because the priority was to vaccinate older Canadians first, most Canadian AFEers are vaccinated.

Worldwide there is a very serious inequity in the distribution of Covid vaccines. Nearly 85% of the Covid vaccine doses administered have gone to people in high- and upper-middle-income countries. Given Canada’s increasing vaccination rate, increased vaccine deliveries, and excessive future contracted supply, there are increasing calls in the Canadian press for Canada to share its vaccines with developing countries. At the recent G-7 meeting, Canada pledged to donate 100 million doses of Covid vaccines as part of the 1-billion dose pledge from the G-7 countries. ■

AFENZ Reunion Dinner, Auckland

Gordon Fox (ADB 1992–2002)



Some years ago, the New Zealand Chapter of AFE–ADB (AFENZ) adopted a policy of holding a 3-day reunion biennially, with a smaller reunion dinner in alternate years. Both are held during March, to bring the chapter coordinator’s attention to issues that may need to be raised at AFE’s annual and coordinators’ meetings. Covid-19 first became apparent in New Zealand shortly after our 2000 Reunion in Blenheim.



L-r: John Samy; Francis Narayan; Colin Pratt; Gordon Fox; Rosemary Fox; Gaye Andrews; Phil Crotty (potential AFE member; retired from ADB staff before AFE was established).



L-r: Terraces Restaurant, Saint Andrews Village, Stu Andrews, Phil Crotty, Leith Hamilton, Ron Hamilton, Marian Bond, Mrs. Crotty, Olivia and John Samy, Francis Narayan, Colin Pratt, Gordon and Rosemary Fox, Gaye Andrews.

Fortunately for the AFENZ, New Zealand responded quickly and hard, with a stringent national lockdown at the first sign of covid-19. The disease was brought under control—subsequent localized outbreaks have been controlled by localized lockdowns. New Zealand’s current requirements are that face masks must be worn by travellers on public transport, and the use of tracer QR codes in shops, restaurants, medical clinics, and the like is encouraged. Travellers arriving from overseas must spend 2 weeks in a managed isolation and quarantine facility; otherwise, there are no restrictions on travel within the country. These control measures enabled our 2021 Reunion Dinner in Auckland on 10 March to proceed safely.

Ron Hamilton organized the event, which was held at the Terraces Restaurant in St. Andrew’s Village. This took some effort, because our chosen date conflicted with the America’s Cup international yacht (sailboat) races, which drew crowds of spectators to Auckland with heavy bookings at many restaurants. Most of the 13 attendees are based in Auckland but Rosemary and I made the 8-hour drive from Wellington to attend the dinner and another reunion a couple of days later in the north of the North Island. As usual with our dinners, it was well received by those who attended, with much mirth, reminiscing, and general good will. I took the opportunity to outline my contacts with AFE’s Executive Committee.

With Covid-19 hopefully remaining under control in New Zealand, AFENZ is proceeding with organizing a 3-day reunion to be held in Christchurch in February–March 2022. ■

Lunch with the Queensland Mob

Phil Young (ADB 1976–1982) and Rita O’Sullivan (ADB 1997–2006)

Ed: See also the report of Coordinator Keith Leonard, p. 10, for information on other activities in Australia.



Coffee session with (l-r) Keith Leonard, Ainslie Smith, Rita O’Sullivan, Martin Endelman, Phil Young and Doug Ferguson.

It all started over a morning coffee at Broadbeach Life Savers. The usual motley crew were there to soak up the sun. Discussions ranged from who had travelled furthest (Rita with 3 hours just edged out Phil’s 2-hour journey) through to issues on the state of the nation, the ADB and AFE–ADB annual meetings in Manila, and how friends and family were faring through the pandemic.

Phil deemed it was time that Queensland resident AFE–ADB members should also have the opportunity to share their stories, and a plan was hatched for a lunch to be kindly hosted by Phil and his efficient wife, Sue, at their beautiful residence in Brisbane. Needless to say, there was much support for this delightful proposal.

Wanting to pitch to a broad-ranging crowd beyond the borders, Phil issued an invitation to the Aged & Deceit Bull-dusters (and Any of the Fellow-travelling Entourage). The nominated dress code was proposed as follows: in the absence of any currently serving ADB directors or

managers, the Queensland AFE–ADB Ethics Committee has dispensed with conformity to ADB’s traditional requirements of jacket and tie or barong Tagalog. How could we resist! So, on Wednesday 19 May a total of 17 pax took up the invitation, including Ann and Andrew Proctor who were passing through on their way to the sunny North Coast. Adventures included taking the car ferry ride to cross the Brisbane River.

We were extravagantly treated to a variety of hors d’oeuvres before digging into BBQ meats, poached salmon, salads, plenty of good cheer—the red, white and bubble variety—and delicious desserts while sitting under a canopy of laden passionfruit vines. Many wandered around the delightful gardens until autumn showers curtailed the activity. In between the dining, many stories were shared, and adventures—both recent and past—recounted. Ron Skeates shared details of the amazing project by Illac Diaz underway in Manila slums using plastic bottles to provide light through the tin roofs. (See for example <https://climateheroes.org/illac-diaz-light-by-the-liter>)

Phil addressed the crew and noted apologies. We all acknowledged with sadness the passing of John Eglington’s wife Barbara and noted with joy the marriage of Neil and Suzanne Collier.

Everyone present acknowledged their good fortune that Queensland was handling Covid-19 effectively enough to allow the get-together to happen. We also acknowledged that so many of our friends and colleagues around the world are experiencing difficulties and danger due to the pandemic. We wish everyone good health, safety, and a speedy release from the restrictions imposed by the virus.

We all agreed that Sue and Phil Young had outdone themselves in presenting, yet again, a great forum for our gathering. It was agreed that we should continue meeting and the next gathering should be at a recently discovered authentic Filipino restaurant, which even serves such iconic dishes as *crispy pata* and *kare-kare* with genuine *bagoong*.

Best wishes to all. We are thinking of you. Take care and stay healthy and happy. ■



Willie Lim, Martin Endelman, Ann Proctor, Phil Young, Gerard.



Abbas Talib, Lingling Ding, Willie Lim, Martin Endelman, Ron Skeates, Gerard, John Yee, Pat Talib.



Andrew Proctor, Margie Endelman, Ann Proctor, Keith Leonard.

People, Places, and Passages

Motorcycle Adventures in Japan

Richard Bolt (ADB 2000–2018)



Author and motorcycle arriving at Kogen Onsen near Daisetsuzan National Park, Hokkaido.

The Biking Bug. Motorbiking became a passion early in my development endeavors in East and Southern Africa. In the early 1980s, my work through Voluntary Service Overseas involved visiting villages, farmer families, and research field trials by trail bike, which quickly became recreational biking, including 2 years of weekend amateur motorcross racing in Malawi. I was also heavily influenced by my favorite book at the time, *Zen and the Art of Motorcycle*

Maintenance by Robert Pirsig, which led me into adventure riding. During our family's 18 years living in the Philippines I rode a total of 50,000 kilometers (km) from Pagudpud in northern Luzon to Davao in southern Mindanao, and many places in between with a wonderful group of local riders. These short and long rides provided many insights on life in general in the Philippines and especially in rural areas. And tales abound.

The adventures continue during retirement in Canada and Japan where the idea is for my wife Masami and I to split time between our respective countries. Due to Coronavirus-related travel risks and restrictions we have been in Japan for much of the pandemic. An upside of restricted travel is I have been able to get to know more about Japan, including by bike with much the same approach as I used in the Philippines and Malawi—go as far north, south, east, and west as the borders of the country

will allow. Similar to rapid rural appraisal techniques we used in Africa and Indonesia, one draws a transect on a map and then traverses the transect to get to know the land, the people, and how they live.

Biking Japan. Setting up for biking in Japan was challenging—finding the right bike for Japan's road conditions, licensing, ensuring knowledge of the strictly enforced road rules, route planning, and learning sufficient Japanese to be able to handle solo travel when Masami was not joining trips. As the pandemic progressed, I also had to adapt to advisories that increasingly restricted movement, especially in the Kansai region. Fortunately, biking solo inside a full-face helmet is a perfect way to be outside and very socially distanced.

Hokkaido. My first long ride in Japan was from Kyoto to Hokkaido in 2019, prepandemic. I had settled on a 790cc Adventure type KTM, which was delivered 2 days before the ride. This was not the first time to start a long ride on an unknown bike. With my original bike under repair, I bought a last minute replacement for a long-planned ride from Manila to Davao in 2012. The bike was delivered the night before the ride and I set off to Davao with my group with 1 km on the odometer.

Similarly, I had 2 days to familiarize myself with the bike for the Hokkaido ride. A touch nervous for the inaugural Japan long ride, I chose to be less ambitious and took a ferry from Maizuru, a port north of Kyoto, to Otaru in southern Hokkaido, a 30-hour voyage. Masami said she would fly up and meet me in Asahikawa. As an array of



Hokkaido adventure rides destinations: Google Earth map customized by the author.



Stormy weather near Panke Marsh, Hokkaido west coast.

bikes lined up for the ferry, riders took off their helmets revealing their age. A reassuring discovery was that I was one of the younger adventure seekers and that other local retirees were living the dream too. After the night stretch of the voyage, I spent the morning

playing bingo with fellow passengers and bikers, a great way to quickly learn how to count to a hundred in Japanese and learned many useful tips on riding in Hokkaido.

The following day I took the coast road from Otaru to Wakkanai on the northern tip of Hokkaido, a 325-km ride. With constant spectacular views to the west over the northern Sea of Japan, I stopped more than I should have to enjoy the coastal vistas, including the Sarobetsu Wetlands, a birders paradise. A cold late spring storm rolled in from the northern Sea of Japan for the last 2 hours of the ride and I arrived 11 hours later in Wakkanai in the late afternoon with a distinct lean into the wind. I recharged with a rooftop *onsen* at an inn my ferry friends had recommended, and dinner was my Hokkaido favorite, *hokke*, or grilled lightly dried cod in a cozy dockside restaurant.

The next day, I started out for Asahikawa in driving rain and a biting 5°C temperature. Similar to Vancouver in November I thought and added extra layers and waterproofs as hypothermia is a risk on a bike in cold climates. For the next 6 hours and 250 km I stopped at



Richard and Masami Bolt in Daisetsuzan National Park beside a stream discovered by Masami's father and named after him.

every convenience store I could find for a hot coffee to warm my fingers, and I thought of the warmth of rides in the Philippines. Masami had found an inn in Asahikawa with a good *onsen* and on arrival I spent an hour soaking, returning my limbs to a more normal hue.

From Asahikawa we headed to Kogen Onsen near the Daisetsuzan National Park for a few days' hiking in the park's mountains. I had also obtained permission from the park authorities to access by bike a valley where my father-in-law found a stream while he was working as a forester in Hokkaido. The stream, Takeshi no Sawa, is named after him.

The next day's hike with Masami from Kogen Onsen into the mountains was greeted with alpine spring blooms and the last of the winter snow melt. We strolled along thinking how tame and idyllic Hokkaido trails are compared with a more challenging hike I did from Banff to Jasper in the Canadian Rockies or the Pennine Way in the UK many moons ago, when from the corner of my eye I sensed a brown blur heading toward to me at high speed and it growled. When you are being charged by a 200+ kilogram (kg) bear, the thoughts that go through your head in a split second are quite interesting. Mine were: me not Masami that's good; stand your ground and attack back with hiking stick; and why had I not taken out the bear bell? As I realized my hiking stick would be useless, the bear stopped short about 10 meters from me, growled again, turned, and retreated. Had I stood my ground? I barely had time to react! We realized we had disturbed its hunting when the bush also came alive with deer. Contemplating what had just happened we took out the bell, attached it to the day pack, continued on, and reported the sighting at the park ranger hut on our return. A story came to mind from a friend who said that Canadian grizzlies survive on a diet of salmon, berries, and bells. Two days later, hikes complete and with renewed respect for bears in the wild, we headed back to Kyoto with a good crop of tales.

Kansai Region and Shikoku Island

Closer to Homes. We were in Canada at the onset of the pandemic but returned to Japan prior to increasing travel restrictions. Initially, movement around Japan was still permissible but as cases rose in prefectures in the Kansai region, I followed the advice to remain in the region. After the summer heat had abated in 2020, my transects included the coastline north of Kyoto and Hyogo prefectures and south to Shikoku Island. The Japan Sea to the north and Pacific Ocean to the south are quite different with Kansai people referring to the Japan Sea as *haiiro* (grey) and the Pacific Ocean as *akarui* (bright). On sunny days both are beautifully bright and both coastlines abound with endless and varied cultural and natural interests.



Central Japan adventure ride destinations: Google Earth Kansai Region map customized by the author.

Along the Sea of Japan coast I could enjoy numerous white and black sands beaches, picturesque fishing villages, ubiquitous shrines and temples, parks, and a seafood lovers paradise. The coast roads are often narrow and twisting, and are popular with adventure bikers who were always eager to advise on where to go and what to see when stopping at road stations for fueling and refreshments, my favorite being *ang* donuts (freshly made from red beans) and coffee.

The sand dunes near Tottori in northern Hyogo Prefecture are well worth seeing for their geological uniqueness. I parked my bike, and in heavy bike boots, Kevlar padded jeans, and camel pack I headed to the dunes and sea, which seemed quite close. Very deceptive. These are genuine sand dunes, difficult to walk up, the sun blazing down, and one gets a sense of being in a desert. But they are spectacular and give a glimpse into the natural wonders that sand dunes are.



Tottori sand dunes.

Back with my bike, I rehydrated and headed to my accommodation for the night. I arrived at the same time as another biker from Kyoto on an Easy Rider Harley chopper in a cotton T shirt, belled jeans, leather saddle bag, and

pudding bowl helmet. We admired each other's very different bikes and said nothing about my substantial body protection or his lack of it, though he looked a lot "cooler" than I did. Months later after a spill from the bike my body armor largely did what it was supposed to do; my easy rider friend in a similar fall would have had a tougher time, reminding me that there are old riders and bold riders.

Wakayama. As autumn began, the penultimate ride was a southern loop around Wakayama to the east and south of Osaka. The first stop in Wakayama was Koyasan, and I had wondered if it would be even irreverent to visit by bike. Koyasan is the center of the Koyasan sect of Shingon Buddhism and a UNESCO World Heritage Site as a sacred site and pilgrimage route. The bike touring guidebooks provide guidelines on how to visit respectfully and so I decided to go.



The Kaimon Gate, Koyasan Temple entrance, Wakayama.

Google maps is often confusing, or perhaps another power had intervened. As I headed up the Wakayama mountain roads, I followed a ridge with valleys on either side that would lead me close to Koyasan's main street. The



Shukubo, accommodations at Koyasan Temple.

road became narrower and eventually gravel with a steep downward gradient. I soon realized I was not where I should be. I had two choices: go back up the steep gravel road I had come down or go up the steep gravel road of 15% to 20%, ahead of me, about 5 km to Koyasan, which even on an enduro bike is challenging. The other alternative

was to walk to Koyasan, declare defeat, and look for help to rescue my bike—which was unthinkable. So, it was get focussed, point my 200-kg bike uphill, open the throttle and don't stop. About 2 km later I rejoined the road I think I was supposed to be on, stopped and marvelled at the "tractor" my bike had proved to be, and was equally surprised I could still fully commit to a challenging track. But I also accepted that my off-road biking days were probably over.

Feeling as if I had completed a pilgrimage, albeit by bike, I found the Shukubo (which roughly translates as "stay with the monks"), Buddhist Temple accommodations, I was to stay in. Nerves calmed and spirits lifted, I enjoyed Shojin *ryori*, monk's vegan cuisine for the next 2 days and the mystical walks to Mount Koya and Kongobuji Temple, Daimon, and other sites.

I joined prayers at 6am in the morning at the Shukobo's temple to appreciate the Buddhist chants. I also realized just how hard the pandemic had hit tourism as I was the only guest and the streets of Koyasan were deserted by 5pm. Perhaps this is how Koyasan is supposed to be, a quiet, peaceful oasis of tranquility and spiritualism. On my final morning I prepared to leave and the Shukubo head priest came to wish me well for my onward journey. I think he liked the bike too as the previous evening he wanted me to park it undercover at the Shukubo's workshop.

Pacific Coast. The road from Koyasan to Shirahama on the Pacific Coast was magnificent: mountains, forests, rivers, twisties even if the autumn chill had set in. Arriving at the Pacific Ocean in Shirahama instantly took me back 25 years to a time Masami, I, and the family lived and worked in Micronesia. There is something unique about the wind and waves as they come off the central Pacific after travelling west for thousands of miles. The ocean spray, scent,



The Pacific Ocean at Shirahama.



Autumn colors of the Kansai region.

and sparkling blue reminded me of our island life in the Marshall Islands, where Masami and I worked in the 1990s, and of the clifftop views on Micronesian "high islands." I took the coast road to Kushimoto to continue to enjoy the vast expanse of the Pacific Ocean. Once the pandemic is over, this is a place I will bring the family to trigger memories. For the return ride to Kyoto I took the road to Kumano in Mie Prefecture, then back into the mountains past Ikehara Reservoir and Mount Omine north, through Nara, and arriving back in Kyoto the next day.

Gifu. The final ride in early December of 2020, as the first mountain snow flurries were falling, was north to Gifu Prefecture and the Southern Japan Alps through Chubusangaku National Park and along part of the Nakosende Trail, one of the original five routes to travel between Kyoto and Tokyo during the Edo period. This was a continuation of a ride I had done earlier in the season through Fukui Prefecture, which took me to Chirihama Nagisa Driveway, a long stretch of beach near Kanazawa where motorbikes and cars can legally enjoy the fun of sand riding. Masami had joined me by train for a stay at a *ryokan* near the unique cliffs with its rare hexagonal columnar rocks (supposedly one of three such formations in the world) at Tojinbo on the Japan Sea. Rides in 2021 have been limited to Kyoto Prefecture as pandemic advisories keep us close to home and we have shifted to a mix of local biking, hiking, time with my bonsai, and Masami's pottery.

The biking experiences and understanding, especially of biking etiquette in Japan (it is different in every country) have left me fully motivated for further adventures, north, south, east, and west in Japan on two wheels. We will

Kyotango fishing village from the road above.



return to Canada soon and as the pandemic subsides I look forward to rides across Canada, and the aspirational and dream ride from Capetown to Nairobi. As for all of us, so much depends on the pandemic. ■

Your Digital Heritage

Rita O’Sullivan (ADB 1997–2006)



What Is Digital Heritage and Why Is It Important for AFE–ADB Members?

Digital heritage includes **digital assets and information** that may be valuable and/or of sentimental value. They can take **various forms**, such as documents saved in the cloud, encrypted or not, in social media histories, and photo records, online bitcoin accounts, or large amounts of document files and photos saved on a laptop or other digital devices.

In many cases, people do not keep up-to-date records of their online accounts, passwords, and digital files together and accessible for themselves and for third parties. In the event of incapacitation—note the COVID long-haul impact, for example—or death, it can be very difficult for family members, guardians, or estate executors to identify and access your digital assets. In some jurisdictions (for example, Australia), many legal rights that relate to physical possessions don’t apply to digital rights, and succession law does not recognize third party rights over the assets. This gap in the legislative framework could cause difficulties. Your instructions regarding your digital heritage will help these third parties to claim rights. You may consider saving a hard copy of your digital checklist containing your instructions with your will in a secure place.

Why Do Third Parties Need Access to Your Digital Heritage Assets? An incapacitated or deceased person’s digital persona may be extensive. Their e-mail account may contain outstanding invoices or bills; their phone may have password and bank account access details. The password to cancel the automatic deduction for their NETFLIX account may be saved on their password-protected laptop.

The ability to access online accounts and material on digital devices—computers, phones, and other storage gadgets and cloud services—to identify the extent of someone’s assets and liabilities is necessary to ensure that items of value—monetary and sentimental—can be retrieved, and costly online subscriptions and automatic payments terminated. Google and Facebook provide some relief for bereaved persons to memorialize or shut down accounts, but this is very limited. Along with recording relevant details and information, appropriate safeguards are needed to ensure that records and information are not misused and unnecessarily accessed and are backed up securely.

Why Is This Issue Becoming More Important Now?

Covid-19 shocks, bushfire crises, and severe weather events have caused physical heritage to be lost forever, often along with access to digital heritage. These events have also highlighted the need for online business transactions and the use of cloud storage, etc. Negative issues, including a lack of or poor password protection and hacking into and gaining digital identity exposure, are being raised in the community’s awareness. But also, the increased availability of cheaper digital gadgets, more expansive apps, and other online business and transactional usage has highlighted the need for third parties to be able to access an incapacitated or deceased person’s digital heritage in certain circumstances.

What Can Digital Heritage be Worth? Examples of why third parties may need to access valuable digital property rights or interests include the following:

- The digital content in the social media account may be earning an income and needs to be updated continuously.
- Individual ownership of a web-based domain name can be crucial to the branding and profitability of a business.
- Social media profiles and personal blogs can generate income through advertising.
- A user may have created a digital algorithm on a digital device for a 3D invention—this has value even though it is not yet patented.
- A user's gaming account, with assets they "own" in an online game and the currency used in the game, can be traded for money.
- A user may have a valuable copyright interest in a literary work or a piece of art that could be recorded as a nonfungible token (NFT), which exists only online.

What and Where are Your Digital Heritage Assets? A checklist for you to record your digital heritage is available in the Members Only section of the AFE website, along with the Handbook for Survivors (<http://afe-adb.org>). Be very wary of having this data all in one place. Ensure that your file(s) is encrypted, is backed up, and the access password is kept securely.

What Digital Heritage Do You Want to Share? You may also copy the main checklist file and delete standard, nonchanging sections or accounts you do not want third parties to access, e.g., your social media accounts. Save the rest of the file to update as needed or to provide to a third party. Security precautions are needed for these files.

What Else Can the Checklist Be Used For? Having this information in one place allows you to review your financial planning operations and your estate planning—what is to happen in the event of your incapacitation and/or death—and can help when applying for volunteering, consulting, and other jobs.

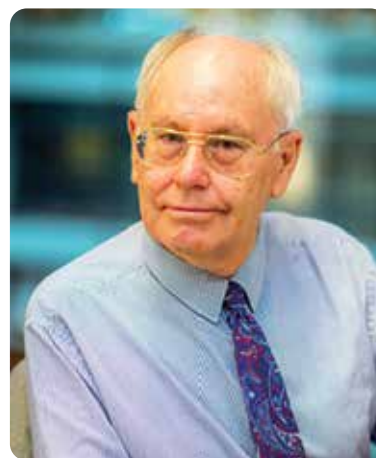
Use and Feedback. The checklist is provided to AFE–ADB members for their personal use only. Please let me know if you have any feedback/comments regarding the checklist: osullivan.ra@gmail.com ■

For information
on membership contact
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Asia's Journey to Prosperity: A Review

Peter McCawley (ADB 1992–1996, ADBI 2003–2007)

Ed: In late 2020, ADB published Asia's Journey to Prosperity: Policy, Market, and Technology over 50 Years. Much of the work was done during the ADB presidency of Takehiko Nakao. In 2021, Peter McCawley—former Dean of the Asian Development Bank Institute and currently with the Crawford School of Public Policy, Australian National University—reviewed the book for the Journal of Southeast Asian Economies. His review is reproduced here with permission from the journal. Since late 2019, Covid-19 has made a major dent in economies worldwide, and we look forward to a recuperation and resumption of Asia's advancement trajectory. Download the book free from <https://www.adb.org/publications/asia-journey-to-prosperity> or order a hard copy.



Fifty years ago, at the end of the 1960s, most of Asia was still very poor. At the time, feeding a large and growing population and promoting agriculture were key challenges for the region. Half a century later, Asia has emerged as a centre of global dynamism. This important book, produced by the Asian Development Bank

(ADB), surveys the reasons for the region's success.

The study was written with the strong support of the president of the ADB, Takehiko Nakao, who finished his seven years leading the bank in early 2020. In his Foreword, Nakao explains why he thought of taking up the subject: "I have long felt that discussions about Asian economic success were often too simplistic. Many scholars, especially from outside Asia, tend to overemphasize the role of strong state intervention and guidance. But Asia's success essentially relied on markets and the private sector as engines of growth. Economies started to grow faster when policies shifted from state intervention to market orientation, while governments continued to play some proactive roles."



The book provides a concise historical overview of the overlapping processes of development in Asia in the past half-century. It highlights the region's transformation and surveys the key factors contributing to the changes while, at the same time, highlighting large variations across countries and over time.

The presentation is easy to read and contains numerous valuable diagrams and tables. The first chapter, which serves as an executive summary, provides a very useful overview. The other fourteen chapters focus on selected topics—agriculture and rural development, technical progress, infrastructure development, trade and investment, macroeconomic stability, inter alia. Each chapter outlines the main issues and looks ahead to provide suggestions for further reform.

Starting from the observation that across most of the region there has been strong growth over the past fifty years, the two central questions addressed are: What caused the change of Asia's fortunes? And how does one explain the region's post-war economic success? These are key issues which are surely of interest to all scholars of development across the world.

The essential answers suggested by the study are that, first, the underlying conditions for growth became increasingly favourable in the post-war period, and second, across most of the region, leaders willingly adopted pro-growth policies. A long era of peace and stability in many countries was certainly one of the most important conditions supporting progress. And steady improvements in policies and institutions introduced by leaders led to rising levels of investment and increasing reliance on pro-market economic programmes.

Several features of the broad approach which policymakers pursued strengthened the processes of reform. Many leaders were quite pragmatic in making policy choices and often pilot-tested proposed programmes to see how they worked before implementing them on a wider scale. Second, policymakers were flexible and willing to learn lessons from their own experiences

and from new schemes being tried in neighboring countries. Third, leaders across Asia were often quite decisive, introducing large (sometimes drastic) reforms when needed.

Supporting all of this, in many countries, governments set out a shared vision of development for the future. These visions, many of which were labelled "plans," were really broad outlines of the development strategy to be followed rather than serious attempts at formal economic planning. Nevertheless, the broad national visions helped underpin growth, especially when backed by a competent bureaucracy and other strong institutions.

Another overarching theme which runs through the study is that the idea that there has been any "Asian consensus" about development policies which is different from the so-called "Washington consensus" is wrong. Rather, it was the pragmatic approach to policy—reinforced by pro-market programmes, state support, and workable institutions—that contributed to success in Asia. The summary in Chapter 1 explains how these processes reinforced each other: "Markets, prices, and competition are critical for the efficient allocation of resources and the creation of entrepreneurial incentives. The state is needed to establish strong institutions, intervene where markets fail to work efficiently and promote social equity. Strong institutions ensure orderly functioning of markets and accountability of the state."

It is true, as Western academics and media critics of Asian governments frequently point out, that these policies have often been adopted in a patchy way. There are still significant distortions in pricing and competition policies in many developing countries in Asia. Implementation of policies is often weak because of state failure. And greater attention to social equity is needed in many countries. Yet, overall, the improvements in these areas across developing Asia in the last fifty years has been remarkable.

There is a long way to go. Developing Asia has made a good start. Hopefully, there will be many more improvements in the five decades to come. In the meantime, this book is the best and most up-to-date survey of the factors underpinning the success of development in Asia in the last half century. ■

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

AFE Finns

Robert Wihtol (ADB 1994–2013)

Following a Covid-induced break last year, former and current ADB Finns were pleased this year to be able to resume our tradition of meeting for a summer lunch, which was held on 29 July. A fun time was had by all reminiscing about good times in Manila and looking forward to a quick return to a “new normal.” ■



L-r: Rolf Westling, Max von Bonsdorff, Ari Kalliokoski, Jaana Kalliokoski, Annukka Westling, Leena Viljanen, Anita Kelles-Viitanen, Kari Saari, Jyrki Wartiovaara, Pasi Hellman, and Ari Viljanen. Not in the picture—the host and cameraman, Robert Wihtol.

My Carpet Journey

Peter Darjes (ADB 1982–2002)



Peter Darjes enjoying tea in his “candy shop.”

carpet friends a great debt of thanks for what they taught me—that a rug covers much more than a floor.

The journey started in 1971, when I read about the art of Tibetan carpet making in a German magazine. The article triggered a fascination with Tibet, its people, and their rugs. The simplicity and the spirituality of the nomads

Kindling the Passion. Memories of my carpet journey revitalize my passion for the art of carpet weaving. It is, however, the people whom I met on the journey who made my passion grow stronger and stronger and who provide context to my collection. I owe my

making the carpets captivated my imagination. 1971 was the year of my first visit to Asia, albeit not to Tibet.

The carpet I first bought was not Tibetan. In 1972, Pan Am flight 001—famous then for its around-the-world service—took me to Teheran. At Bazaar e-Bozorg, Teheran’s oldest carpet-trading center, I purchased my first carpet, a beautiful kilim. More than a decade would pass until my passion for carpets came to life again.

Tibetan Carpets. A visit to Bhutan in 1985 unlocked my memory of Tibetan carpets. Returning from a morning walk to Thimphu’s main monastery, the Tashichho Dzong, I watched a man washing carpets in Thimphu River. Climbing down to the river, I realized that the carpets were from Tibet and found out that the man washing them was working for a carpet shop in the center of Thimphu. During the following 3 weeks I became the shop’s most frequent visitor, making the Tibetan lady, the owner of the shop, wonder if this stranger would ever buy a carpet.

The day came. I selected four carpets and asked the lady to set them aside until the next day. When I went back the following morning, I had a surprise: about 20 carpets were piled up in front of the shop, among them those that I had picked the previous day.

Somebody was in town whose passion for Tibet far exceeded mine—Heinrich Harrer, the famous explorer and mountaineer who had conquered the world’s highest peaks and during his 7 years in Tibet (1946–1952) had tutored the young Dalai Lama. Harrer had bought most of the carpets in that shop, including those reserved for me.

The lady was exhilarated with having met the Dalai Lama’s teacher in person, which must have made her forget all about the carpets she had promised to reserve for me. But there were other pieces in her store, so I did not leave Thimphu empty-handed. And the Tibetan lady and I have



My Tibetan friend in her shop in Thimphu, Nepal (2018).



Carpet I had made, similar to the one I had reserved but that Heinrich Harrer bought before I returned for it.

Tibetans consider the phoenix to be the empress of birds, at whose appearance the world enjoys peace and happiness. The small flower the phoenix holds in her bill signals the advent of good years. The phoenix and the dragon often appear together on a carpet. For Tibetans, they act as guardians of hidden treasures and of the gods.

Tibetan Relatives. Tibetans have a special knotting technique that sets their carpets apart. Carpet

remained friends until today. In 1988, Harrer published a book about Tibetan carpets showing those he bought from the Tibetan lady, some of which had been meant for me.

I visited Nepal several times from 1985 to 1987 and befriended a Tibetan couple who owned a carpet shop in Thamel, the well-known tourist area of Kathmandu.

Rather than trying to sell me the carpets displayed in their shop, they opened a book about Tibetan tiger rugs and lamented that many of these now famous carpets had originally belonged to them. I recommended that they take pictures of rugs they are selling and then reproduce them. The idea matured. They started rug-making using original Tibetan designs and natural dyes from Switzerland. I bought the first 10 they produced and had one made to order. The one I ordered was a replica of a carpet that Heinrich Harrer had bought in Thimphu and that appeared in his book. I found out from Terzin years later that the carpet became their bestseller.

My fascination with Tibetan rugs arose from their colorful designs, their affinity to nature, and the fact that they were made to serve the daily needs of nomadic settlements, village households, as well as monasteries. The country's cold climate, production of good quality wool, and unhurried pace of life over centuries had been conducive to the development of rug-making and use of rugs. These characteristics more than outweigh the fact that Tibetans have not been known for producing fine weaves as defined in terms of high knot density. My choice of carpets has always been guided by whether I liked the design. Moreover, traditional Tibetan rugs are exclusively made of wool—both their base and their pile are woolen, which automatically results in a looser density.

fragments found in a valley of the Altai Mountains in Kazakhstan suggest that the Tibetan technique may date back to the first half of the first millennium CE. This stirred my curiosity and I embarked on a new leg of my journey: "Tibetan carpets and their close relatives." I discovered numerous close "relatives" of these carpets in the regions neighboring Tibet, notably Inner Mongolia and Xinjiang. However, my hunt for a similar weaving technique was unsuccessful. The similarities were limited to the design of the close relatives. Also, the relatives typically have a cotton base and a woolen pile. My Tibetan friend Tenzin in Kathmandu had sold me such a relative. At that time, I assumed that it was a Tibetan phoenix bird rug. Years later I found out that it originated from Baotou, a city in Inner Mongolia.

In 1987, during a short visit to Srinagar, Kashmir, I met a Tibetan



A phoenix carpet.



Eight heavenly horses, carpet from Boutou, Inner Mongolia.

carpet dealer from Ladakh. After eagerly praising a Tibetan rug, which I eventually bought, he drew my attention to a pictorial carpet which I thought was Tibetan. How wrong I was! According to the seller, this carpet was a “Samarkandi”—made in Samarkand, one of the most important sites on the Silk Road. However, the carpet he showed to me was not made in Samarkand. Due to its prominent location along the Silk Road, Samarkand was an important trading, rather than manufacturing, center for carpets. More than 15 years later, I lived in Uzbekistan, and Samarkand is its second-largest city.

My search for Tibet’s close relatives resumed with vigor in 1991. During a visit to Pakistan, I befriended an Afghan carpet dealer in downtown Islamabad. His shop was full of rugs, antique and not so antique. In those days, many carpets of other regions in the world were reproduced by Afghan refugees living and working in camps in Pakistan. Both the quality of the carpets and their prices were very reasonable. After I showed little interest in the new carpets, the owner led me to the upper floor where the more valuable, old pieces were stored. A Tibetan-like carpet attracted my immediate interest. “So sorry,” the dealer said, “this carpet will be picked up tomorrow by an Italian buyer.”

Much to my surprise, the dealer showed up at my hotel 2 days later to tell me that the Italian buyer had backed out and the carpet was available. It was my first carpet from Khotan, a city at the southern edge of the Taklamakan Desert in the Tarim Basin (modern Xinjiang). Because Khotan carpets were traded all over Central Asia, they also became known as “Samarkandi.” Quite



Kyrgyz fusion carpet.

like their Tibetan relatives, Khotan carpet designs were inspired by Buddhist and other Asian motifs. Also in Islamabad, I discovered spectacular carpets from Inner Mongolia

Central Asia by Design. From 1993 on I traveled all over Central Asia. I was overjoyed when ADB sent me there. I was so smitten by the region’s cultural wonders that I chose to live there for 6 years. The boy had finally arrived in the candy shop. Starting in 2000, Uzbekistan became the pivot of my carpet journeys. Uzbekistan and neighboring Kyrgyzstan allowed me to make a smooth transition from the pictorial carpets of the Western part of the People’s Republic of China to the abstract geometric designs of Turkmen carpets. The Kyrgyz carpets reflect the strong influence of their Khotan neighbors with designs such as stylized pomegranates and the typical Khotan border of wave and fret patterns.

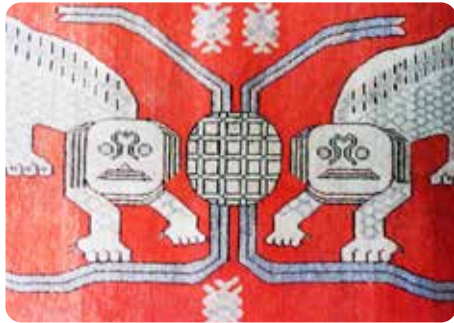
I became acquainted with the carpets and trappings of the various Turkmen tribes. This part of the journey was challenging as it followed a labyrinth of side routes. The diversity of the Turkmen carpets’ designs, geometric patterns, and functions exceeded my capacity to identify their specific origins. Carpets belonging to one tribe, such as the Yomut, could have different designs, whereas seemingly identical designs could belong to other tribes. I cherish my collection of Turkmen carpets, but they would require a separate travel report.

While living in Uzbekistan, I investigated the origin of the country’s main carpet, which had remained largely unknown to curators and museums. Some sources suggested that the carpet was from Karakalpakstan, the most westerly province of Uzbekistan. I had traveled there several times but had never come across such a carpet. I therefore attached greater weight to a suggestion that the carpet was made by people of the Nurata Valley, north of Samarkand. My friend Ismat Yusupov and I traveled from

village to village and found identical and similar carpets in many farmhouses.

This Uzbek group originated from Turkmenistan, had migrated to the Nurata Valley centuries ago, and had become known as the Uzbek-

Turkmen. The rug had an archaic design with more clearly drawn animal and bird forms than most Turkmen rugs. In one village, we met a woman who had made this carpet when she was just 17. She said that in her village a young girl was expected to weave a carpet for her future home as part of her dowry. The materials would have been provided by her father and future in-laws. Local custom required that, as the weaving started, the first threads were cut off and thrown into the fire to ensure successful completion of the rug.



Detail of a Khotan tiger wall carpet.



Armenian weave found in Kabul.

Afghanistan. With trade routes from all directions converging in Afghanistan, the country is known as the roundabout of Central Asia. Not surprisingly, Kabul's numerous carpet stores offered an amazing variety of

carpets, from the People's Republic of China to the Caucasus. From 2012 to 2016, I traveled frequently to Kabul and stayed at the guest house of ADB's Resident Mission. The prevailing security situation severely limited excursions to local shops. But Hadji, a carpet dealer, did not mind carrying a large part of his stock to the guest house. Peter's carpet seminar was born, much to the delight and entertainment of staff from the resident mission and ADB travelers. I would comment on the carpets and provide estimates on their age and value. This helped Hadji to sell on average five pieces to ADB mission members out of the 50 he brought from his shop each time, and of course I was among the regular buyers. Hadji complemented my collection by selling me two old and rare carpets from Nagorno Karabagh. I am very happy that the seminar continued in my absence.



Carpet seminar at the ADB Kabul resident mission.

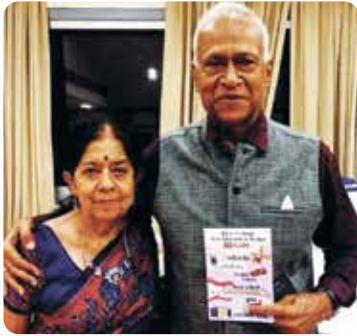
Taking Stock. At this stage of my journey, it is time to take stock. I am sitting on a pile of carpets. How many? My friends and I recently inventoried them—taking pictures of and labeling more than 200 carpets. Their major value is sentimental. My sons, who might run with the torch one day, will then know more.



Nurata Valley carpet weaver.

How would one characterize a carpet aficionado like me? A carpet connoisseur? Not quite! Someone with the nose of a bloodhound and the eye of an art historian? Maybe! Someone with the heart of a romantic? If so, an incurable one at that! What drove my journey? Passion or addiction? I will think about where to draw the line. ■

Multiple Hues of India

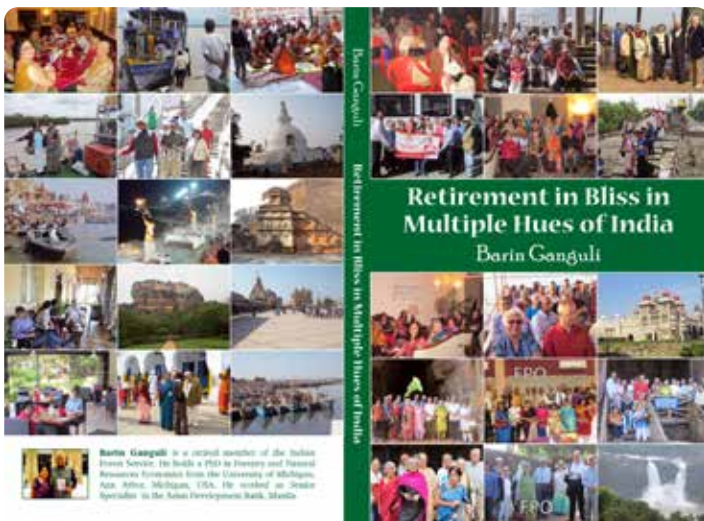


After retiring from ADB, Barin Ganguli (ADB 1979–1995) was for many years the coordinator of AFE's India Chapter, and is now its president. He also recently retired from the Indian Forest Service. Barin has energetically kept the India Chapter meeting and

moving, organizing numerous annual meetings and other get-togethers, and some extensive tours that helped chapter members and AFE members from elsewhere have in-depth looks at the vast, varied, and fascinating variety that is India.

Those who were lucky enough to participate in the travels enjoyed very good accommodation, delicious food, ample beverages of all stripes, comfortable buses from hither to yon, and excellent tours of nearly unimaginably luxurious palaces, super-crowded or serene holy sites, forests and mangroves, fascinating historical sites... the variety is nearly innumerable. And along the way there was great camaraderie as participants mixed and mingled and reenjoyed past times together while sharing a veritable small store of snacks brought along.

Barin has published a book of those gatherings and travels—*Retirement in Bliss in Multiple Hues of India*—so those who joined them can enjoy them yet again, and those who missed out can have a small glimpse of what it was like. To Barin and Shipra we say, "Thank you for the good times, and may there be many more." ■



New Members

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

February 2021

Hernandez, Marietta (Philippines)

March 2021

Dav, Vandy (Cambodia)

April 2021

Lozano, Ma. Isabelita (Philippines)

Torres, Marites (Philippines)

Dimayuga, Ma. Juana (Philippines)

Lynch, James (Philippines)

Ventura, Jesus (Philippines)

May 2021

Salze Lozac'h, Veronique (France)

Simbolon, Indira (Indonesia)

Luo, Tinhua (People's Republic of China)

Casino, Ma. Carmen (Canada)

Shrestha, Samjhana (Nepal)

Torres, Maria Susan (Philippines)

Africa, Zedrick Paul (Philippines)

Reyes, Anita (Philippines)

June 2021

Gamo, Noel (Philippines)

Valkovic, Robert (Australia)

July 2021

Cristobal, Cherry Mae (Philippines)

Bhandari, Malhotra (United States)

Rysaliev, Dinara (United States)

Francisco, Debby Anne (Philippines)

Yap, May (Malaysia)

Panis, Socorro (Philippines)

Sarile, Al Albert (Philippines)

Vo, Dien (Philippines)

Senior Appointments at ADB

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

Srinivas Sampath—Director, Urban Development and Water Division, Southeast Asia Department (SERD), assumed office on 18 January 2021.

- Sabyasachi Mitra**—Director, Public Management, Financial Sector, & Trade Division, South Asia Department (SARD), assumed office on 1 February.
- F. Cleo Kawawaki**—Senior Advisor, Central and West Asia Department (CWRD), assumed office on 1 February.
- Shanny Campbell**—Country Director, Tajikistan Resident Mission, CWRD, assumed office on 15 February 2021.
- David J. Binns**—Office of the Head, Office of Anticorruption and Integrity (OAI), assumed office on 22 February 2021.
- Asghar Ali Syed**—Advisor, Office of Administrative Services, assumed office on 15 February 2021.
- Yuko Keicho**—Auditor General, Office of the Auditor General, assumed office on 15 February 2021.
- Woochong Um**—Managing Director General, Office of the President, effective 22 February 2021.
- Bruno Carrasco**—Director General concurrently Chief Compliance Officer, Sustainable Development and Climate Change Department (SDCC), effective 22 February 2021.
- Kanokpan Lao-Araya**—Country Director, Kyrgyz Resident Mission, CWRD, assumed office on 12 February 2021.
- Stephen O’Leary**—Head, Office of Risk Management, assumed office on 1 March 2021.
- Neeta Pokhrel**—Chief of Water Sector Group, SDCC, assumed office on 29 March 2021.
- Kwai-Pik (Jennifer) Ngai**—Assistant General Counsel, Office of the General Counsel, assumed office on 10 March 2021.
- Bernard Woods**—Principal Director, Department of Communications concurrently Director, Results Management and Aid Effectiveness Division, Strategy, Policy and Partnerships Department (SPD), assumed office on 22 March 2021.
- Xiaohong Yang**—Chief Thematic Officer, SDCC, assumed office on 31 March 2021.
- Thiam Hee Ng**—Regional Cooperation and Operations Coordination Division, SARD, assumed office on 5 April 2021.
- Winfried Wicklein**—Deputy Director General, SERD, concurrently Country Director, Indonesia Resident Mission, assumed office on 3 May 2021.
- Lakshmi Menon**—Director General, Corporate Services Department, effective 14 April 2021.
- M. Teresa Kho**—Director General, East Asia Department, assumed office on 31 May 2021.
- Lei Lei Song**—Director, Economic Analysis and Operational Support Division, Economic Research and Regional Cooperation Department (ERCD), assumed office on 5 July 2021.
- Rana Hasan**—Office of the Director General, SARD, outposted in India Resident Mission (INRM), assumed office on 5 July 2021.
- Hideaki Iwasaki**—Director, Transport and Communications Division, CWRD, assumed office on 15 June 2021; concurrently, Country Director, Thailand Resident Mission, SERD.
- Arnaud Cauchois**—Country Director, Nepal Resident Mission, SARD, assumed office on 1 July 2021.
- Adrian Torres**—Chief of Public-Private Partnership Thematic Group, Office of Public-Private Partnership, assumed office on 26 May 2021.
- Lu Shen**—Director, Results Management and Aid Effectiveness Division, Strategy, Policy and Partnerships Department (SPD), assumed office on 14 June 2021.
- Satoru Yamadera**—Office of the Chief Economist and Director General, ERCD, effective 21 June 2021.
- Yasuto Watanabe**—Director General, Budget, People, and Management Systems Department (BPMSD), effective upon assumption of office.
- Edimon Ginting**—Country Director, Bangladesh Resident Mission, SARD, effective upon assumption of office.
- Penelope Margaret Stafford**—Assistant Treasurer, Treasury Department, assumed office on 26 July 2021.
- Hoe Yun Jeong**—Deputy Country Director, India Resident Mission, SARD, assumed office on 15 July 2021.
- Yong Ye**—Country Director, Pakistan Resident Mission, CWRD, assumed office on 10 August 2021.
- Hiranya Mukhopadhyay**—Chief of Governance Thematic Group, SDCC, assumed office on 21 July 2021.
- Jiangbo Ning**—Deputy Country Director, Bangladesh Resident Mission, SARD, effective upon assumption of office.
- Jiro Tominaga**—Country Director, Indonesia Resident Mission, SERD, effective 1 September 2021.
- Pierre Passin**—Deputy Director General, Information Technology Department, assumed office on 13 August 2021.
- Shamit Chakravarti**—Country Director, Bhutan Resident Mission, SARD, effective upon assumption of office.
- Masayuki Tachiiri**—Director, Strategy, Policy and Business Process Division, SPD, effective 9 September 2021.
- Rohan Anthony Schaap**—Director, Investigations Division, OAI, effective upon assumption of office.
- Priyantha Cabral Wijayatunga**—Chief of Energy Sector Group, Energy Sector Group, SDCC, effective 15 August 2021.

Obituaries

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

Leslie Manlapig—former Senior Project Management Officer, passed away on 5 April 2021 at the age of 73. Condolences may sent to his daughter Maria Margarita K. Manlapig midge.manlapig@gmail.com

Marilyn Ardiente—former Senior Budget Management Services Officer, passed away on 25 March 2021 at the age of 66. Condolences may sent to her husband Roberto C Ardiente robert.ardiente@yahoo.com

Shivashanthie Narayanasuwami—Wife of C. Narayanasuwami passed away on 12 April 2021 at the age of 79. Condolences may be sent to C. Narayanasuwami cvnam@optusnet.com.au

Indira Keswani—Wife of Ramdass Keswani passed away on 10 May 2021 at the age of 85. Condolences may sent to her husband at ramdass1933@gmail.com

Enno Carstensen—former Executive Director, passed away on 16 May 2021 at the age of 90. Condolences may sent to Gisela Carstensen 0049 179 520 5896.

Yuzo Akatsuka—former Project Manager, passed away on 29 May 2021. Condolences may sent to his wife Yuriko Akatsuka at yy.akatsuka@gmail.com

Lucyana Pandjaitan—former Investment Officer, passed away on 11 June 2021 at the age of 62. Condolences may sent to her husband Chocky P. Mangoendipoero at chockypadmo@yahoo.co.id

Josefino Z. Mejia—former Associate Project Analyst, passed away on 15 June 2021 at the age of 76. Condolences may sent to his wife Aida Mejia at aida330@yahoo.com

Modesta B. Hain—former Project Management Assistant, passed away on 6 August 2021 at the age of 71. Condolences may sent to her husband William Robert Hain at williamhainsr@gmail.com

Robert “Skipp” Orr—former Executive Director, passed away on 12 August 2021 at the age of 68. Condolences may sent to his wife Mitsuko Orr mikomarina.orr@gmail.com

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

The policies of the Publications Committee concerning the *AFE-ADB News* include the following:

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

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

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

Acknowledgements

Josephine C. Jacinto, AFE-ADB’s able former assistant, provided invaluable help, including typesetting and layout. Steve Banta, 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

ADB's Annual Meetings

The 55th Annual Meeting of the Board of Governors of the Asian Development Bank will be held on 2–5 May 2022 in Colombo, Sri Lanka.

Chapter Events

Most AFE chapter activities have been on hold or have movable dates due to the pandemic, with coordinators and members alike taking a wait-and-see stance.

The **Pakistan Chapter** plans to organize a get-together in November 2021. Please contact Shahida Jaffrey at shahidajaffrey@yahoo.com for more details.

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 for details.

The **Korea Chapter** plans to host the reunion on Thursday, 9 December this year if government restrictions are lifted and the COVID-19 situation improves. Please contact Cheolghee Kim at cheolghee@gmail.com for details.

The **Australia Chapter** has cancelled its planned 2021 reunion as the two most populous states, Victoria and New South Wales, along with the Australian Capital Territory, are in various stages of lockdown as a result of the arrival of the Delta variant at a time of relatively low vaccination rates. Where feasible, state level reunions will be held. So far, only that for Queensland is scheduled, a lunch to be held in October 2021. Please contact Keith Leonard at keith.leonard@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 for more info.

The **Europe Chapter** has postponed its reunion in Belfast to Sep 2022. This time they are quite confident, it will materialize. Guests from other chapters around the world are as usual very welcome. Please contact Gunter Hecker at ghecker1@t-online.de for more details.

AFE–ADB News No. 60 (March 2022)

Please send, by January 2022, articles, photos, updates, or comments for publication in our next newsletter. For guidance, please refer to the inside back cover of this newsletter.

Annual Association Dues

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

Keep Your Address Updated with AFE–ADB

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

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