



News

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ADB@50

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Our Cover



Cover: Collage of images from Yokohama – AFE Cocktails and the ADB President's Reception.

AFE–ADB News

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AFE–ADB Updates

From the AFE President

Hans-Juergen Springer (ADB 1972–2002)



Yokohama Meeting. AFE's 31st Annual Meeting was a huge success. Attendance was overwhelming. Thirteen chapter coordinators or their representatives participated in the Chapter Coordinators' meeting on the morning of 4 May (pp. 7–11). Nearly 150 members and spouses/partners came to

the AGM in the afternoon (pp. 12–16). And 340 plus about 30 ADB senior officials enjoyed a congenial cocktail reception in the Intercontinental ballroom in the evening of 4 May (pp. 16–21). Yokohama proved to be a very attractive venue for ADB's 50th annual meeting and AFE's 31st.

There were comments that Yokohama is an expensive meeting venue—and indeed it was during Japan's annual Golden Week, but visitors enjoyed an attractive and very clean city by the sea, an efficiently organized meeting in a well laid-out conference center, and courteous staff whenever visitors needed help. The underground railway that many of us used to reach the Pacifico Yokohama Conference Center ran frequently and was always on time. The ADB and AFE meetings went smoothly—no major issues arose. Bong-Suh Lee, who had been elected for another term in February 2017, chaired AFE's Annual General Meeting.

Manila, 2018. On the last day of ADB's annual meeting, the Philippine government presented Manila as next year's annual meeting venue, 3–6 May 2018. I am looking forward to seeing many of you again in Manila.

Pension Update. ADB's Board of Directors finally approved on 5 June the reforms to the Staff Retirement Plan, including a defined contribution scheme for new staff. While there are no changes for current retirees, there are some changes for current staff, essentially concerning new staff to be hired on or after 1 October 2017. The normal retirement age has been increased to 62.

AFE PRC Chapter. We are welcoming a new AFE chapter. Former ADB staff from the Peoples' Republic of China came together on 9 June 2017 to establish the AFE PRC chapter. Mme. Yuejiao Zhang is the chapter coordinator. ■

From the AFE Vice President

Jill Gale de Villa (ADB 1993–2005)



The bulk of my report is provided in three areas, included in the Vice President's report to the Annual General Meeting (pp. 14–15), in the report to and questions and answers at the Chapter Coordinators' Meeting (pp. 7–11), and under "Insurance Matters" (p. 4–5).

The Executive Team meets frequently, on an as-need basis, and continues to respond to members' questions. As membership grows and with changes in the health insurance, communications from and with members has increased. At the same time, as Hans noted, we have had a too-frequent change of assistants provided by ADB, and are working to fix this situation.

We request articles for the AFE News twice yearly—but you can send articles whenever you like, no need to wait. This issue, AFE News #51, has a large focus on Japan—naturally, since in May we celebrated ADB's 50th anniversary in Yokohama, which stimulated interest in and travel to and around Japan. ■

Pension Matters

Hans-Juergen Springer

On 5 June, the ADB Board of Directors approved a number of reforms to the Staff Retirement Plan (SRP) and established a defined contribution plan. All these measures leave the pensions of current retirees (and staff) unaffected.

The following changes were approved:

1. The retirement age for staff hired on and after 1 October 2017 will be 62;
2. current staff will be offered the choice to work until 62, but will have to agree to conditions relating to pension matters that will be effective for them after age 60, and the extension of managerial staff beyond age 60 will be subject to a panel review;
3. staff will be able to commute up to 100% of their pension; however, those who do so will be ineligible to continue in the Group Medical Insurance Plan, Group Life Insurance Plan, and Long-Term Care Plan as ADB would not be able to deduct insurance premiums; and
4. staff and retirees could voluntarily waive their 3% cost-of-living increase floor, i.e., annual cost-of-living increases would be based on the actual inflation of the respective disbursement currency.

A new defined contribution plan to complement the reduced defined benefit plan will be introduced for new staff. Incentives will be formulated to give current staff options to switch to the new defined benefit and defined contribution plans.

All these changes will take effect on 1 October 2017, except for the voluntary waiver of the 3% cost-of-living increase floor, which can be accomplished immediately. ■

Insurance Matters

Jill Gale de Villa

Much information on the Group Medical Insurance Plan and AFE interface with BPMSD and Cigna is available on pp. 14–15, and is not repeated here, except to say that (1) liaison with them continues, and (2) we will survey your experience again later this year.

ADB promised, at the termination of the GMIP Advisory Task Force in June 2017, that it would organize continuing consultation on a formal basis. We are pleased that this commenced in April, with the formation of the GMIP Consultative Forum (GMIPCF). The first meeting was held on 17 May and continued on 1 June; Hans and I attended. The terms of reference of the group were approved, and progress on the 20 recommendations approved by management on the GMIP was discussed.

- The GMIP Summary Plan Description (SPD) helpful, and should be available widely; BPMSD should inform all GMIP members of any changes.
- Cigna’s service delivery has improved. AFE asked what are the service standards for responding to and resolving claims with queries?
- Focal person in Cigna to handle ADB’s claims has been

- named. AFE asked for the name.
- Cigna is hiring and training a local, Manila-based representative to assist with outreach to Metro Manila providers. AFE inquired re what assistance the rep will provide.
- Recruitment of an additional international staff to join the BPMSD medical insurance team is nearing completion.
- Reviews are on-going on Watson’s, Cigna, and Medical and Dental Retainer Plan. Quantitative and cost analyses are being done for the MDRP. AFE inquired: What is the purpose of the reviews? Which companies might be included in a rebid for the insurance, if this transpires? AFE requested a review of the imbalance of benefits between staff and retirees.
- AFE requested that the formula be provided to the GMIPCF, which has not been done in the past.
- Mixed views were expressed on adding preventive, vision or dental care to the GMIP. AFE noted that we have, throughout, conveyed retirees’ special interest in having preventive covered; in addition, retirees would be interested in dental and vision care depending on the resulting cost.
- Additional information, including the timeline, for the implementation of requiring US residents eligible for national health care in the US to enroll in Medicare was requested. BPMSD explained that the roll out of this provisions will be looked at in three tranches regarding how ADB plans to help subsidize Medicare: (1) those already paying for Medicare, (2) those under 65 years of age, and (3) those over 65 that have not enrolled. The GMIPCF was informed that a study on coordination of GMIP with US Medicare for eligible retirees was initiated in Q1 2017 and implementation would be introduced gradually over 2018. AFE noted that retirees request an assurance that those who were unable to sign up for Medicare at 65, and were not required by ADB to do so at the time, not be subject to a financial penalty if they are now required to sign up—i.e. that the penalty would be paid by ADB. Those already signed up for Medicare B should have their premiums reimbursed, given the amount they are saving the GMIP (and given World Bank experience that the plan saves money even with reimbursing these amounts).
- Participation in the national health plans for countries other than the United States is not mandatory, but members will be encouraged to use them when available.
- The precertification requirement will be explained further in the next iteration of the SPD, including a sample letter of guarantee. Although BPMSD’s notes stated that AFE had agreed, in fact AFE requested a run-down of the pros and cons of precertification, information on how it would be handled in emergency

cases, whether it would apply to simple matters such as blood tests or where would it apply.

- Regarding the ADB Health Management Committee, AFE (a) requested what is its composition? (b) asked how will it be formed? and (c) noted that staff and retirees should also be represented on it and in its policy discussions, which are very important to GMIP clients.
- The Committee was informed that Cigna continues to expand its network based on the location of the claims of the GMIP members.
- AFE noted we have requested to Cigna and through BPMDS that Cigna bring back the downloadable form for them to fill in when mailing in claims;
- AFE requested that ADB–BPMDS encourage Cigna to be more client-responsive, rather than expecting their clients (insured people) and providers (especially those outside the US) to adapt to their US-type system, which in many cases is difficult at best.
- AFE finds wording on Cigna’s website misleading in that it inclines readers to believe that Cigna can handle their needs worldwide, whereas the reality is that Cigna can handle reimbursements for claims worldwide, but recent events show that Cigna’s reach to providers is limited. Clients need to understand this so they can prepare accordingly. Cigna’s Guarantee of Payment letter is not accepted by all providers. AFE has asked that the website be clarified regarding these items. ■

AFE–ADB Committees

Insurance Committee

Jill Gale de Villa—Head
Ted Breckner
Bernard Donge
Eveline Go
Julia Holz
Dang Fook Lee

Fred Mesch
Albertine Santi
Carina Soriano
Ann Sweetser
Axel Weber
Clay Wescott

Pension Council

Evelyn Fischer
Nick Llave
Graham Walter

Ex officio
Julia Holz
Hans-Juergen Springer
Jill Gale de Villa

Publications Committee

Jill Gale de Villa—Head
Steve Banta
Gam de Armas
Julia Holz
Anna Juico

David Parker
Hans-Juergen Springer
Judy Yniguez
Wickie Zveglic

Chapter Coordinators

Australia—Paul Turner
Canada—Bruce Murray
Ottawa Area—John Rive
Toronto Area—Nida Rodrigo
Vancouver Island—Alex Jorgensen
China, People’s Republic of—Yuejiao Zhang
Europe—Günter Hecker
India—Barin Ganguli
Indonesia—Putu Kamayana
Japan—Kazu Sakai
Korea, Republic of—Yoong Soo Seo
New Zealand—Gordon Fox
Pakistan—Shahid Mirza
Philippines—Gamaliel de Armas, Jr.
East Group—Mayette Domingo, Midi Kawashima
North Group—Sally Baeza
South Group—Carmen Bontia, Ofelia Sta Ana,
Baby Girl Cruz, Tek Ablaza
West Group—Rory Aragon, Nanette Amorado
Singapore—Cheng Huat Sim
Sri Lanka—Ranjith Wirasingha
United States: Southern California—Letty Gomez
United States: New York–New Jersey—Lorna del
Rosario
United States: Washington, DC—Clay Wescott

ADB Can’t Afford to be Complacent

Eiji Kobayashi (ADB 1968–1994)



Ed: We appreciate the permission of the Japan Times to excerpt part of this article, which first appeared in the 29 May 2017 issue of the Japan Times (May 28 in the web edition). The article has been edited to conform with ADB’s requirements for how to present names of its members. The author was a deputy director of the agriculture department in the Asian Development Bank.

The Asian Development Bank held a commemorative annual meeting in Yokohama from May 4 to 7 celebrating its 50th year. Having served in the ADB in the early years after its founding in 1966, I am delighted



ADB President Takehiko Nakao.

to see the bank's sound growth in helping to develop the Asia-Pacific region. Asia, once a poorer region, has become an important center of the world economy.

Looking back, the ADB was founded by the strenuous efforts of its first president, Takeshi Watanabe, and supported by contributions from Japan, which has been its major funding source together with the United States. The number of member countries has increased from the original 31 to the present 67. The bank's total lending and grants reached \$17.47 billion in 2016.

The ADB, however, should not be complacent, as there are a number of important issues to address.

[The People's Republic of] China (the PRC) became a member of the ADB in 1986 after an issue over [Taipei, China] was resolved.... How to deal with [the PRC] as a new member vis-a-vis [Taipei, China] was a difficult question to resolve.

The PRC has since achieved remarkable economic growth and founded the Asian Infrastructure Investment Bank (AIIB) in 2015. Its membership has since increased to reach 70 countries, exceeding that of the ADB. Of major countries, only Japan and the United States have not joined the institution, because of uncertainty over its management and administration.

With this new development, what would be the ADB's attitude toward the AIIB? As Takehiko Nakao, the ADB president, remarked, the ADB is ready to cooperate. Jin Liqun, the AIIB head, also said that his bank is not competing with the ADB. Instead, the two complement each other and enjoy "very good cooperation." Jin earlier served as a vice president of the ADB for five years.

Reflecting this attitude, the two banks have together co-financed three projects, with the ADB providing its project appraisal techniques. According to the ADB's estimate, infrastructure needs in Asia will exceed \$26 trillion toward 2030, or \$1.7 trillion per year. There seems to be enough room for both institutions to operate by cooperating with each other.

The attitude of the ADB toward the AIIB seems to be OK for the time being, but a bit of caution may be required as the latter is expected to play an important role in [PRC's] plan to build a new Eurasian land bridge called "One Belt, One Road" ("Yi Dai Yi Lu"). This aims at serving a modern silk road leading to South Asia, Middle East and Europe. Its final objective seems to build a new and grandiose economic zone of the PRC through the Eurasian continent. The plan also aims at controlling a sea lane...

The ADB should, therefore, be alert to these new developments.... and should address several important areas and questions to serve the needs of the region better.

First, upgrading its project quality in cooperation with the private sector....

Second, the ADB's process for appraising and approving loans and subsequent implementation phases may have to be streamlined so that the benefits can accrue to the recipient countries quicker. In particular, the procurement process ... may have to be accelerated....

Third, in addition to large infrastructure projects, it should be mandatory for the ADB to take up smaller but essential projects for poverty alleviation. There are still 450 million people in the region living in absolute poverty.... ADB, based on its experience since the 1980s, is better equipped to address these crucial areas together with government agencies. This will match well with the objectives of the United Nations Sustainable Development Goals.

Fourth, it would be mandatory to recruit and train skilled manpower equipped with advanced technologies in local governments as well as at the ADB.... more women specialists should be mobilized.... ADB's ratio of women specialists should be raised from the present 30 percent of the professional staff.

Last, there is worry about the US attitude toward the ADB. Based on the new Trump administration's policy of "America First," funding for foreign aid has been cut and efforts to combat global warming will be gutted in order to protect domestic industries....

The ADB should continue to remain strong in order to meet the future challenges of the region: fulfilling infrastructure needs, protecting the environment and serving the fast-approaching aging society, among other areas of concern. ■

**For information
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Japan 2017

Chapter Coordinators' Meeting

Pacifico Yokohama Conference Center • Yokohama, Japan • 4 May 2017

Present

President Hans-Juergen Springer (HJS), Vice President Jill Gale de Villa (JGV), Treasurer Julia Holz (JH).

Chapter Coordinators and representatives: Peter Carroll (Australia), Cynthia Alvarez (Canada), Someth Suos (Europe), Barin Ganguli (India), Putu Kamayana (Indonesia), Kazu Sakai (Japan), Gordon Fox (New Zealand), George Chou (Singapore), Shahid Mirza (Pakistan), Gamaliel de Armas (Philippines), Lorna del Rosario (NY–NJ), May Seron-Tigas (Southern California), Robert Yeung (Washington, D.C.).

Observers: Nasseer Ahmed, Martin Endelman, Ulf Freiwald, Cecille Gregory, Ashraf Malik, Colandavelu Narayanasuwami, David Parker, John Colin Pratt, Muhammad Tusneem, Yu Lan Feng, Francis Narayan.

Opening

HJS opened the meeting at 9:10 am. The agenda of the current meeting and minutes of the 2016 Chapter Coordinators' Meeting were adopted. HJS noted that Bong-Suh Lee had been reelected as Chairman of AFE–ADB.

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

The three reports were circulated to members prior to the Annual General Meeting. HJS, JGV, and JH highlighted the main points of their reports (pp. 13–16). HJS noted that AFE again had a very challenging year since ADB's President Nakao established advisory task forces for pensions and health insurance. We have also had continuing issues with ADB-provided secretarial services being temporary and revolving.

Pensions

The changes that are being considered basically apply to staff to be hired starting on 1 October 2017. The new pension plan will have two pillars: (1) a reduced defined benefit plan—similar to the current plan but reduced in scope; and (2) a defined contribution plan. The ADB board has not yet approved the document but this likely to come soon (see pp. 3–4 for an update).

One outstanding matter is that the task force on pensions had unanimously recommended a retirement age for new staff of 65, but Management's comments on the task force report specified that it should be 62. Board-level discussions are continuing (see pp. 4–5 for an update).

ADB's contribution to the SRP was approved during its annual Pension Committee meeting on 4 April 2017. The funding ratio has increased from 2015 at 92% to 96% in 2016 as a result of good investment returns and ADB's significant ordinary capital resources (OCR) contributions. The Pension Committee also approved again an OCR contribution of almost \$80 million and the annual supplemental pension increase for pension disbursement currencies with inflation above 3%. Discussions on pension governance are ongoing.

Health Insurance

AFE–ADB continues to liaise with BPMSD and Cigna on issues that members are having with services, reimbursements, and a lack of understanding of Cigna procedures. JGV pointed out that it is very important for all members and a trusted family member or friend to understand how to liaise with Cigna and how to know what your entitlements are.





Those issues have been collated into what is now known as the Summary Plan Description, which is available online. It is important that retirees access it online as it is “living document” that changes from time to time. Retirees without access to the internet would benefit from asking the assistance of a family member or friend. AFE’s Survival Handbook is a useful tool where one may record important personal information, including regarding health insurance.

To keep abreast of members’ opinions of Cigna’s service, and to communicate this to ADB and Cigna, AFE will survey retirees again later this year.

Financial Matters

AFE received an unqualified audit report from our auditors, Navarro Amper & Co. Navarro Amper & Co. is a member of Deloitte Touche Tohmatsu Limited, the same auditors that ADB uses.

ADB’s subsidy to AFE continues to be a big part of revenues. ADB approved an increase of 3%, giving a total of \$24,823. This is slightly less than the membership and annual fees collection. Although expenses have decreased, AFE still has a deficit of \$7,700 due to high costs related to the annual meetings last year in Frankfurt. To address the ongoing deficit, AFE is considering changing the dues. AFE will study the options. Any change requires the members’ approval, in accordance with the Bylaws.

Other Business

Chapters. HJS mentioned that a chapter will soon be established in the People’s Republic of China (PRC), and the Taipei, China Chapter may be revived.

Assistant. AFE has two assistants: Malou Magalued, who concentrates primarily on bookkeeping and is fully paid by AFE and (happily) has been with us for many years, and an assistant paid by ADB but hired through an employment agency on a short-term contract. Last year we had three such assistants successively, which disrupts AFE business.

Deficit and Dues. HJS noted that AFE had a deficit (more outflow than inflow) for the last 2 years, and projections for 2017 indicate that AFE will again have a deficit. Since 2000,

AFE’s annual dues have been \$20 for international hires and \$5 for national hires. An option is to ask the membership to approve a doubling of the dues from \$20 to \$40 and \$5 to \$10, but, in order to avoid significant annual surplus, AFE would only increase revenue in the first few years from \$20 to \$25 and \$5 to \$6.

Chapter Subsidies. HJS discussed the utilization of the subsidy by chapter coordinators. Sri Lanka wasn’t able to use its subsidy at all, India used only 36%, and Southern California only used 50%. To obtain an increase from BPMSD is difficult when the budgeted subsidy is not fully utilized. Thus, chapter coordinators should plan and calculate how to use their allocations.

Comments and Questions

1. Health insurance reimbursements: the reimbursement form is not downloadable, which makes matters difficult for claimants.
JGV noted that she has mentioned this concern at the GMIP Consultative Forum and forwarded it to Cigna for action, requesting them to bring back the downloadable form.
2. Cigna did not inform its members that they changed the requirements for clients’ computers and programs to be compatible with its website.
JGV said she has called Cigna’s attention to this, noting that Cigna should have a user-friendly website that does not require members to update programs frequently.
3. How can Cigna indicate or track a client’s stop-loss during treatment?
JGV noted that (1) each member’s Cigna records indicate the amount spent toward the stop-loss; (2) when the stop-loss is reached the insurance will cover all expenses; but (3) this applies only to bills that have reached Cigna, so that the insured may have to inform the provider(s) about the stop-loss being reached.
4. When claims are complicated, Cigna does not settle them expeditiously.
JGV noted that this issue has arisen repeatedly. To assist members, AFE wants to be made aware when the issue arises and attempts to assist in liaising with ADB and Cigna.
5. Cigna covers physical therapy only with a doctor’s certification. What about PT clinics that don’t have doctors?
JGV noted that the member needs to seek a doctors’ certification.
6. If members might travel to US, do they need to carry a US Cigna Card? How long it would take to have the card?
JGV advised that anybody who might travel to US should get the US cards for themselves and

dependents. HJS added that the US card has the US Cigna contacts in case of emergency.

7. What is ADB's financing of stop-loss limits for retirees? ADB does not subsidize the portion of our premiums attributable to stop-loss. For example, the *Summary Plan Document* indicates that retirees' premiums are about 4.5 times those of staff.
8. Even without a US Cigna card, Cigna will issue an online certification of membership that can be printed.
9. Some hospitals do not accept/know Cigna cards and certification. Can ADB assist in such situations? Not always. Try having Cigna and the hospital communicate directly.
10. When a part of expenses is covered by the national plan and the excess is claimed through Cigna, is the national government subsidizing American medical cover from Cigna?
JH mentioned that Americans claim through Medicare as the first cover, which pays a large share of it and Cigna gets a small portion. Our insurance is secondary to any other insurance. The new Cigna arrangements for reimbursement of healthcare costs in the US have vastly reduced the cross-subsidy for it. The extent of the reduction will be seen in the coming years. That said, in general, health insurance involves cross-subsidies—otherwise it would be self-insurance.
11. Consider videoing the Chapter Coordinators' Meeting and the Annual General Meeting so that it can be put on AFE'S website
HJS: This is a project which AFE would undertake with support from a volunteer member.

Chapter Reports. (The full reports are available on the AFE website AFE-ADB.org/news-and-events/annual-general-meeting.)

Australia (Peter Carroll on behalf of Paul Turner). Last year's Australia gathering was in Katoomba-Leura in the Blue Mountains. A record number of 47 members and partners attended, and we all had a great time. We stayed at the Carrington Hotel, one of the oldest hotels in Australia (1886), which has been beautifully restored. We visited places of interest west of Katoomba, including the famous Jenolan Caves. The participants included visitors from Canada, New Zealand, and the Philippines. Visitors from other chapters are, of course, always most welcomed to our reunions. Following the meeting, Tshyu Wong and Willy Lim won the annual Peter Pattison Memorial Golf Tournament.

Our members were very concerned about the Bank's proposal to change the annual cost of living adjustments (COLA) to our pensions. There was much relief when ADB decided to "grandfather" the existing policy, and our members much appreciated the way the AFE executive committee had

handled the matter. I have earlier raised several concerns our members had about Cigna's handling of our medical claims. Everyone is happy that the costs of our medical insurance cover have been contained for the moment.

All are invited to our 2017 reunion in Bendigo, Victoria, on 17–20 October.

On behalf of the chapter I would like to thank the AFE executive committee for all the hard work they do, on a voluntary basis, on our behalf.

Canada (Cynthia Alvarez on behalf of Bruce Murray).

Canada Chapter thanks the AFE Executives for their hard work in representing the Canadian AFE members particularly pertaining to health insurance and pensions. They thank ADB for making supplementary contributions to the pension fund. The AFE Canada Chapter appreciates JGV's continued detailed efforts in the health area to help support in dealing with Cigna, and is pleased that the Summary Plan Description is available. AFE Canadians also look forward to receiving the AFE newsletter as it serves an important role of keeping in touch with ADB friends and former colleagues. The Canada Chapter appreciates AFE's continued tight management of a limited budget, the cleared audit reports, and the continued ADB subsidy for Canadian AFE get-togethers.

Europe (Someth Suos on behalf of Günter Hecker).

Europe Chapter members thank our Executive Team for their continued excellent work and measured but insistent interventions, which we believe were instrumental in safeguarding important benefits for us.

Last September, we again had a very successful reunion in Überlingen at the Lake of Constance, with more than 50 members and spouses participating. This took place after a very successful Annual Meeting in Frankfurt. The Business Meeting of the reunion decided to send a congratulatory and appreciation letter to the organizers of the Annual Meeting in the German Ministry of Cooperation, with two objectives: (1) to deliver the congratulations, and (2) to make the Ministry more aware of AFE and the role pensioners with their experience and institutional knowledge can play. We received a response from the Ministry, expressing





respect for our continued involvement in our development work and the offer for a continued cooperation with the Ministry. Hence, the purpose was served: we now have an entry point to the Ministry when needed.

The Chapter Reunion this year will be in Stresa, Italy, hosted by Sandro and Sharon Pio. We have firm bookings of more than 100 participants, about 25 are from other chapters.

There should be a budget for sending flowers for AFE member that passed away. HJS noted that flowers are sent to members who pass away in Manila, but the cost to extend this abroad would be prohibitive. However, any chapter that wants to collect money from its members for that purpose can certainly do so.

India (Barin Ganguli). Three points I would like to make. (1) That the cost-of-living increase was finally settled to our satisfaction made everyone happy. We also appreciate the work done by Hans Springer and the Executive Committee. (2) Our annual chapter reunion in Tamilnadu, South India last October included 5 members from other chapters. (3) The India chapter's 23rd annual meeting, in 2017, is tentatively planned to be held in Guwahati in northeast India on 27–29 October. 40 participants have indicated their interest.

Indonesia (Putu Kamayana). Firstly, I wish to wholeheartedly endorse the appreciation expressed by the other Chapter Coordinators for the hard work and dedication of the members of the AFE–ADB Executive Committee in supporting and looking out for the interests of the ADB retirees.

Because of the relatively small number of Indonesian members, the difference in age within the membership, and some limitations in mobility, our chapter activities have generally been held in Jakarta and focused on informal social gatherings and the dissemination of important developments in ADB and pension and health insurance benefits. We always invite the Country Director of the Indonesia Resident Mission to join us to update us on ADB's activities and support in Indonesia. Last year we held two gatherings. I briefed members on recent developments with the staff retirement plan and group medical insurance plan, with the information materials provided by AFE–ADB headquarters, as well as based on my consultation with the Cigna representative during a visit to Indonesia Resident Mission in October 2016.

This year we are planning to organize our first ambitious reunion, in late August, to visit the historical city of

Yogyakarta. If there is sufficient interest, this may be followed by an optional continuation to the hill city of Malang.

Last but not least, the immediate past Country Coordinator Dimiyati Nangju requested me to raise two suggestions: (1) limit the AFE–ADB Presidency to two terms, and (2) include a representative of national officers and administrative support staff. The President has already responded that re. (1) he would be more than happy to step down in favor of a suitable candidate who resides in the Philippines, and re. (2) the AFE–ADB Bylaws provide for such a position, but no candidate has stepped up to serve.

Japan (Kazu Sakai). On behalf of the Japan Chapter I extend a warm welcome to all of you in Yokohama.

AFE Japan has previously not had chapter meetings. Rather, reunions centered around each former ADB president, attended by staff who served under him. However, now only two are left, so the first joint reunion was held 2 years ago. This year, instead of having a stand-alone gathering, we decided to get together on the occasion of today's cocktail reception. The Japan Chapter is sponsoring a Sake Barrel Breaking Ceremony, which is traditionally held on festive occasions.

The issues of the staff retirement plan and health insurance, very important to most AFE pensioners, were not much discussed among the members of the Japan chapter. Nevertheless, I believe Japanese AFE members are very happy about the outcome and much appreciated the efforts of Hans and the executive committee. Most Japanese ADB retirees are covered by Japan's national health insurance scheme and do not rely on the ADB scheme.

After retiring from ADB I find it very valuable to have so many friends spread all over the world, and I think AFE is playing a big role to connect us even after leaving ADB.

New York–New Jersey (Lorna del Rosario). AFE–ADB colleagues look forward to our annual reunion as it provides fun and a welcome opportunity to catch up with each other, reminisce about the good old ADB days, and be updated with the latest developments. Each Annual Reunion is organized and planned by a committee. The ADB subsidy defrays part of the expenses and we are truly grateful for this continuing support.

In 2016, the Annual Reunion was held in the Crystal Ballroom of the Ramada Hotel. This year's Annual Reunion is set on 28th October. The invite is open to everyone and it will be our pleasure to have colleagues from other chapters from across the globe!

New Zealand (Gordon Fox). The New Zealand Chapter has about 34 members. We have a team approach to chapter coordination, which appears to be working well.

Our first major reunion was held in conjunction with the

Australia Chapter at Queenstown in 2010. We have since held 3 major reunions in New Zealand, and smaller gatherings. In 2015 and again this year, these included dinners, in Wellington and Auckland, with previous and current New Zealand Alternate Executive Directors. These dinners have proved to be superb fora for a free and frank exchange of ideas and concerns with our Board representative in a congenial environment. We host a major reunion every 2 years, and a dinner in the intervening years. We are planning a dinner (and annual meeting) in Christchurch in June this year and a full-scale reunion in Auckland in 2018. We welcome members of other AFE–ADB Chapters.

In addition to our email communications, Ron Hamilton has opened a New Zealand Chapter Facebook page, which is of course open to all AFE–ADB members. The Chapter has a Dropbox facility for storing salient documents.

Pakistan (Shahid Mirza). The Pakistan Chapter is divided in three cities: Islamabad (13 members), Lahore (6), and Karachi (8). We have not had a formal chapter meeting, but we socialize quite a bit. We are planning to have a chapter meeting for the first time next month.

Philippines (Gam de Armas). I join the other coordinators in thanking AFE–ADB Management for the work they have done for the past year, especially with regard to pension and health benefits. Their dialogue with ADB management and participation in the committee tasked by ADB to review the pension and health benefits of both active staff and retirees resulting in improvements are much appreciated. It is pleasing to note that ADB President Nakao has taken direct and sincere interest to promote the welfare of staff and retirees and has been present in the numerous meetings with staff.

The Philippines Chapter continues to be very active and relevant to AFE–ADB and ADB. It has been the fastest growing chapter, with roughly 50 members added per year.

As stated many years ago, we request that a portion of the members' annual dues be given to the chapters to enable them to do more for their growing membership.

Groups within the Philippines Chapter continue to do outreach activities in the community and the provinces, showing that ADB retirees happily share whatever they have to bring joy and hope to the afflicted and those in need. The Philippines Chapter has four area-based groups to facilitate communications and interactions.



Last year, for the first time, the Philippines Chapter held its Annual Get-together outside of ADB Headquarters. Attendees very much enjoyed the outing.

Singapore (George Chou). The Singapore Chapter had one lunch gathering last year with eight persons attending. In the gathering, pension and medical insurance matters were discussed and views exchanged. We were very grateful for the Management's decisions to honor our employment contracts.

Southern California (May Seron-Tigas for Letty Gomez). We want to thank the officers of the Association for all the work they are doing.

When I first joined the AFE Southern California chapter, there was a large attendance at reunions, but membership has now declined drastically. We are trying to organize three activities every year. Last year's year-end party was a lunch, which was a joyful affair that included dancing. We also had guests from AFE NY–NJ and the Philippines.

Washington, DC (Robert Yeung). Issues of concern to all retirees are the predictability of the medical insurance and the pension. With the concerted efforts led by Hans and his team, pension is no longer an issue. The health insurance has become a particular concern to the US-based retirees. I therefore wish to reiterate that any change that BPMSD/Cigna may propose would require careful review and clearance by retirees, particularly for those to be affected in the US. Not all retirees in the US are qualified to join the US Medicare, which is an integrated part of the US Social Security benefits.

I join other Chapter Coordinators in expressing my sincere thanks for the excellent work done by Hans, Jill, Julia, and other team members, based on the results accomplished, including the organization of this very informative and highly productive Chapter Coordinators' Meeting in Yokohama today. See you all in Manila next year!

Adjournment

Since there were no further comments, the meeting was adjourned at 12 noon. ■

AFE–ADB 31st Annual General Meeting

Pacifico Yokohama Conference Center • Yokohama, Japan • 4 May 2017



Opening

Chairman Bong-Suh Lee opened the meeting at 2:10 pm.

Chairman's Report



As chairman of AFE–ADB, I would like to extend to you all a very warm welcome.

I am very pleased to learn that the number of AFE participants attending this year hit the record high, fully reflecting their appreciation for the significance attached to the 50th anniversary of ADB Annual Meeting, held here in Yokohama.

With you, I congratulate ADB on achieving a 50-year milestone in its efforts for improving people's lives in Asia and the Pacific. Those of us who once worked at ADB look forward to its continued success in fulfilling its mission of reducing poverty and inequality.

And with you, I offer our gratitude to the government of Japan for hosting the 50th Annual meeting at Yokohama, known as "Japan's first port of call," as one of Japan's first ports to open up for foreign trade back in 1858.

Sadly, several of our members passed away during the last year. Among them is Nguyen Buu-Hoan—one of the 48 founding members of AFE in 1986—who passed away at the age of 90. May all their souls rest in peace. Let us pause for a moment of silence in honor of their contributions to ADB and AFE.

As I look back over the year past, I am glad to note that AFE has successfully participated in the work of the 2016

Advisory Task Forces on the pension and health insurance. There is a great deal more than meets the eye to working on these groups, as much time and effort went into liaising and meeting with our counterparts to ascertain their positions and trying to get them onside with us. In this regard, I would like to thank the headquarters team, Hans Springer, Jill de Villa, Julia Holz, and those assisting them—especially Nick Liave, Albert Santi, and Carina Soriano—for their advisory services on the review of the health insurance and pension benefits.

Now that the Advisory Task Forces' work is over, we must continue to work with ADB on the evolving health insurance in focus. We of course have to continue to work on any pension issues that may arise, and to stay connected to share information.

In carrying out its tasks, AFE is getting a great deal of support from many volunteers who assist with valuable information and advice—for instance, Bruce Purdue in legal matters, David Parker and Robert Wihtol in election procedures. I appreciate very much the continued work of the Chapter Coordinators, who are the glue that keeps their constituencies and the greater AFE membership in touch, provides advice to the headquarters team, and arranges functions and get-togethers.

Thanks are also due to the many members associated with our three standing committees—namely the Pension Council, the Insurance Committee and the Publications and Communications Committee.

Last but not least, I should not forget to mention the valuable contributions provided by the assistants at the head office. Cesar Juan helps us voluntarily with mailings,

Malou Magalued with accounting, and Ana Paluga, who is currently assigned to us by the Budget, Personnel, and Management Systems Department (BPMSD).

I hope the meeting this afternoon will be a useful venue in exchanging views and information related with AFE's concerns.

The month of May is the best season in Japan, and Yokohama is renowned for its tradition and modernity. After many useful meetings here at the center, I hope you all spend a memorable several days with good old friends and colleagues.

Minutes of the 2016 AGM

Minutes of last year's meeting had been circulated and were approved without further comments.

President's Report

This annual meeting has attracted a very large number of AFE members—numbering 379 including spouses and guests. A total of 174 came to our event in Kyoto 10 years ago and 186 attended the annual meeting in Manila in 2011, which was AFE's 25th anniversary. We are very happy, maybe a little overwhelmed, that so many of you have made it to Yokohama.

We are glad that Bong-Suh Lee again agreed to be nominated for the position of AFE chairman. He was elected unopposed and started another term on February 16. Mr. Lee shares his advice with the AFE executive committee, which he chairs.

2016 Overview. As reported a year ago in Frankfurt, ADB President Nakao had established two Advisory Task Forces, one for pensions and one for health insurance. By the time the Frankfurt meeting took place, the task forces had met four times and the general direction of reforms was quite clear. At our cocktail reception in Frankfurt, President Nakao assured us that retirees' pensions would be "grandfathered"—as he called it. The task forces concluded their work in June 2016 after their 6th meeting, and their reports were sent to ADB management. While AFE and staff representatives were of the view that both task forces should not have been hurried to finalize their work by end-June, the deadline had been set in stone.

Management responded to the task force recommendations on 30 September 2016 for the Staff Retirement Plan (SRP) and 26 October for the Group Medical Insurance Plan (GMIP). Management accepted all the SRP task force recommendations except the unanimous recommendation to extend the retirement age for newly hired staff to 65. Management's position that it should be only 62 was based on personnel considerations, not on actuarial considerations. Formal

board approval of the proposal is currently still pending, together with all the arrangements for the new pension plan for staff to be engaged after 1 October 2017 (see pp. 3–4 for an update).

On 4 April, the ADB Pension Committee endorsed ADB's proposal to provide further substantial support to the SRP. This includes a budgeted rate of 23% of salary and another transfer from ordinary capital resources to the SRP. Continued support from ADB and the good performance of stock markets in recent years have led to a reduction of the unfunded portion of the plan. The SRP is now funded to 96.1%, which lies in the acceptable range of 80% to 120%. The Pension Committee also endorsed the funding of the post-retirement GMIP to the tune of 2% of salary. It is currently funded at 122%.

The Pension Committee also approved the annual supplemental pension increases for eight pension disbursement currencies of countries whose consumer price index was higher than 3%. Staff hired after 1 October 2012 will receive only an inflation-based pension increase—not the 3% floor. The Pension Committee meeting adopted the ADB proposal that pensions of these staff will, when they retire, remain unchanged even in years of deflation.

A very welcome development discussed at the Pension Committee meeting is to strengthen ADB pension governance. This will be further discussed in the forthcoming months, before changes go for approval by the ADB Board of Directors.

The task force recommendations on health insurance were generally accepted and changes, most of which concern treatment in the US, have been in effect since 1 January 2017. GMIP participants were informed about these changes by BPMSD in a circular dated 3 March 2017 (see pp. 4–5).





Elections. In the 4th quarter of 2016 we simplified the election procedure for situations in which only two candidates are been nominated for an election. This Bylaws change came into effect on 28 November 2016.

Looking Forward. With work on the two advisory task forces having taken up most of our time in 2016, there was little time to tackle other areas, which we are now aiming to address in 2017. We will of course continue to be engaged in GMIP discussions with BPMUSD and Cigna. First is a possible dues increase, which would be the first since 2000. We have run a deficit in our AFE–ADB resources budget for the last 2 years and are projecting another for this year. Another matter is the engagement of a permanent assistant provided by ADB for AFE. We had three assistants in 2016, one after another, all provided by an employment agency that supplies staff to ADB for short-term assignments in accordance with Philippine labor laws.

Vice President’s Report

Advisory Task Forces. AFE never has a dull moment. Through June of last year, we were very absorbed in work for the Advisory Task Forces on pension and insurance.

As you know, the Advisory Task Forces were terminated in June. We felt that the terminations were premature, as it was not until very late in the process that we were actually provided with the information we needed to make informed recommendations and decisions. Nevertheless, I feel we were able to make it quite clear that retirees need affordable and good quality insurance, and that our submissions helped to achieve that result.

Cigna Health Insurance. We continue to

- liaise with ADB on implementation of the health insurance,
- answer queries that continue to flow in from members asking what changes are happening, and
- assist some who need help liaising with ADB/Cigna.

1. Liaison. I have a twice monthly meeting with Amal Hakki, who is now ADB’s liaison with health insurance clients, regarding issues that arise. The meetings are now informal, but ADB is intending to have an ongoing committee with staff, retirees, and ADB representation (see p. 4 for an update).

2. Changes. At our meetings, Amal often discusses ongoing work on changes to health insurance service.

A major change has been the compilation, by BPMUSD and Cigna, of the **Summary Plan Description**. AFE requested this be done several years ago. The document is available at <http://gmipdocs.adb.org>, on the ADB Alumni website www.adbalumni.org, and on the Cigna website.

This document has two important features:

- (a) it details our entitlements under the GMIP; and
- (b) it is a “living” document—which means it will change and evolve; as a result it should be accessed online.



Members without online access may request from BPMUSD a hard copy, but the contents may change. So it becomes increasingly important for insured parties to have a trusted family member or other person assisting them with insurance needs.

An example from this year underscores the importance of this. At a member’s wake I found that the family had paid way above the stop-loss out of pocket. I discussed this with Cigna and ADB, and put the heirs in contact with them. They have now been reimbursed. They ultimately would have been reimbursed when the hospital finally filed the bills with Cigna, but this, and another similar example, show how important it is for family or someone close and trusted to know the plan provisions and how to contact ADB and Cigna.

Filing claims online, while not perfect, is becoming much easier and gets faster turn-around from Cigna.

ADB has agreed with Cigna on a **performance contract** with a bite—if Cigna does not meet turnaround times for responding to us, they will be financially penalized.

As you know, the cost of medical care in the US has long been a global outlier. To compensate for the insurance and premiums having to pay vastly more for those using US health care, **new conditions** have been imposed in terms **of reimbursements for the use of US health services**, and especially for those not using Cigna network providers. It is hoped that these conditions will benefit the plan.

On the upside, the US **room and board limits**, which were causing great problems, have been removed for in-network provision, and chemotherapy is now 100% covered. Meanwhile, members have noted that the room and board limits outside the US need updating, as they are too low in some countries.

Major queries pertain to how ADB–Cigna will incorporate **liaison with national health plans**, starting with US Medicare. US health care users who are signed up for Medicare provide significant savings to themselves and to the plan, and are asking that they be reimbursed for their Medicare premiums, as is done by the World Bank. ADB is looking into this.

Cigna has provided a **mobile phone “app”** that allows you to search for medical providers in the Cigna network, download and save your membership card, view and check the status of claims, and easily contact Cigna. This is available from the Apple App Store (for iPhones) and Google Play (for Android systems). Just type in Cigna and the app should appear. An issue is that not all Cigna providers might be listed—so if your provider isn’t listed, contact Cigna.

3. Assistance. Regarding assistance, we continue to receive e-mails and phone calls from people who are having difficulty using the insurance or receiving reimbursement. We forward these to ADB and to Cigna, and follow up on the action. Considerable time has been going into this activity.

4. Surveys. In January, we surveyed members’ use of and opinions about the health insurance. The responses were very helpful, providing information we used during task force meetings. A wide spectrum of opinions were expressed (for example, from “support more traditional medicine, such as Ayurveda” to “don’t support anything except traditional Western medicine”). The survey showed, among other things, that members want increased coverage at affordable

premiums (not surprising). Premiums have remained the same this year, because costs to the plan remained within the same range as last year, but so far there is no evidence that ADB intends to increase the plan coverage to include preventive, dental, or eye care. A reason has not been given, but it is pretty obvious that to do so would increase ADB’s expenses for the part of the plan it subsidizes. Later this year we will conduct another health insurance survey to find out how members see the insurance service at that time.

Publications and Communications. Communications about our activities and with members continue, although we are hampered by insufficient staffing to always handle them promptly and very much need volunteers to assist.

Electronic Networking: We would like to do more on FaceBook, Linked-In, and the like, and seek volunteers to assist with this as well as with ensuring that the content of our website is updated.

AFE News: We continue to request and receive really good articles. Happy reading—and happy writing: send us your story.

Treasurer’s Report

Once again, AFE received an unqualified audit report from our auditors, Navarro Amper & Co., a member of Deloitte Touche Tohmatsu Ltd.. There were no unusual events, expenses, or surprises in the AFE accounts for 2016, which is a good thing in any organization’s financial report. The full Treasurer’s report is posted on our website and sent out to all members along with the Financial Statements.

Annual Association, Voluntary, and Admission fees make up the bulk of AFE’s annual revenues, together with ADB’s much appreciated subsidy of \$24,100. While



the subsidy remained constant for the past 3 years, AFE revenue increased to \$25,441 in 2016 from \$22,601 in 2015. We hope each year will see an increase in AFE members, with a corresponding increase in revenue. Membership in AFE–ADB stood at 2,850 in 2016, compared to 2,759 in 2015.

AFE expenses decreased from 2015 to 2016, mainly because the legal fees incurred to defend AFE pension benefits in 2015 were one-time expenses. While membership dues and fees have not changed since 2000 (\$30 joining and \$20 annual fee for international staff and \$15 joining and \$5 annual fee for national and administrative staff), AFE administrative expenses such as for the salary of our hard working assistant, Malou Magalued, have increased annually due to rising prices and inflation. Additionally, the overall costs relating to AFE’s Annual General Meeting in Frankfurt in 2016 were significantly higher than the costs for the 2015 meeting in Baku. The costs vary considerably from year to year, depending on the host country location, number of attendees, and accommodation and travel costs. As a result, AFE continued to run a deficit in its operating budget in 2016 (\$7,703), compared to (\$11,021) in 2015.

To address the ongoing deficit and resulting downward pressure on Net Assets (\$137,545 in 2016 compared to \$145,248 in 2015), consideration is being given to making changes in budgeted revenues, expenses, or both. There are negative implications to each. Reducing expenses would affect the outreach efforts of the AFE to its members, to ADB, and to comparator retiree associations, while increasing revenues through dues and/or fee increases would impact the membership at large. AFE will be studying the budgets and requesting your inputs to this discussion in 2017. In the meantime, we appreciate your active support for AFE and look forward to serving your needs in 2017 and beyond.

Other Business

The president noted that the World Banks’ alumni association, the 1818 Society, has annual meetings in Washington, DC and invites World Bank staff to tell them about pension and insurance matters. AFE asks BPMSD for a statement on pensions and health insurance, which has been circulated to the members before the annual meeting. Regarding the post-retirement group life insurance plan (life insurance for retirees): BPMSD stated that 530 participants were covered in 2016 and that there were 19% new retirees who joined. There is also a Long-Term Care Insurance Plan, with 530 retirees and spouses enrolled as of 2016.

Adjournment

With no further questions from the floor, the meeting was adjourned at 3 p.m. ■

Cocktails and Openings



AFE Cocktails

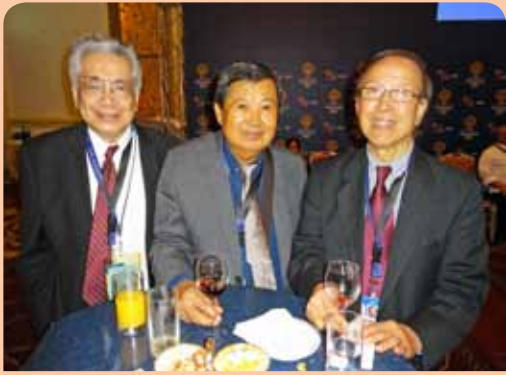
AFE Cocktails were held on 4 May, and were very well attended—with about 350 guests, including retirees, their accompanying persons, and ADB senior staff members. The Ballroom of the Intercontinental Hotel was beautifully appointed and of ample size for the event, and the food was delicious and more than sufficient—allaying fears that it may turn out to be a too-light snack.

Attendees included ADB President and Mrs. Nakao, Former ADB Presidents Fujioka and Kuroda and their spouses, and spouses of former ADB Presidents Chino and Taramizu. The ambience was warm and welcoming, and all enjoyed meeting and greeting each other, eating and drinking together. Everyone agreed it was a most successful evening.

We were very pleased that former ADB and former AFE President Fujioka (now 92) greeted us with a speech. Edith Okada, who had worked for President Fujioka at ADB, presented him with a collection of stories during his time in Manila. While at ADB, President Fujioka had been instrumental in starting AFE, with Ikramullah Khan as its first head.











The next highlight of the evening was a Sake Barrel Opening Ceremony, graciously prepared and presented by our Japanese colleagues, who also provided each of us attending the cocktails with a commemorative cedar cup. The Intercontinental Hotel was so pleased that they provided, free of charge, a beautiful golden screen backdrop for it. Thank you to our Japan Chapter and current coordinator, Kazu Sakai, and his predecessor, Tsuneaki Yoshida, for this unique and happy experience.



Kagami Biraki—Barrel Opening Ceremony (Kazu Sakai)

To welcome colleagues and friends from other countries, we presented a Sake Barrel Opening Ceremony and distributed special sake cups made of cedar with inscriptions commemorating the occasion.



Sake is Japanese rice wine, which is consumed not only in daily life but also in a symbolic manner in various ceremonies, religious or otherwise. In a traditional Japanese wedding, for example, instead of exchanging rings the couple sip sake together to bind each other in marriage.

Sake barrel breaking is a ceremony performed to celebrate happy occasions such as weddings, completion of a building, the opening of a new shop, and an anniversary of a company or an organization. In breaking the top of the wooden sake barrel, wrapped and decorated in straw matting, we pray for a success, health, and happiness.

ADB Japanese retirees thought this was a most appropriate ceremony to celebrate the AFE-ADB gathering at ADB's 50th Annual Meeting. Mr. Fujioka, Mr. Kuroda, Mrs. Tarumizu, Mrs. Chino, Mr. Lee, and Mr. Springer (former ADB presidents, surviving spouses of former ADB presidents, and the AFE-ADB chair and president) broke the barrel, amidst the cheers of all participants. We hope the ceremony made even more memorable this impressive reception with some 400 members and spouses.



ADB Annual Meeting Opening Ceremony

The opening of ADB's 50th Annual Meeting was held on 6 May at the National Convention Hall, with speeches by ADB President Nakao, Deputy Prime Minister and Minister of Finance Taro Aso, and Crown Prince Naruhito. Presentations included an excellent performance by a youth orchestra, and a brilliant modern dance number that had us almost believing the dancers were robots. ■



AFE–ADB Japan Chapter Assists Panel Exhibit

Eiji Kobayashi



L-r: Eiji Kobayashi, Takashi Matsuo, Yumiko Suzuki, and Masaro Goto.

The Bank’s 50th Annual Meeting was held in May 2017 in Yokohama, welcoming thousands of delegates and guests from overseas. Pacifico Yokohama conference center, the venue, was filled with the ADB logos. Many onlookers,

however, wonder “What on earth is ADB?” Oh my goodness, even after 50 years!

To help narrow this gap, a panel exhibit on the ADB was held at Yokohama City Central Library from 18 April to 14 May 2017. This was organized by the City of Yokohama (Masaru Goto, Section Head), Yokohama Central Library (Yumiko Suzuki, Research Chief) and the Bank’s Japanese Representative Office in Tokyo (Takashi Matsuo, Representative). AFE-ADB Japan chapter (Tsuneaki Yoshida and the writer) supported the event by providing liaison and assistance.

After discussion, the library agreed to provide its main exhibit corner on the ground floor for the event. A dozen of photo panels presented the Bank’s history and current activities in Asia and the Pacific. In particular Bank efforts to address such priority areas as education, water supply and poverty alleviation were highlighted. Yokohama City also presented a panel showing its involvement in several projects in Asian countries.

Together with the complete set of the Bank’s annual reports over past fifty years, the central library’s collection of



The ADB exhibit at the Yokohama City Central Library

books on the ADB were displayed for reference. The works by Presidents Takeshi Watanabe and Masao Fujioka were among them, together with those by former colleagues.

The exhibit was featured by March 2017 issue of Yokohama City’s monthly bulletin and a local newspaper. As a result, it was visited by a number of library users and citizens.

Replies to a questionnaire show that the event was supported by most visitors who indicated their ‘satisfaction.’ Suzuki remarked: “We are pleased to see the exhibit was visited by, among others, young people of 20s and 30s.”

Sincere thanks to the Bank, the City of Yokohama and visitors. ■

Around Yokohama

Yokohama proved to be a gracious host city with welcoming people and walkways. The organizers offered two tours to meeting participants, each out of the ordinary.

5 May City Tour (Jill Gale de Villa). The organizers had initially limited the tour to 35 people—they probably didn’t expect 100 to sign up. So we were off on 2 buses, for an





unusual “city tour” that, rather than being a drive-past of Yokohama’s sites, was a more in-depth look at two of its points of interest, neither down town.

Our first stop was the **Soto Zen Monastery**. Founded in 740, the temple relocated in 1296 to accommodate its growing adherents. It was destroyed by fire in 1898 and relocated to its current site, where it has about 12 buildings.

First, we had a walking tour of the monastery’s main building and some of its many halls, then the Soto Zen practice was explained through a talk and two films. Next, came the practice, as we sat cross-legged or on chairs in a meditation hall for 45 minutes of peace. We learned, among other things, that meditators who are falling asleep or find their concentration wandering may request a whack on the back to help them refocus.

After meditating, we filtered past beautiful halls and murals to the lunch room, where we awaited instructions. Before eating we chanted five lines, the first of which is

thanking the many people who contributed to this meal, from the farmer on. We are asked not to talk, but to think about the meal. Few are able to do this.



Yokomizu House.

The second stop was a medieval type farm house and outbuildings displaying the implements of the time. The houses were donated to Yokohama by a family that had resided in them for 16 generations. The collection of buildings and their contents depict farming ways and implements, other items, dolls. The main two-storey building houses several displays.



6 May Hakone Tour (Hans-Juergen Springer and Elizabeth Reyes). Having seen the bustling port city of Yokohama, we welcomed a languorous excursion into the green and mountainous countryside: to Ashinoko Lake and its adjacent Shinto Shrine, the Hakone Open-Air Museum, and the Honma Yosegi Museum. The 1½ hour bus ride west of Yokohama provided us also with the opportunity to see Mt. Fuji—albeit from afar. Due to haze, the 3,776 meter mountain appeared like a very familiar but faded postcard image.

The Hakone Shinto Shrine is set along the slopes of a mountainous area, in the midst of which is scenic Ashinoko Lake, a crater lake created by volcanic eruption. The last eruption occurred in 1170 AD. Today, the lake is a popular center for tourists, replete with pleasure boats decorated like ancient pirate ships.

The Hakone Shrine is just one of Japan’s 80,000 Shinto Shrines, where Japan’s oldest, most traditional religion is practiced. The Hakone Shrine was first established 757 AD, on the mountain. In the 17th Century, the shrine was relocated to the scenic shores of Lake Ashinoko. It is said that a Shinto priest had pacified the nine-headed dragon that lived on the bottom of Lake Ashinoko, and thus the shrine was established by the lakeside, where the dragon had perished!

Entrance to the shrine is through one of the tall, wooden torii (gates), painted in photogenic red or red and black. Devotees purify themselves at the dragon fountain by cleaning their hands and mouth before approaching the main hall. Visitors, too, follow that traditional cleansing practice.

Visitors may convey their life wishes—for good health, wealth, and love—by writing them on small wooden plates and leaving them on a giant board in the hope that their wishes may come true.

After satisfying our spiritual needs, it was time for an invigorating lunch at the large restaurant of the **Hakone Open Air Museum**. We could have Japanese or Western food, but most everyone in the AFE group settled for the delicious Japanese food. We then strolled through the Open Air Museum, in the lawns outside. Japan’s first such sculpture garden was established in 1969. It has a wonderful selection



of mostly large sculptures set amid a rolling green landscape—including a Henry Moore figure, a flowering Balzac, elfin marble monuments, stainless steel abstract mobiles, and 124 bronze dancers leaping through trees—amazing! The museum also has an indoor selection of ceramics and sculptures in the Picasso Pavilion and other rooms.



The last leg of our tour took us to the small, attractive **Honma Yosegi Museum**, nestled among the mountains in the Hakone area. Yosegi

means parquetry: the Japanese traditional craft involving cutting and gluing different types of wood into dazzling geometrical patterns. Yosegi is configured into trays, boxes, and small chests. We had the hands-on experience of producing our own creative coasters—a wonderful artistic ending to a day filled with Japanese culture and art. ■



Banking On

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



*Ed: When ADB President Takehiko Nakao launched *Banking on the Future of Asia and the Pacific—50 Years of the Asian Development Bank*, by Peter McCawley, he introduced the book and its raison d'être. The following is excerpted from his Foreword to the book. To download the book*

free or order a print copy, go to <https://www.adb.org/publications/50-years-ADB>

When the Asian Development Bank (ADB) was established in 1966, the Asia and Pacific region was defined by poverty. It was the poorest region in the world, with an annual per capita income of about \$100 (less than one-fourth that of Latin America and below Sub-Saharan Africa). One of the most important challenges in the region was how to feed the large and growing population by increasing agricultural productivity, which ADB supported in its operations in the initial years.

“Half a century later, Asia has emerged as a center of global dynamism. Today, it accounts for one-third of global gross domestic product and contributes to more than half of the world’s economic growth. Asia’s stunning development over the past several decades has raised living standards. More than a billion people have been lifted out of poverty since 1990.

“ADB has played an important role in the transformation of Asia. Fifty years ago, ADB was created through the collective wishes and collaborative efforts of countries within and outside the region. From this 50-year ADB history book, we can tell that ADB is a child of genuine aspirations by people across the region, and that the establishment of ADB represents the spirit of regional cooperation....

“Beginning in March 1963, there were many preparatory meetings for the establishment of ADB—in Bangkok, Manila, Wellington, and other Asian cities.... And of course, Takeshi Watanabe, a former senior official from the Ministry of Finance in Tokyo with rich international experience, played a central role in preparing the establishment of ADB before he became the first ADB president. He was closely supported by C. S. Krishna Moorthi from India and Douglas Guneseckera of Ceylon, who later served as ADB’s Vice-President and Secretary, respectively. President Watanabe’s motto of ADB as a “family doctor” for Asian countries and an institution that “learns before teaching” remains an integral part of ADB’s tradition....

“This book aims to review how ADB over 50 years has



responded to Asia’s challenges given its unique regional perspective. The book contains three historical narratives: on Asia’s economic development, on the evolution of the international development agenda, and on the story of ADB itself....

“ADB’s achievements are summarized in its three broad functions. First is support for developing members in combining finance and knowledge, through sovereign and non-sovereign projects in both infrastructure and social sectors. Second is the promotion of good policies through high-level dialogue, technical assistance and capacity building, and policy-based lending (budget support for reforms). ADB has also provided emergency budget support when members were hit by crises. Third is catalyzing regional cooperation and friendship. We support initiatives for subregions in Central Asia, South Asia, Southeast Asia, the Pacific, and the Greater Mekong....

“Asia has changed a lot. So has ADB. The region has gathered growth momentum and achieved further poverty reduction thanks to a more market-oriented approach, open trade and investment regimes, investments in infrastructure and human capital, and more prudent macroeconomic policies especially after the Asian financial crisis of 1997–1998.

“But we cannot be complacent. Asia is facing remaining and new challenges. Still 330 million people live in absolute poverty on less than \$1.90 a day. Large infrastructure gaps constrain economic development and people’s welfare. Implementing the Sustainable Development Goals adopted by world leaders at the United Nations in 2015 and the climate change actions agreed at COP21 are collective priorities for Asian countries. The private sector should be further promoted. Gender equality should be enhanced. Asia is also facing such challenges as urbanization, aging, and widening inequalities.

“ADB should continue to play an important role to address these challenges.... ■

Participants

Australia

Minori Abadilla
 Stephen and Beverly Baker
 Peter and Ngoc-Chan Carroll
 Martin and Margaret Jane Endelman
 William and Cristina Laus Ferguson
 Alex and Lynne Gordevich
 Peter McCawley and Anne Willoughby
 Colandavelu Narayanasuwami
 Louis and Tshyu Wong

Austria

Ulf and Monique Freiwald

Canada

Cynthia Alvarez
 Estrella Flores and Glendora Magno

China, People's Republic of

Yushu Feng

Finland

Robert Wihtol

France

Sylvia and Alain Dick
 Patrick and Marjorie Pillon
 Someth Suos
 Patrick and Marie Jose Thomas

Germany

Thomas Andreas and Estreliza Bieling
 Gerd Drosesse
 Uwe Henrich
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 Lakshmi Venkatachalam

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 Roslaini and Abdullah Rasuman

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 Satoshi Inoue
 Taro Kaji
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 Yasushi and Yoko Kanzaki
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 Masahiro and Chikako Kawai
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 Tadashi Kondo
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 Eiichi Michizoe
 Ishiwatari Mikio
 Tetsuro and Kei Miyazato
 Mitsuru and Mariko Mizuno
 Noritada Morita
 Tadanori and Ko Morita
 Kazuko Motomura
 Kiyoshi and Jirawan Gavila Okamoto
 Hirofumi Ohnishi
 Hisashi and Mrs. Ono
 Masakazu Sakaguchi
 Kazu and Makiko Sakai
 Kengo and Nobuko Sakurada
 Toshiki and Michiko Sato
 Akira and Midori Seki
 Kunio and Ellen Senga
 Hirosumi Takahashi

Tsuyoshi Takahashi
 Kiyoshi Takebayashi
 Toshiyuki and Hiroko Tanaka
 Mieko Tarumizu
 Toshio Kondo
 Masami and Yumiko Tsuji
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 Makoto Ukai
 Eichi and Keiko Watanabe
 Takao Watanabe
 Yasuhiko Wake
 Tadahiko Yagyu
 Haruhiko and Junko Yamada
 Asao and Yoko Yamakawa
 Tsuneaki and Reiko Yoshida

Korea, Republic of

Woo Chull and Eunjung Kim Chung
 Bong-Suh Lee and Won Ja Song
 Jong-Wha Lee

Malaysia

Wooi Thuan Ong and Lay See Goh

Mauritius

Cecille Gregory

Nepal

Bindu and Sumana Lohani
 Bishnu Dev and Beena Pant

Netherlands

John and Jenny Lintjer

New Zealand

Anthony and Kristopher Kuek
 Francis Narayan
 Gia Kuek and CJ Cornel
 Eric Gordon and Rosemary Fox
 John Colin Pratt and Marian Bond
 John Samy

Pakistan

Naseer Ahmad
 Shahida Jaffrey
 Ashraf and Aigul Malik
 Shahid and Mahjabeen Mirza
 Muhammad Tusneem

Philippines

Annabelle Abello
 Socorro and Aser Laberto Acosta
 Eduardo Bernardo and
 Robert Fabros Alberto

Veminda Bernardo and
Janny Lopez Alberto
Nanette and Romeo Amorado
Aurora and Romina Cecilia Aragon
Abigail Armamento
Amador Astudillo
Ma. Florinda Aunario and
Victoria Pangilinan
Maria Luisa Baleva
Reginald Baleva
Ramesh and Pilar Bhatia
Divina Bolano
Ernesto Bondoc
Honorina Borja
Sheila Bulanhagui
Ofelia Caalim
Maria Guia and Manuel Cabugao
Teodora and Medardo Catura
Ma. Magdalena Chua
Virginia and Rachele Collanto-Leon
Edgar Cua
Gamaliel and Victoria de Armas
Blesilda and Salvador De Guzman
Monina De Guzman
Fe de Leon
Raquel and Angel de Leon
Jill Gale de Villa
Marcela Leonila and
Jaime de la Merced
Marissa and German Del Castillo
Marietta Domingo
Mergita Enriquez
Philip Erquiaga
Marissa Espiritu
Robustiano, Jr. and Celia Espiritu
Angelina Falcon
Aileen and Einstein Josef Francisco
Estrellita and Herman Gamboa
Cynthia Jazmin Garcia
Gregg and Maria Atala Garcia
Asuncion Gochangco
Maria Luisa Hakuta
Virginia Herrera
Luchi Holganza
Julia and Franklin Holz
Virginia and Danilo Ignacio
Editha and Katherine Infante
Ophelia Corazon Iriberry and
Maribeth Baya Frondoza
Wilhelmina Jacinto
Arnulfo Jalandoni
Elizabeth Juan
Midi Diel and Kent Kawashima
Rossana Lafuente

Erlinda and Conrado Lapid
Lydia Lerum
Geraldine and Karina Angela
Ligeralde
Precinia Lizarondo
Ma. Bleilda Luz and Dominic
John Maca
Alfredo, Jr. and Violeta Manay
Victoria Fe Mariano
Natividad Medina and Charlene Sun
Maria Madonna Medenilla
Teresa H. Mella
Edna Molina
Elizabeth and Daniel Montaniel
Adelaida and Danilo Mortell
Nenita and Jaime Muñoz
Ma. Marjorie Nadal
Virginia Nadal
Carolina Navarro
Gemma Naviza
Maria Olivia Nuestro
Editha and Tricia Okada
Reynaldo and Juan Paolo Pacheco
Ma. Teresita and Aures Pangilinan
David and Arnie Parker
Carmen Perez
Eva Perez and Casilda Prado Pilapil
Bernardita Perlas and
Beilyne Lauichang
Rebecca Regis
Leo Modesto Reyes and
Lianna Angeline Reyes
Nerissa Reyes
James Edmond and Diana Rockett
Leodegario Saet and Jocelyn
Treplacios
Rosana Salak
Albertine Santi
Tilak and Malabika Sen
Maria Victoria and
Antonio-Marie Siddayao
Robert and Antonia C. Siy
Gil and Jillian Gabriella Soria
Hans-Juergen Springer and
Elizabeth Reyes
Ofelia and Jacinto Sta. Ana
Marilou Tabangay
Luisa Hernandez Tang
Elaine Tiamson
Eulogio Jr. Tiamson
Maria Nemia Tibayan and
Maria Angelica S. Pinon
Luz Tolarbas
Zenaida and Romeo and

Imelda Tomelden
Jocelyn Tubadeza
Ester and Rolando Vergel de Dios
Emerita and Arturo Viril
Janice Wu
Enya Aurora and Celso Ylagan

Sri Lanka

Jeeva Perumalpillai-Essex

Switzerland

Giuseppe Ballocci
Myrna Bolay

Taipei, China

Yue-Lang Feng

Thailand

Newin Sinsiri
Prasit and Piyawan Ujjin

United Kingdom

Roger Burston
Sabrina Crooks
Mehbooba Khan
John and Ursela Hoff Taylor
William Thomson

United States

Nelia Abarientos
Carmelita Aquilizan
Nerissa and Ray Anthony Cortes
Elvira Doyle
Guillerma and Lyra Anne Dumalag
Rosario Francisco
Stephen Groff
Alicia Katusich
Ma. Rosario Ledonio-O'Buckley and
Donal Ambrose O'Buckley
Milagros Maculanlan
Flordeliza Marcial
Normita Tricia Marquez and
Elizabeth Soriano
Y-Chie Primo and Joseph Belarmino
Florence and Richard Rafulowitz
S. Ghon Rhee
Lorna del Rosario
Vinod and Maria Leila Thomas
May Seron-Tigas and Noemi
Vander Heide
Vivian Villanueva
Nena Villena-Tañedo
Robert Yeung and Betty Mei Lei Ng

Chapter News

The PRC Chapter

AFE is very pleased to announce its newest chapter. The AFE–ADB PRC Chapter held its inaugural meeting on 9 June 2017. Chairperson Zhang Yuejiao and Vice Chairpersons Tang Min, Dan Yang, and Hu Guolian organized the meeting, which was held at ADB’s PRC Resident Mission (PRCM) in Beijing. Former ADB Vice-President Zhao Xiaoyu, former Alternate Executive Directors Wei Benhua and Li Buqun, and former PRCM Country Director Hamid Sharif joined the Inaugural Meeting. AFE–ADB President Hans-Juergen Springer joined the meeting through Videocon. Members of the AFE–ADB PRC Chapter enjoyed the gathering and talked about their good memories of ADB. ■



L-r, seated: Lu Heying, Xia Hong, Jiang Xiaofei, Zhang Yuejiao, Yang Dan, Irene Bain, Zhou Xiaobing, Zhao Jie; standing: Wei Shangjin, Hamid Sharif, Fei Yue, Tang Min, Zhao Xiaoyu, Wei Benhua, and Li Buqun.

Japan Chapter: Looking Back and Ahead

Kazu Sakai (ADB 1987–2014)



Japan Chapter Gatherings.

JOn 4 July 2016, we had the second gathering of former ADB employees in Japan. As reported by Tsuneaki Yoshida in the September 2015 issue of the AFE News, we had the first such gathering in June 2015. Because there are many former ADB employees in Japan, the previous

practice was for those who served under each president to form a group and meet once a year. Sadly, many former presidents have passed away in recent years. So, in 2015 we started the new approach of all former employees getting together, upon President Fujioka’s suggestion.

This time, about 90 colleagues and their spouses attended the gathering and renewed friendship. President Fujioka, President Kuroda, and Mr. Toyoo Gyoten, former Vice Minister of Finance who served as special assistant to President Watanabe, ADB’s first president, honored the gathering. In his speech, President Fujioka shared with us an anecdote during his stint as senior official in



Former ADB and AFE President Masao Fujioka addresses Japanese retirees.

the Ministry of Finance responsible for ADB matters. The anecdote was about his interaction with key opposition party members in the Parliament to secure their support for some issue related to ADB. It was not an easy process. But through his perseverance, and thanks to the good reputation that ADB was starting to gain from developing member countries (DMCs), Mr. Fujioka succeeded in



Former ADB President Kuroda and former Finance Minister Toyoo Gyoten at a meeting of Japanese former ADB staff members.



Japanese retirees attending a retirees' meeting with former ADB and AFE President Masao Fujioka.

obtaining their support, or at least no objection. The anecdote shows the importance of the respect that ADB can gain by delivering good quality services that genuinely help DMCs. This is all the more important when ADB faces competition and increasing scrutiny from shareholders, donors, and the public.

With two consecutive gatherings successfully held in 2015 and 2016, the practice of all former employees getting together is now well established. This year, instead of having a stand-alone gathering, we joined the AFE-ADB reception at ADB's Annual General Meeting in Yokohama. About 100 former Japanese colleagues and spouses attended the reception.



Elpidio Quirino Monument, Hibiya Park, Tokyo.

Japan-Philippine Friendship. For us Japanese, who spent a part of our life in Manila, to find things related to the Philippines in our home country gives us a pleasure. In Japan, a new monument related to the Philippines was added in 2015. This is a memorial marker in Hibiya Park, Tokyo, for **President Elpidio Quirino**, installed in the occasion of 60th anniversary for the normalization of Philippine-Japan diplomatic relationship after

the Second World War. President Quirino is remembered in Japan for pardoning more than 100 Japanese war prisoners detained in Muntinlupa prison as war criminals. His statement, reproduced on the marker reads, in part: "I should be the last one to pardon them as the Japanese killed my wife and three children and five other members of the family. I am doing this because I do not want my children and my people to inherit from me hate for people who might yet be our friends for the permanent interest of the country.... Love of fellow creatures will always be the supreme law among men and nations and the basis of world peace."

Before this marker, Hibiya Park was already a home to another Philippine-related monument. That is a historical marker for **Dr. Jose Rizal**, the Philippine national hero who worked for independence. When Rizal visited Japan in 1888, he stayed at a hotel near the present Hibiya Park. To the original simple marker that was erected in 1961, a bust of Jose Rizal was added in 1998, for the centennial anniversary of Philippine independence. Hibiya Park is next to the Imperial Hotel and only a 5-minute walk from the Ginza, a posh shopping area. ■



Jose Rizal Monuments, Hibiya Park, Tokyo.

2016 Report from Toronto, Ottawa– Montreal, Vancouver and Vancouver Island

Bruce Murray (ADB 1980–2007)



During 2016 the key issues of concern to the Canadian AFE chapter were: (1) pension reform issues, particularly the proposal to eliminate the 3% annual cost of living increase; and (2) changes in the health insurance. AFE Manila's diligent work representing the concerns of AFE members on these two important issues was most appreciated. ADB's decision to respect grandfathering for current pensioners, thus ensuring that there would be no adverse changes in our pensions, was most welcome. The regular updates on health insurance developments from AFE Manila were appreciated. Information was forwarded to all Canadian AFE chapter members on (1) ADB's operational performance in 2016; (2) the AFE Annual General Meeting; (3) AFE's financial position; (4) the AFE Election; (5) a PowerPoint presented by Vice President Steve Groff in Ottawa as part of the ADB at 50 celebration; and (6) the names of AFE members who had passed away in 2016, including AFE Canada member Tony Burger.



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

Toronto. The AFE Toronto group is, by far, the most active group in Canada. 2016 started off with a new years greeting to all Toronto AFE members from Nida Rodrigo announcing the first of several Toronto AFE–ADB Winter Bowlathons organized by Coach Bisoy and Loungay Trasporto. The bowlers got together in January, February, and April to renew friendships. Nida also organized AFE Toronto's Valentine Sunday Brunch. As the weather warmed there were potlucks and other get togethers. Mike and Linda Trabulsi and Jenny and Boy Amigleio opened their lovely homes to host the group in July and September respectively. All of these get togethers included renewing friendships that have endured over many years, celebrations of birthdays, fun, sumptuous food and chica-chica. AFE Toronto's 6

November event was a triple celebration—the year-end get-together, win of Pacman and Diwali. It started off with a superb 3-course pre-show dinner in the famous Wayne Gretzky's Restaurant (for non-Canadians Wayne Gretzky is the greatest ice hockey player of all time) followed by the Second City Theatre's two-act revue "Come What Mayhem!" Toronto's legendary comedy troupe presented a show of cutting edge comedy filled with hilarious original sketches and songs. A total of 20 people, including Toronto AFEers and spouses and two out-of-town former ADB staff (Aida Lizarondo of Pittsburg and Tonette Lopina of New York) laughed throughout the performance.



John Rive, Ottawa area coordinator
(ADB 1978–2002)

Ottawa. AFEers shared memories while enjoying delicious South Asian food. On 10 November 2016, 14 Ottawa AFEers and spouses a met at the Coconut Lagoon restaurant to enjoy South Indian cuisine. They included Judy Banning, Alan Berry, Marilyn and Robert Collette, Pam Deacon (Tony Burger's widow), Alan and Sevilla Gill, Jak and Vicky Jabs, Farrokh and Rita Kapadia, Nihal and Subadra Kappagoda, and Ian Wright. Every one enjoyed the great cuisine, catching up with friends, remembering ADB days. Farrokh and Rita Kapadia's selection of the restaurant and the organizational efforts of Jeanette Rive were appreciated by all. John Rive handled the administrative aspects of the get-together although he could not attend because he was travelling in Asia.

Vancouver. In the best of Canadian tradition the Vancouver AFE end-of-year dinner was snowed out and had to be postponed, and was rescheduled for 19 December. At total of 16 people found time in their busy holiday schedules to attend the dinner at the River Rock Casino buffet. Everyone enjoyed the food, sharing memories of ADB and participating in the John Cole memorial quizzes. I briefed the attendees on news from ADB and AFE Manila. During 2016 Yang Weimin organized lunches in the spring



Vancouver AFE December get together at the River Rock Casino

Left to Right: Dolores and Tony Telan, Emma and Bruce Murray, Barbara Ejercito-Palacios, Kimlin Lim and Phaik Cheng, Bill and Christine Fraser, Loi and Jay Dimailig, Malou Dizon, Rey and Lenn Castro and Tess Sumagui. Not shown in the photo, Sean Dimailig, son of Jay and Loi Dimailig.

Toronto Updates

Canada Day. (from an e-mail by Ching Ledesma) Thank you very much Paz and Ed for hosting the Canada Day Celebration at your beautiful house. Thank you also Nidz for organizing the party. Dodo and I had

and fall that provided an opportunity to renew friendships and share fond memories over good Asian food.

Flyby (Jill Gale de Villa). The headquarters team had never visited the Canada groups, so in June I set out to do this in what could be referred to as a “bunny hop.” It was an all-too-short couple of days in each of Vancouver, Toronto, and Ottawa, and a bit longer on Vancouver Island. At every stop, chapter members expressed interest in the changing status of the health insurance, as many have retained the ADB insurance for travel purposes. A meeting was organized at each stop—Bruce Murray organized lunch in a restaurant in Vancouver, followed by cake at Lynn Cole’s; Nida Rodrigo put together a pot-luck dinner in Toronto at the Tribulsi’s; with over 20 people who came despite the tragic death that afternoon of Helen Duenas; the Rives organized a pot-luck dinner in Ottawa; and Alex Jorgensen hosted a sandwich and goodies lunch at his house on Vancouver Island. It was an excellent opportunity to exchange ideas on what the AFE team and chapters can and do to facilitate communications and staying in contact. And we gained a couple of new members.

a wonderful time and enjoyed everyone’s company. Everyone brought special dishes on top of the scrumptious dishes that Paz prepared. We had everything on the table (varieties of noodle dishes, baked salmon, roasted pork and beef, salad dishes, fried rice, *guinataan*, *palitaw*, balaclava desert, etc.). We had so much food that everyone had a doggie bag to take home. I do not have to cook for the next few days.

We had fun at the deck basking in the sun eating, storytelling, joking, laughing, taking pictures, munching fresh cherries picked for us by Ed from their big cherry tree, etc.

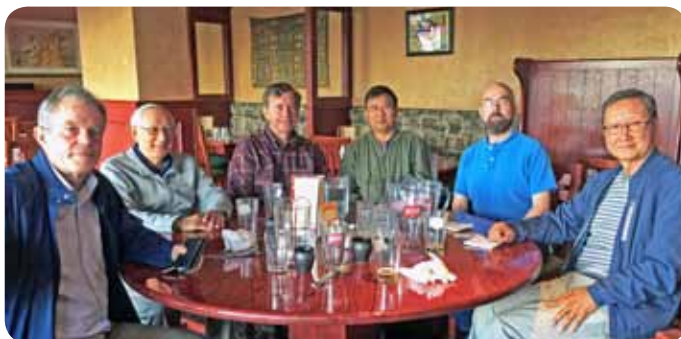
We also had celebrity guest at our party—Marilyn Monroe resurrected. Linda Trabulsi came with Mike in a beautiful outfit dressed just like Marilyn Monroe. She had a new hairdo exactly like Marilyn’s hair style. Linda is cool and she does not mind being teased. Anyway, it was a day of laughter and relaxation.

Jenny crocheted beautiful maple leaf souvenirs for everyone. Boy Amigleo cooked palabok for us.

The Depth of AFE Toronto Friendship (from an e-mail from Nida). 2017 marks the 20th year of my retirement from ADB and building of a new life in Canada. AFE-ADB Toronto also celebrated the huge milestones for both ADB 50 and Canada 150 in 2017 today, 2 July.

We also celebrated the friendship that started and developed under the roof of ADB Roxas Blvd. and the big sky of Canada. These friends are not just extraordinary best friends forever (BFFs), they are family. Some were already in Canada when I joined ADB, some of them were the occasional “hi and hello” co-workers back home or some I can’t even remember meeting in the Bank at all, and yet a great relationship developed among us in Toronto. Thanks maybe to the same love of life, love of fun, and love of food ...lol !

These friends are not perfect, these friends have disagreements, these friends bicker like crazy little kids



Ex-ADB colleagues meeting for lunch organized by Yang Weimin in Vancouver in September 2016

From left to right: Chris Wensley, Lew Hayashi, John Kuiper, Yang Weimin, Bill Fraser and Kimlin Lim.

aging from 50s to 70s over nothing, *mga pasaway lang* (brats)! These friends

- are not afraid to laugh at ourselves or make fun of ourselves;
- do not brag about who has this and who has that;
- offer carpooling service to friends;
- though unable to attend an event, will still drop the food that we love with bonus souvenirs;
- cater to our crazy whims—*lechon*, dried fish, flowering plants, vegetable seedlings... name it and you will receive at no cost; and
- will cry with you, hold your hands, laugh with you, fight for you, and most of all cover your back!

Take a bow, my BFFs, you and your spouses all deserve a pat on the shoulder and back! ■

New Zealand

Gordon Fox (ADB 1992–2002)



The AFE–ADB New Zealand Chapter held a meeting, as programmed, in the “Boardroom” of the Pescatore Restaurant in the George Hotel in Christchurch on 14 June. The meeting took the form of a working dinner—six retirees, with five spouses and one surviving

Visit <http://afe-adb.org>

spouse, attended—some of us flew in from as far afield as Auckland and Wellington. Issues that were discussed in detail included (1) ongoing arrangements, and programming, for the NZ Chapter’s planned reunion in Auckland next March; and (2) that I attended in Yokohama. The gathering went extremely well, thanks largely to Mike and Pat Ryan’s work in organizing it, and it was thoroughly enjoyed by all.

Issues that arose included:

- **GMIP.** Only a minority of us continue as members of GMIP, and only two of us use online procedures for lodging claims. Most participants seemed unaware of the importance of keeping the Summary Plan Document under review—my general advice was “check the document first, if you are considering a medical procedure.”
- **Digital Communication Gaps.** One or two spouses have little familiarity with GMIP procedures—and at least one has very little familiarity with computer use generally. Our meeting at least brought the issue of digital communications into focus—some former staff may have retired with little experience of the internet or email usage.
- **Chapter Financing and Subsidy.** How to properly use the chapter’s subsidy was discussed at length. ■



People, Places, and Passages

Heads Up

John Head (ADB 1983–1988)



My wife Lucia and I live on a farm just southwest of Lawrence, Kansas. I worked in the Office of General Counsel from 1983 to 1988, then took a job at the International

Monetary Fund (in Washington) before going into legal academics.

For the past quarter-century I have served on the law faculty at the University of Kansas, and Lucia has taught at Haskell Indian Nations University as well as pursuing a writing career (*Baby Jesus Pawn Shop* is a murder mystery that is set in the Philippines in the early 1980s—it is available on Amazon; her next novel is also set in the Philippines, at the time of the Philippine–American War).

My teaching and research generally concentrate in the areas of international law and business, comparative law, global development, and environmental protection. My three most recent books focus on dynastic Chinese law, on grasslands protection, and on agricultural reform (see John W. Head, *International Law and Agroecological Husbandry: Building Legal Foundations for a New Agriculture*, Routledge, 2016, available through Amazon and as an e-book). Central to my academic career, of course, has been my work in international financial institutions; working at ADB (and at the International Monetary Fund and briefly at the European Bank for Reconstruction and Development) put me in touch with a range of people and issues and legal systems that have held my interest for many years.

Lucia and I have three children—all now married—and one granddaughter. Lucia and I travel often, especially in the summers—although not to Asia for several years. We also spend time in Breckenridge, Colorado, and on the family farm in northeast Missouri, where our mothers still live. In the latter part of 2016, we lived in Waterloo, Ontario, where Lucia worked on her current book project and I conducted research under a Fulbright fellowship. ■

Kat in the Hat

On 3 June 2017, Kathleen Moktan and Darcy Dietrich were wed in Medicine Hat, Alberta, Canada—Kathleen’s home town. The reception was held in a spacious pottery barn, a warm brick building, where we all enjoyed good food, camaraderie, speeches, and dancing.

Among the about 200 present were two current staff members (Kori Emzita and Sukhumarn “Pinky” Phanachet) and four AFE members (Barbara Davis, Bobbi Thami, Betty Wilkinson, and Jill de Villa). Pinky came well prepared—she already knew how to do the Chicken Dance from her days at the University of British Columbia. After Darcy serenaded his new bride, Yogi Thami sang a Nepali love song, and a good time was had by all. ■



Darcy and Kathleen on the steps



Darcy and Kathleen Dietrich and the ADB family at their wedding
L-r: Betty Wilkinson, Yogi Thami, Barbara Davis, Wattanee Phanachet, Bobbie Thami, Gino Davis, Pinky Phanachet, Jill Gale de Villa, Kori Emzita, with bridesmaid, Depak Moktan’s niece, and husband.

Speech Sparkle

Gia Kuek (ADB 1987–1996)



Ed: Gia Kuek, now a speech therapist, has devised a program that facilitates parents' efforts to help children who need speech therapy. This is what it's about and how you and others may access it.

Working with Parents.

Technology has revolutionized the way I provide speech and language services. Since graduating from the University of Canterbury, I have been doing voluntary speech and language work in New Zealand and remotely in Indonesia. With technology, parents and I have instantaneous back-and-forth updates, comments, and suggestions. Parents have reported that, with this mode of service delivery, they are suitably equipped with the knowledge and tools to address problem behaviors right away, and to celebrate successes when they happen. Parents have commented that with piecemeal instructions they are able to digest information more easily, making them more motivated and confident to deal with challenges.

Spokle for Speech. As a result, my friends and I developed Spokle, an “app” that embraces technology as a tool to provide families who have a child who struggles with communication with the convenience of doing therapy at anytime, anywhere, and with anyone. Spokle can be a family’s therapist in their pocket. It is especially suitable if trained professionals are hard to come by, or if cost or distance to a therapist is prohibitive. It can also be complementary to therapy that a child may already be receiving.



Spokle is designed with two goals: to increase parents’ awareness of the way they communicate with their children, and to improve children’s communication skills. Spokle has various programs to help develop a child’s communication skills, and each builds on the last. For example, the first program, Little Penguin, addresses foundational skills for communication, such as attention, joint listening, motor and sound imitation, and turn taking. The activities in the programs all revolve around routine activities that happen every day. This takes the pressure off parents to set a time to do therapy work.

Action Activities. The activities recommended in the programs have smart goals, such as your child can copy your actions at least five times during an activity. There are rationales for each goal, which explain the purpose of the activity. Detailed instructions on how to do an activity can be accessed as easy-to-understand text, audio, or video. At the end of each activity, parents are encouraged to answer simple quizzes to help them track their child’s progress against key milestones.

In addition to developing communication, Spokle also features sensory integration and strategies and tips for managing behavior. There are real-life examples so parents can see the strategies in action. The exercises are fun and easy to follow, designed to be used on the go, and each one takes less than two minutes.

Where Available. Spokle is available from Apple and Google Play stores in six countries across the Asia and Pacific Region: Australia, Indonesia, Malaysia, New Zealand, the Philippines, and Singapore. See <http://spokle.com.au> for more information. ■



Tokyo to Osaka, 7–12 May

A post-meeting tour took 34 of us to some of the major sights of Tokyo, Osaka, Nara, and Kobe.

Sunday

The Meiji Shrine, the first stop in Tokyo, is dedicated to the deified spirits of the Emperor Meiji (1852–1912) and his consort. We have a slow wander around the shrine and its beautiful grounds. From the bus we pass through the serene forest of Yogyogi Park and beneath the immense torii, then continue to the shrine. Yoshie, our guide, teaches us how to wash before entering the shrine.

Then on to the **Imperial Palace Gardens**. The garden's bent and twisted pines are remarkably beautiful. From the grounds one cannot see the palace (constructed in 1855), which is open only twice yearly to the public. But we have a nice view of a guardhouse, the moat around the palace, and the bridge to it.

Yoshie teaches us *Yoko* = beside, *hama* = sea, so Yokohama means beside the sea; *To* = east, *Kyo* = a short form of Kyoto, so Tokyo = East Kyoto, Edo's new name after the emperor moved there from Kyoto.

Monday

Akasuka Kannon Temple—Soji-ji. This Buddhist temple is solid and nice, and there is a parade of young children with a drummer at the back—maybe some sort of blessing. The temple grounds are serene, with most people clustered in the temple or at the many shops.



Vicky de Armas, Mehbooba Khan, and the Bhatias at Akatsuka Kannon Temple.



One painting by N.S. Harsha at the Mori Museum, atop the Mori Tower.

The gardens have many small shrines. I find a statue of a woman who in the 19th century was promoting education for women, and a shrine to a poet.

There are also ample shopping opportunities, since long ago the temple started allowing nearby residents to put up shops as long as they kept the place clean—a win-win situation. Here we find gifts and items we like at reasonable enough prices.

Roppongi Hills, Mori Gallery. Then on to a trip up the 53-storey building for a look over Tokyo. The city views on top are remarkable, and behind us as we walk around to see the 360-degree view is a Marvel Comic exhibit of giant comic book figures. One floor up is a fabulous art museum—the Mori Museum, focusing on new art ideas from all over the world.

The museum was featuring N. S. Harsha, an artist from India who combines realism and modern art to make beautiful murals and paintings that are also socially and politically relevant. He blends media and art ranging from floor installations to ink and oil, using plastic and natural materials. Here I could have had another hour, but we are now required to gather for shopping.

Ginza. We are now given 2.5 hours to...shop. Carmen and I sit at a bar and have a glass of wine, people-watching. A lady in a gorgeous suit ("Chanel" says Carmen) goes by a few times.

Back to the hotel for half an hour, then off to a Japanese shabu shabu dinner—capped by shopping at the "100-Yen Store," much closer to our budget than Ginza.



Tuesday

We are speeding along on the **Bullet Train—Shinkansen**—that can go 350 km/hr. This was the world’s first high-speed rail line, built 50 years ago. The average daily delay is 6 seconds! Rest of the world—take note!

Osaka Castle is our first stop.

After the warring states period, Japan was unified by Toyoto Hideyoshi, who became the emperor. He and his descendants lived here.

The Tokugawa shogunate moved the capital to Edo-Tokyo.

The walls around the castle are amazing, sloping, gigantic blocks of rock. Walking in, there are beautiful drawings/paintings of how it was. There is also a place to dress up and be photographed.

Panorama of Osaka. After the castle we ascend the Umeda building for a view of the city. It is an architectural engineering feat, as the “garden” and viewing deck on top were slid up the inside of the completed towers, then anchored there. A choppy film shows the process, and lots of people gawking as it was happening. We ascend an elevator, then escalators to the top.



The Umeda Sky Building, Osaka.



Escalator in the Umeda Sky Building.



View of Osaka from the Umeda Sky Building.

Wednesday

Todaiji Temple and Deer Park.

Off to Nara, first to Todaiji temple (Eastern Great Temple) and its great Buddha. In the 8th century, the area was subject to a great flood and plague, so the emperor decided to build the Buddha and enshrine it. The temple’s main hall, the Daibutsuden (Big Buddha Hall) is the world’s largest wooden building, despite the fact that the present reconstruction of 1692 is only two thirds of the original temple hall’s size.

“Another popular attraction is a pillar with a hole in its base that is the same size as the Daibatsu’s nostril. It is said that those who can squeeze





Todai-ji Temple, Nara.

through this opening will be granted enlightenment in their next life.” (<http://www.japan-guide.com/e/e4100.html>)

The temple is in the Deer Park, where innumerable deer patiently wait for handouts. Yoshie has cautioned us they will eat paper money.

On to Kyoto. Next: lunch. At lunch, this is crab day.

After lunch, we proceed through Gion District, where girls 15–18 come to be trained in dance, prior to geisha training. This is the meiko stage. At night the girls work in this district.

We are going along the Kamongawa River, with promenades on each side, and we see a few couples in traditional attire. 1,000 years ago rich people from Tokyo built houses here to escape the summer heat.



Mariflor Aunario, Bebsy Gamboa, and Carmen Perez in front of the Kyoto Fushimi Inari Shrine.



Why? Because squeezing through Daibatsu's nostril will bring enlightenment in the next life.

Free-range sika deer (accomplished beggars) at Todai-ji Park.



The temple is dedicated to the god of good harvest, for agriculture, but later became used for good business, and businessmen

donated the gates to gain business favor. Trails behind the building lead to the wooded forest of the sacred Mount Inari, which belongs to the shrine grounds.

“Fushimi Inari is the most important of several thousand shrines dedicated to Inari, the Shinto god of rice. Foxes are thought to be Inari's messengers, resulting in many fox statues across the shrine grounds. Fushimi Inari Shrine has ancient origins, predating the capital's move to Kyoto in 794.” (<http://www.japan-guide.com/e/e3915.html>)

We walk up steps through many of the thousand gates beyond the striking temple. Each gate has black writing on it, likely to do with the donor or the donor's business. To continue to the top of Inari hill would take 1.5 hr, time we don't have, so we turn back down a path with stone lanterns and fox carvings beside it.

Golden Pavilion—Kinkakuji. We walk into a beautiful park, where a golden pavilion is reflected in a tranquil pond with small islands with pine trees, and beds of iris. Lovely.

Yoshie says it took 200,000 gold leaves to make the temple, and their weight is 23 kg of gold

Thursday

Sake! The Nada area in Kobe is the sake district because of its springs of pure water, so we are off to see how sake was made and is made now. Sake making requires 3 things: good water, good rice, and skilled people. We go to Hakutsuru brewery, founded in 1743. We enjoy tasting the many flavors of sake, and trying on kimono.



Earthquake Memorial Museum. Having tasted several sips of sake, we are off to the shakes. First, a film that drives home the horrific results of the earthquake that struck Kobe on 17 January 1995 at 5:46 am. After the quake, the survivors drew together to help each other as never before.

Dinner is shabu shabu, and we then have to prepare for reentry to Manila, early the next morning. ■



Making sake.

Memories

Shamshad A. Khan (ADB 1969–1991)



In 50 years, significant changes come to countries, cities, peoples, and even their cultures.

People. In ADB’s early years, many significant events happened during the tenure of the 4th ADB President Mr. Fujioka (1981–1989). His major achievement was making the People’s Republic of China a member of ADB side-by-side with Taipei, China. He also established a sister institution—the Asian Financial Investment Corporation (AFIC)—similar to the World Bank Group’s International Finance Corporation (IFC). I was amazed at his attention to detail when he called me to find out whether the Generally Accepted Accounting Principles (GAAP) would present any limitation on ADB owning shares in AFIC without making it a subsidiary. He was a very good leader, an intelligent and hard working person.

While some staff members found him dictatorial and rigid, I found him a considerate person who always consulted relevant staff members before taking a decision. While demanding mission reports be submitted within a week of return to Manila, he allowed the mission staff to a flexible office attendance schedule. He was innovative—he introduced two publications: *Asian Development Review* and *Asian Development Outlook*. He initiated the computerization of all ADB systems by creating a new Office of Computer Services. Hiring outside consultants, he led a major restructuring of compensation to match responsibilities and grade level. He was instrumental in establishing the Staff Grievance Committee and planned to have an Ombudsman.

For retirees, he recommended the creation of the AFE–ADB with the late Ikramullah Khan as its first secretary. One anecdote about his humility: while playing golf in Fort Bonafacio, a Filipino golfer asked him whether he was a Japanese tourist. Mr. Fujioka only replied that he worked with ADB. The Filipino golfer went on to say that his niece also works with ADB as a secretary in the Projects Department and asked him in which department he works. Mr. Fujioka just smiled.

Places. The most dramatic and speedy change occurred in relation to **the PRC**. In 1986, the PRC became an ADB member. Management allocated to the PRC a professional staff position in the Controller’s Department. I went to Beijing to interview the applicants. On the way from the

airport to the only hotel in the city, I saw wide roads but no traffic and no cars—only some buses and very few government vehicles. However, on either side of the roads thronged large volumes of bicycle riders.

Beijing had no shops, only 2–3 government-controlled stores. An assistant director of the Bank of China came to greet me at the hotel. He was wearing a black suit and I noticed that his coat's breast pocket was on the right side instead of the left. Unintentionally I smiled. He noticed my gaze and queried me. I replied that during my school days my uniform blazer also ended up with a pocket on the right side. He understood and smiled. He explained that this was his personal, not official, jacket. Since it had become old and faded he had it altered inside out. Later I learned that people did not own houses or shops or very many things. They were allotted a place in a building, and sometimes only a bed in a barrack. Each person was given two sets of clothes for summer and winter. Food vouchers allowed them to eat in government canteens. One interview candidate had come from a 24-hour train journey straight from Shanghai and after the interview he planned to go straight back.

After 3 years I had the opportunity to visit the PRC again, on a mission for a Loan Disbursement Seminar. I saw significant changes. Beijing had more hotels and some private shops were open. Farmers were allowed to sell a portion of their crop for cash. Still, the government controlled many activities. Chinese participants at the ADB seminar were not permitted to stay in the conference hotel or to eat lunch there—they stayed in government-run hostels and ate at the hostel canteen. The government asked that the participant's per diem be given to their treasury. Currency and foreign exchange were controlled. Visitors were asked to convert their US dollars into a special local currency that was significantly different in color than the citizen's local currency. Upon leaving the country, the special colored currency could be changed back into US dollars. Compared with the present PRC, I marvel at the swift change in just 25 years.

In **Manila** many changes occurred. The seashore across Roxas Boulevard from the front of the Central Bank of the Philippines to Cavite was marked for reclamation. The work was done by Japan as part of World War II reparations. On the first section of reclaimed sea land, a Convention Center and a five-star hotel arose. At same time, the ADB Building on Roxas Boulevard was being built. Next to the convention center, a film and art center was built. Now, a whole colony of houses and buildings, called Bay City, occupy this reclaimed land.

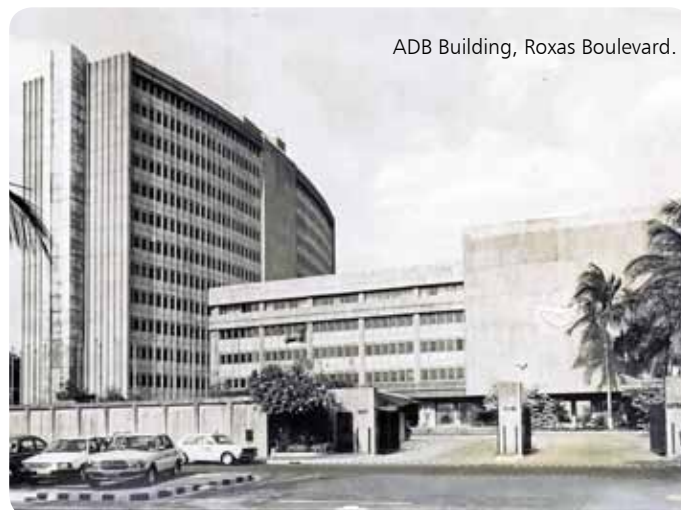
Makati had a small airstrip with a watch tower opposite the Peninsula hotel. The airstrip now lies under Makati Avenue, and the conning tower houses a restaurant. The monorail system that started on Taft Avenue now circles the city.

Philippine Living. In early years, life in Manila was easy. The people were friendly and prices were cheap, P1 got you a large bunch of bananas. There were many resorts and beaches near the city.

On a weekend in 1971, I brought my family to Los Baños. There I twisted my ankle badly. It quickly became swollen and started hurting. Upon return, our children's nanny brought me to an old lady, Mrs. Santos. She was a native therapist. She applied a black ointment to my ankle, wrapped it with a cloth, and requested that I come again the next day. Her fee was only P80. It was a miracle treatment! All my pain and swelling were gone in only 2 days. She was a genuine healer, unlike many of the so-called faith healers that were all the rage in those times. For example, one ADB executive director who suffered from a kidney stone went to a lady faith healer in Tarlac who would cure for free (but with an appropriate donation, of course). He came back happy and pain free, sporting a small stone in hand (supposedly extracted by the faith healer). After a few days, our ADB physician, Dr. Costa, upon hearing the story, had the director take a new set of x-rays, which showed that the stone still was there. Soon after seeing the results, the director started to feel pain again and went for laser treatment surgery.

During the last days of the Marcos regime, there were mass demonstrations and a huge sit-down protest on EDSA. Young Filipinos, mostly students from universities and colleges, were involved. My two eldest daughters, who were studying in the University of the Philippines, also joined the protest with their classmates and even brought them home-cooked food. After 2 days, I learned of their participation and told them to stop. Since they grew up in Manila, it was hard for them to understand that as foreigners we were not supposed to take part in Philippine politics.

Many more events in my 22 years in Manila come to my mind, but it would turn into a short novel. ■



ADB Building, Roxas Boulevard.

Border Spectacular and More

Günter Hecker



Frederick, Enrie, and Günter Hecker in front of the Golden Temple of Amritsar, the holiest gurdwara (religious complex) of the Sikh religion.

My wife Enrie, son Frederick, and I were honored to have been invited to the wedding of Shiv and Parul, son of our ADB friend Kapil Thukral. The wedding took place in Delhi in late December and was definitely one of the famous Indian weddings of which so many Bollywood movies are made. I guess we all gained 10 kg!

Having successfully obtained visas, we added some side trips. I had always wanted to see the “beating retreat” at the India–Pakistan border at Wagah, an evening



Pakistani border guard dressed for the spectacular Beating Retreat ceremony.



Indian border guard in his Beating Retreat regalia.

flag-lowering exercise that takes place every day. Both country’s border guards, dressed in the finest uniforms I have ever seen and strutting like proud peacocks, excel at marching, swiveling rifles, and throwing fierce looks at each other. The ritual symbolizes the rivalry between the two countries, as well as brotherhood and cooperation between them. Even during times of severe political tension, this spectacle always takes place.

After this in the early morning hours, we paid tribute at the holy temple of our Sikh friends in Amritsar.

Next we ticked off one more of my bucket-list points—a 12-day tour through Rajasthan, covering Mandawa, with its dilapidated old houses; Bikaner, which also has very old houses, but much better kept; and the temple of rats Karni Mata. In the end we even liked those animals, as they were always running away from us; and we had a magnificent sunset in the desert. We visited the golden city of Jaisalmer, golden because of the golden-brown color of the buildings, and the blue city of Jodhpur, blue because of the color of the houses. After Udaipur and Bijaynagar, where we slept in the bedroom of the Maharaja, we reached Jaipur. In Jaipur, we saw the Amber Fort and the Palace of Winds, the prestigious city palace, which is still the residence of the former Maharaja.



B.K. Gupta and Günter Hecker.

I kept a couple of hours free to visit my

old friend and colleague B.K.Gupta, who joined ADB on the same day as I did in January 1979 and who I had not seen since he retired around the year 2000. I was sad to learn that Mrs. Gupta had passed away 5 years ago, and I did sense that B.K. felt lonely, but he was in good health and spirits. I was so happy to be able to catch up with him.

The trip continued to Fatehpur Sikri and Agra, a must for all visits to India, even if you have seen it 10 times already. ■

Ed: For videos of the astounding “Beating Retreat,” see, for example <https://www.youtube.com/watch?v=QZO5tqYu-M> https://en.wikipedia.org/wiki/Wagah_border_ceremony

Why Do This ?

Günter Hecker (ADB 1979–2002)



The group on the Camino

Ed: The popular Camino de Santiago continues to draw millions of walkers, including a few hardy AFE members. See also AFE News # 38, March 2011.

The question, “Why are we doing this?” came up every once in a while as we—Didith and Gerry van der Linden, Ric Tan, and I—walked the French part of the Camino de Santiago. Pilgrims have walked the Camino since the 12th century, making their way from all over Europe to Santiago de Compostela in the far northwestern corner of Spain.

For our group, it started 2 years ago, when I joined my daughter Yasmin for the last 90 kilometers (km) to Cap Finistere (“end of the land”) on the Atlantic coast, where the remains of Saint James (San Tiago) are said to have ended. I then backtracked and resumed the walk about 100 km east of Santiago, which entitled me to a Compostela—the pilgrim’s certificate.

Back in Manila, I related my experience to my ADB-retiree barkada, intending to do more of the Camino in 2017, and they decided to join me. Realizing that the full route would entail about 40 days of walking with a backpack of about 8 kg uphill, downhill, in sunshine and rain, time constraints were brought up as an excuse to curtail the trip. I insisted that we do at least the hardest section over the Pyrenees from Saint Jean Pied de Port to Pamplona. We would then travel by car to O’Cebreiro and from there resume our walk to Santiago, for a total of 235 km, more than enough for a Compostela.

On May 8, we all met in Paris, and then proceeded to Saint Jean to start our walk on 11 May. Two days before departure, I tore a muscle on my left leg while playing tennis. The doctor said that 3 weeks of recovery would be needed, but I was determined to go anyway. I consider it one of those Camino miracles that I managed the whole trip by simply tightly bandaging my injured leg.

After getting the first stamp in our Pilgrims Pass we set out to cross the Pyrenees at around 8:00 am, rather late as we found out. The first 18 km was all uphill, really uphill, fortunately with good weather but with strong winds. A couple of days earlier, two ladies were blown off the path and were severely injured, and only a week earlier it had snowed. We did not walk together, as each kept her or his own pace, Gerry generally going ahead and waving at us saying “just one more climb,” which was true only once. Every kilometer or so we regrouped, and asked: “Why are we doing this?” At about 17:30 we reached the 1,429-meter Col de Lepoeder and had a magnificent view down to Roncesvalles, our first evening stop. The next 5 km was all downhill which was by no means easier than uphill, especially in the rain and setting sun. When we finally reached the Albergue de Peregrinos (Pilgrim’s Inn) at around 21:30, it was pitch dark and we were soaking wet and looking forward to a nice dinner and our beds. Here came the first glitch: Ric had mixed up the dates and had us booked for the next day. For a while we were not sure we had a bed. But miracle no.2: they found a place for us and opened the kitchen for a snack after 22:00 hrs.

All in all, we walked 14 hours that first day and it definitely had taken us to our physical limits. At almost every stop and occasionally during the following days, Ric begged: “Leave me here and tell my wife, I love her.” We later asked others their times from Saint Jean to Roncesvalles. The fastest was 6 hours, but no one beat our 14 hours.

Then followed 3 comfortable days of pleasant walking in good weather through open fields and forests to reach Pamplona, and some sent their bags every morning by courier service to our next destination, carrying only a light backpack.

After 2 days in beautiful Pamplona, we rented a car and made a side trip to San Sebastian on the Gulf of Biscay, where we interrupted our pilgrimage with “bacchanalian intermezzos,” enjoying excellent Basque food and wine.

In O’Cebreiro we resumed our walk through stunning landscapes to Sarria, via Alto do Polo, Triacastela, and Samos with many stops on the way for bocadillos and sangria. In Samos, we visited the 1,400-year-old monastery where I unnerved our Benedictine monk guide with too many questions on his life as a monk. In Sarria we were joined for the last 100 km stretch by Ric’s son David and



Pilgrim Pass.



The Botafumeiro in Santiago Cathedral.



Leon Cathedral.



St. Jean Pont de Pied

his wife Claudelle. Here, Ric resumed carrying his full backpack, most likely so his son and Claudelle would report back home how much he suffered during the pilgrimage.

From here on, the paths became crowded and less difficult, although still with some steep sections. The Camino ends at the cathedral in Santiago where the remains of Saint James and a splinter of the cross are said to be.



Inside Leon Cathedral.

We stayed 2 days in Santiago, got our Compostelas, and attended the daily pilgrim's mass at the cathedral, where a huge botofumeiro is swung from one end of the transept to the other, filling the cathedral with a heavenly, woody fragrance. In the Middle Ages this was all the church could do to cover up

the aroma of the sweaty, unbathed hordes of pilgrims.

We ended our pilgrimage fully satisfied with our achievement and grateful. We had met many people on the way from around the world, who were without exception friendly, helpful, interested, and ready to talk about why they made this arduous journey and what they expected from it. We all felt we had become a bit different. Walking gave us a lot of time to reflect on life and its issues. Ric was documented as the second oldest person on the Camino in May and June. He said "I felt a great deal of physical and mental accomplishment - good for the body.. better for the spirit.. and best for the soul." His only regret was that we met only two other Filipinos along the way, and one of them was his relative! Gerry said he "realized that walking is the best way of getting to know a country, and regrets not having discovered earlier the joys of long-distance walking." ■

Hiroshima

Shahida Jaffrey (spouse of Tarik Jaffrey, who left ADB in 1989)



The author in front of the remains of the Hiroshima Prefectural Industrial Promotion Hall, now known as the "A-Bomb Dome" or the Hiroshima Peace Memorial.

Hiroshima. While attending ADB's 50th Anniversary Annual Meeting in Yokohama, a Pakistani party consisting of Mohammed Tusneem, Shahid and Mahjabeen Mirza, and I decided to take an overnight trip to Hiroshima. We rode the Bullet Train from Tokyo—from the eastern end of Japan, across the country to the western end in 4 hours, with brief stops at major cities—a very easy trip.

The train stations were extremely well organized, efficient, clean, and busy: not many train stations in the world are so. Stepping out at Hiroshima, we saw a New York-type very modern, vibrant, activity-laden city with neon lights and billboards; tall office, commercial, and apartment buildings; many restaurants and eating places; and (mostly American) fast food chains filled with young people. Pulling our bags from Hiroshima station, we checked into a hotel nearby.

11 May 2017. 8:15 am, I woke up in the hotel imagining and trying to relive the day when hell broke out in the beautiful, cultured city of Hiroshima in wartime Japan, 72 years ago on 6 August 1945. Families had just awakened, starting a new day: preparing breakfast, children getting ready for school, elders for work. It was a normal summer day, but it was wartime.

At about 8:16 am, an American B-29 bomber, the Enola Gay, dropped an atomic bomb over the city. It exploded 600 meters in the sky almost directly over downtown Hiroshima. Hiroshima was a bustling city with 76 thousand

buildings; 90% were destroyed; 80,000 people were killed and approximately 35,000 injured. By end December 1945, 140,000 people had died. The war ended with Japan's surrender on 14 August 1945.

Ed: Much of Asia's civilian populations suffered casualties throughout World War II; air raids on Japan started in earnest in 1944. In July 1945, Japan ignored a demand for unconditional surrender despite the warning that, should it refuse to accept, it would suffer "prompt and utter destruction." The use of the atomic bombs remains highly controversial.

Atomic Bomb Memorial Park and Museum. We were guided to a tram that left from near the train station for the Atomic Bomb Dome stop. English-language signs and helpful citizens facilitated our passage. We walked to the large Peace Memorial Park, and stopped by the skeleton of a building—the Atomic Bomb Dome—and reflected. It stands on the bank of a canal. Large signboards explain the site's history and significance.

The building, now known as the A-Bomb Dome, was designed by a Czech architect and completed in 1915; it became the Hiroshima Prefectural Commercial Exhibition Hall. Its skeleton has been preserved.

In 1996, the A-Bomb Dome was registered on the World Heritage List as a Historical Witness conveying the horror of the first use of a nuclear weapon, and as a world peace monument appealing continually for lasting peace and the abolition of such weapons.

The Japanese government has designated the area around it as a historic site.



Remains of the Hiroshima Prefectural Industrial Promotion Hall, now known as the "A-Bomb Dome" or the Hiroshima Peace Memorial.

Hiroshima Peace Memorial Museum. The museum consists of huge multistoried buildings, with very touching and painful exhibits. A multidimensional video presentation re-enacts the day the bomb fell and its impact and effect. Very large wall boards display letters, documents, and photographs. The ground floor has exhibits of victims' clothing and other items, including photos and personal stories.

Most impressive was the presence of hundreds of teenage students, very disciplined and in neat school uniforms, carrying small backpacks, notebooks, pens, and pencils, studiously learning about their history and taking notes. Hiroshima train station too has hundreds of young students arriving into the city, and on our return trip to Tokyo, at Kyoto station, young people waiting to take the bullet train to Hiroshima smiled and waved at us when I took their photos.

Shukkeien Garden. Hiroshima's famous garden has numerous artistically created lakes, exotic trees and plants, and 3-foot-long carp (koi) and small turtles swimming in crystal clear waters. Just at the entrance to the Japanese garden, two elegant ladies sat with their sketching boards and small easels, sketching the scenes around them. They happily allowed us to photograph them.

And the highlight of the Garden visit, the most beautiful sight, was six pairs of newlyweds in their lovely costumes—the brides in rich, heavy silk kimonos, beautiful hairdos, and full makeup, and the grooms in traditional striped heavy silk black and white sarongs and short black kimonos. We met three couples in different parts of the Garden. They were there for their wedding photos, and they graciously allowed us to photograph them and posed with us—photographs that I treasure.

Japan Today. I feel short of words to describe what and how Japan is today. I marvel at

- the remarkable recovery of the country and the cities of Hiroshima and Nagasaki after the nuclear attacks; and
- the country's technological development—the public transport system like the bullet trains, the railways and subways, the bus and taxi service; the roads; the discipline, responsibility, and integrity of the people; the respect they give to each other; their respect for their country and its people and for nature.

We learned so much from Japan and its people. What a great nation! ■



Students at the train station.



Newly weds at the Shukkeien Garden, with Shahida Jaffrey and Mahjabeen Mirza.

The Joy of Running

Ian Fox (ADB 1993–2007)



Happy feet and happy Ian Fox at the Red River Run.

This article has nothing to do with Alex Comfort's *The Joy of Sex* (first published in 1972, and quite a hit in its day)—which I recall because we were assigned to review it in a compulsory English Writing unit tucked into a civil engineering curriculum. That book certainly got us reading (and I suppose writing). It nevertheless does have some relevance to running.

I cite for example a particular piece of advice it included on footwear: do not wear spiked boots during sex because, while it may be a visual turn on, it can cause some unintended physical pain in the long run. I think you see my point.

Run for Life. Running has been my main sporting activity for the last 50 years or so. Unlike some other vigorous activities, running can be continued well into old age—with benefits to health, mental alertness, and happiness. I recall David Green's article (*The Jogger*) which appeared in the September 2010 edition of *AFF-ADB News*. His concluding remark: "Running is a magnificent school for learning to deal with aging."

I was never in the class of top runners (of the likes of Rune Stroem and Tom Crouch—those giants of long distances and competitive races) and I am a slower runner than I used to be. But the satisfaction of achieving modest

goals remains. Recently I participated in the annual Red River Runners' fun run, coming in 36th out of 100 runners in the 10-kilometer (km) event. At 4 months shy of 70, I consider that a reasonable achievement. I was not the oldest runner (there was a 72-year old), but I was the only competitor to run barefoot—skin to the road.

Sole Searching. Why would anyone want to run barefoot, especially in the streets of Hanoi? For the pure joy it brings to be in touch with the earth in a basic and primordial way.

Humans have been running barefoot for millions of years. Children naturally (and without any ill effects) run barefoot from the get-go. They have a perfect running style. They lose that ability when they "learn" to wear shoes under the pressure of parents, school authorities, sports trainers, etc. We all bought into the myths about injuries to bare feet. It was all unnecessary, but it sold a lot of expensive footwear.

I became interested in barefoot running after reading Christopher McDougall's *Born to Run*. He had given up running on the advice of doctors following recurrent injuries. He changed to barefoot running, lost the injuries and went back to running competitively.

My conversion at age 64 was not easy—it required relearning how to run naturally, to run as a child does. Calf cramps sidelined me for weeks at a time. There were blisters—a sure sign that I was doing something wrong. Shoe habits were hard to shake off. I slowed down and gave myself time to develop a comfortable running style. The result after about 6 months: no blisters, no calf cramps, no problems of any kind. The soles of my feet are not callused, they are probably as smooth and soft as yours. Well, almost. One does develop a healthier robustness of the soles when one leaves out the shoes—no longer the sickly pale softness that (ahem) most of you have.

But the joy? That comes from being in touch with nature. A barefoot run feels like a massage of the soul. I find myself suffused by an almost religious feeling of closeness to others, strangers and friends alike. I make some unlikely acquaintances on my morning runs.

The day starts early in Asia. Parks and open spaces are full of people doing exercises, playing badminton, walking and running, moving in all kinds of activities. There is a cheerfulness present in the dimness of dawn that is not always apparent in the strife-torn day. People greet me. Those I see frequently stop and chat. One old man (of about my age) gives me high-fives as we cross paths, him on a bicycle and me barefoot. If he hasn't seen me for some days he asks if I am well. There is an old woman who starts her street sweeping duties in that early gloom. I thank her for removing the pebbles and gravel and she gives me a charming smile as though I had conferred upon



her some beneficence. There is a woman who sells hot food from a space in front of her house. She no longer scolds me for not wearing shoes—she wishes me a good day.

Friends ask about the risk of injury from broken glass or other dangers. Some mention the lack of cleanliness. By preference I run on hard surfaces and I watch where I put my feet. I have rarely seen broken glass. The worst I have encountered are small pieces of gravel sitting with the sharp end pointing skywards. I never run on grass (which could conceal broken glass or worse).

Keeping up a running habit is not easy, but the gains are so impressive that the effort is worth it. Some tips:

1. Run with friends. It improves the enjoyment and helps keep you motivated. It's harder to postpone a run if there are others waiting for you.
2. Set modest goals and run with a joyful feeling, enjoy the surroundings. A comfortable pace is when you can carry on a conversation or run breathing only through your nose. That pace increases as your aerobic fitness improves.
3. Run like a girl. Women suffer many fewer running injuries than men, mainly because they have a shorter stride than men. A shorter stride comes with a higher cadence (and less jarring). There is an aerobic sweet spot at 180 steps per minute (corresponding to the target competitive cyclists seek to maintain—90 pedal revolutions per minute).
4. Sign up occasionally for running events. These give you a goal and longer-term motivation. The thrill of running in such events releases adrenalin and often gives an uptick in performance.
5. Don't waste energy. If you can hear your foot hitting the ground, that represents an effort that is unproductive.
6. Remember Alex Comfort: shoes can cause unintended physical pain. If you must wear something on your feet, opt for minimalist shoes. ■

Confessions of an Ex-Hooker

Trevor Stott-Briggs (ADB 1985–1992)



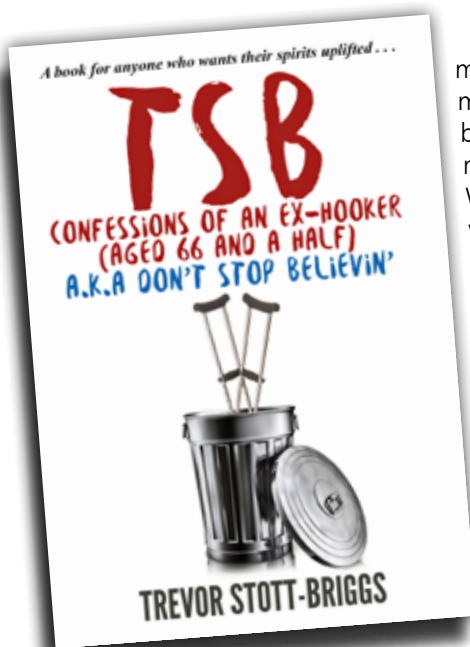
I worked at ADB from 1985 to 1992, primarily doing project development in the infrastructure, housing, and urban development sectors. After leaving the bank I stayed on in Manila for 15 years, during which time I was working for different US-based companies in the energy arena. In 2007 I moved to the United Arab Emirates (UAE) to run the Abu Dhabi

office for a major international contractor, again focussing on energy-related projects. After retiring in 2015 it was not long before I felt the urge to get back in the saddle, so last year I took on the role of Managing Director for the Middle East Branch of the Energy Institute.

While in the Philippines I played rugby for the Manila Nomads and was the Executive Director for the Philippine Rugby Football Union. I continued to play rugby when I moved to the UAE and was a founder member of the Arabian Potbellies RFC, a very social rugby club. I was also a rugby referee and regularly went to the gym, so I was very fit and able to continue playing long after the age that most people retire from the game.



Scrumpled. Unfortunately, at the tender age of 62, while I was playing hooker (a front-row position in rugby, one of a team's four key positions) for the Arabian Potbellies in the Sharjah 10s, the scrum collapsed and my neck was broken. This significantly messed up the nervous system in



my spinal cord, turning me into a quadriplegic but, thankfully, not a cabbage. With my brain working overtime to compensate for an immobile body, I convinced myself that it was “Mind over Matter” and that I would get back on my feet again despite a less-than-positive prognosis by my doctors.

Recording Progress.

Early into my recovery I decided to write a book about my experiences—even though at the time I had no idea what they would be or how long it would take. The book is now published and covers a span of 5 years, during which I progressed from being paralyzed to being able to walk with crutches. The book’s underlying theme is—believe in yourself and your own capacity to recover.

Every chapter is a new story with all sorts of memory jerkers and mind-links to music, movies, TV shows, cars, books, and anything else that caused a blip in my brain. It has stories about work, my wife, kids, friends, flash-backs to younger days, life, the universe, and (almost) everything. Don’t worry, I do also—sometimes—talk about what I did every day for 5 years in lots of physiotherapy clinics.

Some important questions the book addresses include:

- Who drives the fastest invalid carriage in the world?
- How many urologists does it take to sort out one set of fishing tackle?
- What is an LBM and how does this relate to the capacity of an adult diaper?
- How do you conquer the world from a wheelchair?
- What is 420 and the difference between a coffee house and a coffee shop?
- Who is watching over us and is the truth really out there?
- What is the top speed of a Zimmer frame?
- Why is “motivation” a four-letter word?

I have tried to write in a chatty, pithy, sometimes poignant but often self-deprecating style. It’s a fast-paced read and I like to put a twist on something that was not very pleasant at the time and look at the funny side of it. But, although on the one hand I am not afraid to make a joke at my own expense, I will make a spastic-handed jab with my other one at whoever tries to stick a “Disabled”



label on me. I am not, repeat NOT, disabled. I am “Temporarily Unable” to do some things. And that has not stopped me from trying.

When you read this book there is just one thing you have to do and that is “Don’t Stop Believin.”

Confessions of an Ex-Hooker is available from Amazon.com. Type in *TSB - Confessions* and it will come up. If AFE-ADB Chapters want to make Group Orders just email me at tstottbriggs@gmail.com and I can make a special discounted price, which will vary depending on shipping costs. Payment can be made via PayPal on [PayPal.Me/TSBconfessions66](https://www.paypal.com/US/TSBconfessions66) ■

Au Revoir Yokohama

Someth Suos (ADB 1970–1999)



Building Together the Prosperity of Asia is the theme that vibrated during the full 4 days to celebrate ADB's golden anniversary. There was not a dull moment the minute you set foot inside the well-planned Pacifico conference complex with hundreds of meeting rooms, connected to

de luxe hotels, exhibition halls, restaurants, and shops. Located in a wide area so that you have to walk 50–100 meters plus many stair cases from one building to another to participate in seminars or events, but crossing an open space with a nice view of the breezy bay. There were more than 5,000 participants, and that makes the Annual Meeting very festive. Former staff and colleagues hugging and greeting each other and one can hear such surprise questions as: "Is this you, so and so? Do you remember me?" Yes, over the years each of us was biologically transformed into different shape and size, perhaps silver or even no hair color.

There was a wide variety of seminars to participate in; well programmed for the occasion. I tried hard to participate in as many as I could e.g.—Actions for Sustainable Development in Aging Asia; Transcending the Middle-Income Challenge; Building Prosperity in a Changing Asia and the Pacific; Addressing Rising Income and Wealth Inequality in Asia; Women's Leadership for Vibrant, Inclusive, and Sustainable Asia; Prosperity in Aging Society, to name but a few.

Besides listening to the very valuable, thought provoking, and knowledge-sharing seminars, I also tried not to miss the opportunity to discover Yokohama and nearby towns. And so with the kind courtesy of my good friend Eiji Kobayashi, now a resident of Yokohama, we took time to see parks, ports, and a shipyard—now dried and partially converted into line of cozy restaurants.

Leaving Yokohama, we went to **Kamakura** where a giant statue of Lord Buddha sits peacefully in a well-designed park a short walk from the town center. From there we took a short ride on an old small train to Enoshima station then walked along the narrow shopping street to the beach area. There, many shops are selling very small white fish, the size of bean sprout, 2-3 centimeters long, called the Shirasu or tiny sardines that were in season. Off the beach we saw a green hilly Enoshima Island with a bridge leading to it. Eiji recalled his visit to Mont Saint-



Yokohama waterfront and port, with Pacifico Yokohama convention center and Intercontinental Hotel in the background.

Michel in France. The hill commends a superb view of the city and the port area for water sports.

On the last day of my stay, Eiji took me to **Atami** town, where there is a beautiful white sand beach and hot spring. As soon as we left the smooth ride on the Shinkansen (the "Bullet Train") we passed an open hall conveniently located in the middle of the shopping area where there is a rectangular basin of about 7 by 2 meters filled to about 30 centimeters deep with 41°C running hot spring water. It is a foot bath hall for free public use. We joined the crowd of young students and elderly people leisurely soaking their feet before continuing our walk to the beach. It seems this little foot bath is loved by many people as a means for healthy relaxation.

The weather was very cooperative during the entire anniversary period, which augurs well for the good health of ADB in the future. ■



Eiji Kobayashi and Someth Suos after enjoying a hot foot bath in Atami.

New Members

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

January 2017

Agustin, Bernadette C. (Philippines)
Chee, Ken (Philippines)
Khamasundara, Kanokphan (Thailand)
Martinez, Cristina (India)
Narasimham, Radhakrishna (Thailand)

February 2017

Baleva, Maria Luisa (Philippines)
Brandt, Patrick (The Netherlands)
Carlsson, Hans (Philippines)
Chanthirath, Phomma (Lao PDR)
Leclercq, Philippe Marcel (Mauritius)
Miranda, Juan (Spain)
Montaniel, Elizabeth (Philippines)
Muthugala, Sarath (Sri Lanka)
Nantham, Chatiya (Malaysia)
Ogawa, Noriko (Japan)
Safran, Patrick (France)
Tambunan, Binsar (Philippines)
Tsukahara, Kenichi (Japan)
Verdeflor, Salvacion (Philippines)
von Wittich, Sonila (Germany)

March 2017

Bain, Irene C. (Philippines)
Ebor, Helen (Philippines)
Francisco, Aileen (Philippines)
Frauendorfer, Rudolf (Austria)
Galvez-Argente, Rodora (Philippines)
Garcia, Luz R. (Philippines)
Hemady-Reyes, Marilou (Philippines)
Hermans, Monisha Anne (The Netherlands)
Hooper, Susan P. (Philippines)
Jarvenpaa, Sirpa H. (Philippines)
Kim, Cheolsu (Korea, Republic of)
Mariano, Cristina (Philippines)
Pulusan, Aurora M. (Philippines)
Sharif, Hamid L. (China, People's Republic of)
Tamaki, Keiichi (United States)
Wardani, Pantja P. (Indonesia)

April 2017

Ankum-Brinkman, Joanne Liesbeth (The Netherlands)
Bauer, Armin (Germany)
Habalo, Maria Rita G. (Philippines)
Ingratuban, Muhammad Amir (Germany)

May 2017

Ali, Liaqat (Pakistan)
Balbin, Louise Z. (Philippines)
Decker, Karen (Austria)
Dore, Maribel (United States)
Duncan, Tyrrell (Philippines)
Joshi, Vijay (India)
Kizilbash, Abbas H. (Austria)
Martin, Monique (Philippines)
Muradov, Amin (Azerbaijan)
Ramos, Aileen Ian Gay (Canada)
Roldan, Alberto (Philippines)
Shafiq, Sherazade (Pakistan)
Westfall, Matthew (United States)
Xiao, Guangrui (China, Peoples Republic of)
Yanuario, Jessana A. (Philippines)

June 2017

Adona, Yolanda (United States)
Ahmed, Md. Sazzad (United States)
Andrade, Maria Teresa (Philippines)
Corpuz, Maria Anne (Philippines)
Dizon, Claire Catherine H. (Philippines)
Gul, Rahmani Rehman (United States)
Juliano-Casis, Rhea (Philippines)
Ledesma, Esperanza (Canada)
Manalo, Luvilla Ann (Philippines)
Paña, Maria Cecilia (Philippines)

July 2017

Ali, Sayed Zeeshan (India)
Brommelhorster, Jorn (Germany)
Eusebio, Ma. Cristina (Philippines)
Gregorios, Asuncion (Philippines)
Infantado, Christine F. (Philippines)
Odsinada, Claire Ann (Philippines)
Ortega, Caridad (Philippines)
San Buenaventura, Evelyn C. (Philippines)
Serrano, Anna Millen (Philippines)
Steffensen, Craig (United States)

Senior Appointments in ADB

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

Eleonora Windisch—Advisor and Head; Portfolio, Results, and Quality Control Unit; Office of the Director General, South Asia Department (SARD), effective 13 February 2017.



Kanokpan Lao-Araya—Country Director, Bhutan Resident Mission (BHRM), SARD, assumed office on 13 February 2017.

Nathan Subramaniam—Director, Independent Evaluation Division 2, Independent Evaluation Department (IED), assumed office on 17 February 2017.

Yasuyuki Sawada—Chief Economist and Director General, Economic Research and Regional Cooperation Department (ERCD), assumed office on 1 March 2017.

Priyantha D.C. Wijayatunga—Director, Energy Division, SARD, assumed office on 6 March 2017.

Yasushi Negishi—Country Director, Lao Resident Mission (LRM), Southeast Asia Department (SERD), assumed office on 9 March 2017.

Winfried F. Wicklein—Country Director, Indonesia Resident Mission (IRM), SERD, assumed office on 14 March 2017.

May Yap—Advisor (Finance), Office of the General Counsel (OGC), effective 29 March 2017.

Kostradia Mukhlisa Emzita—Assistant General Counsel, OGC, effective 30 March 2017.

Neil Wallace—Assistant Controller, Loan Administration Division, Controllers Department (CTL), effective 30 March 2017.

Kenichi Yokoyama—Country Director, India Resident Mission (INRM), SARD, assumed office on 3 April 2017.

Jackie B. Surtani—Director, Infrastructure Finance Division 2, Private Sector Operations Department (PSOD), assumed office on 10 April 2017.

Werner Liepach—Senior Advisor, Office of the Director General, Central and West Asia Department (CWRD), effective 19 April 2017.

Xiaohong Yang—Country Director, Pakistan Resident Mission (PRM), CWRD, assumed office on 24 April 2017.

Pradeep Srivastava—Country Director, Tajikistan Resident Mission (TJRM), CWRD, assumed office on 2 May 2017.

David Hill—Country Director, Papua New Guinea Resident Mission (PNRM), Pacific Department (PARD), assumed office on 16 May 2017.

Marcelo Minc—Advisor, Office of the Director General, PARD, effective 16 May 2017.

Chia-Hsin Hu—Advisor, Budget, Personnel and Management Systems Department (BPMSD) and Head, Unit for Institutional Coordination, assumed office on 29 May 2017.

Thomas Panella—Technical Advisor (Water), Office of the Cluster Head, Sustainable Development and Climate Change Department (SDCC), effective upon assumption of office.

Wendy Walker—Technical Advisor (Social Development), Office of the Cluster Head (SDTC), SDCC, assumed office on 1 June 2017.

Srinivas Sampath—Technical Advisor (Public-Private Partnership), Office of Public-Private Partnership (OPPP), assumed office on 1 June 2017.

Matthew Drage—Director in the Compensation, Benefits and Pension Division, BPMSD, effective 14 August 2017.

Hideaki Iwasaki—Country Director, Thailand Resident Mission (TRM), SERD, assumed office on 15 June 2017.

Xianbin Yao—Special Senior Advisor to the President, Office of the President (OPR), assumed office on 30 June 2017.

James Nugent—Special Senior Advisor to the President, OPR, assumed office on 30 June 2017.

Ma. Carmela Locsin—Director General, PARD, assumed office on 30 June 2017.

Ramesh Subramaniam—Director General, SERD, assumed office on 30 June 2017.

Amy Leung—Director General, SDCC, assumed office on 30 June 2017.

Hisaka Kimura—Advisor, Office of the Director General, PSOD, outposted to People's Republic of China Resident Mission (PRCM) effective 7 July 2017.

Steven Beck—Advisor (Trade and Supply Chain Finance), Office of the Director General, PSOD, effective 7 July 2017.

F. Cleo Kawawaki—Deputy Director General, Office of the Director General, SERD, assumed office on 10 July.

Samuel Tumiwa—Country Director, Afghanistan Resident Mission (AFRM), CWRD, effective upon assumption of office.

Setijo Boentaran—Assistant Controller, Accounting Division, CTL, assumed office on 27 July 2017.

Risa Zhijia Teng—Director General, Operations Services and Financial Management Department (OSFMD), concurrently Principal Director, Office of Administrative Services (OAS), assumed office on 31 July 2017.

Obituaries

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

Benigno E. Serafica, former Benefits Specialist, passed away on 19 July 2017 at the age of 89. Condolences may be sent to his wife Consuelo Serafica at 10 V. Carmona St. cor Cabellon St., BF Executive Village, Phase V-NSHA, BF Homes, Paranaque City 1700.

Alfredo Murillo, former Technical Assistant, passed away on 12 May 2017 at the age of 69. Condolences may be sent to his son Walter Murillo at wowiem@gmail.com.

Wolf Dietrich Klüber, former Director, IFOD, passed away on 16 May 2017 at the age of 92. Condolences may be sent to his son Achim Klüber at Achim.klueber@eabplc.com.

Helena Duenas, former Secretary, passed away on 6 June 2017 at the age of 68. Condolences may be sent to her husband Rolando Duenas at roly_duenas@yahoo.com.

Roberto Marquez, former Senior Assistant (Benefits), passed away on 12 January 2017 at the age of 83. Condolences may be sent to his son Gilbert Marquez at gilbert.marquez01@gmail.com.

Max Gertsch, former Alternate Director, passed away on 15 May 2017 at the age of 73. Condolences may be sent to his wife Nellie Gertsch at nellygertsch2@gmail.com.

Venkataraman Krishnaswamy, former Deputy Director, passed away on 30 March 2017 at the age of 82. Condolences may be sent to his wife Shantha Krishnaswamy at dr.sk1919@gmail.com.

Eisuke Suzuki, former Deputy General Counsel, passed away on 14 April 2017 at the age of 72. Condolences may be sent to his wife Barbara Suzuki at BarbSuzuki@gmail.com.

Francisco Hermano, former Senior Executive Officer, passed away on 14 March 2017 at the age of 79. Condolences may be sent to his wife Josephine Hermano at marahermano@gmail.com.

Yukiji Miyazaki, former Deputy Treasurer, passed away on 5 March 2017 at the age of 87. Condolences may be sent to his wife Sumiko Miyazaki at ys.miyazaki@gmail.com.

Eufemio Castillo, former Assistant Central Files Administrator, passed away on 7 March 2017 at the age of 70. Condolences may be sent to his wife Africa Castillo at rica@auf.edu.ph.

Otto Raggambi, former Senior Evaluation Officer, passed away on 24 February 2017 at the age of 88. Condolences may be sent to his wife Maria Raggambi at rgmbim@gmail.com.

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

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

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

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

Acknowledgements

Josephine C. Jacinto, AFE-ADB's able former assistant, provided invaluable help, including typesetting and layout. Steve Banta, David Parker, and Jill Gale de Villa copy edited. They also proofread, as did Julia Holz, David Parker, Hans-Juergen Springer, and Ana Taluga. AFE sincerely appreciates ADB's Department of External Relations and the Printing Unit for assistance with finalizing the magazine, and Cesar Juan's work to prepare it for mailing.

Announcements



2018 Annual Meeting of the ADB Board of Governors

The **51st Annual Meeting** of the Board of Governors of the Asian Development Bank will be held on 3–6 May 2018 in Manila, Philippines.

Chapter Events

The **Europe Chapter** will hold its 20th Annual Meeting in Stresa, Lago Maggiore, Italy on 21-24 September 2017. Contact Sharon and Sandro Pio at pio.alessandro@gmail.com or Günther Hecker at ghecker1@t-online.de for details.

The **Australia Chapter** will hold its reunion in the Victorian historical town of Bendigo on 17–20 October 2017. Contact Paul Turner at paulturner53@hotmail.com for details.

The **New York/New Jersey Chapter** will hold its Annual Reunion for 2017 on Saturday, 28 October 2017 at the Sheraton Lincoln Harbor Hotel in Weehawken, New Jersey from 7:00 to 11:00. Please contact Juliet Capati at jpcapati@hotmail.com.

The **India Chapter's** 23rd Annual Meeting will be held in Guwahati, Assam, on 27–29 October 2017. A tour to some of the historical places in Guwahati including a cruise on the mighty Brahmaputra River is included. Contact Barin Ganguli at shprabaringanguli75@gmail.com for details.

The **Philippines Chapter** will hold its Annual Get-together on Thursday, 16 November 2017, at the EDR, ADB Headquarters Building. Registration will start at 4 p.m., Business Meeting at 5 p.m., dinner at 6 p.m. and socials from 7 p.m. to 9 p.m. Details will follow. Contact Gam de Armas at gamdearmas@yahoo.com.

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

Annual Association Dues

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

Keep Your Address Updated with AFE–ADB

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

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