



# News

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



## Baku Annual General Meeting

People, Places,  
and Passages



## Chapter News





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## Our Cover



Top left: Heydar Aliyev Center in Azerbaijan; middle right: Prabhu Ghatge; below: Japan Chapter; background: Suzani.

## AFE-ADB News

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# AFE–ADB Updates

## From the AFE President

Hans-Juergen Springer (ADB 1972–2002)



In February 2015, Julia Holz was elected to the position of AFE Treasurer as David Parker had decided to step down after 8 years on the job. Julia, a certified public accountant, brings very valuable skills and experience to the Treasury position and as a member of the Executive Committee.

The annual meeting in Baku, Azerbaijan from 2 to 5 May 2015 was a great success for ADB as the Board of Governors approved the amalgamation of ADB's Asian Development Fund (ADF) with the ADB's ordinary capital resources (OCR), which significantly enhances ADB's capital base to permit larger operations.

AFE's chapter coordinators' and annual general meetings were forums of fruitful discussion that will serve as guidelines to the Executive Committee for AFE's future operations. Foremost among those is the consideration to increase AFE's dues.

At AFE's meetings in Baku, pension and health insurance figured prominently in the discussions. Results of the then ongoing Comprehensive Review of Benefits and Compensation Policies had, at that time, not been made known to AFE or the Staff Council. Briefings took place only after AFE, and the Staff Council, made such a request in June. Beside several changes that affect only staff, the proposed elimination of the 3% cost-of-living adjustment (COLA) came as a shock to retirees and staff. Retirees and staff raised strong objections to this proposal with the study consultants Towers Watson and ADB. The matter is currently under consideration at the highest levels in ADB. While a decision has not yet been made, retirees and staff expect that ADB will honor the legality of the 3% COLA benefit, as laid down in the Board-approved Staff Retirement Plan document.

The 49th annual ADB meeting and AFE's 30th annual general meeting will take place in Frankfurt, Germany from 2 to 5 May 2016. Frankfurt was a Roman settlement 2,000 years ago, is now Germany's banking capital, and is an attractive city to visit as well as a gateway to Europe. I hope to see many of you there. ■

## From the AFE Vice President

Jill Gale de Villa (ADB 1993–2005)



Medical insurance is discussed on p. 4. The recent 15% increase in premiums has been across the board. Cigna required a 23% increase owing largely to three major cases. The 8% difference was compensated for by money set aside when there was a surplus between the amount the

insurance received and the amount it had to pay out.

We surveyed our membership regarding their general experience with health insurance. The results are on pp 4–5.

The AFE News this time is a bit late because the headquarters team was occupied with the issue of the 3% COLA. Please continue to send us articles of interest to the membership at large, with images that have a minimum file size of 280kb. Unfortunately, we do not have many images from the Baku cocktails, partly because my memory card was lost somewhere in Turkey. However, we have some really good articles and hope you enjoy them. ■

## Pension Matters

Hans-Juergen Springer

Results of the actuarial valuation as of 30 September 2014 were discussed in the Pension Committee meeting on 22 May 2015. The objective of the annual actuarial valuation, done by the consulting firm Towers Watson, is to (1) determine the funded status of the Staff Retirement Plan (SRP), and (2) recommend a funding contribution rate for the current SRP year.

The SRP was fully funded for 30 years prior to the 2008 financial crisis. The SRP is now again well positioned to be fully funded by 30 September 2015. This is a result of significantly increased employer contributions and an average investment return of more than 9% over the last 5 years.

As of 30 September 2014, the SRP was funded at 93.6% based on a 5-year moving average of investment values. It was funded at 99.2% on a market value basis.

The SRP has 1,925 pensioners and 2,992 active (i.e. paying ) participants. The pension pay-out in the last SRP year was \$71 million. The Pension Committee approved an employer contribution rate of 21% of salaries and an additional transfer of \$97.2 million from ordinary capital resources to the Pension Fund.

The meeting was informed that the Pension Investment Committee was carrying out, with the assistance of consultants, the 5-yearly review of the SRP's investment policy and guidelines. This review includes, for the first time, the Retiree Medical Plan Fund (RMPF) that was set up earlier in 2015. The outcome of the review will be presented to the Pension Committee.

As mentioned earlier, a briefing on the Comprehensive Review of ADB Compensation and Benefits Policies was given to AFE on 17 June, followed by a town hall meeting on 22 June that was attended by about 1,000 staff members and many retirees. Retirees' attention was drawn to the proposed SRP changes in the review that had been carried out by Towers Watson consultants. The major changes were (1) an increase in retirement age to 65 for staff members hired starting in 2106, (2) a market-related return on discretionary benefits, and (3) elimination of the minimum guaranteed 3% cost-of-living adjustment (COLA). These changes were proposed to be effective 1 January 2016. The increase in retirement age and the change of the guaranteed discretionary benefits return affect only staff, but the 3% COLA elimination would affect staff members who were hired before 2012 and retirees. Retirees and staff strongly opposed the COLA change based, among other things, on the provisions in the Board-approved SRP legal document.

A legal opinion obtained by AFE and Staff Council from the London-based firm Bretton Woods Law supports this position. ADB has reconsidered the COLA from a different angle, and decided to reinstate a clawback that will have the same effect as removing the 3%. We are currently discussing how to handle this with lawyers and the Staff Council. ■

**For information on pension contact**  
pension@adb.org

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**For information on insurance contact**  
insurance@adb.org

## Health Matters

Jill Gale de Villa

In June, we surveyed retirees' experience with and opinions on the health insurance, using Survey Monkey. Survey Monkey allows us to gather information and responses while protecting the privacy of the respondents. Hence this is a facility for us to gather data and a range of opinions and suggestions, but not to handle individual issues for respondents.

We are indeed satisfied with the number of responses (527). All retirees can thank the respondents, as the information and data provided will be very useful to us in discussions

- with ADB and Cigna about improving the current services, and
- with ADB about any proposed changes in the medical benefits for the new contract to be bid out in 2016.

The results of the survey are summarized on the next two pages. Full data results are available on the AFE website (afe-adb.org). Responses to questions requiring the participant to write in text are not on the website, because many of the responses involve revealing personal medical information that could be traceable to the respondent, which would breach privacy.

**Staff category, place (or area) of residence, and length of employment at ADB** are given in the pie charts.

**Coverage.** 76% had more than 1 person covered.

**Usage.** 53% had filed for coverage 4 or more times in the previous year; 22%, 2–3 times; 9%, once; and 17% had not filed.

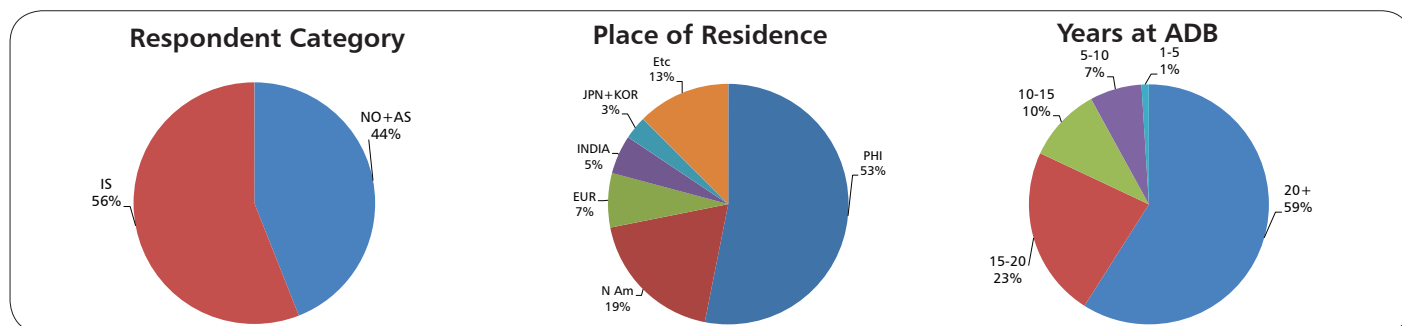
**Other insurance.** 42% have some other form of insurance.

**Access to adequate other insurance.** 86% could not get other insurance to meet their needs.

**Understanding of Coverage:** 86% understood the coverage, and 87% were satisfied or highly satisfied with the information on the GMIP.

**Who to Contact at ADB.** Only 39% knew who at ADB to contact for insurance issues. (Answer: currently, Cristina Keppler and Alona Saludo are in charge: ckeppler@adb.org, asaludo@adb.org; however, people change jobs and take leaves, so in general, e-mail insurance@adb.org or call 632-632-4444 and ask for the insurance group.)





EUR = Europe, Etc = all other places, IS = international staff, JPN+KOR = Japan and the Republic of Korea, N Am = North America, NO+AS = national officers and administrative staff, PHI = Philippines.

Notes: Place of primary residence is determined per AFE's mailing address. Actual year ranges for working at ADB are over 20; 20 to over 15, 15 to over 10, 10 to over 5, and 5 or less.

Source: Survey data.

**Satisfaction.** 91% were satisfied with the range of services the GMIP offers, and 90% who had filed had very positive or positive experience with Cigna's customer service. Of those who had filed claims, 67% had experienced no change since Cigna took over from Vanbreda; 91% were satisfied or highly satisfied with the timeliness of Cigna's responses; 19% had claims rejected. Of those who had issues with the insurance, only 29% contacted ADB.

**Breadth of coverage.** Respondents wanted assorted additions to the plan—16% wanted vision care, 26% wanted preventive care, and 43% wanted dental care added. However, 68% would rather have the plan stay the same than have significantly increased premiums.

**Share of pension Spent on GMIP Premium.** Average = 7.43%; the highest = 50%.

**→Here's the surprise. Only 47% of people undergoing a planned procedure inform the insurance ahead of time. This one needs everyone's attention, because our plan and our budgets benefit tremendously when the insurer can negotiate costs in advance.**

**Comments and reasons for responses.** These varied widely, and fill well over a dozen pages. A few are mentioned here, and indicated needs for

- better information and communications on coverage, how to file claims, reasons for rejections and requests for additional information, and interface with primary insurance such as national health programs
- put the entire plan on the Cigna website
- faster responses to immediate needs such as during hospital stays
- avoiding expenses incurred by required visits to physicians for prescriptions for maintenance meds
- assuring the website information is accessible and easy to understand

- shorter time between advising Cigna of a forthcoming procedure and approval for it
  - who to contact to speak to a person at Cigna and at ADB re issues
  - covering nontraditional medical treatments
  - differentiating between vitamins and supplements used as preventives and as curatives
  - paying for home care when it is cheaper than hospital care
- Comments that will be useful when discussing potential changes to the plan pertain to (but are not limited to)
- broadening coverage options to include preventive care (e.g., vaccinations, mammograms, colonoscopies); dental; eye; and alternative medicines; and
  - premiums based on the area where a participant intends to use medical care (for example, global coverage or Asia-only etc.).

**Meeting with Cigna.** On Wednesday, 12 August, I spoke with the Cigna representative who was visiting ADB, Sharon Tan. I requested BPMSD's Alona Saludo to join us. Several retirees had sent me their issues to raise, and I was able to discuss some but not all of them, owing to time constraints. I concentrated on what appeared to be issues of general concern.

Sharon Tan noted that Cigna is still having a fast turnover of people handling claims, and that some new claims handlers are not yet adept at the job. Alona and I stressed that Cigna should remedy this as soon as possible. There have been too many instances of Cigna denying claims that should be accepted and repeatedly requesting for more proof. Our assumption is that Cigna has expanded its non-US business more rapidly than it can handle.

We noted that it is essential that Cigna make the website more user-friendly and inclusive of many more ailments and how they are to be handled, and improve its customer service. We also need to improve communications with and information dissemination to those who do not access the Internet.

I noted that handling of people in hospital needs to be improved, as they should be directly contacted about any limitations on length of stay, etc., and this should be settled expeditiously without causing additional stress to patients and families.

When you do have issues with your medical insurance, consider copying insurance@adb.org in your communications (or Medical Insurance, Asian Development Bank, 6 ADB Avenue, Mandaluyong City 1550 Philippines). And be sure that family or friends know how to contact the insurance on your behalf. ■

## AFE-ADB Committees

### Publications Committee

Jill Gale de Villa—Head	Anna Juico
Gamaliel de Armas, Jr.	Wickie Mercado
Stephen Banta	David Parker
Julia Holz	Hans-Juergen Springer

### Pension Council

Philip Erquiaga—Chair	<i>Ex officio</i>
Evelyn Fischer	Hans-Juergen Springer
Nick Llave	Jill Gale de Villa
Brahm Prakash	Julia Holz
Graham Walter	

### Insurance Committee

Jill Gale de Villa—Chair	Dang Fook Lee
Lourdes de Belen	Ferdinand Mesch
Edward Breckner	Axel Weber
Randolph Earman, Jr.	Clay Wescott
Evelyn Go	

## Chapter Coordinators

Peter Carroll—Australia (Paul Turner will assume the position after 22–23 October 2015)  
 Bruce Murray—Canada  
 Günter Hecker—Europe  
 Barindra Ganguli—India  
 Putu Kamayana—Indonesia  
 Tsuneaki Yoshida—Japan  
 Yoong Soo Seo—Republic of Korea  
 John Colin Pratt—New Zealand  
 Shahid Mirza—Pakistan  
 Gamaliel de Armas, Jr.—Philippines  
 Cheng Huat Sim—Singapore  
 Ranjith Wirasinha—Sri Lanka  
 Clay Wescott—Washington DC, United States (US)  
 Nannette Amorado—New York–New Jersey, US  
 Yolanda Laurel-Houtby—Southern California, US

## Frankfurt 2016



ADB’s Annual Meeting next year will be held in Frankfurt am Main, Germany, on 2–5 May. AFE activities start with cocktails on the evening of 1 May.

Frankfurt am Main is a modern, livable city with many traditional historic attractions. Wikipedia describes Frankfurt as “the most diverse city in Germany with more than 50% of the population not being ethnic Germans.”



“Frankfurt’s various parks, its diversified architecture, its historical sites, and its unrivalled museum scene are unique in Germany. The museum embankment south of river Main is a cultural wonder to behold.” The Städel Museum, founded in 1815, houses an outstanding collection of European art, from the middle ages to the present. “Nearby, the Museum of Applied Art offers thousand years of arts and crafts in a striking building

designed by American architect Richard Meier. The Schirn Kunsthalle gallery [is] a leading exhibition house in Germany and Europe.”

There is much to do in Frankfurt. Enjoy the clubs and theaters. See the Italian-inspired Opera House. Walk in the Romberg, Frankfurt’s old central square, for views of its ornately gabled buildings, reconstructed after WW II. Stroll along the river, enjoy the art at Frankfurt’s many galleries, and ascend to the top of the Main Tower for 360-degree views of the city. Visit Goethe-Haus, where Johann Wolfgang von Goethe was born in 1749, to see the architecture and furnishings of the time. Climb the spire (95 meters) of the elegant Gothic Kaiserdom. Its construction started in the 1400s and continued for 400 years.

We look forward to seeing you there. ■



# Azerbaijan 2015

## Chapter Coordinators' Meeting

Conference Center • Baku, Azerbaijan • 2 May 2015

### Present

President Hans-Juergen Springer (HJS), Vice-President Jill Gale de Villa (JGV), Treasurer David R. Parker (DRP)

Chapter Coordinators and Coordinators' representatives: Peter Carroll (Australia), Gunter Hecker (Europe), Putu Kamayana (Indonesia), Shahida Jaffrey (Pakistan), Colin Pratt (New Zealand), Y-Chie S. Primo (New York–New Jersey)

Observers: Stephen Banta, Ulf Freiwald, Ron Hamilton, Dang Fook Lee, Robert Wihtol.

### Opening

The meeting opened at 9:15 am. HJS announced for the record the election of Julia Holz as AFE's new Treasurer for a term of 4 years starting on 7 May 2015. He thanked outgoing Treasurer David Parker for the conscientious and very valuable work he had done during his two 4-year terms.

The meeting agenda and the minutes of the 2014 chapter coordinators' meeting in Astana, Kazakhstan on 2 May 2014 were adopted without change.

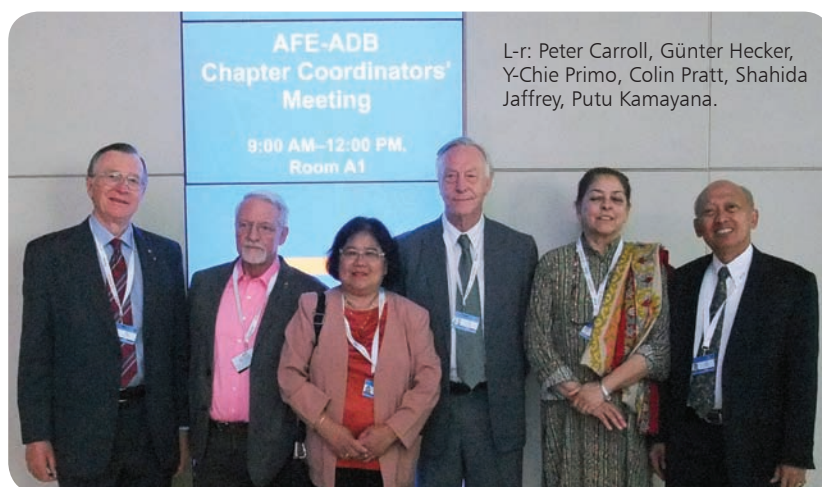
### The President's, Vice President's, and Treasurer's Reports

The three reports were circulated to all members prior to the Annual Meeting. HJS, JGV, and DRP highlighted the main points in their reports (see pp. 9–12).

### Group Medical Insurance Plan (GMIP)

Pursuant to Cigna buying Vanbreda in 2010, the name Vanbreda may not be used any longer for the insurance effective September 2015, and Vanbreda insurance cards will be replaced by Cigna insurance cards. AFE had been assured that policies and procedures had not been changed as a result of Cigna taking over Vanbreda's business. AFE will be vigilant, given the recent larger increase in issues with the insurance claims that members reported to AFE. A premium increase was being considered as claims in 2014 had risen to the level of premium receipts.

A point stressed is that the GMIP is the only health insurance policy available for most ADB retirees, as they do not have a national health scheme to join after retirement



L-r: Peter Carroll, Günter Hecker, Y-Chie Primo, Colin Pratt, Shahida Jaffrey, Putu Kamayana.

from ADB. However, retirees who can join a national scheme should do so, as that scheme would be the primary insurer and Cigna, the secondary insurer. This is to the advantage of GMIP, as it reduces costs.

### Social Media for AFE

AFE recognizes that networking and communication through social media, in their wider sense (websites, email, LinkedIn, Facebook, Twitter, etc.), are becoming more important for a growing number of AFE members. Social media was the focus of the 1-day, 15 October 2014 meeting of the Association of Retiree Associations of International Organizations (ARAIIO) in which JGV participated. AFE is attaching high importance to this development. The AFE website is being upgraded and will, for example, include a password-protected membership directory. AFE is also in discussions with BPMSSD about an AFE LinkedIn Group. The meeting's discussions focused on how effective social media are for a group of aging former ADB staff. It was pointed out however that participation in social media is voluntary, that AFE would not neglect the more traditional forms of communication such as email and the AFE website, and that newer members are adept at using social media.

### Financial Matters

DRP's report highlighted that (1) the allocation for chapter development from the ADB subsidy to AFE for



L-r: Günter Hecker, Putu Kamayana, Dang Fook Lee, Y-Chie.

would leave his position after the AFE Australia annual gathering in October 2015 and that Paul Turner would be the new coordinator. HJS thanked Peter Carroll for his meticulous and highly successful work of revitalizing the AFE Australia chapter and managing it to the full satisfaction of all AFE Australia members. Especially noteworthy are the annual gatherings that have, since he took over, been a great success and even attracted members from neighboring New Zealand.

2014 had been almost fully utilized, and (2) the surplus from the AFE resources budget had shrunk to \$826 in 2014. DRP pointed out that the ADB subsidy to AFE is much appreciated as it is vital to AFE’s work and objectives. ADB provides the subsidy in recognition of the important role AFE plays in fostering ADB’s development mission and in order to help AFE defray its administrative costs. AFE’s request to ADB for the 2015 subsidy was the same amount as in 2014, as we were mindful of ADB’s efforts to restrain growth in its annual budget. As had already been discussed at the chapter coordinators’ meeting in Astana in 2014, an increase in AFE dues was likely to be required.

Chapter coordinators present strongly supported the suggestion to increase dues. Coordinators noted that resources should be sufficient for AFE to perform its functions effectively. A chapter coordinator noted that at a coordinators’ meeting several years ago, a decision was made not to use AFE resources for chapters’ own activities. Agreement was reached to tackle the dues issue in 2015.

Regarding how funds for a joint get-together of two chapters could be used, it was clarified that this was up to the two chapters to decide, but full use of the two allocations would have to depend on the number of participants at the joint meeting.

Chapter coordinators approved a motion of appreciation and gratitude for the departing Treasurer, to which he responded with thanks.

**Sundry Business**

The chapter coordinator for Australia, Peter Carroll, informed the meeting that he

In response to a suggestion that surviving spouses be required to pay annual dues, it was pointed out that (1) since annual dues were introduced in October 2000, surviving spouses have been exempted from paying annual dues, and (2) clubs and associations usually give a courtesy membership to surviving spouses. The current AFE practice of not charging surviving spouses was accepted by an overwhelming majority of chapter coordinators. As for better integration, it was agreed to highlight in the AFE News that they (1) continue to be members without charge; (2) could pay annual dues voluntarily or make voluntary contributions if they wish; and (3) are entitled to receive the AFE News, AFE Survivors’ Handbook and other material, information, and support from AFE as appropriate to a full-fledged member.

Re. an updated printed AFE membership directory, with the forthcoming online membership directory on AFE’s website, the need to print an updated membership directory will be decreased as the online directory would be up-to-date. A printed directory, especially for members without internet access, would still be produced, but at longer intervals than in the past.

**Adjournment**

The meeting was adjourned at 12 noon. ■





# AFE–ADB 29<sup>th</sup> Annual General Meeting

Conference Center • Baku, Azerbaijan • 2 May 2015



## Opening

President Hans-Juergen Springer opened the meeting at 2 pm.

## Chairman's Report

[Ed: As Chairman Lee was unable to attend, President Springer read his report.] As Chairman of AFE–ADB, I extend a very cordial welcome to all of you. I also thank our host, the Government of Azerbaijan, for inviting ADB and our Association to join ADB's 48th Annual Meeting. We appreciate the opportunity to join ADB's annual meeting activities, to renew friendships with current and former ADB staff, and to visit and learn about Azerbaijan.

Sadly, several of our members passed away during the last year. Among them is Taroichi Yoshida, ADB's third president. May all their souls rest in peace. Let us pause for a moment of silence in honor of their contributions to ADB and AFE.

The last year has been a good one for AFE, with 99 new members joining and ADB approving the establishment of a fund to help sustain the medical benefits of retirees.

David Parker, our long-serving and dedicated Treasurer, has decided to step aside after 8 years. We thank him very much for his excellent work. We are fortunate that Julia Holz, an experienced certified public accountant, will replace him.

AFE has maintained a close relationship with ADB departments and offices, several of which are especially important to us former employees. We have discussed matters of mutual interest with the Staff Council, and we have individually contributed time and money to the Staff Community Fund. AFE participated again in the annual meeting of the alumni associations of the international organizations in Washington, DC in October last year. Three Washington-based members—Bernard Donge, Chantale

Wong, and Clay Wescott—helped Jill de Villa to represent us at the discussions on knowledge our membership has and could share, among themselves and with others; chapters' activities; and keeping our organizations relevant. Our participation provides us with information about comparator organizations' actions and trends in handling pension and insurance matters.

Looking forward, we will continue to actively liaise with ADB on matters of interest and urgency. We will continue to replace print communication with electronic communication where practicable and explore to what extent social networks may serve our needs. We are looking forward to continuing good relations with ADB, ADB's Staff Council, the Staff Community Fund, and the alumni associations of other international organizations.

Let me thank our office bearers and staff for their hard work and another productive year. I also thank the dedicated committee members and volunteers whose valued contributions are most important to AFE's continued functioning.

In closing, may we all have a very informative and pleasant time at this annual meeting, and I look forward to seeing and talking with you at our cocktail reception later this afternoon.

## Minutes of the 2014 AGM

Minutes of last years' meeting had been circulated and were accepted.

## President's Report

As the AFE President, I welcome you to the Association's 29th Annual General Meeting. We, the AFE team, are glad that you have come to this year's annual meeting.

As you know, our Association’s overarching goal is to contribute to our members’ well-being. We take up pension and health insurance issues with ADB. We also facilitate communication and social interaction among the membership.

We have continued to interact with ADB staff on health insurance matters, now that Cigna has taken over from Vanbreda, and Cigna Life Insurance of Europe has replaced Assurances Générales de France. We are closely following claims cases that are brought to our attention, although we have been assured that claims policies and procedures have not been changed by the new health insurance provider and claims administrator.

The recent establishment by ADB of a Retiree Medical Fund to meet the expenses of our Group Medical Insurance Plan for retirees is a positive step to maintain our health insurance benefits.

Regarding pension matters, the comprehensive compensation and benefits review ADB is currently undertaking should be completed by the middle of the year. We are quite confident that our pensions will not be affected by any changes ADB may make to the benefit system. It can be assumed, based on recent history, that ADB will continue to provide the necessary funds to fully fund the Staff Retirement Plan.

We try to provide communications with and among members of the Association through our AFE News and the website. We are discussing with ADB about an AFE–ADB LinkedIn Group to serve members’ work interests and other information needs. We will also look into the desirability of using other social media to communicate with and among AFE members.

We are currently reconstituting the AFE Pension Committee. Philip Erquiaga, former vice-chair of the ADB Pension Committee until he retired, is now leading the AFE Pension Council.

We believe the time has come to add an Assistant Treasurer to AFE’s Executive Committee and will be requesting nominations sometime in the third quarter of this year.

I would like to bring to your attention the deteriorating trend in our financial position. The surplus of our annual AFE budget has shrunk over the last 2 years and a deficit is projected for the first time in this year’s budget. In addition, ADB’s subsidy to AFE has this year remained the same as last year’s, as has the administrative budget for ADB’s operations. While we also look at ways and means to contain expenses, the time is coming when we have to consider an increase in Association dues. AFE has maintained the same annual dues since October 2000, at \$5 for former national and administrative staff and \$20 for former international staff. An increase in Association dues requires the approval of the membership.

Before ending my report, I thank our chapter coordinators for keeping the Association alive and kicking; our members in the AFE committees for publications, insurance, and pension for providing their time when needed; our two administrative assistants for working diligently day after day to make our Association successful; and our counterparts in ADB for attending to our concerns. And last but not least, I would like to thank our departing Treasurer David Parker who did much more than what was required of the Association’s treasurer. David has been a hard-working and thoughtful co-worker, whose contributions we will miss. At the same time, I welcome Julia Holz as AFE’s new Treasurer who is taking office effective 7 May.

ADB’s Annual Meeting next year and our Annual General Meeting will take place in Frankfurt, Germany.

### Vice President’s Report

**Benefits:** ADB is reviewing all benefits for current and former staff members, starting with the pension. They have not yet entered into any meaningful consultation with us.

**Health Insurance.** We have disseminated the 2014 claims report from Cigna regarding the Group Medical Insurance Plan (GMIP). Claims were up somewhat in the 2014

report, over the previous year. The premiums, which have remained steady during 2011–2014, are expected to increase in 2015, but we do not yet know what that increase will be. The increase will include some rebalancing, as relative salaries have changed, with the salaries of locally hired staff increasing faster than those of international hires. Therefore, for active staff the local hires will pay a fairer share of the burden. No such rebalancing is expected for current retirees.







It seems to us that claim rejections are also up, and we are tracking this. Cigna is being what is euphemistically termed “more rigorous” in implementing the rules, and we find some rejections curious. This year we requested them to look into the blanket refusal to pay for stem cell treatment, on two grounds: (1) they had been paying for it previously, on a case-by-case basis; and (2) it is accepted as good medical practice for some noncosmetic issues. They agreed.

ADB has approved a fund for the retiree (present and future) medical insurance. Our current members Rosario-Abad Santos and Julia Holz, and future member Farzana Ahmad, had suggested this and indeed worked on a paper for it many years back, and Richard Eyre had supported the move. Their work has now come to fruition, under Yasushi Kanzaki and Rajiv Nundy. The aim of the fund is to help lower long-term costs of the plan while increasing ADB’s net income. The funding is being accomplished by taking the amount of the liability for retirees’ health insurance and moving it from OCR to a fund to be invested by the Pension Committee.

ADB is issuing new insurance cards. Be sure to get yours—the “Vanbreda” ones will be defunct soon.

**Benefits: Long-Term Care Insurance.** As last year, members are requested yearly to consider, individually, the cost to them versus their own likely needs. Last year BPMSD and we requested Vanbreda–Cigna to look into the profits versus the outlays from this insurance, as it looks highly favorable to the insurer. Cigna now says it is too early to assess the results, agrees that claims have been few, and wonders if relatives of those who have the insurance are aware of it.

**Washington, DC Meetings with Other Alumni Associations.** The 6th annual meeting of associations of alumni of international institutions focused on chapters, knowledge sharing, and adapting our associations to a changing environment where fewer staff stay on and more are looking for continuing careers and networking. AFE was represented by Bernard Donge, Clay Wescott, Chantale Wong, and me. To date, 3 unofficial networking groups are available for former ADB staff members worldwide:

- the very popular [exADBfriends@yahoo.com](mailto:exADBfriends@yahoo.com), which focuses primarily on social interests and is moderated by Rosie Luistro and Marissa del Castillo (Philippines), Nida Rodrigo and Jun Transporto (Canada), and Malou Silverman (US), and had almost 2,200 messages last year (down from high of almost 6,000 in 2008, the group’s first year);
- AFE–ADB, a Facebook group managed by Clay Wescott and focusing on professional interests (lately with much discussion about AIIB); and
- a group formed 10 years ago in response to ADB changing retirees’ medical benefits.

There are also several area-based groups, such as one for US taxes, another for former staff members in Australia, etc. And Chris MacCormac and Myo Thant have discussed with us the need to have a place where we can exchange views of professional interest. To increase our networking, BPMSD has suggested they will assist us with a LinkedIn group. So a critical mass of interest is building, and we need to congeal this into something functional and manageable.

**Publications.** The Publications Committee continues to issue the AFE News twice annually. All feedback is very welcome. We encourage members to submit for publication articles and images that are about the activities of the authors and/or other members and that will be of interest to the general membership. The articles in the People, Places, and Passages section receive many appreciative comments. Timely submission of articles for the Chapter News section is essential. The AFE website, at <http://afe-adb.org>, is being upgraded.

## Treasurer’s Report

The auditors have again given the Association a clean bill of health. We have emailed a copy of the audited financial statements to members. Revenues exceeded expenses by \$826, which was smaller than in 2013 and 2012. The shrinking surpluses in recent years are likely to be followed by a deficit of over \$4,000 in 2015, mainly because of business travel expenses and an increase in the salary of AFE’s second administrative assistant.

It is important that members keep their payments up-to-date. In 2014, the names of 40 members were removed because their accounts were past 4 years due.

Members appreciate ADB’s subsidy, which helps defray administrative costs and furthers ADB’s development mission by facilitating our networking and maintaining communications pertaining to ADB and AFE. In 2015, the ADB subsidy was again \$24,100. The subsidy for chapters helps them hold their annual reunions, an effective means for members of a country or area to maintain contact with one another and remain interested in ADB and AFE.

Finally, with my 8 years as AFE Treasurer coming to a close, it has been a privilege to be part of what is now called the AFE–ADB Executive Committee, working together with Hans Springer and Jill de Villa, and before that with the late Ikramullah Khan. I am sure my successor, Julia Holz, with her excellent experience, will handle the job as Treasurer very well, and AFE will continue on as strong as ever. Also, I express my appreciation for the excellent support given by the hard-working administrative assistants at the AFE office in performing so well the many administrative and other tasks relating to our work, and in maintaining the Association’s financial records.

## BPMSD’s Statement on Pension and Insurance

**Staff Retirement Plan.** As part of the ADB Compensation and Benefits Review, the Staff Retirement Plan (SRP) is being reviewed to ensure its sustainability as a long-term pension plan and continue to remain an attractive component of the total remuneration package.

The SRP Steering Committee (SRP SC) was formed to ensure that the SRP Review is governed responsibly and that business issues associated with the SRP as part of ADB’s compensation package are properly addressed to ensure that ADB maintains its ability to attract and retain talent. The SRP SC is chaired by Vice President, Administration and Corporate Management, and assisted by the Technical Working Group, comprised of staff from BPMSD, Controller’s Department and the SRP’s actuaries, i.e., Towers Watson Hong Kong Ltd.

The SRP review is in two parts: the technical review, which focused only on the analysis of the current plan, and the organizational review, which will consider potential changes to ADB’s remuneration package, including the SRP.

The SRP SC convened 5 meetings and has covered the technical aspects of the SRP Review. The technical review looked at the current plan provisions, benchmarking exercise with the plans of international financial institutions and with the civil service plans of a number of ADB member countries. It also looked at differentiation of funding and accounting valuation results, analysis of the SRP under different scenarios that reflect deviations from the assumptions used by the valuation methodologies, and discussion of pros and cons of alternative types of pension plans. The technical review was completed in August 2014 and its findings are summarized in the Technical Review Report. The findings have been shared with the SRP Steering Committee, the Budget Review Committee, the Human Resource Committee, the Staff Council and the Association of Former Employees of the ADB. The documents were made available to active participants in

myBPMSD and to retired participants through the ADB alumni portal.

On the organizational review, the SRP SC will review the outputs of the technical review, consider possible changes to existing provisions of the SRP in the context of the total remuneration study, and consult with various stakeholders. In considering possible changes to the SRP, it will be assisted by the Technical Working Group to estimate the projected cost/savings; assess the implications to the competitive position of ADB’s employer-provided benefit; determine the impact on ADB’s net income and balance sheet; and communicate with various stakeholders.

An actuarial valuation as of the latest valuation dated of 30 September 2014 was conducted by the Plans’ actuaries Towers Watson Hong Kong Limited. There were no material changes in the Plan provisions, cost method or the actuarial assumptions since the previous valuation which resulted in the following financial measures:

- the adjusted market value of assets is \$2,272.964 million and projected benefit obligations is \$2,290.432 million which gives rise to a unfunded gap of \$146.345 million; and
- to amortize this unfunded gap and fund future annual service accruals, the revealed contribution rate is determined as 29.59% of payroll.

The Pension Committee (PC) will meet in May 2015. For 2015, it is proposed that the PC endorse a two-tiered funding strategy. The revealed contribution of 29.59 % of payroll for the current plan year is to be funded as follows:

- ADB’s budgeted contribution rate to the SRP is set at 21.0% of participants’ salaries for FY2014; and
- an ad hoc transfer of \$97.248 million from the Ordinary Capital Resources to the Retirement Fund which will be submitted to the Board for approval. The amount represents the accrued pension cost for the SRP. It is the cumulative difference as of 31 December 2014 of the Net Periodic Pension Costs calculated under the required annual accounting valuation and actual contributions made to the SRP.

As noted earlier, the investment experience was very favorable with a rate of return of 10.5% resulting in the FR to increase from 90.1% to 99.2% on a market value basis. However since the FR is based on the adjusted market value of assets which is a 5-year smoothed value and which does not recognize gains and losses immediately but over a five year period, the return on adjusted value basis was 11.7% resulting in an increase in the funded status from 83.9% to 93.6%.

The valuation results will be published in the SRP Annual Report and will be made available online to all staff through the Staff Development and Benefits online and to retired participants via the ADB Alumni Portal and in hard copy on request. The Budget, Personnel, and Management Systems



Department (BPMSD) and Office of Information Systems and Technology (OIST) are working diligently to streamline the pension administration procedures for retirees and beneficiaries and improve the timeliness and level of service for our valued clients.

**Post Retirement Group Medical Insurance Plan (PRGMIP).** Stop-loss limits in 2014 increased from \$3,830 (IS) and PHP49,695 (NS/AS) to \$4,020 (IS) and PHP52,180 (NS/AS) based on the 5% annual indexation.

Medical insurance reimbursements increased from PHP603.8 million in 2013 to PHP704.8 million in 2014, or an increase of 16.7%. Reimbursements to retirees and dependents amounted to PHP326.8 million in 2013 and PHP401.3 million in 2014, or 54% and 57% of totals for 2013 and 2014, respectively.

**Post Retirement Group Life Insurance Plan (PRGLIP).**

A total of 538 participants were covered in 2014 including 31% of new retirees. As of 2013, there were 522 participants in the plan.

**Long-Term Care Insurance Plan (LTCP).** As of year-end, 476 retirees and spouses were enrolled in LTCP.

## Other Business

The meeting passed two motions: (1) a motion of appreciation and gratitude for the time, effort, and devotion that David Parker had put in as AFE Treasurer, and (2) a motion of gratitude and thanks to the members of the Executive Committee for their untiring work.

Clarifications were provided to the meeting that the SRP was now considered fully funded (in actuarial terms) at 93% as of 30 September 2014 based on a 5-year moving average of investment values. It was actually fully funded at 99% at the prevailing market value as of 30 September 2014. An increase in retirement age was currently under active consideration by ADB. Further detailed clarifications were given about the current SRP provisions for staff hired since October 2006. Clarifications were also provided about travel arrangements for Executive Committee members.

## Adjournment

Because there were no further questions from the floor, the meeting was adjourned at 3:15 pm. ■

# Participants

## Australia

Peter and Ngoc-Chan Carroll  
Alex and Lynne Gordevich

## Azerbaijan

Vusala Jafarova Jafar

## Europe

Ulf and Monique Freiwald  
Günter and Enriqueta Hecker  
Ingrid Holfelt  
Friederike Kantner  
Patrick Pillon  
Hans-Juergen Springer and Elizabeth Reyes  
Robert Wihtol

## Indonesia

Putu Kamayana

## Japan

Tsuyoshi Takahashi

## Malaysia

Dang Fook Lee

## New Zealand

Ron and Leith Hamilton  
Anthony and Gia Kuek  
plus Kee Khoo Seah and  
Lilian Yit Lian Yong  
Colin Pratt

## Pakistan

Shahida Jaffrey

## Philippines

Stephen and Rose Marie Banta  
Robert and Cecilia May  
David and Arnie Parker  
Jill Gale de Villa

## United States

Soon Hoon Ahn and Angela Griffin  
Antonio and Aurora Paz  
Y-Chie Primo and Epifania C. Valenzuela  
Paul Yeung



# Cocktails













# Baku and Surrounds

Jill Gale de Villa



Restaurant in a cellar. Old City.

**B**aku is a beautiful city, with much to see. Its architecture is harmonious, Russian influenced without being oppressively heavy.

Most interesting is the old city, with its original-style buildings and many shops and restaurants. Its most prominent features are the Maiden Tower and the Shirvanshah's Palace. The Maiden

Tower was built in the 12th century as part of the walled city. An exhibit inside tells the story of Baku's history, and the view from the top takes in the alleys and minarets of the Old City, Baku Boulevard, and Baku Bay.

The Maiden Tower and the Shirvanshah's Palace, the latter dating from the 15th century, are included on the UNESCO World Heritage List of Historical Monuments. The palace complex contains Divanhane, the main building of the palace; burial-vaults; the shah's mosque with a minaret; Seyid Yahya Bakuvi's mausoleum; a reservoir; and

the remnants of the bathhouse.

And an invigorating walk along the Caspian is a great way to start and finish a day. The waterfront is beautifully landscaped, the walks flat and long and wide, no trash in evidence anywhere, and even the trash containers are nice to look at.

**Tours.** For the first time, tours were not free, and we paid \$25–35 to join each one.

Our guide on the **Absheron** tour was very good, and passionate about Azerbaijan being independent and the problems of the Soviet Era and communism, while giving them credit for instituting education, etc. He pointed out the modern art museum and said some of the art is by the President's wife, who also is the moving spirit behind the architectural revival of the city. Later he noted there is a citywide architectural plan, and ugly old buildings are being replaced and refaced.

First stop was the Zoroastrian temple, Atashgah, in Surakhane Village, 15 km from Baku. The early settlers found fire occurring naturally and worshipped it. During the Sassanid era, Zoroastrianism was the dominant religion here.

Christianity could not make inroads, but in the 600s, Islam came and tried to stamp out Zoroastrianism. Most followers moved to India and Persia, but some remained. Since the 16th century, this temple was a stop for Hindu merchants on the silk road. The temple



The Flame.



Maiden Tower.



Atashgah Temple and its eternal fire.





Fire Mountain.



Gobustan rock etchings.



Museum at Qala Village.

was rebuilt 200 years ago by successful merchants and was a caravanserai on the silk road—a stop for merchants wanting good luck. The building is a very well done museum.

Next stop was **Qala Village**, an indoor and outdoor ethnological museum simulating a village—a great experience for school children and tourists. We saw camels, wells, burial urns, reproductions of rock carvings, a forge, and bazaar equipment, showing how the lifestyles were.

Back on the road, we passed oil fields that were started by the Nobel brothers, who sold out when the Russians were taking the country over.

The last stop was **Yanar Dag**, fire mountain, a 116-meter hill on a pocket of gas. The gas coming out is

constantly on fire. Nearby streams have high sulfur content, can burn, and have curative properties, and 200 meters away is a small mud volcano.

The **Gobustan** tour took us more than 60 kilometers from Baku to **Gobustan National Park**. In 1966, it was declared a national historical landmark in an attempt to preserve the ancient carvings, relics, mud volcanoes, and gas-stones in the region. In 2007, Gobustan was declared a UNESCO World Heritage Site. Gobustan Reservation has more than 6,000 rock engravings 5,000–40,000 years old, and we were able to walk to a few of them depicting people and animals. ■





# Chapter News

## Japan

### Major Alumni Get Together in Tokyo

#### Tsuneaki Yoshida (ADB 1981–1997)



As reported several times in the *AFE-News* in the past, a group of Japanese former ADB staff members who served under the presidency (1981–1989) of Mr. Masao Fujioka have held annual get togethers in the last 25 years, since 1990. But this year, it was different. As suggested by Mr. Fujioka, all former staff members, irrespective of the president under whom they served—in other words, all ADB alumni in Japan—tried to gather. For this, contact addresses of more than 300 ADB alumni were found, and the alumni invited for a party.

The get-together party was successfully held on 22 June 2015 at KKR hotel in downtown Tokyo with 124 participants, about 80% are members of the AFE–ADB Japan chapter. Actually, Mr. Fujioka helped establish AFE–ADB in 1987 and was its first president until he elected to pass on the post in 2007.



Mr Masao Fujioka.

Mr. Hideo Nakajima (former DG of BPMUSD) had guided preparatory works for the party since January with extensive logistic support from the Japan Resident Office representative, Mr. Tomomi Tamaki and his staff. Mr. Nakajima was also emcee of the party.

The party began with an impressive speech by Mr. Fujioka, who will be 91 years old this

October 2015. As seen in the accompanying photos, he appears very healthy and strong. His speech covered various topics, including very interesting episodes in the days when the establishment of ADB was being prepared, about 50 years ago. His stories included some conversations with the then political leaders in Japan. He also spoke about events immediately after the establishment of ADB in 1966, when he was the first DG of BPMUSD. These episodes in detail will be included in the forthcoming ADB@50 Book, to be published in May 2017 when ADB will celebrate its 50th anniversary.

Next, former President Mr. Hiruhiko Kuroda (2005–2013), who is now the governor of the Central Bank of Japan, arrived at the party despite his busy schedule, and made a short speech to congratulate this get together of ADB alumni. Mr. Kuroda looked very strong.



Mr Haruhiko Kuroda.

Mr. Toyoo Gyoten who served ADB as the special assistant to the first President Takeshi Watanabe (1966–1972), gave a short talk about how he was nominated as the special assistant, as well as how ADB operations started in 1966. His recollections of the beginning of ADB operations will also appear in the forthcoming ADB@50 Book. Mr. Gyoten proposed a toast to the good health and prosperity of all participants.



Mr Toyoo Gyoten.

Incidentally, the party was attended by team members of the ADB@50 History Book Project who happened to be in Tokyo to collect material for the book project. The team headed by Peter McCawley







Messrs MaCawley and Tsukahara.



Mr and Mrs Fujioka.



Messrs Iwasaki, Fujita, Sakai, and Sakaguchi.



Mr and Mrs Kuroda.

(former dean of ADBI) held extensive interviews with key persons who created ADB's history.

All the participants joyfully renewed their friendships and pledged to meet again at the reception to be hosted by AFE-ADB on the occasion of its 31st Annual General Meeting, to be held in Yokohama City in May 2017, simultaneously with ADB's commemoration of its 50th anniversary. Yokohama is less than 30 kilometers (and less than 30 minutes) by rail from the central Tokyo station.

The former employees of ADB in Japan are all excited to welcome AFE-ADB members and their families who attend the 31st AFE-ADB Annual General Meeting and its reception in May 2017. We are ready to entertain foreign visitors with plenty of *omotenashi* (hospitality) spirit. It is timely because Japan has just started to improve tourism amenities to welcome foreign visitors in preparation for hosting the 32nd Olympic Games in Tokyo in July 2020. See you in Yokohama in May 2017. ■

# Philippines

## South Group's Special Taal Experience

### Gam de Armas (ADB 1981-2000)



Responding to the invitation of Edith Salazar Okada (ADB 1969-2004) to visit her ancestral house in Taal, Batangas and have a guided tour of old churches, ancestral homes, and a museum, the South Group quickly mobilized and arranged an outing on 20 May 2015.

Two vans left Parañaque and Muntinlupa early on a bright morning with 21 enthusiastic AFE members and some spouses and children. We arrived at #4 F. Agoncillo St., Taal, where Edith warmly greeted and ushered us into the Barrion Ancestral House she had inherited from her mother, Marcelina (married to Dr. Felino Salazar), one of 8 siblings of Jose and Melchora Barrion. The house was built in 1902. The first-generation Barrion children grew up here and later played prominent roles in Philippine politics, religious institutions, and wartime efforts during the Japanese occupation. This house is now known as the Barrion Salazar Okada Ancestral House. When Edith's mother relocated to Manila in 1994 and then passed







Basilica of St. Martin de Tours, Taal.

away in 2002, Edith assumed full custody of the ancestral house, making regular visits to preserve and maintain it.

Next on the agenda was a visit to Our Lady of Caysasay Shrine. Originally built in 1611, the shrine was rebuilt twice—in 1754 after an eruption of Taal Volcano, and in 1856 after the earthquake of 1852. Then a bigger and more famous church awaited the group—the Basilica of St. Martin de Tours. It is the biggest Neoclassical Roman Catholic church in Asia, at over 88 meters long and 47 meters wide. Originally built in 1575, the church underwent several reconstructions during 1755–1782. It was again damaged, by a Taal Volcano eruption in 1852. Construction of the present church, also known as Taal Basilica, started in 1856. It was inaugurated in 1865, although still unfinished. The church sits on top of a hill at the center of the town. Some visitors to this church feel it is reminiscent of St. Peter's Basilica in Rome.

Next stop was the Galleria Taal, a camera museum housing about 1,000 vintage cameras, small and big, circa 1900–1970, and pictures of old Manila, including the execution of Dr. Jose Rizal at Bagumbayan (now known as the Luneta), the Japanese occupation, and the Marcos era. Near the museum are ancestral houses belonging to Don



The Group.

Agaton Orosa and the Punzalans, Edith's relatives; both houses are made of fine native mahogany and filled with antique furniture.

It was almost 1 pm when the group went back to Edith's house for lunch, just a few hundred meters from Taal Basilica. After lunch, we relaxed in Edith's house and enjoyed a sing-along of nostalgic Filipino love songs, with Edith on the piano. Some members went to the nearby public market to buy Taal's culinary delights—tapa, longanisa, suman, empanada, and peanut brittle.

Before going back to Metro Manila, we gladly accepted Dr. Dolly Villalobos Dimaano's invitation to taste her famous special lomi (a noodle soup) and tour her ancestral house. Dolly is the wife of Edith's first cousin, and, in the early 1900s, her forebears built what is now known as the La Casa de Dimaano Ancestral House. It is across the road from Edith's house.

The South Group explorers on this trip were Tek Ablaza and daughter, Yoly Asuncion with husband Roger, Ellen Batistil, Baby Bolaño, Carmen Bontia, Lina Cadorniga, Nieves Callanta, Dina Cerrada, Baby Girl Cruz, Gam de Armas, Fe de Leon, Marie Galura, Medy Hain, Rosie Luistro with husband Rey, Lilia Malaqui, Lilia Orzal, Ophie Sta. Ana, and Liza Vitangcol. ■



Left: Inside the Taal Basilica.  
Right: Inside Caysasay Chapel, view of the dome.



## East Group Brings Cheer to Inmates

Susana Padolina (ADB 1981-2006)



After our enjoyable 2014 Christmas and 2015 New Year Celebrations, the Philippines Chapter East Group felt it was time to share our blessings with those not as fortunate. An outreach activity was planned for the 2nd quarter in lieu of our usual get-together.

For our pilot outreach activity, the East Group decided to visit inmates at the Cainta Municipal Jail under the Bureau of Jail Management and Penology on 1 June 2015. The dormitory assigned to us had 41 women inmates—the youngest was 28 and the oldest, 56 years. Some of the offenses involved qualified theft, but, sadly, most offenses were drug-related. A total of 44 very generous and kind-hearted AFE–ADB members and friends gave cash donations that were used to prepare individual kits containing shampoo, laundry and bath soap, toothpaste in sachets, toothbrushes, face towels, sanitary napkins, and talcum powder. We were not allowed to go inside the dormitory and were given just 1 hour to interact with the inmates behind bars. But that was enough time to see their happy faces, shake their hands, and feel their joy as we distributed the bag of goodies. It seemed that we were more blessed than them.

Special thanks to Esther Dela Cruz, widow of Larry, and Fe Sebastian for bringing sandwiches, cookies, and coffee. For a job well done, the 26 members who joined the outreach went to Cainta Shakey's for snacks and to share their joyful experiences during the visit. Until next outreach....



Ana Abello, police woman, Midi Kawashima, jail warden, Lina Ledesma, Emma Jimenez, Vagie Collanto, Edith Infante.

People who attended and donated: Anna Abello, Yola Adona, Jo Arana, Raquel Cabiles, Cely de Felipe, Mayette Domingo, BJ Elizaga, Mergita Enriquez, Ben Hombre, Edith Infante, Ophie Iriberry, Emma Jimenez, Midi Kawashima, Lina Ledesma, Vagie Leon, Yoly Leones, Aida Lizarondo, Vicky Mariano, Cecille Montino, Susan Padolina, Eva Perez, Evelyn Rosales, Tess Salazar, Luz Sanchez, Fe Sebastian, and Eufie Viceral.

People who did not join but donated: Ason Aleya, France Arceo, Edna Austria, Ernie Bondoc, Gam de Armas, Sonia Bigtacion, Marissa Del Castillo, Susan Francisco, Ely Fuentes, Mina Jacinto, Arnold Jalandoni, Pete Lanto, Carol Navarro, Ada Santos, Gil Soria, Joji Tubadeza, Lina Villagracia, and Au Villamor. ■



Seated (l-r): Cecille Montino, Susan Padolina, Raquel Cabiles, Eufie Viceral, Vagie Collanto, Evelyn Rosalez, Aida Lizarondo. Standing (l-r): Ben Hombre, Lina Ledesma, Luz Sanchez, Tess Salazar, Yoly Leones, Cely de Felipe, Edith Infante, Vicky Mariano, Midi Kawashima, Ophie Iriberry, Mayette Domingo, Eva Perez, Yola Adona, Ana Abello, BJ Elizaga, Jo Arana.



# People, Places, and Passages

## Amazing Caucasus

Jill Gale de Villa

A couple of months or so before the Annual Meeting, Steve Banta said, "After Baku, Cheli and I would like to tour Georgia and Armenia, but I don't want to arrange it." He was looking at me.

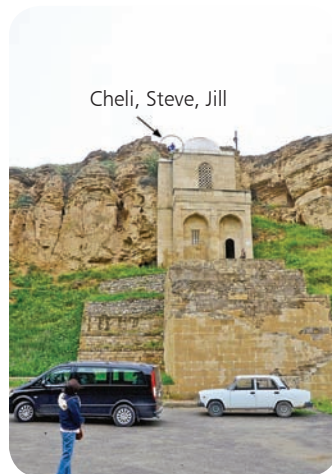
Arranging it was interesting. The coordinating Georgian travel agent, Nino Tabadadze of Concorde, was very responsive, but couldn't accept payment for the Azerbaijan and Armenia segments without the Georgian government taking 18% VAT. So she arranged for us to make a deposit for the Georgian portion, then pay cash to the others when we arrived.

**6 May:** So, Cheli and Steve, Chan and Peter Carroll, Cecile and Bob May, and I left Baku overland in a vehicle meant for 8...but we also had a driver and guide, which equals 9. Add the fact that we had a lot of suitcases, and "Cozy" begins to describe the ride. Our first stop was the 10th century **Diri Baba Mausoleum**, carved into the face of a cliff. We clambered up the first of many steep steps to the rooms, where the guide gave a talk. Then Cheli, Steve, and I continued up while the rest (including the guide) sensibly went down.



Left: Diri Baba Mausoleum, en route to Sheki, Jill, Cheli, Bob, Cecilia, Chan and Steve (behind).

Right: Diri Baba Mausoleum with Steve, Cheli, and Jill on top, wondering how to get back down, and Chan below, with our van.



Cheli, Steve, Jill



Top: Yedi Gumbaz Mosque.

Left: Kish Church and Chan Carroll.

Right: Sheki Khan's Summer Palace.

Then on to the more modern restoration of the 10th century, **Yeddi Gumbaz** mosque, and to Sheki. Along the way, the driver and guide often stopped to ask directions. This continued in Sheki, where they would have preferred an early night, but we were bent on seeing all we could.

First, the **Shirvan Khan's summer palace**, where we joined the crowd walking through many beautiful little rooms with magnificent stained glass windows. We also visited a craftsman who makes the amazing stained glass windows, doors, and other items, all held together by pieces of wood, with no glue or nails.

Then the pretty restored 12th **Albanian church** in Kish. The church is built on a site that may have held its first church in the 1st century. Through glass-topped excavations, we peered at remains of former residents the guide said were 3 meters tall. (Maybe not.) Items below the altar indicate this was a place of worship at least 3,000 years BCE. And across from the church is a bust of a famous archaeologist who assisted with the restoration—Thor Heyerdahl!



Gremi Monastery.

**7 May: Georgia on my mind.** Next day, it was off to the border. The closer we got, the slower the driver went. Seems the vehicle on the other side had broken down, and they were sending another. At the border, we had the interesting experience of going through exit formalities, then dragging our bags up stairs for what seemed like at least half a kilometer (perhaps we needed exercise?) to entry formalities where immigration took a while over a visa for a Philippine passport holder and customs took a while over my vitamins.

Then we met Rati—our Georgian guide. He is an enthusiastic student of Georgian art and architecture—currently taking his masters’ degree. What could be better?

While waiting for our vehicle, we had our first typically Georgian meal and typically Georgian beer (all very satisfying) in a typically Georgian roadside café exchanging money in a typically border town money changer. The minibus that arrived had lots of room everywhere except between seats, so Steve and Peter stretched their legs into the aisle. Then we were introduced to a Georgian traffic jam...can you spot the dog?

First stop was the 16th century **Gremi Monastery** complex and good museum, on a hill overlooking the town.

Then on to **Tsinandali**, the house museum of Prince Aleksandre Chavchavadze, who built Georgia’s oldest and largest winery. Wine, in fact, is said to have been

discovered or first produced in Georgia, and Tsinandali is famous for its whites. We sampled the wines and then toured the museum and its nice little painting exhibit... probably got that in the wrong order (but other groups were ahead of us).

**8 May: Monastery in the greenery, caves in the sand.** After a night in Telavi, and a photo in front of a 900-year-old Sycamore (that is more than double our combined ages!), our first stop was the **Bodbe Monastery** of St. Nino, a very pretty structure nestled among tall cypress trees. St. Nino is venerated as the woman who converted Georgia to Christianity. Next came **Sighnaghi** for lunch, a beautifully restored town of red brick buildings, red tiled roofs, and lovely inns and restaurants, and one of many delicious repasts.



Tsinandali, Aleksandre Chavchavadze’s lovely home.

Then a long drive to **David Gareji**, an important site with historic and prehistoric architecture in an arid landscape that has preserved some prehistoric frescoes. The monastery complex was founded in the 6th century, and expanded, as more rooms were carved into the cliffside. This is a beautiful landscape indeed, and we were trying to imagine it with over 6,000 monks in residence.







Sighnaghi's ancient fort, Cheli Banta in front.



Bodbe Monastery, where St. Nino (who converted Georgians to Christianity) spent much of her life.



David Gareji Monastery complex and caves.

mosque—all in close proximity to each other. Tbilisi **Sameba Cathedral** is made of beautiful white marble, and is huge—containing many churches inside. In one of them we sat while Rati explained the structure—every bit the professor he aspires to become. Along Shardeni Street we looked into cafés, and a couple of us purchased t-shirts printed with “THE KGB IS STILL WATCHING YOU.”

**10 May: Churches, chants, altitude.**

**9 May: Tbilisi.** On Saturday we toured Tbilisi. **Metekhi Church** stands proudly on a cliff overlooking Tbilisi's Mtkvari River. We took a cable car up to **Narikala Fortress**, then walked down to stroll by the river and look at the sulfur baths, churches, synagogue (closed for prayer), and

day to visit **Jvari Church**; the 6th century Mtskheta town, an ancient capital and UNESCO heritage site; and **Svteitskhoveli Cathedral**. Perfect because as we entered Jvari Church high on a hill, the Sunday service was being chanted. Here, in the 4th century, St. Nino erected a cross



A must-have T-shirt.



Rati, Cheli, Chan, and Steve ascending to Narikala Fortress, Tbilisi.



Inside Sameba Cathedral.

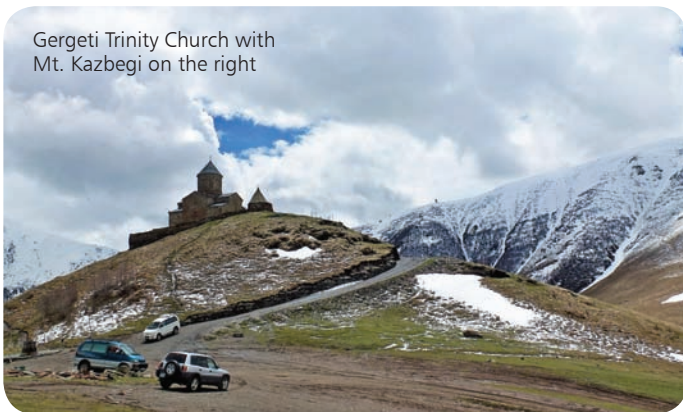




Left: Svetitskhoveli Cathedral. Below: Inside Svetitskhoveli Cathedral.



before converting the people to Christianity. Then it was down to the town for an all-too-brief trot about it. A long drive followed—punctuated by a superb lunch of trout and other delicious food. Then up into snow-capped mountains to Kazbegi for a rugged ride up to **Gergeti Trinity Church**, at 2,170 meters. A stern monk shushed the enthusiastic Rati, but he filled us in outside. Beyond the church, hidden in cloud, was one of the highest glaciers in the Caucasus, on Mt. Kazbegi (5,047 meters). Then back to our ski lodge and another good meal—as always, with good Georgian wine in abundance.



Gergeti Trinity Church with Mt. Kazbegi on the right

**11 May: Stalin’s train and monks’ cave city.** On Monday, we returned to the lowlands and toured the excellent **Stalin Museum** in Gori. None of us had been enthusiastic about this stop, which turned out to be very interesting. First, an extensive Stalin museum well explained. Last was his train car, and we each took a photograph of Stalin’s bathtub and commode in his train car! Quite a difference from the tiny room he and his parents occupied in his early years.



Top right: Stalin’s train car. Above: Stalin’s in-train bathroom complete with covered bath tub, and his dining room.

Below: Gergeti Trinity Church in the cloud.  
Right: A vehicle in trouble in the mud on the way down from Gergeti Trinity Church.





Next, our second cave town, Uplistskhe—"Lord's Fortress." Uplistskhe was occupied from 2,000 BC to at least the middle ages, and provides the visitor with a view of the styles used by a succession of builders. Rati had worked here for a while, and gave us a very informative tour.

Far right: Uplistskhe Church above the cave town; right: ancient apothecary slots for storing herbs. Below left: learning about the cave city; right: leaving Uplistskhe via the "secret" passage.



**12 May: More caves and a medieval fortress.**

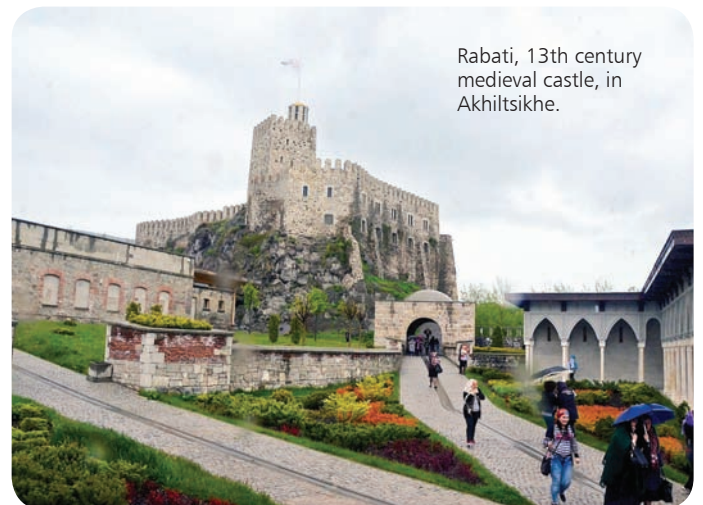
Tuesday we went to Vardzia, a third very famous city hewn into rock. Construction of Vardzia commenced in the 12th–13th centuries as a fortress town, and was converted to a monastery.

Our special treat was then an overnight in the Rabati Fortress, which is being renovated and promises to be a

tourist draw. We toured the fort and learned about its history from another excellent guide, were interviewed by a television crew that wanted to know how we were enjoying Georgia, and were awed by our rooms—definitely 5 star whereas most of our accommodations (budget-driven) were well below that. At Rabati we felt like visiting royalty.



In Vardzia's former bakery.



Rabati, 13th century medieval castle, in Akhhaltsikhe.



**13 May: Armenia ho!**

Wednesday entailed another Soviet-style border crossing. Here we met our Armenian guide, **Gor**—he was very good, very intense, very into photography, and very up on news. On learning we were ADB retirees, he immediately told us how happy Armenia was for the loan to rebuild their main highway. As the tour progressed we were increasingly aware of how much Armenia needs its roads fixed.

Our first stops were the 10th–13th century complex comprising the **Sanahin and Haghpat Monasteries**, a UNESCO world heritage site. The oldest structure here, the Holy Cross Church at Haghpat, was built in 966–991.



**14 May: Garni and Geghard.** Thursday was supposed to start at a brandy factory...however, the universal opinion ruled, and this was moved to the end of the day, and we headed out to Garni. Along the road we caught glimpses of **Mt Ararat** through the clouds. When we stopped at a view



Garni Pagan Temple.

point we had an unexpected treat—a quartet of professional singers rehearsing beautiful Armenian songs.

Then we went to **Garni Pagan Temple**, dating from the 1st century. Its Romanesque structure was destroyed by an earthquake in the 17th century and restored in 1975. We walked around the grounds listening to piped-in music looking into the vast gorge below and the greenery beyond, but further strolling to the 9th century stone bridge over the Azat River was rained out.

Next, we went to **Geghard Monastery**—“beautiful spear”—named for the lance that pierced Christ’s side (three places claim to have had this lance). The complex was built in the mid-13th century.

In the evening we visited a brandy factory and had a delicious dinner and cultural show with Marianne Dole, wife of ADB’s Armenia Country Director.



Right: Khachkar at Geghard. Below: Cultural show in Yerevan.



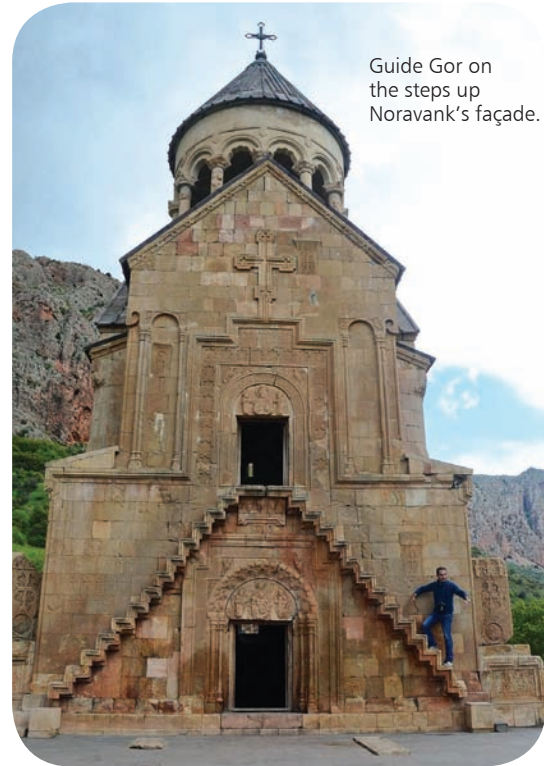




**15 May: Conversions, Mongol influence, and ancient astronomy.** Friday was a big travel day. First was **Khor Virap**. Here, in the 3rd century, King Trdat (Tiridates) imprisoned St. Gregory the Illuminator in a pit for 12 years. But when the king became ill, his advisors told him to release Gregory, who cured Trdat. Trdat and his subjects then converted to Christianity. Gor gathered us in one section of the monastery, and broke out in hymn. We were stunned by his remarkable voice demonstrating the place's fantastic acoustics.

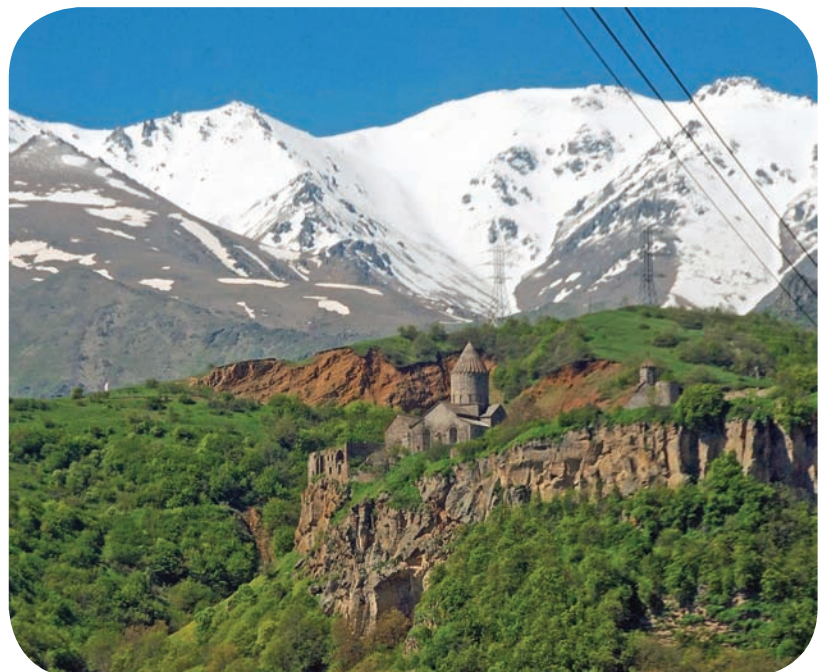
Then a stop in Areni to taste the local wines (a temptation hard to resist), before continuing to **Noravank Monastery** and its main church, built in 1227. Gor showed us the steep steps up the façade to the 2nd storey, made for defense as well as beauty, and the carved figures Oriental eyes, to placate Mongol invaders. Also a humanoid representation of God, very unique.

**16 May: Cable car to Tatev.** We spent the night in Goris, then were up in the morning to visit Tatev, Armenia's most magnificent monastery. To get there, we took the world's longest cable car (per Guinness) ride, at 5.75 kilometers, over beautiful scenery 320 meters below, on a lovely day.



Guide Gor on the steps up Noravank's façade.

We went over one gorge, crested a ridge, then over another to the monastery. Here we inspected a small museum and the monastery itself, and learned about the oil press the monks once used for supplies. Tatev complex once housed students of religion, the arts, and the sciences, and had



Tatev Monastery from the cable car.





an extensive library. The cable car is built and owned by a Russian Armenian close to Putin, and is equipped with an operator and audio about the surrounds. I had told everybody to bundle up and be prepared for coooold. Result: we roasted in this modern convenience.

Then a long drive back to Yerevan, up to 2,400 meters and down again. On the way, we stopped at the recently rediscovered **Selim Caravanserai**, dated to 1332 and recently rediscovered as for many years it had been covered in earth. We trod carefully along its long interior passages where traders would have rested and camels and other animals would have been tethered behind them. At the end of the interior, tunnel-like structure is an open room where the owner would have sat, collecting rent from passing traders. Finally, we had a beautiful sunset at Sevanavank Monastery, overlooking Sevan Lake. Once the monastery had been on an island, but with water taken off for agriculture, the island is now part of the mainland.

**17–18 May: Back to Georgia.** On the way back to Georgia, we stopped at Goshavank Monastery. Its oldest structure is a church built in 1196. It has a remarkable khatchkar—these are stone with intricately carved Armenian crosses. By now, we figured we had visited enough churches and monasteries so we have been assured of entry above. Then, during and after a night in Tbilisi, we said our temporary good-byes.

I would certainly go back and do this tour or parts of it again—in a more leisurely manner the second time around—and am happy with having skimmed over the highlights in very good company and with really good food. ■

Sevanavank Monastery, and Lake Sevan.



## Like Flowers in the Sand

Peter Darjes (ADB 1982–2002)



For centuries, Central Asia’s nomadic communities and oasis towns have been home to magnificent works of art. Uzbekistan’s long textile tradition stands out in this regard. Embroidered pieces—known as “suzanis”—are particularly popular because of their vibrant color combinations, enigmatic patterns, and intricate embroidery techniques. The designs appear archaic, yet modern; simple, yet elegant. The significance of suzanis beyond their decorative value is still unclear. Some have attributed a spiritual meaning, pointing to the protective force of the embroideries. The designs have been linked to Zoroastrianism, sun and totemic cults, and to a cult of nature revival.

While working in Uzbekistan, I was attracted by the suzanis’ colors and patterns, and intrigued by their production and history. One result is that I ended up with an extensive collection of suzanis. I now get a great deal of pleasure from being able to enjoy the beautiful pieces I have draped over my beds and tables, or framed and placed in my home. This pleasure is heightened by some knowledge of how they evolved and how they are made.



Shakhrisabz suzani, late 19th Century.

**Origins.** The name “suzani” means needlework in Persian. While the Persian word applies to any embroidery, “suzani” in its western connotation describes silk-embroidered pieces, which in the traditional homes of Central Asia were used as wall hangings, bed covers, or curtains. From the 17th to the 19th century, suzanis were a prestigious and widespread form of household goods and decoration.





The specific geographical area over which suzanis were spread is concentrated in present-day Uzbekistan, but also covers the regions of Afghanistan, the Kyrgyz Republic, and Tajikistan that border on Uzbekistan. The design of suzanis is often believed to be unique

to their provenance. Thus, suzanis may be referred to as Bukhara, Shakhrisabz, Nurata, or Tashkent suzanis. Nonetheless, relating the towns to identifying suzanis is prone to error as design features tend to be common to the majority of suzanis, regardless of origin. Notable exceptions are the suzanis of the Lakai tribe, as well as Tashkent and Tadjik suzanis.

**Creating Suzani.** The embroidery is applied to either a cotton or silk foundation consisting of four panels loosely stitched together so that a coherent design pattern may be drawn. Once the design is completed, the foundation is taken apart and the individual panels are assigned to female members of a family, with each member expected to embroider one section of the design. Upon completion of the embroidery, the panels are sewn together. Surprisingly, the division of labor among various women in most cases results in an almost perfect alignment of the individual design sections. By the age of 6, girls would begin to



Detail of a suzani from Nurata.

develop their artistic skills. A suzani would one day become part of a bride's dowry. The most common technique used in a suzani is the chain stitch. The technique enables a series of looped stitches to form a chain-like pattern as well as flowing and curved lines, thus imitating drawings.

The motifs dominating the design of suzanis reflect the transition of the society from its previous nomadic base to a settled life in an urban environment. The identity of modern-day Uzbeks was formed in the crucible of the Silk Road, which absorbed and merged different ethnicities and cultures into one harmonious whole. The Uzbeks emerged from a historical process and—unlike the Turkmen or the Kyrgyz—may not be regarded as a group bonded by its ethnic origin. With the link to the Silk Road, suzani designs and techniques benefited from the exchange of ideas between the East and the West, inspired by a wide range of influences, from Chinese floral motifs to Islamic geometric abstractions.

With few exceptions, suzanis of the 19th century and beyond express the style of a well-preserved tradition, their floral design motifs reflecting the colorful gardens of Central Asian houses or—as some people interpret them—symbols of a Muslim paradise garden.

Celebrating Uzbekistan at ADB.





Some design motives still represent nomadic art. This applies in particular to the embroideries of the Lakais, a semi-nomadic group originally living in the border region of Uzbekistan and Tajikistan. A prominent motif is the “nuska gul” (ram’s horns), which is a widespread symbol in many carpets of the Central Asian steppe tribes.

Centuries ago, the Lakais had isolated themselves from the main body of the Uzbek tribes and had retained the Steppe tradition of the mounted warrior-herdsmen, long after the other nomadic tribes had abandoned their nomadic life-style. It is believed that the patterns and symbols of Lakai reflect the designs of Mongolian hordes, from which the Lakais—quite like the other Uzbek groups—originated.

In the 1920s after losing their independence, the Lakais migrated from the Uzbek-Tajik border region to Afghanistan, where they settled north of the Hindu Kush. This explains why quite a few old and well-preserved Lakai suzanis still can be found in the Kabul market.

A different type of Suzani is made in Tashkent. The most famous is the “palak” type, which may have a variable number of decorated circles. The entire surface of the palak is covered with solid embroidered symbols and



Lakai embroidery showing the Nuska Gul – 19th Century.

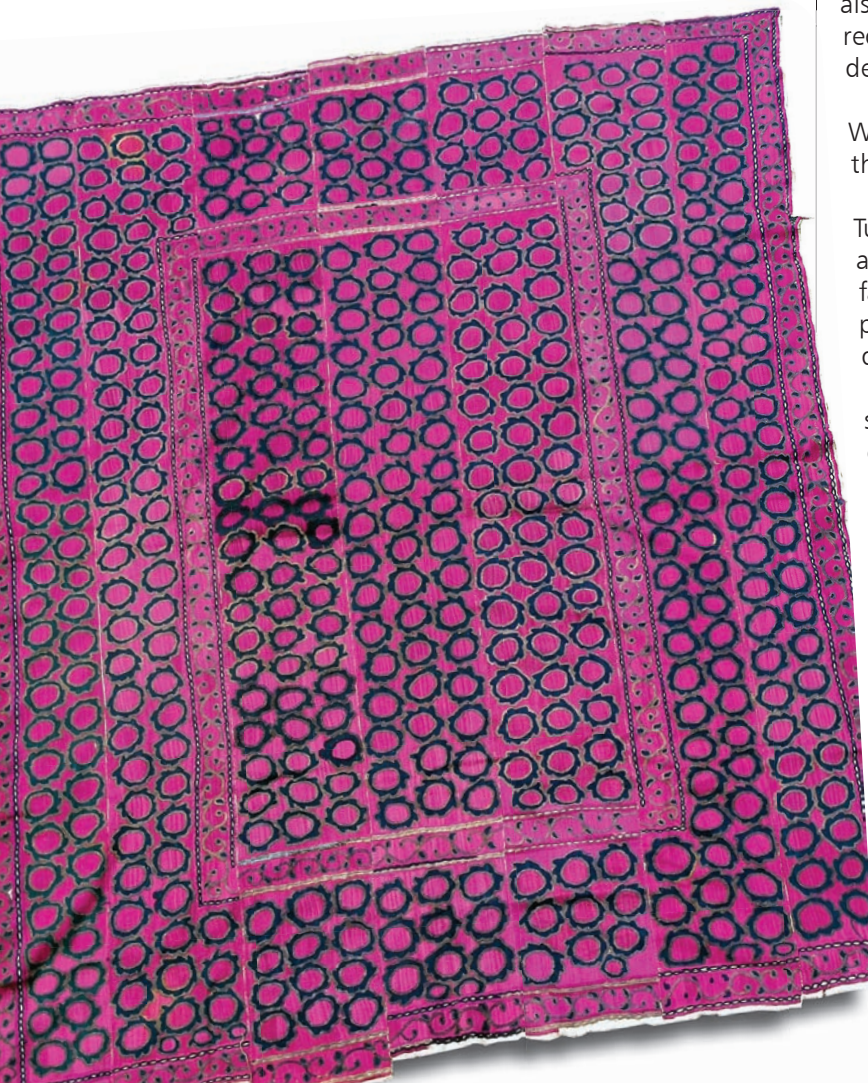
dark red circles. “Palak” or “falak” in the Arabic language means the sky, fate, or the rotation of the sky. “Falak” is also a female name meaning “sky” or “star.” The warm red color symbolizes sun- or fire-worship, indicative of the design’s pre-Islamic origins.

The symbols surrounding the moons are enigmatic. Whether they describe reptiles or other creatures is left to the observer’s imagination.

The design of the Khodjand suzani is a fusion of East Turkestan (now Xinjiang in the People’s Republic of China) and Tashkent influences. When looking at the suzani from far, one may recognize the design of the famous Khotan pomegranate carpet. However, the small circles may well be derived from the moon design of the Tashkent palak suzani.

The Bukhara embroidery is among the most spectacular of the Uzbek suzanis. A typical Bukhara design consists of flowers on thin branches evenly distributed over the surface of cloth, or round rosettes with long stems. Various shades of blue combine with light yellow and green and a bold red, as the dominant color. The large, central rectangular field is worked with a bold, medallion repeated in each of the four corners of the embroidery. Two narrow border bands—the inner one framing the center medallion and the outer enclosing the entire suzani show a meandering band, which may be derived from Chinese artwork. The vibrant circular motives are also characteristic of Lakai embroideries.

**Decline and Return.** While the beginning of the 20th century marked a deterioration in the quality of the embroideries, the art had all but disappeared during the era of the former Soviet Union. During the 1960s,



Palak suzani, Tashkent.





the Soviet regime made an orchestrated attempt to revive traditional Central Asian handicrafts, notably carpets and suzani. The quality of work, however, remained poor.

Since the early years of this century, the making of suzani embroideries has come back on a broad scale and with great creativity. Not only have traditional designs been recreated, often inspired by modern ideas, but suzani have also entered the fashion and art décor scene. It was perhaps inevitable that this process also introduced industrialized methods of making suzani on a large scale—albeit not yet in Uzbekistan. ■





# Horas, Aloha, Bula

Abdul Gaffar Nasution (ADB 1989–1996)



After retiring from ADB, Rosita and I have spent most of our time in Indonesia and the United States. When in Indonesia, we are mostly in Jakarta and our main activity is attending the national day parties of the countries that we have been visiting, countries covering the five continents all over the globe. We really

enjoy the parties as we are continuously informed of the situation of the countries that we have been to.

At the national day party of Papua New Guinea in Jakarta in September 2013, we were very happy with the performances by New Guinean dancers. The current Fijian Ambassador, S.T. Cavuilati, was the fisheries project manager whom I dealt with when I was at ADB as manager for agricultural projects covering the South Pacific. Since our meeting with Mr. Cavuilati and his wife at the PNG National Day Party, the word “bula,” meaning “hello” refreshes my memory of several visits to Fiji during my tenure in Manila. “Bula” is just like “horas” in Tapanuli, North Sumatera, where Rosita and I are from, and like “aloha” in Hawaii.

The Fijian Ambassador invited us to the 43th Fiji National Day party on October 10, and the Representative of Taipei, China invited us for the 10–10 celebration on the same day, so we had to choose.



Lombok cultural house.



Kuta Beach, Lombok.

At the Fiji party, we said “bula” to many colleagues and really enjoyed the fabulous Fijian dances and many beautiful dancers. In his welcome and gratitude speech, the ambassador elaborated on and emphasized the development of Fiji both domestically and internationally and noted that Fiji is one of the most interesting and beautiful countries in Asia. He also spoke highly of the strengthening of bilateral relations with Indonesia as a result of the Fiji Mission’s establishment in Jakarta since April 2011.

During the 1434 H Eid-ul Adha holiday, we and our daughter Linda and her husband Raviq spent our holiday in Lombok, an island east of Bali. The island’s development is progressing well, and the number of domestic and international visitors increases annually. The road is well developed and the island is relatively clean. We went to a very nice pink-sand beach that is yet to be developed. The island has many hotels and restaurants serving nice and tasty food; the island people are very friendly. Lombok has an international airport with many flights every day, and we strongly recommend that people visit this beautiful island. ■



# Nihal Amerasinghe's Latest Launch

Nihal Amerasinghe (ADB 1979–2002)



On 16 April, the Asian Institute of Management (AIM) launched Nihal Amerasinghe's latest tome: *Design, Appraisal, and Management of Sustainable Development Projects*. The book aims to assist project implementers to do their jobs well by providing insightful advice based on

long and in-depth experience. In addition to AIM staff and students, ADB and AFE were well represented at the launch: Manny Perlas, Tony Quila, Raveendranath Rajan, Hans-Juergen Springer, Jill Gale de Villa, Marissa Wenceslao, and Robert Wihtol were among the ADB alumni; and current staff included Mala Hettige and Herath Gunatilake. (Since the launch, Mala has become an AFE member.) Keynote speakers were ADB VP Stephen Groff (also an AFE member), former Philippine Finance Secretary Roberto de Ocampo, and AIM Dean Jikyeong Kang. It was an evening of speeches followed by book signing and good food, wine, and chats.

In his speech, Steve Groff noted that Asia's vast need for infrastructure—estimated at \$8 billion to 2020—needs to be filled with a pipeline of “bankable” projects acceptable to potential investors. “And this brings me to the relevance of this book in helping design projects that are not only creditworthy, but solid from an engineering design perspective, sound from a safeguards perspective, and based on a thorough analysis of the financial and economic viability of projects that compete for scarce public (and private) resources.”

In his address, Roberto de Ocampo noted that putting together projects that are workable is a difficult undertaking requiring an understanding of the multiple forces involved: beneficiaries and their needs and willingness (or lack thereof) to accept the project; several government agencies that are not always comfortable working together, a bumpy road that needs to be smoothed over; other investors wary of their money's fate; and funders who have stringent requirements.

He noted that sometimes the funders' requirements get in the way of a project.

Nihal then introduced his book, noting that it “is based on my experience as a project management practitioner, teacher, and researcher, which spans four decades [at the University of London, Australian National University, and ADB].” He then discussed his book; here are excerpts:

“Public sector projects deal with market failures in the provision of public goods and services, management of natural resources, externalities, weak or poorly defined property rights, and information failures.

“These projects are generally more challenging than preparing and implementing projects in a well-functioning market. The mix of physical and financial resources, policy, and institutional interventions is intended to achieve economic and social outcomes and impacts in a sustainable and equitable way. In short, public projects differ from private projects in six broad areas: (1) objectives, (2) stakeholders, (3) resources, (4) policy framework, (5) institutions, and (6) environmental and social safeguards.

“What is special about the book? First, it departs from the usual focus of project management books, which are couched in a private sector setting. Second, the book circumvents the problem of the need for a heavy dose of theory grounded in economics and finance, which is commonplace with books on cost-benefit analysis. Third, the book is comprehensive and covers topics from project identification to evaluation; most books deal with limited facets of the project management cycle. Fourth, it is written for practitioners by a development practitioner and is user friendly.

“The book addresses all the contemporary requirements in preparing and implementing projects in the public sector. The book is divided into five parts: (1) Projects and Development, (2) Project Identification and Design, (3) Project Feasibility and Appraisal, (4) Project Implementation and Control, and (5) Project Completion and Evaluation.” ■



Steve Groff (2nd from left) and Nihal (3rd from left) with AIM friends.



# News from Pakistan

Shahida Jaffrey (Tarik Jaffrey was at ADB 1975–1989)



We celebrate our and our friends birthdays by hosting get-togethers. Bushra and Masud Mufti hosted a tea party in Islamabad to celebrate Nighat Shah’s birthday . Muhammad Tusneem and friends gathered at the Islamabad Club. Many former staff members gathered for the marriage of Ayesha and Khalid Rahman’s daughter. Mahjabeen and Shahid Mirza hosted dinner at their Islamabad home—men in the drawing room; women in the lounge. *Ed: And by the time this is printed, another gathering would have transpired at Naved and Naseem Hamid’s daughter’s wedding.* ■

# Looming Challenges with Elderly Care: ADB and Asia

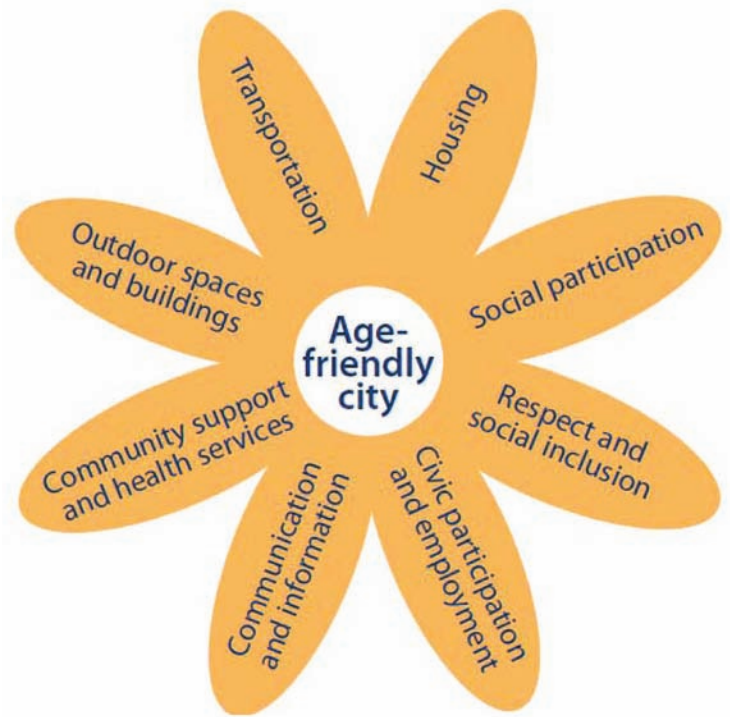
Julia Holz (ADB 1985–2002)



Two ADB staff members, Claude Bodart and Wendy Walker, presented some insights from their work showing how ADB and Asia can meet the shifting demographics of the region. In 2020, 60% of the world’s elderly will be in developing countries. By 2050, the proportion of elderly will be 80%. The impact will be most significant in those countries with a current bubble in youth and a low birthrate, like the People’s Republic of China (PRC) and India. Asia (and Africa) currently have the lowest percentage GDP spending on decent services for the elderly compared with the rest of the world. While family support has been the major form of elderly care in Asia, the changing demographics make this increasingly untenable. Smaller numbers of dependents can no longer take on the burdens of increasing longevity without outside support.

Women are the majority of elderly and are more vulnerable than men. Their health care overall is poorer, dementia is higher, and access to income security is more limited. What is the answer?

Claude and Wendy suggest (1) emphasis on healthy aging and maintaining productivity; and (2) policy support for employment sharing, parents living with children, age-friendly transport, and day health care services. ADB can focus on business opportunities, not just social or health protection. It’s a cross-cutting issue for “one ADB” to use multidisciplinary teams. Policy dialogue, best practices, rapid country assessments, workshops and training, TAs on policy and planning, and a knowledge hub are all ways ADB can provide social, business, and financing competencies to its clients and point the way to age-friendly cities:



The increase in the number of aged in the region is rapid but uneven. Growth alone will not address needs—specific action must be taken. Japan currently has the highest GDP, most elderly population, and best response. The PRC is in the beginning stages of policy and funding for its rapidly ageing population, while India has low pensions, low life expectancy, and high elderly growth.

Due to falling birth rates, there is only a short window of opportunity to prepare for the coming shift in demographics and improvement in gender imbalances. New partnerships with the private sector and growing civil society organizations are critical if progress is to be made on elderly care in Asia. ■



# Updates on UP's Strategic Initiatives

Alfredo E. Pascual (ADB 1989–2008)

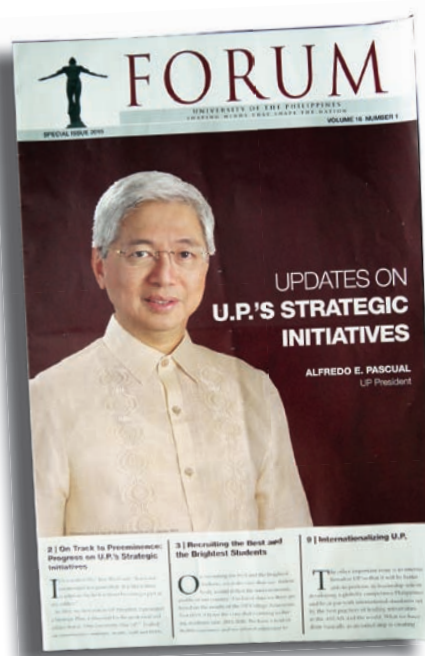
*Ed: The University of the Philippines (UP) is a massive undertaking, with its headquarters in UP Diliman, Quezon City, plus campuses in Baguio, Cebu, Los Baños, Manila, Mindanao, and the Visayas, as well as the Open University. From 2012 to 2015, UP's budget has increased almost 92% through lobbying for and getting an increase from the government, generating revenue from previously idle land, and increasing donations from alumni and friends. The following is excerpted from a special issue of the UP publication, Forum, Volume 16 No. 1, highlighting a presentation to the UP Board of Regents in January 2015.*

It is a useless life,' Jose Rizal said, 'that is not consecrated to a great ideal.' In 2011, my first year as UP President, I presented a strategic plan, a blueprint for the great ideal and edifice that is 'One University, One UP.'

"More than four years later, we are past the halfway mark in our Strategic Plan. It is time to assess our progress.... And the One UP spirit is catching on. Recently, the Board of Regents approved our first ever tri-campus Professional Masters Program—the Professional Masters in Tropical Marine Ecosystems Management.

"In this progress report, these are the strategic initiatives I would cover. First, the thrust is toward recruiting the best and the brightest students, even as we continue to address issues of admission and democratic access and ensure that those who are qualified are able to enroll. Second, there is also the issue of strengthening and providing the faculty with enough incentives so that we are able to retain them and so that they are able to improve their capability in the area of research. Third, we are also transforming UP into a research-intensive university, intensifying our internationalization efforts, modernizing our pedagogy, formalizing quality assurance, and strengthening public service and sports development."

**Recruiting the Best and Brightest.** UP had about 77,000 applicants in 2013 and 85,000 in 2014. Of these, 16.6% were accepted for admission in 2013, and 15.4% in 2014. "Because there are more applicants now, and since our admission is based on a quota system, the percentage admission will tend to decline. In 2014, almost 50% of those we offered admission to were from private high schools. But private high school students represent only about 20% of the total high school population. So



the graduates of private high schools are disproportionately represented.

"In terms of regional representation, the National Capital Region... has almost three times [its] percentage share...."

"The Quality of basic high school education in the public schools is apparently

getting worse based on the data we have." Fewer students from poor families are taking the UPCAT and fewer are passing. "The problem is not tuition, it is admission.... To improve access to UP education, we will offer a free UPCAT Review Online, promote UPCAT among public high school students, and support the Iskolang Bayan Law to increase qualifiers, reach out to the underrepresented groups, and make sure that qualifiers can join UP.

**Strengthening Faculty.** "To strengthen and incentivize our faculty... we are recruiting PhDs from abroad and providing them with incentives..., financing graduate studies in UP and abroad, and giving research and travel grants. We have received 29 Balik-PhDs over the past four years.... We have provided fellowships to 85 faculty members to complete their masters and doctorate degrees. With the help of Senator Pia Cayetano, UP received another P100 million for our 2015 budget for faculty development.... We are also providing travel grants so that our faculty can present their research papers abroad."

**Internationalizing UP.** "The other important issue is to internationalize UP so that it will be better able to perform its leadership role in developing a globally competitive Philippines and be at par with international standards set by the best practices of leading universities in the ASEAN and the world.... We have synchronized our academic calendar with that of the universities in our neighboring countries [and] improved our International Linkages Office.... We are very active in international networks." ■



# Mariam vs. Squirrel

Mariam Pal (ADB 1996–2002)



Ah, summer in Canada. There's not much to complain about—maybe the flies or mowing the lawn, but generally Canadians are a contented lot from May to September. But in my backyard, the first signs of spring mark the end of the winter truce between the gray squirrels and myself. Until brisk fall days are upon us, the squirrels and I are at war.

In case you're not familiar with the Eastern grey squirrel (*Sciurus carolinensis*)—they are furry mammals, a bit less than a foot tall and weighing approximately 1 pound. They reproduce twice yearly and live up in the trees.

Five years ago I planted my first garden. I lovingly tended a patch of six tomato plants, watching them grow and become heavy with luscious fruit. Then one morning the ground was littered with half ripened tomatoes that had been bitten into. I heard a strange noise and looked up. Less than five meters away, a squirrel perched on the fence, rubbing his paws together. He was laughing at me.



I immediately put my research skills to work. Surfing the Internet I found some interesting squirrel repellent solutions—some more practical than others. For example, one person helpfully suggested that human hair, placed in mesh bags around the perimeter of one's property will keep the squirrels away. That's a lot of hair! I learned that squirrels dislike the smell of mammal urine and although my husband was game, we really do prefer indoor plumbing! Cayenne pepper burns squirrel mouths and noses but has to be reapplied after each rainfall. Ultrasonic animal repellents emit a high-pitched sound that drives the squirrels crazy. I bought one last year but by the

end of the summer the squirrels had discovered that there was a dead zone leading straight to my corn and sunflowers.

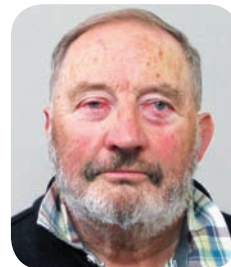
To add insult to injury, a squirrel got inside our house last year when we were on vacation. Once I finally located a pest control company that was open on a Saturday night in July, it took an hour for the squirrel to be chased out of our house. The damage that one small beast could do was impressive. Now we know that most standard house insurance policies do not cover damage done by small rodents that invade your house. Apparently squirrels are considered an Act of God. Who knew?

This year, the battle continues. It is trench warfare, plain and simple. For the second year running my tomatoes are fenced in by chicken wire. Apparently it is impossible for squirrels to climb it because the wire digs into their paws. Still, I inspect my tomato plants several times a day. So far so good. I no longer grow peppers, corn, or sunflowers, all of which are squirrel catnip. A squirrel tried to dig up my potatoes but I quickly shot back with a liberal dose of cayenne pepper. This seems to have done the trick; I had a good harvest of potatoes this year! A new weapon I've added to my arsenal is a super soaker water pistol with a range of 30 feet. It is hard to describe the pure delight I feel when I have zapped one of those little furry varmints right in the nose.

I have friends who have given up on growing vegetables in their backyard because of all the damage that squirrels have done to their crops. As for me, I refuse to give up the fight. When I bite into that first juicy red tomato from my garden I know it will have all been worthwhile. ■

# Snow Farm

Gordon Fox (ADB 1992–2002)



Snow Farm Lodge is 1,500 meters above sea level on the Pisa Range of hills above the Cardrona Valley, between Queenstown and Wanaka in New Zealand's South Island. Rosemary and I stumbled upon it in 1995 when we were looking for family activities for home leave travel to suit our son Ian's summer vacation from International

School, Manila. We found it mentioned in a tourism brochure at the New Zealand Embassy in Manila. We had no interest in the "fairground" atmosphere of downhill alpine skiing—so, with some mountaineering experience in New Zealand (and a little in Switzerland and Austria) we decided to give cross-country skiing a go. We've been coming back to Snow Farm for 2–3 weeks almost every year ever since.



Rosemary (left) and Gordon snowshoeing.

Back in 1995, Snow Farm was being developed by the Lee family on high country (sheep) farmland they owned on the Pisa Range. The backbone of the prepared 55 kilometers of trails had been set out and was fully groomed for classic and skate. Developments, including the construction of the lodge and the preparation of more advanced trails have continued over the years. Snow Farm has gained an international reputation, with northern hemisphere national teams coming annually for their off-season training and, now, to compete in international racing programs. The US team has just gone back home, and the Canadians will arrive this weekend. Other teams that we have met at the lodge include the national teams of the Republic of Korea, Japan, Russia, and Poland. It is quite something to see an Olympic medalist in action, as he or she overtakes you at speed on the trail.

A few years ago, the Lee family retired and sold up. Skiing and other snow-related activities (as well as the land) are now in the hands of a non-profit trust. The lodge maintains its hospitality under a separate company. Mary Lee—who inspired the whole setup—has become a personal friend and remains a member of the trust.

After bilateral knee replacement surgery 6 years ago, Rosemary was banned by her specialist from all forms of skiing. So she took up snowshoeing—which seems to be coming increasingly popular at Snow Farm. There's room on all the groomed trails for classic grooves on one side, a wide skate lane in the center, and snowshoeing on the other side (all users are, of course, encouraged to stick to protocols to make sure that they don't get into each other's way). Rosemary has recently been medically "cleared" for cross-country skiing again but seems determined to stick to snowshoeing—even I bought myself a pair of snowshoes, to accompany my classic skis, yesterday.

You can find more information at <http://www.snowfarmnz.com>, <http://www.snowfarmlodge.com>, and <http://waioraunordicsportsclub.co.nz>

Other attractions of this area are the many Otago vineyards (notable for pinot noir), where Rosemary and I take the opportunity to top up our cellar annually. ■

## By Thumb, Hoof, and Wheel

Prabhu Ghatе (ADB 1984–1991)



*Ed: By Thumb, Hoof and Wheel: Travels in the Global South is Prabhu's latest publishing adventure, and I can hardly wait to read the whole book—knowing a bit about Prabhu's travels,*

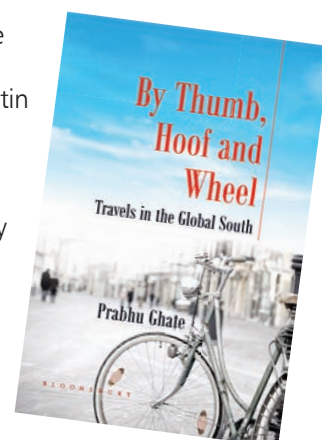
*and his writing style, this is a "must-read" for me. The photo (above) exemplifies Prabhu's sense of humor.... The publisher describes Prabhu as "an independent researcher and journalist interested in issues of rural development and microfinance."*

**From the Publisher.** Prabhu Ghatе takes us off the beaten track on selected journeys in Asia, Africa, Latin America, and Antarctica.... *By Thumb, Hoof and Wheel* is entertaining, educative, and completely from a different world—a world that is rapidly changing with the forces of global homogenization. Experience a bit of it before it is lost forever.

**Prabhu Writes.** Apart from trying to communicate the sheer joy of travel I hope to persuade readers that one does not have to be particularly rich to travel, or young for that matter (just young at heart, reasonably fit, empathetic, and curious). And for those who want to get off the beaten track, there are plenty of travel ideas. Five of the chapters describe multi-country trips I have done over the years:

- Chapter 1: France, Spain, and Morocco;
- Chapter 2: London to Bombay—overland to Zanzibar, and then by boat;
- Chapter 3: Taking buses through six countries in South America;
- Chapter 5: Ethiopia, Eritrea, and Yemen;
- Chapter 6: Patagonia (Argentina and Chile) and Antarctica.

Two chapters describe trips in the Philippines (Chapter 4) and several trips in the People's Republic of China (Chapter 7). Included are maps to make it easier to follow the routes, and, for the armchair traveller, references and







a list of useful books by notable authors.

But this is more than a travelogue. I try to convey the huge educational benefits of travel by explaining

some of the contemporary history I witnessed, such as seeing the crisis surrounding the building of the Berlin Wall, wandering in Somalia, getting arrested during the “dirty war” in Argentina while trying to track down a group of Sikh settlers in a remote part of the country, experiencing the People Power Revolution in the Philippines and the civil war in Cyprus, and being the first person to visit Zanzibar after the Sultan was overthrown. The narrative also weaves together a host of topics such as flying boats, the tao of hitchhiking, prehistoric cave paintings, biogas, scuba diving, penguin lifestyles, the treasures of the Silk Road, and many others. ■

*Published by Bloomsbury in India. Available from Prabhu for \$5 plus postage. Contact him at pghate1@gmail.com and find him on Facebook: By Thumb, Hoof and Wheel (book).*

## The Bradley Boys

Graham Walter (ADB 1981–2005)



What a week. Monday set the standard and we never looked back. I arrived at Spokane airport at lunchtime, travelling from Manila via Vancouver, where I stayed overnight Sunday with Chris and Susana Wensley in North Vancouver, and had afternoon

drinks with Lew Hayashi at his tennis club overlooking the bay. On wheeling my luggage out of arrivals in Spokane I was delighted to hear Virgie’s voice calling Graham over here. Next to her was a tall gentleman with a flat cap, who turned out to be a much slimmer, younger-looking Dick Bradley (RMB)—he looked great—together with our great friend Brad, who had arrived just earlier from Seattle. Somehow we all squeezed into Virgie’s Rav4 and set off for the Red Lion Hotel with RMB driving, but being guided at every turn by Virgie. After my long flight and late night in

Vancouver I was looking forward to an afternoon rest to get ready for the evening, but no—once checked in at 1.30, Virgie said “See you in the bar at 2.30”! So there we started. Bruce Carrad joined



soon after, and later Fred and Bruce P. I think that was all on Monday afternoon, but I could be confused with Tuesday.

We got a phone call from Ted, who was in transit in the LA airport, but his luggage was somewhere between Cebu and LA and thus he’d be arriving without any cold weather clothes. Brad arranged that he and I would meet Ted at Spokane airport at 10.30 pm with some warm clothes (mine). Brad also suggested that he and I would go out there about 9ish and have a burger and a couple of beers while waiting. Sounded like a great idea. The afternoon session finished about 5.30, as Fred needed to get back to Bussard Lake, so we took a nap (at last!). Then Brad and I went off to the airport and found the whole place like a Sunday evening in New Zealand—no restaurants or bars open. I was hungry, but Brad said nothing. So we picked up Ted, dressed him in a warm UNLV sports jacket, and returned to the hotel via their bus. While Ted checked in I went to the bar to order food before it closed, and was joined shortly by Brad, who, once he saw I had food coming, breathed a sigh of relief and admitted he had taken room service before we went to the airport, and was too embarrassed to admit it when he realized everything was closed! Time went very quickly—different time zone, combined with eating at midnight and drinking draft amber—and before we knew it the bar closed around us at 1.30 am—setting the precedent.

Next day after a late group breakfast and some shopping, Virgie again suggested that we should all meet at 2.30 at the damn bar—that was what I thought she was negatively referring to, but it turned out it is called The Dam Bar, being located above the dam on the river. Our numbers swelled as the afternoon drew on. First Bruce C., then Fred, Machrina,





and Bruce P. (who apologized for Sully not being able to make Tuesday, as he needed to make another \$1 million first), Chris Wensley, Paul Dickie from New Zealand, Richard Marshall from Vancouver Island with his photography safari mate Ed Haugh from North Carolina (which they explained to me was nowhere near Vancouver...), and RMB's brother Jim Dew, with his brother-in-law Robert and drinking buddy doctor friend Garth—boy, what a terrible trio. Not sure when Yang Weimin and Warren Evans arrived, but sometime that afternoon. We had planned to go for dinner sometime, but after many rounds of drinks and great bar snacks, we ran out of time and energy I think—although Jim and friends did try to drag me off for more fun, but I wisely resisted. What an afternoon.

Wednesday continued the same theme. Group breakfast, followed by some shopping (Brad had to get a Tilley) and a stroll by the hydro works. Then a few beers in that Dam Bar before heading off late afternoon to the Davenport and the main event. I'll leave others to describe that one, other than recording that the group was joined by Sully, Richard Schatz and wife, and Fred's neighbor Carole and hubby. Some great speeches and plenty of good food and drinks ensued. Too much for some, it seemed (again someone else can tell that story). Afterwards we found our way back to the Dam Bar—surprise, surprise—where the joviality continued. This time we not only closed the bar but adjourned to the lobby to finish our last drink, only to be confronted by the security guards, who thought this group of 60- and 70-year-olds were too boisterous for that time of night!



Lunch at the Steam Plant was again most enjoyable, but apart from Fred, the group seemed to eschew alcohol. Thursday afternoon was also a quieter event in the Dam Bar, but convivial company nevertheless. I am not sure I could have managed another closing bar session! Ideas were thrown around for RMB's 85th—we'll surely all go if able, as the get-together of such long-time and compatible friends was truly memorable. And as the hotel checkout lady said, "You old guys really know how to enjoy yourselves...." What a week. ■

## New Members

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

### March 2015

Cezayirli, Gulfer (Turkey)  
Heinen, Georges A. (Luxembourg)  
Jiang, Xiaofei (People's Republic of China)  
Maca, Ma. Blecilda Luz C. (Philippines)  
Manalo, Nemrod D. (Philippines)  
Wang, Hong (Philippines)

### April 2015

Auxillos, Lope (Philippines)  
Domingo, Mary Anne (Philippines)  
Islam, MD Rafiqul (Bangladesh)  
Jain, Neeraj (India)  
Jayewardene, Ruwani (Sri Lanka)  
Lagman, Cristina F (Philippines)  
Magno, Rosalie (Philippines)  
Qiao, Yong (People's Republic of China)  
Varma, Harish (India)  
Yniguez, Judy (Philippines)

### May 2015

Bondoc, Leonor (Philippines)  
Islam, Naweed (Pakistan)  
Lainez, Shirley Ann (Philippines)  
Lohani, Bindu (Nepal)  
Soriano, Merceditas (Philippines)

### June 2015

Ageel, Hamdhy (Maldives)  
Ardiente, Marilyn (Philippines)  
Edwards, Richard (United Kingdom)  
Endelman, Martin (Australia)  
Herrera, Virginia (Philippines)  
Lateef, Shireen (Fiji)  
Maligalig, Dalisay (Philippines)  
Mir, Javed (United States)  
Nurseitova, Manshuk (Kazakhstan)  
Peralta, Genandrialine (Philippines)



Perfecto, Marites (Philippines)  
Venkatachalam, Lakshmi (India)

## July 2015

Araneta, Elsie Louise (Philippines)  
Bonto, Myla (United States)  
Boom, Daan (Philippines)  
Garcia, Cynthia Jazmin (Philippines)  
Ignacio, Ana Maria A. (Philippines)  
Modesto, Modesto L. (Philippines)  
Sagar, Ajay (India)  
Savidge, Nigel (Australia)

# Senior Appointments in ADB

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

**Risa Zhijia Teng**—Principal Director, Office of Administrative Services (OAS), effective on assumption of office.

**Brajesh Panth**—Technical Advisor (Education), Sector Advisory Service Division, Sustainable Development and Climate Change Department (SDCC), effective on assumption of office.

**Eric Sidgwick**—Country Director, Viet Nam Resident Mission (VRM), Southeast Asia Department (SERD), effective on assumption of office.

**Toshio Oya**—Director General, Budget, Personnel and Management Systems Department (BPMSSD), effective 3 August 2015.

**Hong Wei**—Deputy Director General, Central and West Asia Department (CWRD), assumed office on 16 July 2015.

**Ramesh Subramaniam**—Director General, Operations Services and Financial Management Department (OSFMD), effective upon assumption of office.

**Ignatius Santoso**—Senior Director, Procurement Division 1, OSFMD, effective 8 June 2015.

**Xinning Jia**—Deputy Country Director, PRC Resident Mission (PRCM), East Asia Department (EARD), assumed office on 6 July 2015.

**Tomoyuki Kimura**—Deputy Director General, Strategy and Policy Department (SPD), assumed office on 1 July 2015.

**Robert Guild**—Director, Transport and Communications Division, EARD, assumed office on 29 June 2015.

**Steven Tabor**—Country Director, Indonesia Resident Mission (IRM), SERD, assumed office on 9 June 2015.

**Jose Antonio Tan III**—Advisor, Office of the Director General, Independent Evaluation Department (IED), assumed office on 1 June 2015.

**Preeti M. Bhandari**—Director, Climate Change and Disaster Risk Management Division, SDCC, concurrently Technical Advisor (Climate Change and Disaster Risk Management), effective 1 June 2015.

**Klaus Gerhaeusser**—Special Senior Advisor, Office of the President (OPR), assumed office on 1 June 2015.

**Sean O’Sullivan**—Director General, CWRD, assumed office on 1 June 2015.

**Jiangfeng Zhang**—Director, Environment, Natural Resources and Agriculture Division, SERD, assumed office on 26 May 2015.

**Neil Wallace**—Assistant Controller, Accounting Division, Controller’s Department (CTL), assumed office on 18 May 2015.

**Herath Gunatilake**—Director, Environment and Safeguards Division, SDCC, assumed office on 6 April 2015.

**Tyrrell Duncan**—Technical Advisor (Transport), Sector Advisory Service Division, SDCC, assumed office on 17 March 2015.

**Yongping Zhai**—Technical Advisor (Energy), Sector Advisory Service Division, SDCC, assumed office on 16 March 2015.

**Vijay Padmanabhan**—Technical Advisor (Urban and Water), Sector Advisory Service Division, SDCC, assumed office on 16 March 2015.

**Sekhar Bonu**—Director, Urban Development and Water Division, South Asia Department (SARD), effective 9 March 2015.

**Barry Reid**—Assistant Controller, Loan Administration Division, CTL, assumed office on 10 March 2015.

## Obituaries

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

**Peter Robertson**, former Advisor, COSO and Head, Portfolio Management Unit, passed away on 2 August 2015 at the age of 62. Condolences may be sent to his wife Lalaine Robertson at [lainerobertson@yahoo.com](mailto:lainerobertson@yahoo.com).

**Atsutake Hashida**, former Manager in the Operations Evaluation Division (West), passed away on 25 July 2015 at the age of 74. Condolences may be sent to his niece Etsuko Arakawa at [tomomana-2414@ezweb.ne.jp](mailto:tomomana-2414@ezweb.ne.jp).

**Vicente Labandia Jr.**, former Materials Management Assistant in the Office of Administrative Services (OAS), passed away on 21 July 2015 at the age of 64. Condolences may be sent to his son Whinrow Labandia at whinrow1225@gmail.com.

**Ronald Rose**, former Controller, Controller's Department, passed away on 25 June 2015 at the age of 82. Condolences may be sent to his wife Lesley Rose at Unit 22, 57 Burton Road, Mount Hutton, New South Wales 2290, Australia.

**Eddie Gunadi**, former Audit Specialist, Office of the Auditor General, passed away on 6 July 2015 at the age of 70. Condolences may be sent to his wife Emmy Gunadi at Jalan Jupiter II/22, Villa Cinere Mas, Jakarta, Indonesia.

**Frank Weeraratne**, former Chief, SPO, passed away on 3 June 2015 at the age of 92. Condolences may be sent to his wife Lilamani Weeraratne at 45 Cameron Place, Colombo 3, Sri Lanka.

**John Kennedy**, former Personnel Manager in the Personnel Division (BPPE), passed away on 31 May 2015 at the age of 72. Condolences may be sent to his wife Sue Kennedy at sbkennedy07@gmail.com.

**Michael Richard Hugh Powell**, former Financial Analyst, Infrastructure, Energy and Financial Sectors Department (West), passed away on 31 May 2015 at the age of 68. Condolences may be sent to his daughter Jessica Powell at Jessica.Powell@westcon.com.

**Jusuf Anwar**, former Executive Director, ADB Board of Directors, passed away on 15 May 2015 at the age of 74. Condolences may be sent to his wife Evi Jusuf Anwar at Kemang Dalam X No. 15 B, Jakarta Selatan 12730, Indonesia.

**Mauritsz (Robin) Cannon**, former Senior Project Engineer in the Agriculture and Social Sectors Department (West), passed away on 30 March 2015 at the age of 84. Condolences may be sent to his wife Yvonne Cannon at 34 Albert Street, Mount Waverley, Victoria, Australia.

**Than Win**, former Assistant Controller, Accounting Division, Controller's Department, passed away on 19 March 2015 at the age of 76. Condolences may be sent to his wife Thynn Wynn Aye (Babsy) at 249 East 48th Street, Apt 6C, New York, NY 10017, USA.

**M. Faizur Razaque**, former Alternate Director, ADB Board of Directors, passed away on 15 January 2015 at the age of 71. Condolences may be sent to his wife Hilmi Razaque at House #20, Road #3, Block - I, Banani, Dhaka 1213, Bangladesh.

**Haruhisa Segawa**, former Executive Director, ADB Board of Directors, passed away on 11 April 2013 at the age of 88.

**Cesar Lipana**, former Senior General Service Staff (Driver) in the Office of Administrative Services, passed away on 29 December 2006 at the age of 69.

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

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

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

## Acknowledgements

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



# Announcements

## 2016 Annual Meeting of the ADB Board of Governors

The **Forty-Ninth Annual Meeting** of the Board of Governors of the Asian Development Bank will be held on 2–5 May 2016 in Frankfurt, Germany.



## Chapter Events

The **Europe Chapter** will hold its Annual Reunion on 17–21 September 2015 in Edinburgh. Contact Günter Hecker (ghecker1@online.de) for details.

The **New York–New Jersey Chapter** will hold its Annual Reunion on 17 October 2015. Contact Nannette Guinto Amorado, Chapter Coordinator (nannette.amorado@undp.org), and Chato O’Buckley, 2015 Party Chairperson (chato@twcmetrobiz.com), for details.

The **Australia Chapter** will hold its Annual Reunion at the historic village of Hahndorf, some 25 km outside Adelaide in South Australia, from Tuesday–Friday, the 20–25 October 2015. Sin Yan and Louine Tay will host, and the event will include visits to a famous wine region of Australia and to heritage sites, the AGM, the Peter Pattison Memorial Golf Tournament, and the annual dinner. All AFE–ADB members are invited and overseas visitors are especially welcomed. For details contact Peter Carroll (pet@bigpond.net.au) or Sin Yan Tay (sylatay@gmail.com).

The **Philippines Chapter** will hold its Annual Get-Together on 19 November 2015 at the EDR, ADB Headquarters Building. Registration starts at 4:00 p.m. followed by the Business Meeting at 5:00 p.m. Dinner and Entertainment start at 6:00 p.m. Theme for the evening is “Balik Tanaw” or “Looking Back;” wear Filipino attire. Lots of fun, games, laughter, dancing, and prizes await those who will attend. Go to the AFE–ADB website for more details, invitation, and reply form.

The **India Chapter** will hold its 21st Annual Meeting in Kolkata, India on 30 October 2015. For details, contact Barin Ganguli (shipraringanguli75@gmail.com).

The **Canada Chapter** is planning dinners during October–November 2015 in Toronto, Ottawa, Vancouver, and Vancouver Island. The exact dates will be announced later. AFE members who expect to visit Toronto, Ottawa, Vancouver, and Vancouver Island in October–November may contact Bruce Murray (bmurray.xadb@gmail.com) for details.

The **Southern California Chapter** will hold its Year-End Gathering on 5 December 2015. For more details, contact Letty Liong-Gomez (mannyhomez@aol.com).

## AFE–ADB News No. 48 (March 2016)

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

## Annual Association Dues

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

## Keep Your Address Updated with AFE–ADB

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

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