



# News

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



## Chapter News

## Manila Annual General Meeting



## People, Places, and Passages



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## Our Cover



Top left: Enjoying the New Zealand reunion at Aratake Visitor Center. Center right: Mrs Asako Nakao with ADB President Takehiko Nakao and AFE Chairman Bong-Suh Lee at the AFE Annual Meeting Cocktails; below: terraces and mountains of Northern Luzon.

## AFE–ADB News

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# AFE–ADB Updates

## From the AFE President

Hans-Juergen Springer (ADB 1972–2002)



**Manila Meeting.** ADB's 51st annual meeting was held at ADB Headquarters (HQ) on 3–5 May with a theme "Linking People and Economies for Inclusive Development." It was ADB's 16th annual meeting in Manila; the last one was in 2012. More than 4,000 participants attended in 2018. The

ADB building complex may not be the most suitable place for a conference of this size, and staff were instructed to work from home during that time; however, the meeting was considered a great success.

AFE's 32nd annual meeting was also held at ADB HQ. On 3 May, 13 chapter coordinators or their representatives participated in the Chapter Coordinators' Meeting (pp. 8–12), and about 140 members attended AFE's Annual General Meeting in the afternoon in Briefing Theater 2. No major issues were raised during these meetings. Close to 200 retirees, their accompanying persons, and ADB senior officials came to the AFE cocktail reception in the ADB Cafeteria. A staff member, Maria Milagros "Marimil" Francisco of the ADB Chorale, entertained the audience with a few songs. ADB President Nakao addressed the gathering with a brief speech. Food was plentiful and good, and participants enjoyed themselves beyond the official closing time of 8 pm.

Because no accompanying persons program was being offered, AFE organized tours for its members (pp. 19–20; 31–34). The tours were much appreciated by everyone who attended. The Manila Bay Cruise was again a great success, and members enjoyed the food, the music, and the camaraderie.

**Fiji 2019.** The next annual meeting will be held on 2–5 May 2019 in Nadi, Fiji. This will be the first time that one of the Pacific island countries will host an annual ADB meeting. The Government of Fiji is keen to show South

Pacific culture. Participants of this year's annual meeting enjoyed a taste of Fiji's friendly *bula* spirit (p. 5).

**AFE Elections.** In the recently held elections, Jill Gale de Villa was reelected as AFE vice president for another term of 4 years starting 1 July 2018. Marissa Wenceslao was declared elected assistant treasurer as she was the only nominee for the position. The position of assistant treasurer had been vacant since it was created during the last bylaws amendment, in 2010.

**AFE Pakistan Chapter.** An AFE Pakistan Chapter has existed for many years with Shahid Mirza as the chapter coordinator, but had not been very active for some time. Our member Muhammad Tusneem revitalized the chapter at a gathering in March of 2018. We are looking forward to an active Pakistan Chapter. ■

## From the AFE Vice President

Jill Gale de Villa (ADB 1993–2005)



I am happy to be serving you for another term, and thank you very much for your continued support. Certainly, the majority of my AFE-related time goes into health insurance (communications with our affected members, with ADB, with Cigna) and *AFE News*, often leaving not much spare time. Many of our members

need assistance dealing with the health insurance and understanding the coverage—more about that under Insurance Matters (pp. 4–5).

We have known for quite a while that we need to expand our reach through social media, and are delighted that Marissa Wenceslao has taken on this task with great enthusiasm. If you are on Facebook let us know so you can be added to the AFE Facebook page. It is used for short bits of information out only, because we don't have the resources to respond to comments, or to monitor them.

The aim is to reach more of our membership and unite the AFE family better.

For *AFE News*, we continue to receive and publish articles on AFE and chapter activities and the fascinating, and sometimes amazing, things that our members are doing. We intend to survey members on the breadth of article topics that they would like to see, to determine if we should be doing more. If you would like to have an eco-friendly, e-version, rather than the print copy, please do e-mail us and we will be happy to oblige (AFE-ADB@adb.org Subject: AFE News). ■

## Pension Matters

Hans-Juergen Springer

As I reported at the annual meeting in Manila on 3 May, ADB has taken major steps to address deficiencies in the Staff Retirement Plan (SRP) governance. More information is now being provided and more frequently to Pension Committee (PC) members. As a result, decision making has become more transparent. While in previous years the PC would meet usually only once a year, there have already been four informal briefing sessions of the PC and six formal meetings as of July 2018. PC members have been asked to sign a code of conduct and have been given a comprehensive SRP Administration Handbook and a Defined Contribution (DC) Plan Administration Handbook (for the new DC Plan). Most recently, PC members were briefed by Willis Towers Watson staff, who are ADB's pension plan actuary, on funding and accounting valuations of the ADB plan.

The SRP Funding Policy that was approved by the PC in June constituted a very significant step forward to move SRP funding from what was very much an arbitrary annual approach to a planned medium-term approach. The objective of the Funding Policy is "to provide a framework for ADB to predictably and consistently meet the costs and expenses the Plan." ADB contributions to the SRP will in future be made based on a Funding Grid that has five zones: (1) underfunded—less than 85%; (2) deficit—85%–95%; (3) neutral—95%–115%; (4) surplus—115%–125%; and material surplus—larger than 125%. The PC will determine ADB's contributions with the aim for the funded ratio to be in range of 95% to 115%, which could be seen as the comfort zone of the SRP. The most recent funding valuation of the SRP, as of 30 September 2017, showed that the funded ratio was 104.4%, i.e., within the neutral (or comfort) zone of the grid. The PC will determine a "Budgeted Contribution Rate" every 5 years. This rate will be based on the actuary's

recommendation. The PC will then, annually, determine a "Total Contribution Rate" which will be based on the 5-year budgeted rate and certain adjustments. This rate will again be based on recommendations by the actuary depending on where the funded ratio is located in the Funding Grid. The PC will review the method of the Funding Policy every 5 years. For 2019–2023 the PC approved a Budgeted Contribution Rate of 24% of salaries. The Total Contribution Rate for 2018 is 25%

The PC also approved, with some minor amendments, the SRP annual report for the year ending 30 September 2017. By the time this *AFE News* reaches you, you will have received a notice from ADB that the 2017 annual SRP report is available on the ADB Alumni website. A printed copy can be mailed upon request. ■

## Insurance Matters

Jill Gale de Villa

With health insurance being Big Business, insurance companies try to mold clients to respond so as to make it easier for the companies to process claims. But with this comes the huge issue of how much molding we as diverse individuals can actually take. As we progress, some of us are less able and/or willing to deal with the requirements imposed on us if we want to receive the portion of the insurance that is due to us. As a result, some of us are foregoing part of our benefits. I am part of this group, as sometimes I fail to keep the needed documents or file them with Cigna expeditiously—then I lose money.

To get the most benefits from the insurance

1. **Know your entitlements.** Read the Summary Plan Description, available at <https://www.cignahealthbenefits.com/en/plan-members> in the "My Plan" tab, see the "Summary Plan Description."
2. **Ask.** If you aren't sure, e-mail Cigna (adb@cigna.com) and ask, to avoid finding out later that you aren't covered for a certain medication or procedure, and to find out if your treatment could be covered by a different medication or type of procedure. For those based in Manila, Cigna's Iriz Tria (+63 920 947 3272) may assist with information needs. She works on ADB matters 2 days weekly—Tuesday and Wednesday. If you can't reach her, call Cigna KL (+800 9687 4647).

**Appointment with Cigna Rep.** Avoid being a "no show." If you have an appointment with Iriz Tria, the Cigna Rep at ADB, but can't make it, please e-mail or call to cancel, because she often has a waiting list of people who need to consult her.

3. **File promptly** upon finalizing an expenditure. Not filing promptly often results in extra time sorting out receipts and prescriptions, and sometimes the inability to find part or all of the needed paperwork.
4. **Precertify for major procedures** and hospitalizations. This can be a nuisance—but it can also save you from having a procedure done in a way that the insurance won't cover (e.g., in a way that is considered "experimental").
5. **Have a back-up.** Assure that a trusted person, or several, can assist with your insurance if you are temporarily unable to do so for yourself. If you are not a techie, have people who can assist you with incoming information from the insurance, and with your communications with them.

Many queries about the insurance were raised by our Chapter Coordinators at the Annual General Meeting—please see pp. 9–10 for the queries and responses.

That said, we remain ready to assist with issues that are not readily solved, and we do want to know about them, as this helps our liaison with the insurance, and with improving it so it better serves us all. BPMSD notes that it values our role in this, as we work together. ■

## Bula 2019



At the 2018 meeting in Manila, Fiji did a great job of enticing us to visit next year, with rousing dances and handsome men and beautiful ladies in Fiji costumes, a sampling of Fijian food, and lots of people saying “*bula*” (Fijian for “welcome”). A group of Fijians performed the Fijian *meke* dance to the sounds of the beating *lali* drum. *Bula* is the universal greeting that every visitor to next year’s annual meeting will hear upon arrival at Nadi’s international airport. (Nadi is actually pronounced Nundee.)

The Republic of Fiji will be the first South Pacific Island country to host an ADB annual meeting. Fiji is an archipelago of more than 300 islands in the southern part of the Pacific, between North America and Asia. It



Fiji booth at the 2018 ADB annual meeting.

straddles the 180th meridian, but its time zone has been adjusted so that the entire archipelago is 12 hours ahead of Greenwich Mean Time. Its warm climate and palm-lined beaches, coral reefs, and clear lagoons (remember the 1980s movie “*Blue Lagoon*”?) attract many tourists. A wide range of tours and activities on and off the water are offered by travel agencies. Hotels range from up-market budget to five-star.

Fiji, as a multicultural nation with a colonial past, has many cuisines to offer. Don’t miss the traditional *lovo* dish: meat and vegetables, coconut-flavored and baked in an earth oven, or *kava*, the national drink that is offered as a symbol of friendship. Fiji is one of the most developed economies in the South Pacific and will be a charming host for ADB’s 52nd and AFE’s 33rd annual meetings in 2019. Mark it in your calendar!

For those getting ready for our 2019 Annual General Meeting in Fiji, some advance planning may be a good idea. To start with—getting there may take time and planning. Then there’s what to do? We do not yet know what the meeting has in store, and those going to Fiji may want to stay a bit longer. Trip Advisor has so many options that it is mind boggling. And of course there is an option to stop in Australia or elsewhere en route. In a brief conversation, Pam Kruzic, who has settled in Fiji with her husband David, mentioned Fiji offerings including island hopping cruises, river rafting, jungle trekking, eco tours, diving, snorkeling, beautiful beaches, and of course a new culture to experience. For an extensive range of options, see the official government website <https://www.fiji.travel>. ■

# Managing Your Manila Bank Account

Marissa Wenceslao (ADB 1982–2013)



*Ed: Occasionally members abroad ask for help with issues concerning their remaining bank accounts. In response, Marissa secured the following information from the BDO, BPI, Citibank, and Metrobank branches at ADB.*

In response to queries from members, I interviewed officers of the in-house banks, BDO, BPI, Citibank, and Metrobank. Metrobank and Citibank have an automatic transfer facility. You may enroll your savings account in the automatic transfer to take care of paying utilities and credit card bills. Funds in savings accounts must not dip below the minimum limit. BDO and BPI also offer autopay facilities.

Regarding minimum monthly average daily balance (MADB) requirements and dormant accounts, see below. MADB requirements are not applied to bank accounts used for ADB to remit pensions.



- The MADB or maintaining balance is P2,000 for ATM peso savings accounts. A penalty of P300 is deducted monthly for accounts falling below the MADB. Subsequently, if no deposits are made to the account, monthly deductions of P300 are made until there is nothing left. No notice is given to the depositor.
- The MADB for peso savings accounts with passbook and ATM is P10,000. The same penalty amount and rules apply.
- The MADB for Peso Prime savings accounts (BDO's new type of savings account for seniors, age 60 and above) is P5,000. The same penalty amount and rules apply.
- The MADB for dollar savings is \$500. Penalty is \$5 monthly for falling below the MADB.
- A dormant account incurs no penalty if the balance is above the maintaining balance. An account is declared dormant if there is no activity in the last 2 years. Client is sent (mailed, e-mailed) an advice of dormancy 2 months before it is due. Only the client can reactivate an account that has been declared dormant. Advice: Ask

a representative to make a minimal deposit before the account is declared dormant. Update your address with the bank—this can be done online.

- BDO transactions—There is a “special lane” for ADB at the BDO branch near Kultura in Megamall.

*Source: Jemina Reyes, Junior Assistant Manager, BDO, ADB HQ.*



- The MADB/maintaining balance is P3,000 for ATM peso savings accounts. A penalty of P300 is deducted monthly for accounts falling below the MADB. If no deposits are made to the account, monthly deductions of P300 are made until there is nothing left. No notice is given to the depositor.
- The MADB for peso savings accounts with passbook is P75,000. The same penalty amount and rules apply.
- The MADB for dollar savings is \$500. Penalty is \$10 monthly.
- Dormant accounts incur penalties of P30 monthly for a peso account and \$5 monthly for a dollar account, whether the balance is above or below the maintaining balance. An account is declared dormant if there is no activity in the past 2 years. Client is snail-mailed (not e-mailed, not texted) an advice of dormancy 2 months before it is due. Only the client can reactivate an account that has been declared dormant. Advice: Ask a representative to make a minimal deposit before the account is declared dormant. Updating your address with the bank can be done only by the client personally, through any branch.

*Source: Rosemarie Princillo, Assistant Manager, BPI ADB Branch.*



- The MADB / maintaining balance is P1 million or dollar equivalent for CitiPriority (entry level). A penalty of P1,000 is deducted monthly for accounts below the MADB. This will continue until the client raises the balance to the required level. No notice is given to the depositor.
- The MADB for CitiGold (upper level) is P4.5 million or dollar equivalent. Penalty is P2,000 monthly.
- Auto transfer for payment of utilities and auto payment of Citibank credit card is available. Enroll your credit card to avail of the facility, through Citiphone 63-2-995-9955. This hotline handles enrollment of your credit card for auto debiting of funds from your account to pay for your credit card debt, enrollment of utilities for

automatic payment, updating of contact details, and other general concerns about your account. With auto payment facility, clients need only to deposit to their bank accounts (but make sure the maintaining balance does not fall below the minimum).

- Dormant accounts. A checking account is declared dormant after 1 year of inactivity from the date of last transaction, and 2 years of inactivity for savings accounts. No penalty. Clients are advised through e-mail or SMS (text) message before the account is declared dormant. Updating contact details is done through a phone call to the Citibank hotline.
- For queries please contact ADB hotline (632) 995-8888 then press 1. For credit card concerns call (632) 995-9999. *Information provided by: Nerbie Pascual, Universal Service Banker, Citibank ADB Branch.*



- The MADB/maintaining balance is P2,000 for ATM peso savings accounts. A penalty of P300 is deducted on the second month for accounts falling below the MADB. After the second month if no deposits are made to reach the MADB, P300 is deducted monthly until there is nothing left. No notice is given to the depositor.
- The MADB for peso savings accounts with passbook is P10,000. The same penalty amount and rules apply.
- Auto transfer facility: enroll your savings account for automatic funds transfer to pay for your credit cards and utilities. Advise Metrobank of the utilities to be enrolled for automatic payment. Requirements: Submit your signed Metrobank form to enroll your account, a photocopy of a government-issued ID, and your existing Metrobank credit card number. A new credit card application takes 3 weeks to process.
- Dormant accounts incur no penalty if the balance is above the MADB. An account is declared dormant if there is no activity in the last 2 years. Client is mailed (note: snail mail only, not e-mailed, not texted) an advice of dormancy 2 months before it is due. Only the client can reactivate an account that has been declared dormant. Updating of address can only be done personally, by filling out a form and signing it. Reason: to avoid fraud. Advice: Ask a representative to make a minimal deposit before the account is declared dormant.
- For queries, please contact Johnnie M. Lopez, Branch Head e-mail johnnie.lopez@metrobank.com.ph or adb@metrobank.com.ph

*Information provided by: Cathleen A. Ferrer, Branch Operations Officer, Metrobank ADB Branch. ■*

## AFE–ADB Committees

### Insurance Committee

Jill Gale de Villa—Head	Fred Mesch
Ted Breckner	Barbara Ejercito-Palacios
Bernard Donge	Albertine Santi
Eveline Go	Ann Sweetser
Julia Holz	Axel Weber
Dang Fook Lee	Clay Wescott

### Pension Council

Eveline Fischer	<i>Ex officio</i>
Nick Llave	Hans-Juergen Springer
Graham Walter	Jill Gale de Villa
	Julia Holz

### Publications Committee

Jill Gale de Villa—Head	David Parker
Steve Banta	Hans-Juergen Springer
Gam de Armas	Marissa Wenceslao
Guia Estabillo	Judy Yniguez
Julia Holz	Wickie Zveglic
Anna Juico	

## 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—Min Tang
Europe—Günter Hecker
India—Barin Ganguli
Indonesia—Putu Kamayana
Japan—Kazu Sakai
Korea, Republic of—Meeja Hamm
New Zealand—Gordon Fox
Pakistan—Shahid Mirza
Philippines—Gamaliel de Armas, Jr.
East Group—Mayette Domingo, Midi Kawashima
North Group—Sally Baeza, Malu Baleva
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—Frederick Roche

# Manila 2018

## Chapter Coordinators' Meeting

Private Dining Room, ADB Headquarters • Manila, Philippines • 3 May 2018



### Present

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

Chapter Coordinators or their representatives David Parker (Australia); Annie Jacob Romero Jameson (Canada); Yuejiao Zhang (YZ, PRC); Ulf Freiwald (UF, Europe); Shyam Bajpai (SB, India); Putu Kamayana (Indonesia); Kazu Sakai (KS, Japan); Gordon Fox (GF, New Zealand); Gam de Armas (GTA, Philippines); Ranjith Wirasinha (RW, Sri Lanka); Carmelita Aquilizan (US New York–New Jersey); Anne Sweetser (AS, US Washington DC).

### Adoption of the 2018 Agenda and 2017 Minutes

Both were adopted. A draft of last year's minutes had been sent for comments. The four responses were incorporated in the final minutes.

### President's Report (see pp. 13–14)

Last year the team still spent a lot of time on pension and health insurance matters.

### Election

The Assistant Treasurer position has been filled by Marissa Wenceslao, who is now part of our Executive Committee. She will do more work than just treasury business.

### Pension Fund

Re. pensions, ADB's management is providing more transparency and more information. The Pension Committee (PC) has had 4 meetings and 3 informal briefings. For the last 6 years, the Pension Fund has been fully funded; as of September last year, at 104%. A criticism we have raised in the PC meetings is that during the good years when the pension fund investment was doing very well, no reserves were accumulated so that the 2008 financial crisis left a big hole in the pension fund. In a recent meeting, President Nakao indicated that ADB would be willing to consider in future keeping some sort of reserve. The World Bank has a very formal reserve fund. How far ADB will go on this remains to be seen. In early June, the PC will discuss for the first time a funding policy for the Staff Retirement Plan for the medium term. (See Pension Matters, p. 4.)

### Retiree Medical Plan Fund (RMPF)

The RMPF that was established about 2.5 years ago aims to cover ADB's future liabilities for the GMIP. Currently about 60% of the fund is invested in equities and 40% is in bonds, and it is now funded to about 124%.

### Questions

1. Does the Fund have any arrears? HJS: No.
2. UF: Appreciates the current status and improved transparency. What is the accounting basis for the GMIP



Fund? HJS: Re. the RMPF, US accounting principles require provisioning for future liabilities.

## Vice President's Report (see pp. 14–15)

**Updates.** Barbara Ejercito Palacios has joined us as representative to the **GMIP Consultative Forum**. Anne Sweetser, a member of the **Health Insurance Committee**, is providing a lot of very good information on US Medicare. ADB promised last year that it was going to look into the possibility of reimbursing Medicare premiums but it has not gotten around to that yet. We spent a lot of time assisting members who feel their claims were improperly handled.

**Health Insurance Survey.** The AFE survey of Cigna services received almost 400 respondents, which, although lower than last time, is still quite a respectable sample. Respondents gave Cigna an 87% satisfaction rate, but 46% had experienced rejections and 60% of them were unhappy with the final outcome of such claims. Part of the difference may be that people are inclined to answer positively. Actually the satisfaction rating was a bit higher last time.

Further, 87% of respondents felt they knew their entitlements under the plan but only 27% had actually accessed the **Summary Plan Description (SPD)**, so, if you haven't read the description, how do you know what you're entitled to? We need to encourage our members to read the SPD.

We also need to remind insurance participants that there is a 5% per annum increase in the stop-loss floor, an important figure to keep in mind.

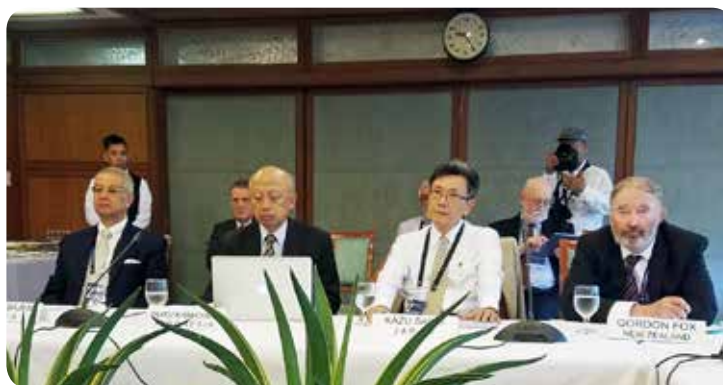
**Cost Containment.** At the end of the last PC meeting, President Nakao noted the need to contain health insurance expenses.

## Questions and Discussions

1. UF: Is ADB aiming toward the self-insurance system such as that of the World Bank? A: No. Reasons discussed

during the GMIP Advisory Task Force 2 years ago include insurance pool size and staffing needed to run a self-insurance scheme.

2. KS: What is the relationship between the premium we pay to Cigna and the RMPF? A: Regarding premiums, ADB has a group contract with Cigna as the insurer and administrator of our health insurance, and pays Cigna 1 premium for staff and retirees. ADB then determines how much each of us individuals pays—so there are two premiums: what ADB pays to Cigna and what we pay to ADB. ADB decides how to divi up the amount that we pay as retirees, based on (1) our expenses as retirees, and (2) what we as individuals were earning prior to retirement—so there is an attempt to be equitable in distribution of the premiums. ADB is required to make provisions in its balance sheet for its future contributions to the retirees' health insurance scheme. The RMPF was created to cover that.
3. GTA: Does the amount above the stop-loss come out of the ADB Fund? A: No, it comes out of the insurance.
4. UF: If the bank closes its doors today would the RMPF continue for the rest of our lives paying 75%? A: If ADB were to stop health insurance we wouldn't have health insurance. We will ask BPMSD what will happen to the fund in that case.
5. SB: On what is the annual increase in the stop-loss floor based? A: The annual increase is based on the contract between ADB and Cigna, and is general practice in the insurance industry, based on actuarial figures. JGV will inquire from BPMSD regarding this basis.
6. Costs of healthcare vary widely across countries. JGV: There is some cross-subsidization in our premiums. The introduction of deductibles for use of US health care etc. is an attempt to mitigate some of this imbalance. GTA: The Philippines' PhilHealth saves a lot of money for our insurer, and gives a 20% senior citizens' discount.
7. YZ: Re. the pension and medical insurance, we support your general policies, transparency, and more vigilance. In my last 13 years I just used it once because I have



L-r: David Parker, Annie Jacob Romero Jameson, Yuejiao Zhang, Ulf Freiwald, Shyam Bajpai, Putu Kayamana, Kazu Sakai, and Gordon Fox.

another local insurance, but the younger generation has only the ADB coverage. We need to increase providers linked to Cigna. The number of ADB retirees in the PRC is increasing. Last spring festival more than 100 came. JGV: We have been pushing Cigna to increase (broaden) their providers. We can directly ask them to links with certain providers, then it is up to the providers whether they want to accept this link. Part of the reason for some not joining is that Cigna makes demands that their systems may not be capable of handling. It would help if there is a critical mass of people in Beijing, Delhi, etc. using the same hospitals, so we can encourage Cigna to try to link with them.

At least 30% of the expense of US health care goes in administration, and providers have specialized staff to handle insurance, but that doesn't work elsewhere. Our experience is that sometimes Cigna's systems are good for Cigna but not for the client.

8. AS: I've heard of several US claimants who are experiencing rejections and question whether Cigna's doctors that review medical problems are part-time or out of date. HJS: Re. transparency, we do not know what is covered in the contract between ADB and Cigna because we haven't seen the contract.
9. AS: Cigna has an office in the US. HJS: Cigna said it located in Kuala Lumpur (KL) for reasons of cost and sufficient people with enough medical and communication skills. JGV: Basically, Cigna took over Vanbreda's office in KL; however, since then, with the exception of the top staff, they've turned over most of the rest.



Hans-Juergen Springer.

10. UF: There was a discussion of new bidding. JGV: ADB hesitates to rebid unless there is a good reason; the idea is to give Cigna the opportunity to improve because rebidding the contract, given ADBs' procurement practices and given general procurement for such a contract takes at least 2 years. UF: Is not rebidding a normal procedure of ADB maybe after 2 years or 5 years or so? JGV: Apparently ADB has a "rolling" contract with Cigna. We would like to see a rebid that involve perhaps European based groups that are more globally-oriented in their thinking. HJS: Before we had 2 entities: Vanbreda as the administrator and Assurances Generales as the insurer. Now Cigna does both.

11. RW: It is important to know what's included in our insurance arrangement. Could AFE visit the KL office?. JGV: First, I encourage everybody to look at the Summary Plan Description because a lot of what is and is not covered is there. Some BPMSD staff members suggested that AFE and they go to KL to look at the operations and see how we can improve the coordination. Higher staff in BPMSD said, "No," so it didn't happen. RW: AFE should go to KL alone.
12. JGV: We have had issues with Cigna repeatedly demanding too much in-depth information. GF: I have had pre-approvals, including having to provide further information, but no further difficulty. HJS: Pre-approval helps to keep the costs down for clients and the plan.
13. KS: What is the status of covering preventive, dental, and vision? JGV: That's a really hard sell. It would increase costs, premiums, and the premium spread, etc. How that would be divided among user groups has not been ascertained.

### Treasurer's Report (see p. 15)

We received a clean **audit report**.

There are a lot of questions about the **chapter subsidies**, how they are determined, and how they can be managed and reported for reimbursement. Coordinators are given a hand-out that shows how to use the subsidy, and I encourage you to discuss this among yourselves during the break, as some of you are very experienced in this. The one-page sheet on financial statements is really helpful: you can see what your budget is, and you can see what can be subsidized.

### Questions and Comments

1. SB: India's subsidy has dropped although membership has increased. The US has three chapters and three subsidies. Could other large countries have separate chapters with separate subsidies? HJS: The size of the country is not the important factor; rather, the number of members who attend the meetings. It is also very important that you use up what you have. An example is the New York–New Jersey chapter meetings, which have 40–80 people; the Europeans had 94 members. JH: We have a new PRC chapter that needs a share in the allocations. Whatever budget is unspent we try to reallocate, but the total ADB subsidy has pretty much stayed the same. HJS: The subsidy is meant to encourage meetings of AFE chapter members.
2. SB: What is the status of members who attend other chapters' reunions? HJS: When a member from one chapter joins another chapter meeting, that member is also covered by the subsidy.
3. GF: For the NZ reunion, we were almost looking at a financial disaster. The difficulty lies in balancing the need

for early outflow, which someone has to guarantee, versus uncertain later inflows. My question is: How reliable are the subsidy figures? Are they still under negotiation with BPHR or are they final; can we use them as good guidance? HJS: Organizing and financing a reunion requires advance planning and some flexibility. Günter Hecker refunded money at one point, and he had to collect more at the end of a reunion. In October every year we submit our work program and budget request to BPMMSD. Last year, they denied our request for an increase in 2018. For reimbursements, they require that the chapter coordinator submit the claim to the president of the association for sending on to BPMMSD. So, there is a formal claims process. JH: BPMMSD requires original receipts before they give any money out. GTA: I always have to advance about \$600–\$700. HJS: Hotel costs of chapter members or the organizers may be reimbursed, but food, drinks, bus rental, room rentals for a business meeting cannot.

4. GTA: Why can't AFE advance money? JH: ADB advances money to staff because ADB can deduct it from their payroll but if AFE advances money, who is going to guarantee the payback? GTA: After submission of the liquidation why can't AFE then advance the money until BPMMSD reimburses? HJS: We have made the decision in several chapter coordinators' meetings that the AFE funds will not be used for that purpose.
5. UF: Two questions: (1) on social events how could you manage to spend \$2,500 instead of the budgeted \$6,000? (2) what is the "voluntary contribution"? JH: Re. (2) The voluntary contributions are from people who were originally lifetime members and then voluntarily agreed to also pay the dues of \$20 per year if they are international staff and \$5 if national staff. Re. (1) "Social Events" is primarily related to the annual meeting and is hard to estimate a year in advance.
6. GF: We have a small reunion one year and a large reunion the next. How do we budget this vis-à-vis the subsidy? HJS: The subsidy is supposed to cover expenses that are not covered by the members themselves. AR: In Toronto we meet very often, and it is pot luck, out of our own pockets, all in the spirit of camaraderie.

**Chapter Reports** (Ed: excerpts; each chapter thanked the Executive Committee for its work, and ADB for the subsidy that unites us and keeps us in touch with ADB.)

**Australia—David Parker.** In October 2017 in Bendigo, Victoria, we had record numbers. Our reunions are fun, and in different parts of Australia. In October this year Phil and Soo Young are hosting our reunion on the Sunshine Coast in Queensland. We appreciate the ADB annual subsidy, which helps bind us and remind us of the past common

endeavors as ADB representatives, to build a better future for a region. I conclude by thanking the members of my chapter for work to ensure our books are in order, the reunions are wonderfully planned and executed, and just lending a hand when it is needed: especially Peter Carroll, Alicia Maclan, and Phil Young.

**Canada—Anisa Jameson.** Bruce Murray noted that Toronto is particularly active. He inquires about the requirements for membership in AFE. HJS: Per our current bylaws, anyone who worked at ADB as staff, management, or on the Board of Directors can be a member.



Yuejiao Zhang.

**China, People's Republic of (PRC)—Yuejiao Zhang.**

It's the first time for the PRC chapter to attend the annual meeting. We organize an ADB family reunion in Beijing or other places. Former PRC ADB staff members are still very active—including a World Bank Vice President, and the President of

the Asian Infrastructure Investment Bank, and the World Trade Organization. So ADB is really a good place to form outstanding people and a family that support each other. We have a network so people help each other. We assist with poverty reduction and provide free education in remote regions. The PRC chapter is getting more active and thanks Hans for the AFE President's support and the PRC resident mission with which we often combine activities. The chapter chairmanship is by rotation. After ADB, I spent 2 years at the African Investment Development Bank, and then 9 years at the WTO as a member judge, and now am an arbitrator to an international investment institute. JGV: One very important point just made is for chapters to make and keep good contacts with the resident mission and with government, because it helps maintain the link with ADB and enhances both ADB and us.

**Europe—Ulf Freiwald.** Günter Hecker asked for several points to be made. (1) The reunion organized by Sandro and Sharon Pio in Lago Maggiore was a great success, with almost 100 attending, 20 from outside Europe. (2) He asks who supports surviving spouses and suggests forming family partnerships. (3) What are the criteria for election to the AFE Executive Committee? The bylaws have to be amended to clarify this. (4) Dues should be increased. Do



Ulf Freiwald.

come to our meeting in Colchester in September. (5) We would appreciate IDs for surviving spouses to be able to enter ADB. HJS: First, the partnerships that Gunter has proposed to help members when they are in difficulties, could be done by each chapter individually.

Second, the bylaws were last amended in 2010 and we are now looking at a number of things, such as recognizing domestic partners. Access to ADB is a difficult matter to which ADB persistently responds: "It is not in accordance with ADB policy." Re dues, last year we had a surplus, so we have put off the dues matter.

**India—Shyam Bajpai.** We hold annual meetings all across the country, organizing tours and inviting people to join us. Our other points were covered during earlier discussions.

**Indonesia—Putu Kamayana.** The Indonesia Chapter had two social occasions and one successful out-of-town trip for two nights, and may go to some of the Eastern Islands of Indonesia for a 1-week cruise among the islands to see the Komodo dragons and their habitat. Our membership has slowly increased but some retirees are choosing to live in Manila. Thanks to Zsizi Rachman, our secretary, and Kinan from the resident mission, our treasurer.

**Japan—Kazu Sakai.** A majority of retirees in Japan are using the national health insurance scheme—only a small number are part of the ADB group medical insurance. Most of our gatherings include other ADB retirees and we cannot use subsidy for them. Japanese without ADB pension cannot readily remit AFE dues. I am glad AFE obituaries now include spouses. HJS: We have calculated that to reintroduce the lifetime membership we would have to charge about \$400 per person.

**New Zealand—Gordon Fox.** As coordinator of the New Zealand chapter, I can call on excellent members of the chapter for full support, especially Mike Ryan as treasurer. The chapter has 31 members so we have a small reunion one year followed by a major reunion the next. Earlier this year we were able to host a New Zealand alternate executive director, who gave us some insights into the consideration of the boards of directors on the administrative changes and the strategic direction of ADB.

The next big reunion (2020) will probably be at the north end of the South Island where we'll have an incredible coastal scenery cruise.

**Philippines—Gam de Armas.** The Philippines chapter continues to be very active and relevant to AFE–ADB and ADB; in fact, on the suggestion of the ExCom we put up five tours for members for this year's Annual Meeting: to Bale Dutung, Pampanga's culinary destination; a sunset cruise; to Las Casas Acuzar in Bagac, Bataan to see original ancestral houses; to Villa Escudero; and a 6-day tour to Banaue, Sagada, and La Union. Our chapter has 979 members and four active groups. Our 2017 annual get together and business meeting had more than 100 participants and the theme was "More Fun @ 31."

**Sri Lanka—Ranjith Wirasinha.** We've had a meeting this year, not with the subsidy, so people contributed and 20 to 25 people participated.

**US New York–New Jersey—Lita Aquilizan.** Lorna del Rosario, coordinator for NY–NJ chapter has prepared a report. The 2017 NY–NJ annual reunion took place on 28 October, coordinated by Fong and Juliet Capati. The theme was hats and bow ties, and the evening's main attraction was the parade of hats. The annual reunion provides us an opportunity to reunite and share precious time. Many are also former employees of the United Nations, but we have more fun with ADB colleagues. The entertainment was provided mainly by our own colleagues. This annual gathering would not be possible without the subsidy. This year it will be a modern Filipiniana themed event: "Fun Fiesta Night" on 20 October 2018. The chairpersons will be Margaret Baccay and Lorna del Rosario; as always the invitation is open to everyone.

**US Washington, DC—Anne Sweetser.** Clay Wescott was the coordinator for Washington DC but he's moved to Florida and Fred Roche has taken over. We have cocktails about twice a year. ■

**VISREG.** Retirees visiting AFE with a guest may ask AFE assistance for VISREG. Please note

- an AFE member may bring only one guest, except that a disabled member may have 1 guest and 1 assistant/caregiver;
- requests for VISREG should be e-mailed or phoned in at least 1 working day in advance; last minute requests are likely to entail long waiting times at best; and
- the VISREG request may be authorized by an AFE officer, if one officer is available.

# AFE–ADB’s 31st Annual General Meeting

Briefing Theater 2, ADB Headquarters • Manila, Philippines • 3 May 2018



Chariman Bong-Suh Lee and President Hans-Juergen Springer.

**A**FE Chairman Bong-Suh Lee opened the meeting at 2 pm to a packed audience of well over 140 participants—with some having to stand. The officers’ reports are summarized below. The full reports are available online, in the Members section of our website, at <http://afe-adb.org>

## Chairman’s Report

I am happy to welcome you in Manila for this Annual General Meeting of our organization. Those of you who are returning to Manila after an absence of some years will notice that ADB has expanded to include a handsome and highly functional 3rd Atrium building. ADB President Takehiko Nakao has emphasized “Stronger, Better, and Faster” as his goals to reform ADB and AFE is on board to support these goals.

Before I continue, may I ask you all to observe a moment of silence in memory of our AFE colleagues and their spouses who passed away in the past year. For many of us, AFE is an extended family of friends as well as colleagues. We will miss those no longer sharing the journey with us to keep the AFE network vibrant and relevant. We will particularly miss Cesar Juan, who faithfully helped us with the mailing of election materials, AGM notices, and the twice-yearly mailing of our Newsletter.

The highlights of AFE activities in the past year will be explained in more detail with the reports of our other AFE officers. Let me express my admiration and gratitude



Cesar Juan.

for the hardworking AFE team here in Manila: Hans-Juergen Springer, your AFE president; Jill Gale de Villa, vice president; and Julia Holz, treasurer. It is also my pleasure to introduce to you our newest addition, Marissa Wenceslao, recently elected as assistant treasurer. Our officers would not be able to carry out their duties without the assistance of our bookkeeper, Malou Magalued, and the ADB-provided administrative aide, Ana Paluga.

Our hardworking Manila team is supported by an equally dedicated group of chapter coordinators. The number of chapters recently expanded from 15 to 16 in 2018 with the addition of the People’s Republic of China.

Last year, AFE efforts were devoted to continuing the close collaboration between our retiree community and ADB on important matters such as pension and insurance. We also continued to liaise and learn from and with our counterparts in our sister organizations. All of us share the same challenges: to ensure we are inclusive in our membership and cognizant of keeping technologically innovative in ways to connect and serve our members.

I wish you all a very pleasant trip down memory lane during our reunion here in Manila and I hope that you will find our meetings and events useful and enjoyable.

## President’s Report

The last ADB annual meeting in the Philippines took place 6 years ago, in 2012. We are happy that so many of you have come to this annual meeting and hope that you will also join us at next year’s annual meeting in Nadi, Fiji.

**Pensions.** Based on a recommendation in 2016 of the ADB Advisory Task Force on Pensions, deficiencies in the Staff Retirement Plan (SRP) governance are being addressed. A greater degree of transparency in the SRP decision-making process is now apparent. More information is being provided more frequently to Pension Committee (PC) members, and the PC is meeting more frequently. PC members are required to sign a Code of Conduct and have been provided with a PC Handbook. These are welcome steps to improve the PC’s decision-making process.

SRP reforms enacted in the last year do not affect current pensioners, but are a major change for new staff. The changes were made to ensure the financial soundness and long-term viability of the SRP, without placing unexpected heavy burdens on ADB.

**Recent SRP Developments.** The actuarial valuation as of 30 September 2017 showed that the SRP was fully funded



Jill Gale de Villa, Bong-Suh Lee, Hans-Juergen Springer, and Julia Holz.

with a funding ratio slightly exceeding 100%. The positive result is the outcome of good returns on the investments and the significant ADB contributions since the 2008 crisis. The funding policy of the SRP is being revised. ADB contributions will be determined by this new funding policy.

The Retirement Medical Plan Fund (RMPF) continues to be fully funded since its establishment in 2015. ADB continues to make an appropriate contribution to the RMPF.

The PC approved supplemental cost-of-living increases beyond the 3% floor for 8 of the 27 SRP disbursement currencies. These will be paid in July 2018 retroactively for the SRP financial year 1 October 2016 to 30 September 2017.

ADB’s Board of Directors agreed in June last year to increase the normal retirement age to 62 for new staff members from October 2017 on. Current staff members may, under certain conditions, also work to 62. The Board further decided to increase the normal retirement age for new hires in 2021 to 65, based on an evaluation of the current increase to 62.

**ARAIO Workshop.** I attended last October the meeting of the Association of Retirees’ Associations of International Organizations (ARAIO) and the annual meeting of the World Bank’s alumni association, the 1818 Society. The 1-day ARAIO meeting, well organized by the retiree association of the Inter-American Development Bank, dealt with the topics of aging and how associations like ours can assist members in need.

The 1818 Society’s annual meeting was, as



usual, a 2-day affair. On Day 1, World Bank staff members made detailed presentations on pensions and health insurance. Both were followed by lively question and answer sessions. On Day 2, the World Bank president spoke for about an hour and engaged in a question and answer session.

**AFE Membership.** AFE’s membership stood at 2,958 at the end of March 2018; 57% are former international staff, 60% are retirees, 27% are life members, and 7% are surviving spouses.

**Chapter Coordinators and Headquarters ExCom and Staff.** I thank our Chapter Coordinators for their work, the Executive Committee members for their thoughtful deliberations, and our two assistants for their tireless work.

## Vice President’s Report

### 1. Health Insurance

**GMIP Consultative Forum and BPMSD.** We are very pleased to welcome Barbara Ejercito-Palacios to the AFE team as a representative to the ADB-led Group Medical Insurance Plan Consultative Forum (GMIPCF) and to the AFE Health Insurance Committee. The GMIPCF meets 4 times yearly, and last met on 26 March. AFE currently has 2 representatives and 1 alternate on the GMIPCF, which includes several BPMSD staff members and Staff Council as well as AFE. Matters of interest or concern to insurance plan members are discussed at the GMIPCF. Among other matters, AFE has been attempting to get a good

understanding of what comprises Cigna’s “Medical Board” and to have the Summary Plan Description (SPD) mailed to members who do not have e-mail addresses.

AFE also meets as needed with BPMSD to follow up on health insurance matters brought to our attention by AFE members and on the status of BPMSD’s and Cigna’s action on matters of importance to us. Examples are following up when members feel their claims are improperly handled, reinstating the downloadable claim form, following up the status of the effectivity of changes pertaining to the use of US health care, asking that Cigna’s Manila representative be more regularly accessible by phone, and repeating offers to work with BPMSD to have the wording of the SPD readily comprehensible to members.

**Cigna.** We continue to

- (1) liaise with ADB on implementation of the health insurance,
- (2) answer queries that continue to flow in from members, and
- (3) assist some who need help liaising with ADB/Cigna.

**AFE 2018 Survey of Health Insurance.** The AFE survey of members regarding the GMIP showed 87% are satisfied with the coverage, 78% are satisfied with Cigna’s customer services, and 82% are satisfied with their claims processing. However, many members also stated they would like broader coverage, in terms of preventive, vision, and dental. Of members who had made claims in 2016–2017, 46% had experienced rejections, and of those who had experienced rejections, 60% were not satisfied with the outcome. This indicates that work is needed in the area of claims rejections. The survey results will have been sent to retiree members by this Annual General Meeting, and will remain available on the AFE–ADB website (<http://afe-adb.org>, Members section).

**Know Your Plan.** In terms of “knowing your entitlements” under the insurance, 87% felt they knew them, but only 27% had actually accessed the SPD—which leaves the question: How can one know one’s entitlements if one hasn’t read the document pertaining to them? To know your entitlements, exclusions, and other vital information, do read the SPD, at <http://gmipdocs.adb.org> or on the Cigna website. The SPD is a “living” document that will change and evolve; as a result it should be accessed online.

**Cigna on Your Phone.** As noted last year, for mobile phone users, Cigna has provided an “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). 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.

**National Health Care Plans.** How ADB–Cigna will incorporate liaison with national health plans, starting with US Medicare, remains undecided. 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.

## 2. Publications and Communications

**Moving into Social Media.** 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. We are delighted that Midi Kawashima and Mayette Domingo have offered to assist, and Marissa Wenceslao, newly elected as Assistant Treasurer, is also assisting with this. We would like to do more on Facebook, Linked-In, and the like.

**AFE News.** We continue to request and receive really good articles—these form the main part of the magazine. We have had a few suggestions regarding content, and will survey members to get wider feedback.

## Treasurer’s Report



Julia Holz.

**Audit.** AFE–ADB once again received a clean audit opinion from our auditors, Navarro Amper & Co., which have also audited ADB for the past 8 years. The ADB audit contract will be subject to bidding for 2018. The AFE Financial Statements are prepared by our highly competent

bookkeeper, Malou Magalued, who has been employed by AFE since 2004.

**Revenue.** The revenue for 2017 was \$26,975, nearly equal to the revenue of \$27,005 in 2016. Revenue consists mainly of Annual Dues and Admission Fees, which have remained the same since the year 2000. The Admission Fees and Annual Dues are \$30 and \$20,

respectively, for International Staff, and \$15 and \$5, respectively, for National and Administrative Staff. By continually growing our membership base, we have been able to avoid increasing fees for the past 18 years. AFE members numbered 2,940 at year-end 2017 compared with 2,850 at year-end 2016.

Another revenue stream to AFE comes from the ADB subsidy for which a 3% (\$723) increase was approved for 2017. The ADB subsidy was \$24,823 in 2017 compared with \$24,100 during the previous 3 years. AFE is very grateful to ADB for providing this financial assistance in addition to in-kind services such as office space, printing, mailing, and one secretarial assistant. All of these are critical to support our organization.

**Expenses.** AFE expenses in 2017 were \$25,316 compared with \$34,708 in 2016. The reduction resulted mainly from the lower costs of travel to and AFE-AGM expenses in Yokohama in 2017 as compared with Frankfurt in 2016.

**Assets.** AFE’s assets as of year-end 2017 had a modest increase to \$139,204 from \$137,545 in 2016. Compared with the previous 2 years, we did not incur a deficit in 2017. We showed a modest surplus of \$1,659.

**Assistant Treasurer and Other Assistance.** In March 2018 Marissa Wenceslao was elected to fill the long-vacant position of assistant treasurer. She is already busy reviewing our various databases and updating our website. While your unpaid AFE officers are dedicated to serving AFE members’ needs and carrying out AFE duties (along with our two paid assistant positions), we do rely on our chapter coordinators, and especially our locally available retirees, to assist with the many administrative needs of the AFE. This



is essential to keep costs contained without increasing dues and fees. Please consider volunteering your time in 2018!

**Comment**

Ulf Freiwald inquired about the increase in the pension plan, whether creating a reserve for the years when the markets are down is being considered. Hans-Juergen Springer noted the downturn of the 1990s and 2008. He noted that he said in the pension committee, “during good years ADB cut its contributions; during bad years you establish a new fund which is less advantageous to the staff.” I think ADB is “reconsidering” its position and reserves may be permissible in the future.

Participants thanked the Executive Committee for its work.

The meeting was adjourned at about 3:30 pm. ■

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

BPMUSD: insurance@adb.org  
 call +632-632-4444  
 Amal Hakki: +632-632-4479  
 Alona Saludo: +632-632-4480  
 Geraldine de los Reyes: +632-632-4523

Cigna: adb@Cigna.com and Sharon Tan at +323-217-6824  
 Toll-free numbers:  
 • From ADB: ext. 7800  
 • From the Philippines: +800 9687-4647  
 • From the US: +855 882-5267

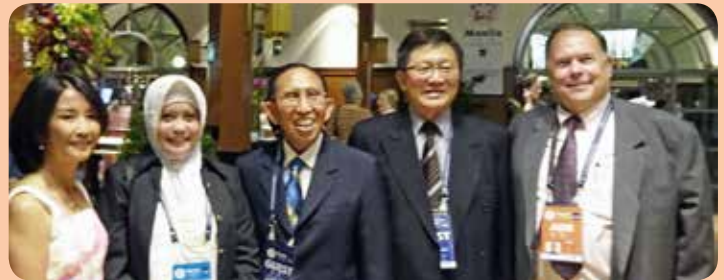
Cigna Representative at ADB (for Philippine-based matters):  
 Iriz Tria: +639 20 947 3272

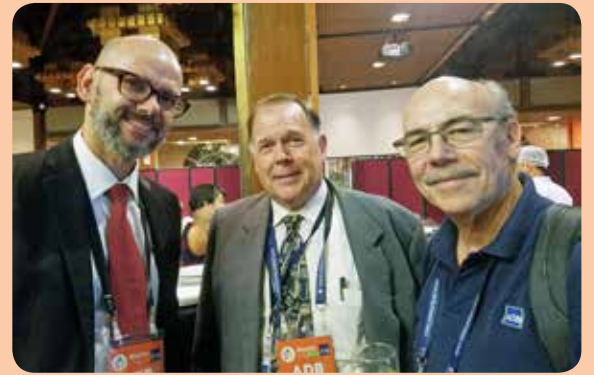
For additional information, go to  
<https://www.cignahealthbenefits.com/en/plan-members>  
 log in go to “Contacts”



# Cocktails

AFE's cocktails on 3 May were very well attended, and food was plentiful and delicious. Marimil Francisco treated us to a few delightful songs, and President Nakao addressed the group, expressing his continued support for the AFE and its aims to continue to link former staff with ADB and help make ADB well-known and appreciated. He and Mrs. Nakao then graciously posed for numerous photos with members. The President's cocktails, on 4 May, were also well attended and with ample sustenance. Both events were much enjoyed and appreciated by all who joined them. ■





# Participants

## Australia

Silvio Cattonar  
Alexander and Lynne Gordevich  
Natin Patel

## Austria

Angelita and Reinhard Bildstein  
Ulf and Monique Freiwald

## Canada

Maria Ditas Boctor  
Anisa Jameson

## China, People's Republic of

Yushu Feng  
Yuejiao Zhang

## Finland

Errki Jappinen  
Robert Wihtol

## France

Sylvia and Alain Dick

## Germany

Thomas and Estreliza Bieling  
Ursula Schaefer-Preus  
Hans-Juergen Springer and  
Elizabeth Reyes

## Guam

Jaime Ventura

## India

Shyam and Rajni Bajpai  
Jayanta Madhab and Devraj Prasad  
Patrick Pillon

## Indonesia

Putu and Wati Kamayana  
Dimiyati Nangju and Siti Nur Aisyiyah

## Japan

Haruhiko and Yumiko Kuroda  
Kazu and Makiko Sakai  
Tsuyoshi Takahashi  
Eichi and Keiko Watanabe

## Korea, Republic of

Bong-Suh Lee

## Malaysia

Raveendranath Rajan

## Myanmar

Thein Swe and Tynn Tynn San

## New Zealand

Gordon and Rosemary Fox  
Ron and Leith Hamilton  
Anthony Kuek  
Francis Narayan

## Philippines

Josephine Absalon  
Zenaida Acacio  
Shirley Agliam  
Cecille Alcantara  
Leonor Alejandro  
Lourdes and Paolo Apagalang  
Aurora Aragon  
Marilyn Ardiente  
Ruby Arico  
Abigail Armamento  
Wouter T. L. Arriens and  
Irwina Yanita Himawati  
Amador Astudillo  
Ma. Florinda Aunario  
Edna Austria  
Cristeta Bacal  
Rosalia Baeza  
Reginald Baleva  
Maria Luisa Baleva  
Margaret Bañas  
Eleanor Batistil  
Ramesh and Pilar Bhatia  
Sonia Bigtacion  
Felix Bilar  
Catalina Blanco  
Divina Bolano  
Ernesto Bondoc  
John Boyd  
Hans-Peter Brunner  
Sheila Bulanhagui  
Raquel Cabiles  
Leonora Calanoc  
Maria Delia Capulong  
Elisa Carpio  
Teodora Catura  
Toong San Chan  
Virginia Collanto-Leon  
John Cooney  
Ma. Editha Cruz  
Marynella Cruz  
Gamaliel, Jr. and Victoria  
de Armas  
Monina De Guzman  
Blesilda De Guzman  
Marcela Leonila De La Merced  
Fe De leon  
Milagros De Leon  
Jill Gale de Villa  
Marissa and Genedine del  
Castillo  
Cynthia Diaz  
Carmen Dimayuga  
Marietta Domingo

Wendy Duncan  
Ma. Helen Eborá  
Mergita Enriquez  
Elvira Estavillo and Emilia Cruz  
Manuel Faelnar  
Vivian Faulmino  
William Ferguson  
Marina Galura  
Luz Garcia  
Lina Garduque  
Klaus Gerhaeusser  
Asuncion Gochangco  
Evangelina Gonzalez  
Asuncion Gregorios  
Stephen Groff  
Violeta Guño  
Modesta Hain  
Peter Hanton  
Marilou Hemady-Reyes  
Virginia Herrera  
Hemamala Hettige  
Julia Holz  
Visitacion Icasiano  
Lucy Ignacio  
Wilhelmina Jacinto  
Arnulfo Jalandoni  
Marita Jimenez  
Midi Diel Kawashima  
Rossana Lafuente  
Sonia Lampa  
Erlinda Lapid  
Penny Laquindanum  
Lydia Lerum  
Geraldine Ligeralde  
Juanito Limandibhratha  
Renato Limjoco  
Cristina Liwag  
Miguela Enora Lopez and  
Ruben de Gracia  
Ma. Rosalie Magno  
Marietta de Leon Marasigan  
Victoria Fe Mariano  
Elvira Martinez  
Robert and Cecilia May  
Natividad Medina  
Teresa Mella  
Amelia and Luisito Mistades  
Adelaida Mortell  
Nenita Munez  
Cynthia Nazario  
Editha Okada  
Reynaldo Pacheco  
David and Arnie Parker  
Ernesto Pernia  
Maria Loreto Punzalan  
Rebecca Regis  
Joven Roberto  
James Rockett  
Carmencita Roque  
Leodegario Saet

Conchita Salvador  
Lily and Esmeraldo Salvaña  
Marilu San Diego  
Eden Santiago  
Editha Santos  
Alfonso Sia  
Maria Victoria and Antonio-  
Marie Siddayao  
Ruby Sioson  
Gil Soria  
Wynne Soriano  
Ofelia and Jacinto Sta. Ana  
Elaine Tiamson  
Eulogio Tiamson  
Socorro Tibay  
Luz Tolarbas  
Inocentes Torres  
Stella Torres  
Gina Marie Umali  
Edna Villareal  
Elisa Vitangcol  
Annie Vizcarra  
Cheng Yong

## Sri Lanka

Ranjith and Malkanthi  
Wirasinha

## Switzerland

Giuseppe Balocchi and  
Naoko Otohe  
Myrna Boley  
Ramon and Pilar Gavinio

## Thailand

Bruce Carrad  
Noritada Morita

## The Netherlands

Eduardo Hassing

## United Kingdom

William Thomson

## United States

Carl Amerling  
Carmelita Aquilizan and  
Belen Caneos  
James Warren Evans  
Germelina and  
Godofredo Pampo  
Antonio Paz  
Anne Sweetser  
Sadiq Zaidi

# AGM Tours

## Gam de Armas (ADB 1981–2000)



The Philippines Chapter, in collaboration with AFE–ADB management, arranged five tours for members and accompanying persons who attended the 2018 AFE–ADB Annual General Meeting as part of the ADB Annual Meeting. A total of 70 members and their accompanying persons enjoyed the scenic tours, comprising

- Bale Dutung—*lechon* in 10 courses, on 4 May;
- Cruising Manila Bay’s Sunset, on 5 May;
- Las Casas Filipinas de Acuzar as a day tour or overnight, starting on 6 May;
- the Northern experience to Banaue, Sagada, and La Union May 6–11 (see pp. 31–34); and
- Villa Escudero and Ugu Bigyan on 8 May.

**Chef Tayag’s Feast.** On 4 May, the 2nd day of the ADB Annual Meeting, 25 AFE members motored to *Bale Dutong* (literally, “house of wood”) in Villa Gloria Subdivision, Angeles City, Pampanga. The goal was to enjoy a unique native culinary experience hosted exclusively for us by the famed Chef Claude Tayag and his wife Maryann. It was truly an unforgettable experience in an al fresco 1900s open “*silong*” setting (dining set on the ground floor with no walls). Around us in the chef’s house were rare and precious Philippine antiques ranging from kitchen equipment to farm utensils.

Our 10-course lunch can truly be described as “pigging out” deliciously. We devoured one whole crisply roasted (*lechon*) pig in a meal billed as “*Lechon Six Ways* (Head to Tail Degustation of a Roast Pig),” served in 10 courses. It was scrumptiously awesome!



Gam and the sunset.



Angelita and Reinhard Bildstein, Monique Freiwald, Elizabeth Reyes, Ulf Friewald, Lyn and Alex Gordovich.

**Sunset on Manila Bay.** On 5 May, clear skies greeted more than 50 AFE–ADB members as we alighted from the bus that brought us to the Esplanade Seaside Terminal, Mall of Asia Complex, Pasay City. There we boarded the M/V Eagle Cruiser for a dinner cruise while watching the beautiful sunset in Manila Bay. Sailing time was 6 pm to 7:30 pm.

Everyone enjoyed the exquisite food prepared by Barbara’s as we exchanged stories and memorable experiences while working at ADB. After dinner and drinks, some members participated in spirited dancing on the middle deck while others took pictures on the top deck. It was a fun night, the waiters were great, and so were the ship’s crew.



AFE–ADB members at Bale Dutong.



Chef Claude Tayag.



Carabao-drawn cart ride.

**Villa Escudero and Ugu Bigyan.** Nineteen people joined the trip to Villa Escudero in Tiaong, Quezon and Ugu Bigyan’s nearby Pottery Garden and Restaurant. Villa Escudero is a self-contained working coconut plantation founded in the 1880s by Don Placido Escudero and his wife Dona Claudia Marasigan. Part of the plantation has been turned into a resort with many attractions: from one of the largest private antique collections in the Philippines to tranquil nature watching to fishing, swimming, bamboo rafting, carabao-drawn cart rides, and the unique and renowned main attraction, the Labasin Waterfalls

Restaurant. Here we enjoyed a typical Filipino *salu-salu* (get together or party) including rice and *ulam* (entrées) eaten with our hands and served on a banana leaf plate with *bagoong* (fermented shrimp paste), sliced green mangoes, *sinigang* (hot soup), *inihaw na tilapia* (grilled fish), and many other Filipino dishes. The meal was served on a native-style buffet table as our feet were massaged by the water from the man-made waterfalls.

**Las Casas Filipinas, 6 May.** Thirteen joined the day tour to Las Casas Filipinas de Acuzar in Bagac, Bataan on 6 May 2018, and 10 opted for the overnight tour to turn back the hands of time as they savored Architect Jose Acuzar’s collection of restored Spanish–Filipino houses. The resort aims to showcase the best of Filipino heritage and culture. Its houses have been moved from other historic settings, often in a bid to preserve buildings that were deteriorating due to lack of maintenance. Through an interactive heritage tour, the members viewed each *casa* (house), with some elite and notable “*accesorias*” (two-storey houses). Each house has its own story to tell and exemplifies the unique Filipino craftsmanship used in the original and in the restoration of each house. The only property in the Philippines to be part of Historic Hotels Worldwide, Las Casas Filipinas de Acuzar serves as a bridge between the rich history of the Spanish colonial era and the contemporary luxury and comfort of a modern hotel, as experienced and enjoyed by members who stayed for a night. ■

Las Casas Acuzar. View of the house where the AFE–ADB members stayed.



Inside Las Casas de Acuzar.



# Chapter News

## New Zealand: Around Auckland

Anonymous member



Sculpture by Peter Dibble in the Sacred Blessings Secret Garden.  
Article author: an anonymous member.

daylight to see the city and later as the sun set and the city lit up. This truly unique experience gave us amazing panoramas of the city, its two harbors, and Hauraki Gulf and beyond. Because seatings at the restaurant are so much in demand, to have us all together, a block booking had to be made almost 1 year earlier.

**AFE–NZ Annual Meeting.** At 9.15 am the ADB–AFE NZ Chapter AGM was held in one of the Quality Hotel function rooms. Chapter Coordinator Gordon Fox, Chapter Treasurer Mike Ryan, and Reunion Organizer Stu Andrews presented reports, and AFE Vice President Jill de Villa gave an update on pensions and medical

**R**evolving Around Auckland. On Tuesday, 13 March, 28 AFE members and spouses from New Zealand, Australia, Japan, and AFE headquarters met at the Quality Hotel for welcome drinks and nibbles, then went to the Sky Tower in central Auckland. The **Sky Tower** soars 328 meters above the city and has a revolving restaurant—**Orbit Restaurant**—190 meters above its base. Here we had a very good meal while turning 360 degrees thrice—once during



At the Aratake Visitor Center viewpoint, l-r, front: Marian Bond, Ann Proctor, Margaret Endelman, Jill de Villa, Pat Ryan, Khin Soe Tin, Eiji Kobayashi; behind: Martin Endelman, Frank Sharpley, Alan Burrell, John Austin, Ross Clendon, Rosalie Austin, Mike Ryan, Gordon Fox, Stu Andrews, Rosemarie Fox, Catherine Sharpley, and Andrew Proctor.

insurance issues. Gordon noted that the chapter subsidies and handling of finances were likely to be raised at the ADB AGM in Manila in May. Members present agreed that an annual meeting dinner will be held in Wellington in 2019, and a meeting with tours in Blenheim in New Zealand's famous Marlborough vineyard area in the north end of the South Island will take place in 2020. The NZ Chapter Officers were duly elected again for another year.

**Around Auckland.** After a light lunch, most of the group enjoyed a scenic bus tour. First stop was the **Arataki Visitor Center** to the west of Auckland. The Center is the gateway to the Waitakere Ranges Regional Park, with more than 16,000 hectares of native rainforest and coastline, and breathtaking views of the park, water reservoirs, New Zealand native forest, and the western coastline. A couple of New Zealand's famous kauri trees, which can grow into giants over thousands of years, are planted just outside the Visitor's Center. The regional park has approximately 250 kilometers of walking tracks, but some areas have been closed to protect the kauri tree roots from disease carried on hikers' boots.

Next, we descended to the northwest and then crossed the Upper Waitemata **Harbour Bridge** onto Auckland's North Shore. From there, our bus headed south and then crossed the Waitemata Harbour again on Auckland's main Harbour Bridge. Shortly after the bridge was opened in 2010, it was obvious that it was too small for the volume of traffic

trying to cross it. Bids were put out for its widening, and a Japanese firm won with the concept of adding a lane on each side, rather than constructing a new span. Hence, the bridge is now often referred to as **"the Nippon Clip-on."** Then we visited the Wynyard Quarter and the Viaduct where numerous yachts and launches are moored. The Viaduct Marina was developed when New Zealand first won the famous America's Cup Yacht Race, and is again beginning to prepare for the Cup after New Zealand retook it in 2017.

We then drove along Auckland's Tamaki Drive, which was completed in 1932 and is the coastal road that follows the contours of Waitemata Harbour, providing easy access to the very picturesque local beaches and linking the suburbs of Orakei, Mission Bay, Kohimarama, and Saint Heliers. This led us to a park on **Bastion Point**, the resting place of former labor Minister Michael Joseph Savage and a vantage point for views back to the city and across its expansive harbor.

**Dinner at the Riverhead Tavern.** At the Westhaven Marina, we boarded a Red Boat, chartered just for us. The 1.5-hour cruise took us under both the main harbor bridge and the upper harbor bridge to the ancient Riverhead Tavern, for our Reunion "formal" dinner. The Riverhead is thought to be New Zealand's oldest riverside tavern, established more than 160 years ago (in 1857). Because of the outgoing tide we had to leave promptly at 9 pm, for an enchanting moonlit ride through unlit, moored boats and reflections in the water of lights on land.

Thursday, 19 of us boarded a ferry for a 40-minute cruise to **Waiheke Island** in the Hauraki Gulf. Waiheke is the second-largest island in the gulf, after Great Barrier Island, and is the most populated one. Waiheke is regarded as Auckland's tourist jewel, and in 2016 *Lonely Planet* rated it the world's fifth-best destination and *Conde Nast Traveler* voted it the fourth-best island in the world. The

hilly island's microclimate is slightly warmer than Auckland, with less humidity and rain and more sunshine hours.

Our bus, with its very informative driver, took us through Oneroa Village, Waiheke's largest commercial and retail area, on to the **Sacred Blessing**

**Sanctuary Gardens**, above Enclosure Bay. The gardens, which are open to the public by appointment only, are a wonderful hidden oasis occupying two acres. The garden was originally four separate lots. and grew from a vegetable patch into a haven landscaped to allow for plenty of plant diversity, including a tropical garden, woodland garden of camellias and magnolias, tropical rhododendron garden, rose garden, fern garden, Japanese-inspired garden, and herb garden with vegetable plantings and orchard. Paul Dibble's remarkable bronze sculptures were added in 2015. Dibble's bronze works are eagerly sought after, and he has gained an increasingly strong international following. In the middle of our tour, we were served tea with delicious scones and pastries.

Next stop was the **Rangihoua Estate**, where the first olive oil in the North Island was produced. Rangihoua's award-winning olive oils have garnered many accolades since the first pressings. We learned about the different olive trees and how the oil is produced, and tasted (and purchased) a range of oils. Next came the **Batch Vineyard**, the highest vineyard on Waiheke Island, for some wine tasting and a Kiwi "high tea" style lunch.

After lunch we were returned to Oneroa Village to visit both the local art gallery and Whittaker's Music Museum, which was a total surprise, with priceless musical treasures



In the Sacred Blessings Sanctuary Gardens, l-r: Eiji Kobayashi, Catherine Sharpley, Helen Tobin, Gaye Andrews, Marty Nicholls, Sylvie Lebchek, Mike and Pat Ryan, Colin Pratt, Marian Bond, Pat Ryan, Stu Andrews, Rosemarie Fox, Andrew Proctor, Gordon Fox, Frank Sharpley, John and Rosalie Austin, and Jill de Villa.





Joan and Lloyd Whittaker showing their priceless musical collection.

including New Zealand’s oldest Steinway grand piano, an 1877 New York theatre organ, and a collection of harmonicas, violins, harpsichords, and pianolas. Perhaps the greatest treasure is the remarkable couple—Lloyd (85) and Joan (89) Whittaker, whose lives have been dedicated to music and who are still wonderful musicians. We were enthralled by their very excellent demonstrations of some of their instruments.

Our Waiheke Island tour ended with an evening meal at a restaurant in Oneroa Village overlooking the beach. The Reunion closed happily with the ferry trip back to downtown Auckland and a bus trip back to the Quality Hotel. ■

## Pakistan: Revitalization

M.E. Tusneem (ADB 1979–2005)



The Pakistan Chapter held its first meeting of the year on 16 March 2018 in the prestigious Islamabad Club. The meeting was attended by 16 people including AFE members and spouses, and active ADB staff at the Pakistan Resident Mission. The members exchanged greetings and deliberated on initiatives and activities they should

undertake to revitalize the chapter. There was a consensus to hold at least 2 meetings per calendar year and to constitute three groups of AFE members, given the geographic spread of members across the country, i.e., Islamabad, Lahore, and Karachi. Each group may have its own subcoordinator.

Based on initiatives and views of the members, the programs may include social and cultural events as well as sightseeing trips. Considerable interest was expressed in arranging trips and/or joining trips arranged by other organizations, such as the Asian Study Group

or the Tourism Department. Such trips could be to the mountainous region of northern Pakistan, which hosts the world’s second highest mountain peak, K2, at 8,611 meters (m); Nanga Parbat, at 8,126 m; and Tirich Mir, the highest peak in the Hindu Kush, at 7,690 m. Also mentioned was the Pamir mountains, where the borders of Afghanistan, the People’s Republic of China, and Pakistan meet. The members also expressed interest in visiting some completed ADB-assisted projects and providing feedback to AFE–ADB on their socioeconomic impact after completion.

The chapter is looking into a trip to the Salt Range Wetlands Complex. The complex comprises a series of adjacent lakes—Kallar Kahar, Khabbeki, Ucchali, Jhalar, and Namal—and offers yet another attraction, about 100 km from Islamabad by motorway. The lakes provide an important wintering ground for migratory birds and are the core habitat for the endemic Punjab Urial. Historically, this region is very rich. Alexander the Great passed through the Salt Range on his way to battle with Raja Porus on the banks of the Jhelum River in 326 BC. In the 3rd century BC, this area became part of Ashoka’s Buddhist Empire. Toward the end of the Buddhist period, in the 6th century AD, there was a kingdom in the Salt Range called Singhapura, probably centered at Ketas. From 7th to 10th centuries, the Salt Range

was part of powerful Kashmiri Hindu kingdom. However, in the early 11th century, the local tribes, influenced by Central Asians, got converted to Islam. ■





# Singapore

Willie Lim (ADB 1981–2004)



The AFE Singapore Chapter held an annual buffet lunch gathering on 31 July 2017 at the Katong Kitchen in Village Katong Hotel. The participants included Sin Yan Tay and his wife Louine from Adelaide, Australia. George Chow gave a briefing on the AFE–ADB Annual General Meeting in Yokohama, where he had represented the Singapore

Chapter coordinator. As in the past, a few members participated in the gathering, and those who attended had some good catching up. ■



L–r: George Chow, Cheng Huat Sim, Willy Lim, Clara Lee, Siew Juan Aw, Nolleen Lim, Louine Tay, Ruby Chow; photo by Sin Yan Tay.

# Korea

Meeja Hamm (ADB 1993–2006)



The Korea Chapter held its annual get-together on 15 December 2017 in Seoul with 24 participants including AFE Chair and former ADB Vice-President Bong-Suh Lee, MH Shin, and 3 former Executive Directors. Meeja Hamm was elected as the new chapter coordinator, while Sul Gyun-Tae and Kim Cheolsu were elected as

vice coordinators. We thanked the outgoing coordinator, Seo Yoonsoo, who had served as the coordinator for more than 10 years.

In addition, the Korea Chapter has been having monthly lunch get-togethers for the last 10 years on the second Thursday of every month. This has been the venue for sharing AFE–ADB news, welcoming new members, and catching up on new developments among the Korea Chapter members. The number of participants each month has averaged about 10. ■



First row: Yong-Ki Shin, Yoong-Soo Seo, Jeung-Hyeon Yoon, Bong-Suh Lee, Meeja Hamm, Myeong-Ho Shin, Dong-Ho Park, Jin-Gyu Park; Behind: Yeo-Kwon Yoon, Hong-Sang Jung, Tae-Kyun Kwon, Sun-Ho Lee, Woo-Seok Kim, Gyun-Tae Sul, Woo-Chul Chung, Seong-Ik Oh; Yeong-Hoe Lee, Jong-Hwa Lee, Yoon-Hwan Kim, Joongin Kim, Jeong-Hyun Lee, Ceolsu Kim.

# People, Places, and Passages

## Kindertransport Bike Ride, June 2018

Philip Daltrop (ADB 1990–2011)



Zsizi Rachman, Philip Daltrop, and Noriko Ogawa at Friedrichstrasse station.

I recently celebrated my impending 60th birthday by joining a 6-day 600 mile bike ride from Berlin to London to commemorate the 1938–9 Kindertransport (“Children’s Transport”). A group of 42 cyclists (of greatly varying ages and fitness levels) retraced the route taken by about 10,000 refugee children admitted to the United Kingdom—unaccompanied by their parents or other family—at a time of heightened Nazi persecution just before the Second World War. I was riding in memory of my father Hans Georg Daltrop and aunt Marianne Daltrop who made that journey aged 14 and 12, by train across Germany and the Netherlands, ferry across the North Sea, and then train to Liverpool Street in London. The bike ride was an exhausting but exhilarating experience.

I was waved off from Berlin’s Friedrichstrasse station by my fabulous ex-ADB coaching team of Zsizi Rachman and Noriko Ogawa (who stayed on in Berlin for a short holiday together instead of following the peloton to hand out drinks and snacks). Six days later I was scraped off

the tarmac in London by Zsizi and our daughter Inez after cycling into London’s Liverpool Street station. Along the way, a disparate group bonded as we encountered rain, wind, and (mostly) sun; impeccable cycle tracks and courteous drivers in Germany and the Netherlands, followed by aggressive drivers and Manila-standard road surfaces in the UK; and, in my case, near-sunset arrivals at our daily destinations as I struggled to keep up with the group.

There were a few emotional moments to go with the aching limbs. We passed close to my father’s home town in Bielefeld on the third day of the ride, which reminded me of why I was riding, and the last few miles into London were perhaps the most satisfying of all. My father and aunt arrived at Liverpool Street in 1939 with a suitcase each, no money, and speaking no English. I was born, attended law school, and started my first job within a mile of the same spot. The bike ride was a wonderful opportunity for some of us to remember those family members who were lucky enough to be rescued from terrible danger and those who were not. Many in the group rode in solidarity with friends of the descendants of Kindertransport participants, to thank World Jewish Relief (which organized the original Kindertransport and still does great work) or to support refugees more generally. There could not be a better time to raise awareness of child refugee issues.

So far, our group has raised almost \$300,000, far more than the original target and expectation. Many thanks to all the ex-ADB friends and colleagues who contributed generously to my fundraising and/or passed on encouragement before and during the ride (or have asked for the recipe for my drug cocktail); if anybody else would like to do so, please contact me at [pdaltrop@gmail.com](mailto:pdaltrop@gmail.com) and I will be happy to provide more information about the ride, the original Kindertransport, and the charities I am supporting. ■



Philip at the finish with the Kindertransport statue at Liverpool Station in the background.

# Summer Bonding in the DC Area

Lorna del Rosario (ADB 1994–2000)



Summer to many of us in the United States (US), particularly in the East Coast, is a much-awaited season of the year. Summertime is traditionally associated with hot, dry, or warm weather; long days and short nights; school breaks; and outdoor activities.

But for our former ADB colleagues in the Washington DC area, including Virginia and Maryland, this is the time to come together for a family picnic, usually in a local, open, well-kept recreational park.

Our colleagues who currently work at the World Bank Group take turns in organizing the annual summer picnic. This year, the event was organized by a team from the International Monetary Fund (IMF) led by Tita Guño, Bobbie Montesa, Jun Mulato, Gilda Ordoñez, Wena Peñaranda, and recent IMF retiree, Des Zaragga Horton. The summer picnic was held on Saturday, 9 June at the Bon Air Park in Arlington, Virginia. Margie Baccay, Nerissa Cortes, Chato and Don O'Buckley, Mila Simolde, and I made the 4-hour trip from New York to join in the summer fun.

The picnic table featured a delectable spread of Filipino favorites: *lechon*, *sisig*, *menudo*, baked pampango, fried chicken, *pancit bihon*, chop suey, and *lumpia*, to name a few. The dessert table was not to be overshadowed: an abundant supply of *puto*, *suman*, *sapin sapin*, mangoes, watermelon, Red Ribbon goodies, and homemade Brazo de Mercedes.

The 2018 summer picnic was organized by the IMF team: (left to right): Jun Mulato, Tita Gunio, Rowena Penaranda, Teresa Montesa, and Gilda Ordoñez-Baric.



In celebration of the coming Philippine Independence Day, attendees were asked to wear any color in our Philippine flag—yellow, red, white, and/or blue. Everyone had fun with the games but one game out staged them all—Philippine trivia Q&A, where the answer choices were arranged and grouped under A, D, or B. Our knowledge of Philippine history and culture was really challenged! Who knew that erythromycin was invented by a Filipino doctor?

What made this event particularly memorable and warm was the presence of our colleagues who had worked in ADB from the 1960s through the 2000s. It was good to see Ophie Sta. Ana (visiting together with her spouse, Jack), Cora Solomon, Judith Francia, Maru Abrea, Tess Estoque-Myint, Matet Garrison, and Josephine Yabes. And of course, there are the “babies” who recently left ADB headquarters in 2013 and migrated to the US. So more than 50 years of working in ADB was represented at this year’s picnic!

Endless, boisterous, and uproarious laughter permeated our open pavilion! There is this indescribable bonding among ADB colleagues that has withstood the test of time.



This is why we from the New York–New Jersey Chapter always look forward to joining the summer picnic each year! And I am sure that this sentiment is shared by our colleagues in the Washington DC area, as a significant representation from DC similarly joins us in October for our annual AFE NY–NJ reunion.

So, for those planning to visit the East Coast, do check the annual reunion dates: June in DC and October in New York/New Jersey. The World Bank Group led by Maan Sayes ([msayes@worldbankgroup.org](mailto:msayes@worldbankgroup.org)) will be organizing next year’s summer picnic. The AFE–ADB NY–NJ Chapter will hold its 2018 Annual Reunion on 20 October at the Sheraton East Hotel, Flushing, New York. The invite is open to everyone! Interested parties may contact this year’s chairpersons: Lorna del Rosario ([delrosariol@un.org](mailto:delrosariol@un.org)) and Margie Baccay ([baccay@un.org](mailto:baccay@un.org)). ■

## Replanting Myself in Russia

Galina Khazova (ADB 2005–2014)



Intense hard work for ADB, which was the center of my life for 10 years, is behind me now. Retired... What’s on? After a few months of melancholy I was surprised to have found out that the whole world was available for my services. Life after retirement is really a Golden Age when you have plenty of time to dedicate yourself to

everything that catches your interest, that makes you happy and comfortable. Finding meaning and joy in life is a key ingredient in the recipe for healthy and happy aging.

Five months after my retirement in September 2014, I moved from Astana in Kazakhstan to Krymsk in the Russian Federation. Actually it was family reunion. Krymsk is a small provincial city with a population of about 60,000 people, comfortably located between the Black and the Azov seas, with a better environment when compared with any big city, and better chances for living a healthier life. My sister’s family moved to this area much earlier, in the 1990s. They were comfortably and successfully settled down there, and they always wanted to see me and my son’s family next to them. I did not hesitate about deciding to construct a house there. I must say, this was a challenge!!! I had never constructed houses before. But, when a challenge seems too big to handle, sweeping it under the carpet makes no sense. I had to build, so I built.



Climbing roses, the size of a saucer.



Modest delphinium.



My strawberries.



Tomatoes starting to bloom in the greenhouse.

My house is neither big, nor small, at 245 square meters (m<sup>2</sup>), with 27 windows and a 600 m<sup>2</sup> garden. The tradition of living farming rewards me with ecologically safe vegetables, greens, berries, and fruits (never thought I would become a kind of Nutrilite [organic] farmer); a greenhouse, and vineyard. Consequently, I enjoy morning coolness, flowers, peace and tranquility, sweet nightingale songs, and sometimes visitors in the person of Mr. Hedgehog in the yard and Mr. Hare on the hill opposite the house.

Oh, yes, I also became a chef, and I can boast of having invented 13 recipes for tomato sauce, which I preserve for the winter, and wonderful healthy green paté, which is so delicious on a piece of bread with a slice of cheese



Mr. Hedgehog.

on top. My niece and I included these 13 recipes in her scientific research work “Acid-Base Balance of the Body,” which was presented at a schoolchildren’s scientific conference in St. Petersburg last January. If somebody is interested in this, please do not hesitate to contact me, I will gladly share my recipes with you. You may find me on Facebook, or write to me at [gkhazova@yahoo.com](mailto:gkhazova@yahoo.com).

So I felt happy and comfortable living an agrarian lifestyle, enjoying my garden, starry night skies and serene mornings, but... something was missing. Later I realized that the only thing I missed was communication and

socializing. Staying connected isn't always easy as you grow older—even for those who have always had an active social and professional life, like me. Having received a regular copy of the *AFE News*, I looked through the pictures of my ex-colleagues' gatherings and envied them. There they are: my like-minded people who look for new challenges, who continue using their experience, knowledge, and skills; and here I am, working in the garden and communicating with Mr. Hedgehog and Mr. Hare.

The good news is that there are lots of other ways to be with people. It doesn't matter what you do, just get out of the house (if possible) and socialize. And I did. I went out of my nice house and joined Amway company, where all values—family, personal growth, healthy life style, communication, socializing, etc.—came together. And what now? Now I keep my brain working intensely using my immense satchel of knowledge and skills. Now I am learning and learning again visiting Network21 seminars and other events that help me to wake up my inventive nature. I was successful with ADB, now I have a chance to be successful with MLM business. And I will do my best so that my grandchildren inherit my business and my passive income. I will do my best to stay on the path to an even healthier life, and I invite everyone who is keen about healthy and happy older years to join me in the world of Amway.



Network21 seminar in Rostov.

Retired... And what? Active again, and even more rich in the sense of knowledge and experience, communication and socializing. More wise in the sense of living a healthier life with my eco house, with a clean and safe environment I've created around myself, and with healthy products I am using every day. Life is promising! ■

## Rotorua, Geothermal Town

Eiji Kobayashi (ADB 1968–1994)



The author en route to Waiheke Island, Auckland.

The AFE New Zealand Chapter reunion was held in Auckland in March 2018. Joining the reunion, I found it a good opportunity to know the city better, as Stu Andrews organized a tour to visit several interesting places in and out of town. Many thanks to him and colleagues. After the reunion, I made a side-trip to Rotorua, a beautiful town, about 230 kilometers southeast of Auckland.

The intercity bus ride of about 4 hours was comfortable, as the bus traveled in beautiful rural areas, passing through pastures and cattle paddocks with cows, sheep, and horses. To prepare for the coming winter months, hay had been collected and stored in bales. Tall pampas grasses turning all white told of the approaching autumn season. While watching outside, I wanted to talk to a young passenger sitting next to me, but he preferred to go sleep.

Rotorua is a small town with a total population of about 65,300, but it has 3.3 million visitors annually. A town official added that the number of retirees who want a peaceful life around **Rotorua Lake** is increasing. Five minutes' walk from the hotel brought me to beautiful lakeside, where families gather and excursion ships are full of passengers. On the shore, numerous black swans, seagulls, and other migratory birds rest peacefully. To avoid winter months, they were preparing to travel as far north as the Philippines; Taipei, China; and even to Japan.

A comfortable lake-shore promenade took me to the government parks where colorful flowers were in full bloom: roses, zinnias, begonias, etc. Sightseeing buses were bringing groups of tourists. Talking to some of them, I learned they were from the People's Republic of China and the Republic of Korea. It was a pity, though, they were allowed to stroll in the park only for 10–15 minutes before rushing to next destinations.

While I sat on a bench, busy sketching flowers, a manager of the park approached me and said: "Pardon, as we'll water the turf, please give 10 minutes for you to evacuate." I replied, "OK, no problem. That'll be a nice break for me." I moved to another bench to have a cup of coffee and complete my work.



Rotorua Lake. Watercolor by Eiji Kobayashi.



Maori Totem Pole. Watercolor by Eiji Kobayashi.

Rotorua is known as a geothermal town with a number of hot spring resorts. It has an interesting geyser park called **Te Puia** with its fountains splashing out hot water and vapor. There are several geyser sites in the park; the largest is Pohutu Geyser. Pohutu means “constant splashing” in the local Maori language. Walking in the park led me to a terrace to observe a geyser that can shoot water up to 30 meters high. The water coming out of the geyser creates a pretty blue pool that reflects the surrounding forest greens.

The park also displays a number of **red totem poles and sculptures by Maori artists**. In fact, red is their symbolic color. At the Maori Arts and Crafts Institute in the park, young Maori students learn how to make wood carvings. Walking along the corridor, visitors can see them working with saws and chisels. Their ancestors migrated to New Zealand from Polynesian islands near Tahiti 1,000 years ago. Rotorua now has about 19,000 Maori residents.

Thanks to the nice autumn weather, I enjoyed my stay and stroll in Rotorua. A taxi driver told me that he has a reasonably good number of clients during summer days. Hotels and motels in town were then full with New Zealand and other

vacationers. But he was afraid his clients would decrease toward winter months. “Hay days do not last long! Please come back again,” he said. ■



Te Puia Geyser, courtesy of Te Puia, Rotorua, New Zealand.

# Northern Adventure

Jill Gale de Villa



The Adventurers entering Banaue: L-r: Bob and Cecilia May, Jill de Villa, Cecile Empeño, Millen Serrano, Ruby Sioson, Sonia and Quiel Lampa, Elenita and Wilson Dee, and Elvira Martinez.

As part of the activities planned for after the AFE Annual General Meeting, a group of 11 AFE members and spouses went north to Banaue, Sagada, and then over the Bessang Pass to La Union.

**Day 1: To Banaue.** The first part of the adventure entailed leaving Manila at 3am, which meant getting up at 2am. At about 2:45, 7 of us left from Multinlupa, picked up 2 more in Makati, then the last 2 hardy souls along the North Expressway. People and bags squeezed into a Foton, dozing and snoozing as best we could. Along the way we achieved the **Balete (Dalton) Pass**, scene of much bloody fighting as World War II came to a close—this pass was one of three areas that General Yamashita had determined to hold.

The early departure got us to Banaue in the late morning. The Banaue Hotel welcomed us, and we settled into our rooms before venturing out to the **Banaue Museum**, shopping, and **Uhaj and Hiwang Native Villages**. We discovered Noel, who showed us his antiques, kept in 2 authentic Ifugao houses. Here Millen made her first purchase (an antique bowl) and we discovered that Cecilia was actually a mountain goat in disguise as she scampered up and down the hillside to see all the Uhaj native houses, which are for rent, and to inspect the plants. We also ventured down to the upper part of **Tam-An Village**, for our introduction to Ifugao steps.

In the evening we were treated to a **cultural performance**, an introduction to the dances and rituals of

Banaue. The dancers were children from Tam-an. Nice to see that the youngsters are learning and presenting their culture, and thus helping to preserve it.



Children of Tam-An perform for visitors, to demonstrate some of their native dances, songs, and customs.

## Day 2: Batad and Banaue

**Banaue.** Next morning, we were off by jeep to the famous amphitheater rice terraces of Batad. Most of the terraces along the way were recently planted, and the different shades and density of green, depending on the maturity of the rice, were very beautiful, requiring several stops.

Our Foton got us to the jump-off point, a mere 25 minutes from **Batad** (or 10 minutes if you are Ifugao), and we walked mostly on cement to get there. We ate a good lunch at Hillside Inn and admired the view. Then we returned back uphill to our waiting Foton, and continued for a peek at **Bangaan Village** below the road.

**Day 3: Bayyo, Bontoc, Sagada.** On the way out of Banaue, we stopped at its famous **Viewpoint** (and shops).

Then we set off on the road over **Mount Polis Pass**, into Mountain Province. Our first stop was the **Bayyo Village** viewpoint, where the tourism officer greeted us, proudly donning his native attire and eager to let us try out his spear and shield. Playtime! Another attraction here—a CR.

We continued up and down mountains with terracing and a river way below, toward Bontoc, the capital of



On the road to Batad, with Banaue in the background.



Bayyo's Tourism Officer, Lotno, greets us proudly.



Lotno encourages us to try his armory.

Mountain Province. First a stop at the tiny, hard-to-spot **Baladang shop in Samoki**, where we saw and purchased some of the Cordillera's finest weaving and beading work. Then across the Chico River to a good lunch with a view, at **Caja Pizza**, and the **Bontoc Museum**. The museum features Cordilleran artifacts and photos but also some full-size Bontoc style houses—a further learning experience for the culture vultures. And of course, the shop where Sister Marcel showed us her offerings, including some lovely cards.

From hot Bontoc, nestled in the Chico River Valley at 870 meters above sea level (masl), we wound our way up to the heights of Sagada (1,600 masl) and moved into our lodgings at St. Joseph's. In the afternoon, we ventured out for a walk to **Echo Valley** overlook, where we had our first glimpse of hanging coffins, and were caught in a rain shower. Our guide, Ruth, explained the death rituals and noted that few people are now being buried in the hanging coffins. Then we hurried back in the rain. For dinner we went to the famed Yoghurt House, which didn't disappoint.



Sagada's famous hanging coffins.

**Day 4: Lumiang, Kiltepan, Inatep, Pottery, and Ganduyan.** Our morning exercise took us down numerous steps to **Lumiang**, an ancient burial cave, now protected from visitors' depredations by a fence. The cave contains perhaps hundreds of coffins, all stacked up along the walls. It is also an entry



The view from Kiltepan.

point for the intrepid spelunkers who want to walk and swim through to Sumaging, another cave.

We continued to **Kiltepan** for a fabulous view of ripening terraces way below, green forests opposite, and layer upon layer of mountain tops beyond.

Next, lunch at the newly opened **Inatep** restaurant, where we were served a good meal by Chef Norberto Carbonell, who has left life at sea for the mountains. Behind the restaurant is one of Sagada's few remaining large traditional houses, restored and moved here. The circular pit in front is the pig sty.



Chef Norberto Carbonell preparing a "boodle fight" at the Ganduyan Inatep Restaurant.



The Inatep—a large, old Sagada native house, restored.





Inside the restored Inatep's lower area.



Seigrig Bangyay teaches Cecile how to start to throw a pot.

Next stop: **Sagada Pottery** where potter Seigrig demonstrated the first stages of throwing a pot and Cecilia practiced with Seigrig's help.

Then it was time to go to the **Ganduyan Museum**, which showcases artifacts of Sagada life before plastic invaded. (Ganduyan is the original name of Sagada.) Dinner was at the renowned Log Cabin, which on this night didn't live up to its fame.



Ganduyan Museum baskets and weavings.



Bessang Pass National Park marker commemorating the Battle of Bessang Pass, WW2.



Statue commemorating soldiers who fought in the Battle of Bessang Pass, Cordillerans, other Filipinos, and Americans.

**Day 5: Sagada to La Union.** To my surprise, many of us wanted to go for sunrise at Kiltapan—one of those "must do" activities in Sagada, and well worth getting up before the crack of dawn—but then we already had practice. On the way down from Sagada, our Foton hit a stone that dislodged the clutch cable. It was fixed fairly quickly and we were off again, down to the Halsema "Highway" then through Cervantes to the **Bessang Pass**.

This is another pass Yamashita tried to hold, and saw huge fighting at the end of the war. Of the 20,000 troops here, only 5 were Americans, and many of the Filipino troops were Cordillerans. Last year, statues were raised at the top to commemorate the ordeal that took about 3,400 lives on both sides; the statues were designed by the famous Mindanao artist, Abdulmari Imao.

The afternoon was spent traveling and snacking, as lunch moved further and further beyond noon and we progressed into Ilocos.

Our first stop was to see **Tagudin's sundial**, constructed in 1841—note that we arrived at 2pm. Next, to **Bangar** to see **weavers** and purchase Ilocano blankets. After visiting 2 shops, we went on to Luna—Sonia's home town, and she arranged a feast for us at her



Tagudin's sundial, b. 1841.

house. Super delicious, so nice, what a great way to end the day and dispel our hunger.

While waiting for the meal, we visited the famous **Our Lady of Namacpacan**, who seemed to smile down on us, which is a good thing because she is said to frown on those she disapproves of. Namacpacan was the town's original name—it was changed to honor the famous Luna brothers. We also visited the 4-century-old **baluarte** that guards Luna's shores. The image shows its two halves—the part that was restored in 2017 and the original part. Pebble mining on the beach had caused the baluarte to split nearly in two, and continues to undercut its now cemented frontage.



Our Lady of Namacpacan.



The Luna baluarte, showing its old (dark) and newly reconstructed (light) halves.

Then on to our lodging for the night at Sunset Bay Resort in San Fernando, La Union. This proved to be a very good place, enjoyed by all.

We opted for a noontime departure on **Day 6**, for our journey into Manila's daunting traffic, with thanks to Willie and Edil of Crimson Travel for good arrangements and transport (except for the tint on the windows that was so dark we could not really enjoy the scenery). ■

## A Tide in the Affairs of Men

P.K. Lahiri (ADB 1991–1995)



[Ed: information below is from the back cover of the book.]

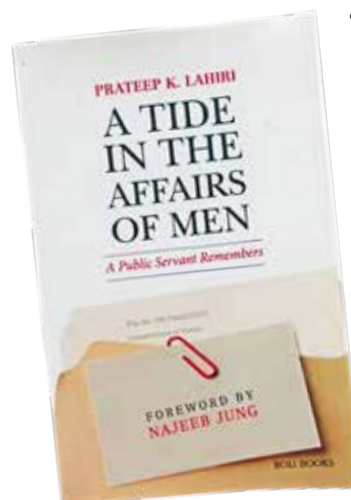
**A** *Tide in the Affairs of Men* [presents the] reminiscences of a senior administrative officer from his working in the secretariat in the central government and in the state of Madhya Pradesh to his varied experiences during other relevant postings. From handling students' agitation in the Guna district of Madhya Pradesh in 1964 to his special posting in Bangladesh after the liberation of East Pakistan in 1971; and from his years in Manila as executive director in the Asian Development Bank (ADB) to working closely with Dr. Manmohan Singh as revenue secretary, the narrative is a public servant's journey that relooks at some of the important milestones with passion and candor.

"Not quite a memoir, P.K. Lahiri lucidly shares vignettes of his journey through public life. Introspective, analytical and honest, with reflections on the practice of 'good governance,' the book is an enjoyable and fascinating read." *Rajat M. Nag, Former Managing Director General, Asian Development Bank.*

"Life and career in civil service in India is full of excitement, opportunities, power, anxieties, and dilemmas as well as triumphs and failures. P.K. Lahiri's account is honest, objective without any attempt at self-indulgence and "retrospective" courage. It describes a long journey

and analyses many problems (ills) and their roots that beset administration partly created by itself. It also reflects thoughtfully on systemic issues that persist and need urgent resolution. A personal history and an update by a distinguished former civil servant." *Ashok Vajpeyi, Poet and Former Civil Servant.*

Available at <https://www.amazon.in/dp/819362601X> ■



# The House of 22 Buffalos

Jahed Rahman (ADB 1980–1999)



[Ed: Excerpted from the back cover of the book.]

**T**he *House of 22 Buffalos* is a novel dealing with common social milieus and priorities prevalent in Bangladesh for protecting and carrying on family traditions and values that still prevail in rural areas. In most negotiated marriage relationships, the emphasis is still on family aristocracy, traditions, and good names.

In the social milieu of British India, heightened by the decline in Muslim inhabitants' power, authority, wealth, and standing, preservation of family prestige and locus gained earlier took prominence. Such families may suffer inwardly, but outwardly, they put up an aristocratic bearing.

The *House of Twenty-Two Buffalos* deals with the sustained effort of a recently affluent family trying to climb the ladder of aristocracy while another is burdened by tradition-laden specifics. The former was basking in current financial affluence but had the frustration of having a mundane background generations before. The latter was trapped into false pronouncements of earlier generations and carrying over pride to the present, ignoring bliss, passion, and feelings. Both the families, however, suffered from a proclivity to resist changes in social and family lives but eventually they must submit.

The story deals with varied characters in the sociopolitical context of the time. However, all of them remain relevant in the broader context of present social setting.

Jahed Rahman was born in Bangladesh during the British reign in India, which evolved during his lifetime into three distinct political establishments. He continues his worldwide collection of societal and



governmental comparisons since retirement to Canada and the United States from his lifelong work for international financial institutions and varied governments in Asia, dealing with social issues in the economic development of countries. He now lives in Chicago, with his family. Xlivers published his autobiography, *Bends and Shades*, in 2014, and fiction, *Indu*, in 2015.

The book may be purchased through [books.Google.com](https://books.google.com) Search for Jahed Rahman. ■

## Outreach to Grace

Marissa Wenceslao



**O**n 26 May 2018, 25 enthusiastic members of the AFE Philippines Chapter's East Group left the ADB parking lot at 6:30 am. Group members live in Antipolo, Cainta, Marikina, and Pasig. Destination: San Fernando, Pampanga, in an outreach trip with side trips.

**Grace to be Born.** First and most important on the itinerary was the visit to Grace to Be Born, a halfway home for pregnant women in crisis and their children. The center provides temporary shelter plus material and medical support for newborn babies while their mothers are recuperating. It also facilitates the adoption of surrendered and abandoned infants.

Grace to Be Born has served 296 pregnant women since its founding on 8 May 2009. The young girls who finished the program at the shelter had given birth to 246 babies there. Most of the mothers are teenagers, some as young



AFE Philippines' Chapter East Group at the Grace to Be Born center.



Betis Church, in Guagua, Pampanga, was established in 1607 and dedicated to Saint James, the Apostle. In 1770, the church was rebuilt with concrete materials. The remarkable and extensive interior paintings were done by Isidro Soto in 1939 and by Simon Flores and Macario Ligon. They were restored by Victor Ramos in the 1970s. The church was declared a National Cultural Treasure by the National Museum and the National Commission for Culture and the Arts.



Bacolor Church is named for San Guillermo, the patron saint of Bacolor, Pampanga. Originally built in 1576, the church was destroyed by quake in 1880 and rebuilt 5 years later. In 1995 lahar flow from Mt Pinatubo engulfed the church, filling half of its 12-m height and forced the town's 50,000 residents to evacuate. The image shows the new floor of the church, with tiles laid over the lahar that half fills the original structure.

as 12, who are forced to take care of their babies because of the circumstances that brought on their pregnancy. Some of the girls were raped; others were victims of incest. Currently the shelter has 22 babies, 11 mothers, and a few pregnant teenagers.

The idea for the center came up in July 2008 when its founders, Rey and Myrna Ortega, went on a pilgrimage to Our Lady of Guadalupe Shrine in Mexico City. When the couple returned to the Philippines, they discussed with Catholic lay minister Bro. Bo Sanchez their dream of offering a shelter and regular services to prevent abortion [which is illegal in the Philippines]. They decided to create a new ministry for the unborn. Touched by their vision, Betty Roxas-Chua, founder of Rosary for Life Movement, offered to the project her Pasig building for free in November 2008. With the Pasig center undergoing renovation, the young mothers and their babies have been temporarily sent to the shelter in Pampanga.

Inside the shelter is an airconditioned room with 11 babies in individual cribs and a caregiver. Babies in this room are up for adoption. In another part of the shelter is a dormitory for mothers and their babies. The young, single mothers are nursing their babies and have not yet decided whether to keep them.

The AFE East Sector Group, led by coordinators Marietta Domingo, Marissa del Castillo, Ophie Iriberry, Midi Diel Kawashima, and Luz Tolarbas gave cash, milk, rice, and diapers to the center. I was one of the fortunate few who were allowed inside the babies' room. The babies were so adorable! They seemed excited to see visitors and each one of those I carried (all of 10 of them; the 11th was sleeping) was yearning for human touch. I rubbed

little bellies, made cooing sounds, and encouraged a toddler who was learning to walk. It was heartbreaking to say goodbye to the little ones, and I thought how deprived they are of their mothers' care. I hope they all get good homes and good education.

**Sustenance.** After the outreach, the hungry group proceeded to attack the buffet lunch at Bale Capampangan in San Fernando. I can't remember all the exotic food on the buffet, but yes, they have lechon; duck; crab and crab fat; lots of veggies grilled, fried, breaded, and raw; fish steamed, grilled, and fried; beef grilled and with gravy; plus leche flan and halo-halo.

**Betis Church.** Stomachs full, we visited the Betis Church in Guagua. It is a Baroque style church established in 1607 and dedicated to Saint James, the Apostle. It was declared a National Cultural Treasure by the National Museum and the National Commission for Culture and the Arts. The main attraction of the church is the original ceiling mural by the famous painter Simón Flores (1839–1904). Not to be missed are his original painting of the Holy Family, the artesian well (dug in the 1800s) in the patio—the first well in the country to be so situated—and the rare betis tree nearby, donated by sociologist Randy David, a native of the town.

**PNR.** Next stop was the San Fernando Train Station. It is a defunct station of the north rail line of Philippine National Railways (PNR). The station was inaugurated in 1892. José Rizal disembarked from this station on 27 June 1892 to meet some recruits for La Liga Filipina and again the next day en route to Bacolor. During the Bataan Death March

in April 1942, the station served as the end point for the 102-kilometer march from Bataan, from which Filipino and American prisoners-of-war were carted to Capas in Tarlac en route to their final destination, Camp O'Donnell. The station has been closed since northbound rail services were terminated over 20 years ago.

**Bacolor Church.** We then visited San Guillermo Church in Bacolor, which is half-buried in lahar. The church was originally constructed by the Augustinian Friars in 1576. In 1880, the church was destroyed by an earthquake and was rebuilt by Fr. Eugenio Alvarez in 1886. On 3 September 1995, lahar flow from the slopes of Mount Pinatubo, which erupted on 15 June 1991, engulfed the church, reaching halfway up its 12-m high walls. Near the façade of the parish church is a museum that exhibits the history of the church. It also contains paintings of the Pinatubo eruption in 1991.

**Handicrafts and Home.** Our next stop was the lantern factory—Pampanga is famous for its beautiful Christmas lanterns. Oohs and aahs were heard as we saw a wide array of beautiful, colorful capiz lanterns. We were given discounts by the factory owner, and so we ended up packing our vans with lanterns of different sizes and colors, with some of us asking the factory owner for their Manila delivery schedules.

By that time we were really ready for our late afternoon snack. Susie's Cuisine did not disappoint. We were treated to different kinds of Pampanga sweets, including *halo-halo* (again). Stomachs full, we headed home, happy and inspired to do another outreach (with side trips). ■

## Still Enjoying Life

Hadn't heard from one of my mother's friends for a while. I checked the obits (as one does...) and she wasn't there, so sent her an e-mail. Her reply came in a few hours:

*For a gal age 96 I am doing well. I am in a lovely apartment in a senior facility. Nancy [daughter] visits frequently from London. Can't believe that she and Richard celebrate their golden anniversary in August. My family is spread all over the States but manage to visit frequently. I enjoy your Facebook reports on your travels. Glad to hear from you.*

Sent from my iPad

Wow—I am inspired! Jill

## New Members

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

### January 2018

Ling, David (Australia)  
Mostadi, Wesam (Philippines)  
Paz, Ma. Victoria (Philippines)  
Utami, Dewi (Indonesia)

### February 2018

Boctor, Maria Ditas (Canada)  
Bolt, Richard S. (Canada)  
Dizon, Ma. Liberty N. (Philippines)  
Garcia, Iris Ciela V. (Philippines)  
Hussain, Abid M. (Pakistan)  
Meneses, Vivian F. (Philippines)  
Somal, Maria (United States)  
Yu, Juan (People's Republic of China)

### March 2018

Hinata, Shunichi (Japan)  
Kruzic, Pamela Gayle (United States)  
Kup, Elizabeth Tina (Papua New Guinea)  
Nave, Gladdys S. (Philippines)  
Nave, Joel P. (Philippines)  
O'Sullivan, Sean (Philippines)  
Sta. Cruz, Ma. Rita S. (Philippines)  
Umali, Gina Marie S. (Philippines)

### April 2018

Abrera, Minerva B. (Philippines)  
Bhushan, Indu (India)  
Imdad, Mohammed Parvez (Philippines)  
Kertzman, Debra (United States)  
Limandibratha, Juanito (Philippines)  
Raymundo, Rosanna (Philippines)  
Sarrat, Pierre (France)  
Sunglao, Marissa (Philippines)

### May 2018

Du, Hua (People's Republic of China)  
Geronimo, Elvira (Philippines)  
Hua, Jingdong (United States)  
Raymundo-Raz, Josephine Joy (Philippines)

### June 2018

Geronimo, Lamberto S. (Philippines)  
Nugent, James A. (Canada)

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

# Senior Appointments in ADB

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

**Yoji Morishita**—Head, Office of Public-Private Partnership (OPPP), assumed office on 1 February 2018.

**Tariq Niazi**—Director, Public Management, Financial Sector and Trade Division, Central and West Asia Department (CWRD), assumed office on 7 February 2018.

**Werner Liepach**—Director General, CWRD, assumed office on 7 February 2018.

**Wayne Blair**—Ombudsperson, Office of the Ombudsperson (OOMP), assumed office on 12 February 2018.

**Manoj Sharma**—Chief of Urban Sector Group, Sustainable Development and Climate Change Department (SDCC), assumed office on 23 February 2018.

**Robert Guild**—Chief Sector Officer, Office of the Cluster Head, SDCC concurrently Director, Transport and Communications Division, East Asia Department (EARD), assumed office on 1 March 2018.

**Jacob Sorensen**—Director, Office of Cofinancing Operations (OCO), assumed office on 1 March 2018.

**Chiara Bronchi**—Deputy Director General concurrently Chief Thematic Officer, SDCC, assumed office on 1 March 2018.

**Rehan Kausar**—Director, Portfolio Management Division, Procurement, Portfolio and Financial Management Department (PPFD), assumed office on 5 March 2018.

**Brian McGrory**—Director, Program Management Division, Office of Information Systems and Technology Department (OIST), assumed office on 26 February 2018.

**Robert Jauncey**—Advisor, Office of the Director General, PARD outposted to Pacific Liaison and Coordination Office in Sydney (PLCO), assumed office on 5 March 2018.

**Cheong-Ann Png**—Assistant General Counsel, Office of the General Counsel (OGC), assumed office on 25 March 2018.

**Vicky C.L. Tan**—Principal Director, Department of Communications (DOC), assumed office on 26 March 2018.

**Naoto Yamamoto**—Director, Solutions Delivery Division, OIST, assumed office on 26 March 2018.

**Ozzeir Khan**—Director, Business Relationships and IT Strategy Division, OIST, assumed office on 2 April 2018.

**Adnan Ally Agha**—Head, Office of Risk Management (ORM), assumed office on 2 April 2018.

**Lei Lei Song**—Regional Economic Advisor, Office of the Director General, South Asia Department (SARD), assumed office on 9 April 2018.

**Amy Leung**—Director General, EARD, concurrently Director General, SDCC, assumed office on 16 April 2018.

**Ashraf Mohammed**—Deputy Director General, Procurement, Portfolio and Financial Management Department (PPFD), assumed office on 16 April 2018.

**Donneth Walton**—Director, Environment, Natural Resources and Agriculture Division, CWRD, assumed office on 7 May 2018.

**Marcelo Minc**—Advisor, Office of the Director General, PPFD, assumed office on 21 May 2018.

**Roger Ball**—Advisor, Office of Administrative Services (OAS) and Head, Procurement and Contracts Administration Unit, OAS, assumed office on 21 May 2018.

**WooChong Um**—Director General, SDCC, assumed office on 1 June 2018.

**Eugene Zhukov**—The Secretary, Office of the Secretary (SEC), assumed office on 1 June 2018.

**Masayuki Tachiiri**—Regional Director, Pacific Subregional Office in Suva, Fiji, PARD, assumed office on 15 June 2018.

**Leah Gutierrez**—Deputy Director General, Office of the Director General (SPD), assumed office on 22 June 2018.

**Yan Jiang**—Deputy Director General, Budget, Personnel and Management Systems Department (BPMSD), assumed office on 20 June 2018.

**Yasuo Takamura**—Director General, BPMSD, effective upon assumption of office.

**Xinning Jia**—Director, Operations Planning and Coordination Division, SPD, effective upon assumption of office.

**Juzhong Zhuang**—Senior Economic Advisor, Office of the Chief Economist and Director General, Economic Research and Regional Cooperation Department (ERCD), assumed office on 1 July 2018.

**Sona Shrestha**—Director, Public Management, Financial Sector, and Trade Division, SERD, assumed office on 2 July 2018.

**Neil Wallace**—Director, Budget and Management Services Division, BPMSD, assumed office on 4 July 2018.

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

# Obituaries

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

**Celia de Ramos**, former Associate Disbursement Analyst, passed away on 3 July 2018 at the age of 68. Condolences may be sent to her niece Ana Dominique Geronimo at [annadominiquegeronimo@gmail.com](mailto:annadominiquegeronimo@gmail.com).

**Minobu Horie**, former Senior Project Engineer, passed away on 21 June 2018 at the age of 87. Condolences may be sent to his son-in-law Yutaka Sawada at [yute@bird.ocn.ne](mailto:yute@bird.ocn.ne).

**Capitolina Ecija**, former Senior Secretary, passed away on 15 June 2018 at the age of 80. Condolences may be sent to her daughter Cynthia Garaisat at [cynthiagarais@yahoo.com](mailto:cynthiagarais@yahoo.com).

**Sultan Ahmad Chaudhri**, former Control Officer, passed away on 30 April 2018 at the age of 76. Condolences may be sent to his son Aijaz Ahmad at [aahmad\\_11@yahoo.com](mailto:aahmad_11@yahoo.com).

**Ma. Fe Sebastian**, former Senior Assistant, passed away on 26 April 2018 at the age of 67. Condolences may be sent to her daughter Joan Sebastian at [joanniecandi@gmail.com](mailto:joanniecandi@gmail.com).

**Gloria van Heeswijck**, former Assistant, passed away on 17 April 2018 at the age of 61. Condolences may be sent to her husband Jan P. M. van Heeswijck at [janvh928@gmail.com](mailto:janvh928@gmail.com).

**Aminul Huq**, former Principal Energy Specialist, passed away on 6 March 2018 at the age of 75. Condolences may be sent to his daughter Anarkali Chhanda at [achhanda@hotmail.com](mailto:achhanda@hotmail.com).

**Xiaoying Ma**, former Lead Safeguard Specialist, passed away on 12 February 2018 at the age of 59. Condolences may be sent to her husband Qiao Yong at [qiaoloanye@163.com](mailto:qiaoloanye@163.com).

## Health Insurance Contacts for Urgent Matters and Queries

Cigna: [adb@cigna.com](mailto:adb@cigna.com) and Sharon Tan at +323-217-6824  
Toll-free numbers:

- From ADB: ext. 7800
- From the Philippines: +800 9687-4647
- From the US: +855 882-5267

For additional information, go to <https://www.cignahealthbenefits.com/en/plan-members> log in go to "Contacts"

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- (2) Articles that are accepted will be edited for language, content, and length that the Publications Committee deems appropriate for the readership. 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.

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

## Acknowledgements

Josephine 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, Malou Magalued, and Ana Paluga. AFE sincerely appreciates ADB's Department of External Relations and the Printing Unit for assistance with finalizing the magazine.

# Announcements

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## 2019 Annual Meeting of the ADB Board of Governors

**The 52nd Annual Meeting** of the Board of Governors of the Asian Development Bank will be held on 2–5 May 2019 in Nadi, Fiji.

## Chapter Events

The **Europe Chapter** Reunion 2018 will take place in Colchester, England on 13–18 September. Hosts Richard and Sue Vokes extended the usual 3-day event to a 4-day event to decongest the program and to make the long journey to this picturesque area of Essex more worthwhile. Due to limited capacity and enthusiastic response, participation had to be limited. For details, e-mail [ghecker@t-online.de](mailto:ghecker@t-online.de) and [richard.vokes@icloud.com](mailto:richard.vokes@icloud.com).

### The Canada Chapter:

AFE Toronto subchapter: Frequent informal pot lucks throughout the year. Formal dinner in the fourth quarter. Contact: Nida Rodrigo ([ezraboy@yahoo.com](mailto:ezraboy@yahoo.com))

AFE Ottawa subchapter: group dinner get-together for 2018 will likely be held around October. Contact: John Rive ([johnrive44@gmail.com](mailto:johnrive44@gmail.com))

AFE Vancouver subchapter: Formal dinner around October. Informal lunches in the spring and fall. Contact: Bruce Murray ([bmurray.xadb@gmail.com](mailto:bmurray.xadb@gmail.com))

AFE Vancouver Island subchapter: Brunch in September. Contact Alex Jorgensen ([ajorgensen2007@hotmail.com](mailto:ajorgensen2007@hotmail.com))

The **Australia Chapter** will hold its 2018 annual reunion in the third week of October at Coolum, Queensland (just north of Brisbane). It is usually a 3-day event involving lots of fun for about 50 AFEers. Hosts this year are Phil and Sue Young. All AFEers welcome!!! For more details, contact Phil at [phil@theyoungs.com.au](mailto:phil@theyoungs.com.au).

The **India Chapter** will hold its 2018 meeting in Mysore, Karnataka, during 13–22 November with a pre and post meeting tour to scenic and historical places. For more details contact Barin Ganguli at [shiprabaringanguli75@gmail.com](mailto:shiprabaringanguli75@gmail.com) or S. Chander at [seethapathy.chander@gmail.com](mailto:seethapathy.chander@gmail.com)

The **Philippine Chapter** will hold its Annual Get-together and Business Meeting on 15 November 2018 at the EDR, ADB Headquarters. Registration will start at 4:00 pm, followed by the business meeting at 5:00 pm. Contact Gam de Armas at [gamdearmas@yahoo.com](mailto:gamdearmas@yahoo.com).

## AFE–ADB News No. 54 (March 2019)

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.

## AFE–ADB

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