



News

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

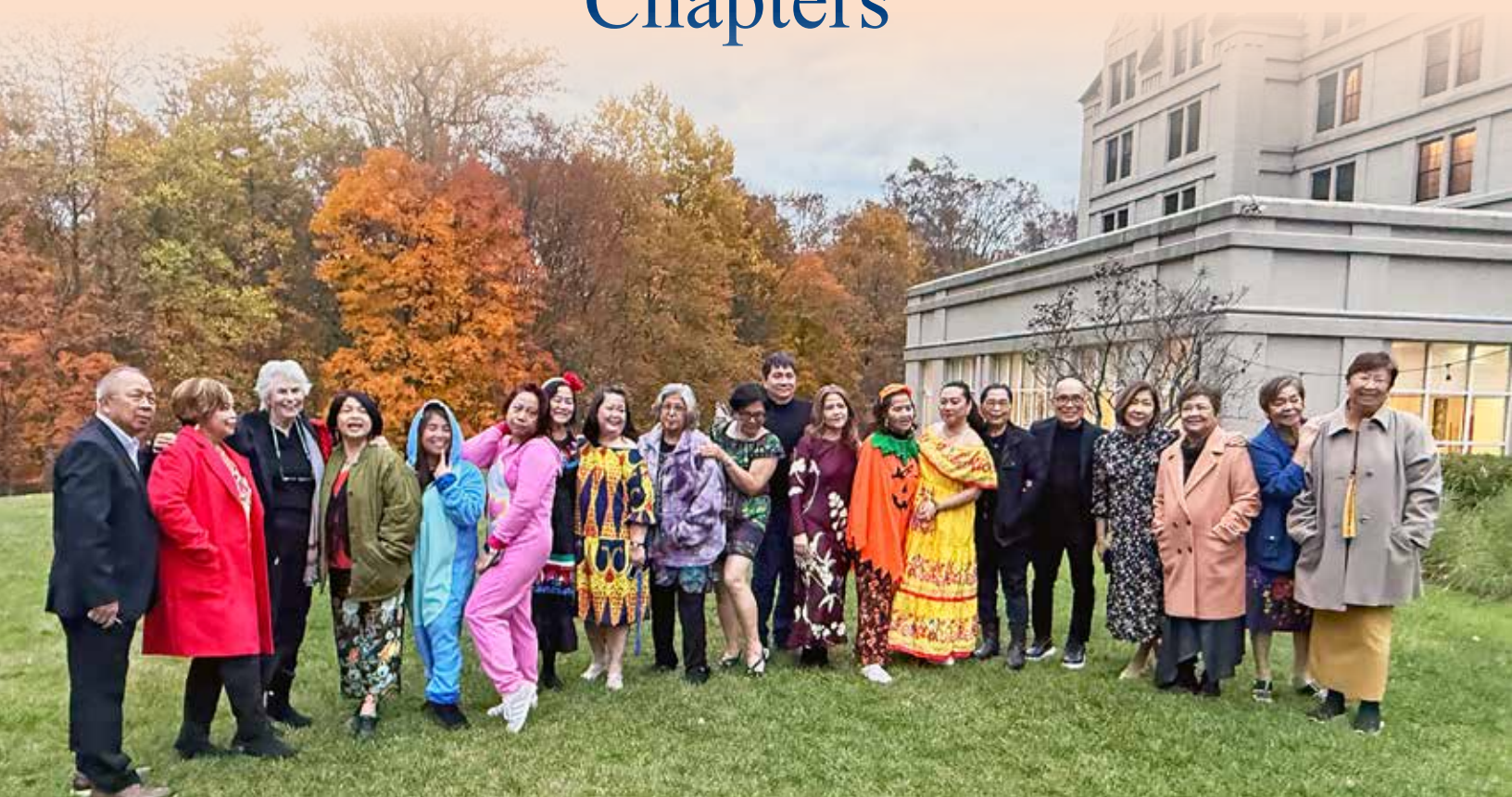
Updates



People, Places, and Passages



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Our Cover



Top left: AFE–ADB new Vice President Hiroiyuki Maruyama; Top right: Queensland, Australia; Bottom: AFE–ADB New York/New Jersey Chapter reunion October 2025.

AFE–ADB News

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

AFE–ADB Updates

From the President

Jill Gale de Villa (ADB 1993–2005)



Your Executive Committee. For the last quarter of 2025 and the first of 2026, we have been working on numerous projects, not the least AFE–ADB’s coming 40th Anniversary to be celebrated in Samarkand. We are looking forward to celebrating it with those who attend in person and virtually.

Actions your Executive Committee and other committees have taken include the following.

- Your new representative on the ADB pension committees is the highly qualified **Pierre Van Peteghem**, former ADB Treasurer and an investor. As of this writing, he has attended two meetings this year and his report is on p. 6. Last year Hans Springer had indicated his desire to step down and we thank him for his many years of good service.
- The **Search Committee** successfully found a very good candidate for the vacant AFE vice presidency—see the following article, “From the Vice President.” On 14 January 2026 the Election Committee announced the new VP, who was the sole candidate. He is learning the ropes and becoming involved in several activities.



AFE–ADB Executive Committee Meeting. l-r, Hiroyuki Maruyama, Barbara Palacios, Stephen Groff (virtually), Marilou Pasicolan, Teresa (Bobbie) Montesa, Joy Macaisa-Viray, and Jill Gale de Villa.

- **Treasurer Joy Viray’s** new transparent system of providing subsidies to chapters has passed its first-year test (see p. 5) with flying colors. Joy, Malou, and Bheb continue to work on the AFE Membership and Accounting System (MAS) and connecting it so members can access it also.
- The **Health Insurance Team’s** plan for working with BPMSD on the premium and other changes is explained on p. 7.
- We will make presentations at the **Retirement Seminars** in April.
- Senior assistant **Malou Pasicolan** handles the books while **Bheb Dino** assists her and us with that and other office tasks.
- The ExCom formed the **Emeritus Committee** of former elected ExCom officers to provide the current and future ExComs, when asked, with advice and historical information.

ExCom Secretary Bobbie

Montesa has been working to complete the revamp of the AFE website to be compatible with ADB requirements. A version was circulated to chapter coordinators for their comments and review, and we got very good feedback which was then incorporated into the site. Consequently, the current and revamped sites had to undergo security scans for issues that were found. The current site will be decommissioned since it is on a legacy platform that has become unstable. ADB’s Information Technology Department (ITD) advised us that to standardize ADB domain records, structure, and digital presence, the URL of the revamped site would use afe.adb.org (instead of afe-adb.org) as the domain name. When users type afe-adb.org it will be redirected to afe.adb.org. AFE and ADB ITD are testing the revamped site to make it secure. Members will be notified when we close the current site and launch the new site.



Executive Committee Secretary Teresa (Bobbie) Montesa.

Beyond HQ. For me, the last part of 2025 entailed, among other things, attending the Europe Chapter Reunion, the NY/NJ Chapter Reunion, and in Washington DC the annual meeting of the World Bank’s retiree association—the 1818 Society—and the meeting of the Association of Retirees Associations of International Organizations (ARAIO).

Chapter Reunions. Both the Europe and the NY/NJ reunions were informative and good fun. The Europe Chapter meeting, organized in Oxford, England by Ian Makin and Richard Vokes, included a report from me on headquarters and insurance matters and from Hans on the pension status as of 2025. See pp 20–24 for the full report on the meeting and tours.

In the United States, I drove from Southampton, Pennsylvania for the New York–New Jersey meeting, where I briefed members present on HQ activities and very much enjoyed a good meal with several activities that were good fun (see pp. 18–19). On the way back to Southampton, a deer ran into me and did quite a lot of damage to my son’s car—which I had borrowed. I was not hurt, the deer bounded off but left evidence of the collision. Kindly, the pickup truck behind me stopped to assist and give support and help ascertain if I could drive safely the few miles back to my son’s house.

1818 Society Annual Meeting. This 2-day event is quite different from ours and primarily attended by World Bank retirees living in and around Washington DC. A full day was devoted to discussions of pension and health insurance, with over half a dozen World Bank staff for pension and another large team for health insurance, including representatives from each provider, reporting to the meeting and noting how closely the staff association and 1818 Society are involved in decision-making on the insurance and pension.

Like many of our comparators, the World Bank has been self-insured for many years. They recently **changed administrators through a bidding process** (which they do more often than ADB), noting the process **involved both staff and retiree representatives from the outset** and that the World Bank appreciated the representatives’ inputs and assistance very much. They also noted the difficulties involved in changing administrators as the new administrators adapt slowly to the World Bank’s needs, even for switches between Aetna and Cigna (the main providers of global insurance and administration). Like many international organizations, the World Bank uses Aetna and/or Cigna.

Association of Retirees’ Associations of International Organizations. This 1-day meeting (much too short) brought together in person or virtually representatives of former employees of ADB (AFE–ADB), Inter-American Development Bank (IDB Retirees Association), International Monetary Fund Retirees Association (IMFRA), International Association of Former Organization for Economic Cooperation and Development (OECD) Staff, Pan American Health Organization (PAHO–WHO), United Nations Association of Former International Civil Servants (AFICS/ NY), and the World Bank 1818 Society.

PAHO hosted the meeting in its impressive facility. Topics included exchanging information on health insurance and its



The Pan American Health Organization Building, Washington DC. (Source: PAHO photo available for free use under a Creative Commons license).

sustainability, sustaining memberships, attracting members to be officeholders, and the all-important maintenance of relationships with the “parent” organization. Of particular interest were changes in and concerns regarding health insurance provision and administration.

The contacts at the meeting are especially important when we find issues for which we need information from comparators. This year, Washington DC Chapter Coordinator Fred Roche, Anne Sweetser, and I represented AFE–ADB. ■

From the VP

Hiroyuki Maruyama (ADB 2000–2020)

Ed: We are very pleased to have a new VP at AFE, especially one so well qualified. His acceptance of the position is reproduced below and is a segue from his CV as distributed at the time of his election.

Dear AFE–ADB Members,

I am pleased to accept the position of Vice President of AFE–ADB. It is an honor to be entrusted with this responsibility, and I look forward to serving the membership with commitment and care.

Drawing on my many years of experience at ADB, I hope to contribute meaningfully to the work of the Association. Below are a few key points by way of introduction.



Professional Profile

- BA in political science and international law, Rikkyo University, Japan;
- MSc in public policy and management, School of Oriental and African Studies (SOAS), University of London;
- Master's in development management, Asian Institute of Management (AIM), Manila;
- Member, Chartered Institute of Procurement and Supply (CIPS);
- 10 years with UNICEF in Africa and Europe; and
- 20 years with ADB in Manila, New Delhi, and Kabul.

Twenty Years at ADB

I worked for ADB from 2000 until my retirement in 2020, in the Central Operations Services Office (COSO), Operations Services and Financial Management Department (OSFMD), and Procurement, Portfolio, and Financial Management Department (PPFD). I handled procurement oversight, capacity development, and portfolio management. I also spent almost 9 years on field office assignments in India



and Afghanistan, which gave me a sound appreciation of working conditions and staff concerns in field offices.

Recognizing that a career with ADB is about much more than just work, I was also a proactive member of the ADB Golf Club. I sat for 10 years on the Committee of the Club, including 2 years as president. I still participate in Club activities and join its tournaments.

Since retiring, I've remained actively engaged in volunteer and advisory work, including alumni activities of my *alma maters* in Japan and the UK, lecturing and consulting on procurement and capacity development.

What I Bring to the Job

I am grateful for the confidence placed in me, and I look forward to serving as Vice President of AFE with commitment and care. Since retiring, I have remained closely connected to former colleagues and to the wider ADB community, and I have come to value AFE's role in sustaining these bonds.

In taking up this position, my intention is to give back to the institution and to the people who have shaped much of my professional life. My long service at ADB familiarized me

with the concerns of staff across headquarters and resident missions, and with engaging management at all levels. I also served as a workplace mediator, helping supervisors and staff find mutual solutions before matters escalated.

As an active retiree, I remain attuned to issues that matter to AFE members, including pensions and health insurance. I live in Manila for most of the year, which will allow me to participate regularly in Executive Committee duties. I believe that my practical experience, understanding of ADB's culture and values, and my collegial working style will enable me to support AFE in a steady and reliable way.

I see this role as a natural continuation of the spirit of shared purpose, mutual respect, and service to the community that has held us together at ADB over many years. ■

Chapter Subsidy and MAS

Joy Macaisa-Viray (ADB 1996–2019)



With Malou Pasicolan, I have prepared the budget for 2026 compared to 2025 actual use; am helping to prepare for the 2026 annual meeting, to be held in Samarkand on 3–6 May; and continue work on the following, among other things.

Chapter Subsidy Allocation Pilot. In 2025, AFE introduced a new chapter allocation pilot to provide a more transparent and consistent basis for distributing chapter subsidies. Allocations were set on a per-participant basis, adjusted for country cost levels, and based on each chapter's average in-person attendance over the previous 3 years.

Overall, the approach worked well. Most chapters used a large share of their approved allocations, suggesting that funding levels were generally in line with chapter activity. Some chapters used nearly all of their allocations, while others recorded more moderate levels of spending that were well within expectations.

During the year, a few chapters experienced higher participation than anticipated. Additional support was provided in these cases to address short-term needs. At the same time, lower spending or the absence of claims from other chapters created room within the overall budget to accommodate these increases.

The experience confirmed that the allocation method provides chapters with a fair and predictable planning baseline. While participation levels may fluctuate from year to year, these changes can be managed through some flexibility without altering the underlying formula.

Based on the 2025 experience, AFE plans to continue using the 3-year average participation to determine base allocations in 2026, while maintaining a small reserve to respond to significant changes in participation during the year.

Membership and Accounting System (MAS): Phased Rollout Underway. AFE has begun a phased rollout of our MAS, providing the module that allows members to access and manage their personal membership information online. Through the MAS, members can update contact details, view billing information and payment history, and search for and connect with other AFE members.

All membership data has been uploaded to the MAS. About half of AFE chapters and their coordinators and members have been asked if they wish to access the system. If they respond “yes,” they are given instructions for accessing the MAS. This is being rolled out cautiously to correct any issues that arise. The remaining chapters and members without chapters will be contacted in the coming months. ■

Pension Matters

Pierre Van Peteghem (ADB 2015–2024)



Ed: AFE is pleased to have Pierre Van Peteghem as our new representative to ADB’s pension committees. He was ADB’s Treasurer during 2015–2024 and has extensive experience in investment and treasury matters. ADB has two pension committees. The first is the Pension Committee, which oversees (1) the defined benefit Staff Retirement

Plan [SRP] and is the plan covering all retirees in whole or in part including current staff members, and (2) the Health Benefits Plan for Retirees [HBPR], which is a fund ADB created to cover its future liabilities to retirees’ medical insurance. The second committee oversees the Defined Contribution Plan, wherein ADB and staff (and an increasing number of retirees) place funds. The Defined Contribution Plan was started in 2017.

Staff Retirement Plan (SRP) Fund Valuation and Investment Activities. The valuation of the SRP Fund was \$4.9 billion as of 30 September 2025 from \$4.72 billion as of 30 September 2024, representing an increase of \$181.2 million or around 1.85% from the previous plan year-end. The increase is net of \$85 million of cash outflow to fund pension payments and other fund expenses and of ADB and staff pension contribution inflows.

In 2024, the SRP Pension Committee (PC) approved the adoption of the Dynamic Strategic Asset Allocation (SAA) framework where the asset split between the return-seeking assets (RSA) and the liability-hedging assets (LHA) is adjusted according to the level of funding of the SRP measured on an accounting basis. During the year 2025, the strategic allocation of the LHA was increased from 35% to 65% as part of the implementation of the Dynamic SAA framework.

An external investment consulting firm was hired in July 2025 to review the composition and SAA of the RSA of the SRP investment fund. The proposed new SAA will be presented to the SRP in early 2026.

Review of the Assumptions Used in the Valuations of the SRP and the Health Benefits Plan for Retirees (HBPR).

Pursuant to the Terms of Reference of the SRP, ADB conducts a comprehensive review of the actuarial assumptions used for the SRP and the HBPR (“the periodic review”). It is good industry practice to periodically review actuarial assumptions in light of both plan experience and updated future expectations. The recent practice of the PC has been to conduct a periodic review once every 5 years, reflecting recommendations reported by the actuary and approved by the PC.

Both the periodic valuations and the reviews of costs and benefits of the SRP and the HBPR rely on, and are sensitive to, a range of actuarial assumptions. The key economic assumptions are the return on assets, the salary increase rates, and the cost-of-living increase rates. The key demographic assumptions are pre-retirement and post-retirement mortality rates, rates of termination of employment, (early) retirement rates, and commutation rates.

The overall impact of the approved assumption changes is a slight decrease of the past service funding ratios of the SRP and the HBPR and a slight increase of ADB’s normal contribution rates with respect to future service. However, both plans remain in a healthy financial situation post-assumption changes. ■

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

Health Matters

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



Developments in 2025. The Health Benefit Plan for Retirees (HBPR) and staff moved to self-insurance starting 1 January 2025. It was a seamless move with all processes and identification cards still in place. Some new benefits were introduced at the start of the year—the Retirees' Preventive Care (RPC) and access to 26 vaccines.

There were very few claims under the RPC during its first year. As of October 2025, the total reimbursements reached only ₱1.1 million. On a quarterly basis, 26 claims were filed in the first quarter, 59 in the second, and 57 for the third quarter.

AFE Assistance

AFE has been assisting members with various escalated and complicated cases related to Cigna's administration, e.g.,

- delays in the issuance of Guarantees of Payment (GOPs) and/or Requests for Prior Approval (RPAs);
- erroneous and/or inaccurate GOPs;
- disallowed claims;
- repeated requests for documentation to support claims, GOPs, and RPAs; and
- stoploss certifications.

We have been coordinating with BPMSD on these matters and on policies related to health insurance. AFE endeavors to proactively provide inputs as stakeholders in health matter policies.

Moving into 2026

On 2 January 2026, BPMSD's Insurance Unit advised HBPR members that our premiums were going up. For those who retired on or before 31 December 2024, the premium increase was 20%. The reasons given for this increase were (1) 2026 medical inflation projections, (2) high utilization rates, (3) high-cost claims (above the stoploss), and (4) historical contribution patterns and reserves.

All the benefits remain the same except that the treatment of benefits used in the United States has changed. Because of the Philippine peso depreciation, the RPC threshold of \$200 per year is now higher in peso terms. The 2026 annual limit is ₱11,772. The daily hospital room and board limit in the Philippines also increased by 5% to ₱8,925. The stop-loss limit for both non-US and US claims has also gone up by 5%. More information is available in the Summary Plan Description accessible

on your Cigna page and the new BPMSD Retiree Portal (retireeportal@adb.org).

The Changes

The changes, especially the huge increase for those of us who retired prior to 2024, were explained in BPMSD's memo of 1 January 2026 as resulting from medical inflation, high-cost claims, etc., but without the data and information needed to support the reasons given. Your AFE Health Insurance Team (including the authors and Giorgio Iaksetich) are currently working with BPMSD in a series of meetings under the Consultative Health Forum framework. We have structured the process as follows.

First, BPMSD sent a terms of reference (TOR) for the Forum to which both Staff Council (SC) and AFE objected for various reasons, from governance to clarity. Both organizations sent memos to BPMSD on the TOR. Together, we are working with BPMSD on refining the TOR to be more satisfactory for all concerned. This includes requesting involvement for AFE and SC on any changes being considered from inception and continuing through implementation—a process adhered to by the World Bank. The purposes are to keep us and our memberships better informed, to provide useful input early in the process, and to avoid more bombshells—recall that the last major one was in 2006, when BPMSD removed the stoploss only from retirees' insurance (imagine having to deal with a dire disease without a stoploss), then agreed to restore it but totally unsubsidized, so that all the claims for amounts over the stoploss are loaded onto our premiums. As of this writing (1 March) BPMSD presented a 2nd TOR with most of our requested changes—we are now asking for more of them to be included.

Second, we have asked for specific data and information to allow us to comprehend the reasoning behind the changes. Feedback from members has helped us determine what information they need and want. The feedback is reflected in a memo to BPMSD asking for such information and data to be provided in a unified package. (Some of the information is already available, but in different places and issued at different times.)

Third, once we better understand the reasons for the changes, we are then equipped to discuss them and alternative paths with BPMSD.

Reminders

- (1) Do refer to the Summary Plan Description for any questions and/or clarification on health insurance coverage and determine which procedures and treatments require prior authorization. This document is updated regularly.

- (2) Telehealth Services are available through the Cigna Wellbeing Mobile App and are very useful when you can't reach your doctor, are traveling, etc.
- (3) On the retiree preventive care (RPC) allowance:
 - coverage is 75%,
 - payment is on a pay and then reimburse basis,
 - retiree costs for RPC claims do not count toward the stoploss and are not waived even if the participant has reached the stoploss limit,
 - unused RPC benefits do not roll over to the following year and cannot be shared among eligible family participants (for example, retiree and spouse),
- (4) The 26 vaccines are reimbursed at 75% pay and claim later only (subject to stop-loss).
- (5) When claiming for vitamins covered by prescription, do explain fully and provide supporting documents.
- (6) Do involve a trusted family member or other person to assist with your health claims and reimbursements in case of need, before the need arises.
- (7) Cigna's Iris Tria is available for consultation on Philippines-related claims and Cigna issues: make an appointment by emailing adb@cignahealthcare.com
- (8) Join the new adb.retireeportal@adb.org which is new, being refined and aims to serve your health insurance and pension needs. ■

ADB News Roundup

Bruce Murray (ADB 1980–2007)

(Ed: adapted from Bruce Murray's information letter to Canada AFE members)



A DB Management. President Kanda held a "Townhall" at the ADB Auditorium On 25 February 2026. He stressed that sovereign and nonsovereign operations must to work very closely together, and that ADB would continue assigning staff and responsibilities to the resident missions.

The ADB Charter amendment of 30 November will enable a 50% increase in lending, to more than \$36 billion.

ADB Operations: In 2025, ADB won 12 awards for promoting sustainable private sector infrastructure, including *Multilateral Agency of the Year*; awards for 8 private sector deals; and 3 three awards at the IJGlobal ESG APAC Awards 2025 for its role in driving the energy transition in Asia and the Pacific.

In 11 September, ADB supported the **Investor Forum on Critical Minerals** during Mongolia's Mining Week 2025.

20 October 2025, ADB signed a **\$3 billion sovereign exposure exchange agreement** with the World Bank to increase ADB's lending capacity.

ADB approved on 30 October the Work Program and Budget Framework for 2026–2028. **Indicative ADB operations** for the next 3 years total \$98.6 billion, reflecting ADB's intent to scale up its operations.

Türkiye's Interim Country Partnership Strategy 2025–2027 includes a planned 3-year financing package totaling \$7 billion to support public and private sector projects through the end of 2027.

ADB's procurement approach to enhance quality, competition, and job creation is evolving. Effective 1 January 2026, all internationally advertised contracts financed by ADB will be evaluated using merit point criteria and ADB introduced broader changes aimed at creating more local jobs and fostering earlier engagement with suppliers across Asia and the Pacific.

Regional Economic Outlook: The December 2025 Asian Development Outlook (ADO) projected growth to moderate in 2026 to 4.6% in 2026 due to higher tariffs and weaker global economic activity. Risks to the regional outlook include trade tensions and financial market volatility, geopolitical pressures, and a deterioration in the property market in the People's Republic of China. The 2026 inflation forecast remains unchanged at 2.1%.

ADB and the Philippines: ADB funding for the Philippines exceeded \$5 billion in 2025 in financing and cofinancing, the second largest among its member countries. **ADB's annual assistance, including cofinancing, is expected to reach \$15 billion over 2026–2028.**

On 9 December 2025 ADB approved a **\$400 million policy-based loan to support the Philippines' efforts to make it easier for investors to do business in the country.** The funding program, aimed at enabling investments in sectors such as renewable energy and digital infrastructure, should strengthen legal and regulatory frameworks to make starting and operating a business easier. The Philippine Securities and Exchange Commission (SEC) recognized ADB for its support to the SEC's Ease of Doing Business initiatives during the Commission's 89th Anniversary.

On 7 November 2025 ADB released **\$3 million in grant assistance to the Philippines following Typhoon Tino**, which struck the central Philippines on 3 November, claiming over 270 lives and causing widespread damage across the Visayas and Mindanao.

ADB invested \$145 million in Maynilad Water Services' initial public offering in November 2025 to enhance water security and upgrade wastewater systems in Metro Manila's West Zone.

On 9 December, President Kanda met Philippine President Marcos at Malacañang Palace to discuss ADB's support for the Philippines' chairing the Association of Southeast Asian Nations (ASEAN) in 2026.

The ADB community provided support for 3,000 people after a massive fire in Tondo where more than 1,000 families lost their homes overnight. The ADB Staff Community Fund and the Information Technology Department rapidly collected PHP1.8 million.

A \$400 million loan for **Reducing Food Insecurity and Undernutrition with Electronic Vouchers Project** was approved in July 2025. During the project's launch on 16 October, President Marcos, Jr. thanked ADB for supporting the government's flagship electronic food voucher program.

Pasig Bigyang Buhay Muli (PBBM) Project:

President Marcos, First Lady Liza Araneta-Marcos, and PhCO Director Andrew Jeffries led the inauguration of Phase IV of the project on 19 October 2025, marking a significant milestone in the revitalization of the historic Pasig River and Manila's urban spaces. ■

Executive Committee

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

Chapter Coordinators

Australia—Deborah Stokes
Canada—Bruce Murray
Ottawa Area—Marilyn Colette and Farrokh Kapadia
Toronto Area—Nida Rodrigo
Vancouver Island—Alex Jorgensen
China, People's Republic of—Min Tang
Europe—Richard Vokes and Sandro Pio
India—Shiladitya Chatterjee
Indonesia—Olly Norojono
Japan—Kazu Sakai
Korea, Republic of—Jong Inn Kim
Malaysia—Hock-Chye Ong
New Zealand—Norman LaRocque
Pakistan—Shahida Jaffrey

Philippines—Gamaliel de Armas, Jr.

East Group—Marietta Domingo, Luz Tolarbas,
Eulogio Tiamson, Lelet Sanchez

North Group—Rosalia Baeza, Maria Luisa Baleva,
Aileen Francisco

South Group—Rebecca Regis, Fe de Leon, Ana
Villarama, Sundre Aquino

West Group—Sally Mabaquiao

Singapore—Siew-Juan Aw

Sri Lanka—Sarath Lakshman Athukorala

Thailand—Suganya Hutaserani

United States: New York–New Jersey—Juliet Capati

United States: Southern California—Yolanda Villa

United States: Washington DC—Frederick Roche

Standing Committees

Insurance Committee

Jill Gale de Villa—Chair Giorgio Iaksetich
Barbara Palacios—Co Chair Anne Sweetser
Francois Ausseil

AFE Committee on Pension

Pierre Van Peteghem—Head Graham Walter
Jill Gale de Villa

Publications Committee

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

Special Committees

LinkedIn Committee

Daan Boom Hiroyuki Maruyama
Sohail Hasnie Joel Nave
Javed Hosain Patrick Safran
Joy Macaisa-Viray Jill Gale de Villa

Search Committee

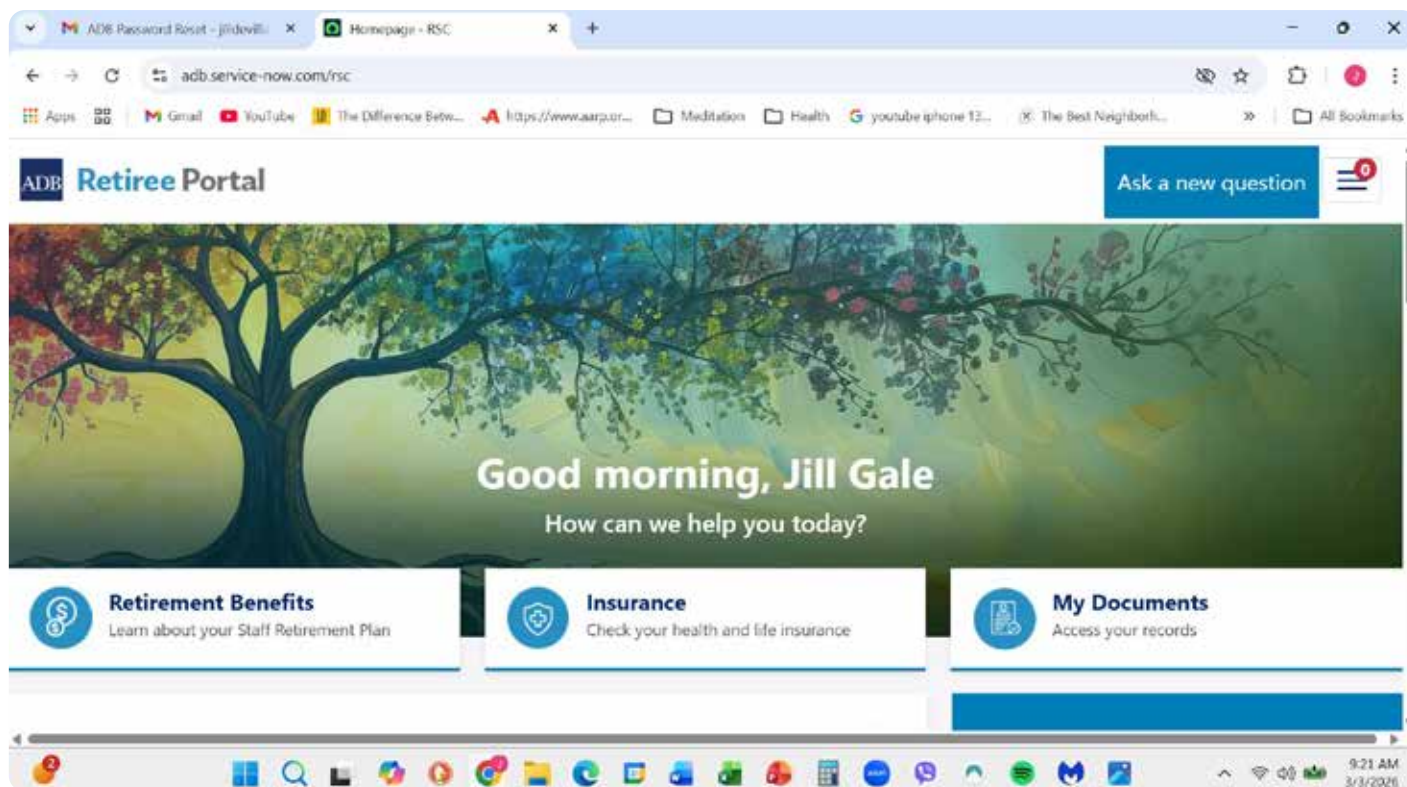
Robert Wihtol—Head Thusita Molligoda
Bruce Murray—Secretary Kazu Sakai
Ellen Cruz-Ramos Robert Siy
Joy Macaisa-Viray Jill Gale de Villa

Election Committee

William (Doug) Ferguson David Parker
Nanette Medina

Emeritus Committee

Nannette Amorado David Parker
Julia Holz Hans-Juergen Springer
Bong-Suh Lee Marissa Wenceslao



ADB Retiree Portal: Your Online Benefits Resource

ADB's new Retiree Portal replaces the former ADB Alumni site. It aims to provide retirees with easy access to information about their benefits, including pension and insurance.

Services at the Portal

- ADB pension information
- ADB insurance information
- Announcements and Events
- Useful Links (including to AFE-ADB)

Access

1. Enter <https://retireeportal.adb.org> in your browser.
2. Use the unique username and password sent from adbprd_wf@adb.org Former staff may also log in using your self-service credentials.

3. Or try the following to change your password
 - a. Enter <https://retireeportal.adb.org> in your browser
 - b. Click "Forgot Password"
 - c. Enter the e-mail and click "Continue"
 - d. Check your e-mail for a reset message, click "Back to ADB Login" and return to the login page
 - e. adbprd_wf@adb.org will send you the password reset link
 - f. Enter your new password
 - g. A message will inform you the password has been changed.
 - h. Log in

If you are unable to log into the portal, email HRquery@adb.org

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

Chapter News

Australia Chapter's Coming Reunion

Deborah Stokes (ADB 2015–2020)



Save the Date:
21–24 September for Springtime Adventures in Queensland—Beautiful one day, Perfect the next!

Planning for the 2026 get together is well underway! The proposed base is the Redlands Bay (east of Brisbane on the bay)—about a 26-kilometer drive

from Brisbane. See highlights at <https://www.queensland.com/au/en/places-to-see/destination-information/p-56b25f7ed5f1565045da2634-redlands-coast>

Grand adventures in the works include a bus/vehicle ferry trip across the Bay to the beautiful North Stradbroke Island where an exciting range of adventures and discoveries await you among the sandy white beaches, crystal clear ocean waters, and natural freshwater lakes. From one of the best land-based whale watching headland sites on Australia's eastern coast we will view the humpback **whale migration** and see whales breaching, spouting, and "waving." Other marine wildlife in that area includes **dolphins, manta rays, dugongs, and sea turtles**. On land, we will meet wallabies, koalas, opossums and other native animals in their natural habitats, and catch sight of some of the 300

species of birdlife. We will hear the interesting history, geography, and tales of the island and enjoy a splendid lunch at the famous **Point Lookout Beach pub**.

Other amazing activities include a **winery tour/dinner**, museums and galleries, and **historical sites**. We will stay at a comfortable venue with many areas for networking, spacious rooms for the **annual general meeting**, and for the fabulous dinner finale—the **Trivia Game!!!**

Members of other AFE Chapters are very welcome to attend.

For further information contact Kate Gomm @ kate.gomm@gmail.com, Rita O'Sullivan @ brizriver2023@gmail.com, Susan Kerr @ susan@kerr-shires.com, or Ainslie Smith @ ainsliesmith@gmail.com,



Other Queensland Events for Pre or Post the AFE Reunion include

- the Toowoomba Carnival of Flowers Your Floral-Filled Guide to Toowoomba Carnival of Flowers | Queensland, and
- Things to Do in Southern Queensland—see THE 15 BEST Things to Do in Southern Queensland (2026) ■



India Chapter: in Hyderabad

Anil Terway (ADB 1996–2011)



The 2025 AFE–ADB India Reunion Tour was held from 24 to 29 November 2025, centered in and around the city of Hyderabad, the capital of Telangana state.

History. This region of the Deccan plateau (of which Hyderabad is a part), was

ruled from 1347 by a Turkish governor as an Islamic Bahamani kingdom. Internal strife and conflict with the Moghul Empire led to the fragmentation of the kingdom by 1518. Thereafter, the Qutb Shahi dynasty of Golconda ruled the region till 1687, when Moghul Emperor Aurangzeb finally captured the Golconda Fort and brought Hyderabad again under Mughal suzerainty. But in 1724, the Moghul viceroy declared autonomy and founded the Asaf Jah dynasty of the Nizam of Hyderabad

(the Nizam is the hereditary ruler of Hyderabad). The Asaf Jah rule ended in 1948 when the seventh and the last Nizam, Mir Osman Ali Khan, signed the instrument of accession and joined the Indian union.

The Nizams were extremely wealthy. The Golconda diamond mines were the only suppliers of diamonds to

the global market. They directly owned about 10% of the territory and the income from it was separate from the state revenue. Hyderabad also became a trading post for pearls, gemstones, and jewellery.

Hyderabad has now transformed and is best known for its HITEC

(Hyderabad Information Technology and Engineering Consultancy) business, financial, and IT district (established in 1990s); a busy modern airport; the world's largest integrated Ramoji Film City with studios and a theme park; rich cuisine that boasts of its *biryani*; and handicrafts including *pochampally* sarees with geometric ikat weaves. In December 2025, Microsoft announced a \$17 billion investment in India that includes a new data center that would go live in Hyderabad.

Sightseeing. The tour kicked off on the first evening that most of us had arrived (24 November), with a visit to the iconic **Charminar** (four minarets) monument. The monument was built in 1591 with a mosque on the upper floor. There are several stories about why Sultan Mohammed Quli Qutb Shahi built it, including honoring his wife, Bhagmati; commemorating the elimination of a plague epidemic; and as the epicenter of the new capital of the Hyderabad kingdom. Today it attracts tourists, houses trinket sellers in its vicinity, and has plenty of culinary offerings in the *dhabas* (rustic eateries) and restaurants around.

Day 2. We visited the **Salar Jung Museum** on the morning of the second day (25 November). The complex has 39 galleries with the royal collections ranging from



Participants at the Charminar—Four Minarets Monument—b.1591.



The famous wooden double statue at the Salar Jung Museum represents Mephistopheles and Margareta. It is a 19th-century, life-size masterpiece carved in France from a single Sycamore log and represents the duality of good and evil. The male figure (Mephistopheles) is depicted in a cloak and boots; the female figure (Margareta) appears as a shy girl. The sculptor is unknown.



At the business meeting. Standing (l-r): Anil Terway, Kazu Sakai, Eiichi Watanabe, Shiladitya Chatterjee (Coordinator), Lakshmi Venkatachalam, Seethapathy Chander, Satish Rao, Prodipto Ghosh, Rajivan Krishnaswami, Sudipto Mundle, Nutan Jain, Neeraj Jain, Tulasidhar Vankina, Manoranjan Senapaty; sitting (l-r): Snimer Sahni, Meenakshi Dutta Ghosh, Rita Nangia, Anuradha Rajivan, Keiko Watanabe, Makiko Sakai, Sangeeta Terway, Rita Chatterjee, Purba Rao, Manju Senapaty, and Preeta Singh.

the 2nd century BC to the 20th century AD, with art objects, manuscripts, and printed books. These are divided into Indian, Middle Eastern, European, and Far Eastern collections. As time was limited, we walked around the European and Far Eastern galleries. The two memorable displays were the wooden double statue of a life-sized armoured soldier and the veiled lady—her expressions clearly visible through the marble stone.

In the evening of 25 November, the **thirtieth annual general meeting of the India Chapter was held at the Leela Hotel**, where the group was staying. The meeting was held in hybrid mode, with 25 members and spouses attending physically (four from another chapter) and 8 joining virtually. The discussions covered obituaries of departed members, address of the chapter President, remarks on pensions, the manual for surviving spouses, the report of the 2024 Reunion Tour, chapter finances, efforts to increase participation of members, health insurance services, and filling vacancies in the executive committee. The evening ended with a gala dinner with all participants dressed for the occasion and looking radiant.

Day 3. The next day (26 November) was busy. The morning was spent strolling through the garden of the **Qutb Shahi tombs**. Sir Salar Jung III had the tombs restored in the 19th century; all but the last Qutb Shahi sultan that ruled over 175 years are buried here.

Lunch was at the Manam Chocolate Store and cafe. Manam, means “we” or “us” in Telegu. The craft chocolate store focuses on its Indian roots, with shared past and collective aspirations, including those of farmers, fermenters, chocolate makers, and storytellers. The cacao beans are sourced from the West Godavari region of Andhra Pradesh. All of us had preordered our three-course lunch. The food was full of flavor and the sumptuous slice of chocolate cake as desert was a mouthful of delight!

The staff took us around the facility to see the final stage of



Qutb Shahi Tombs, restored by Sir Salar Jung III in the 19th century.



The Chowmahalla Palace is still owned by the heirs of the Nizams and is a museum showcase for several architectural styles and the Nizams' luxurious décor. and extensive automobile collection.

chocolate preparation and explained the process before craft chocolate arrives at the store shelves.

The relaxed, late lunch was followed by a visit to the Taj Falaknuma Palace. The royal abode, built in 1893, was renovated and taken over by the Taj Group of Hotels in 2010. A guided heritage tour took us around the preserved royal residences. Some highlights included frescoes, a two-ton organ, Nizam artifacts, and a dining hall for 101 guests with chairs made of carved rosewood.

The high tea was served by very courteous staff, and included delicious scones, mini sandwiches, tarts, muffins, cakes, Indian samosas and sweets, a choice of tea and coffee. There were unlimited servings of all but we were too full after the chocolate cafe lunch to really enjoy the selection of the delicious offerings.

There was a breath-taking view of the city from the forecourt at twilight. The group photo does only a partial justice of how we all felt at the time.



Taj Falaknuma Palace, once the Nizams' palace, now an expensive hotel and tour destination (bookings required).

Day 4. November 27 was another eventful day. We visited the **Chowmahalla Palace** (Palace of Four Mansions) in the morning. The construction started in 1750 and was completed by 1869. The 45-acre complex was the residence of the Nizams. The vintage car collection and large chandeliers were very attractive.

The afternoon was spent at the **T-Hub**. According to this nongovernment organization, T-Hub stands at the epicenter of innovation, connecting startups, corporates, academia, investors, and governments. A presentation by one of its founding members was very informative and provided a peep at India's vibrant startup environment. The nearby **T-Works** facility provided startups with machinery to build a prototype for selling their idea to investors and users.

We headed to the **Golconda Fort** in the evening. The fortress hosts a 40-minute sound and light show that highlights the achievements of the **Qutb Shahi** rulers. The weather was very pleasant, but the mosquitoes were annoying, to say the least.



Posing with an example of the Nizam's extensive automobile collection.



Sound and light show at the Golconda Fort in Hyderabad. The Fort was originally built with mud walls in the 11th century by Kakatiya ruler Prataparudra.

Day 5. November 28 was an optional visit to **Warangal**, about 150 kilometers from Hyderabad. There was a brief stop at a **Jain temple**, and then a visit to the thousand pillar temple. This temple was built in the 11th century by the Kakatiya dynasty and displayed its rich cultural heritage. The temple is dedicated to a trinity of deities: Lord Shiva, Lord Vishnu, and Lord Surya.

A separate *mandapam* (shelter) holds a large monolithic statue of Nandi, the sacred bull of Lord Shiva. A stone pillar with inscription offers information but is yet to be fully decoded. History, mythology, and rich cultural heritage converge here.

The grounds were destroyed by rulers of the Delhi Sultanate in the 14th century and partly restored much later by the Qutb Shahi rulers. After independence, the

Archaeological Society of India took charge of the restoration.

The final stop was at the **Warangal Fort**. Very little remains of this



The Kakatiya Kala Thoram (Warangal Gate) is a 12th-century ornamental arch in Telangana, representing the pinnacle of Kakatiya dynasty architecture. Four identical, intricately carved stone arches served as entrances to the Swayambhusiva Temple. They were carved from single rocks and feature intricate sculptures. The temple was destroyed and its complex was severely damaged during the 1323 CE invasion by Ulugh Khan of the Delhi Sultanate.

three-layered fort that was built by Kakatiya King Ganapati Deva in the 12th century. The remains have been reorganized over a large field. The Kakatiya Kala Thoram (Warangal Gate) has been incorporated in the Telangana state emblem, along with the Charminar. It was an interesting experience to walk around and get an eye-level view of parts of columns, beams, and sculpted walls that were parts of a historical fort.

Parting. The Reunion Tour ended on 29 November and we all departed for our homes. During the 5 days, we enjoyed our meals sitting on long dining tables, catching up with erstwhile colleagues, sharing notes from weddings of children, welcoming grand-children in the larger family, seeing pictures of pets, discussing cricket, and talking about some politics.

The ladies shopped for the local silk sarees; the vendor keenly displayed his masterpieces in the hotel room and later in the lobby. The local food was delicious, and the chef was flexible in accommodating our requests. We all enjoyed the camaraderie and hope to continue it during future reunion tours. ■



Nandi, Lord Shiva's sacred bull, symbolizing devotion, loyalty, and strength.

Indonesia 2025

Dimiyati Nangju (ADB 1978–2001)



Ed: AFE thanks Dimiyati Nangju for his many years of faithful service to AFE-ADB, and welcomes Olly Norjono and thanks him for taking over from Dimy.

The Chapter Committee.

In 2025 the chapter consisted of Dimiyati Nangju as Chapter Coordinator, Michel de Ponteves as Assistant

Coordinator, Dewi Utami as Treasurer, and Olly Norojono as Secretary. In mid-year, we added Sutarum Wiryono as General Assistant.

Current Membership. In 2025, the number of chapter members increased from 50 to 55 with the addition of 5 newly retired staff from ADB HQ and Indonesian Resident Mission. The new members are Kostradia Muklisa Emzita, Rethy Endang Jansen, Guntur Sugiyanto, Sutarum Wiryono, and Agustina Musa Zaran. Of the 55 members, 40 members (73% of the total) live in Jakarta and its surrounding cities, while 15 members (27%) live in other parts of Indonesia (in Bandung, Jogjakarta, and Bali), and abroad (in the Philippines and the UK). However, three of

our members passed away in 2025: Tutty Cagayat, Harry Sudewa, and Paul Wooster.

Financial Report for 2025. The Indonesian Chapter activities are financed from our own sources and, to some extent, by the ADB subsidy. Our Treasurer, Dewi Utami, reported that the total income of the chapter from 1 January to 23 November 2025 was INR19,150,847, while the total expenditure during the same period is INR24,145,102. The largest expenditure financed the Final Meeting, held on 22 November 2025. Smaller expenditures included for flowers given to the families of three members who passed away in 2025. As a result, the carry-over balance as of 23 November 2025 had decreased to INR9,421,600, from the carry-over balance of INR14,415,885 on 31 December 2024.

Informal Get-Together. Each year, the Committee asks one of our members to host all the members and their spouses at an informal lunch party in his or her house as a means to strengthen friendship among members. In 2025, Bambang Susantono and his wife, Lusie Susantono, kindly hosted an informal get-together in the beautiful Function Room in South Square Residence Tower in Jakarta. They invited members for lunch and to take part in a singing contest accompanied by an electric organ. Many members present at the party took part because they were promised prizes for winners of the contest. Those present truly enjoyed the good food and entertainment.



Sitting (l-r): Normin Pakpahan, Dewi Utami, Siti Nur Aisyiah, Dimiyati Nangju, Bambang Susantono, Lusie Susantono, Bhimantara Widyajala, AFE-ADB Treasurer Joy Macaisa-Viray, Vencer Viray, Kus Hardjanti; standing (l-r): Rusdian Lubis, Januar Hakim, Putu Kamayana, Zaran Bukhari, Edy Brotoisworo, Yani Brotoisworo, Dyah Lubis, Sutarum Wiryono (behind Dyah Lubis), Syarifah A. Wooster, Susanty Yahya, Ida de Ponteves, Dian Prijomustiko, Prijo Mustiko (behind Dian Prijomustika), Endang Jansen, Sonya Rahardjo, Adiwarman Idris (behind Sonya Rahardjo), Tutty Kaswadi, Erma S Sutarum, Ningti Asra, Wati Kamayana, Olly Norojono, Agustina Musa (in front of Olly Norojono), and Michel de Ponteves.

Sightseeing Tours. The Congress of Indonesian Diaspora invited Indonesia Chapter members to attend its congress at the new Indonesian capital Nusantara in East Kalimantan on 30 July to 4 August 2025 because the ADB retirees who live in the Philippines for many years are regarded as returning Diaspora. So some of our members (including Januar Hakim, Putu Kamayana and myself) took advantage of this invitation because we wanted to see the new capital. At IKN, we noted several buildings such as the Presidential Palace, office buildings, banks, hospitals, hotels, and apartments for civil servants. Other office buildings, a water reservoir, an international airport, and a toll road linking the city of Balikpapan to the new capital Nusantara are still under construction.

A planned sightseeing tour to Sari Ater and Hotel Complex in early September 2025 had to be cancelled because due to insufficient members being available.

End-of-Year Luncheon. The highlight of our activity in 2025 was the End-of-Year Luncheon Meeting (Final Meeting) on 22 November 2025 in the five-star Grand Sahid Jaya Hotel. The hotel was opened by the late President Suharto in 1974 and it still looks very good. The meeting was filled with laughter, delicious food, and the joy of being with old friends. The event was graced by four distinguished guests: AFE Headquarters Treasurer. Joy Macaisa-Viray; Andy Budiman, Deputy Director of the Indonesian Resident Mission in Jakarta; Bhimantara Widyajala, former ADB Executive Director; and Bambang Susantono, former ADB Vice-President. The meeting included discussing matters related to the chapter and listening to presentations by our distinguished guests.



Vencer Viray, Wati Kamayana, AFE Treasurer Joy Macaisa-Viray, Siti Nur Aisyiah, Indonesia Coordinator Dimiyati Nangju, Putu Kamayana.



Incoming Indonesia Chapter Coordinator Olly Norojono.

One of the most important decisions made at the meeting was the election of Mr. Olly Norojono as the new Chapter Coordinator to replace me starting 1 January 2026. He served at ADB during 2002–2021. I have been Chapter Coordinator for 17 years, from my first year of my retirement in 2001. My term was broken only by Putu Kamayana in 2015, but after 8 years, he resigned for health reasons. As a result, I was forced to take over as Chapter Coordinator for the second time. I believe strongly that now is the time to elect a young and energetic member as Coordinator so that the Indonesia Chapter will continue to grow and prosper. ■

Japan Chapter

Kazu Sakai (ADB 1987–2014)



In 2025 we did not have a reunion of all ADB retirees in Japan like the one we had held in October 2024. There were, however, a couple of gatherings worth reporting.

Summer with the Asakawas.

First, on 17 June, a small group of about 20 people organized an informal gathering with President and Mrs. Asakawa, who had left ADB in February. The participants included staff and former staff who worked closely with President Asakawa, some officials from the Japanese Ministry of Finance who had collaborated with ADB during President Asakawa's time, and a couple of retirees who worked with Mr. Asakawa when he was the Chief Advisor to President Tarumizu in the early 1990s, such as Mr. Morita, Mr. Koide, and myself. Some of their spouses also joined.

For entertainment, Mr. Koide, whose family was a neighbor of the Asakawas during Mr. Asakawa's first stint at ADB, granted a "Certificate of Exceptional Excellence" to Mr. Asakawa and livened up





Summer gathering with former ADB President and Mrs. Asakawa.

the gathering. We had a good time, chatting with Mr. and Mrs. Asakawa and among ourselves.

Fall with the Kurodas. Then, on 17 November, retirees who were at ADB during President Kuroda's time had a gathering with Mr. and Mrs. Kudoda. About 45 people came. This was a good occasion to learn about the Kurodas' present activities and thoughts and to renew friendships among retirees ourselves. Kunio Senga and Ayumi Konishi, who were both working in Beijing, sent a bouquet of flowers to the Kurodas for the occasion. A special invitee, Ms. Takahashi, ADB's Representative in Japan, briefed the meeting on recent developments in ADB.

Looking Forward. In 2026, we plan to hold again an all-retirees gathering; the timing is yet to be decided. ■



Mio Oka presenting former ADB President and Mrs. Kuroda with a bouquet from Kunio Senga and Ayumi Konishi (both were in Beijing).

New York/New Jersey

Juliet Capati (ADB 1978–1980)



Chapter Coordinator Juliet Capati (2nd from left) with NY/NJ members at the reunion.

A warm and welcoming reunion of former ADB colleagues from the New York/New Jersey (NY/NJ) Chapter took place on 25 October 2025 at the Hilton Hotel in Pearl River, NY. Friends traveled from as far as Philadelphia, North and South Jersey, Maryland, and across the New York Metropolitan areas, undeterred in their eagerness to reconnect.

The spacious room was filled with camaraderie—lively conversations, quiet whispers, and bursts of giggles and laughter that echoed throughout the gathering. Good food and wines/sodas were available in abundance! There were nonstop music and dancing, games galore, and gifts as well as raffle prizes won by the lucky participants in several games that transpired throughout the event crafted by the masterminds of games who were also ADBians once! The occasion was especially honored by the attendance of AFE President Jill Gale de Villa, who drove all the way from Philadelphia for this long-planned reunion.

Embracing a vibrant Latino theme, attendees arrived in colorful Mexican-inspired costumes and attire, creating a joyful display of culture and celebration. ■





Top left: Dancing with one of the instructors.

The next three pictures: dining well.

Bottom left: With the tarpaulin, l-r, standing: Mary Anne Evangelista, Chona Molina, Tito Molina, Jill Gale de Villa, Hermie Pampo, Margie Bacay, Flory Flores, Juliet Capati, Elvie Puriño, Myrna Lavides; sitting: Lorna Del Rosario, Frank Berena, Emma Dumalag, Bess Icasiano, Elizabeth Juan, Josie Catuncan; on the floor: Ruby de Vera, Angel Calilap, Nena Villena-Tañedo, and Mila Simolde.

Bottom right: Juliet Capati and Nena Villanueva face off in the "Bato, Papel, Gunting" (Rock, Paper, Scissors) game.

Europe: Reunion in Oxford

Richard Vokes (ADB 1991–2011) and Ian Makin (2003–2014)



On 19 September 2025, 68 ADB retirees and partners descended on the ancient and famous city of Oxford, England for the 2025 Europe Chapter Reunion hosted by Ian Makin and Yvonne Parks. This was the 26th Europe Chapter Reunion but only the 3rd to be held in the United Kingdom. In addition to Europe Chapter members, we were pleased to welcome friends and former colleagues from across the globe.



The Cotswold Lodge Hotel.

The Cotswold Lodge Hotel, a large and extended Victorian house, served as home for most of the group. Located on the Banbury Road, one of Oxford's main thoroughfares, the hotel was a short walk or bus ride from the center of Oxford.

Oxford is a place that oozes history, culture, and academe. It was founded in the 8th century, and the origins of its university, the oldest in the English-speaking world, date back to the end of the 11th century. Oxford



Yvonne Parks, co-host of the event, explaining Blenheim Palace (background) to Suzanne Scheierling and Carola Molitor.

became a city in 1542 and is known as the City of Dreaming Spires on account of its skyline.

With so much to see and do in and around Oxford, our hosts had put together a full and varied program. On the first full day of the Reunion, participants had a choice of two excursions: Blenheim Palace or Bletchley Park.

Blenheim Palace

Blenheim Palace, only 30 minutes from our hotel, held plenty of interest for the 47 AFE–ADB participants who selected this tour. Blenheim was completed in 1722 and originally intended as a reward to the First Duke of Marlborough for his military triumphs in the War of Spanish Succession that culminated in the Battle of Blenheim. The palace is one of the largest and grandest of England's stately homes. It is also the birthplace and ancestral home of Winston Churchill.

Starting with guided tours of the main house, including visiting some of the private apartments of the current Duke of Marlborough, we learned about the



A Stateroom in Blenheim Palace.



The palace's main dining room.



The pipe organ.

history of the house, its art works, and its occupants over the past 300 years.

Particularly impressive was the dining room complete with pipe organ.

After the guided tour, we were free to explore the house and gardens and refreshment places for the rest of the day. The weather was ideal and enabled anyone who wished to venture as far as the famous cascades and the walled garden to do so, taking in the sculptures scattered 'round the grounds—some traditional, others more modern



Yvonne Parks at the Cascades.

and quite striking. The walled garden showcases the transition to more organic food production.

After walking around the grounds, many found a place in the sun

to enjoy catching up with old friends over a cup of tea before setting off for further explorations of the house and grounds. A timely departure had the group back in Oxford in good time for a little relaxation before dinner.

Bletchley Park

A group of 19 took the somewhat longer trip to Bletchley Park. Bletchley Park has a special place in the history of the United Kingdom as the place where the men and women of the Government Code and Cypher School (GC&CS) succeeded in breaking the seemingly impenetrable codes and cyphers used by the German, Italian, and Japanese armed forces during WWII.

Despite a rather dark and cloudy start to the day, by the time we arrived, the sun was emerging for what became a perfect day to explore this heritage complex dedicated to the work and memory of the codebreakers.



Bletchley Guide Harold Liberty leading and entertaining our Bletchley Park group.

Initially we were guided around the Park by Harold Liberty, who was both extremely well informed and very witty. After a brief introduction in Hut 12 to "Code Breaking Made Simple," which of course it was anything but, Harold took us on a sequence of stops that coincided with the



Bletchley Park Grounds—the management offices for the Codebreaking work. Staff were in stark rectangular concrete buildings working.

unfolding tale of the development of British cryptography in the First World War and after.

The GC&CS fully moved into Bletchley Park in August 1939. At that time, it consisted of a small group of cryptanalysts, including John Tiltman, Dilly Knox, and William Clark; mathematicians Alan Turing and Gordon Welchman; linguists, such as Amy Marjorie Dale; and classicists. By the end of the war almost 9,000 people worked at Bletchley Park, 75% of whom were women, and the site had been transformed by the addition of huts and bomb-proof blocks into a round-the-clock code-breaking factory.

Amazingly, this whole operation was kept secret until the 1970s—only then were those who had worked at Bletchley Park permitted to tell anyone, including their nearest and dearest, what their work there had entailed.



The Enigma Cipher decoding machine.

A key focus of the work at Bletchley was to break the codes and ciphers of the German Enigma and Lorenz cipher machines, whose settings were changed daily.

Apart from their own brain power, the codebreakers also used an electromagnetic device, the Bombe, an improved version of similar machines developed earlier by Polish codebreakers and smuggled to England through occupied France. By the later stages of the war, over 200 such Bombe machines were operating

at Bletchley and a number of linked outstations. As the Germans added further complexity to their cipher machines, the codebreakers, who until then had relied largely on brain power, needed to enlist the help of machine methods. This led to the design of Colossus, the world's first large-scale electronic digital computer.

The Bletchley codebreakers likely shortened the war by as much as 2 years, saving millions of lives. The 2014 movie, *The Imitation Game*, was partly filmed at Bletchley



The Bombe computer.

and gives a taste of both the place and the work of the codebreakers. The film was based on Andrew Hodges biography of *Alan Turing: The Enigma*.



The Pub Study Tour, an experiential learning exercise.

Oxford Sight-Seeing

After the two very full-on outings in lovely weather, Friday night was at leisure, but for some their eating and drinking that night was combined with the start of the Bullington Murder Mystery, a kind of treasure hunt game.

Saturday, and Sunday afternoon, were set aside for a range of themed walking tours or the Hop-on-Hop-Off Bus tours around the city center. These included the University and City Tour; Historic Pubs; Science and Medicine; Literature; the Morse, Lewis and Endeavour Tour; and the Botanic Gardens and Arboretum.

Not surprisingly, the **City Tour**, a 2-hour wander around key landmarks and colleges in the city center, including a visit into Trinity College, proved popular, with the two tour groups taking different routes to avoid bumping into each other. Lucy Rundle and Nic Linton proved to be entertaining guides with stories of groundbreaking discoveries, famous alumni of the University, and centuries-old rivalries.

Perhaps unsurprisingly, the **Historic Pubs Tour** proved the next most popular of the walking tours, with one tour on Saturday afternoon and one on Sunday afternoon. The guide for both tours was a font of detailed information, not only on the history of the pubs themselves but also on the many characters who have sought literary inspiration or come up with revolutionary ideas over a pint or two!

The **Literary Tour** went to places that had shaped and inspired writers such as C. S. Lewis, J.R.R. Tolkien, Lewis Carroll, and more recently Philip Pullman—just a few of the most famous names.

The guide for the **Science and Medicine Tour** enlightened his group on Oxford's many ground-

breaking contributions from the first Doctor of Medicine in the 13th century to the pioneers of penicillin and, more recently, the Oxford-AstraZeneca COVID-19 vaccine, as we walked in the footsteps of Harvey, Hooke, Boyle, and Wren whose 17th century discoveries shaped medicine and science.

A tour with a difference was the **Morse, Lewis, and Endeavour Tour** with the guide leading the group to many locations used in filming the three TV detective series based on the Morse books of Colin Dexter. Apart from the series' popularity in the UK, it attracted a global audience. The tour was structured around an ongoing quiz testing the group's recollections of episodes and characters, which they completed with aplomb! All in all, an amusing and informative tour.

The tour of the **Oxford Botanic Gardens** also proved to be popular. Founded in 1621, it is the oldest botanic garden in the UK and is a living library of over 5,000 plant species from around the world. While walking around the extensive gardens and through the glass houses, we probably saw most of them as our guide pointed out some of the most special specimens.

The most exotic specimens were of course to be found in the glass houses. Once again there were literary connections, specifically to Lewis Carroll and Philip Pullman, for whom the gardens had been a place of inspiration.



Exotic specimens at the Oxford Botanic Gardens: R vokesii and Victoria amazonica.



A Novel Gala

Saturday night was set aside for the **Gala Dinner**. This was a Gala Dinner with a difference, combining a cruise on the River Thames from Abingdon to Oxford with a buffet dinner served on board. Setting off in what was a pleasant sunny evening we enjoyed our welcome drinks and views of the lovely countryside. The boat was rather smaller and more exposed to the elements than expected, and the evening was somewhat cold



The River Thames from Abington Bridge, where we started our Gala Dinner.



Serving dinner on the river.



Enjoying camaraderie with close friends.



Savoring fresh breezes and lights along the Thames.

and breezy. Consequently, most of the group soon congregated below deck and huddled up close to each other, the food, and the bar where lively interactions ensued while we enjoyed what all agreed was excellent food. A few intrepid colleagues stayed on deck for a while to enjoy the breeze and observe the night sky. Being together in the relatively confined space of the boat allowed for a lot more mixing and interaction among the group than is normal at a more formal sit-down dinner.

Down to Business

Sunday morning was set aside for the Business meeting, which was attended by both Europe Chapter members and many of our guests. With AFE President, Jill Gale de Villa, joining the reunion we had a thorough update on general AFE developments, as well as on health insurance matters, and Hans Springer updated the meeting on pension matters. The issue of AFE membership and how to further grow provided for some lively discussion. In the absence of a representative from ADB's Europe Resident Office this year due to unavoidable mission travel, Bruce Murray kindly agreed to update the meeting on recent developments in ADB. The meeting finished with Hans-Peter Brunner and Sandro Pio outlining plans for the



Europe Chapter Business Meeting: l-r Meeting Scribe Bruce Murray, Coordinator Alessandro Pio, Meeting Chair Ursula Schaefer-Preuss, Coordinator Richard Vokes, President Jill Gale de Villa.

2026 Reunion in Pontresina Engadine, Switzerland on 17–21 September, and a big thank you to our hosts Ian and Yvonne for this year's arrangements.

Partings

After 3 very full days we gathered once again at the Cotswold Lodge Hotel's Norham Suite on Sunday night for drinks and the **Farewell Dinner**. It was a time for more camaraderie, a big thank you to the hosts, a group photo, and fond farewells until we meet again in Switzerland. ■



Final group photo, with our photographer front and center.

Philippines 2025 Get Together

Rosalia Baeza (ADB 1986–2016)



It was another banner year as close to 170 came to the 2025 Annual Get together of the Philippines Chapter. The Theme of the gathering was *Paskong Binabaha ng Biyaya at Pagasa*—Christmas Flooded with Blessings and Hope—recalling that although unprecedented floods and other shocks struck the country in 2025, the Philippines Chapter members continue to

appreciate the blessings received and still look forward to a brighter future.

As early as 10:30 AM, enthusiastic members dressed in native attire trickled into the Valle Verde Country Club Ballroom looking for former office mates and other close ADB friends. They quickly huddled and had souvenir pictures taken as remembrances of this special event. The organizing committee—composed of Chapter Coordinator Gam de Armas and 10 Area Coordinators—made sure that everyone would enjoy the event, from registration to the venue ambiance, program, food, games, and giveaways. In addition to favorite Filipino dishes and delicacies at the buffet tables, waiters served slices of pork and crispy skin carved from two 35-kilogram *lechons*.

Sally Mabaquiao, programs chair, welcomed the members after the invocation and tribute to members who had passed on, and promised a celebration full of surprises. True enough, midway, a surprise presentation thrilled all as beautifully dressed members from the East Group treated us to their dancing skills in a graceful interpretation of several folk dances.



Reports

AFE Secretary Bobbie Montesa read President Jill de Villa's address and update on health matters (as Jill was abroad) followed by former AFE Treasurer Nannette Amorado reading the report of Hans Springer on pension. The new Chapter Subsidy Allocation Scheme was very much appreciated by the members.

The Philippines Chapter, which usually has the largest representation at AFE Annual Meetings, had the largest chapter delegation to the Annual Meeting in Milan, Italy in 2025.

Gam reported on the year's activities and other important developments and then made an announcement that caught the members by surprise. He said: "Before I end, let me announce that this will be my last get-together as your chapter coordinator. Exactly 20 years ago, I accepted your mandate to lead, when Ikramullah Khan was still the Executive Secretary. A lot has happened since, mostly at ADB's Executive Dining Room. We have even gone to the island resort in Cavite, the former Island Cove, and for the past 3 years, here at Valle Verde Country Club. We participated actively during AFE's Silver Anniversary in 2012, and in several AFE AGMs when the ADB Annual Meetings were held in Manila. We responded bravely during Typhoon Ondoy, answering calls for rescue and distributing cash gifts for house repairs brought about by the unprecedented floods. We attended to several calls for help from individual members. We had a memorable 20 years, 2005 to 2025! And so I am stepping down fulfilled and with a grateful heart."

Recognitions

Gam announced that it was about time that the significant role and unique contributions of the AFE leadership was formally recognized. With all the 10 Area Coordinators beside him, Gam presented a Plaque of Appreciation to each of the past two Presidents and the current President. These

are Hans Juergen Springer, Executive Secretary from 2008 to 2016 and President from 2016 to 2020; Alfredo Pascual, President in 2020 to 2022, who he resigned when appointed as Department of Trade and Industry Secretary by President Ferdinand Marcos, Jr.; and Jill Gale de Villa, Deputy Executive Secretary from 2008 to 2014, Vice-President from 2014 to 2022, and President from 2022 to the present. Fred Pascual was present to



receive his award; Bobbie Montesa received the award for Jill; and Nannette Amorado received the award for Hans.

The Area Coordinators surprised Gam by presenting him with a plaque of appreciation for his 20 years of exceptional stewardship.

Fun and Games

The program continued with games interspersed with the much-awaited line dancing and raffle of prizes, with the major prize going to Joven Roberto. The event was another resounding success, leaving attendees with new memories to cherish as they look forward to the holiday season. ■



Area Coordinators Present Gam with Plaque of Appreciation. L-r Malu Baleva, Becky Regis, Fe de Leon, Aileen Francisco, Gam de Armas, Mayet Domingo, Sundre Aquino, Luz Tolarbas, Ana Villarama, Sally Baeza, and Sally Mabaquiao.



North Group.



West Group.



East Group.



South Group.

Canada

Bruce Murray (ADB 1980–2007)



circulated a detailed report to all Canadian AFEers in early January 2026 covering major developments in AFE and ADB in the second half of 2025. It was summarized under seven headings: (1) AFE developments; (2) pension matters; (3) CIGNA health insurance matters; (4) books published by AFEers; (5)

ADB and Canada, including President Kanda's October visit to Canada and Martin Tabi succeeding Don Bobiash as the Canadian Executive Director; (6) developments in ADB and ADB operations; and (7) ADB and the Philippines. Additional documents circulated to Canadian AFEers were a list of 42 former staff and ADB staff who passed away in 2025, including two Canadian AFEers; and the January 2026 updated ADB Summary Plan Description.

Vancouver Island

On 21 August 2025, a beautiful sunny day, Vancouver Island AFEers gathered for their annual reunion, which was **organized by Alex and Laura Jorgenson**. The group renewed friendships and shared fond memories of their time with ADB.



Vancouver Island gathering's 13 attendees, l-r: Leslie and Dick Gold, Ed and Bridgit Hourihan, Alex and Laura Jorgenson, Bev Bauche, Shane and Sheila Rosenthal, Emma and Bruce Murray, and Lucy and Yingou Huang.



Elements of the Merridale Cider Distillery.

The venue for the reunion was the **Merridale Cider and Distillery**. This area has some of the warmest temperatures and longest growing seasons in Canada. Established in 1990, the Merridale Cider and Distillery was certified in 2013 as the first craft distillery in British Columbia. Its handcrafted spirits and ciders, with apples at their core, have won awards in every competition that it has entered. The group enjoyed the casual comfort food served in **the Eatery**, an old farmhouse.

The rustic setting includes a 20-acre orchard, the **Cider** where 100% undiluted juice from European cider apples is fermented, and the **Distillery**. In the latter, a 200-liter hand-hammered copper pot still from Germany is used to make brandies, gins, and vodka from locally grown fruits and botanicals. The site also includes

an events space and store and features an interactive walking path to learn about craft cider and distilling practices.

During the business portion of the meeting, I briefed the group on recent developments in AFE and ADB including the gratitude AFEers owed to the AFE Manila office, the search for a volunteer to fill the AFE Vice President position, increased AFE dues, amendments to the Bylaws, pension matters, health



Enjoying fine Chinese food at the Ottawa–Montreal gathering, l-r, standing: Robert Collette, Suzanne Gaboury, Farrokh Kapadia, Peter Maertens, John Rive, Marilyn Collette, David Aspinall, Faten Hodroge, Donald Kidd, Rita Kapadia, Karen Lane, Marie Thérèse Fournier Gauvreau, Émile Gauvreau, Karen Lane, Judy Allingham; seated: Allan Gill, Séville Gill, Jeanette Rive, Sue Hooper.

coverage matters, books published recently by AFEers, Canada's statement at the Milan Annual General Meeting, and President Masato Kanda assuming office on 24 February 2025 as ADB's 11th President.

I noted ADB operations, including providing almost \$40 billion in development financing in 2024; President Kanda's five priorities announced in Milan; and the Regional Economic Outlook in the April 2025 *Asian Development Outlook*, including trade and other risks that resulted in ADB downgrading its economic forecasts.

A question-and-answer session ensued. The group discussed the likely impact of the foreign aid policies adopted by the Trump Administration on ADB, multilateral development banks more generally, and the United Nations system.

Ottawa/Montreal

The Ottawa/Montreal AFE reunion, organized by **Marilyn Colette and Farrokh Kapadia**, transpired on 30 October 2025 at the **Peking Duck Restaurant** in Ottawa. The set menu included delicious appetizers (salty duck liver/Chinese cabbage with sesame dressing; organic chicken in chili oil, mixed fresh salad; and braised beef shank). The wonderful main courses included the Peony Duck Set (with extra pancakes), honey mustard prawns, sautéed beef with chili and coriander, crispy signature fish in sweet and sour sauce, Kung Pao chicken, lamb with scallions and ginger, sweet and sour pork, snow peas with king oyster mushrooms, and braised eggplant. The gourmet dining was followed by succulent desserts (duckling pastries with red dates and Chinese Imperial Dessert). The food was topped off with tea and two bottles of Masi.

A total of 19 AFEers attended the reunion, which was a great success. All enjoyed the presentation by the restaurant, the very tasty food and wine, and the great opportunity to renew friendships and recall fond memories of ADB and Manila.

For the business portion of the meeting, copies of Bruce Murray's updated write up on news from AFE and ADB were provided to all attendees. Recently retired Suzanne Gaboury gave a very interesting presentation on ADB as it is today, highlighting the changes made in recent years. That was particularly appreciated by the attendees who had left ADB many years ago.

Toronto Potluck and Gala

Led by Nida Rogrigo, the Toronto AFE group was as usual the most active AFE group in Canada. **Linda and Mike Trabulsi hosted potlucks** in 2025 in their condo party room on 27 July and 27 September 2025. AFE Toronto members brought large amounts of delicious Filipino food. Those attending enjoyed the food, renewing friendships, and sharing memories of the Philippines and ADB. There was sufficient food for "take homes" for all.

The 27 September potluck was attended by 13 AFEers. After the potluck, the group adjourned to a Filipino restaurant to enjoy *halo-halo*. When the *halo-halo* arrived, it brought smiles to the faces of those attending and memories of their childhoods. Ten Toronto AFEers enjoyed the *halo-halo* while three abstained, mindful of their waistlines after the heavy potluck.



Halo-halo.

Toronto's Famous Peoples Players Theater was the venue for the year-end Toronto AFE **Gala** on 8 November. Founded in 1974, the Famous People Players offers a uniquely immersive experience for everyone from all walks of life. Paul Newman and his foundation (Newman's Own) provided crucial financial backing for the Famous People Players, including helping to create their "Dine and Dream" theatre in Toronto and

Enjoying Potluck and halo-halo in Toronto, l-r: Ed and Paz Ravadilla, hosts Linda and Mike Trabulsi, Eden and Dean Santiago, Boy and Jennie Amigle, Bernadette Sta Maria, subcoordinator Nida Rodrigo, Cora Tiu, and Jun and Malou Trasporto.



sponsoring the troupe's four-week Broadway run of *A Little More Magic* in 1944.

A nonprofit organization, Famous People Players has been recognized by Canada's Goodwill Ambassadors for bringing social inclusion and empowerment to individuals with disabilities. Almost all of the actors, crew, servers, and cooks have some sort of disability. Famous People Players is currently rated number 1 on Tripadvisor for Theatre and Concerts in Toronto and by the Toronto Star Reader's Choice award for best live theater.

The gourmet dinner was designed by celebrity Chef Christopher Woods. The entrée was a choice of chicken supreme, salmon supreme, or vegetarian delight. Famous People Players is a culinary training ground for the Stars of Tomorrow program. High school students and veteran performers hone their life skills there by preparing the delectable meals. Guests arrive for a meal and are served by the Players, who also perform in the shows. After the meal, guests are led to the theatre.



Gala group at the Famous People Players Theater, l-r, seated: Eden Santiago, Guia Estabillo, Lea Gojo, Lindy Trabulsi, Nida Jugo; standing Sherry Shafiq, Mike Trabulsi, Dean Santiago, Ed and Paz Ravadilla, Dette Sta Maria, Leikha Bisera, Izza Wahid, Patrick Bisera.

A total of 14 AFEers attended and enjoyed the delicious food, good show, catching up with fellow AFEers, and sharing fond memories. As a special treat, Nida had arranged for the AFEers to meet the cast after the performance.

The business portion of the 2025 Toronto AFE reunion included circulating to all those attending a write up by Bruce and a report by Jill detailing many AFE developments



At the Vancouver year-end meeting, l-r, front row: Mae Bernadette Bejosano, Nemy Esquejo, Carmen Lanzador, Fremma Esquejo, Malou Dizon, Tony Telan (sitting); 2nd row: Sean Dimailig, Diane Zapata, Jay and Loi Dimailig, Dolores Telan, Emma Murray, Susana Wensley, Tina de Jose; 3rd row: Merrell Chinyee, Jenny and Vir Palmiano Majarreis, Grace Alindogan, Tess Zamora, Rey Castro, Lew Hayashi, Chris Wensley, Alan de Jose; back row: Bruce Murray, Neriah Zamora, Urooj Malik, Bill Fraser; not shown: Franco Alindogan, Angie Celetino, and Dennis Zapata.

in 2025 and matters discussed at the 2025 AFE Annual General Meeting in Milan.

Vancouver

The 2025 Vancouver AFE gathering was held at the **River Rock Buffet** on 23 November 2025. The 30 AFEers attending enjoyed a wide selection of Chinese and western food, including roast turkey, ham, roast of beef, and a great selection of salads and desserts. There was ample time to renew friendships and relive memories of working in ADB and living in Manila.

Everyone enjoyed participating in the two **John Cole Memorial Quizzes**, one on Christmas Trivia and one covering general knowledge related to ADB, Canada, and the world. Scores were higher for the Christmas Trivia than for general knowledge! Prizes were awarded, to great applause, to the winners, runners-up, and third-place finishers.

The business portion of the meeting consisted of Bruce reading the names of AFEers and ADB staff who had passed away during the last year and summarizing 2025 developments in ADB and AFE. ■

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

Korea

Jong-Inn Kim (ADB 1994–2015)



The AFE Korea Chapter continues to host its monthly get-together lunch on the second Thursday of each month as well as an annual general meeting-cum-year-end dinner in December. On 11 December 2025, the AFE Korea Chapter held its 2025 annual general meeting and year-end dinner at the Backmakims

Restaurant in Gangnam, Seoul. The gathering was attended by 15 members, including former Vice Presidents Bong-Suh Lee and Myung-Ho Shin. During the event, the outgoing Coordinator Se-Wha Moon briefed attendees on the Chapter's activities and events in 2025, focusing on congratulations and condolences, as appropriate. Through these regular gatherings, the Korea Chapter has been actively sharing updates on AFE and ADB news, welcoming new members, and keeping members informed about latest developments. It was agreed that Jong-Inn Kim would serve as a coordinator for the AFE Korea Chapter from January 2026. ■



At the AFE Korea Chapter 2025 year-end dinner. L-r, seated, Sun-Ho Lee, Jin-Gyu Park, outgoing Chapter Coordinator Se-Hwa Moon, Bong-Suh Lee, Myung-Ho Shin, Gyun-Tai Seol, Young-Hoi Lee; standing, Sung-Sup Ra, Dong-Ho Park, Cheol-Kyu Park, Dong-Kyu Shin, incoming Chapter Coordinator Jong-Inn Kim, Soo-Nam Oh, and Hong-Sang Jung (Chong-Serp Chung left before the photo session).

People, Places, and Passages

Discovering Ireland

Ian Gill (ADB 1985–2006)



Author conversing with Oscar Wilde (left) and Edward Wilde (right) in Galway.

Ed: Ian Gill has continued his journey of Searching for Billie, his world-renowned mother. His fascinating book is available on Amazon. <https://www.amazon.com/Searching-Billie-Journalists-Understand-Discover/dp/9887554669>

My wife Jean and I had a wish list for our 2-week trip to Ireland last autumn: travel to remote, wild landscapes, explore some family history, visit old friends, and pay homage to literary icons. I was also intrigued by what Irish writer Lisa McNerney had told me at a book festival earlier: “We are still trying to find out who we are after centuries of being told how to live our lives.”

Northern Ireland

We stayed in Belfast, Northern Ireland, for a few days before driving west to Derry and then crossing over to the Republic of Ireland to Rossnowlagh on the west coast, south to Galway, Limerick, Glengarriff, Dursey Island, Skibbereen, and Cork before heading north to Dublin. My wife pursed her lips as we navigated narrow, winding roads for much of the 1,800 kilometers, but we managed to escape mishap. And in a land known for its rain and blustery winds, we had nine straight calm days of sunshine.

In west Belfast, we were taken to The Falls and Shankill Road—where the Troubles erupted in the late 1960s and continued for decades. Our guide was Patrick, a Catholic who grew up on The Falls with a father who could not find work. We stood in the cell block at Crumlin Road

Gaol, where Irish Republican Army (IRA) inmates staged hunger strikes in the 1970s, protesting against the British government.

We strolled around Queen’s University,

which houses the personal archives of Irishman Sir Robert Hart, the westerner in Qing dynasty China who shaped the career of my mother Billie’s father, Frank Newman. Its archivist was most helpful in my research. The Ulster Museum next door tells the province’s tragic story in striking images.

The scenic highlight was a drive to the Giant’s Causeway in the far north of County Antrim to see thousands of basalt columns whose origins are shrouded in Celtic myth and mystery.

We continued to Derry, where we went on a Bloody Sunday mural tour, led by Gleann Doherty, whose father was among those killed during the Bogside battle of 30 January 1972.

Republic of Ireland

We crossed into the Republic of Ireland, spending a night at Rossnowlagh and calling on the family of an Irish journalist I have known since we were both at Sussex University in Brighton. We passed through Sligo and the desolate beauty of Connemara national park before dining in style in Galway with Isabel, daughter of my Irish godmother Rosaleen whom Billie had befriended in Stanley internment

camp. Isabel grew up in Sweden and has lived in several countries, including New Zealand, before settling in a village outside Galway.



Crumlin Road Gaol (jail) where Irish separatists and criminals were incarcerated.



End of the Giant’s Causeway. See AFE News 62, March 2023, for more detail.



Murals in Derry commemorating the Troubles.

In Limerick, we lunched with golf friends from Manila and admired the clubs' fairways even if we could not manage to squeeze in a game. We made a detour to the Atlantic coast to see the Cliffs of Moher, a several-kilometer-stretch of lofty cliffs with only water between them and America.

Then on to Glengarriff, where my Sussex University friend Jeff, who became a Hollywood scriptwriter, drove us through thick mist across the Berea Peninsula to take Ireland's only cable car to Dursey Island, the country's most westerly point.

We made a pilgrimage to the Famine Museum in Skibbereen, which portrays in graphic detail how the Great Hunger from 1845 decimated Ireland's population through starvation and emigration—and scarred the nation's psyche for generations.

We headed north to Birr for a reunion with our remarkable friend Rebecca, a writer-editor who lives on her own in Clonony Castle, which Henry VIII once granted to Anne Boleyn's father when he was pursuing her.

And finally to Dublin, where we saw the former homes—still largely unchanged after a century or so—of Billie's Irish husband Paddy, including a bungalow on Innisfallen Parade that once counted Irish playwright Sean O'Casey as a neighbor. Both men experienced the severe restrictions of Irish society and lived through the Easter Rising of 1916 and civil war. Paddy escaped by joining the British Army and was posted to Hong Kong where he met my mother.

Dublin

We walked around Trinity College, with its grand library and the extraordinary *Book of Kells*.



Clonony Castle and its owner, former ballerina Rebecca Armstrong.



One page of *The Book of Kells*
[Ed: From Google AI and Wikipedia: *The Book of Kells* is "a world-famous, lavishly decorated medieval illuminated manuscript created by Celtic monks around 800 AD. It contains the four Gospels of the New Testament [of the Bible] in Latin and is renowned for its intricate Celtic knotwork, vibrant colors, and elaborate illustrations of humans, animals, and mythical creatures on vellum pages—a masterpiece of Western calligraphy and a key symbol of Irish cultural heritage...." "It is named after Kells Abbey, where it was kept from the 11th–16th centuries."]

Ireland has produced its share of outstanding writers and we could not leave without a "chat" with Oscar Wilde in Galway (Ed: *the first photo in this article*) and, in Dublin, sampling the pubs frequented by Brendan Behan and J.P. Donleavy, and seeing the house where James Joyce met Nora, the love of his life.

We sampled Ireland's culinary specialties. In Bantry, we had mussels all the tastier from having grown on long ropes in the turbulent waters of Roaring Water Bay. Jean waited till Dublin before tasting her first frothy Guinness beer—and regretted she had not tried it earlier.

Altogether, it was a trip of discovery and delight, nostalgia, and rumination, recommended for itinerant explorers. ■



Jean Gill enjoying her first Guinness.

Outreach to CRIBS

Precinia Lizarondo (ADB 1980–1991)



CRIBS is the acronym for the Create Responsive Infants By Sharing Foundation, Inc., and CRIBS was the destination of my first outreach program under the AFE–ADB East Group, on 25 October 2025. Thank you, Mayette Domingo and Luz Tolarbas for organizing the AFE–ADB 4th Quarter Activity Outreach Program. The activity was an eye-opener for me as it was my

first time being a part of the group visiting the facility. The activity was also an opportunity to learn more about CRIBS and to experience first-hand being with the staff, volunteers, and residents.

Although I had heard about CRIBS from some Filipino acquaintances and friends, only when I joined the East Group outing did I appreciate CRIBS because we had an orientation that explained how and when it started in the Philippines, its goals, and the original and present locations, all supported by statistics and pictures.

CRIBS started in 1974 in Manila when American missionary wives fostered children from the Reception and Study Center for Children, part of the Department of Social Welfare and Development (DSWD). CRIBS was the first nongovernment organization (NGO) to implement a Foster Care Program that found a family that eventually adopted the fostered children. CRIBS has since been incorporated with the Securities and Exchange Commission (SEC) as a nonprofit, nonstock NGO, and it has evolved to become a licensed DSWD child welfare agency. It launched its

first program, the Receiving Home, where abandoned, surrendered, and neglected infants were housed in a rented house in Antipolo City and were provided with

basic needs. CRIBS then expanded its reach with the New Beginnings Program, which aims to rehabilitate sexually abused girls. CRIBS operates in Antipolo City.



Visiting with the Girls. After our 45-minute orientation, learning the “Dos and Don’ts,” questions and answers, and sad and successful stories that brought tears to most of us, we were moved to another room where we met the residents (girls). Oh, before I forget, a painting by one of the girls was purchased by a CRIBS visitor—that was so heartwarming!

We were ready with games, presentations, food, and gifts for the girls. Most enthusiastically joined the games, while some were perhaps shy to join in.

In return, they shared their singing and dancing talents. The girls made their group dance presentation in the garden and “woohoo,” what a presentation they made—budding artists! We were given their hand-made cards of thanks and heartfelt messages. We enjoyed their show and left their “Home” with cheerfulness, hope, and prayers that the girls would heal and overcome their traumas.

If you would like to know more about CRIBS, donate, or visit, see their official website: cribsfoundationic.org

Next we had a sumptuous lunch at Theo and Miguel, visited the Antipolo Cathedral and the Casa Santa Museum of Santa Claus Memorabilia, and enjoyed a *halo-halo* snack at Cloud 9. ■



Seated in front: Ben Hombre; 2nd row l-r: Luz Tolarbas, Gladys Hari, Mayette Domingo, Eufie Visceral, Au Pulusan, Night Dy, Violet Guno, Randz Marquez, Midi Kawashima; 3rd row: Zeny Sanchez, Nemias Silvestre, Penny Gutierrez, Lelet Sanchez, Ophie Irriberry, Marissa del Castillo, Dory Catura, Marianne Francisco, Venice Avante, Chona Murakami, Preci Lizarondo, and Oscar Domingo.

Society of Researchers for International Development

Keiichi Tamaki (ADB 2001–2017)



After retiring from ADB, aside from enjoying tennis, I have remained engaged in intellectual exchange through the Society of Researchers for International Development (SRID; <https://www.sridonline.org>). SRID is a Japan-based nongovernmental organization (NGO) whose

membership consists mainly of retirees—along with some active staff members—from multilateral development organizations such as ADB, the World Bank, and United Nations agencies, as well as Japan International Cooperation Agency (JICA) professionals, academics, and development consultants.

The NGO publishes **the SRID Journal** online twice a year as **an open, independent intellectual platform**. The journal features original, sometimes exploratory, reflections on international development, encouraging contributors to move beyond institutional constraints and policy orthodoxies. All issues are freely accessible online, reflecting SRID's commitment to open knowledge exchange and cross-generational dialogue.

The current issue (vol.30; <https://www.sridonline.org/jj202601eng.html>) features a special collection of essays and articles inspired by a *New York Times* column by Thomas L. Friedman on the concept he terms the "Polycene." In a world marked by overlapping crises and accelerating complexity, Freedman argues that we are witnessing **a civilizational shift**—from "Either/Or" thinking to "Both/And" reasoning—not as rhetoric, but as a principle embedded in institutional design, policy choices, and ethical practice.

As many of you must be interested in remaining intellectually engaged even after retirement, the SRID journal offers a stimulating space for renewed debate, learning, and contribution. We would be delighted if *AFE News* readers explore, share, and engage with these ideas—within Japan and beyond. ■

Revisiting the Rockies

Yinguo Huang (ADB 1992–2013)



Drawn by the irresistible combination of towering mountains, luminous turquoise lakes, majestic glaciers, abundant wildlife, and endless outdoor adventure, I first visited the Canadian Rockies with my family in the summer of 2000. Twenty-five years later—now retired, with more leisure time—we returned in the same peak season to relive those memories. The mountains

and lakes remain magnificent, but this time their beauty felt intertwined with something more sobering: the unmistakable fingerprints of human influence on the landscape.

I still managed to hike some of the moderate to difficult trails, such as the Plain of Six Glaciers, though at a pace best described as "unhurried" rather than "athletic." The scenery was as breathtaking as ever, yet I couldn't shake the sense that the landscape itself was telling a different story than it did a quarter century ago.



Sunrise at Marion Lake, Banff National Park, July 2025.

Banff is more commercialized now, with larger crowds and upgraded facilities. Jasper, despite the 2024 wildfire, retains its quieter charm. Charred slopes still bear the scars of the burn, but new vegetation is already pushing through—a reminder that while the ecosystem is resilient, the frequency and intensity of wildfires in Western Canada have been rising in a warming climate. Nature heals, but she's clearly working overtime.

Driving between Banff and Lake Louise, the Trans-Canada Highway—once a two lane stretch—has been expanded to four lanes. The smoother drive is welcome, especially for those of us who now appreciate safer driving as much as a good viewpoint. What caught my attention, though, were the wildlife overpasses: green bridges arching over



Lake Louise, Banff National Park, 2000.



Holding the 2006 marker at Athabasca Glacier, showing its retreat as of July 2025.

now will shape what future generations are able to see, touch, and cherish. The mountains have shown us what is at stake. It's up to us to listen—hopefully before the next reunion tour of the Rockies requires binoculars just to spot the remaining ice. ■



A mother brown bear and her cub at Rogers Pass, Glacier National Park (elevation 1,330 meters), July 2025.

the highway, built to help animals safely cross a landscape increasingly shaped by human activity.

In Retreat. But the most emotional moment came at the Athabasca Glacier of the Columbia Icefield. Along the trail, markers show where the glacier's toe once reached, beginning in 1844. Over that span, the glacier has retreated more than 1.5 kilometers. In 2000, we walked straight from the parking lot onto the ice, passing clusters of purple alpine wildflowers blooming along the trail. In 2025, almost at the same time in the same month, those blossoms were nowhere to be seen.

Now, standing at the 2006 marker—the closest reference point to my last visit—the glacier lay far uphill, separated by a wide stream of meltwater. Reaching the ice today requires boarding a large-wheeled Ice Explorer vehicle, a standard practice for visitors who wish to put their foot on the ice. The distance between the 1844 marker and the glacier's 2025 position felt like a physical measurement of time—and of warming. The retreat wasn't abstract, not statistics or a headline. It was right there in front of me: exposed rock, flowing meltwater, and a glacier shrinking year after year. The landscape itself had become a ledger of rising temperatures.

As I left the Rockies, I kept thinking about a teaching often attributed to the Cree, one of the largest indigenous peoples of North America, that captures the urgency written across these mountains: **"We do not inherit the Earth from our ancestors; we borrow it from our children."** Those words felt less like a proverb and more like a responsibility. The land is speaking, and its message is clear. What we choose to do

Wednesday Morning Hackers

Hiroiyuki Maruyama (ADB 2000–2020)



Foresome. We always look forward to Wednesday mornings, when we meet for our weekly round at the Riviera Golf Club, rain or shine, except perhaps during typhoons. Now and then we even tee off in darkness, particularly around the winter

solstice. It has become a small ritual of friendship and fresh air, a gentle mid-week reminder that life is larger than emails, meetings, and the steady march of time. These are the modest pleasures of retirement: a calm morning on the fairway, unhurried and untroubled, and a privilege we never take for granted.

That steady march of time, of course, is felt most clearly in our golf swings. The distances are no longer what they once were; the ball does not fly as far, even when it feels as though we have swung just as firmly. The same club that once sent it gliding now comes up short, and we quietly reach for one or two clubs more. Fatigue arrives sooner too. There was a time when we proudly walked every yard of all 18 holes. These days, 9 may be enough, and on some mornings even that feels ambitious. The golf cart, once a convenience, has become a loyal companion.

Yet our enjoyment has deepened. We savor the cool breeze along the fairways, the sudden burst of rain, and the clean, earthy scent of grass afterwards. We still mutter at a mis-hit, but the frustration fades quickly. The score



At the Riviera, l-r, Yong Cheng, Ian Gill, Bob Everett, and Hiro Maruyama.

matters far less now, much less than the company, the conversation, and the quiet pleasure of being outdoors.

And then, every so often, a couple of well-played holes lift the spirits, spark a grin, and give us just enough hope to look forward to next Wednesday's game all over again, followed by an unhurried lunch where the easy talk of retiree life drifts between pensions, health insurance, and the small aches that somehow become part of the game.

Different Strokes. Between the four of us, the round reveals different temperaments.

Ian says he is "optimistic but delusional, still trying to fulfil a promise I briefly showed 40 years ago."

Bob remarks, "I love golfing at Riviera in the early morning, the cool, crisp air, the challenge of playing the Couples and Langer courses, and the camaraderie of my fellow Hackers all make for a most enjoyable time."

Cheng, ever steady, approaches the round with calm concentration. He regards golf as a low-impact exercise that quietly strengthens balance, flexibility, and overall well-being.

And I sometimes wonder, almost as an outsider to my own game, why the same familiar patterns return on the same holes, an almost philosophical question, as though the course were



offering a lesson I have yet to learn how to interpret. The irony, I must admit, is that the only part of my game that shows any real consistency is the very one I would prefer to let drift quietly away.

It is in these moments that we are reminded how good life can still be: a modest rhythm we cherish more with each passing week, knowing how precious it is simply to return again. ■

On Transience

Hiroyuki Murayama (ADB 2000–2020)



A suite of reflections on movement, stillness, and the quiet intervals between places.

My work in development has taken me across regions and borders, to places where systems meet people and policies take their shape in ordinary lives. In the quieter intervals between assignments,

I began noting small reflections on travel, memory, and elsewhere, on the spaces that open between places and on what lingers after each departure.

Over time, I have come to think that meaning often reveals itself in moments of transition, in what passes almost unnoticed. For those who travel often, even the smallest choices can carry a quiet significance.

A short reflection for those whose work and life unfold between places, and in time deepen into an understanding of movement, stillness, and meaning. I have always been drawn to the quieter moments of travel, those suspended hours when thought seems to move differently. Many of us spent much of our working lives passing through such transient spaces, carrying fragments of the places we leave and the ones we approach, a quiet thread running through journeys, work, and all that remains in between.

Here are a few of those reflections...

The Edge of Things

a quiet reflection on transience and the rhythm of departures

At the edges, time thins and departure becomes the only home we have ever known.

There are places that seem to exist only in the moment before departure.

Hotel lobbies at dawn, where the desk clerk still yawns behind his ledger, and your footsteps sound louder than they should on the polished floor.
 And an airport in the small hours, in a country with only one or two flights before sunrise, either east- or west-bound.
 The concourse is half-lit, humid air pressing in through the glass, as though the night has not yet lifted.
 At the check-in counters, suitcases stand in uneven rows, their owners leaning heavily against them. Expats, consultants, business travellers, their voices subdued, as though each were speaking across a closed door.
 We are all hollowed by too little sleep, eyes raw from the hour, yet in the handing over of a passport, in the thump of a boarding pass, comes a strange respite, the relief of being released, the faint excitement of going elsewhere.
 The queue at passport control edges forward, and as you step across that thin line from land-side to air-side, the last border of the country, the officer at the desk remains improbably alert despite the hour, his gaze steady, as if he alone understands that this narrow corridor is where the country ends, and so does belonging.
 I have stood in all of them, suitcase at my feet, watching the way the world holds its breath between one thing and the next.
 They are not places meant for staying; they are built for the narrowing instant before movement, when everything tilts slightly toward elsewhere.
 And beyond that edge lies the harbor of air travel, where the tide is measured not in waves but in departures.

The Aisle Seat

from the stillness between places

I have never cared much for the window seat.
 People imagine it offers something singular, a frame of glass, solitude pressed against the sky.
 But I have always leaned toward the aisle.

On long flights, the window soon ceases to matter.
 Cloud closes in, or darkness swallows the land.
 A faint scatter of lights drifts below — towns reduced to pinpricks, constellations reversed — then nothing.
 The view becomes an idea rather than a sight, more imagined than seen.

From the aisle, the horizon is only hinted at, caught between shoulders or across the pale glow of the moving map.
 I glance at it now and then, a thin line inching east or west, seeking not the scenery but the reassurance of knowing where we are and how long remains.

Sometimes the aircraft feels less like a machine than a vessel at sea:
 the red light on the port side, the green on starboard, and the small beacon beneath the fuselage, its pulse flickering into the night,
 all of it like a ship's lanterns carried across a dark ocean
 Not flying, not navigating, simply floating, marked only by those lights.

The aisle carries its own kind of courtesy.
 To rise without ceremony, to stretch in the galley, to take a few steps to soften the hours.
 To be the one who moves, rather than the one who must be asked.
 It is a small gesture, but travel is often made bearable by such gestures.

Mostly I close my eyes.
 The engines become a kind of weather, steady and unchanging.
 The cabin settles into its hush: people sleeping, films flickering, a steward's step muffled by carpet.

The seat is the only thing that keeps me grounded, while the rest rocks lightly with the ship of air, its lights marking port and starboard, its keel the thin fuselage, sailing eastward through a darkness without shore.

The window seat invites you outward.
 The aisle lets you turn inward.
 And somewhere between the two, the journey goes quietly on.

Elsewhere begins long before arrival.

The Harbor of Air Travel

a meditation on motion and the quiet grace of departure

The flight had landed before dawn, that hour when the city still half-dreams and the air carries the scent of jet fuel and orchids.

By the time I entered the terminal, the world had already resumed its quiet rhythm of motion.

Inside the lounge, along one side, a breakfast buffet stood waiting: baskets of croissants and breads, eggs and sausages set beside vegetarian dishes, bowls of congee steaming gently.

Teas and coffees stood in ordered ranks, as though abundance itself might soften the waiting hours.
 I steeped a cup of tea, organic chamomile and lemongrass.

The steam rose in slow spirals, blurring the edges of the morning.

Every journey passes through a moment like this, something still, a pause between motions. I thought of all the waiting lounges and departure halls I have known, and how even there, the smallest ritual; a sip, a glance, a breath, can become a kind of home.

Some moved with the practiced ease of business travel, pausing only long enough to fill a plate before returning to their screens. Others, dulled by long haul, lingered over cups that cooled untouched. A few, attuned to the quiet rhythm of transit, took a pint with breakfast as if it were part of the dawn itself.

The air was cool, held steady by conditioning, faintly perfumed by orchids arranged along the walls. Some passengers were bound for home, others leaning into another working day in cities not yet awake.

It was not a place to stay, only to pass through, a harbor of air travel, where the tide was measured not in waves but in departures.

Comfort Food

on belonging, elsewhere

Living and working across countries for many years teaches you many things, not all of them learned in motion: some technical, some practical, and some unexpectedly human. One of the quietest lessons comes from the table.

I never longed for the food of my childhood in those early years abroad. Perhaps I had already decided, quietly and long before leaving, that the familiar would not follow me.

In places where mornings began with the scent of cardamom, I ate what was offered: a warm snack folded in paper, a small parcel handed across a counter. These meals were never substitutes. They belonged to their own soil, each with a quiet welcome of its own.

Over time, other rhythms settled in: dense bread with pickled fish; greens simmered with coconut; garlic rising in oil before prawns went in — a sound that called people to the table even when the table itself was improvised. A modest cheese in a crowded room, its sharpness softened by conversation. Tea poured on a train curving through the highlands. And meals shared with colleagues in resident missions, their

laughter easing the hours and making me feel less foreign than I was.

Even now, certain gestures stay with me: slicing bread without rush, folding herbs into yoghurt, listening for the moment garlic begins to color. Habits learned in kitchens I passed through only briefly.

The foods that once meant “elsewhere” now feel closer to belonging. A bowl of dal on a winter night. A fish curry that recalls not one memory but several. Childhood dishes remain, but gently, like familiar objects kept at the edge of a room.

Perhaps this is what happens when one lives abroad too long. The longing for “home” does not narrow; it expands, until comfort is no longer bound to geography but to something quieter: the memory of having been accepted, of being fed, however briefly, in the spirit of welcome.

I do not chase these dishes. They return on their own, in unfamiliar kitchens, in markets far from where I first knew their scents. They remind me that while I may not belong entirely to any one place, I have belonged gently, momentarily, to many.

And perhaps that, too, is a kind of home, one carried lightly across borders, shaped by the generosity of others.

And so the journey continues, not outward, but quietly onward, carried in the spaces between one place and the next. ■



20 Years of Giving Back

Sawai Boonma (ADB 1973–1978)



Ed: Sawai Boonma worked at ADB and the World Bank as an economist. In 2010, "Dr. Sawai Boonma ... was awarded the 2022–23 Narathip Award from the Writer's Association of Thailand. The Narathip Award is delivered to senior writers whose works have been widely praised. The award was delivered to him

by Thanpuying Wiwan Worawan Sreshthaputra, an heir of Prince Narathip Praphanphong (1861–1931), a son of King Mongkut, the 4th monarch of Siam.... Prince Narathip Praphanphong is officially recognized by UNESCO as an important cultural World figure." <https://mysakonnakhon.com/dr-sawai-boonma-receives-prince-narathip-award/>

As 2026 dawned, a project to support the education of children in a rural area of Thailand where I grew up—Banna—entered its 20th year. I had been donating funds for education in Thailand for a number of years before launching this project, which is now managed by the Banna Reading Promotion Foundation (website: www.bannareader.com). Staff of the foundation come mainly from people in the area. Funds for the project come from my writing after retirement, supplemented by donations from friends.

As the name of the foundation suggests, our work focuses on promoting reading, mainly among children in all 35 government elementary schools in Banna. We have expanded to promoting other activities as well and other organizations have joined us. Together we have promoted writing skills, vegetable gardening, music education, and sports, in particular unicycle riding. We have also

- begun the process of training teachers to teach basic financial management through game playing and of setting up a program to help children from poor families,
- set up a "teachers bank" of mainly retired teachers in the area to help children in need of special tutoring,
- created a donation center that distributes donated sport equipment to schools and donated books to school libraries,

- formed the "roadside" libraries that we have placed in some communities, and
- built some libraries for schools.

I am happy to share with you some pictures from our activities. ■



Semifinalists in a reading competition.



A newly built library funded by a private business enterprise through the Banna Reading Promotion Foundation.



Book donation to schools: part of the books donated by NGOs and a book publishing company through the Banna Reading Promotion Foundation.



Bicycles donated by an NGO to help children go to school.

Lions-Hearted Medical Mission

Normita (Tricia) Marquez (ADB 1979–1981)



The New York Yonkers Millennium Lions Club conducted Medical Missions on 13 January 2026 in Silang, Cavite, and on 14 January in Antipolo City, Rizal, Philippines. Six members of the Yonkers Millennium Lions Club, 10

members of the Yonkers Rizalian Branch, and 10 members of the Antipolo Buenviaje Lions Club participated in the mission.

Three AFE members—Emma Dumalag, Normita Marquez, and Aida Mortell—volunteered their time and services during the 2-day Medical Mission.

Prior to the arrival of the Medical Mission Team in January 2026, 10 patients had cataract surgery in November 2025 in Antipolo. The procedures were generously performed in advance by Dr. Edward Dayacap.



The services benefited many recipients, some in multiple ways, as follows:

- **Cataract Services:**
 - 10 adults underwent cataract surgery,
 - 20 additional adults received treatment;
- **Vision Screening for school children:**
 - 670 children screened,
 - 157 children referred for further evaluation;
- **Medical, Eye Care, and Health Monitoring Services for hundreds of patients, including:**
 - 475 medical check-ups,
 - 494 recipients of medicines,
 - 253 eye check-ups,
 - 400 eyeglasses distributed,
 - 391 blood pressure screenings,
 - 391 blood sugar tests;

- **Relief and Community Support:** 400 blankets, 200 canes, and 400 umbrellas were distributed; and
- **Food for the Hungry:** 400 adults and children were provided with rice and chicken soup.

With the support of Yonkers Millennium Lions Club members, generous donors, Lions from other clubs in the district, and other benefactors—including families and friends who donated cash and goods—the Medical Mission was a huge success. The assistance and cooperation of the Antipolo Buenviaje Lions Club, Yonkers Rizalian Branch, and other volunteers ensured that the mission was well-organized, efficient, and impactful. ■

Little Strokes Fell Great Oaks

Guia Estabillo (ADB 1969–1990)



Little Strokes Fell Great Oaks: My Decluttering Journey Starts. The surgery for removing a cataract from my left eye was coming close—10 November 2025. No going back after the date had been rescheduled for four or five times. Some of the don'ts after surgery: no driving until after the first

1–2 weeks and no straining or lifting anything heavy. This meant I'd be cooped up indoors for 2 weeks! No driving, no exercises, no gym, no massage, not even physiotherapy. That's like a death knell even just for 1 week.

I had no choice. The "D" word had been hovering in the background for a while and I couldn't ignore it anymore.



Coping. I'd been watching YouTube vlogs and Facebook reels, and was overwhelmed by the things they postulated over and over again—declutter and your life will be so much lighter. Where does one begin?

I started in the kitchen—drawers full of gadgets, recipe cards and printouts everywhere, spices and herbs in a variety of containers. The first week was not encouraging—out of myriad small containers, I got rid of only five, and then my printer would not print labels. That put a halt to my lofty objectives. I had meant to organize the spices in uniform jars in alphabetical order in carousels! So I checked out the other drawers in the kitchen: duplicate gadgets, expired food, etc.



shoe boxes labeled Keep, Donate, Discard. (Tip: keep the collection simple in small, liftable shoe boxes.) Some days, the pickings were aplenty; some days, just one, but not breaking the rhythm is key. The shoe boxes were



One tip that I found useful was: declutter at least one item a day. The proponents argued that it means that you get rid of at least 365 items within a year. For me, it meant that once I started, by getting rid of one item a day I would not lose my momentum. It helped that I started using open shoe boxes labeled Keep, Donate, Discard. (Tip: keep the collection simple in small, liftable shoe boxes.) Some days, the pickings were aplenty; some days, just one, but not breaking the rhythm is key. The shoe boxes were easy to fill and to deal with. If you hang on to them too long, you might change your mind and risk delays or distractions. Dream of the victory lap on each trip to the dumpster (far more trips with smaller boxes)!

Continuing. So from the kitchen, I made my way to various shelves, chests, cabinets, and bookcases, starting with the easy stuff. It was brilliant of Marie Kondo to say, “ditch it if it doesn’t spark joy,” but other emotional things can prevent one from

discarding what could be useful someday, if not today. It might be useful to ask: How about the joy of giving your once-loved objects a new lease on life with new owners? How about freeing up precious real estate that your boxes occupy in your home? How much would it cost to buy new if you discard this relic today?

Reliving. From November 2025 to February 2026, I can’t explain exactly how I reached the point where I could say, “I’m 90% done!” (Warning: you have no idea about the size of my universe.) This morning, I returned to the basement storage one box of old filled photo albums (not yet reviewed), and two boxes of unfilled picture frames and photo albums (can be shared with family and friends at appropriate times). I have discarded clothes, curios, books, floppy discs, VHS tapes, CDs, paper files and travel brochures—some tossed straight for recycling and some shredded if they contained confidential matters.

It wasn’t easy, as I destroyed snail mail filed before the popularity of email. The mountain of mail completely debunked the notion that Filipinos are not letter writers! How many times did I have to stop and read and recall the background to long-forgotten episodes of my life! I sometimes stopped to scan letters, pictures, cards to share with friends. This is a wild ride down Memory Lane!

I found an invitation to a wedding in the mid-60s. I’d even forgotten that I was one of the bridesmaids at 18 years old. I asked the bride, a friend who lives in Australia, if she wanted me to scan a copy for her. (I was afraid that she was tired of my scans.) It turned out that her daughter would find it useful in her claims for her inheritance because the invitation gave the date of the wedding (the first of three) long forgotten by my friend. With the scan, her daughter could now get a copy of the marriage certificate to prove her claim’s legitimacy.

I got goosebumps seeing that photo of myself on a soapbox when I claimed the bronze medal at the ADB mini-Olympics (1989?) for hurdles—not bad as a substitute for my tocaya (namesake) Guia’s daughter who got cold feet just before the race. She was about half my age (she was 16 years old at the time)!

Repurposing. I lost count of blue recycling bins I had filled and the number of trips to Staples for recycling electronic garbage (tapes, discs, even a working printer). There were enough thrift stores to take my donations: Mission, Goodwill (GW to my friends), Value Village (VV Mall), Salvation Army, Talize. I discovered that they sell hardcovers for at least \$5 each that they get for free, I did not feel good about that.

So I was grateful that a friend in the Philippines said “yes” when I offered to send my books after I took a

picture of the titles. Her daughter would find them useful for her voluntary tutoring. That's money well spent for door-to-door shipping. I have yet to wait for better weather to make a trip to the Community Recycling Centre for household waste.

Persisting. I worked every day for 3 months, but I did not work hard every day. Even on days when I could not spend much time decluttering, when my energy level was low or I was tied up with other things, I contributed to the shoe boxes at least one item a day. It is important not to lose momentum.

I got tired of reading "helpful hacks and tips" for decluttering. However, two things helped me stay engaged this long with the exercise. First, I realized the more stuff I have, the more stuff I have to maintain. This encouraged me to tell myself that from now on, I will be careful what I let into my house. Second, I asked myself "How do I want my space to look 5 years from now?" I realized I do not want to worry about so much stuff when I'm 83. If I don't stop accumulating things today, I'd have more stuff to get rid of, and what I need to get rid of to date has not been easy. It's brutal!

I wrote a note to myself in big bold letters and put it in a plastic sleeve: **"(1) no more trips to garage sales and thrift stores, and (2) no more adding new gadgets and other stuff."** Enforce the one-in, one-out rule.

Rewards. I cannot describe how good I feel when I see how far I have come since November 2025. It is liberating. And I am able to enjoy reading books again. Before, I felt like there's unfinished business somewhere in the house, and that there isn't enough time to do everything I needed to do. Whenever there was down time, I felt bad about ignoring the stuff that had accumulated in my home. My mother passed on last September and I, as the eldest child, was left to take care of her things—including the paper work.

This decluttering exercise helped me to handle the challenges of losing a loved one and to have insight into how difficult it would be for my children if I left all my stuff for them to deal with. (Lest they think they're home free, there is still some work left—the remaining 10%.)

Different Strokes. What worked for me may not work exactly the same way for others. Several factors helped me in this exercise:

- (1) the lack of options/activities during the first 2 weeks after surgery;
- (2) winter season, snowstorms, and windchill when I had to stay indoors—in the Summer and Fall, I would be outdoors playing tennis and gardening;



Part of my living room. Even the second layer of curtains were finds fr the decluttering. They went missing for 18 years because I had no time to rehem them, then I could not remember where I stashed them!

- (3) my mindset re decluttering was different 10 years ago, the last time I did decluttering, and if I were moving to another place, I may even have been more ruthless and eliminated more stuff;
- (4) momentum sustained—2 weeks after my surgery, I was back to my many regular activities, but I incorporated decluttering 1–2 hours every day (adding at least one item to the boxes if that wasn't possible).

Unfinished Business. I am by no means done. I may get stuck at 90%, but I have a few Next Steps:

- (1) After my right eye surgery in the Spring, I plan to organize the printed photos chronologically in envelopes, and to maintain them in the same shoeboxes where they currently reside.
- (2) When the weather is better, I'll collect household garbage in the garage. That from inside the house is already in boxes for discarding.
- (3) I will delete unnecessary emails.
- (4) I will delete unnecessary photos from my cell phone. I have indexed my old photos 'til 2010 but instead of continuing to do that, I intend to save them in my external hard drive. I do not think my children will have the will or the time to look at them when I am gone. I'll leave the digitizing/scanning to my children. I'd be lucky to see the day!

The items above may still be work in progress 'til I-don't-know-when.

Rewards. After achieving the estimated 90% completion rate, I treated myself to a local spa visit for a facial for some more decluttering. Off went the facial hair and blemishes.

An early 15th century sage was into something noting: **"Little strokes fell great oaks."** Timeless. Useful. Decidedly worth doing for my kind of oaks. ■

ADB Library: Reminiscing while Researching

McRhon Banderlpe I (ADB 2010–2013)

I left ADB more than a decade ago and only returned to ADB on several occasions. As former Head of Lifelong Learning Programmes during my time at the National University of Singapore (NUS), I had the opportunity to bridge partnerships and collaboration between NUS and ADB. Those visits were mostly work-related. I didn't have much time to reflect on my time and the lessons I learned during my professional years here.

Last December 2025, I had the opportunity to visit ADB again after 6 years as an academic researcher on teacher education practices. Thank you to our colleagues from AFE–ADB who kindly escalated my request to use the library and its resources for my research. Upon entering the library, I was welcomed by a good friend and former colleague, Leriza Endriga. During my visits, I worked on my research and had the opportunity to walk around and see some physical reconfigurations inside the Headquarters (I reserve my observations to myself though).

Most importantly, being inside the ADB library reminded me of my years working here. It was at the library atrium where eStar and the other “e” systems under the Information

Systems and Technology Strategy II (ISTS-II) were launched starting in 2008. I looked forward to the *Insight Thursday* sessions which I also helped to organize starting in 2010. Finally, the library became my intellectual haven, where I could borrow books, read, and reflect on the reasons why I was working here.

I did not “retire” on leaving ADB. Thus, unlike the AFE retiree members who have the retiree ID card and can come in and out of the HQ regularly, I do not have that privilege. I hope the AFE–ADB and the Library can consider allowing all former staff to use the library. It would be a good way to reminisce and reconnect while continuing our mission to help the region even in the research projects we are working on.

Big thanks again to Riza, the AFE–ADB, and the cheerful library staff and security team. I hope to visit again in the future.

Ed: For many years now, AFE has been asking BPMSD to allow all former staff to have IDs—to no avail. However, AFE–ADB is happy to assist our members without pensions and IDs who wish to visit ADB and the library. Please contact us 2 working days in advance to be sure we can arrange your visit.

While preparing this article, I visited the library and found many nearly empty shelves. The librarian explained they are currently “deselecting” infrequently referenced items. ■

New Members

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

July 2025

Cruzado-Silvestre, Nemia (Philippines)
Ty, Darren (Philippines)
Williams, Otolorin Ian (United Kingdom)

August 2025

Begum, Mahmuda (Bangladesh)
Everett, Hayden (New Zealand)
Hung, Samantha Jane (New Zealand)
Lim, Wei Chong Timothy (Singapore)
Pedrena, Kimberly (Philippines)
San Juan, Imelda (Philippines)
Sato, Noriko (Japan)
Schoellhammer, Robert (United Kingdom)
Sherman, Josefina (United States)
Tansengco-Schapero, Marie Stella (Philippines)
Zhou, Mingyu (China, People's Rep. of)



September 2025

Fontanilla, Ma. Cielo (Philippines)
Marsh, Catherine (United Kingdom)
Pura, Elenita (Philippines)

October 2025

Ahmad, Raza (United States)
Buencamino, Helen (Philippines)
Dimayuga, Linda (Philippines)
Emzita, Kori (Indonesia)
Maruyama, Hiroyuki (Philippines)
Villamor, Aurora (Philippines)

December 2025

O'Leary, Stephen (United States)
Wright, Llyod (United States)

January 2026

Capulong, Ma. Virginita (Philippines)
Clinton, Andrew (Canada)
Gosper, Bruce (Australia)
Janardanam, Srinivasan (Philippines)
Kawazu, Keiko (Japan)
Locsin, Maria Carmela (Philippines)
Marzia, Mongiorgi (Canada)
Mongiorgi, Marzia (Canada)
Palau, Marcela (Georgia)
Pradhan, Naresh (Nepal)
Schelzig, Karin (United States)
Sicat, Charlotte Justine (Philippines)
Sipalay, Alena Mara (Philippines)
Wang, Huei-Huei (Philippines)
Zveglich, Joseph Ernest Jr (Philippines)

February 2026

Grozier, Ben (United States)
Jopson, Robert (United Kingdom)
Koa, Kimberly (Philippines)
Ouk, Mao (Cambodia)
Rehan, Nazmeen (Pakistan)
Tian, Valeri (Korea, Rep. of)

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

Senior Appointments at ADB

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

Junkyu Lee—Representative, North American Representative Office (NARO), Strategy, Policy, and Partnership Department (SPD), effective upon assumption of office.

F. Cleo Kawawaki—Director General of Strategic Fundraising, Office of the President (OPR), effective upon assumption of office.

Winfried Wicklein—Director General, Sectors Department 2, effective on assumption of office.

Nianshan Zhang—Director General, Southeast Asia Department (SERD), effective on assumption of office.

Bruce Dunn—Head, Office of Safeguards, effective on assumption of office.

Azusa Sato—Regional Director, Pacific Subregional Office in Suva, Fiji, Pacific Department, effective on assumption of office.

Anouj Mehta—Advisor, Office of the Director General, SPD, effective on assumption of office.

Artur Andrysiak—Country Director, Turkmenistan Resident Mission, Central and West Asia Department (CWRD).

Syed Hussain Haider—Deputy Country Director, Pakistan Resident Mission, CWRD, effective on assumption of office.

Shannon Cowlin—Country Director, Sri Lanka Resident Mission, South Asia Department, effective on assumption of office.

Luke Fochtman—Country Director, Afghanistan Resident Mission, CWRD, effective on assumption of office.

Kanya Sasradipoera—Deputy Country Director, Indonesia Resident Mission, SERD, effective on assumption of office.

Isabel Chatterton—Director General, Private Sector Operations Department (PSOD), assumed office on 1 October 2025.

Paul Flegler—Director, Finance Sector Office, Sectors Department 3 (SD3), assumed office on 1 October 2025.

Safdar Parvez—Deputy Director General, SPD, assumed office on 1 September 2025.

Anje Schubert—Ombudsperson, Office of the Ombudsperson, effective 2 March 2026.

Marife Apilado—Deputy Director General, Office of the Director General, PSOD, effective 16 February 2026.

Kerry Samantha Albright—Advisor, IED and Head, Evaluation Knowledge Management Unit, Independent Evaluation Department (IED), assumed office on 2 February 2026.

Maria João Kaizeler—Director, Financial Management Division, Procurement, Portfolio, and Financial Management Department, assumed office on 2 February 2026.

Roshan Ouseph—Assistant General Counsel, Office of the General Counsel (OGC), assumed office on 2 February 2026.

Ron Slangen—Regional Head, Operations Coordination Unit, SERD, assumed office on 19 January 2026.

Andrew Perrin—Director, Planning Division, Department of Communications and Knowledge Management, assumed office on 16 January 2026.

Lin Lu—Advisor, Office of the Director General, East Asia Department, assumed office on 12 January 2026.

Martin Lemoine—Advisor, Office of the Director General, PSOD, assumed office on 12 January 2026.

Takafumi Kadono—Country Director, Papua New Guinea Resident Mission, PARD, assumed office on 11 January 2026.

Eisuke Tajima—Director, Human and Social Development Sector Office, SD3, assumed office on 7 January 2026.

Aaron Batten—Country Director, Thailand Resident Mission, SERD, assumed office on 6 January 2026.

Suhail Khan—Director, Private Sector Financial Institutions Division, PSOD, assumed office on 2 January 2026.

Matteo Lanzafame—Director, Macroeconomics Research Division, Economic Research and Development Impact Department, effective 9 December 2025.

Keiko Nowacka—Director, Gender Equality, Gender Equality Division (CCGE), Climate Change and Sustainable Development Department (CCSD), assumed office on 2 December 2025.

Yoon Choi Barker—Deputy Director General, Office of the Director General, Information Technology Department (ITD), assumed office on 2 December 2025.

Bobur Alimov—Country Director, Indonesia Resident Mission, SERD, assumed office on 17 November 2025.

Gordon Jones—Assistant Controller, Trust Fund and Administrative Expense Division, Controller's Department, assumed office on 17 November 2025.

Yasmin Siddiqi—Country Director, Cambodia Resident Mission, SERD, assumed office on 17 November 2025.

Jiro Tominaga—Deputy Director General, Office of the Director General, IED, assumed office on 17 November 2025.

Jyotsana Varma—Regional Director, Pacific Liaison and Coordination Office in Sydney, Australia, PARD, assumed office on 3 October 2025.

Harumi Kodama—Deputy Secretary, Office of the Secretary (SEC), effective 1 October 2025.

Arnaud Cauchon—Country Director, Nepal Resident Mission (NRM), South Asia Regional Department.

Samantha Cook—Director, Disaster Risk Management, Climate Change, Resilience, and Environment Cluster, CCSD, assumed office on 22 September 2025.

Davide Marzano—Director, Office of Professional Ethics and Conduct, assumed office on 17 September 2025.

Kadra Saeed—Director, Digital for Development Operations Division, ITD, assumed office on 2 September 2025.

Asif Cheema—Country Director, PRC Resident Mission, East Asia Department, assumed office on 1 September 2025.

Yi Jiang—Director, Economic Analysis and Operational Support Division, Economic Research and Development Impact Department, effective on 28 August 2025.

Declan Magee—Deputy Country Director, Philippines Country Office, SERD, assumed office on 25 August 2025.

Kenji Yuhaku—Senior Advisor, Office of the Director General, PSOD, assumed office on 25 August 2025.

Seong-Wook Kim—Chief Partnership Officer, OPR, assumed office on 18 August 2025.

Andrew Jeffries—Country Director, Philippines Country Office, SERD, assumed office on 18 August 2025.

Beatrice Yulo Gomez—Director, Safeguards, Office of Safeguards, assumed office on 1 August 2025.

Yevgeniy Zhukov—Director General, CCSD, assumed office on 28 July 2025.

Leah Gutierrez—Director General, CWRD, assumed office on 28 July 2025.

Christine Engstrom—Director General, SD3, assumed office on 28 July 2025.

Asel Djusupbekova—Special Advisor to Director General, BPMSD, Budget, People, and Management Systems Department (BPMSD), assumed office on 28 July 2025.

Bruno Carrasco—The Secretary, SEC, assumed office on 28 July 2025.

Haruto Takimura—Director, Strategy, Policy, and Business Process Division, SPD, effective 21 July 2025.

Takeo Koike—Head, Office of Markets Development and Public-Private Partnership, assumed office on 18 July 2025.



Obituaries

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

Merlita Pajarillo, former Senior Finance Specialist, passed away on 1 February 2026 at age 72. Condolences may be sent to her daughter Madeline Pajarillo at Madeline.pajarillo@gmail.com.

Barbara Cassidy, former Investment Officer, passed away on 11 January 2026 at age 71. Condolences may be sent to her sister Carol Cassidy at Cassidy.carol@gmail.com.

Shahid Mirza, former Senior Investment Officer, passed away on 30 December 2025 at age 89. Condolences may be sent to his wife Mahjabeen Mirza at mahjabeenmirza1950@gmail.com.

Osamu Tsukahara, former Executive Director, passed away on 21 December 2025 at age 75. Condolences may be sent to his wife Rieko Tsukahara at rieko.tsukahara@nifty.com.

Abbas Talib, former Audit Specialist, passed away on 24 November 2025 at age 85. Condolences may be sent to his wife Patricia Talib at patalib@gmail.com.

David Fischer, spouse of Eveline Fischer, former Deputy General Counsel, passed away on 14 November 2025. Condolences may be sent to his wife Eveline Fischer at enf6000@gmail.com.

Shipra Ganguli, spouse of India Chapter President Barin Ganguli, passed away on 1 November 2025. Condolences may be sent to her husband Barin Ganguli at shiprabaringanguli75@gmail.com.

Paul Wooster, spouse of Sari Wooster, former ADB Principal Safeguards Specialist, passed away on 9 October 2025 at age 72 in Bali. Condolences may be sent to his wife Sari at amansari6598@gmail.com.

Rama Pradhan, spouse of Late Jwala Prasad Pradhan, former Chief, passed away on 2 October 2025. Condolences may be sent to her son, Dr. Sanjay Pradhan at spradhan108@gmail.com.

John MacLennan, former Senior IT Specialist, passed away on 18 August 2025 at age 65. Condolences may be sent to his wife Liezl MacLennan at liezlmacLennan@hotmail.com.

Srinivasa Madhur, former Senior Director, passed away on 16 August 2025 at age 74. Condolences may be sent to his wife Usha Madhur at usha.madhur@gmail.com.

Isidoro David, former Assistant Chief Economist, passed away on 13 July 2025 at age 83. Condolences may be sent to his daughter Monica Crisostomo David at dmonica97@gmail.com.

Claire Catherine Dizon, former Associate Investment Officer, passed away on 26 June 2025 at age 56. Condolences may be sent to her son Miguel Dizon at miguid36@gmail.com.

Shean Lun Liu, former Senior Project Engineer, passed away on 21 June 2025 at age 92. Condolences may be sent to his daughter Lin Chun Liu at linliu.dc@gmail.com

Health Insurance Contacts for Urgent Matters and Queries

BPMSD: insurance@adb.org
call +632-8632-4444 and ask for local 7800
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- (2) Articles that are accepted will be edited for language, content, and length that the Publications Committee deems appropriate for the readership. Articles will preferably be 250–1,000 words. Articles for publication should be sent in MS Word as e-mail attachments to afe-adb@adb.org.
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Comments that will help improve *AFE–ADB News* are most welcome.

Acknowledgments

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Announcements

AFE's and ADB's Annual Meetings

The 40th annual Meeting of AFE-ADB and the 59th Annual Meeting of the ADB Board of Governors will be held in Samarkand, Uzbekistan, on 3–6 May 2026.

Chapter Events

The Japan Chapter plans to hold a cocktail reception for all former ADB employees in Japan in 2026, date and venue still to be determined. Contact Kazu Sakai at kazusakai.tokyo@gmail.com for information.

The India Chapter will convene its 31st Annual Meeting on 27 March 2026 at 5:30 PM at the India Resident Mission, New Delhi. Contact Shiladitya Chatterjee at shilochatterjee@gmail.com for information.

The Malaysia Chapter plans to host a gathering in Kuala Lumpur on Tuesday, 28 April 2026. Contact Hock-Chye Ong at hockchyeong@gmail.com for more information.

The Canada Chapter's Vancouver Island group will get together in the third quarter of 2026. The Ottawa/Montreal, Toronto, and Vancouver reunions will be held during the fourth quarter. Contact Bruce Murray at bmurray.xadb@gmail.com for information.

The Europe Chapter will meet in Pontresina, Switzerland on 17–21 September 2026, with excursions to glaciers, museums, and small towns. Contact Alessandro Pio at pio.alessandro@gmail.com for information.

The Philippines Chapter will hold its Annual Get-together (G2G) on 19 November 2026, venue to be announced later. Contact Gam de Armas at gamdearmas@yahoo.com for information.

The Australia Chapter will hold its next reunion on 21–24 September 2026 in the Redlands Bay area of Brisbane in Queensland. Contact Chapter Coordinator Deborah Stokes for further information: dastokes057@gmail.com.

The New York/New Jersey Chapter's summer picnic is in July with dancing, chatting, a singing contest (karaoke), and prizes. Our annual reunion, is usually held on the last Saturday/Sunday of October, exact date to be announced. Contact Juliet Capati at jpcapati@hotmail.com.

The Korea Chapter plans its monthly get-together lunch on the second Thursday of each month and an annual meeting in December of 2026 in Seoul. For details, contact Jong-Inn Kim at jikim1126@gmail.com.

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Please send, by June 2026, articles, photos, updates, or comments for publication in our next newsletter. For guidance, please refer to the inside back cover of this newsletter.

Annual Association Dues

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

Keep Your Address Updated with AFE-ADB

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

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