



News

No. 65 | September 2024

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



People, Places, and Passages

Updates

Chapter News

2024 Annual Meeting



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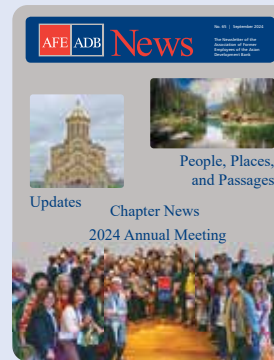
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Our Cover



Top right: Kathleen Moktan's prize-winning image taken at Jasper National Park.
Left: Holy Trinity Cathedral (Samebha), Tbilisi, Georgia.
Below: AFE Cocktails in Tbilisi.

AFE–ADB News

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Photographs: Images are by or provided by the ADB Photo Library; ADB Security Office; ADB photographers including Al Benavente, Ariel Javellana, Edsel Roman, and Eric Sales; Akiko Asakawa; Shiladitya Chatterjee; Gam de Armas; Kathleen Moktan Deitrich; Gladly Hari; Gunter Hecker; Suganja Hutaserani; Shahida Jaffrey; Hiroki Kobayashi; Bruce Murray; Dimyati Nangju; Barbara Palacios; Sophio Mekhrishvili; Teresa Samson Montesa; Hock-Chye Ong; Aysha and Khalid Rahman; Adrianus Rijk; Kazu Sakai; Cedric Saldanha; Hans-Juergen Springer; Ricardo Tan; Geert van der Linden; Jill Gale de Villa; Rebecca de Villa; Joy Macaisa-Viray; Robert Wihtol.

Fulfillment: Josephine C. Jacinto, Marilou Pasicolan, Gerryveeve Dino, Alexander Tarnoff, and the ADB Printing Unit.

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

AFE–ADB Updates

From the President

Jill Gale de Villa (ADB 1993–2005)



The New AFE Malaysia Chapter. We welcome Malaysia aboard, organized by Hock-Chye Ong and Eustace Anthony Nonis, with Eustace as the first Malaysia Chapter Coordinator. The chapter has 40 initial members.

Updates. Since reporting in May at the Annual Meeting (see pp

15–17) your Executive Committee has continued to meet every 2 weeks in person and/or virtually. The following activities are ongoing:

- Joy Macaisa-Viray, Malou Pasicolan, and Bheb Dino have continued to test the Membership and Accounting System to enable members to view and update their membership details. When this system is up and running smoothly, our goal is to link it with the redesigned website that Bobbie Montesa is working on. Additionally, we intend to evaluate security protocols to improve data security, although this process will take some time.
- I prepared the AFE News you are now reading.
- Barbara Palacios and I continue to assist people who have problems with health insurance and meeting with BPMSD on the forthcoming insurance changes



New Malaysia Chapter: A recent gathering with Lim Mah Hui Michael, Paul Teng, Wong Siew Fing, Eustace Nonis, and Hock-Chye Ong.



DG BPMSD's visit to AFE before departing to Tokyo: Teresa Samson Montesa, Yasuto Watanabe, Jill Gale de Villa, and Joy Macaisa-Viray.

- Malou Pasicolan and Bheb Dino respond to queries and help VisReg those who need it. Malou handles the financial aspects, including liaising with the new accounting provider to finetune their system and ADB to coordinate dues that come through pensions and payments to chapters from the ADB subsidy.

Dues. AFE hasn't increased the dues for 24 years and is suffering financially as a result. Joy and Sandro Pio are finalizing a paper to present to chapter coordinators on options for an increase. AFE keeps a reserve in case of urgent needs—we had one case a few years back, hope there will not be more, but one never knows.

ADB. Changes are happening at ADB. As implementation of the New Operating Model evolves, staff are getting used to reporting to two or more supervisors, the number of staff members working on climate change and safeguards issues has ballooned, and more staff members are being outposted to resident missions.

Woochong Um, the former Managing Director, has moved on as the chief executive officer of the Global Energy Alliance for People and Planet (GEAPP), an environmental effort based in the Washington DC area, and BPMSD's Yasuto Watanabe has returned to Japan's Ministry of Finance in Tokyo, where his responsibilities have expand more widely in Asia. Both will be back from time to time: Woochong to see his family and friends here and Watanabe-san because the Philippines falls within his area of responsibility. Munenari Nomura is the new DG BPMSD. ■

Pension Matters

Hans-Juergen Springer (ADB 1972–2002)



The Pensioners’ representatives, Hans-Juergen Springer and Jill Gale de Villa, attended Defined Contribution (DC) Plan and Staff Retirement Plan (SRP) committee meetings on 14 and 23 May 2024.

Staff Retirement Plan. The SRP’s assets rose to \$3.9 billion as of 30 September 2023. The fund had an investment return of 11.2% in Plan Year 2023. The assets had risen further to \$4.3 billion as of 31 March 2024. The funded ratio of assets and liabilities stood at 100.4% at end-September 2023. ADB continues to contribute 27% of staff salaries to the fund in Plan Year 2024.

The 30 pension disbursement currencies saw cost-of-living-adjustments (COLAs) ranging from 0.8% to 30.2%. The supplemental COLA, over and above the annual 3% increase in October, ranged from 0.1% to 27.2%. The supplemental COLA amounted to, for example, 3.9% for pensions in the Philippine peso and 2.1% for pensions in the US dollar. The COLA payments and the supplemental COLA payments were made together with the July 2024 pension payments.

Defined Contribution Plan. There are more than 1,900 participants in the DC Plan that was introduced for new staff in 2017. The number represents about 50% of current staff. In 2024, ADB will conduct a major review of Jersey Trust Company (JTC), the DC Plan’s administrator—6 years after their appointment as administrator of the Plan.

The performance of the DC Plan’s 28 investment funds continues to be reviewed. Investment funds that do not meet an acceptable return are being replaced when necessary. ■

Health Matters

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

Continuing Work. Barbara Palacios and I continue to respond to members’ needs pertaining to issues with getting guarantees of payment (GOPs) and claims resolutions, generally successfully. We have also been referring issues to both Cigna and BPMSD with generally good results. To take any matter up with BPMSD and



Cigna, on either an individual or policy level, we need adequate documentation—which means copies of the e-mails and all other forms of communication to and from Cigna, etc., as we need proof to document claims, e.g., “Cigna doesn’t respond” etc. We suggest that any issues raised with Cigna over the telephone be likewise

documented by sending an email to Cigna summarizing the points discussed over the telephone and requesting Cigna to confirm. It will also help if names of Cigna’s customer service agents are noted down.

Move to Self-Insurance. Many members are concerned about the impending move to self-insurance, whereby the actual insurance coverage will be taken over by ADB while Cigna will remain the administrator. In theory, this would not involve adjustments affecting the clients—members with ADB health insurance. The rationale for the move is that ADB will save the amount of the premium it has been paying Cigna for the insurance itself and reallocate that.

As of this writing (mid-June 2024), the gains for retirees may be limited to extending the plan coverage to 28 vaccines and a small amount to go to other preventive care. In the US, such coverage would have to be coursed through a provider in Cigna International’s network or would face a large share being paid by the client. You may recall that in April our letter to BPMSD asked for greater gains, particularly preventive care coverage, for retirees. The change they are currently envisioning is of course welcome, albeit disappointingly small.

Regarding the move to self-insurance when it happens, we do not think you need to be very concerned, but you do need to continue to be vigilant in terms of possible changes you encounter as it progresses, and to inform us of them.

Be Aware. Health-insurance members—do continue to be aware of

- your entitlements under the **latest version of the Summary Plan Description**—available online on your page on the Cigna website and the ADB Alumni Portal (run by BPMSD);
- **Telehealth** on your Cigna app—see the little (as in tiny) stethoscope that can lead you to making an appointment for an audio or visual conference with a doctor; very useful if you can’t reach your doctors and/or are traveling;
- **getting out of hospital** can take a lot of time, involving extra cost; be sure to let the hospital know the day follow up on doctors’ OK to exit, and follow up with both the hospital accounting department and Cigna to get the paperwork done;

- be aware of your **stop-loss limit** and when you are approaching it alert Cigna, and be aware also that when hospitals delay sending bills to Cigna, you continue to pay 25% until Cigna gets the bills, keep all receipts and invoices; and
- **always have someone trusted who can assist with your insurance**, especially in case you are not able to do so on a short or long-term basis. ■

Executive Committee

Chairman—Stephen Paul Groff
 President—Jill Gale de Villa
 Vice President—vacant
 Treasurer—Joy Macaisa-Viray
 Secretary—Teresa (Bobbie) Samson Montesa

Chapter Coordinators

Australia—Keith Leonard
Canada—Bruce Murray
 Ottawa Area—John Rive
 Toronto Area—Nida Rodrigo
 Vancouver Island—Alex Jorgensen
China, People's Republic of—Min Tang
Europe—Richard Vokes and Sandro Pio
India—Shiladitya Chatterjee
Indonesia—Dimiyati Nangju
Japan—Kazu Sakai
Korea, Republic of—Se-Wha Moon
Malaysia—Eustace Anthony Nonis
New Zealand—vacant
Pakistan—Shahida Jaffrey
Philippines—Gamaliel de Armas, Jr.
 East Group—Marietta Domingo, Luz Toralbas, Yi de Guzman, Regina SyMidi
 North Group—Rosalia Baeza, Maria Luisa Baleva, Aileen Francisco, Vic Rivero
 South Group—Rebecca Regis, Fe de Leon, Josefina Balane, Merle Mallion
 West Group—Julie Guevara, Sally Mabaquiao
Singapore—vacant
Sri Lanka—Sarath Lakshman Athukorala
Thailand—Suganya Hutaserani
United States: New York–New Jersey—Juliet Capati
United States: Southern California—Yola Villa
United States: Washington, DC—Frederick Roche

Standing Committees

Insurance Committee

Jill Gale de Villa—Chair	Bernard Donge
Barbara Palacios—Co Chair	Fred Mesch
Francois Ausseil	Anne Sweetser
Ted Breckner	Axel Weber
Anna Mai Chua	Clay Wescott

AFE Committee on Pension

Hans-Juergen Springer—Head	Graham Walter
Jill Gale de Villa	

Publications Committee

Jill Gale de Villa—Head	Bobbie Montesa
Elizabeth Cabuay	David Parker
Gamaliel de Armas, Jr.	Hans-Juergen Springer
Guia Estabillo	Joy Macaisa-Viray
Anna Juico	Judy Yñiguez
Maria Theresa Mercado	

Special Committees

Bylaws Review Committee

Bruce Murray—Chair	Elsie Louise Pfleider
Eveline Fischer—Vice Chair	Bruce Alan Purdue
Shiladitya Chatterjee	Kazu Sakai
Peter Darjes	Hans-Juergen Springer
Ophelia Iriberry	

Surviving Spouses Information Committee

Hans-Juergen Springer	Kazu Sakai
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2025 Annual Meetings

The Government of Italy will host the 58th Annual Meeting of the ADB Board of Governors in Milan on 4–7 May 2025.

The AFE Annual Meeting activities will include the Chapter Coordinators Meeting on 4 May and the AFE Annual Meeting and Cocktails on the 5th.

Milan is Italy's economic capital and a global financial center. It is home to major Italian fashion brands, which can be found, among other places, at the world's oldest shopping mall—the Galleria Vittorio Emanuele II. Milan is also renowned for its fine architecture, parks, gardens, and museums. And of course, food. ■

Annual General Meeting 2024

Tbilisi, Georgia, 2 May 2024

2 May 2024

The 2024 ADB Annual Meeting was held in Tbilisi, Georgia. Tbilisi is a small city of just over 1.1 million people and does not have a venue large enough for all the activities accompanying an ADB Annual Meeting. Consequently, events were spread across numerous very good venues, including up a small mountain.

The minutes of AFE–ADB meetings on 2 May are summarized here and available on the website: www.AFE-ADB.org in the *Members Only* section.

We thank the following for excellent assistance: Marilou Pasicolan and Gerryveeve Dino liaised from Manila; Nanette Medina and Noemi Nozario handled the cocktails registration; ADB’s Information Technology Department provided seamless connection in Tbilisi and Manila; and Sophio Mekhrishvili assisted us in many ways, took photos for us, and was the professor of many of the other assistants assigned to ADB for the Annual Meeting.

Chapter Coordinators’ Meeting

2 May 2024, 8:15–10:27 am

Present

Executive Committee: President Jill Gale de Villa (JGV), Treasurer Joy Macaisa-Viray (JMV), Secretary Teresa Samson Montesa (TSM); Chapter Coordinators: Dimiyati Nangju (DN, Indonesia) and Alessandro Pio (AP, Europe); by Zoom: Bruce

Murray (BM, Canada), Shiladitya Chatterjee (SC, India), Kasu Sakai (KS, Japan), Shahida Jaffrey (SJ, Pakistan), Gamaliel de Armas (GA, Philippines), Suganya Hutaserani (SH, Thailand).

Opening and Reports

President JGV called the meeting to order at 8:30 am. The agenda of the meeting and the minutes of the 2023 Chapter Coordinators’ Meeting were adopted. JGV summarized the President’s Report, TSM gave a briefing on the records and website, and JMV gave the Treasurer’s Report and reported on the Auditors’ Report and the status of the new accounting system digitization. These reports are summarized in the section on the Annual Meeting (pp. 11–16) and provided more fully on the website.

Discussion

A very fruitful discussion among the Executive Committee and Chapter Coordinators ensued.

AP: Asked regarding **criteria for filling the offices of AFE vice president and president.** JGV noted this is in the Bylaws. It is important to have people who can go to the HQ office, but few qualified people who are living in Manila are willing to give their time free. The Bylaws allow temporary additions to the Executive Committee, and we have been using this to enhance our capacity, with Barbara Palacios and Hans Springer.

AP: What is the **amount of the reserves.** **JMV:** The Treasurer’s Report shows the amounts, including our time deposit that is set aside for emergency expenses such as when we had to defend contractual obligations for our pension.



L-r: Observer Ulf Freiwald, Europe Chapter Coordinator Alessandro Pio, Treasurer Joy Macaisa-Viray, President Jill Gale de Villa, Secretary Teresa Samson Montesa, Tech Assistant Marvic Robledo, Indonesia Chapter Coordinator Dimiyati Nangju.

DN: The **ADB Subsidy** does not cover the cost of our annual meeting, so we have to charge annual dues. **JGV:** The subsidy is only intended to help with the meeting cost, not to pay the whole amount. AFE chapters may collect voluntary contributions but may not require them or additional dues.

SC: The **increase of membership dues** is a very important matter. What percentage increase are you contemplating for coordinators to discuss with their chapter members? Will it be for the new members only or will it be also for those who retired earlier?

JGV: We have been floating ideas around. Our membership includes those who joined the organization before 2000, paid for a lifetime membership, and do not pay any dues. Some lifetime members voluntarily pay dues or donate to help support the organization. Surviving spouses also do not pay dues. For the rest, there's a two-tier membership: former locally hired and former international staff. We need to look at all tiers based on the capacity to pay. We cannot require those who joined before 2000 to pay dues because that would be abrogating a contract. But we could ask if they would be willing to. **SC:** It will be helpful, Jill, if some of your thoughts can be sent in a short note.

KS: In the case of Japan and maybe also for the Republic of Korea and People's Republic of China, we are not getting subsidies. Some members may think we are now going to pay more partly to finance activities by other chapters, but I understand that any fee collected will be utilized for various purposes, but social activities of chapters are financed by themselves and not subsidies coming from ADB.

JMV: Yes, the subsidy is coming totally from ADB funding, not from the dues.

BM: For AFE Canada, the ADB subsidy does not cover the full cost. We want more specificity from AFE Manila about what kind of increase we are looking for, in ranges or percentages. Is it possible to ask some of the lifetime members if they would be willing to convert to a regular membership in some way after, I don't know, 10 years or whatever it's been 20 years?

JMV: The 17.5% increase in the subsidy for this year was to compensate for the increased travel fares.

AP: I think the best way to move forward would be to prepare a one-pager that shows for the last 3–4 years what has been the income dividing it into a fees and ADB subsidy, what has been the major expenses, and what is the level of reserves pointing out that the reserves were very useful to retirees when we had to argue the 3% COLA case. I'm happy to work with Joy if you want on that.

JMV: Accepts AP's offer.

SC: Can the subsidy be used to cover video conferencing facilities? **JGV:** Some chapters have had us cover the cost of virtual meetings.

Chapter Reports

Indonesia: Dimiyati Nangju

reported on the history of the chapter, which currently has about 50 members, many of them are active but some others are not so active. The chapter has a committee comprising four persons—the coordinator, the assistant coordinator Michel de Pontevis, the treasurer Devi Utami, and the secretary Olly Norojono.



Indonesia Coordinator Dimiyati Nangju.



Pakistan Chapter Coordinator Shahida Jaffrey.

Pakistan: Shahida Jaffrey

was unable to attend in person due to visa issues. Pakistan Chapter members are spread out in Karachi, Lahore, and Islamabad. During COVID we were not able to do much. In Islamabad, we have the subsidized AFE meeting, and hold other get-togethers. We had 2 days ago a very nice gathering with about 25 of our professional staff with Mr. Shivat Sultan Khan, a recipient of the Magsaysay Award. The younger

ones feel a little out of place joining us. **JGV: We need to involve different groups:** age groups and groupings according to what they want to do, the activities they want to be involved in, and the types of conversations and the things that people want to talk about. So, within chapters, I'm hoping they look at what these groups are and try to find a person in each type of group to begin to gather that group within the chapter.



Canada Chapter Coordinator Bruce Murray.

Canada: Bruce Murray

noted that Canada had **four get-togethers in different parts of Canada:** Vancouver Island, Vancouver, Ottawa–Montreal, and Toronto. I got great support from **Nida Rodrigo in Toronto.** Their theme was Beatles and Buddy Holly music and so of course they danced the night away. **Carolyn Collette and Farouk Kapadia in Ottawa** organized a very nice dinner. The meetings in Vancouver Island and Ottawa were the first since COVID.

About 62 people attended the business portion of the annual meeting. I gave an update on what happened in ADB and the AFE. We asked the Canadian Executive Director (ED) to participate via Zoom on the ADB reorganization, the new strategy, Canada’s priorities, etc. And there was considerable interest among the people in the AFE Canada.

JGV: Among takeaways from your talk, in terms of especially bringing together and keeping together the chapters, **involving your EDs** is a great idea. It is of interest to our membership to hear from our EDs and helps the EDs see us as human beings and not just old people out somewhere out there using AFE resources. Actually, one of the main driving forces that ADB has to deal with in terms of our benefits is the EDs. So, bringing them in contact, somehow into the group, former and current is very, very useful. Plus, there’s a whole membership that are not retirees. They don’t have ADB pensions, health insurance; we have to look also at their interests.

BM: I ask people to write articles for the AFE News and usually the answer is yes, they’ll do it. I don’t think I’ve ever been turned down, so a lot of people are just waiting to be asked.



Thailand Chapter Coordinator Suganya Hutaserani.

Thailand: Suganya Hutaserani expressed thanks for the subsidy, which contributed to the cost of the annual meeting in October 2023. We have an **active Line chat group to share information** and updated activities. We invited 3 **guests**—the **Thailand Country Director** to give us a presentation on the ADB Thailand operations and the ADB organizational reform; the

former NESDB Chair; the director and founding member of AGMS Business Forum—and the meeting went very well.

Our informal meetings are dinner meetings. We had one in January, will have another in May, and plan to hold two outings, one related to charity work and another to the organic farm of Sunantha.

Europe: Alessandro Pio noted our main activity is the **annual reunion** and outing. This year we’re going to the Hague and Delft. Next year we



Europe Chapter Co-Coordinator Alessandro Pio.

have a possibility in Oxford and we’re looking at 2026 for Switzerland. We have a new group of people that have been volunteering. Usually we have 80–100 people attending. We give priority to chapter members. We invite the European Representative Office to give a presentation on what is happening with ADB.

We have **two coordinators** but will need replacers. One option is to broaden into an executive committee another is to have area coordinators (in Europe, country coordinators, in India, state coordinators or maybe regional, etc.) and then it’s easier to step up to higher responsibility.

The **subsidy** is welcome. It takes almost a year by the time we have processed, sent in the documentation, cleared the hurdles about getting the money. I hope there is no obstacle to using the subsidy of one year for the next year to give us a bit of a float to make advance bookings at hotels or things like that.

About **new members**, we receive the letters of invitation that HQ sends to people who are about to retire; better would be to receive a copy of the form once they have joined with their new e-mail address. **JGV:** We will send you either a copy of the form or their contacts.

Philippines: Gamaliel de Armas noted our chapter is very vibrant and active. We have several interest groups: food, culture, outreach. Standard letters from me and from the area coordinators welcome new members.

On April 27 last year, 62 retirees and some spouses of the South Sector traveled to a nice resort near Tagaytay. They went in colorful attire and attractive hats, and enjoyed local delicacies, games, and dancing. East Group members motored to Pampanga on March 25 for the traditional Visita Iglesia as part of the Filipino observance of the Holy Week. On May 20, a group shared food and clothing with the abandoned elderly people at the Justifying Foundation in Pilia, Rizal. Another outing went to support 65 kids at the Bethlehem House of Bread in Bulacan.

The Chapter’s **annual meeting** on 16 November 2023 had a record attendance of 172. Reasons for the big attendance were the mini group gatherings held the previous year, the infusion of new coordinators, and the long period where members had not been together. We also updated the directory of members for each group. For 2024, we are having several activities and our annual get together in November.



Philippines Chapter Coordinator Gamaliel de Armas.

JGV: Thank you for pointing out all the activities your chapter has held and your **successful ability to engage new area chapter coordination** and even greater participation.



India Chapter Coordinator
Shiladitya Chatterjee.

India: Shiladitya Chatterjee noted the India chapter, like the Philippines Chapter, is very old—we have recorded 29 annual meetings. The **annual meetings** are followed with a tour. We have very large participation of about 60 if the meeting is in Delhi or a metropolitan area but if outside it's about 25–30. Thanks Jill and AFE Manila for bringing out the newsletters and keeping us in touch with each other.

At the **business meetings we raised a number of issues** and I'm thankful to you and to ADB for being responsive to several of them. We raised the issue of preventive care and are very glad that there's been a response from ADB in terms of including that probably in the coverage.

We also requested a **meeting with Cigna**, which again AFE–ADB help organize. It was very useful with a lot of doubts and issues clarified. The **Telehealth** will be useful to a lot of our members who travel. Can the doctor who advises virtually prescribe medicine in a form which will be acceptable to the local authorities? **JGV:** That depends on the locality of the client/patient.

The India Chapter has, apart from the coordinator, a president and an executive committee, and we are preparing governing guidelines.

We have to think of ways of raising funds and voluntary contributions.



Japan Chapter Coordinator
Kazu Sakai.

Japan: Kazu Sakai said that some of the items that have been brought up we may need to incorporate in the **Chapter Coordinator's Guide**.

In Japan there are separate **groups under former presidents**. Last year those who worked under Mr. Kuroda had a gathering in June and those who worked during the time of Mr. Nakao had a gathering in November. For this

year, we agreed to all meet in the Fall. Because we have many ADB former ADB employees who are not members



With some of the coordinators who attended virtually.

of AFE–ADB, our meetings were not really an AFE–ADB meeting. Not having an ADB subsidy actually works for us because we don't have to worry about complications with financing.

Last year we dealt with two issues. We worked a lot on **a procedure for surviving spouses' pension**. Japanese colleagues went to municipal offices to gather information, I spoke to BPMSSD in Manila. and we produced a simple guide for surviving spouses to get their pension. We emphasized that it is important while ADB retirees are living, they should share information with their spouses, so they know what to do.

Another issue that we handled was clarifying **taxation** of the ADB pension in Japan. Again, we collected information on this matter and circulated it to all AFE–ADB members.

Most Japanese retirees solely rely on Japanese National Health insurance with a few continuing with ADB's health insurance.

I really appreciate AFE HQ efforts to reach out to staff who are about to leave ADB and invite them to join AFE. I contact them, introducing myself and encouraging them to join. Within couple of months, I met a couple of those who are about to retire, explained about AFE, and activities in Japan. And they were quite happy and said that they would join AFE.

SJ asked are **pensions taxable in the US** if we move there? **AP:** Your pension is taxable, and any funds in the discretionary benefits. Consult a tax specialist in the US before moving.

GA: Regarding **additions needed to the Coordinator's Manual:** (1) how to access the website and what useful information can be found in the new website, and (2) reference to the Survival Handbook.

GA: **Could the minutes be summarized** as main points rather than presenting the whole discussion? **TSM:** Actually, the transcript was 26 pages and we summarized it to 19.

GA: I noticed however in some portions summarized the accuracy went down. **JGV:** It would be helpful if such

instances were pointed out when the when the draft minutes are circulated, so they can still be corrected.

TSM: We circulated the transcript about a month or so after the meeting and the corrected minutes a month before the actual AGM.

GA and all coordinators present: Thanks to the ExCom for their work.

JGV: And the ExCom thanks the coordinators for their work.

DN: Regarding **membership**, can a member join more than one chapter? **JGV:** Yes. Members can join several chapters if they wish. **AP:** Are there criteria for chapter membership? **JGV:** There are no criteria. People may join any chapters they consider themselves affiliated with.

AP: Usually there is a **contact person for sending the condolences**, so, we could ask that person for the spouse's contacts.

DN: What is the status of the **revisions of the Bylaws**?

KS: The committee submitted our report. We had two meetings with the AFE, got feedback, made some comments. **BM:** The onus is on me to finalize the Bylaws and send that revised version back to the executive committee. **JGV:** The next step is to go out to the coordinators and the membership. The process we're following is copied from the World Bank 1818 Society because it seemed like a good process. It took them 2 years and we're doing it in about 1.

JGV adjourned the meeting at 10:30am.



After the meeting.

Summary of Topics and Recommendations

1. **AFE News:** Coordinators could encourage members to write articles for the AFE Newsletter.
2. **Chapter composition:** Chapters need to proactively involve different groups: age groups, groupings according to activities, cultures, still working, retirees, non retirees, former local hires and former international hires, etc. This may mean looking for a subleader for each group.
3. **Chapter Coordinators' Guide:** To the guide, add (1) reference to the Survival Handbook and the spouses manual, and access to the social media platforms, such as the website and Facebook.
4. **Chapter management:** To facilitate their internal management, chapters may consider options such as adding committee members, having two coordinators, creating their own executive committee, etc. to spread out the responsibilities, and having area or subcoordinators.
5. **Chat groups:** Several chapters have successful chat groups.
6. **Dues:** Coordinators are in favor of increasing membership dues, given the need, and asked that the ExCom suggest a range for coordinators and members to consider. Ask lifetime members and surviving spouses (who are exempt from dues) if they would contribute to AFE. Joy Viray accepted Sandro Pio's offer to assist prepare a paper on an increase.
7. **Health insurance:** India had a virtual meeting with Cigna, clarifying several issues. **Telehealth** needs to be better known among those with health insurance, given how useful it is.
8. **Meetings, annual and other:** Invite country EDs to address chapter annual meetings to share information, meet members, and understand our needs. Speakers on matters of interest also draw participation (e.g., Canada, Pakistan attendance at an award meeting, Thailand having speakers on topics of interest). Area and interest group meetings are appreciated.
9. **Membership:** Informing coordinators of potential new members has had good results as coordinators follow up directly with them. HQ will share with coordinators new members' forms/post-ADB contacts.
10. **Officer vacancies:** The vacant VP slot needs filling and succession efforts are needed all around.
11. **Pension taxation:** The Japan Chapter has provided information to members; questions re. US taxation arose.
12. **Surviving spouses:** HQ to send contact information on surviving spouses to coordinators (usually available in the obituary). Kazu Sakai and the Japan Chapter have prepared a manual for surviving Japanese spouses. Hans Springer is preparing a manual for the general membership.

Annual General Meeting 2024

2 May 2024, 2:00–3:45 pm



L-r: The AFE-ADB Executive Committee: Treasurer Joy Macaisa-Viray, Chairman Stephen Paul Groff, President Jill Gale de Villa, Secretary Teresa Samson Montesa at the AFE Annual Meeting in Tbilisi, Georgia, 2 May 2024.

Chairman's Opening Address

I am very pleased to be able to welcome members who are present at AFE's 38th Annual Meeting, our and ADB's first annual meeting in this beautiful country.

Before I continue, let us observe a minute of silence for AFE members who have passed away in the last year.

As you know, this past year has been one of enormous challenges and changes. I will list a few of them here. The president's and treasurer's reports will provide more details.

- Our Executive Committee (ExCom) currently comprises myself, President Jill Gale de Villa, Treasurer Joy Macaisa-Viray, and Secretary Teresa Samson Montesa, better known as Bobbie. The ExCom usually meets every 2 weeks to consider matters at hand.
- Hans Springer and Barbara Palacios also attend the ExCom meetings, for pension and health insurance matters, respectively. Hans and Jill represent AFE on ADB's pension committees. Jill and Barbara represent AFE on insurance matters.
- The new AFE office was officially launched by ADB President Masatsugu Asakawa and VP Bruce Gosper.
- Work on digitizing the accounting system is continuing, hopefully to completion.
- Bobbie Montesa is redesigning our filing system and our website.
- Jill heads the communications and insurance committees.

- Last year we formed two temporary committees: one to review the Bylaws and another to create a chapter coordinator's advisory manual.
- The Bylaws Review Committee, headed by Bruce Murray and Eveline Fischer, has completed its work and submitted it to the ExCom. It will go out for voting by members later this year.
- *A Practical Guide for Chapter Coordinators*, with thanks to Günter Hecker and Gam de Armas, is now available on our website.
- Hans Springer and Kazu Sakai are preparing guidelines for how surviving spouses can continue to receive pension and health insurance.
- Malou Pasicolan, who heads our office staff, and especially our financial matters, has been very busy with the digitization project and keeping track of our finances, and assisting "Bheb" to learn her job.
- Gerryveeve ("Bheb") Dino is working hard at learning our needs.

So, a lot of work continues for and on behalf of the AFE membership. We continue to represent you on matters of pension, insurance, networking, and staying connected to each other and ADB. Post-COVID, we continue to rebuild contacts and re cement relationships and build new ones with the change in staffing positions under the New Operating Model.

I especially want to take this opportunity to thank all those just mentioned for the work they have done and continue to do for AFE's membership. Note that none of the elective or appointed positions are remunerated, and this is in our Bylaws.

Many thanks are also due to our chapter coordinators, who have managed to keep their groups together throughout this very awkward period of pandemic, lockdowns, and difficulty or inability to get together: Gam de Armas of the Philippines; Lakshman Athukorala of Sri Lanka; Shiladitya Chatterjee of India; Eric Gordon Fox of New Zealand; Sandro Pio and Richard Vokes of the Europe Chapter; Suganya Hutaserani of Thailand; Shahida Jaffrey of Pakistan; Dimiyati Nangju of Indonesia; Seo-Hwa Moon of the Republic of Korea; Keith Leonard for Australia; Tang Min of the People's Republic of China; Bruce Murray of Canada; Fred Roche for US Washington, DC; Juliet Capati of US New York-New Jersey; Kazu Sakai for Japan; Yolanda Adona for Southern California; plus the many area coordinators in the chapters.

And last but not least, we thank ADB for its continued support for AFE. ADB provides us with office space, printing and mailing, one office assistant, and the all-important subsidy, among other things. Topping the list of thanks to ADB is of course our member and ADB's President Masa Asakawa. And the many staff who assist us to accomplish our mission, including

- BPMSD, including DG Watanabe and DDG Jia for our subsidy, the insurance and other benefits unit headed by Matt Drage, and the pension unit headed by Rawnak ul-Islam;
- The Secretary Asel Djusupbekova and the many people in the Office of the Secretary who work very hard to overcome the often-unforeseeable obstacles—staff including but not limited to David Garrigos–Soliva, Michaela Cazzola, Rachel Obfenda-Carreon, Charina Villarino, Ma. Cita Cuevas, Ria Carlos, Rino Paez, and Minerva Panganiban;
- the Corporate Services Department, headed by DG Lakshmi Menon and with special thanks to the security and office services;
- the IT Department, headed by DG Stephanie King Chung Hung; and
- many more ADB staff members, consultants, and contractors.

Report of the President (Jill Gale de Villa)

A lot goes on in the AFE Executive Committee (ExCom) that is opaque to members as much of it is day-to-day management and organization work, and attending to members’ needs. The ExCom meets approximately every 2 weeks (more often if necessary), in person and/or virtually. The five core members are the chair, president, vice president, treasurer, and secretary. The absence of a vice president is keenly felt. We are ably supported by Hans Springer for pensions and Barbara Palacios for health insurance. All AFE work is backstopped by Malou Pasicolan and Gerryveeve (Bheb) Dino. Bheb joined us in September 2023.

Milestones for the Past Year

- **20 Years Service.** As of 19 February, **Malou Pasicolan** had been with AFE for 20 years. We thank her very much for her loyal and excellent service over the years and presented her with a plaque of appreciation.
- **Chapter Coordinators Guide.** A *Practical Guide for Chapter Coordinators* was completed and is available on the AFE website, thanks especially to the efforts of Günter Hecker and Gam de Armas and with contributions from coordinators.
- **Office Launch.** On 12 December we officially launched the new AFE office in rooms G301–304, with Vice-President Bruce Gosper saying a few kind words and President Masa cutting the ribbon. Nanette Medina deserves much thanks for doing a great job of putting this event together.
- **Preventive Healthcare Survey.** In January, Barbara Palacios completed a survey of retirees for information on preventive healthcare and Cigna Telehealth use. Based partly on this survey we prepared a note to ADB/BPMSD requesting preventive healthcare coverage.

Major Work in Progress

- **The Bylaws Review Committee (BRC)**, constituted in 2023, finished its extensive review and submitted it to the ExCom. The ExCom reviewed the results and discussed them with the BRC, which is finalizing the result.
- **The New Accounting System** is largely in place and usable.
- **The Website Revamp** is ongoing.
- **A Search Committee** is being constituted as we need a Vice President and soon also a president.
- **Notes for Surviving Spouses** are being prepared by Kazu Sakai and Hans Springer, in coordination with BPMSD.

What’s In A NOM?

The Strategy and Policy Department’s Bobur Alimov informed us that the shift to the New Operating Model (NOM) is progressing on schedule, and doing so flexibly as adaptations are needed. The following is paraphrased from information he provided. His full information and a PowerPoint are available on our website.

In October 2022, ADB adopted a comprehensive reform road map to accelerate its transformation and more effectively serve the rapidly changing needs of its developing member countries. The NOM was launched on 30 June 2023.

The NOM achieves four key shifts:

- climate change—increasing ADB’s capacity as the regions’ climate bank;
- private sector development—strengthening ADB’s role as a catalyst for the private sector;
- solutions—elevating ADB’s role as the region’s solutions bank; and
- new ways of working—empowering staff to provide value and impact to clients.

To enhance clients’ experience, the NOM will make ADB’s resident missions (RMs) single windows for all ADB’s products and services, and staff and expertise from sectors, themes, and other specializations are being consolidated, with increased deployment to countries.

The NOM is being implemented in three phases over 3–5 years. The first phase is complete.

- The foundation of the NOM is in place and the model is starting to work as expected. Stock-taking has highlighted areas needing refinement and enhancement for phase 2.
- A strong program management framework has been established with change management and staff communication.
- The key parameter was to reduce disruptions for our staff and clients. Feedback suggests that despite some change overload

late last year, staff maintained a strong morale, and “buy-in” for the reforms. Early assurances of job security played a crucial role in maintaining staff confidence.

For clients, ADB adopted a prudent approach to minimize operational disruptions, emphasizing continuity in processes, team assignments, and gradual introduction of changes in RMs. The positive impact on our clients is apparent, with robust delivery of our operations and record-breaking commitments in climate financing.

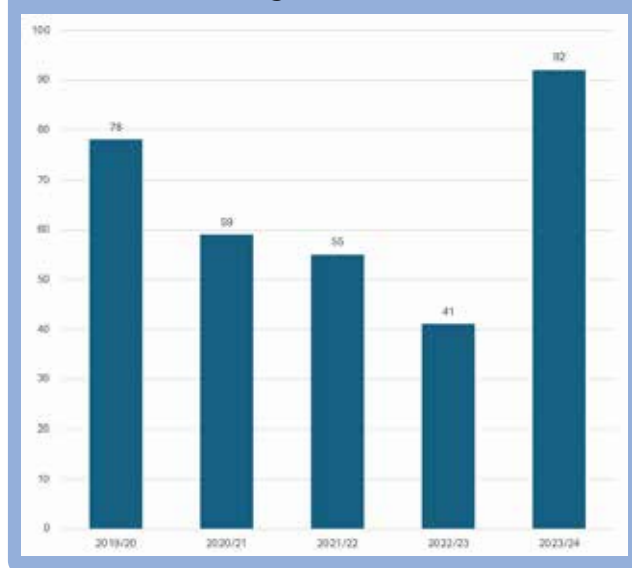
- The new set-up of One ADB regional and solutions departments supported by new matrix arrangements is functioning as planned but requires some fine-tuning.
- The new frameworks for economics and private sector operations have been established, but we need additional effort to effectively operationalize the new arrangements.
- We undertook significant reforms in our operational processes and teamwork approach. The implementation is gradual because it takes time to implement cultural changes in an organization. This should move forward faster in 2024 as staff gain familiarity with the system and have more time for forward planning. The new processes may need refinement, drawing from our early experiences.
- By 1 April, regional work plans were complete and being cascaded to all operations and services departments.
- Procurement functions have been consolidated and RM national staff mapped to sectors, themes, and operations services functions.
- Decentralization is being actively pursued, with about 70 additional international staff being outposted to RMs this year. RM staffing (including out-posting) in the subsequent years will be determined going forward.

Membership and Dues

Membership. During the COVID years, we all felt more insular, isolated, and fear of gathering due to the pandemic. This also affected our membership, as did the lack of retirement workshops at ADB, and ADB extending the retirement years (thereby diminishing the pool of people leaving ADB). We have redoubled our efforts, and that, coupled with fear of COVID abating, has paid dividends, as shown in the graph. Efforts have included following up with those who do not join right away and alerting coordinators of chapters they might join.

Dues. At the 2023 Annual Meeting, some coordinators and members noted that we should increase our dues to assist with the increasing expenses. We haven’t increased our dues in 24 years. What one could buy for \$1 in 1998 you now need almost \$2 to buy, per the CPI Inflation Calculator. We are past the point of being able to do more with less. The ExCom believes that to serve our members better, we

Joining AFE–ADB (#)



The data year ranges are the last half of the earlier year through the first half of the later year.

really need to increase our dues. The question is how and how much. We aim to discuss this with coordinators later this year, to find out the responses to our proposals, and if other proposals might be put forward.

IDs and Access to ADB. IDs are available from Security for retirees. Access to ADB remains basically the same.

Those without IDs need to be VisRegged to enter, and AFE needs 2 days’ notice to be sure of providing access.



AFE Secretary Teresa (Bobbie) Samson Montesa

Records and Records Management (Bobbie Montesa)

Bobbie Montesa continues to handle our records, including the essential minutes of meetings, agendas, the documents for this and other meetings, and much more.

Pension (Hans-Juergen Springer)

The funds remain in good condition.

The Staff Retirement Plan (SRP) Pension Committee met on 21 November 2023. The SRP Fund increased by 11.2% during the 2022–2023 pension year, a very comfortable return. Pension funds are invested for the long term, and ups and downs are expected. As of 1 January 2024, ADB will permit staff to work at 50%, 60%, or 80% of their regular 40-hour work week, with their pensions adjusted accordingly. The pension committee



members received an update from the pension investment committee at the end of February for the entire year 2023, when our fund had increased by 13.8%. That update doesn't include the liabilities, so it doesn't tell us what the funded ratio was as of 30 September 2023, the end of the pension year.

At its next meeting, the pension committee will approve the

Cost-of-Living Adjustments (COLA) for pension year 1 October 2022–30 September 2023, which will be paid in July 2024.

The Defined Contribution Plan Committee met on 27 November 2023. It approved the removal of a "US Dollar Cash Deposit Product" that 5 staff members had been involved in for a total of \$80,000. BPMSD will continue dialogue with JTC (the DC Plan administrator) to find an acceptable depository bank. JTC met all the targets specified in the service agreement in the pension year ended 30 September 2023. A major review of JTC as DC Plan administrator is planned for 2024.

Two recent **Administrative Tribunal decisions** have involved retirees: see <https://www.adb.org/documents/index-administrative-tribunal-decisions>

Insurance (Jill Gale de Villa and Barbara Ejercito Palacios)

The Insurance Committee is a core committee. It needs volunteer members interested in handling life and long-term care insurance matters.

Health Insurance Status. The next comprehensive AFE survey of members will likely be in 2025. Our current impression is that there have been no significant changes in Cigna's service, with occasional problems experienced with guarantees of payment and with coverage decisions. We continue to assist members with insurance problems by liaising with BPMSD and Cigna

Coming Soon. There have been no significant changes in the health insurance. ADB will be moving to self-insurance in 2025. This is intended to be seamless, with ADB taking over the financial responsibility of the insurer and Cigna continuing as the administrator.

Survey of Preventive Care. Barbara Palacios designed and AFE sent a survey pertaining to members' use of preventive care and the Cigna **Telehealth** function. More than 1,700 members received the survey and 26% responded.

Our insurance covers care for diagnostic purposes, but not for preventive purposes. For example, it covers a blood test done to determine if a bacterium is responsible for your fever but won't cover the same blood test as part of an annual examination.

The survey showed that members overwhelmingly want ADB to provide support for preventive care. Vaccinations prevent or decrease the severity of diseases that can severely impact or even threaten one's life. Results of the survey showed that many members did not have preventive vaccinations due to cost.

ADB–BPMSD has unofficially informed staff of an intended move to self-insurance for our healthcare. We circulated a BPMSD summary explaining the move and what it might mean for retirees, and on 12 April 2024 AFE sent BPMSD a formal request for ADB to broaden insurance coverage for retirees to include preventive care and a broader premium subsidy.

Telehealth. About 35% of survey respondents had downloaded the Wellness App on their mobile phones but only 16% had used the Telehealth. Among them, 83% found it good or satisfactory. As a person who has used it twice with very helpful results, I strongly advise downloading the app for occasions when you need



advice and cannot otherwise access it, such as when traveling or your doctor is not available. And it is free.

Communications and Publications

AFE's primary methods of communication with members remain

- (1) e-mail and, to those without e-mail, postal mail;
- (2) the AFE HQ Facebook page for information out to members;
- (3) dissemination of news by e-mailing *OneADB Today* to members who want to receive it;
- (4) dissemination twice yearly of the full-color *AFE News*, electronically and in hard copy; and
- (5) the AFE website, which is still being revamped.

Web redesign is being primarily handled by **Teresa (Bobbie) Montesa**. While the new website is being constructed, the old one will continue to function and has been updated recently. Comments and suggestions on the early version will be sought from chapter coordinators.

Our Publications Committee vets articles submitted for publication to assure they are appropriate for the audience, and some members edit and proofread the magazine before it is mailed. We need additional members to help administer our website and Facebook page content.

2024–2025

Moving forward, your ExCom

- (1) anticipates continuing to increase our membership;
- (2) will finalize the Bylaws Review process by asking members to choose the changes they want—please make a special effort to respond when we circulate the options;
- (3) will continue the search for a vice president and a president;
- (4) will continue to advocate for benefits such as pension, insurance, and access to ADB;
- (5) hopes to compile a list of members available for work (paid and/or pro bono) and have it available on our website; and
- (6) is excited to meet again, next year in Milano, Italia.

Report of the Treasurer (Joy Macaisa-Viray)

As newly elected Treasurer in July 2023, I am honored to present the financial status of AFE–ADB for the year 2023. It is with great enthusiasm that I assumed this role and look forward to ensuring fiscal responsibility in managing our resources. In this report, I will provide an overview of our receipts, expenses, and pertinent developments, highlighting our commitment to the achievement of our organizational goals.



AFE Treasurer Joy Macaisa-Viray

AFE–ADB's Financial Standing

Our External Auditor, Villaruz, Villaruz and Co., CPAs, gave us an unqualified audit opinion. Our financial statements fairly presented AFE's financial position, financial performance, and cash flows in accordance with the International Financial Reporting Standards for Small and Medium-Sized Entities (refer to the 2023 audit report and audited 2023 Financial Statements).

At the end of 2023, we continued to have an excess of receipts over expenses, amounting to \$8,500. Compared to 2022, this amount is \$4,000 or 32% lower. This is due to expenses incurred in 2023 that we did not have in 2022, such as the annual general meeting that resumed post-pandemic and the launch of the new AFE–ADB Office in the Headquarters. In addition, transfer from ADB subsidy was greater in 2022 as there was less spending from pandemic-related reasons.

In 2024, we project to be about \$1,700 short in our operating budget, due to increased expenses over receipts. Travel costs are much higher due to inflation, and we need to travel to a farther location for the annual general meeting. We expect to tap into our savings to cover the shortfall. Going forward and given the rising costs, we need to consider increasing the annual and joining fees to cover the costs of AFE operations. In 2018 (pre-pandemic), there was already a projected shortfall, but reduced spending during the pandemic years helped alleviate the situation.

Digital Transformation of the AFE–ADB Office

The AFE–ADB office has been utilizing the Membership and Accounting System (MAS), which contains member information, as well as comprehensive accounting information on office-wide receipts and expenses. The AFE office continues to work with the MAS vendor to provide members the ability to view their membership, billing, and payment status online. Testing and improvements of this feature are ongoing.

AFE also continues to work with the website vendor on modernizing and updating the website, and in providing connectivity to MAS data using a single sign-on process. This feature will allow members to access the "members only portion" on the website and information on the MAS platform by having to sign-on only once. There are some complexities, however, due to differing platforms and technologies, which may necessitate additional expenses. While this is still being reviewed, we will aim to provide member and payment information directly through MAS.

AFE successfully transitioned the management of the AFE-ADB domain from an external party to in-house in ADB, as managed by the Information Technology Department, for better security and administration.

Fully Utilized ADB Subsidy

In 2023, AFE-ADB received a subsidy from ADB amounting to \$31,600. Utilization was higher at \$34,100, mostly as the audit fees of 2022 and 2023 were both paid in 2023 due to timing of transactions.

We approved the request for additional subsidy of a few chapters. Conversely, some chapters spent less than their budgets, and one chapter did not make a claim in the end. The savings were used to offset the increases in subsidies. The ADB Subsidy was also used to fund AFE digitalization efforts, audit, and, partly, the professional fee of our administrative assistant.

For 2024, we requested a 17.5% increase from ADB, due to inflation and to increase chapter budgets. Some chapters received more than others to align them with costs of comparator chapters, to mitigate significant inflation in their countries, or to restore their budget to prepandemic levels. This year’s chapter budgets consider a variety of factors. Once we collect more information, and the figures are no longer skewed by the abnormal conditions experienced during the pandemic, we anticipate being able to discern a pattern.

The ADB Subsidy is audited by ADB’s external auditors and is part of ADB’s expenses.

Moving Forward in 2024

Again, we are thankful to ADB for providing us with a yearly budget, office space, and computerization.

For your information and reference, the audit report and audited Financial Statements, AFE-ADB Resources:

Utilization in 2023 and Proposed Budget for 2024; and Utilization of ADB Subsidy for 2023 and Budget Allocations for 2024 are available on the website.

Thank you and we look forward to your continuing support to our Association.

BPMSD’s Statements

Available on the AFE website.

Discussion

SPG: Are there any questions about the presentations?

Noemi Nazario: I left the Bank in 1981 and after 43 years I’m still in contact with my friends in ADB because of the AFE. So, I endorse the increase of the membership fee because from the beginning it was only \$5 and maybe increase it to \$20 or for professional staff, maybe even more.

Ulf Freiwald: [Thanking Jill and the ExCom for good work.] About the vacant vice president position. please consider everybody. We all should make an effort and give a big support. **Speaker?:** I want to second your recognition of their hard work. **Speaker?:** One risk that we face is when someone is doing a good job we want them to stay as long as they can. But I also think that succession is incredibly important. I think her point on putting a Vice in place is very important ... I do think we don’t want people to stay longer than they want to, either. **JGV:** I’ve been doing this for 14 years. That’s a long time, so it is time that we get more people and for me to move aside. I have another 2 years left in my term, but that doesn’t mean we should be waiting. We should get moving with this and we should give a lot of thought to who would be appropriate in terms of talking to ADB, willing to give the time, and is of the



right character. Thank you very much for your support. I have felt a lot of support. One member told me that I'm doing such a thankless job. But I said no, I do feel that I have gotten a lot of thanks from the membership, and I really appreciate that. But I also think it's time that we develop more people and that we broaden out, have more people doing work. Sometimes I feel that I have to forego other things I'd like to do because there's so much to do with the AFE. I would like to have time to do other things.

Ulf Freiwald: In many countries they record your health history. If some doctor attends to you in Delhi, a doctor in Bombay may look at it. So, is that a step maybe further also for the tele doctors to know what medicine you are taking? **JGV:** At this stage, the Teledoc does not have access to your medical records, so you would need to inform the doctor of the situation and what other medicines you're taking and any relevant history. Cigna has to maintain medical confidentiality, for legal reasons. I don't foresee a change in the immediate future. Even Cigna's frontline communications people cannot see our medical history.

Speaker? As we understand it, it's purely a financial decision by ADB [to move to self-insurance] and presumably the cost of paying for the insurance is lower than taking the risk on themselves.

Alessandro Pio: The issue of succession in the responsibilities at various levels within the organization is something felt especially by those that have taken those responsibilities. In the Europe Chapter for example, we now have two coordinators so that we alternate. We are trying to co-opt persons, even for a very limited thing, or maybe simply keeping the books or making some reservation. But if you start getting involved at the level that you feel comfortable, you begin liking it and might be willing to take over the responsibility.

Ulf Freiwald: [Suggesting entertainment at the AFE cocktails.] **JGV:** We would need to expand our ExCom a bit.

Adjournment

Chairman Groff adjourned the meeting at 3:45 pm. ■

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

Participants

Our total participation this year exceeded 130 members and accompanying people: 92 in person and another 38 virtually (some members who attended via Zoom could not be identified and not all members who attended in person signed in). Members attending via Zoom are designated by an asterisk.

Australia

Allan and Litia Lee
Penelope Price and Yuriy Park
Rita O'Sullivan*
Constantine Pappas*

Austria

Ulf and Monique Freiwald
Jorn Brommelhorster*
Walter Poick*

Cambodia

Ouk Nida*

Egypt

Loida Julieta and Ram Sehgal

France

Francois and Maribel Ausseil
Thierry de Longuemar*

Germany

Peter and Annette Fedon
Ursula Schaefer-Preuss
Gunter Hecker*
Hans-Juergen Springer*

Hungary

Patrick Pillon

India

Arvind Prasad Mathur
Munawar Alam*
Prabhakar Ghate*
Ravi Peri*
Snimer Sahn*
Paritosh Tyagi*

Indonesia

Syarifah Aman and Paul Wooster
Januar and Meiti Hakim
Putu Kamayana and Desak Nyoman Aduyewati
Dimiyati Nangju and Siti Aisyiyah
Rochana and Juanita Soerakoesoemah
Binsar and Bernadette Freda Tambunan

Italy

Noemi Nazario
Alessandro Pio

Japan

Masatsugu and Akiko Asakawa
Seiji Kojima

Ayumi Konishi
 Kazu Sakai*
 Kunio Senga*

Malaysia

Adrian, Sujue, and Daniel Davis
 Chatiya Nantham*
 Hock-Chye Ong*

Pakistan

Shahida Jaffrey*

Philippines

Annabelle Abello
 Minerva Abrera
 Elena Alano
 Milagros Antonio
 Thomas and Esterliza Bieling
 Honorina Borja
 Blesilda de Guzman
 Marcela Leonila De La Merced
 Fe and Cornelio de Leon
 Milagros and Angelica de Leon
 Sylvia and Alain Dick
 Luz Garcia
 Stephen and Maria Theresa Groff
 Ophelia Corazon Iriberr
 Sonia and Exequiel Lampa
 Lydia Lerum
 Geraldine Ligeralde
 Nerissa Loria
 Joy Edna and Vencer Macaisa-Viray
 Robert and Cecilia May
 Nanette Medina and Charlene Sun
 Elizabeth Montaniel
 Teresa and Rolando Montesa
 Carolina Navarro
 Cynthia Nazario
 Maria Olivia Nuestro
 Socorro and Michael Panis
 Zynthia Potian
 Rebecca Regis
 Anicia Rullan
 Robert Jr. and Antonia Siy
 Regina Sy
 Ma. Dolores Tejada
 Jocelyn Tubadeza
 Gina Marie Umali
 Eufracia Viceral
 Evelyn Andrada*
 Maria Nieva Baguisa*
 Louise Balbin*
 Gamaliel, Jr. de Armas*
 Klaus Gerhaeusser*
 Cynthia Guina*
 Gaudencio Hernandez Jr.*

Eileen Juntado*
 Cynthia Kalingo*
 Werner Liepach*
 Maria Aurora Ludovico*
 Rosalinda Panopio*
 Lyle Raquipiso*
 James Edmond Rockett*
 Ma. Cecilia Samson*
 Jill Gale de Villa

Thailand

Robert Wihtol
 Suganya Hutaserani*

United Kingdom

Christopher Morris
 Philip Daltrop and Zsizi Rachman
 Richard Vokes *

United States

Warren and Monthanun Evans
 Pura Gutierrez
 Cecile L.H. Gregory*
 Marcelo Minc*
 Frederick Roche*

Official ADB and Georgia Functions

Kudos to the organizers for managing to arrange to get most guests to various official functions scattered in and around Tbilisi’s Vera area. Hop-on-hop-off buses were available, but much was walkable and Georgian taxis could be readily available on an app. The following text recaps the major events, but there were many seminars and learning opportunities on all days: see <https://www.adb.org/annual-meeting/2024/events> for more information.

The **ADB President’s Reception** was in the Paragraph Hotel on the evening of 3 May, and was jampacked inside while outside entertainment was provided by a demonstration by people gathered to protest the impending enactment of a law they saw as impinging on rights. Indeed the demonstrations were a nightly affair, sometimes pro and sometimes anti.

The **Opening Ceremonies** took place at the Concert Hall as a live webcast on 4 May. Featured were short (for a welcome change) speeches by Georgia’s Prime Minister Irakli Kobakhidze and Minister of Finance and Chair of ADB’s Board of Governors Lasha Khutsishvili and ADB’s President Masatsugu Asakawa. Then we were treated to performances of Georgian art and talent.

On the evening of 5 May, the Opera and Ballet Theater House was filled with attendees who were treated to a musical and visual spectacle showcasing **Georgian culture** spanning millennia. Performances ranged from traditional folk dances and polyphonic singing to folk, classical (fabulous operatic numbers), and modern Ethno-Jazz music and art.

We were then bussed 300 meters up Mt. Mtatsminda to the Underwheel Event Hall for **Georgia's reception**. This featured an extensive buffet and live performances of local bands and a mix of Georgian and international hits at top volume, which was especially fun for the "now" crowd that enjoyed listening and dancing to the latest music.

On 6 May the final event was hosted by Italy, as ADB's 58th Annual Meeting on **4-7 May 2025** will be held in Milan. The event was overflowing with people and featured good wine, food, and information about next year's meeting. ■

Half-Day Tours

Georgia very kindly offered two official tours during the meeting: one to Mtskheta, another a walking tour of Tbilisi old town, both short tours to fit into the ADB activities schedule.



Starting the tour of the Old Town.

The Old Town. The walking tour of the old town first took us along narrow Erekle II street past the seat of the Georgian Orthodox Church and numerous attractive cafés and bars, some with interesting signs.

We lingered at the clock tower, handmade by Rezo Gabriadze, a sculptor, writer, and playwright. At noon or 7pm, a small puppet show presenting the circle of life is presented here, and every hour a small angel emerges to



Traditional Georgian houses in the Old Town.

mark the time by hammering a bell, but we had to move on.

Back-tracking, we then crossed the Kura River via the modern steel and glass pedestrian Bridge of Peace designed by Italian architect Michele De Lucchi and opened in 2010. On the other side we walked quickly through Rike Park, with its beautiful gardens and many interesting sculptures, to the cable car terminal.

Up the mountain we rose, enjoying views of Tbilisi below and the mountain above, to Narikala Fortress. Upon landing we found one of our group was perhaps still enjoying peace on the bridge, and the guide went back to retrieve her. Meanwhile, we had a quick look at the surrounds; the Fortress, which dates from the 4th century, when Persians ruled Tbilisi; and the sturdy steel Mother of Georgia (Kartlis Deda) statue. She represents the character and hospitality of Georgians—ready to greet friends (with a cup in one hand) or fight enemies (with a sword in her other hand).

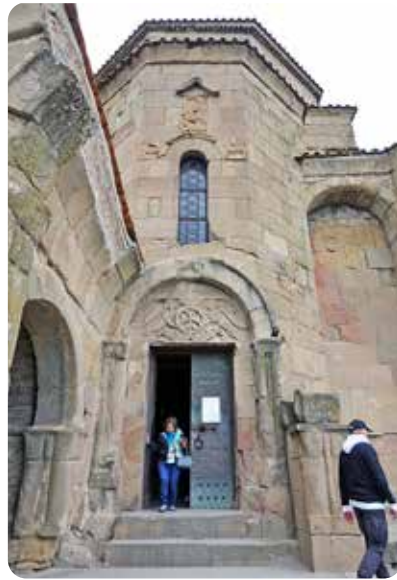


Café in the Old Town.





Mother of Georgia, sword in hand.



Jvari Monastery, 6th century.



Evidence of Jvari's need for the ongoing restoration, and a glimpse of how the 1600-year-old structure was built.

After returning to the cable car base, the next stop was the impressive Holy Trinity Cathedral, known as Sameba, which is Georgian for Trinity. The impressive church was constructed during 1995–2004 and is one of the largest religious buildings in the world by total area. Finally we stopped at the 6th century Metekhi Church before hastening back to the ADB evening function.

temple. The cross was reputed to work miracles and therefore drew pilgrims from all over the Caucasus.

The current Jvari Monastery, a 6th-century structure, is a rare case of an Early Medieval Georgian church that has survived almost unchanged. It sits atop Jvari Mount (656 meters above sea level) at the confluence of the Mtkvari and Aragvi rivers. The monastery was listed as a UNESCO World Heritage Site in 1994. Over the centuries, the structure has suffered damage from rain and wind and inadequate maintenance and is currently being repaired through grant funding. ■



Tbilisi Sioni Cathedral.

Mtskheta.

The tour to Mtskheta was truncated by circumstances: traffic and travel times meant we could not keep to the itinerary. Consequently, we had a good view of Mtskheta town and the magnificent Svetitskhoveli

Cathedral but could not visit it, and we were shoed out of Jvari Monastery by ladies preparing the little church for religious celebrations. Nevertheless, it was a congenial journey, very good scenery, and a nice trip.

Tradition has it that here Saint Nino, a 4th-century female evangelist who converted the local king to Christianity, erected a large cross on the site of a pagan



Holy Trinity Cathedral, or Samebha.

AFE Cocktails







Chapter News

Japan

Kazu Sakai (ADB 1987–2014)



In 2023, groups of retirees who worked under President Yoshida, President Kuroda, and President Nakao had gatherings. In 2024, the plan is to have a gathering of all former employees of ADB in Japan. The date is yet to be decided but is likely to be late October or early November. ■

Canada

Bruce Murray (ADB 1980–2007)



Getting Together. During the first half of 2024, no formal AFE events took place. The AFE get-togethers in Ottawa, Toronto, and Vancouver will take place in the 4th quarter of 2024. At two informal lunches in Vancouver, AFEers renewed friendships and witnessed the signing of the Staff Retirement

Plan Certificate of Eligibility over Indian and Malaysian food. A few new Canadian AFE members were put in contact with an experienced accountant with considerable expertise in Canadian tax matters related to the tax-free ADB pension.

Canada Newsletter. I sent a newsletter to all Canadian AFEers covering (1) AFE news including key points from the 2024 AFE Annual Meeting and the 4.7% cost of living increase for ADB pensions denominated in Canadian dollars; (2) ADB operations in 2023, including (a) the approval of capital management reforms to unlock \$100 billion in new funding capacity over the next decade to address the region's overlapping, simultaneous crises and committing \$23.6 billion from ADB's own resources, including \$9.8 billion for climate action, to help Asia and the Pacific make progress on sustainable development; and (b) the appointment of several



L-r: Bruce Murray, Chris Wensley, John Kuiper, Lew Hayashi, and Bill Fraser with the Amber Fort in the background, 10 July 2024.

new vice-presidents; (3) ADB and Canada, including creating the new \$360 million Canadian Climate and Nature Fund for Private Sector in Asia to support private-sector projects focused on climate and nature-based solutions while accelerating gender equity, and various activities of Canadian Executive Director Don Bobiash; (4) economic growth in the Asia and Pacific region; (5) ADB operations in the Philippines, including ADB providing \$4.51 billion in financial assistance to the Philippines in 2023 plus \$3.86 billion in cofinancing; and (6) a list of friends and former colleagues who had passed away.

Vancouver Island. The 2024 Vancouver Island AFE reunion took place in Cowichan Bay, a unique and historic waterfront community on southern Vancouver Island that is known for the warmest year-round temperatures in Canada. Cowichan Bay is North America's first Cittaslow-designated community. The goals of Cittaslow—Slow City—"include improving the quality of life in towns by slowing down the overall pace, especially in the city's use of spaces and the flow of life and traffic through them" (www.cittaslow.org). Cittaslow seems to be particularly good for AFEers!

On 9 August 2024, nine Vancouver AFEers gathered for lunch at the Vine, a cozy, intimate restaurant serving carefully crafted seasonal ingredients with a great view overlooking Cowichan Bay. The group renewed friendships and reminisced about the good memories from ADB and living in Manila. The business portion of the meeting, led by Alex Jorgenson, covered AFE developments, pension matters, health insurance, ADB and Canada, ADB operations with a focus on 2023 operational results and record financing for climate action, the regional economic outlook, and the AFEers who have passed away in 2024. ■

People, Places, and Passages

Achieving Balance Through Art Therapy

Akiko Asakawa (Masa Asakawa, ADB)

Ed: On 17 April 2024, Akiko Asakawa gave a fascinating talk on art therapy—so I asked her to write an article for AFE News to share the learning. The following article is responding to questions posed about art therapy and her involvement in it.



What is Art Therapy?

Art therapy is an approach that lets individuals express themselves through art in a physically and mentally liberating and safe space. They engage in activities such as drawing, crafting, and touching various materials. It is a space where clients can express themselves in any way they prefer, without interruptions, directions, or guidance from others. We find that people can experience their genuine feelings when they are relaxed and able to let go of their stressors.

What are Its Goals?

The goal of art therapy is to help individuals attain happiness for themselves, by themselves. It aims to foster independence by encouraging people to reflect on their life choices, make decisions, and move forward on their own. Instead of blaming others, it helps individuals accept and fulfill their own needs and be able to be accountable for their choices.



How Does It Achieve Its Goals?

By creating art without instructions, interruptions, or criticism, people can gain a sense of reassurance that being themselves is enough. This process fosters a healthy mental space, enabling people to gradually face their inner thoughts and feelings more honestly over time.

Art provides a medium to express various feelings and emotions such as confusion, frustration, sadness, anger, and emptiness without bothering others. Engaging in activities such as painting with watercolors or sculpting





with various types of clay using their hands helps people to release and heal such emotions. Through this process, people may become aware of thoughts and feelings they have been avoiding and thus realize their true emotions.

The art therapist always supports and stands by the individual. In art, the unconscious mind is often expressed, and among many forms of therapy, it is the only one that allows this unconscious expression to be visually confirmed. The therapist interprets the artwork and shares insights with the individual. During this process, the therapist helps the individual experience emotions and thoughts that may be difficult to handle alone, leading to new self-discoveries. Even if the creation (i.e., the resulting artwork) differs from what was expected, it becomes something that the individual can come to terms with.

When individuals make decisions and take actions on their own, they consciously or unconsciously accept some level of risk. Freedom comes with risks and responsibilities, and experiencing this responsibility is part of personal growth.

Why Did You Become Involved?

I originally specialized in child developmental psychology at college. In my 20s, I had two children. My husband was busy with work and didn't have much time to spend with the children. My family and relatives were far away from Tokyo, where I lived, so I had no one to rely on, and I struggled



with parenting. I often experienced health issues and found myself increasingly frustrated with my children when things didn't go as planned.

I often questioned myself as a parent, wondering if I was doing the right thing and how I should handle various situations. Seeking answers, I returned to studying psychology in my 30s and attended a specialized school for counseling. Later, I also enrolled in an art therapy school for children and parents. During this journey, I became aware of many of my own issues and found healing, while also meeting other parents who were struggling with similar challenges.

Marriage is similar, but particularly through parenting and interacting with children, one is confronted with unpleasant thoughts and emotional patterns, biases, and sufferings that one had either not noticed before or had been vaguely aware of but chose to ignore. The reason parenting feels so challenging is that it may force individuals to face their own personal issues.

What has Been Your Involvement?

- My key involvement includes
- (1) creating a safe and protected atelier space,
 - (2) observing and supporting clients' creations without judgment, and
 - (3) conducting counseling through the interpretation of client's artworks.



The most important aspect of providing support in art therapy is to avoid perceiving clients through your own filters of values, preferences, and emotions. It is crucial to continually uncover and recognize your own biases and unique values, such as those from your family or cultural background. When working with clients, I have trained myself to set aside my preconceived notions and strive to remain neutral at all times—a practice that is perhaps akin to the Buddhist concept of the Middle Way, which encourages finding the balance between two extremes.

During my time working at an art therapy organization, I received guidance from my supervisors. Since becoming independent, I have continued my self-reflection through creative activities and have learned from my interactions with clients. ■

The Life of Rijk

Adrianus Rijk (ADB 1981–2021)



Adrianus Rijk navigating the North Sea.

I have been asked a few times by Hans Springer, our past president, to write a piece for the *AFE-ADB News* but never found the time for it. Indeed, I have been busier than when I worked for ADB, despite being a retiree. Thanks to excellent domestic helpers, when working at ADB, I had time for scuba diving, golf, flying, sailing, and socializing despite demands of the job. Maintenance on my sailboat, airplane, and car was done by competent Filipinos rather than by me. This luxury was no longer available after I retired and left Manila in 2001.

After ADB. After my early retirement from ADB, I became Director/Head of Mission for a UN-ESCAP office in Beijing, where I worked as a consultant, and undertook missions for a volunteer organization funded by the Dutch government that provides senior experts to advise small private enterprises in developing economies.

Now fully retired from professional work, I keep myself occupied with sports, sailing, flying, and travelling in all continents and Europe with a small camper. To activate my midlife crisis, in 2020 I acquired a 1995 model Harley Davidson Classic Heritage. Riding the Harley reminds me of driving the 2-cylinder John Deere on my dad's farm, although gear shifting on the tractor was much easier than on the Harley! Friends warned me about motorcycle accidents, but the picture of my accident was not the result of me riding my motorcycle. Rather, this accident happened when I was changing the oil of my 1969 Austin Healy. On Labor Day in 2022 while I was moving the heavy garage bridge, my Achilles tendon snapped. That was a nasty injury which still bothers me today. As we were having a drink in Arnhem, ex-colleague Pieter Smit warned me to be careful driving home with the Harley. I took his

advice seriously but when braking at a traffic light, the front wheel snapped away on a slippery spot and the Harley slid on its crash bars which, fortunately, prevented any damage to the bike and its rider.

My summers are usually spent in Europe but in the fall as soon as the leaves drop, the Harley is parked in the living room and I move to warmer countries, usually in Southeast Asia. This year it included Bangkok, Cambodia, Jakarta, Bogor, Bali, Lombok, Komodo, and Flores. When travelling through Asia, I am most impressed by the awesome development of the region since 1975, when I took up my first assignment with the Food and Agriculture Organization (FAO) in Chiang Mai.

I usually stay at least 2 months in the Philippines to keep my pilot's license current and meet old friends and retired ADB colleagues. When flying over the Philippine countryside, it is interesting to see how agriculture has been transformed since I started working in 1981 at ADB. In the mid-1980s, hardly any onions or honeydew melons were grown in Mindoro; now these crops are well established in Occidental Mindoro. Only in the last few years are combine harvesters widely used in Central Luzon.

Also noticeable, however, is the loss of agricultural land for urbanization and industrial estates. In 1983, we would practice landings on the airstrip in the Yulo sugar estate in Canlubang, which was all sugar land in those days. Now, it is a densely developed area with golf courses and housing and industrial estates.



Rijk and bike parked while healing from a snapped Achilles tendon.

Sharing. Based on my experience, education gives opportunity for prosperity. Therefore, some of my generous ADB pension is spent on "gender development" and "fighting poverty," to use the ADB slogan. In the Philippines, I sponsor girls at a Don Bosco technical school and the Kaibigan Ermita Outreach Foundation (KEOFI) where our ex-colleague, Rob Salamon, is still involved.

I am also involved in Cambodia, in the education and boarding of girls at the three Don Bosco vocational



Author with Jan van Heeswijck in the Austin Healy.

schools and at the Cambodian Children’s Fund (CCF). Since 1956, Dutch Father John de Visser (turning 91 this year!) of the Order of Salesians of Don Bosco has established vocational training schools throughout Thailand and Cambodia as well as primary, secondary, and high schools with sponsorship programs for kids from poor families. Don Bosco is a worldwide organization that is active in education and vocational training. The Don Bosco schools that I have been visiting are extensive facilities with sporting grounds, boarding houses, and workshops and have large numbers of students. CCF was started by Scott Neeson, who is an ex-president of 20th Century Fox International.

He gave up his career to help children working on the garbage belt of Phnom Penh. CCF is now an impressive organization with its own education facilities and boarding houses.

Whenever I am in Phnom Penh, I have a pizza lunch with my sponsored CCF girls. It is always an interesting event and gives me



Author with two students and Father John de Visser (91 years old) of the Order of Salesians of Don Bosco, who established vocational training schools throughout Thailand and Cambodia.

insights into the grim realities of growing up poor in Asia. When visiting the schools, it is truly rewarding to see happy and cheerful children in their colorful uniforms. They are the future of Asia. Whenever AFEers are in Cambodia, I highly recommend visiting the CCF organization or staying at the Don Bosco hotel school in Sihanoukville.

Since a few years ago, Don Bosco has also been providing technical training to young inmates in the Sihanoukville prison. The prison originally built for 650 inmates now houses some 3,500 convicts.

I was not allowed to bring a camera or phone inside the very crowded prison. The female section of the prison has some 170 female inmates in a large room; females with little children are kept in a separate common area.



Author with Don Bosco students at the Cambodian Children’s Fund school in Phnom Penh.

Two Dutch nongovernment organizations

(Wilde Ganzen and Sawasdee Children Fund Foundation) have been approached to help establish a covered area for the 40 little kids that live in the prison with their mothers.

For retirees who want to consider contributing to development after retirement, the following weblinks may be of help:

- www.donboscocambodia.org
- www.cambodianchildrensfund.org
- www.Kaibiganfoundation.weebly.com
- www.donbosco.ph
- www.sawasdee.nl ■

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

A 17-Day Philippine Adventure

Günter Hecker (ADB 1979–2002)



The 3 adventurers: l-r, Geert van der Linden, Ricardo Tan, and Günter Hecker.

It was a trip that we had been dreaming about, but we delayed it until most of us were octogenarians. I had a particular incentive for this trip. Since joining ADB as transport economist, I thought of the need for nation building to turn the Maharlika Highway into a “Maritime Highway” by linking the islands with efficient RoRo (roll-on roll-off vehicle ferries) connections. Now that this idea had been implemented, I just had to do that trip with friends.

Those who heard of our plans before we left tried to discourage us by enumerating all the possible dangers. However, we took the challenge, initially with five travelers, but in the end with three: myself, Gerry van der Linden, and Ric Tan.

Day 1: Manila to Puerto Galera, Mindoro. We met at 3 am on 1 February 2024 at Shell Magallanes to be early enough for the RoRo from Batangas Port to Balatero Port in Puerto Galera. (If we missed the only 8:00 am ferry, the next one would land in Calapan, messing up our plans to have a night on the beaches of LaLaguna.) In Puerto Galera, we had a delightful overnight at ScandiDiver Resort at La Laguna.

Day 2: Puerto Galera to Roxas. On our way to Roxas, we stopped to reconnect with the SAKLAW microcredit foundation, which was started in 2000 and in 2005 received support from an inheritance of my late mother. I had wanted her assistance to go to Mindoro, her favorite destination during her visits to the Philippines, and to target a poor, yet reachable area. Therefore,

Bulalacao at the southern-most tip of Mindoro was selected... at the time, the road ended there. Lending was to follow the Grameen approach (group lending with cross-liability as repayment guarantee). Selecting the partner organization and setting it up was made possible through the help of Nanette Medina and her late husband Joey, president of the People’s Credit and Finance Corporation (PCFC).

It was an emotional moment, when I showed a picture of my first visit to Bulalacao in 2005 and found that, of the four people in that picture, three were present and were still active in SAKLAW.

I was very delighted to learn that my mother’s seed money had resulted in a well-established nongovernment organization. In 2022, SAKLAW disbursed about P500 million in loans and had only 3.4% of its portfolio at risk, despite the natural calamities that hit Mindoro during 2009–2012, the difficulties during the Corona lockdown, and a severe El Niño drought.



The 17-day adventure route by land and by sea.



Günter talking to SAKLAW staff, Day 2.

That afternoon, SAKLAW had a Strategy Meeting and asked me to give a “pep-talk” to the nearly 100 young account officers of the foundation.

We then went on to Roxas.

Day 3: Roxas to Bulalacao to Kalibo, Aklan. Father Ruga of the SAKLAW Foundation mobilized Mark, his colleague, to ensure a place for us on the ferry to Caticlan on Panay Island. Mark was in Bulalacao with all the tickets prepared and we learned that this port was only built recently in 2021.

The crossing took 3.5 hours. After landing in Caticlan we proceeded directly to Kalibo.

Day 4: Kalibo to Iloilo, Panay. We took the direct route through the center of Panay, during which Ric and I discovered the delights of the “yumburger” at Jollibee.

In Sta Barbara, just north of Iloilo City we visited the construction site of the new Life Bank Foundation (LBF) headquarters. LBF is run by the Perlas family and our late colleague Manny Perlas was its chairman and chief



Dinner with Vincent Perlas, Manny Perlas’s brother, and his daughter, Myka, at her Healthy Kitchen Café in Sta. Barbara, Iloilo, Day 4.

executive officer for many years after his retirement. Gerry has been an LBF trustee since 2008.

In the evening, Vincent Perlas, Manny’s brother, and his daughter, Myka, hosted a delightful dinner at Myka’s trendy restaurant appropriately named Healthy Kitchen Café; and Myka knew every little ingredient of each meal.

Day 5: Iloilo to Dumaguete, Negros. We took the RoRo to Negros and proceeded south through the sugarcane lands and crossed the mountain range between Negros Occidental (Ilongo speaking) and Negros Oriental (Visaya speaking) to reach Dumaguete.

On arrival we were warmly welcomed by our former colleague Jelle Mann and his partner, Glenda, who hosted a dinner for us at their home.



Driving across Negros, Day 5.

Day 6: Dumaguete. Ric knew the mayor of Dumaguete and his wife well, and we were offered a cultural sightseeing tour that crisscrossed the city. Glenda plays professional-level tennis, and I could not resist joining her in a tennis match at the local tennis club. They won, but largely due to the fine tennis of Glenda, as evidenced by the selection of tennis trophies that I had dreamed of all my tennis life.

Day 7: Dumaguete to Dapitan, Mindanao. At 4½ hours, this was the longest ferry crossing (unfortunately



Tennis with Glenda in Dumaguete, Day 6.



Jose Rizal's bed, Day 7.

without a snack bar or other distraction on the boat). We reached Mindanao and Dapitan, where Rizal had been exiled from 17 July 1892 to 31 July 1896.

That afternoon we met George Aseniero. George's grandfather, José Aseniero, was Rizal's favorite student at the school he established in Dapitan. George's grandfather became close to Rizal and tended to him in Fort Santiago before his execution. The grandfather also secured the oil lamp in which Rizal had hidden his *Mi Último Adiós*. George is an ardent admirer of Rizal and has studied him intensely. When we arrived at the shrine, we inspected everything in detail: the residence, the school, the small hospital, and the museum. We saw original clothes of Rizal and Josephine Bracken, and their conjugal bed.

George was also instrumental in rebuilding Rizal's famous water system near where he stayed in Dagupan.

George noted that some divers had found a vessel just off the coast of Dapitan that might be the missing third vessel of the fleet following the battle between Magellan and Lapu-Lapu on Mactan. Research on that is ongoing.

We also saw the City Hall of Dapitan, one of the many provincial public palaces that we encountered on our trip.

Day 8: Dapitan to Cagayan de Oro. We could have taken the ferry across Panquil Bay at Ozamis City to Cagayan de Oro, but we were warned about long waiting times. Therefore, we went around the bay through beautiful landscapes and partly through Muslim areas.

Most of the northern coast showed "ribbon development"—one village after the next without open spaces. But all roads were well maintained and we reached Cagayan de Oro in Manila-type rush hour traffic.

Day 9: Cagayan de Oro to Davao. This day took us right across the heart of Mindanao with mostly good roads as we crossed the mountains. There was surprisingly heavy traffic, suggesting an ever-closer connection between Mindanao's two economic centers: Cagayan de Oro and Davao. In Malaybalay, the provincial capital of Bukidnon, we passed another grandiose capitol.

The major mishap happened to Ric, who had a nasty fall in Kimasog, 50 km north of Davao City. Ric seriously damaged his left ear, but it was expertly stitched up by Gerry's brother-in-law at his hospital in Calinan, 20 km further south. This provided Ric with his "new look" for the trip.

With revived spirits we were welcomed at the "The Big House"—the former residence of the Robillo family that had been converted into a boutique hotel by Gerry's wife Dedit and two of her sisters.

Days 10 and 11: Talicud. We had a 1½-hour *banca* ride to the paradise, Linden Beach Resort (also on booking.com, or Tripadvisor, etc.) on Talicud Island. Way too nice to leave tomorrow.

Next, we had an easy half-day swimming and reading... then the welcome news that the sea was too rough for the *banca* we had hired. This allowed us a walk through the upland forests of Talicud and to see the many trees Gerry had planted there.



Linden Beach Resort on Talicud Island, Davao, Day 10–11.

Day 12: Talicud to Surigao: We had a very early start from Talicud. We crossed to Davao with some dolphins accompanying us for a while.

After breakfast at "The Big House," we set out for the longest daytrip so far. In Davao de Oro, north of Tagum, we encountered a serious landslide. We faithfully followed the Waze-proposed detour; however, about 20 km on that detour we encountered a washed-out bridge and had to backtrack. Upon learning that the road at



Disembarking from the RoRo in San Ricardo at sunset, Day 13.

the landslide had reopened, we were able to continue. We drove through beautiful landscapes on the long drive north to Surigao, with the roads mostly in satisfactory condition yet.

Having arrived at Surigao at around 6 pm, we managed to get our ferry to San Ricardo, Leyte for Day 13.

Day 13: Surigao to Sogod, Leyte. We thought we were wise to choose the earlier ferry of Ricardo Line, which offers a crossing to San Ricardo that is 2½ hours shorter than the one to Liloan. This advantage was, however, more than lost by the ferry’s delayed departure.

Thus, we reached San Ricardo only at sunset. There we had problems finding accommodations as it was Valentine’s day. Eventually we found the Hotel Southern Leyte State University in the middle of the university campus in Sogod. Students, who were doing on-the-job training, were most helpful in settling us in.

Next problem was dinner. The restaurant at a nearby hotel was closed. But then we (mainly Ric) sweet-talked the lady resto-manager Ivy into persuading the cook to reopen the kitchen. We left the restaurant at 21:30 but returned immediately to ask for glasses to finish our bottle of French Pastis on their cozy veranda. This also enabled me to finally smoke my evening Corona cigar; ashtray and matches were also provided even without us asking for it. Philippine hospitality has no equal worldwide.

Day 14: Sogod to Calbayog, Samar. Since the hotel did not offer breakfast, we went back to our dinner place, where the morning shift provided pancakes and a Filipino breakfast. The American owner of the hotel must have heard of our actions of the previous night and joined us.

From Sogod we drove north to McArthur’s “*I shall return*” landing place south of Tacloban. We bypassed

Tacloban and crossed the famous San Juanico bridge between Leyte and Samar and then continued to Calbayog on roads in dire need of repair and maintenance, but with some astonishing worship places along the way.

Due to the absence of any Jollibee or McDo we ventured into a local eatery. Ric and Gerry were full of praise for the local dishes, but I stuck to a bowl of garlic rice, with some of Ric’s sauce.

Later, the roads became better, and we reached Calbayog safely before sunset. Ric, the accommodation manager during the trip succeeded in reserving rooms in the Inn City Hotel in his usual endearing manner: “*I want 3 superior rooms, we arrive in about*

2 hours: my good name is Ric T A N and we will inform when we come nearer.” He usually followed up 3 times, so everything was ready when we showed up 3 hours later.

Day 15: Calbayog to Pilar, Sorsogon. This was the last ferry crossing of the trip, from Allen, Samar to Matnog on Luzon and it was the best organized one—it only entailed a simple one-stop affair at the booking office.

Onward to Sorsogon on superb roads. We were impressed by another “Colosseum of the provinces” along the way. En route, Ric booked a hotel that advertised itself as being in Donsol for our planned whale shark (*butanding*) watching adventure.

Unfortunately, the description in Booking.com was misleading and we ended up in Pilar, 16 km from Donsol with no view of the sea. The hotel, however, made arrangements for the whale shark watching, which required us to get up 5:30 am.



“I Shall Return” commemorative statues of MacArthur, Romulo, etc., Liloan, Leyte, Day 14.



One of many impressive government buildings encountered along the way, this “coliseum” being but one, Day 15.

Day 16: Pilar to Naga. On reaching Donsol, we were annoyed about the misleading info in Booking.com—we could have had an overnight in paradise with a beautiful seaside view.

We booked a *banca* for 3 hours without much hope as we were told that no whale sharks had been seen for 3 days. But after cruising for nearly 3 hours, our 3 whale spotters shouted something in Tagalog and the captain moved to be first at the spot because suddenly all the other 10 or so *banca*s were also racing there—against the rules that say not more than 3 boats and 20 people are allowed at each sighting. However, the *butanding* decided to go deeper and out of sight.

The next sighting followed soon, and this became the highlight for us. We reached it first and had about 3 minutes of close encounter in touching distance (we followed rules and did not actually touch, we swear). Very much elated, we then followed Waze on country roads to Naga.

In Naga we stayed in Villa Caceres, a hotel Ric swears was the best in town 15 years ago. Dinner quality was however a bit underwhelming.

After Ric’s performance at the hotel—he had grabbed an innocent pink lady teddy bear and dragged her on the dance floor—it became clear that it was time to go home.

DAY 17 Naga to Manila. The longest drive of the trip took 12 hours, including stops. The road initially had some bad segments but later was fine. We had lunch in Plaridel, with stunning views of the Pacific, except that the restaurant had its back turned to the sea and looked out over the road

Here, another palace/colosseum of the province appeared along the road. After lunch we crossed to the west side of Southern Luzon over the fabulous Old Zigzag Road.

We hit SLEX at Santo Tomas and were urged by me to follow an old road travelers’ rule: “*at the last stretch of a long travel, take your time and never rush.*”

Following this, we arrived safely at 17.30 at our starting point, the Shell Gas Station in Magallanes for a refill.

Epilogue. We started the trip as good friends, a friendship that had been successfully tested during earlier trips. But this trip was a different ballgame altogether: three guys were together for 17 days, each with 8 decades of accumulated idiosyncrasies, in one car for many hours. Would there be enough to talk about, or would we get bored with each other? Would we fight over what route to take or where or what to eat?

The miracle of this trip: without much exaggeration, there were not 3 minutes where we would not be discussing anything under the sky, including life stories, personal experiences, political views (not always attuned), personal problems, and books. I was always the last at breakfast, but never late, arguing that being too early is also not on time. And without any hard feelings, Ric and I would forego a Jollibee lunch so that Gerry could have his fish for the day.

The clearest sign that the friendship remained strong was that when we reached the Shell Station at Magallanes, we were all looking north and asking when we would be doing the loop around the north of Luzon.



Ric Tan and his dancing partner, Naga, Camarines Norte, Day 16.

Ed: for further details, such as managing RoRo connections, contact the authors: see the Directory, Members Only section, AFE website. ■

TAAL Heritage Tour

Glady Hari (ADB 1988–2023)



Glady Hari in period costume at Casa Recuerdos.

First Outing. Saturday, 13 April 2024, marked my first time joining the AFE–ADB East Group of retirees for a summer activity. The Taal heritage tour was a delightful experience from start to finish. I retired on 1 July last year as senior financial officer after 35 years at ADB and was warmly welcomed into the group. Their company

made me feel that I never left ADB as it was a warm and welcoming atmosphere, especially meeting familiar faces of coworkers who once graced the hallways of ADB.

Two vans of retirees and spouses braved the summer heat and journeyed along the south roads going to Batangas. It was a joy to witness our group’s excitement as we explored historical sites and learned about the rich cultural heritage of Taal. Despite the warm weather, everyone maintained their enthusiasm and eagerness to delve deeper into the stories behind each landmark. It was a glimpse of the past when our history was shaped by great and strong-willed Filipinos who were determined to make a difference.

Taal. As we embarked through the well-preserved streets of Taal, our knowledgeable tour guide, Art Mojica (famously known as Art The Explorer) shared captivating stories, historical insights, and fascinating tales of the past. The tour included visiting the Goco Ancestral House, the Apacible and the Agoncillo Museums, and centuries-old churches of Our Lady of Caysasay and the Taal Basilica, also known as the Minor Basilica of St. Martin of Tours.

Our group of 14 seniors bonded over the sights and interest in our Philippine heritage. The tour was an opportunity to engage with each other, creating lasting memories throughout the many picture-taking opportunities and the chit-chat over the delicious food



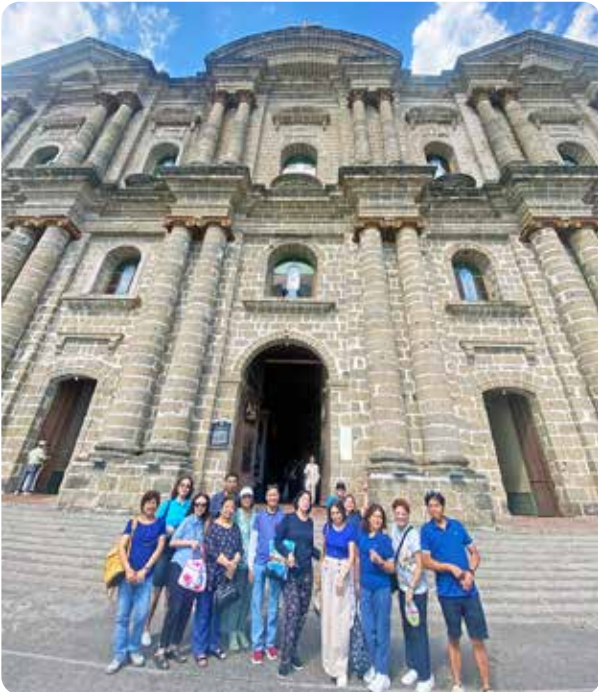
Statue of Marcela Agoncillo, principal seamstress in creating the first (and current) Philippine flag, Agoncillo Museum, Taal.



On the Stairs of the Goco Ancestral House.



At Our Lady of Casaysay Church, l-r, front: Toots Perez, Eva Perez, Volet Guno, Mayette Domingo, Luz Tolarbas, Denden Armamenro, Glady Hari, Tessa Andrade, Elaine Tiamson, Mila De Leon, Rose Misa, Logee Tiamson; back: Oscar Domingo, Oskee Nunez.



The East Group in front of Taal Basilica.

served at the Goco House during the morning and afternoon snacks of healthy ginger-calamansi juice, salted peanut brittle, and refreshing halo-halo. The heirloom lunch was a delight as we were serenaded by Anabell with two classic Filipino folk songs, “Kataka-taka” and “Lawiswis Kawayan.” The food served was flavorsome, and included homemade pickled ripe mangoes, hot bulalo soup with misua and malunggay, squash and string beans in creamy coconut milk, refreshing mango and *kangkong* salad, fragrant turmeric chicken adobo, sweet-salty *tapang* Taal, slow-cooked *sinaing na tulingan*, dessert of freshly-made *suman* with *tsokolate* Eh, and a shot of café espresso to cap our heirloom lunch.



In period attire at Casa Recuerdos.

The trip was even made more memorable when we visited Casa Recuerdos de Taal, a studio where you experience traveling back in time in a one-of-a-kind setting to don costumes from the past and have souvenir photos wearing your ancient splendor.

Of course, what is a trip without shopping? A quick visit to the public market to buy our “pasalubong” completed our day tour. I am grateful for the opportunity to have shared this memorable journey with such a wonderful group, and I, together with the other retirees, look forward to many enriching experiences and enlightening tours in the future, and hopefully to see more familiar faces and relive the musings of “once upon an ADB.” ■

Feasting Finns

Robert Wihtol (ADB 1994–2013)



On 11 July 2024, the ADB Finns (former and current) met for their annual summer lunch at the home of Kirsi and Sean Crowley in Lahti, about 100 kilometers north of Helsinki. A great time was had by all, enjoying Finnish summer food (salmon, mushrooms, and kebabs, followed by fresh berries and ice cream) and reminiscing about good times in Manila. ■



L-r, from the front and rotating clockwise: Kirsi Crowley, Ari Kalliokoski, Jaana Kalliokoski, Sirpa Järvenpää, Jyrki Wartiovaara, Kari Saari, Robert Wihtol, Annika Floman, Max von Bonsdorff, Heikki Noro, Jussi Ahonen and Katri Kostiainen (Sirpa’s sister). Missing from the picture: Sean Crowley.

The Travelling Photographer

Kathleen Moktan Deitrich (ADB 1992–2015)



Kathleen and Darcy at Athabasca Falls, Jasper National Park.

I have been lucky enough to be spending my retirement travelling. And to go along with that, thanks to the encouragement of Darcy, an accomplished photographer, I have also taken up the craft. The Universe of Colour awarded me a Certificate of Achievement for a shot taken at Horseshoe Lake in Jasper National Park, Alberta. There was a short hike, but I like to sit and enjoy the absolute beauty of this place. [Ed: Since Kathleen wrote this article,



Svalbard, Norway.

Horseshoe Lake and environs have been seriously impacted by Jasper’s devastating wildfires.]

The Universe of Colour is an online community of more than 55,000 photographers from around the globe. A panel of professional photographers reviews about 3,500 photos a week and selects the weekly gallery. Then the curators select about 200 of the best weekly photos, which are published in a quarterly online publication, and the photographers are awarded a certificate of achievement. For more information, or to join this community, check out www.theuniverseofcolourphotography.com.

Travels. Darcy and I are having a busy 2024 with a wonderful trip to Namibia, South Africa, and Zambia with Susan Elison-McGee, Barbara Davis, and Betty Wilkinson. As of this writing, we were wrapping up a trip to Svalbard [Ed: Svalbard is an archipelago half way between Norway and the North Pole and is one of the world’s northernmost inhabited areas] and a cruise down the Norwegian Fjords. Upcoming trips include Jasper National Park in the fall of 2024; New Zealand and Antarctica in January 2025; Iceland, Faroe Islands, and the Scottish Isles in June 2025; and the Kimberly and the Red Centre in Australia in August 2025. ■



Kathleen’s winning image of Horseshoe Lake, featured on her Certificate of Achievement.

Haruhiko Kuroda Decorated

Kazu Sakai (ADB 1987–2014)



Former ADB President Haruhiko Kuroda

Former ADB President, Mr. Haruhiko Kuroda, was decorated with the Grand Cordon of the Order of the Sacred Treasure, the highest ranked decoration in Japan for those who achieve outstanding contributions in public service. The granting ceremony was held in the Imperial Palace on 9 May, just 2 days after Mr. Kuroda's return from New York City where he had taught graduate students at the Columbia University.

Mr. Kuroda received the medal from Emperor Naruhito and had an audience with him. In the conversation, Mr. Kuroda mentioned his majesty's honoring ADB's Annual General Meeting in Kyoto in 2007 with his presence, then as Crown Prince. Mr. Kuroda also shared his memory of the presentation delivered by his majesty in the Water Summit 2007 in Beppu, Japan. The subject of the presentation was the fluvial transportation in the Yodo River water system, and Mr. Kuroda heard many foreign water experts saying that his majesty's lecture was the most impressive one in the conference.

Mr. Kuroda said that he considers the decoration not as a recognition of his personal achievements but rather that of contributions to the society made by the institutions where he worked, and he shares the honor with the colleagues who supported him in these institutions, including at ADB. ■

Focused Fiction

Cedric Saldanha (ADB 1983–1989 and 1993–2003)

I retired from work in economic and social development 4 years ago. Now, beside enjoying the joys and challenges of grandparenting, I have begun a second career—as a fiction writer

My goal is to write not just exciting and readable novels, but ones which debate key social issues affecting society.



My first book, *Quest for Freedom*, focuses on the issue of violence against women. This is a worldwide phenomenon, affecting every society. Most of this violence is intimate partner violence. The World Health Organization confirms that almost one-third (27%) of women aged 15–49 years who have been in a relationship report that they have been subjected to some form of physical and/or sexual violence by their intimate partner.

In Australia this year (2024), a woman has been killed once every 4 days, in most cases, by her partner or close acquaintance. While women are now standing up to this bane, it's time men also did.

I am hoping my book is a small contribution to the fight against this scourge on society.

In *Quest for Freedom*, the reader meets Smita, a young woman from Mumbai, who is swept into an arranged marriage and relocated to Melbourne. Thrust into an abusive and loveless marriage, she battles domestic abuse and violence. She fights back with resilience and tenacity.

Do read the book and join Smita's fascinating journey from victim to vigilante and then to a crusader for women's rights. I promise you, it's an exciting ride. Some of the Amazon Reviews say: "Gripping and thought provoking," "Fascinating read," "...thoroughly enjoyable...", and "Inspirational and so well written!!"

Quest for Freedom is available on Amazon, Google Books, Barnes & Noble, and Inspiring Publishing. I welcome your review on Amazon, if you read the book. And please

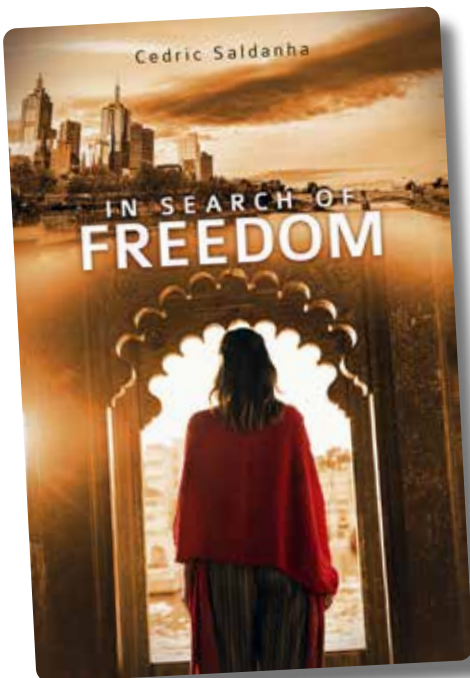
do join in the conversation and movement to strike out this menace in our society.

The Monk and the Don, my second book, focuses on the nexus between poverty and drug dealing. The book is a thriller about the underworld drug wars of the 1960s and 1970s in Mumbai.

Mumbai is where I grew up. The book thus borrows heavily from my childhood and youth experiences in this city. Its focal point is the Dharavi slum where drug lords entice poor boys to become drug peddlers and mules. An underworld gang war ensues as the drug dons vie for market share in the drug trade. A social worker enters the fray. He mobilizes community action to fight the underworld drug dons. The novel is a page turner, and has been picked up by Om Publishers, India. It is due for publication soon and will be available on Amazon Books.

The Remaking of Professor Bobbins, my third book, has been recently completed. The story describes how a bubbly, precocious 7-year-old Sarah helps transform her grandfather, a retired economics professor, from a grumpy, depressed old man to one who finds his youth again, begins a love relationship, and discovers exercise and its revitalising effects despite his age.

The book addresses several themes—the potential for change at any age; the energising effects of relationships, particularly for seniors; the evils of domestic violence; and the positive and negative effects of neoliberal economics on modern society.



I welcome your reviews and comments on my books when you read them (the first is available on amazon.com). My email is cedsaldanha@gmail.com and my website is <https://www.cedricsaldanha.com/> ■

Running -4@66+

Hiroki Kobayashi (ADB 1997–2020)



Running cartoon given to Hiroki Kobayashi by South Asian Energy (SAEN) on retiring from ADB.

My marathon life started at age 28 in Okinawa, Japan, which was the first place I was assigned to by my previous company, J-Power, for power plant construction, and where I met my wife, Yukie. I participated in the Naha Marathon in Okinawa several times from various places where I was assigned in Japan and overseas, before I joined ADB.

However, at ADB, I was lazy, i.e., no special sports and

training (except occasional golf)—commuting by car, using elevators, drinking beer every day, etc. At age 50, I was shocked that my weight exceeded 80 kilograms, and felt I might not live longer. Then I resumed running practice and have participated yearly in one or two full marathons (mainly in Naha and Tokyo) every year since I reached age 51. Currently my weight is about 60 kilograms and I feel quite healthy.

By practicing, I can now run faster than in my younger days and have achieved Sub 4 (running a 42.195 kilometer full marathon within 4 hours) five times, i.e., twice at age 55 and once each at ages 57, 60, and 64. My best time was 3:48:51 at the 2014 Tokyo Marathon when I was 55. My best time after ADB retirement was 3:55:49 at the 2023 Tokyo Marathon at age 64, when I finished as number 11,551, out of 36,536 participants and 480th out of 2,542 runners aged 60–64.

The reward for hard practice is beer after marathon races. Since I normally fast



With beer after finishing the 2023 Naha Marathon.



With daughters after finishing the 2023 Tokyo Marathon.

from beer for 1 month before races, the after-race beer is extremely delicious!!

I retired from ADB at age 62 in 2020, during the COVID pandemic, and I was pleased that SAEN (South Asia Energy) colleagues gave me a running cartoon portrait at the Remote Farewell Party. Now, I run morning and evening in Valle Verde 5, Ortigas, aiming for a Sub 4 again at age 66+. ■

Back to Vanuatu

Bruce Murray (ADB 1980–2007)

In 1984, ADB opened its first South Pacific Regional Mission, in Vanuatu. Lew Hayashi headed the South Pacific Regional Office in Vanuatu from 1988 to 1995. Peter Hanton, Chris Wensley, and John Cole were among the people who worked with Lew in Vanuatu. Vanuatu office alumni held a mini reunion over lunch in Vancouver in April 2024, sharing fond memories and renewing friendships.

The reunion was triggered by Peter and Emy Hanton's annual ski trip to Whistler, the site of the downhill ski events during the 2010 Winter Olympics. During the get-together, I handed an autographed copy of Ian Gill's *Searching for Billie* to Lynne Cole—John and Lynne were listed in the acknowledgements. In Canada, *Searching for Billie* can be ordered through Indigo.ca. It is a compelling read of Ian's efforts to trace the story of his mother Billie, her triumph over immense odds, and three generations



Staff in the South Pacific Regional Office in Vanuatu, 1995, l-r. back row: Loreen Ala-Ngwewe, Anna, Pita Moala, Maureen George, Joe Rajaratnam, Amelia Siamomua, Rishi Adhar, Mary Narfi; front row: Janet, Mary Kalmet, Chris and Susana Wensley, Peter Hanton, Lew Hayashi, Paul McCabe, John Eglington, Willie (absent: Graham Walter, John Cole, Mike Ryan, Jayaraman, Ana Vatucawaqa).

of their Anglo-Chinese family against the backdrop of a century of Chinese history from the mid-19th century. ■

Bhooly Bisree Yaadien

Khalid and Aysha Rahman (Khalid was ADB staff 1984–2005)



Khalid and Aysha Rahman with granddaughter in Urdaneta Village, Makati.

Recently we had the opportunity to fulfill a long-standing desire to revisit Manila where we had lived for 21 years till 2005, a revisit to *bhooly bisree yaadien* (forgotten memories). Our son, Asad, moved his work desk

and family to Manila last year. He and his wife, a Spanish-American Philippine national, did not have to work too hard to convince us to visit them and our three granddaughters. Asad and family live in Urdaneta Village, Makati.

One can feel the impact of the Philippines' steady 6% growth. There are many more high-rise buildings and much commercial activity. Of course it has led to road congestion. To some extent they have addressed this with flyovers and underground crossings. It was so easy to cross over from Urdaneta Village to the Makati business area because of an underground pedestrian crossing. We could go easily to restaurants and malls for shopping, without depending on a car ride.

Not many of our former expatriate colleagues are in Manila. We had good and warm meetings with Arjun Thapan and family, and Khwaja Moinuddin and Naseem. It was nice discussing the historical past and the present in the light of what we had thought it would be. Among the current ADB Pakistanis, we had memorable social meetings with Rehan and wife, Zehra (who is an International School Manila staff); Haroon and wife, Sabha; and Hussien and wife, Shaista, who are both ADBians.

It was interesting to compare notes on family living in the Philippines now and in the past. It was very thoughtful of Shaista to invite us to the monthly lunch the Pakistanis have at the ADB Executive Dining Room. While her husband was away on mission, it was wonderful meeting the majority of the Pakistanis at ADB. Revisiting the ADB Headquarters, which had been a major part of our professional life, was a bit emotional.

We enjoyed our stay in Manila, spending time with our grandchildren and catching up with them. Discussing their activities in school (ISM), where our children had studied, brought back interesting memories. They have settled in well. It is, after all, their parents' old school.

Visiting a city and society you were familiar with and where you moved about comfortably on your own was truly relaxing and enjoyable. The overall environment in Manila was pleasant. The people are warm, pleasant, and helpful. It was certainly worth the time and money spent! ■

Uplistsikhe

In May I returned to Georgia's amazing cave cities. My first visit was after the 2015 annual meeting in Baku. This time I reconnect with my Georgian guide, Rati, who now has his own travel agency.

Uplistsikhe, "the lord's fortress," is an ancient town carved into the rock above the Mtkvari River. Its oldest structures date from about 4,000 years ago—Rati says the town might be even older. Uplistsikhe is notable for



Sandstone rock outcropping on the approach to Uplistsikhe, weathered by wind and rain.

its various styles of rock-cut caves and having both pagan and Christian architecture coexist.

Approaching Uplistsikhe one sees beautiful wind-shaped stone and, shortly, Uplistsikhe itself. We enter the National Park and I marvel at how ancient people scaled the rock to get to the safety of their cave homes, storages, gathering places, bakery, winery, and even what is thought to have been an apothecary. Uplistsikhe is one of Georgia's oldest urban settlements and became an important political and religious center. Water likely had to be brought up from the river below. And, I wonder, where were the bathrooms?

Of the remaining structures, the earliest date from about 100 AD. Early in the 4th century, King Kartli converted to Christianity, and new centers of Christian culture arose in Mstkheta and Tbilisi, both part of his kingdom. Uplistsikhe later reemerged as a principal Georgian stronghold during the Muslim conquest of Tbilisi in the 8th–10th centuries. But after the Mongol raids in the 13th century, killing scores of monks, Uplistsikhe was abandoned. In 1920, a 6.2 magnitude earthquake severely damaged the complex.



Central part of the Uplistsikhe Fortress showing stairways and caves. The large central cave is called the "Temple of Makvliani." It may have been Uplistsikhe's prominent pagan worship center before Christianity was introduced, possibly a place for worshipping the Caucasian Sun goddess.

After paying the entry fee, we work our way up through a narrow passage to a pit possibly used for animal sacrifices during pagan times and later for food storage.

The Uplistsikhe complex covers about 8 hectares. Narrow alleyways and steps cut into the rock radiate from a central passageway. Most caves are not decorated, but some of the larger structures have vaulted ceilings and other decoration.

An example is the "Theater," largely cut into rock but with parts destroyed by the 1920 quake. (Sadly, recent graffiti mars some of the walls.) The southern part has a complex of structures, including a ceremonial hall—a hall with two adjacent rooms that was supported by two pillars and had a stone bench that could have been a ruler's seat. The hall's façade is decorated with a Roman-type arch with pediment. Rati was an encyclopedia of information, stopping occasionally to ask "IO?" ("information overload"?).

At the summit of the complex is a three-naved Christian basilica built of stone and brick in the 9th–10th centuries, which, for reasons unknown, survived the Mongol destruction unscathed.

Archaeological excavations at Uplistsikhe have discovered numerous artifacts from different periods, including gold, silver, and bronze jewelry; ceramics; and sculptures. Many of them are in the National Museum in Tbilisi. ■



The Prince's Church, one of the only structures to have survived the Mongol invasion that killed thousands of priests, from the wall in front of Queen Tamar's Hall. She is the 13th Century ruler also known as King Tamar, said to have ruled as a king.

New Members

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

February 2024

Aoki, Hiroyuki (Japan)
Naguiat, Antolin De Leon (Philippines)
Osewe, Patrick (Kenya)
Santos, Russel Shane (Canada)

March 2024

Chang-Ching, Yu (Canada)
Durrani, Hamidullah (Turkey)
Hu, Xinglan (People's Republic of China)
Kho, Yohana (Indonesia)
Rico, Rhommell (Philippines)
Van Peteghem, Pierre (Philippines)
Zamora, Arsenia (Canada)
Zapata, Dianne Mauritz (Canada)

April 2024

Abell, Thomas (United States)
Asanova, Jazira (Philippines)
Dogelio, Arlene (Philippines)
Fukayama, Takeshi (Japan)
Laboria, Ivette (Philippines)
Karki, Pawan (Nepal)
Peters, Noel (Philippines)
Perez, Lynnette (Philippines)
Talja, Evelyn (Philippines)

May 2024

Celestino, Anne Valko (Switzerland)
Kapunan-Ong, Rosette Angelica (Philippines)
Sibal, Maria Regina Agnes (Philippines)
Samson, Maria Clarissa (Philippines)
Thieme, Christopher (Philippines)

June 2024

Contreras, Camille Lourdes (Philippines)
Fox, Alexander (Australia)
Gacutan, Adelita June (Philippines)
Mizusawa, Daisuke (Japan)
Mukhopadhyay, Hiranya (Philippines)
Perez De Tagle, Paulita (Philippines)
Ramakrishnan, Thyagarajan (India)
Saniel-Gois Ma. Celeste Grace (Philippines)
Seril, William (Philippines)
Uy, Christine Genalin (Philippines)

July 2024

Bautista-Piamont, Rhia Theresa (Philippines)
Carlota, Annalisa (Philippines)
Culla, Tadeo (Philippines)
Diamonon, Vladimer (Philippines)
Fabula, Joseph Benjie (Philippines)
Jiang, Yan (United States)
Lucero, Josephine Bauya (Philippines)
Salvador, Antonietta (Philippines)
Salvador, Ma. Margarita (Philippines)
Um, Wochong (Philippines)

Senior Appointments at ADB

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

Tobias Hoschka—Treasurer, Office of the Treasurer (TDOT), Treasury Department (TD), assumed office 1 August 2024.

Cigdem Akin—Director, Public Sector Management and Governance Sector Office (SG-PSMG), Sectors Group (SG), assumed office 23 July 2024.

Eduardo Banzon—Director, Human and Social Development Sector Office (SG-HSD), SG, assumed office 15 July 2024.

Shanti Jagannathan—Director, Human and Social Development Sector Office, SG, assumed office 19 July 2024.

Munenari Nomura—Director General-Designate, Budget, People, and Management Systems Department (BPMSD), assumed office on 15 July. He will assume office as Director General, BPMSD, effective 22 July 2024.

Patricia Rhee—Assistant General Counsel, Office of the General Counsel (OGC), assumed office 8 July 2024.

Zehra Abbas—Director, Safeguards, Office of Safeguards (OSFG), assumed office 17 June 2024.

Hisaka Kimura—Regional Head, Private Sector Development, Office of the Director General (EAOD), East Asia Department (EARD), assumed office 7 June 2024.

Peter Fizelle—is appointed Advisor, Information Technology Department (ITD) and Head, Cybersecurity and Compliance Unit (ITOD-CS), effective 10 June 2024.

Melissa Khemani—is appointed Director, Prevention and Compliance Division (AIPD), Office of Anticorruption and Integrity (OAI), effective on assumption of office.

Xinning Jia—is appointed Director General, Strategy, Policy, and Partnerships Department (SPD), effective on assumption of office.

Ricardo Carlos Barba—Director, OSFG, assumed office 20 May 2024.

Jocelyn Erlinda Munsayac—Director, OSFG, assumed office 20 May 2024.

Utsav Kumar—Country Director, Kazakhstan Resident Mission (KARM), Central and West Asia Department (CWRD), assumed office 26 April 2024.

Galiya Ismakova—Director, Procurement Division 2 (PFP2), Procurement, Portfolio, and Financial Management Department (PPFD), assumed office 9 April 2024.

Benjamin Graham—Director, Fragility and Engagement, Fragility and Engagement Division (CCFE), Climate Change and Sustainable Development Department (CCSD), assumed office 8 April 2024.

Ruth Farrant—Director, Public Financial Management Division 2 (PFFM2), PPFD, assumed office 1 April 2024.

Bouadokpheng Chansavat—Regional Head, Operations Coordination, Operations Coordination Unit (SAOC), South Asia Department (SARD), assumed office 26 February 2024.

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

Obituaries

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

Robert Hood, former Senior Project Economist, passed away on 7 February 2024 at the age of 90. Condolences may be sent to his wife Mary Ellen Hood at remehood@gmail.com.

Rip Min, former Director, passed away on 18 February 2024 at the age of 86. Condolences may be sent to his wife Sooja Min at soojamin@gmail.com and to his daughter H. Debbie Min at hmi@uwcsea.edu.sg.

Ramdass Keswani, former Assistant General Counsel, passed away on 8 March 2024 at the age of 91. Condolences may be sent to his daughter Vinita at viniramsay@outlook.com.

Canh Quang Truong, former Programs Officer, passed away on 2 April 2024 at the age of 87. Condolences may be sent to his wife Clarita Truong at truongclair@yahoo.com.ph.

Eiji Kobayashi, former Chief, passed away on 22 April 2024 at the age of 90. Condolences may be sent to his son Seiji Kobayashi at seiji.kobayashi0922@gmail.com.

Leticia Supangco, former Technical Assistant, passed away on 30 April 2024 at the age of 90. Condolences may be sent to her daughter Annaliza Supangco Pelea at Anna4766@yahoo.com.

William Hopper, former Senior Project Engineer, passed away on 4 May 2024 at the age of 87. Condolences may be sent to his wife Christine Hopper at diki421@gmail.com.

Thomas Colvin, former Information Officer, passed away on 6 May 2024 at the age of 85. Condolences may be sent to Anita Turingan at +63917 638 5805.

Nils Ekehorn, former Senior Investment Officer, passed away on 22 May 2024 at the age of 93. Condolences may be sent to his stepdaughter Emerald Walker at trinketmonsod@gmail.com.

Susan Amomoy, former Records and Archives Officer, passed away on 1 May 2024 at the age of 74. Condolences may be sent to her sister to Nora Chulipa at +63 920 900 7315.

Eric Gordon Fox, former Principal Project Implementation Officer, passed away on 20 June 2024 at the age of 82. For many years, Gordon was the New Zealand Chapter Coordinator, and will be sorely missed. Condolences may be sent to his wife Rosemary Fox at foxes3@xtra.co.nz.

Fred Phillips, former Senior Programs Officer, passed away on 2 July 2024 at the age of 88. Condolences may be sent to his son Justin Phillips at jphilli25@gmail.com.

Pantja Putih Wardani, former Senior Project Officer, passed away on 26 July 2024 at the age of 63. Condolences may be sent to her husband Eddi Sutanto at trifa1960@gmail.com.

Shamshad Ali Khan, former Controller, passed away on 20 July 2024 at the age of 93. Condolences may be sent to his son Abdullah Alikhan at sakhan220@hotmail.com.

AFE-ADB

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- (2) Articles that are accepted will be edited for language, content, and length that the Publications Committee deems appropriate for the readership. Articles will preferably be 250–1,000 words. Articles for publication should be sent in MS Word as e-mail attachments to afe-adb@adb.org.
- (3) Images must be of print quality (minimum 280kb file size or 600 dpi). Please send each image in a separate file.
- (4) Any photograph that was not taken by the sender should be sent with the photographer's permission for AFE-ADB to publish it. Please include captions for all photographs that include identifying all people shown.
- (5) Authors and photographers will be acknowledged and retain ownership of the material submitted for publication.

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Articles for publication should be sent in MS Word as e-mail attachments to afe-adb@adb.org.

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

Acknowledgements

Josephine C. Jacinto, AFE-ADB's able former assistant, and Angelika Trisha J. Aquino, provided invaluable help, including typesetting and layout. Beth Cabuay, David Parker, and Jill de Villa edited and proofread. AFE sincerely appreciates ADB's Department of Communications and Knowledge Management and the Printing Unit for assistance with finalizing the magazine.

Announcements

ADB's Annual Meetings

2025 Annual Meetings of AFE-ADB and the ADB Board of Governors

The Asian Development Bank (ADB) will hold the **58th Annual Meeting** of the Board of Governors in Milan, Italy, on 4–7 May 2025. AFE will hold its **39th Annual Meeting** and Cocktails on 5 May, and the Chapter Coordinators Meeting on 4 May.

Chapter Events

The Europe Chapter reunion will be in the Netherlands on September 19–23. Participants will be based in The Hague, and will in addition visit charming Delft, Europe's largest port in Rotterdam and the Cruquius pumping station in Haarlem. The reunion will include the annual business meeting, gala dinner and local tours. For information contact Alessandro Pio at pio.alessandro@gmail.com.

The New York/New Jersey Chapter plans to have a reunion, likely a dinner dance, at the end of September. Contact Juliet Capati at jpcapati@hotmail.com for information.

The Pakistan Chapter plans a get together by end September. Contact Shahida Jaffrey at shahidajaffrey@yahoo.com for information.

The Canada Chapter's Ottawa, Toronto, and Vancouver groups will hold get-togethers during the fourth quarter. Contact Bruce Murray at bmurray.xadb@gmail.com for information.

The Australia Chapter will hold its annual reunion in the Blue Mountains of New South Wales based in Katoomba on October 21–24. Contact Peter Carroll at pet@bigpond.net.au.

The Japan Chapter will join a reunion of ADB retirees in Japan. President Kuroda and President Nakao will attend the reunion. It will be a cocktail reception and will be held on 30 October 2024 at the KKR Hotel in Tokyo from 6:30 PM. Non-Japanese retirees are welcome to join. Contact Kazu Sakai at kazusakai.tokyo@gmail.com for further information.

The AFE-ADB SoCAL Chapter will hold its 2024 Get-Together Party in October 2024. For details, contact Yola Adona at yvilla57@gmail.com.

The India Chapter will hold its 29th Annual Meeting at Aurangabad, Maharashtra, on 16 November 2024. The Reunion Tour on 15–20 November 2024 will include the UNESCO World Heritage sites of Ajanta and Ellora and the pilgrim center of Shirdi. Contact Shilo Chatterjee at shilochatterjee@gmail.com for details.

The Philippine Chapter will hold its Annual Get-together on 21 November 2024 at the Valle Verde Country Club. Contact Gam de Armas at gamdearmas@yahoo.com for details.

The Indonesia Chapter plans to hold the End-of-Year Lunch Party in November 2024 hosted by Chapter Coordinator Dimyati Nangju. Contact him at dimynangju@yahoo.com for details.

The Sri Lanka Chapter will have a dinner meeting during 2024. Contact Lakshman Athukorala at slathukorala@gmail.com for information.

The Korea Chapter holds get-together lunches on the 2nd Thursday of every month, and an annual meeting and year-end party in early December.

The Washington DC Chapter expects to have a get-together in late October 2024 or early November. Contact Fred Roche at frederick_roche@hotmail.com for more information.

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

Annual Association Dues

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

Keep Your Address Updated with AFE-ADB

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