



News

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

Updates



People, Places, and Passages



Chapters

AFE–ADB's 40th Anniversary



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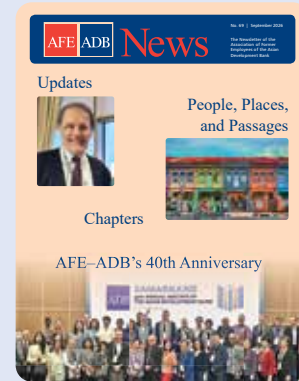
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Our Cover



Top left: AFE President Patrick Pilon.
Right: Peranakan Houses. Bottom: AFE–
ADB’s 40th Annual Meeting.

AFE–ADB News

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Fulfillment: Earl, Gaby, Raffy, and Trisha Aquino; Grace Belara, Marilou Pasicolan; Alexander Tarnoff and the ADB Printing Unit. .

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

AFE–ADB Updates

From the Outgoing AFE President

Jill Gale de Villa (ADB 1993–2005)



The bulk of the information in this edition of "From the President" is available in my report at the Annual meeting—pp. X–Y.

New News

Updates since the Annual Meeting are as follows:

- VP Hiro Maruyama and new President Patrick Pillon are now heading the **LinkedIn project**.
- Hiro is also trying to bring AFE and ADB **golfers** together in an outing to Thailand in the Fall.
- Bobbie Montesa notes that the revamped website is live, has had to undergo a series of IT security fixes and a platform upgrade to comply with ADB domain requirements, and content is being updated.
- We have a **new office assistant** courtesy of ADB: **Grace (Mary Grace Belara)**, who has had several years of experience as a contractor for ADB and is doing a great job for us.
- ADB Security has assisted us with a work-around while we have been unable to VisReg members due to IT issues. With 2 working day's notice, we can now again VisReg you. We are working closely with IT to fix the problem.



Barbara and Bobbie at the Wellness Fair.

- On June 3–4, ADB held a Health and Wellness Fair, launching the new Retiree Portal and including hands-on sessions to assist retirees present with familiarizing themselves with the Portal. AFE had a booth at the fair to welcome members.
- The new Retiree Portal is rolling out its services gradually while fixing glitches, and many retirees are gradually learning how to handle it. BPMSD promised that those unable to manage it will still be served.

Perhaps most important is that the **Search Committee** (Chair Robert Wihtol, Secretary Bruce Murray, members Ellen Cruz-Ramos, Joy Macaisa-Viray, Tusitha Molligoda, Kazu Sakai, Robert Siy, and me) was able to confirm that one member interested in the position was qualified and accepted to be nominated. Nominations were called for on 26 May. The nominations period ended on 26 June with that member, Patrick Pillon, nominated and deemed qualified. Our Vice President Hiro Murayama was also nominated but elected to remain as VP. This left 1 candidate, and the **Elections Committee** (Doug Fergusson, Nanette Medina, and David Parker) deemed him elected on 14 July. He will assume office on 4 September.



Mary Grace Belara (Grace) joined AFE's front office in July.

I therefore have the privilege and pleasure of introducing a competent successor—Welcome Aboard, **Patrick Pillon**. Patrick had first indicated to me that he is willing to assist AFE at the Milan Annual Meeting in 2025, and he reconfirmed this at the Samarkand meeting, as well as his intention to relocate to Manila, which he did earlier this year. For more about him, please see pp. 4–5.

Au Revoir

Thank you very much for all the support and trust you have shown me since 2008. It has truly been an honor to serve you and has provided me with many moments of happiness. Thanks again.

I also owe tremendous thanks to

- The current **Executive Committee** members—**Steve Groff**, our Chair who makes very valuable suggestions and backs us up as needed; **Hiro Maruyama**, our new VP, who adds tremendous



Executive Committee
Chair Stephen Groff.



Executive Committee Meeting with Steve online.

- value to our discussions and activities; **Joy Viray**, our delightful and very competent Treasurer who has systematized our finance and brought both system and transparency to the chapter subsidy scheme and worked hard to get the MAS going; **Bobbie Montes**, who has systematized our filing, worked to improve office functioning, and taken on the perilous project of renewing and revitalizing our website; and “temporary” member **Barbara Palacios** (for health insurance, but she also assists with other matters from time to time);
- our **Standing Committees**, especially the **Health Committee**—**Barbara Palacios, Giorgio Iaksetich, Hiro Murayama, Anne Sweetser**—which dedicates a lot of time to assisting members with claims and guarantees of payment; and the large **Publications Committee**, which assists with *AFE News*;
 - our **chapter coordinators**, who are the cement keeping most of our members in touch and informed;
 - **Malou Pasicolan**, who has been with us through thick and through thin for 22 years and is truly the storehouse of all AFE knowledge, and to the several **former AFE assistants** (especially **Jo Aquino and Geraldine de las Alas**) who have helped us out for much briefer periods;
 - all **former ExCom** members who have helped build what we have now—M. Ikramullah Khan (†), Victor The (†), Hans-Juergen Springer, David Parker, Julia Holz, Marissa Wenceslao, Fred Pascual, and Nannette Amorado;
 - all **former AFE Presidents/Chairs**—former ADB Presidents Takeshi Watanabe (†), Masao Fujioka (†), and Tadao Chino (†), and ADB Vice-President Bong-Suh Lee;
 - the many **ADB Presidents; Vice-Presidents; the Secretary and staff of OSEC; Directors General and staff of BPMsD, the Corporate Services Department (CSD), the Department of Communications and Knowledge (DOCK), the Information Technology Department (ITD);** and

other heads and staff who have assisted us along the way; and

- the many **security personnel, waiters, cleaners, and others behind the scenes** that keep ADB and AFE in order.

As a member of the new **Emeritus Committee**, I will be available to help AFE as needed and as the new ExCom determines necessary and desirable.

Moving on, please

- ✓ continue to support and grow your help to AFE, knowing that it supports you through connectivity and watching after benefits, and that all officers serve *gratis et amore*;
- ✓ send all requests to AFE with a clear subject line so office staff know what to do with it and where to route it; and
- ✓ stay happy, healthy, and in touch. ■

New AFE President

Patrick Pillon (ADB 2003–2008)



Dear AFE–ADB Members,

It is with great pleasure, and a feeling of a high responsibility and immense privilege that I have accepted the position of President of AFE–ADB.

As indicated to our President Jill Gale de Villa at the last annual meeting in Samarkand, I was determined

to get fully involved within the Association as soon as my work with the French Treasury would be finished. My 40 years with this top Institution ended last December 2025, and I am therefore totally committed to serve in the best possible way the membership.

I have been retired from ADB and a member of the Association for more than 10 years, and I have had the privilege of being in touch with many members of AFE–ADB as well as many of the Chapter Coordinators including during my different postings with the French Treasury during 22 years in Asia. I have been also working during these years with many ADB Resident Missions, on

top of the 5.5 years at the Head Office in Manila, from February 2003 to the end of September 2008, as Advisor to the Italian Executive Director; Executive Director for six European countries, Chair of the Audit Committee; and, in the last 12 months, Dean of the Board.

In short, I reiterate my thanks for the trust placed in me, and note

- my long association with ADB means ready-made contacts across ADB, from the Board and Management to staff and retirees;
- my commitment to supporting continued communication between retirees and with ADB and staff; and
- my continued commitment to retirees' benefits: pension, health insurance, as well as access to ADB.

In this regard, priorities will be to strengthen communication with members, foster intergenerational solidarity between retirees and the institution, support welfare and mutual assistance initiatives, and promote meaningful activities that maintain a sense of connection, purpose, and shared identity.

I will also seek to reinforce the Association's visibility and constructive dialogue with ADB, whenever matters affecting retirees deserve attention.

On a more personal note, I thank AFE-ADB colleagues for their patience and perseverance. I have been also playing, some 20 years ago, a few golf tournaments with our VP Hiro, at that time President of the ADB Golf Club. But, since then, I have been more proactive with football (or "soccer" for our American friends), and I may create soon a "Paris Saint-Germain (PSG) Fan Club," close to where I live most of the year in BGC.

Warm regards,

Patrick Pillon. ■



At the Samarkand Annual Meeting with the performers from Nagoya, Japan.

Pension Matters

Pierre Van Peteghem (ADB 2015–2024)
and Jill Gale de Villa

Status of Retirement Plans. Please see pp. 19–20 for Pierre van Peteghem's pension report for the annual meeting.

Surviving Spouses

At the Annual Meeting, India Chapter Coordinator Shiladitya Chatterjee raised the problem that Indian spouses have with getting their pension after a former staff passes on. Because India doesn't issue marriage certificates, the Pension Administration Committee asks lots of questions and wants various documentation, all delaying the process and making things difficult for the surviving spouse at an already difficult time. This has been an issue for many years. On 14 July, your AFE president sent an e-mail to the Pension Administration Committee asking that they find a solution for the problem and suggesting one option. We are pleased that the head of the Committee—BPMSD DG Nomura—responded quickly that they will look into solutions.

Clarifying COLA

Since the Annual Meeting, many members have asked questions about when the cost-of-living adjustment (COLA) is provided to members of the Staff Retirement Plan (SRP). Hopefully the information below will help answer the questions.

The following information, and more, is available on the Retiree Portal. This includes information on the COLA methodology and historical adjustments.

- Article 17 of the SRP Legal Document provides that all pensions and child's benefits are eligible for a cost-of-living (COL) adjustment (COLA), including a supplemental COL increase, where applicable.
- The ADB pension PY starts on 1 October and ends on 30 September—it is not a calendar year.
- The Pension Unit monitors and maintains the pensions, child benefits, and discretionary benefits payments in recipients' currencies and adjusts their value annually based on the COL experienced during the last PY.
- For each currency that pensions are paid in, the Pension Unit downloads the Consumer Price Index (CPI) data of the International Financial Statistics (IFS) of the International Monetary Fund. Other

reliable statistical sources are used for currencies not available on the IFS.

- For each such currency, the Pension Unit uses the 12-month average CPI value for the last 2 PYs to calculate the COLA. For example:

$$COLA \text{ effective 1 Oct 2023} = \frac{12 - \text{month average CPI value of PY2023}}{12 - \text{month average CPI value of PY2022}} - 1$$

- Participants who joined before 1 October 2012 receive the **3% minimum cost-of-living annual increase in October of each year and a Supplemental amount (any amount above 3% for currencies whose COL was more than 3%.** The 3% minimum was introduced on 1 January 1974.
- The Pension Unit notifies members entitled to the supplementary adjustment in July that they are receiving it** but does not notify those who are not receiving it.

As applied to year you joined ADB

- Joined ADB before 1 October 2012:** You receive (1) the 3% minimum increase in October directly following the end of each PY; and (2) if the currency of your pension had CPI inflation over 3% in the plan year, you will receive an adjustment the following July, which will be equivalent to the CPI change of your currency (as calculated above) minus the 3% you already received in the previous October.
- Joined ADB before 2012 and extended employment beyond age 60:** You receive (1) the foregoing 3% plus any applicable supplementary adjustment for the portion of your pension applied to up to age 60, and (2) for the portion of the pension applicable to after age 60, you receives only the COLA, paid in July following the plan year.
- Joined from 1 October 2012 through 30 September 2017:** You receive the full COLA in July.
- Joined on or after 1 October 2017:** You receive the full COLA in July; however, if the COLA is negative, the adjustment may include a decrease in pension paid. ■

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 the First Half of 2026

In February and May, the AFE Health Committee (AFE–HC, comprising Jill Gale de Villa, Barbara Palacios, Patrick Pillon, Hiroyuki Maruyama, Giorgio Iaksketch, and Anne Sweetser), represented by Barbara and Jill, participated in the

Consultative Health Forum (CHF) to discuss AFE’s proposed terms of reference (TOR) in the CHF. The CHF comprises representatives from BPMSD, Staff Council and AFE. It is a forum for consultation between ADB Management, staff, and retirees on the Medical and Wellness Program. AFE and Staff Council had objected to some parts of the TOR and continued to discuss this with BPMSD. Many of our proposals were accepted. The AFE–HC continues to work with BPMSD and the CHF for AFEs enhanced engagement, especially in policy matters. We have asked for closer consultation and improved information sharing. BPMSD has committed to this, and we hope to see it in practice.

In March, Cigna representatives visited ADB HQ. The AFE–HC attended the Cigna presentation on the 2025 Plan Performance, statistics on demographics of claims, and financial position of the Plan. In the Philippines, St Lukes Medical Center Global City was the most frequently used hospital.

The \$200 allowance for retirees’ preventive care was underused. Discussion as to why it was underused pointed to several factors, including the amount being (1) so small that it offsets only a very small portion of the cost of an annual medical, meaning retirees had to spend a lot of money to save a little; and (2) use of the amount was restricted to annual physicals only. **The \$200 annual allocation cannot be carried over to the following year so we encourage members to use it in 2026 to cover usual procedures under the annual physical examination.**

We continue to meet monthly with BPMSD’s Marcelo Wright and about quarterly with the CHF.

AFE Assistance

AFE continues to assist members with various complicated cases. In the first half of the year, AFE through BPMSD intervened to have several cases resolved. Some of them were related to

- repeated requests for documentation to support claims for guarantees of payment (GOPs);
- acceptance for a specialized procedure for a complicated surgery;
- disallowed claims;
- claims of an elderly retiree without immediate family;
- request for Cigna affiliation with additional medical providers in the Philippines; and
- forwarding to BPMSD the India Chapter's request at the Annual Meeting that the chapter be provided with a discussion with relevant BPMSD and Cigna parties.

We appreciate BPCB's assistance, especially that of Marcelo Wright, who has followed up on the foregoing. He is currently investigating whether we can cover some more cases of robotic surgery than was the case in the past.

Effective Member Advocacy

Members from the Parañaque and Antipolo areas have requested that Cigna accredit at least one hospital in each of their areas, and we have requested BPMSD to interface with Cigna on this. ADB noted that Cigna requires a critical mass of patients to merit signing a hospital.

Congratulations to Maripe Juliano, Socorro Panis, and Becca Regis, who compiled a list of 100 potential beneficiaries in the **Parañaque area** and submitted it to ADB so their request could move forward. We are continuing advocacy on behalf of the Antipolo area group, including asking ADB to find out how many ADB staff would also benefit.

Reminders

1. Do **refer to the Summary Plan Description (SPD)** for any questions and/or clarification on health insurance coverage. This is updated regularly.
2. For **members outside the Philippines and the United States**, be familiar with health practices in your place of residence and how these practices will work with our health plan. Please also refer to room limits provided in the SPD.
3. **When asked to provide a medical report** (e.g., to support a request for a GOP, prior approval, or an extended confinement) include the following from the attending physician: (a) diagnosis, (b) proposed tests, (c) type of treatment, and (d) medical history, in some cases. Other information may be required depending on the illness. When Cigna asks for only for a medical report, please request them to provide a list of information needed.
4. Re **extending hospital stays**, as a standard procedure, Cigna issues GOP for 3 days confinement. If on the 2nd day of confinement you already have

information that additional days will be needed, request another GOP for the extended stay immediately.

5. **Telehealth Services** are available through the Cigna Wellbeing Mobile App. Telehealth is free. We encourage our members to make use of this service.
6. **Keep us informed of insurance issues by email.** The subject line should include "Cigna Issue." The content needs to include details about the issue and communications with Cigna, and the message should go to AFE as well as any individual members of the AFE-HC you wish to send it to.
7. **Have a delegatee who can assist with filing claims and interfacing with AFE, ADB, and Cigna for you as necessary.** ■

Reflections

ADB *Reflections and Beyond* is a collection of thoughts, suggestions, and reflections from many staff members about 15 years ago. Can you guess who contributed this thoughts below?

I was not going to be a White Knight

I arrived all keyed up, eager to make a difference to Asia, but the person who hired me had been transferred and my new boss was on a mission. I reported for duty, saying "Aye, aye, sir, here I am," and I felt that they were thinking "Now where do we put you?" For a day or two I thought "Where am I?" I was supposed to do this big thing and nobody seemed to care that I was supposed to be here. That in itself was good because it made me realize that I was part of something much bigger. I had a role to play and I had to play that role very well, but I was not going to come in and save the world in a day.

"I was not going to be a white knight on a horse coming to save the world. I was going to be part of a team and I had to make sure that I understood the team, and the focus of the institution, and be clear about what my niche was. In those days, my niche was doing the nuts and bolts of the economic analysis of projects. Of course, I had to know what the big picture was. I made that connection as I went along, and that was tremendously useful."

—RMN

40 Years of AFE–ADB: 1986–2026

In 40 years, AFE–ADB has grown from 37 members at its inception to over 3,200 and 15 active chapters, and from 2 elected officers to 5.



1986: AFE born thanks to the efforts of M. Ikramullah Khan (elected AFE–ADB Secretary General) and Takeshi Watanabe (ADB’s and AFE’s 1st President), with the support of President Masao Fujioka; Victor The became Treasurer.

AFE–ADB Secretary M. Ikramullah Khan and President Takeshi Watanabe.

1987–1991: ADB provides AFE with an office in the Roxas Boulevard Headquarters; AFE issues its 1st Newsletter.



ADB’s 2nd Headquarters, on Roxas Boulevard, Manila.



1992–1996: Former ADB President Masao Fujioka becomes AFE President; AFE Bylaws streamlined; AFE incorporated in Vanuatu.

AFE–ADB President Masao Fujioka and Secretary M. Ikramullah Khan.

1997–2001: BPMSD DG Mamoro Umemoto provides AFE with a subsidy.

Former BPMSD Director General Mamoro Umemoto.



2002–2006: ADB removes stop-loss from retiree health insurance; AFE team negotiate to have it reinstated; ADB agrees but with retiree premiums paying the resulting insurance costs, not ADB. AFE hires Malou Pasicolan as assistant.

Celebrating Malou Pasicolan’s 20 years with AFE in 2024.

StopLoss

2007–2011: Former ADB President Tadao Chino becomes AFE President; Ikramullah Khan retires after 22 years; Hans-Juergen Springer becomes Executive Secretary, Jill Gale de Villa Deputy;

M. Ikramullah Khan and Hans-Juergen Springer.



Bong-Suh Lee becomes President after Mr Chino's passing; David Parker elected Treasurer; AFE has new logo and website; AFE's 25th anniversary celebrations held in Manila; AFE issues *The Survival Handbook for Members*.

Andrea Carlos at the 25th Anniversary of AFE. For many years, she and Cesar Juan came to the AFE frequently as volunteers to assist with filing and mailing and other office tasks.



2012–2016: Bylaws revised; Officers' titles changed to Chair, President, Vice President and Treasurer; Julia Holz elected Treasurer as David Parker retires; AFE's Hans Springer, AFE, and Staff Council successfully lobby to retain the 3% COLA in the pensions.

2017–2021: 350 members attend ADB's 50th Anniversary, in Yokohama; Marissa Wenceslao elected Assistant Treasurer; Bylaws amended, recognizing domestic partnerships; Steve Groff elected Chair; Nannette Amorado elected Treasurer; COVID forces work-from-home; Fred Pascual elected President, promotes digitization.

*Saki Barrel Opening Ceremony at ADB's 50th Anniversary, with 350 AFE participants.
L-r: Mrs. Tarumiso, AFE Chair Bong-Suh Lee, ADB and AFE-ADB former President Masao Fujioka, ADB former President Haruhiko Kuroda, Mrs. Chino, AFE-ADB President Hans-Juergen Springer.*



2022–2026: AFE's 36th annual meeting held virtually; AFE office reopens on the Ground Floor of ADB; Annual Meeting in Incheon with 100 members. A Practical Guide for Chapter Coordinators and A

ADB President Masa Asakawa inaugurates the new AFE-ADB Office.

Guide for Surviving Partners created; Teresa (Bobbie) Montesa elected Secretary; Bylaws revised; Jill Gale de Villa elected President;

Joy Macaisa-Viray elected Treasurer; Hiroyuki Maruyama elected Vice President; Patrick Pillon elected as AFE President starting in September; AFEs 40th celebrated at the 2026 Annual Meeting, in Samarkand.



*The AFE-ADB Executive Committee at the 2026 Annual Meeting:
L-r, AFE-ADB Treasurer Joy Macaisa Viray, Vice President Hiroyuki Maruyama, and President Jill Gale de Villa; ADB President Masato Kanda; AFE-ADB Chair Stephen Groff and Secretary Teresa (Bobbie) Montesa at the Samarkand AFE Cocktails.*

AFE-ADB President-Elect Patrick Pillon with ADB President Masato Kanda at the AFE-ADB Cocktails in Samarkand.



ADB Developments

Bruce Murray (ADB 1980–2007)



ADB Management

On 22 April 2026 President Kanada announced his intention to stand for re-election after his current term ends on 23 November 2026.

ADB has 6 Vice Presidents:

(1) Ms. Roberta Casali, Vice-President (Finance and Risk Management); (2) Ms. Fatima Yesmin, Vice-President (Sectors and Themes); (3) Mr. Scott Morris, Vice-President (East and Southeast Asia and the Pacific); (4) Mr. Bhargav Dasgupta, Vice-President (Market Solutions); (5) Mr. Yingming Yang, Vice-President (South, Central, and West Asia); and (6) Ms. H.K. Yu, Vice-President (Administration and Corporate Management).

ADB Operations

In Samarkand, ADB announced that it will provide \$70 billion to finance new energy and digital infrastructure initiatives by 2035, aiming to connect power grids, expand cross-border electricity trade, and improve broadband access across the region.

Two initiatives aim to build the systems Asia and the Pacific need to grow, compete, and connect. Linking power grids and digital networks across borders will lower costs, expand opportunities, and bring reliable power and digital access to hundreds of millions of people. The Pan-Asia Power Grid Initiative will connect national and subregional power systems so renewable energy can flow across borders, while the Asia-Pacific Digital Highway will help close the digital infrastructure gap and enable the region to benefit from AI-driven growth.

Under the Pan-Asia Power Grid Initiative, ADB will work with governments, utilities, the private sector, and development partners to mobilize \$50 billion by 2035 for cross-border power infrastructure that can unlock renewable energy at scale. The initiative will focus on transmission and grid integration, support power generation linked to electricity trade, including renewable energy export projects, regional renewable hubs, and hybrid generation-storage facilities.

By 2035, ADB aims to integrate about 20 gigawatts of renewable energy across borders, connect 22,000 circuit-kilometers of transmission lines, improve energy access for 200 million people, create 840,000 jobs, and

cut regional power sector emissions by 15%. ADB expects to finance about half of the \$50 billion initiative from its own resources and raise the rest through cofinancing, supported by up to \$10 million in technical assistance.

The Asia-Pacific Digital Highway will mobilize \$20 billion by 2035 to finance digital corridors, data infrastructure, and AI-ready economies. Investments will focus on connected infrastructure, including terrestrial and subsea fiber networks, satellite links and regional data centers. By 2035, the initiative aims to provide first-time broadband access to 200 million people and faster, more reliable digital connectivity for another 450 million people across the region; cut connectivity costs in remote and landlocked areas by about 40%; and help create 4 million jobs. ADB expects to finance \$15 billion from its own resources and raise \$5 billion through cofinancing. The Center for AI Innovation and Development will be established in Seoul to support this initiative, backed by the Government of the Republic of Korea. The center will promote responsible and inclusive AI adoption and help train about 3 million people in digital and AI-related skills by 2035.

At the Samarkand Meeting, ADB launched an initiative to build Asia's critical minerals supply chains needed for clean energy, batteries, electric vehicles, and digital technology: The Asia and Pacific Region, a source of raw materials, should also capture the jobs, technology, and value these minerals provide. The Critical Minerals-to-Manufacturing Financing Partnership Facility will help move the region beyond mining and into higher-value industries such as processing, manufacturing, and recycling. The facility will help prepare projects, reform policies, and support public investment and private financing across critical minerals value chains. The facility has two parts: (1) a grant window and a catalytic finance window to fund early project work, with committed assistance from the governments of Japan and the United Kingdom; and (2) a catalytic finance window designed to bring in cofinancing and risk-sharing from other financing partners. Korea Eximbank and the Korean Trade Insurance Corporation (K-SURE) have signed memoranda as the facility's first partners.

ADB is already supporting battery manufacturing and recycling in India, geological data mapping in Mongolia, AI-driven critical metals production and circular approaches in Uzbekistan, a critical minerals strategy in Kazakhstan, and a critical minerals roadmap and regulatory reforms in the Philippines. All projects supported through this facility will be subject to ADB's environmental and social requirements, due diligence, and impact assessments.

Middle East conflict: in June, ADB made \$4 billion in rapid financing available to help member economies

withstand the economic effects of the Middle East conflict, with more support available based on government requests. ADB received formal requests for support from 15 affected governments across the region amid pressure from higher fuel, food, and other costs stemming from the Middle East conflict. At this time of acute uncertainty and risk, ADB is deploying its full suite of crisis response instruments including budget support, trade finance, and a new mechanism to rapidly repurpose existing portfolio funds.

President Kanda opened the Asia and the Pacific Food Systems Forum 2026 on 17 March in HQ and **announced that ADB has surpassed its initial \$14 billion food security commitment to strengthen regional food security.**

ADB published its **inaugural *Anticorruption and Integrity Report*** on 23 June, highlighting key achievements in strengthening integrity risk management.

ADB is recognized as a global leader in sustainable infrastructure finance. ADB has received 18 recognitions at the Asset Triple A Sustainable Infrastructure Finance Awards 2026, including “Multilateral Agency of the Year.” The awards recognize ADB’s leadership in structuring innovative transactions and mobilizing private capital.

ADB was named Development Finance Institution of the Year for Asia Pacific at the IJGlobal APAC Awards 2025 on 16 April in Singapore. The recognition reflects ADB’s innovative and country-focused approach to mobilizing capital and advancing pioneering sustainable infrastructure.

ADB received ISO:27001:2022 recertification from the British Standards Institution, the global benchmark for information security management systems, in a ceremony on 26 January at HQ. ■

Nagoya for ADB’s 60th and AFE’s 41st

The 2027 Annual Meeting will be held in Aichi-Nagoya, Japan, where ADB will celebrate its 60th anniversary on 2–5 May 2027. For updates see the official ADB Aichi-Nagoya 2027 Page.

Nagoya is Japan’s fourth-largest city, a major economic hub between Tokyo and Kyoto. It has deep industrial roots, a rich history, and a local Nagoya Meshi cuisine. Local specialties include

- Hitsumabushi, grilled eel served over rice, eaten in three stages (by itself, with condiments, and with dashi broth);
- Miso Katsu, crispy deep-fried pork cutlet topped with a rich, savory, and sweet Hatcho miso sauce;



- Tebasaki, spicy and sweet deep-fried chicken wings that perfectly pair with a cold local beer; and
- Kishimen Noodles, flat, broad, chewy udon-style noodles served in a savory soy broth.

Sites of interest include

- Nagoya Castle, famous for its glittering golden tiger-headed dolphins (kinshachi) and the meticulously restored Honmaru Palace;
- Atsuta Jingu, one of Japan’s most sacred Shinto shrines, nestled in a peaceful forested area;
- Osu Shopping District, with over 1,200 shops where you can find traditional snacks, anime merch, and the historic Osu Kannon Temple; and
- Oasis 21 and Nagoya TV Tower, a futuristic, glass-domed “Water Spaceship” in the Sakae district, especially stunning at night.



Nagoya introduced itself at the Samarkand Annual Meeting with musical and dance performances that President Kanda joined and all enjoyed. ■

Executive Committee

Chairman—Stephen (Steve) Paul Groff
 President—Jill Gale de Villa (until 4 September 2026)
 President—Patrick Pillon (from 5 September 2026 on)
 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—Alessandro Pio and Richard Vokes
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

Join the AFE–ADB HQ Facebook page for up-to-date information.

This page is for members and spouses/partners only.

Standing Committees

Insurance Committee

Jill Gale de Villa—Chair	Hiro Maruyama
Barbara Palacios—Co Chair	Patrick Pillon
Francois Ausseil	Anne Sweetser
Giorgio Iaksetich	

AFE Committee on Pension

Pierre Van Peteghem—Head	Jill Gale de Villa
Patrick Pillon	Graham Walter

Publications Committee

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

Special Committees

Election Committee

William (Doug) Ferguson	David Parker
Nanette Medina	

Emeritus Committee

Nannette Amorado	Hans-Juergen Springer
Julia Holz	Jill Gale de Villa
David Parker	Marissa Wenceslao

LinkedIn Committee

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

Search Committee

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

Annual General Meeting 2026

Silk Road Samarkand, Uzbekistan

3 May 2026



AFE Treasurer Joy Macaisa-Viray.

AFE–ADB and ADB returned to Uzbekistan for the Annual Meetings in 2026—ADB’s 59th and AFE’s 40th. Samarkand is an awe-inspiring city with thousands of years of history, including its famous ruler Timur (Tamerlane, c.1320–1409), whose empire, at its peak, spanned an immense part of Eurasia, from the eastern Mediterranean

and Mesopotamia to the foothills of the Himalayas. This included parts or all of what is now Central Asia’s Uzbekistan, Turkmenistan, Tajikistan, Kyrgyzstan, and southern Kazakhstan; the Middle East’s Iran, Afghanistan, Iraq, Syria, and southeastern Turkey; the Caucasus’s Azerbaijan, Armenia, and Georgia; and South Asia’s Pakistan and northwest India.

Marking our 40th anniversary, members present received a souvenir scarf specially woven in the Philippines for the occasion.

Chapter Coordinators’ Meeting

3 May 2026, 9–11 am

Present. Executive Committee: Jill Gale de Villa (JGV); Hiroyuki Maruyama (HM); Joy Macaisa-Viray (JMV); Teresa Samson Montesa (TSM); **Coordinators and**

Representatives, In Person: Kazu Sakai (KS, Japan), Olly Norojono (ON, Indonesia), Hock Chai Ong (HCO, Malaysia), Muhammad Ashraf Malik (Pakistan), Elenita Mignini (US New York–New Jersey); and **Virtually via Zoom:** Deborah Stokes (DS, Australia), Alessandro Pio (AP, Europe), Shiladitya Chatterjee (SC, India), Shahida Jaffrey (Pakistan), Gamaliel de Armas (GTA, Philippines), and Sarath Lakshman Athukorala (SLA, Sri Lanka);

Observers: In Person: Naseer Ahmad and Murtaza Ahmad, Putu Kamayana (former Indonesia Chapter Coordinator), Wati Kamayana, Patrick Pillon, Andrew Proctor, Robert Wihtol; Virtually: Vo Truc Dien, Cecile Gregory, Edward Haugh, Gunter Hecker, Tadayuki Kanazawa, Xuelin Liu, Patrick Lizot, Nanette Medina, Frerk Meyer, Snimer Sahni, Masaoka Yutaka, and seven whose full names were not visible

Call to Order, Approval of the Agenda, and Approval of the 2025 Chapter Coordinators’ Meeting Minutes. The meeting started at 9:15 am Samarkand time. The Agenda for 2026 and the Minutes of the 2025 Meeting were approved.

New Vice President Hiroyuki Maruyama greeted those present and noted “I will try my best to contribute to this fantastic Association and its years of wisdom and experience. I look forward to working for you.”

The President’s and Treasurer’s Reports are summarized on pp. 19–22 and provided online at AFE’s website.



Chapter Coordinators Meeting, Samarkand, l-r: Putu Kamayana, Andrew Proctor, Patrick Pillon, Kazu Sakay, Teresa (Bobbie) Montesa, Jill Gale de Villa, Hiroyuki Murayama, Joy Macaisa-Viray, Olly Norojono, Hock Chye Ong, M. Ashraf Malik, Naseer Ahmad.

President JGV opened the floor for the chapter coordinator's discussion. (*Nb: as the discussion moved back and forth between topics, it has been consolidated by topic for AFE News.*)



Malaysia Chapter Coordinator Hock Chye Ong.

Membership and Accounting System (MAS)

Hock Chye Ong (HCO, Malaysia)

asked that the link to the MAS be shared again so he could also share it with the members so that they can check whatever they need to check. **JMV:** Yes. **Deborah Stokes (DS, Australia)** On the membership database, I spend most of my time on updating our membership. In the same vein as Hock Chye, I'd appreciate. an update.

Chapter Membership Lists and the Membership Directory

HCO: Please send a list of our chapter members for reconciliation purposes with our own list and to determine who are and are not members. **JGV:** A person can belong to one or more chapters. The essential ingredient is they must first belong to AFE. We are happy to send you the list of everybody who we know is living.



Japan Chapter Coordinator Kazu Sakai.

Kazu Sakai (KS, Japan):

Re who are and are not members, the AFE-ADB directory includes names of some that I know have already passed away. We may know which pensioners have passed away, but do not have information about nonpensioners. **JGV:** When pensioners die, ADB provides information to us. To know when a nonpensioner passes away, we need to be informed by someone who

knew the person. Without being informed, we can't update the Directory.

Olly Norojono (ON, Indonesia):

Regarding membership, I noticed, several ex ADB staff, especially the local staff, refuse to join the AFE. They're perhaps not clear about the benefit of joining AFE and the annual fee that they must pay, whether this is too high for them. **JMV:** For local staff, it's \$10 a year and the joining fee is \$20. **KS:** Maybe we have to think about how we can make people comfortable in joining



Indonesia Chapter Coordinator Olly Norojono.

our group. **JGV:** It's a problem that we have throughout our chapters. In many cases it's a cultural problem where one group (e.g., national staff) may see themselves as different from others (e.g., international staff). I have been, for 2 years now, pushing to see what you can do about it. Perhaps have a co- or sub-coordinator for each group. Talk to them and see what you need to do to make them feel comfortable, so that we are together somehow or another, at least in some of our events. The big salary and pension differences give the impression that our differences are still as big as when we were working. So, it's going to take quite some time to work on this carefully to try and overcome that issue.

Alessandro Pio (AP, Europe).



Europe Chapter Co-Coordinator Alessandro Pio.

My question is about membership in more than one chapter. People can be members of as many chapters as they want, but for us, this has very significant implications. Many more people want to attend our reunions than can be accommodated. Our procedure has been that European chapter members get priority for a month to book for our reunion, then we open it up to the others until we

reach the maximum level. But there is still a risk of having to leave out European members.

To favor the participation of our chapter members, we suggest that people choose one priority chapter, or a first, third, and second chapter, or in terms of distribution of the subsidy, their chapter of first choice would be the one that matters. So, we wanted to bring to your attention this problem of prioritizing the reunion participation, which is our main annual activity. **JGV:** The Executive Committee can review this issue again.

Shiladitya Chatterjee, (SC,

India): Regarding membership, sometimes we invite members to our chapter meetings who are not members of the AFE, so the subsidy doesn't cover them, which is quite rational. So, provide us with the updated lists of who are the members in our chapter and who are not. It would be very helpful if a list could be prepared of non-members who are former ADB staff, and we could take up



India Chapter coordinator Shiladitya Chatterjee.

with them to join the international body. **JGV:** We will provide a list of members.

Chapter Organization

AP: We have chapter co-coordinators, Richard and me. We divided up the work. We found the co-coordination

approach very beneficial. It helps us check when somebody has a new idea, run it by somebody who feels the same level of responsibility. We're trying to expand, maybe a treasurer, a person that's in charge of membership, and so forth. We will try to also feel out persons who could be coordinators in the future. **JGV:** You also now have a new person to assist: Ian Makin. A lot of chapters find that having an extended committee is really good and helpful, and we promote that each chapter determines how to structure itself.

The **Chapter Coordinator's Guide** that was put together about 3 years ago needs updating based on precisely the sort of discussions that we're having. I'm hoping we can have a volunteer. From the minutes, we can pick out what people have suggested and provide it to the updater.

SC: The suggestion that we should have more chapter coordinators is a good one, particularly for national staff to have a sub-coordinator.

Over the last year, we have developed a set of **governing regulations**. I can circulate it to you. You can circulate to the other chapter coordinators. A team set up a detailed set of regulations. We have a governing, advisory body. This may be of interest to other members.



Philippines Chapter Coordinator Gamaliel de Armas.

Gamaliel de Armas (GTA), Philippines: Gam noted that, after many years as coordinator, he is stepping down. **JGV:** Thank you very much, Gam. Gam's chapter has over a thousand members. And how does he do this? He has divided them into four geographical areas. Each area has its own set of area coordinators, and this has worked extremely well. It's a model that we can all think about.

AFE Flyer

HCO: Could AFE come up with a simple flyer that we, as chapter coordinators, could circulate to nonmembers to encourage them to join. Many are not members and are not aware of the benefits or the value of being a member. **JGV:** Yes, we can design it and send it for you to print on demand.

Health Insurance Premiums

HCO: Our premiums have increased but we are only now discussing the terms of reference (TOR). That should have been discussed before the increase of premium. **JGV** (post meeting). The forum for discussing health insurance matters has been going for years under various titles and acronyms. After the uproar over the new premium increase, BPMSD decided to issue new TOR for the meetings. So, the TOR resulted from the discussion regarding how to handle matters within the forum.

JGV: We're trying to understand the mechanics of how they got to the decision of how much to increase the premium. For example, they claim there's this amount of medical inflation, our members came back and said, no, that's not right, because we found this source, and another member would have found another source. It's details like that that we need to have for a better understanding of how they decided.

Sarath Lakshman Athukorala (SLA, Sri Lanka): My argument is **our purchasing power of the pension at the point of retirement should not diminish significantly over a period of time**. In my pension, up until now, the increase has been something like 40% plus. But when it comes to the health insurance premium deduction, it was something like over 200%, 300% increase. ADB has a moral obligation to look after pensioners. Otherwise, it's negative publicity for the organization. We should discuss amicable settlement. If there's no amicable settlement, we should not be afraid to go to the tribunal and make a case out of it. **JGV:** There's no question that our pensions have been eroded by changes in health insurance premiums since 2006. One of the most important things that those of us at HQ can try to do is to see if we can mitigate this and, as much as possible, prevent further slide.

Recall that in 2006, former Deputy General Counsel, **Eisuki Suzuki, took precisely this to the tribunal**. He was saying that this was unfair, we should be treated the same as staff. **But the tribunal upheld ADB and essentially said that ADB has a right to treat us differently from staff**. That pension should not be eroded by premiums, I don't think anybody here would disagree. But what tribunals rule on is whether ADB has followed its own rules. So, unfortunately, I think we need to do our best, but staying at par with pension looks unlikely.

AP: On health insurance, we are perhaps more realistic in the Europe Chapter. We understand that health costs are going up everywhere, and ADB's been experimenting with the new health self-financing plan, and we have received some benefits in terms of some of the preventive care and so forth, even though \$200 doesn't go very far. I think the line that the Executive Committee has taken, which is to question the process and the procedure through which this decision was arrived at, and the transparency of the information, is the right way to go, that it is **important to continue engaging in dialogue and making sure that if a decision is made, it's a decision that we can understand, and we can in turn explain to the membership**.

DS: The consultation process for health insurance should be open and transparent. **JGV:** I think BPMSD thought that they had consulted. And they were really surprised when we



Australia Chapter
Coordinator Deborah
Stokes.

said they were not transparent and consultative. They did mention that an increase was being considered and they were looking at about 20% medical inflation, but that is very different from "We are going to increase your premiums by 20%," which, given past performance, was a big shock to us all. So we are now working to understand and to remedy so future communication is clear and transparent to all.

SC: Health insurance is the number one issue that we discuss in our annual meetings, and the sharp increase in premiums, that has worried a lot of us. I like Lakshman's comments that here's been an increase of about 40% in pensions versus health insurance premiums have increased 200%. That is affecting the costs of living, eroding our pensions, and there's a very strong case for some degree of compensation for these increasing costs. I think there is a case that can be made to compensate, at least partially.

Gam de Armas (GTA, Philippines): My members share concerns of everyone about health insurance, especially at a time when inflation is really rising, affecting the cost of living and everyone. Due to what is currently happening.

Health Insurance Processes

Alessandro Pio (AP, Europe): Getting quotes from providers. Specific to Europe, an email came about people that use health services in Europe should first get a quote as an individual, as if they were not insured, and then only later, indicate they are insured. There were mixed reactions by our members. Some people said, yeah, that's a good way to do it, and actually, we are already doing it. Others said, well, in a way, we are unfairly presenting our situation, or if we are in a situation of emergency, you really don't want to be there bargaining about what the best price is, you just want to make sure you get the level of care you need. If there is a more formal position to be taken, it would be good for ADB or BPMSD to make that case clearly. **JGV:** We will discuss this with BPMSD and let you know the results. To clarify, this arose as an option while discussing a specific case and was intended to be an option, not necessarily standard procedure.

SC: There's a big concern in our membership that the quality of administration by Cigna has gone down tremendously. There are more and longer delays in reimbursing claims; a large number of unnecessary queries are being made repeatedly; the staff assigned don't have any history of past cases. So, we suggest that AFE have insured persons prepare a patient profile listing their various

issues that they've faced, which have been discussed and earlier, and that profile may be kept on file by Cigna so that they don't require the same things over and over, and thus cause unnecessary delays. Regarding technical glitches, sometimes you submit something, an attachment, and it's not read for some reason. Also, Cigna is not reimbursing some medicines prescribed by the attending physician. How can Cigna decide what the attending a physician knows much better and what is most relevant for the patient.

We hope that we can **have a dialogue with chapters over these issues**, where we can discuss these at more length.

JGV: It is really important, when you have health insurance issues, that you let us and ADB know the specific information, so we provide the proof that something needs to be done.

Regarding having a profile on record, large-scale health insurances use a two-level system for security. The lower level gets your claim but does not know your medical history for medical privacy reasons. They may know a little bit about you, but they are not allowed to have other details. Thus, when submitting claims, it's important to fill in the remarks box and give as much information as you can.

On Cigna overriding physicians, BPMSD recognizes this problem and is working with Cigna on it.

Pension

SC: Regarding pensions of surviving spouses, Indian retired staff do not have marriage certificates. So, the pension unit asks surviving spouses all manners of questions to provide proof, so their pensions are held up. What do we do? This needs to be addressed. **JGV:** Will discuss with the Pension Administration Committee. India is not the only place where this is an issue.

KS: In Japan, usually we don't have a marriage certificate. Each family is registered with the government. That registration clearly shows the relationship between spouses, and ADB is accepting that document. In India, your passport shows your spouse's name. **SC:** So far, they have not been accepting that, unfortunately. **JGV:** Eventually, ADB figures it out, and they get the pension, but it takes an inordinate amount of time. **KS:** In each country with some constraints ADB should come up with some way to take care of that kind of particular situation. **JGV:** I think one of the things that we can do is to send you a copy of the *Surviving Spouse's Manual*. You look at it and see what you could suggest, in the case of India.

DS: I understand that there might be some processes ADB has to go through, check the documentation, but surely, it's a matter of priority. To leave a surviving spouse in limbo for any period of time is not good practice and is not something that ADB should accept.



Pakistan Chapter
Coordinator Shahida
Jaffrey.

Ashraf Malik (Pakistan) read **Coordinator Shahida Jaffrey's** report. She was online and also said a few words.

Gamaliel de Armas (GTA): I just would like to thank everyone. This will be my last coordinators meeting because I'm stepping down. Thank you for the support, Jill and the staff. We had a long, and lovely time working on behalf of AFE.

Book

Presentation

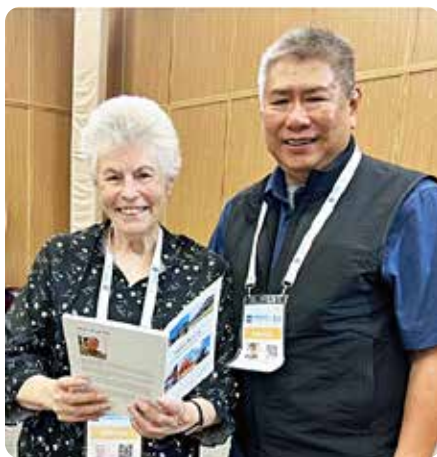
HCO: At the Malaysia Chapter's Annual General Meeting, Eustace Nonis asked me to present his latest book to Jill. The book is about Malacca's history and sights. And my job is to officially pass that book Jill, and he has autographed it for you. **JGV:** This is lovely. The book is by Eustace Nonus, and as far as I know, this is his second book. The first one was on George Town. This is wonderful. Thank you. **HCO:** Our next chapter meeting will be in Malacca in December, so most of you are welcome to join. And Eustace has agreed that he will give us a tour of Malacca. Malacca is the other historic city in Malaysia besides George Town.

The meeting was adjourned at 10:50am.

Summary of Major Discussion items

Chapter Matters

1. **Share the MAS access again** with coordinators: *HQ will do.*
2. **Send coordinators membership lists** to update chapter records and have them update HQ records: *HQ will do.*



Malaysia Chapter Coordinator Hock Chye Ong presenting Eustace Anthony Nonis's book about Malacca sites and history to Jill de Villa.

3. Inclusion of **deceased members in the directory:** *Chapters to send information regarding deceased non-retiree members to HQ.*
4. **Encouraging nonmembers to join, have a flyer:** *Ongoing; HQ will make a flyer and distribute the digital file.*
5. **Inclusion of nonmembers in chapter membership lists.** *Coordinators to compare HQ membership lists with their own.*
6. Chapter organization: **expanding the coordinators team** to share the workload.

AFE Open Chapter Membership Policy

7. **Europe Chapter** wants members to list their chapter memberships in order of preference to solve the chapter's issue of its annual meeting being widely popular. *ExCom recommends reserving some slots for last minute chapter member registrations as well as allowing early registration for chapter members.*

Health Insurance Premiums

8. Health insurance **premium increase, a major issue**—they want to know how and why accurately. Some believe ADB is responsible for assuring their pensions aren't whittled away.
9. **Cigna service issues:** length of time to settle claims, refusing prescribed medicine, claims people unfamiliar with patient history, requests for documentation already provided. *HQ discussing with BPMSD, which is discussing with Cigna, ongoing.*
10. **Europe:** getting quotes from providers before revealing one is insured. *BPMSD noted this procedure is optional.*

Pension

11. **Surviving spouses' difficulties getting pension:** *HQ asked the Pension Administration Committee to streamline such processing. DG BPMSD replied they will consider options.* ■



AFE Executive Committee members, coordinators, and observers in souvenir scarves for the 40th Anniversary of AFE-ADB.



Annual General Meeting

3 May 2026, 2–4 pm

Present

Executive Committee (ExCom): Chair Stephen P. Groff (SPG); President Jill Gale de Villa (JGV); Vice President Hiroyuki Maruyama (HM); Treasurer Joy Macaisa-Viray (JMV); Secretary Teresa Samson Montesa (TSM); **Members and Accompanying Persons:** 49 attended in person and 28 attended via Zoom.

The Chair's Opening Address (Stephen P. Groff [SPG])

Chair Stephen Groff called the meeting to order at 2:02pm Samarkand time, and welcomed those present to this year's annual general meeting, the 40th anniversary of AFE-ADB.

In Memoriam. SPG requested a brief silence as we remember those who have left us since the last annual meeting. A PowerPoint presentation listed the names.

The 2026 Agenda and the Minutes of the 2025 Meeting were approved.

Milestones. SPG noted that the Executive Committee (ExCom) had achieved several milestones during the last year, including

- appointing Pierre Van Petteghem, former ADB Treasurer, as the AFE representative on the ADB pension committees;
- electing Hiro Maruyama to fill the long-vacant vice president slot;
- implementing Treasurer Joy Viray's new transparent system of providing subsidies and rolling out the AFE membership and accounting system; and
- creating the AFE Emeritus Committee to formalize a continuing relationship with the former officers to foster retention and sharing of institutional knowledge.

Ongoing projects. Work in progress includes

1. the continuing discussions with BPMSD on the 20% increase in retirees' medical insurance premiums;
2. continued work on revamping the website;
3. reenergizing the AFE LinkedIn effort;
4. presentations at the retirement seminars to attract new members of AFE;
5. sending *OneADB Today* to members who have requested it;
6. communicating with members frequently through emails and the AFE HQ Facebook page;
7. producing the *AFE News* twice a year; and
8. numerous tasks that our senior assistant bookkeeper, Malou Pasicolan and her assistant handle.

Appreciation. SPB thanked the chapter coordinators, who keep their groups together and serve as important liaison between the officers at HQ and our members across the world: Australia's Deborah Stokes; Canada's Bruce Murray; the PRC's Min Tang; Europe's Alessandra

Pio and Richard Vokes; India's Shilo Chatterjee; Indonesia's Olly Norojono, who recently replaced Dimy Nangju; Japan's Kazu Sakai; the Republic of Korea's Jong-Inn Kim; Malaysia's Hock-Chye Ong; New Zealand's Norman LaRocque; Pakistan's Shahida Jaffrey; the Philippines' Gam de Armas; Singapore's Siew Juan Aw; Sri Lanka's Sarath Lakshman Athukorala; Thailand's Suganya Hutasaranani; US New York–New Jersey's Juliet Capati; US Southern California's Yolanda Adona; US Washington, D.C.'s Fred Roche; and the many area coordinators and officers in those chapters.

He specifically thanked our headquarters-based team, especially Malou Pasicolan and Gerryveeve Dino.

We're grateful for the help from Secretary Bruno Carrasco and many other people from the Office of the Secretary who work tirelessly to help overcome often unforeseeable obstacles pertaining to the Annual Meeting, including, but not limited to David Garrigos-Soliva, Sisse Arias, Rachel Obfenda-Carreón, Gemmaline Gonzalez, Popo Borbon, Minerva Panigan, and many others.

We also appreciate the support and engagement from the IT Department headed by DG Stephanie KC Hung, Alain Dumini, Chen Zhao, Edward Hughes, Marvic Robledo, and many others who help us throughout the year.

We thank the Department of External Communications and Knowledge Management, and its photographers who have been supporting us.

We thank the Corporate Services Department, headed by Lakshmi Menon, with special thanks to Andrew Clinton, who is now an AFE member; Securities' Mark Gibb, Michael Kerin, Rommel Sacdalan, and others for facilitating entry; Director Ameen Joudah for facilitating and supporting AFE's needs in the ADB headquarters building; and Alex Tarnoff and the Print Unit for printing our needs.

And most important, we thank BPMSD DG Munenari Nomura, DDG Vijai Padmanabhan, BPRS Director Matt Drage, RIU Head Rawnak-ul Islam, and their staffs very much for their support and assistance to us and our members.

Transitions. We'll be holding elections for the AFE presidency this year. We thank Jill for her many years of dedicated service and will welcome her to the Emeritus Committee when she passes the torch.

The BPMSD statement will be uploaded onto the website.

Souvenir. Our **commemorative 40-year anniversary scarf**, handmade in the Philippines, is available for all AFE members present.

AFE President's Report (Jill Gale de Villa [JGV])

JGV thanked all for attending the meeting. She summarized her report, which had been sent to all members on 14 April and is available on the AFE Website, Members Only section.

Chapter Visits and Other Meetings. She noted that this year we supported more of our chapters by going to their meetings, which coordinators appreciate and increases chapter attendance.

Last year I went to Washington, D.C. to meet with the Association of Retirees Associations of International Organizations Associations (ARAIO). That very important meeting provides AFE with a lot of good information and really good contacts for when we want to know what's happening at comparators.

Before continuing, our new vice president will say a few words.

Vice President Hiroyuki Maruyama (HM). Thank you very much, Jill, and dear colleagues. I see this role of vice president as a very important opportunity for me to give something back to the people and to the community that have shaped a substantial part of my personal as well as professional life. So, I hope to contribute in a modest way and to support the association and its members. I look forward to working with many of you in the years ahead. Thank you very much.

Website and Records Management. ExCom Secretary Teresa (Bobbie) Montessa has been managing our records and working to complete the revamp of the AFE website for some time. Last year a version was circulated to chapter coordinators for their comments and review, and they sent very good feedback that was then incorporated into the site.

The current site will be decommissioned since it is on a legacy platform that has become unstable. We are working closely with the IT Department to ensure security issues are addressed, a process that has taken much longer than anticipated. Content management will rest with AFE. The revamped site is still undergoing security checks and other technical reviews. Members will be notified when we close the current site and launch the new one.

Pension. Last year **Hans Springer** indicated his desire to step down and we thank him for his many years of good service. The highly qualified **Pierre Van Peteghem**, former ADB Treasurer, long-time member of the pension committees for ADB's Treasury Department, and an investor himself, has taken over as your representative on ADB's Pension Committees. I continue to serve as alternate. Pierre's latest report follows.

Staff Retirement Plan (SRP) Fund Valuation and Investment Activities. The valuation of the SRP Fund was at \$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's year end. The increase is net of \$85 million of cash outflow to fund pension payments and other fund expenses, net of ADB and staff pension contribution inflows.

In 2024, the Pension Committee (PC) approved the adoption of the Dynamic Strategic Asset Allocation framework (Dynamic SAA) 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 implementing 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 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.

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- 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 in the past service funding ratios of the SRP and the HBPR and a slight increase in ADB's normal contribution rates with respect to future service. However, both plans remain in a healthy financial situation post-assumption changes.

Health Insurance. Your Health Insurance Team comprises me, Barbara Palacios, Giorgio Iaksetich, Anne Sweetser (for the US), Hiro Murayama, who joined us in March, and recently Patrick Pillon.

We were all stunned by BPMSD's announcement on 2 January of a 20% increase in the health insurance premiums of all who retired prior to 2025. We emphatically objected to the changes without prior valid consultation. The team's plan for working with BPMSD on this includes working on governance issues pertaining to the newly renamed Consultative Health Forum (CHF), understanding why the changes were done, and working with BPMSD on future changes that may be needed from well before they are decided upon. We are following a three-step process.

1. BPMSD provided us with a terms of reference for the renamed forum on health benefits—now the Consultative Health Forum (CHF) to which both we and Staff Council (SC) objected as providing retiree and staff representatives with no say in matters. The last round of TOR discussions resulted in a TOR we accepted. We want the forum to be truly consultative and not just an announcement bucket for decisions already taken.
2. While BPMSD did provide a memo and attachment explaining the changes, it did not include the hard data needed to substantiate the need for the 20% premium increase. We asked for the data. Some of it has been provided. We are asking for the rest.
3. When we have the data and consequently can understand the need ADB saw for the changes, we can then discuss with them based on a solid understanding of the facts behind the changes.

At the same time, we endeavor to work with BPMSD on policy matters such as coverage, the performance of the administrator (Cigna), and individual cases where the administrator may have acted improperly by denying claims, provided insufficient information for denial, acted too late on guarantees of payment, repeated requests for information and documentation already provided, etc. For us to continue this work effectively, we ask that members keep us informed of any issues with their claims or needs. To keep the balance, also let us know when service is good.

We met with BPMSD and Cigna on 25 March, reviewing claims data and discussing issues. Important takeaways are

1. **Medical inflation** continues apace (18+% in the Philippines) and HBPR members need to budget for greater amounts spent through our 25% share of claims and premiums;
2. We each have an **allowance of \$200 for preventive care** in 2026, especially annual physicals—claim for it or lose it; Many noted the \$200 is far below the cost of an annual checkup, and very few used it, e.g., "an annual physical is going to cost maybe 3–6 times that, you're asking me to spend 3 times that in order to get the \$200." This is in discussion now.
3. Know your entitlements—and what you are not entitled to: **check the Summary Plan Description**

for updates, especially when you are planning treatment or a procedure.

4. **Report details of any issues with claims to AFE**, even if solved, so we are aware of what needs to be taken up with BPMSD/Cigna.
5. **Use Telehealth on your Cigna app**, especially when you cannot reach your doctor—I have used it, it is good, and it is free.
6. Be aware that all our expenses contribute to the size of our premiums, so please use the insurance judiciously. Some of you may remember that, in 2006, a major change happened to our health insurance: ADB announced we would have no **stop-loss**, no cap on the 25% payments for all claims. Some of us went into negotiations with ADB on this change, because it was potentially disastrous for anybody who got a very expensive ailment.

At the time, ADB agreed to put back the stop-loss. But all the expenses above the stop-loss were put into our premiums. That is why our premiums have been 2.5–3 times higher than staff premiums since then.

Communications and Publications. Communications are the glue that holds our organization together: emails inform about 3,000 members of the latest activities and news, our Facebook page reaches 1,000 members with latest news items, and the twice-yearly *AFE News* has a wide and interesting range of articles. Do keep your articles coming for *AFE News* 69.

The AFE LinkedIn effort has been stalled by important details, and we are hoping to move it forward again.

We very much need volunteers to assist with the communications management and implementation—do contact us if you would like to help.

Looking Forward. We at HQ endeavor to complete the many ongoing tasks to serve you better.

We are very **grateful for ADB's continued support** to AFE and for our benefits, and we aim strongly to provide value in return by sharing the good information we have about ADB and its activities.

We are very pleased that BPMSD has constructed a **new Retiree Portal** that facilitates checking pension and health matters, including filing the proof-of-life to continue the pension deposits, and look forward to it being refined to serve us better.

We intend for part of the increased income from dues to allow more **ExCom presence at chapters' annual meetings**. This activity is being pinched by, among other things, increased airfares, visa costs, and accessibility.

We hope that **chapters will work to include all former staff members**. This is not an easy task as it involves handling different needs. One option is to have co-coordinators or sub-coordinators for different groups, as

Canada and the Philippines have done and US Washington DC is attempting to do.

I hope that a good successor can be found for me. After nearly 20 years with AFE (counting the years working on insurance and other matters prior to my election in 2008), it is well past time to bring in younger people and other ideas. The important thing is to find and elect a person who will work hard for the benefit of AFE–ADB and its members, is insightful and knowledgeable about ADB's functioning, and will maintain the good connection to ADB.

In closing, I thank all of you here in person or virtually, and the many unable to attend, for your continuing support during our 2025–2026 year.

Treasurer's Report: Joy Macaisa-Viray (JMV)

Overall, 2025 was a very productive year for AFE. We maintained our core operations while introducing several improvements, including a **new way of allocating funds to the chapters, improving how we handle payments at the HQ, and rolling out our Membership and Accounting System**.

We received a **clean audit opinion** from our Auditors, which reflects that our financial records are in good order. We ended the year with a **surplus of about \$22,000**, mainly driven by the increase in membership dues approved in 2024, along with careful management of expenses.

During the year, we introduced a new approach to allocating funds to chapters based on participation. We also improved how payments are handled at HQ, when ADB transferred the responsibility from ADB to AFE. Processing and payments to chapters are now much quicker and more efficient.

We have started to roll out the new **Membership and Accounting System**, and through this, members can track their payments and search for other members within the system. We're continuing to refine it based on your feedback. Rollout is nearly complete, with only a few remaining chapters and some members still to be brought into the system.

2026 will be a more active year for AFE, with more activities and engagement across AFE. While expenses will increase as a result, we still expect to remain financially sound. We are very **grateful for ADB's continuing support**. On that note, thank you again, and for your continued support and being part of AFE.

Other Business Discussion

Richard Volkes (RV): Health matters are clearly a concern for our members. On the preventative allowance of \$200, it is far below a decent annual medical here in the UK which would cost at least 4 times that. If you use the National Health Service, it tends to be very superficial.

The **new Retiree Portal** is an important step, but I **urge that ADB do a little bit more to help**, particularly older members, with getting familiar with the Portal.

This is the **40th anniversary of AFE** annual meetings, **are there plans to do any more** to celebrate that milestone?

SPG: I agree that Hans has done incredible work on behalf of AFE over many years in his representation on the Pension Committee, and it is appropriate that we recognize that. **JGV:** In terms of doing more to celebrate the 40th year, we're open for suggestions, and we'll be happy to consider them.

Shilo Chatterjee (SC): A major concern all chapters are raising is the premium increase. One thing that was pointed out [in this morning's meeting] was whereas our pensions have increased by about 40%, the health premiums have gone up 200%. Given the general principle of maintaining the real value of our pensions, something has to be done to compensate for this increase. The COLA is not looking at a basket that is heavily weighted towards health insurance for retirees, and this should be reflected in the compensation along with COLA.

SPG: It is reasonable to understand what percentage of people's expenses are taken up by healthcare costs and healthcare premiums specifically, and whether that should be incorporated into the annual calculation of pension increases. These issues have been raised and will continue to be raised in the discussions with BPMSD.

Vo Truc Dien: I am from Viet Nam. We do not have chapter yet. Can members like me see any activities during the year? Because we do not have a chapter and information is limited. Second question is what's the process of establishing a chapter? **SPG:** Thank you, maybe Joy and Jill can have a direct conversation with you about that.

Werner Liepach: A simple question: Why can't we just have 75% of a realistic ceiling for preventive care?

JGV: The AFE ExCom has been working for many years with BPMSD to incorporate some preventative care into the plan. Only when the change to self-insurance was initiated last year were a couple of preventative care measures introduced. The points of a reasonable ceiling will be raised during discussions with BPMSD. Thank you for the suggestion.

Juliet Capati (JC): I want to thank Jill de Villa, for being present at our annual reunion last year, in October. We had so much fun, and we were honored that she was there. And we hope she could make it again this year, again in October.

As for the insurance premiums, I will brief the members. Thank you to everyone who has organized this, and especially to all those people who are really hardworking behind the scenes.

Nazneen Rehan (NR): If some tragedy happens to staff, what kind of support do you extend to the survivors?

SPG: Well, thank you, and we're very sorry for your loss. This is a difficult situation. Most of the questions really are directed toward ADB management and less to AFE directly. AFE HQ's support is primarily to engage on pension issues and healthcare issues, etc. **NR:** By support, I meant some sort of guidance. When I met with BPMSD I had to sign documents related to getting the health plan. I had a lot of difficulty understanding which pension plan I'm getting and do I really need to get that health insurance plan? A BPMSD staff encouraged me to get the retiree's health insurance plan. My pension is just \$2,000 per month, from which I'm paying the health insurance premium, which is, more than \$200. **SPG:** We have a manual that informs survivors of AFE pensioners who have passed away. **JGV:**



In terms of moral support, one of the most important things is connections with friends and former colleagues, which we do provide through the Directory.

SPG, responding to Ulf Freiwald: Ulf, we've received your questions specifically about the AFE–ADB homepage, and some examples of where some updates are necessary. With respect to a 40-year celebration, we welcome suggestions but have budgetary and time limitations and would welcome any people who want to volunteer to support organizing such celebrations.

About AFE as ambassadors of goodwill for the Asian Development Bank, this is a very good idea, and individual AFE members serve as ambassadors on behalf of ADB. Nobody has fully wrapped their mind around what that means, how it happens, what it does. We have to think about how we could strengthen the ties of our membership.

We are proud of the service that we've provided to the institution, proud of having worked for ADB for many years. AFE also has an advocacy role that sometimes puts us in contention with ADB as necessary to make sure that the kinds of concerns that have been raised in this meeting today are raised effectively and efficiently with ADB management. There's a dual role that we all play, and we welcome any specific suggestions on how the ambassadorship might be brought into practice.

Ursula Schaefer-Preuss: As vice president at ADB for 5 years, 2006–2011, now for many years a member of AFE, I find this a great organization a great way to get us all together. In our German government, this does not exist. Let us move on in that positive, constructive spirit and do all the voluntary work together. This is really important.

Kasu Sakai (KS): Regarding preventive care, even for vaccination, people are not using it. When I had a flu shot last year, I claimed it to Cigna, and was reimbursed. Recently, I had the vaccination for shingles. There must be many people doing something similar. And so even for vaccination, I wonder if people are not really using our insurance.

Second, if an active staff member passes away are we reaching out to the surviving spouse and inviting that person to join? We should consider doing that in a systematic way.

About the celebration for the 40 years, one way is to dedicate the next AFE Newsletter to this matter, with articles about the history of AFE with some nice photos from early days.

SPG: Specifically on the vaccines uptake, we should work with BPMSD in getting that information.

On surviving spouses of ADB staff members, we need to think about how we might systematically engage with them.

On a commemorative 40-year anniversary newsletter, we would need volunteers to help with that.

Manzur Rahman (MR) notes that **Cigna** is not very responsive. He depends on **Medicare** to pay. **JGV:** This is going to continue to be the case because Cigna is the second insurer and comes in after Medicare. Cigna cannot pay until they know how much is left after Medicare has already paid. **MR:** Cigna refuses consideration of any payment if Medicare refuses. **JVG:** Please send us the specific information pertaining to this, and we will send it to ADB and have them work with Cigna to see what the problem is.

RV: The Europe chapter initially sends a reunion invite to the Europe chapter members, and then if there's still space in the reunions, we send it to chapter coordinators to send on to their members. That means that those where there isn't a chapter will not hear about it. We need to try to contact members who don't have a chapter.

Adjournment

Chair SPG adjourned the meeting at 3:34pm. ■

Official ADB and Uzbekistan Functions

The Opening Ceremonies of ADB's 59th Annual Meeting were held at the Congress Center, Silk Road Samarkand, on 4 May. The theme was *"Crossroads of Progress: Advancing the Region's Connected Future."* The opening ceremony was inaugurated by Uzbekistan President Shavkat Mirziyoyev and addressed by ADB President Masato Kanda. It also included very nice cultural presentations of dance and music.

The **Host Country Reception** was held on the same evening at the Eternal City complex. Its 11 hectares recreate the spirit of the ancient city including restaurants, and shops of artists, artisans, and craftsmen showcasing the rich culture and heritage of historic Samarkand and Uzbekistan.

The **ADB President's Reception** was held at the Amber Hall on the evening of 5 May and featured good Uzbek and other food, wine, and cultural presentations.

The government provided a brief **City Tour** of Samarkand's best-known sites. This included the fabulous **Registan's** three stunning madrasa buildings at the heart of the city, the **Ulug Beg Observatory** (b. 1420s) where 600 years ago astronomers did remarkably accurate work, and the **crafts village** for demonstrations and purchasing of silk

papermaking, suzani embroidery, pottery, and other local craft items. The group that most of your ExCom joined also went to the spectacular **Imam al-Bukhari Memorial Complex**, about 25 kilometers outside the city center on a 45-hectare site with beautiful gardens. It has 14 majestic

blue domes, four 75-meter-high minarets, and a white marble central mosque that can accommodate over 10,000 worshippers at one time. We participated in or sat quietly during prayers and then were able to have a quick tour of its amazing museum. ■



Scenes at the Uzbekistan Government dinner in the Eternal City, Silk Road Samarkand.



Ursula Schaeffer-Preuss and Jill Gale de Villa greet ADB President and Mrs. Kanda at the ADB President's Reception in the Amber Hall.



Weavings of Samarkand silk paper made from Mulberry bark.



Statue of astronomer-king Ulugh Beg (1394–1449) at the foot of the steps to the remains of his observatory, with Putu and Wati Kamayana and Juanita Soeraksoemah.



School children at the Ulugh Beg Observatory.



Mr. and Mrs. Batir Mirbabaev in front of the Imam Bukhari Mosque. Batir is current ADB Strategy and Policy Department staff but assisted the Secretary's Office with the Samarkand meeting and us with this tour.



Artwork in the Imam Bukhari Mosque's museum.



Imam Bukhara Mosque.

Participants

Over 100 people participated in the AFE Annual Meeting and activities, including more than 30 virtual participants (some of the virtual participants could not be identified and not all participants attending physically signed in).

Australia

Jean and Nelsinghton Chua
Grahame Muller*
Andrew Stuart and Ann Proctor
Deborah Stokes*
Rita O'Sullivan*

Austria

Ulf Freiwald*

People's Republic of China

Xuelin Liu*

Egypt

Julieta Sehgal*

Finland

Robert Wihtol

France

Patrick Pillon

Georgia

Penelope Price and Yuriy Pak

Germany

Thomas and Esterliza Bieling
Gunter Hecker*
Frerk Meyer*
Ursula Schaefer-Preuss
Wolf Preuss*

India

Shiladitya Chatterjee*
Edgard Robinson Rodriguez
Snimer Sahni*

Indonesia

Januar and Maiti Amariyati Hakim
Putu and Desak Nyoman Adnyawati Kamayana
Dimiyati Nangju and Siti Nur Aisiyah
Olly and Ratih Norojono
Rochana and Juanita Soerakoeseomah
Aman Syarifah Wooster

Italy

Alessandro Pio*

Japan

Megumi Araki*
Toshimasa Dojima
Tadayuki Kanazawa*
Seiji Kojima
Ayumi and Yumi Konishi
Hiroyuki Maruyama
Yutaka Masaoka*
Kazu Sakai
Kunio Senga*

Malaysia

Chatiya Nantham K Muthu Raman*
Hock-Chye Ong and Wai-Keen Wong
Raveendranath and Kam Pik Har Rajan
Chwoon Sam Sim and Lydia Sin Fong Yoong

Nepal

Naresh Pradhan*

Pakistan

Naseer and Murtaza Ahmad
Shahida Jaffrey*
Muhammad Ashraf Malik and Mrs. Malik
Nazneen Rehan

Philippines

Ma. Imelda Abao*
Annabelle Abello
Nannette and Romeo Amorado
Veminda Bernardo
Gamaliel De Armas, Jr.*
Erwin Salaveria
Evelyn Go*
Cynthia Kalingo*
Cristina Keppler*
Werner Liepach*
Patrick Lizot*
Nerissa Loria and Judy Vermudo
Joy Macaisa-Viray and Vencer Viray
Natividad Medina*
Teresa and Rolando Montesa
Cecile Ramiro*
Lyle Raquipiso*
Regina Sy and Luchie Sta Ana
Jill Gale de Villa

Singapore

Siang Heng Sim and Lay Kim Yap

Sri Lanka

Sarath Lakshman Athukorala*

United Kingdom

Richard Vokes*

United States of America

Juliet Pantaleon-Capati*

Cecile Gregory*

Edward Haugh, Jr.*

Stephen Paul and Maritess Groff

Elenita and Mario Mignini

Y-Chie and Christine Primo

Mansoor Rahman

Julie Rogers

Uzbekistan

Nariman Mannapbekov

Viet Nam

Vo Truc Dien and Nguyen Hoang Anh

AFE Cocktails

The AFE Cocktails were held in the Hilton Samarkand Regency, which provided an excellent venue, setup, food, service, wine, and other drinks. It had taken some time in advance to convince them we wanted primarily Uzbek cuisine and not primarily European fare. When they finally agreed they did a superb job and staff were very proud that we were serving Uzbek food, including delicious vegetarian *plov* (pilaf).

The major problem was attendance. Because the President of Uzbekistan was spending the night at the Silk Road complex, security was extremely tight and many who had intended to join the cocktails and were staying outside the complex were not allowed to enter it by vehicle (and ladies were unable to walk 3 kilometers in party shoes)! For this we apologize profusely—apparently Uzbekistan's security services trump all else when their president is around; even the Secretary's Office was powerless in this situation.



Those who did attend, including ADB President and Mrs. Kanda and Vice President Hae Kyong "HK" Yu and her husband Fergus Murphy, had a very nice time. We appreciated President Kanda's call for us to continue to be ambassadors for ADB, enjoyed the ambience, camaraderie, and sustenance. And many thanks to the team of Nannette Amorado, Neri Loria, and Elenita Mignini for handling the entrance formalities. ■





Chapter News

Canada

Bruce Murray (ADB 1980–2007)



Informal Lunch in Vancouver.

Pension. Completing the Certificate of Eligibility (COE) to ensure that you continue to receive the ADB pension is a subject of great interest to all AFEers. Canadian AFEers paired up to verify the COEs of other pensioners. On 23 June 2026, Chris Wensley, Richard Bolt, Bill Fraser, Takao Watanabe, John Kuiper, Lew Hayashi, and I met for lunch. A major topic of discussion was the new online system to process the COE for the ADB pension. The general consensus was that the system worked although some experienced some initial difficulties.

Football Mania. In addition to renewing friendships and sharing memories at the lunch, another major topic of discussion was the ongoing FIFA world cup as Vancouver was hosting some games. Truth be told, Richard was watching the England vs. Ghana game on his cell phone. He was eagerly waiting England's first goal. Alas, it never came!!

On his way to the lunch, Richard had passed through some fan zone and was very impressed by



Chris Wensley and Richard Bolt following the England Ghana Word Cup Game as we ate lunch.

the atmosphere and positive vibes, especially from a group of Portuguese fans that he greeted.

During our lunch Bill's son-in-law sold tickets online to Chris's son to the Seattle Bosnia vs. Qatar match. After the game, Chris reported that his son, his wife, and a friend enjoyed the game and that they were great seats.

We met at the Banana Leaf Restaurant on Broadway, the award-winning "best Malaysian" restaurant established in 1995. The fare blends Malaysian food with inspirations from Indonesian, Singaporean, Thai, Chinese, and Indian cuisines. The rich blend of authentic Asian dishes brought back memories of missions to various countries.

Goings and Comings. Faten Hodroge had an unexpected reunion with Dagmar Graczyk and Elisabetta Capannelli in May in Paris—the first time they had all been together in more than 25 years. Faten was in Paris for the graduation of her younger daughter, Serena, who completed her Master's degree at HEC Paris. Dagmar reminded everyone that the last time she saw Serena, Serena had peed on her, which made everyone laugh. Serena apologized in person 26 years later!

Michel Latendresse returned to Canda to settle in the Victoria area after spending a long time in his post-ADB life in Cambodia. It started as a consultancy assignment. Michel decided to take temporary residence in Phnom Penh, which eventually lasted 15 years.

The Ottawa/Montreal AFE Canada group is hard at work planning a 2-day reunion in September. A write up on Montreal and the planned activities and a questionnaire to get an indication of the number of people who would be interested in attending and the preferred dates was circulated to all Canadian AFEers. The dates being considered are (1) Friday/Saturday, September 11/12; (2) Friday/Saturday, September 18/19; and (3) Thursday/Friday, September 24/25. If you want to see the sites of Montreal, enjoy Montreal's exceptional cuisine, culture and "joy de vivre," renew friendships with former colleagues, and relive memories of your days in Manila, please email Faten (fatenhd@pm.me) and Marilyn Collette (collette.marilyn@gmail.com). This is an exciting development for AFE Canada, as it is our first attempt to organize something other than a dinner.

Other AFE Canada Get-togethers will be organized on Vancouver Island in August and Vancouver and Toronto in the fourth quarter of 2026.

Reporting. I circulated a detailed report to all Canadian AFEers in early July 2026 covering major developments in AFE and ADB in the first half of 2026 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 the increased use of the North America Regional Office (NARO) to promote business opportunities for Canadian firms in conjunction with Global Affairs; (6) developments in ADB and ADB operations; and (7) ADB and the Philippines. I also circulated a list of AFEers and ADB staff who have passed away in 2026. ■

Japan

Kazu Sakai (1987–2014)



Since the last *AFE News*, the Japan Chapter has not had a specific chapter event. Our activities were mostly exchanges of information through emails. We experienced the passing of some members, and the Chapter assisted bereaved families by informing ADB and AFE–ADB of the events and handling the procedures for

surviving spouses to receive pensions.

Many chapter members encountered difficulties handling the new procedure for the Certificate of Eligibility for ADB's pension. The Chapter provided them with assistance for completing the process.

The Chapter Coordinator attended AFE–ADB's activities at ADB's Annual General Meeting in Samarkand (Chapter Coordinators' Meeting, Annual General Meeting, and Cocktail Reception), reported on chapter activities and issues, and participated in discussions.

The Japan Chapter has also been preparing a reunion, now scheduled for 30 September 2026. The last time we met was October 2024. In 2025, we had gatherings of smaller groups as reported in the last issue of the *AFE News*. President and Mrs. Kuroda, President Nakao, President and Mrs. Asakawa, and Mrs. Tatumizu (widow of the late President Tatumizu) are expected to attend this year's reunion. Members from other chapters who happen to be in Tokyo on 30 September are welcome to join. For more details, please contact Kazu Sakai (kzusakai.tokyo@gmail.com). ■

New York/New Jersey

Juliet Capati (ADB 1978–1980)



Greetings from the NY/NJ Chapter! Our latest luncheon activity took place on Saturday 13 June 2026 as a simple summer get-together with the special attendance of our ex-ADB officer Nannette Guinto-Amorado who was in town for a consultancy assignment with UNICEF.

This brief meeting was a recap of the recently concluded AFE and ADB Annual Meetings recently held in Samarkand, Uzbekistan. Both Elenita Mignini and Nannette Guinto-Amorado and their husbands joined the Samarkand meetings.



The group photo participants, l-r, with the Bamboo & Chapalo Grill Sign in the background: Chapter Coordinator Juliet Capati; Baby Icasiano; Nannette Guinto-Amorado, Lorna del Rosario; Mario and Elenita Mignini, Margie Bacay, and Nena Villena-Tañedo. We represent the sentiments and aspirations of the NY/NJ Chapter as a spirit of unity and cooperation among its participants as a whole.

We expect to have a get-together/annual reunion in September or October this year. Contact Juliet Capati for details at jcapati@hotmail.com. ■



Singapore

Siew Juan Aw (ADB 2006–2009)



The AFE-Singapore Chapter continued its mission throughout 2026 to foster camaraderie, intellectual exchange, and regional ties among former employees of the Asian Development Bank (ADB). By participating in cross-boundary initiatives and hosting enriching local gatherings, the chapter has successfully

maintained its vibrant community spirit.

Cross-Boundary Gathering (Johor Bahru). On 2 December 2025, to kick off our seasonal engagements and strengthen regional ties, **Steve Wermert** represented the AFE-Singapore Chapter at the cross-boundary gathering held in Johor Bahru, Malaysia. This event provided an excellent opportunity to interface with neighboring chapters, sharing insights and fostering a broader sense of ADB alumni community across borders.

Chapter Luncheon & Cross-Boundary Chapter Gathering. On 2 March 2026, the Singapore Chapter hosted an intimate luncheon meeting attended by 14 participants. Highlighting our close regional ties, we were deeply honored to welcome special guest **Eustace Anthony Nonis** from the **AFE Malaysia Chapter**, who



2 December 2025 AFE-Malaysia Chapter Gathering in Johore Bahru. Steve Wermert, Singapore AFE representative is 3rd from left standing.

shared his remarkable photographic book, *The Heritage of George Town*. He gave the 13 Singapore Chapter attendees a fascinating visual and historical journey through George Town's rich cultural tapestry, sparking lively dialogue and meaningful cross-chapter fellowship.

Key Achievements and Impact:

- **Cross-Chapter Connection-Building.** Active representation in Johor Bahru and hosting members from the Malaysia Chapter highlight Singapore's commitment to maintaining close-knit ties with our international colleagues.
- **Cultural Enrichment.** Integrating literary and historical showcases, such as Mr. Nonis's book presentation, ensures our local gatherings remain deeply engaging, educational, and culturally relevant. ■

AFE Malaysia Presents

Siew Juan Aw (ADB 2006–2009)



Welcome to a Malacca heritage get-together in the heart of UNESCO Malacca.

The main event on Monday, 21 December 2026 will be at 12:00 Noon–3:00 PM at BikChiks Kitchen Private Dining by Chef Lim at Jonker Street, Malacca. Savor authentic Nyonya flavors—a culinary

journey. Step inside a 100-year-old Peranakan home (see p. 43). The meal will be served in Tok Panjang (long table) style/ Privacy is assured—the entire space is reserved for us!

Day 2, 22 December, "Your day, your way." Mix and match these experiences.

1. **Heritage Walk (East Side of Malacca River) 3:00–6:00 PM.** Meet at Dutch Fort. Your guide will be Eustace Anthony Nonis, author of the definitive books on historic George Town and Malacca (see p. 52). Walk through 500 years of history with Portuguese, Dutch, and British legacies. Visit Dutch Square, St. Paul's Hill, Porta de Santiago. Walk

- along Fort Road with museums and excavation sites. Duration: about 3 hours (without entering museums).
2. Then a Sunset Melaka River Cruise, 6:00–7:00 PM. Meet at Taman Rempah Jetty (Spice Garden Jetty). Glide through history—9 kilometers of riverside stories. See colonial buildings, riverside cafes, and traditional Malay houses. Pass under historic bridges like Tan Kim Seng Bridge.
 3. Dinner at the Portuguese Settlement (Saint John's Village), 7:00–9:00 PM. The Portuguese Settlement is the home of the Kristang community. Feast on fresh seafood and fiery Debal Curry—a Kristang classic. (Google AI: "Malacca's Kristang community is a unique Portuguese-Eurasian ethnic minority. They are descendants of 16th-century Portuguese colonizers and sailors who intermarried with local women after Afonso de Albuquerque conquered Malacca in 1511. The word "Kristang" comes from the Portuguese word for Christian [*cristão*], as the community has historically remained staunchly Roman Catholic.") Dine at restaurants and bars in the main square... come for the lunch, stay for the adventure. See you in Malacca! Contact Hock-Chye Ong for information: hockchyeong@gmail.com ■

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, Myoung-Ho Shin, Gyn-Tae Sul, Young-Hoe 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.

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 a year-end dinner in December. On 11 December 2025, The AFE Korea Chapter held its 2025 annual general meeting cum-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 (See photo. Chong-Serp Chung left before the photo session). During the event, the outgoing Coordinator Se-Wha Moon briefed us on the Chapter's activities and events in 2025, focusing congratulations and condolences. 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. ■



People, Places, and Passages

Return to Pakistan

Anne Sweetser (ADB 1999–2019)



I arrived in Naran 44 years after I first settled there for close to 2 years of research in social anthropology. It was then quite remote, on an often-precarious one-lane dirt road. Then, the houses and shops were built with rocks and hand-cut 8-inch-square roof beams. The roofs were sealed with clay-laden mud. Almost all doors and windows lacked frames so cold wind easily

entered. Only the poorest villagers stayed through the winter; they cleared snow off the roofs as it fell so they did not collapse. I spent the coldest winter months in Balakot, the town at the bottom of the valley that was devastated in the 2005 earthquake. Several massive floods have caused great damage in the steepest parts and at the bottom of the valley during the last few decades, wiping out scarce agricultural land and leaving expanses of rock through which the river snakes.

Now Naran is a domestic tourist center with a jumble of multi-story concrete hotels, restaurants offering food from different areas of Pakistan, and even Dunkin' Donuts and Subway. Entertainment includes zip lines, rafting, and, at the magnificent lake high above the village, horse

riding and boating. Now the road is two lanes wide and paved all the way to the top of the valley where it crosses a ridge from Nanga Parbat (26,600 feet/8,108 meters) into Pakistan's Northern Areas. Many of Naran's old fields have been taken over by hotels but nearby some larger fields have been opened up.

I did not go just as an observer. It is hard to explain how significant a place and its people remain for an anthropologist after a long period of immersion through participant observation research and many more years of thinking and writing. I wanted to begin to understand how it is seen by those who lived there decades ago in the few days I had there. When I walked through the bazaar a few people recognized me!! When they learned that I had brought some photos of people from years ago they came with big smiles to greet me. Many of the hotel and restaurant owners and staff are from outside the valley, and many locals have left the village for calmer places, but I located several families who remained or lived nearby. People were delighted to have pictures of themselves or their deceased fathers or uncles.

While they miss the serenity of the past, the men are glad to have better food and clothes, and a bit of cash in their pockets. Previously there was insufficient food for everyone

and people worried that their children would die, especially in the winter. Most children had no shoes and there were large families who lacked enough clothing for all of their children. Where before there had been



Flood damage half way up the Naran valley.



Lake Saif-ul-Muluk (10,578 feet/3,224 meters).



Naran hotels (7,900 feet/2,400 meters).



Traditional fields and new buildings south of Naran.



Village cluster just north of Naran, little changed but now painted.

one often-absent health worker with limited training, there are now a few pharmacies in the village. There are hospital buildings and a doctor and technicians are expected for the season. Where there had been next to zero health care for women there is now a well-trained Lady Health Visitor who provides obstetric care and family planning services from when the road opens until it closes, now as late as early December. The women I met were pleased with her. Where there was only an outdoor school for a small number of boys, there are now schools for both boys and girls. Two new dams on the river mean at least sporadic electricity through most of the valley.



North of Naran, precarious terraces and a herd of sheep taking a break from walking up on the road to summer pastures.



Baltit Fort in Hunza.

I also wanted to see the magnificent mountains in Gilgit and Hunza again. My first visit to Hunza was with the Aghan Khan Development Network. They took the ADB Country Director Peter Fedon and a few of us from the mission by helicopter to survey the northern areas in late spring 2006.

The pass to the north of Naran was still closed by glaciers

so I traveled down the valley and took the Karakorum Highway along the Indus. Long considered impossible, some call it the most dangerous road in the world. Built by the Chinese in the 1960s and 1970s and subsequently

reconstructed, it follows the Indus through Kohistan and is an amazing feat of engineering. Melting glaciers bring boulders and debris onto the road surface and cause long backups. But it holds up under a stream of gas trucks, way overloaded two- and three-wheeled trucks, and 22-wheelers carrying containers. Construction of two major dams on the Indus also causes delays at certain times of the day. Tiny settlements are now bustling bazaars. I was repeatedly asked for my passport and visa. The police were surprised when I assured them in Urdu that I was fine traveling with only my driver along that road.

The newly installed Prince Rahim Agha Khan came to the area while I was there. The Ismaili community had planned every detail of his visit, down to who was permitted to join the 100,000-person meeting and where each vehicle was to park. Everyone was excited. The bazaar and the old forts (we had a guided tour of one of them in 2006) were closed.

I spent the last few days of my trip enjoying the hospitality of a family in Islamabad with whom I have stayed in touch since the 1980s. Numerous relatives came to visit the elder man of the family and dinner parties were held; gifts of sacrificed meat and other foods were exchanged as it was Eid ul-Azha.

Settling mentally and emotionally back into the United States took quite a while as I had so enjoyed the trip. ■



Minapin and Diran peaks taken from the author's hotel porch in Hunza.

FIFA Mania

Ed: This multi-authored article is a joyful mirror to what we all wish the world was about: fostering camaraderie across borders and ethnicities and through competitions. With thanks to Bruce Murray for coordinating his contribution with those from Bart Édes, Richard Bolt, Glenna Quimel and Cynthia Alvarez, Kathleen Moktan, and Mariam Pal.



Opening ceremony of the France vs Senegal game in Boston.

Every 4 years, billions of people around the world turn their attention to the FIFA World Cup. In 2026, Canada, Mexico, and the United States jointly hosted the tournament, with Vancouver hosting seven games and Toronto hosting six. It was a time of great excitement—for the lucky few with tickets and for the many more who gathered in fan zones, watch parties, and public spaces across the country.

The World Cup is the most widely viewed sporting event on earth. The 2022 edition drew 5 billion viewers, with approximately 1.5 billion watching the championship match between Argentina and France. The 2026 tournament expanded to 48 teams, the result of a two-year qualifying process involving over 200 countries. Only eight nations have ever lifted the trophy: Brazil (5 times), Germany (4), Italy (4), Argentina (3), Uruguay (2), France (2), England (1), and Spain (1).

Canada is hardly a soccer (termed “football” everywhere except North America) world power, having qualified for only two previous World Cups—1986 in Mexico (three losses, no goals) and 2022 in Qatar (three losses, two goals). Yet the sport has grown dramatically here. Going into 2026, Canada was ranked 27th in the world, and nearly 1 million Canadians are now registered soccer players, outnumbering registered hockey players (about 615,000).

Team Canada’s nickname, Les Rouges (The Reds), and its loyal supporters, The Voyageurs, reflect Canada’s Québécois heritage. Those dedicated fans marched through the streets

chanting “allez les Rouges” as Canada earned its first-ever World Cup win (a 6–0 thrashing of Qatar), advanced out of the group phase, and then defeated South Africa to reach the Round of 16—before a heartbreaking loss to seventh-ranked Morocco. The what-ifs were painful: Alphonso Davies, the team’s best player, managed just 15 minutes due to injury; Ismaël Koné suffered a broken leg against Qatar; Marcelo Flores missed the entire tournament with a ruptured ACL; and Moïse Bombito and Richie Laryea both played through injuries.

Canada’s multicultural fabric was mirrored in the squad itself: 20 of 25 players either immigrated to Canada as young children or were born to at least one immigrant parent. None embodies that story more than Davies, born in a Ghanaian refugee camp to Liberian parents fleeing civil war, grew up in Edmonton, and became one of the world’s best footballers.

Because of global warming there have been an increasing number of forest fires in Canada. With nearly 900 active wildfires burning nationally, the 2026 season is shaping up to be another historically destructive year for Canada. By mid-July 2026, about 2.8 million hectares of forests were burning across Canada. The result was thick clouds of smoke and poor air quality across Ontario and the Mid-West and Eastern US Seaboard, including New Jersey. The smoke had an adverse impact on the World Cup final between Spain and Argentina, which was played at the MetLife Stadium in New Jersey.

Bart Édes Writes from Montreal

I remember with fondness the pre-Covid regular futsal games on Wednesday evenings in the ADB HQ gym, as



Bart Édes with Abraham Lincoln before the US–Turkey game in Los Angeles.

well as matches of the Bank’s very own team—“ADB FC”—in competitions around Manila. (Futsal is 5-a-side variant of soccer played on a hard indoor court, often about the size of a basketball court.) A few fellow footballers have since joined the retiree ranks, including David Binns, Toru Kubo, Richard Bolt, Axel Hebel, and Anupma Jain.

My passion for the Beautiful Game spans decades, but nothing prepared me for the thrill of the 2026 World Cup. Born and now living in Canada—though raised and educated in the United States—my loyalties are somewhat divided between both national teams. While the US squad typically navigates its way out of the group stage, hockey-loving Canada was ranked a dismal 120th by FIFA just 9 years ago, and rarely even qualified for the World Cup.

What a difference a decade makes. This tournament has triggered an unprecedented surge of national pride and football fever across Canada. I had to seize this rare opportunity to witness history on our home continent, especially since the tournament has not been held in North America for 32 years.

Determined to pack it all in, my family embarked on a whirlwind tour, hitting six matches—in Boston, New York, Vancouver, Los Angeles, and Houston—in June and July. Our travel reached a breathless crescendo on June 23–25, when we caught three matches in three days across three cities and two countries. I was accompanied for five matches by my son, Luc, a recent Waterloo computer science graduate, while my wife, Joanne, joined for three. Our daughter Scarlett was occupied by work obligations and is less enamored with football than the rest of the family. For a global flavor, we added early group stage matches to our schedule: France versus Senegal in New Jersey and England versus Ghana in a light drizzle south of Boston. These contests were a nod to family history, since Joanne is English and we met in France, where her only sibling resides. Along our winding journey we reconnected with old friends and shared banter in and around stadiums with fans from around the world.

The match-day atmospheres were lively, peaceful, and beautifully orchestrated, with massive team flags, national anthems, and a roaring 10-second countdown to kickoff. However, local transit efficiency varied wildly. In Vancouver, the SkyTrain made commuting to BC Place an inexpensive breeze, whereas navigating post-match transit from Gillette Stadium to Boston's Logan Airport proved to be a time-consuming, costly ordeal.

During Canada's clash with Switzerland in Vancouver, early second-half goals from Rubén Vargas and Johan



Bart and Joanne Édes with an English fan in Boston stadium before the England vs Ghana game.

Manzambi punctured the co-hosts' tentative defensive setup. It was deeply frustrating to watch Canada claw one back via Promise David's brilliant 76th minute volley, only to fall agonizingly short of the simple draw that would have kept them undefeated and playing their next match on home soil. Instead, a second-place group finish sent the team to Los Angeles.

In LA's impressive, ultra-modern SoFi Stadium, we first witnessed the US's group-stage finale against Turkey. The visitors had already been mathematically eliminated from the tournament, but the outnumbered Turkish fans burst with joy when their team clinched a 3–2 victory on the very last kick of the contest. Later, in the same venue for Canada's Round of 32 clash against South Africa, the stands were filled with a pro-Canada crowd that surprisingly featured more fans in Mexican jerseys than South African ones. South Africa's compact, park-the-bus strategy successfully stifled Canada's rhythm and clogged the penalty area for most of the match, heightening the tension until Stephen Eustáquio's brilliant 92nd minute strike finally secured Canada's first-ever knockout victory.

Canada's historic run ended in Houston against Morocco. Inside a thankfully air-conditioned NRG Stadium rocking with cheers of the large Moroccan fan contingent, Canada surprisingly dominated the first half with an aggressive press. However, its attacking threats ultimately proved toothless. The deadlock broke when a foolish foul handed Morocco a free-kick leading to the opening goal, which subsequently left an overextended Canada exposed to a pair of potent counterattacks while it searched in vain for an equalizer. Meanwhile, other matches offered their own tactical drama. The England–Ghana game south of Boston was a dreary affair where Ghana's stubbornly defensive low block led to a dull 0–0 draw in wet conditions, while tournament favorites France spent their first half looking like they could not shift out of first gear before a halftime awakening spurred them to a commanding 3–1 win over Senegal. Experiencing the



Bart, Luc, and Joanne Édes at the Canada vs Switzerland game in BC Place.

world's most popular sporting event alongside my son and wife has been an unforgettable ride and a poignant reminder of why we fell in love with the beautiful game.

Richard Bolt writes from the Sunshine Coast

Experiencing the World Cup not only in the same country but also in the same or nearby time zone makes access to the fun so much easier. The last time I watched a similar time-zone World Cup was during the Korea-Japan 2002 tournament. I recall watching the game with the ADB futsal club in the cafeteria, when England beat Argentina 1–0. Well, Argentina turned the tables in the 2026 World Cup after 24 years. My enthusiasm for the beautiful game is largely due to my son Hikaru, who became a Liverpool fan at age 8 in Bangkok, played for 15 years—the Philippines under-18s, in Qatar, a J-League tryout, McGill varsity, before snapping his ACL and ending his dream—lots learned and absolutely no regrets. Making the world stage and the World Cup is surely a dream come true for most, if not all, players, inevitably with ups and downs. To watch teams such as Cape Verde, with its population of 0.5 million, holding football giants such as Argentina well into extra time, surely shows what is possible when more teams are simply given the chance.

I was able to watch at least part of all games and the majority of most games on television, at street watch parties in Vancouver, or in pubs, restaurants, and community centers along Canada's west coast, the Sunshine Coast, allowing us to experience a host country going football mad. I thought nothing could exceed ice hockey in Canada, but football (Canadian's call it soccer) eclipsed even the chosen game of the great white north, well, at least for the summer. I found out the Sunshine Coast even has a youth soccer federation, as they proudly headed over on the ferry for a game, clearly inspired by the whole event. Our local community center was packed for the Canada games, and we met new friends; the streets of Vancouver were transformed, filled with the happiest and friendliest football fans I have experienced anywhere. At Canada Place, one of the World Cup broadcast centers for Canada, with its stunning backdrop of the Coastal Mountains rising over Vancouver and iconic float planes, supporters of national teams ebbed and flowed to watch their teams on big screens, especially for the knockout games. At an AFE lunch in Vancouver during an England game (streaming accepted), even tickets traded hands.

Every game had its own story. I found myself gravitating to supporting the underdogs over the usual giants of soccer, especially in the group games. I was conflicted about supporting Canada or South Africa in their game! Such a good decision to increase the number of entries in the group games. For me, a highlight

underdog game was Cape Verde vs Argentina, with Cape Verde confounding the champs into extra time and only just ceding the game at 3–2. Who would have guessed a star goalie awaits in a small island nation off the West African coast? And the Democratic Republic of Congo only just allowed England through to fight another day. As the big European teams fell in surprising ways, it seemed one of the underdogs might advance to make a statement—we are rising.

Bruce Murray Writes from Vancouver

Canada opened its quest on 12 June with a one-all draw against Bosnia-Herzegovina. Although it was Canada's first-ever World Cup point, the result felt flat—Canada had been expected to win. How that would change. Fan interest exploded after Canada beat Qatar 6–0 at BC Place on 19 June, and with each successive victory, the excitement built

to a fever pitch, even among people who had never watched a soccer match.

We felt that electricity at the Fan Festival on the PNE grounds on 20 June, attending with our son and his family. The site featured 10 giant video screens across four viewing areas and a 10,000-capacity amphitheater. Germany was playing the Ivory Coast, and the crowd hummed with German fans. Our 3-year-old granddaughter loved the Lego play area and



Bruce Murray at the FIFA World Cup in Vancouver.

the performers on stilts. Free concerts showcased Canadian musicians; displays celebrated British Columbia's natural beauty and Indigenous culture. Mo Salah turned up downtown after Egypt's win and was gifted a drum by the Musqueam Indian Band Chief. Food stalls circled the globe—German, French, Japanese, Indian, Lebanese, Greek, Jamaican—plus *poutine* from Quebec.



Bruce Murray in the FIFA store with his expensive Team Canada jersey made in Thailand.

The volunteer operation was staggering: 300,000 Canadians applied; around 2,500–3,000 were selected per city after extensive screening and security clearances were processed in Miami. All in all, Vancouver's hosting was excellent. More than 330,000 people attended the Fan Festival, with a single-day record of 57,727 on Canada match days. Granville Street's pedestrian zone proved such a success that it will remain car-free until Labor Day.

Glenna Quimel and Cynthia Alvarez Write from Victoria

Even without tickets to a match, we shared in the euphoria. The FIFA Fan Festival on the PNE grounds buzzed with energy as fans from every corner of the world waved flags, sang and celebrated together—and we cheered Canada every step of the way. We lost our voices, endured the heat, and consoled ourselves with iced drinks and desserts, guided by a friend who was a FIFA Volunteer. The painted faces of Japanese fans in blue shirts were a highlight. Watching



Cynthia Alvarez wearing the Team Canada hat and Glenna Quimel in her Canadian jersey and friend with the giant soccer ball at Science World in the background.

Granville Street come alive, and the iconic Science World glowing in World Cup colors, was spectacular. We discovered that the World Cup is about much more than football—it's about people, passion, and the joy of celebrating together. A weekend to remember.

Kathleen Moktan Dietrich Writes from Medicine Hat

I love the World Cup. I was introduced to it in 1990, watching on a 10-inch black-and-white TV in Deepak's house in Kurseong, Darjeeling. The entire town was transfixed, and when a popular team—usually Brazil—scored, shouts of joy echoed through the hills. Since then, the World Cup has woven itself into my life: watching in bars in the Maldives, in the People's Republic of China, in Viet Nam, and on home leave in Canada; running the pool at ADB and arranging cafeteria screenings in 2002.

In 2026, I saw something I never thought possible—Canada advancing to the Round of 32 on home soil. Watching the Voyageurs march to the stadium: priceless.

But it's more than football. Every 4 years, I reconnect with ADB colleagues around the world. Nihad Kabir and I trade messages during key matches regardless of the time difference; Rune Strøm cheers for Norway; John Whittle was thrilled Australia made it. The world feels smaller when billions of people are focused on something positive and uplifting—and that is the true magic of the World Cup.



Kathleen Moktan watching two world cup games at the same time in couch potato fashion—notice the foot on the lower right.

Mariam Pal Writes from Montreal

I'm not really a sports fan, but I was blown away by the arrival outfits of the Congo men's soccer team—their first World Cup appearance in 52 years. That's the extent of my engagement with the World Cup! ■

My Way of Life

Takehiko Nakao (ADB 2012–2020)

Ed: Summary by Kazu Sakai, AFE–ADB Japan Chapter Coordinator.



Koken, the prestigious journal of the Japan Public Utility Research Institute since 1963, published in its April 2026 issue an interview with Mr. Takehiko Nakao, former ADB President (2013–2020). The interview is a memoir of his life that is summarized here.

Beginning with stories of his childhood in the 1960s,

when Japan was still a poor country after the devastation of war, he describes in a natural, conversational style his young days, including in high school such as watching an educational television program on economics and climbing mountains with friends, his free-spirited college years, and the workplace atmosphere when he joined Japan's Ministry of Finance in 1978. Many readers, regardless of their nationality, are likely to feel a sense of nostalgia.

As a senior official in the Ministry of Finance, he was involved in responding to international financial crises through forums such as the G7, G20, and ASEAN Plus Three. His account of the massive yen-selling, dollar-buying intervention carried out in 2013 to stem the yen's extreme appreciation when the exchange rate reached 75 yen to the dollar—following discussions with US Under Secretary of the Treasury Lael Brainard—is likely to provide valuable insights for ADB officials as well.



He devotes considerable space to reflecting on his 7-year tenure as ADB President, which began in 2013. Referring to ADB staff, he writes, *Regardless of their country of origin, the staff members were motivated to contribute to the development of Asia and possessed the necessary expertise; they were loyal to ADB's mission and to me as President.* He notes that before visiting various countries and meeting with leaders and senior officials, he carefully studied each country's political and economic situation, culture, and history; he explains that this served not only to deepen his understanding of each nation but also to demonstrate respect for the country.

The full article is available on the AFE–ADB website. It is quite readable and includes interesting episodes and several photographs. ■



Southies' Summer Fun

Becca Regis (ADB 1982–2013) and Ana Villarama (ADB 1993–2020)



It was a great day, indeed!

Fifteen retirees from the AFE Philippines South Sector exchanged pleasantries for 10 hours, non-stop! We were Teresita Ablaza, Charito Arriola, Shiela Bulanghagui, Lydia Casas, Cora Coronel, Linda Dimayuga, Marie Ferrer, Meg Lim, Anneli Martin, Malou Mendoza, Marie Pangalanan, Rebecca Regis, Virgie Villaluz, Ana Villarama, and Dama Yarcia.

Everyone carried a very positive aura as we renewed and rebuilt our friendship.

From the pick-up points at Shoe Mart BF Homes (SM BF) and Jollibee Molito, we traveled to Monte Maria International Pilgrimage and Conference Center in

Batangas. The huge structure fronts Batangas Bay, where we all enjoyed the beautiful scenery as we went for a glass walk by the sea—no rain or fiery sunshine.

Lunch was at Kilyawan Farm Resort in Ibaan, Batangas. At a long table, we shared Chicken *Adobong Dilaw*, *Sinaing na Tulingan*, *Bulanglang*, and *Bulalo*, plus *turon* ice cream and *buko*... whoah! Over lunch, the group was already discussing the next hop in September! Until then.... ■



ADB Finns

Robert Wihtol (ADB 1994–2013)



On 9 July 2026, the ADB Finns met for our traditional summer lunch at the home of Kirsi and Sean Crowley in Lahti, a vibrant little city about 100 kilometers north of Helsinki. The participants enjoyed traditional Finnish summer



Ari Kalliokoski, Jyrki Wartiovaara, Jaana Kalliokoski, Sean and Kirsi Crowley, Kari Saari, and Robert Wihtol.

food including smoked salmon, new potatoes, and a special reindeer meat sausage made by Sean. For dessert we had a huge strawberry meringue cake made by Kirsi. And of course we washed it all down with a great selection of wines and champagne. As usual, we chatted about world developments and the fun times we had in Manila and other parts of Asia, including Beijing, where we have all spent time at one point or another in our careers. For the photo-op, we put on our ADB golf caps. ■



Kirsi and Sean Crowley, Jyrki Wartiovaara, Robert Wihtol, Jaana Kalliokoski, Kari Saari, and Ari Kalliokoski.

Contacting Cigna

Those in Manila can make an appointment to discuss escalated and complex cases with your Regional Representative by

- emailing adb@cignahealthcare.com, stating your Cigna Healthcare ID number and "Request for consultation with Iriz" in the subject line.
- calling the Cigna hotline on your card to request for a consultation with Iriz.

For Guarantee of Payment (GOP) requests and a quick response to your benefit questions, call the Cigna Healthcare hotline on your Cigna card, send an email, or refer to the Summary Plan Description (SPD) available at the Cigna Healthcare portal.

Cigna Healthcare's 24-hour Contact Center

Toll Free Line from Philippine landlines (charges if from mobiles) +800 9687 4647

Call via ADB HQ: +63 2 8632 4444 and ask for Cigna Toll Free Line from the US: 1 855 882 52 67

Philippine Local Number (Only for calls, not for SMS/text messages. Calls will be directed to the Cigna Healthcare hotline. Local charges may apply.) +63 2 8540 0730

From anywhere: +32 3 217 6824

E-mail (add your Cigna Healthcare ID number to the subject line): adb@cignahealthcare.com

Website: www.cignahealthbenefits.com

Source: Cigna flyer.

Vinod's World Views

Vinod Thomas (ADB 2011–2017)



When Vinod Thomas left ADB, he had more time to dive into photography. Since last year, he has exhibited his works three times—in September 2025 and May 2026 in Delhi and in July 2026 in Singapore.

The Delhi exhibits were held at the Visual Arts Gallery and attended by several AFE members,

with 100% of sales going to two Indian NGOs—Waste Warriors and Chintan.

His Singapore exhibit was held at the Selegie Arts Centre in partnership with the Nature Society Singapore. It aimed to inspire greater awareness and support for the stewardship of Singapore's biodiversity and natural habitats. All of the proceeds were donated to the Nature Society. The catalog for his exhibit is available at <https://drive.google.com/file/d/1tbeQFeHQE32rsV-C2yQDCyYlk8MRcum9/view?usp=drivesdk> ■



Above Right: The Moon and the Heron.
Left: Saigon Market.



Top right: Faberheights Park: Catching lunch.
Above: Pasir Ris, Singapore.
Right: Woodlands Park: Rhesus macaque.



Above left: Dangwa Flower Market, Manila.
Above right: A Manila Wedding.
Below: Seven Lakes, San Pablo, Laguna, Philippines.



Right: New Orleans.
Below: Buddha, Dornenma, Bhutan.
Bottom: Katong Joo-Chiat Peranakan Houses





Top: Kalaripayattu, an ancient martial art.
Center: Dusk at Kochi Beach.
Right: Singapore regatta.



Top: Isa Khan's Tomb, Delhi.
Center: The Parthenon, Rome.
Bottom: World's Largest Gathering of Women, Pongala, Kerala.

Center for Critical Thinking

Victoria Bantug Hoffarth
(spouse of Klaus Hoffarth ADB 1968–1989)



The Klaus Hoffarth Center (KHC) for Critical Thinking was launched in 2025 in partnership with Miriam College in Quezon City. The organization is inspired by the vision of using critical thinking as a vehicle to develop good governance in both the public and private sectors.

It is named after Dr. Klaus Hoffarth (ADB 1968–1989), who travelled throughout the Philippines and gained insight into the institutional weaknesses that prevented many Filipinos from accessing opportunities that might improve their quality of life. Through KHC, my son Paul and I hope to carry forward this shared vision of contributing to the development of formal institutions that might support the inclusive development of all Filipinos.

Championing Critical Thinking for Good Governance

We start with young children at school. The Philippines continues to face a learning crisis that prevents many children from acquiring a good education. Results from the Program for International Student Assessment (PISA) 2022 showed that the Philippines was among the weakest in math, reading, and science, ranking 77th out of 81 countries. This crisis reflects deeper institutional challenges that constrain socioeconomic development. It underscores the need to cultivate questioning minds that can evaluate information and form good judgment, so necessary for participative citizenry.

It is with this urgent need that we continue to implement projects, initially with Miriam College on Teachers' Training, then with Department of Education (DepEd) North Negros Occidental for digitalization of learning modules to leap-frog the inadequacies of public schools in rural areas. Currently, KHC is finalizing a tripartite agreement with *Rappler* and the Quezon City Mayor's Office on Voter Empowerment, and with the University of the Philippines' National College of Public Administration and Governance (UP-NCPAG) on research-based workshops titled Advancing Critical Thinking in Public Service.



Artwork illustrating KHC's mission to champion critical thinking for good governance, pasted at the KHC Office in Makati City. Curated by Zoe Castro, Program Associate for Internal Affairs.

KHC's work is guided by three pillars: Information, Education, and Good Governance. KHC implements both in-house projects and strategic partnerships with like-minded organizations in areas of literacy, teacher training, civic engagement, and good governance through channels such as workshops and TEDx talks to strengthen critical thinking and participatory citizenship.

Digital and Functional Literacy

To address the critical decline of learning outcomes among the Filipino youth, KHC partnered with DepEd on a 3-year pilot project that supports functional and digital literacy at Banilad Elementary School, E.B. Magalona Municipality, Negros Occidental Province. The initiative aims to upgrade the school's library and computer facilities, engage teachers in training with the Khan Academy, and provide digital and



Students at Banilad Elementary School using laptops donated by KHC in their upgraded computer room.

functional literacy training for pupils. The project aims to entice civic organizations to “adopt” public schools with the hope of improving the quality of their education.

A New Chapter: KHC Finds its Home at the Peninsula Manila

Since 2024 when KHC was originally established under the wing of Miriam College, it has transitioned into an independent organization, reaffirming its commitment to championing critical thinking for good governance. As part of this continuing mission, KHC opens its new home in the Peninsula Manila, Makati City. More than just a workspace, KHC will establish a resource center for literature and reference materials related to critical thinking. The space will also be developed into a community hub for workshops, dialogues, talks, debates, podcasts, and other activities that build informed minds.



KHC Advisory Council Members Teresa Ricafort Santos, Vicki Hoffarth, Former Secretary of Tourism Narzalina Z. Lim, Mian Alampay Arcega, and Professor Aron Jayson Garchitorena, with Executive Director Mirma Mae Tica-Ortiz, Program Associate for Internal Affairs Zoe Castro, and Program Associate for External Affairs and Bianca Ferrer at the KHC Office in the Peninsula Manila Hotel.

KHC’s Advisory Council is composed of Dr. Vicki Hoffarth, Paul Hoffarth, Ambassador Laura Quiambao-Del Rosario, Dr. Gunter Hecker, Former Secretary of Tourism Narzalina Z. Lim, Dr. Zeba Alam, Ms. Teresa Ricafort Santos, Ms. Mian Alampay Arcega, and Professor Aron Jayson Garchitorena. Drawing on rich expertise across various fields, the Advisory Council will guide the strategic direction of KHC’s work.

Driving KHC’s next chapter forward is a dedicated team led by Executive Director Mirma Mae Tica-Ortiz alongside Zoe Julianna Castro, Program Associate for Internal Affairs, and Bianca Alexine Ferrer, Program Associate for External Affairs.

Support KHC’s mission: Become a “Friend of KHC”

Building informed, engaged, and empowered Filipino citizens is a collective endeavor. KHC invites civic organizations, government institutions, educators, advocates, and individuals to support its mission of empowering Filipinos to think critically, make informed decisions, and participate meaningfully in society.

If you are interested in learning more about KHC’s work and/or joining as a Friend of KHC, visit klaushoffarthcriticalthinking.org ■

Bahay Aruga and Manila’s Heritage

Luz Garcia (ADB 1982–2017)



On 30 May 2026, AFE–ADB East members, led by Mayette Domingo, Luz Tolarbas, and Logee Tiamson, gathered for a second-quarter activity. It turned out to be a memorable day filled with learning, service, fun, and fellowship. Other participants were Tessa Andrade, Dar and Dory Catura, Luz Garcia, Preci Lizarondo, Vicky Mariano,

Randie Marquez, Au Pulusan, Nemia Silvestre, and Elaine Tiamson.

Historic Paco. We started the day with a visit to Paco Church and Paco Cemetery. The round cemetery was originally used as a municipal cemetery, primarily for the wealthy Spanish families during the colonial era. It is the resting place of three revolutionary priests—fathers Mariano Gomez, José Apolonio Burgos, and Jacinto Zamora, who were garroted for had advocating for the rights of Filipino priests, and, after his execution, National Hero José Rizal was buried here in an unmarked grave. In 1912 his remains were moved to the base of his statue in Rizal Park.



We explored the area, took photographs, and appreciated the history and beauty of one of Manila's well-known heritage sites. It was a pleasant way to begin the day and gave us an opportunity to spend time together before our outreach activity.

Bahay Aruga.

From Paco, we proceeded to Bahay Aruga in San Marcelino,

Manila. Bahay Aruga is a free halfway house for cancer patients undergoing treatment at the Oncology Department of the Philippine General Hospital (PGH). The facility provides free accommodation and meals to patients and their parents or guardians while they receive treatment. We learned that Bahay Aruga currently serves 23 pediatric patients, 10 adult patients, and 33 parents or guardians who help care for them. The facility is supported by 10 administrative staff members.

What makes Bahay Aruga even more remarkable is that it is not funded by the national or local government units. Its operations are sustained through the generosity of sponsors, donors, and kind-hearted individuals who believe in its mission. Our group brought cash and in-kind donations for the patients and their families. More importantly, we spent time with them and tried to bring joy to their day. Nemias Silvestre and her niece



shared their talents through songs, while Luz Tolarbas, Elaine Tiamson, and Nemias's niece led an impromptu dance presentation of *Hawak Mo ang Beat*, with fellow members enthusiastically joining in. Logee Tiamson kept everyone entertained as the energetic emcee of the program, while Luz Garcia and Au Pulusan joined the fun game that encouraged active participation from the patients and their companions. We also shared meals with the patients and their families, making the experience even more meaningful. Through these simple activities, we hoped to bring smiles, encouragement, and a sense of community to everyone at Bahay Aruga.

For many of us, the visit to Bahay Aruga was the highlight of the day. Meeting the patients and their families reminded us of the importance of kindness, compassion, and community support. Despite the challenges they face, many of them greeted us with smiles and positive spirits that inspired all of us.

Intramuros.

After our outreach activity, we headed to **Casa Manila Museum** in Intramuros. Accompanied by a tour guide, we learned about life during the Spanish colonial period. Seeing the antique furnishings and meeting individuals dressed in



period costumes helped bring history to life.

We then enjoyed a buffet lunch at **Barbara's Heritage Restaurant**. Aside from the delicious food, we were treated to a cultural presentation featuring traditional Filipino dances. A special moment came when our colleagues, Luz Tolarbas and Elaine Tiamson, joined the performers for the Tinikling dance. Everyone cheered as they gracefully navigated the bamboo poles alongside the dancers. As it was Mayette Domingo's birthday, we greeted her and sang a birthday song. An all-male group of serenaders added to the festive atmosphere.

Our next stop was the **San Agustin Museum**. The museum's extensive collection of religious and historical artifacts deepened our appreciation of Philippine history and culture. We had hoped to visit San Agustin Church as well, but a wedding was taking place, so we were unable to enter the church. Later in the afternoon, the weather had become extremely hot and most of us were already tired from a full day of activities. Although we decided not to continue to the National Museum complex, everyone agreed that the day had already been rewarding and well spent. Our second-quarter activity was more than just a tour of historical sites. It was an opportunity to give back, learn something new, strengthen friendships, and create lasting memories together. We returned home tired but happy, grateful for a day that reminded us of the value of service, culture, and camaraderie. ■

One Stitch at a Time

Imelda San Juan (ADB 1990–2004)



After many years at ADB, I moved to USAID Philippines and worked there until its closure in August 2025. Since then, I have been enjoying life at a slower pace, almost like retirement, while still looking for consultancy opportunities. Having more free time has allowed me to explore hobbies that I never had time for before.

One of those hobbies turned into a project that I am very proud of—making a hand-sewn leather handbag from scratch. I have always loved handbags, especially the classic Birkin style. I often wondered how these beautiful bags were made and thought it would be interesting to try making one myself. After some research, I found a supplier overseas and ordered the leather, hardware, handles, and other materials I needed.



When everything arrived, I looked at the pile of leather pieces and wondered what I had gotten myself into. It was hard to believe that all those separate parts would eventually become a handbag. I had no previous experience making a bag, so there was a lot of learning along the way. Every stitch had to be done by hand. There were times when I made mistakes and had to remove stitches and do them again. It was not always easy, but I kept going.



Slowly, the bag started to come together. Seeing the panels, handles, and hardware being assembled was exciting. With each step completed, I became more confident that I would actually finish it. What I enjoyed most was working on the details. Making a handbag taught me patience and reminded me that good results take time. There are no shortcuts when every stitch is done by hand.

When I finally completed the bag, I felt a real sense of accomplishment. It was not just about having a new handbag. It was about creating something with my own hands and proving to myself that I could learn a completely new skill.

Today, the handbag has a special place in my collection. It is not perfect, but that is what makes it special. Every stitch reminds me of the time, effort, and patience that went into making it.

The photos show the journey from individual leather pieces to the finished handbag that I proudly use



today. Looking back, I am glad I took on the challenge. It was a rewarding experience and a wonderful way to spend my time during this new chapter of my life. ■

Kulangsu Neighbors

Robert Y. Siy (ADB 1989–2013)



Robert Siy (right) and family at the launch of his book at the Wormhole Bookstore, one of the fascinating places on Kulangsu Island.

My Book Journey: Two Overseas Chinese Pioneers and their Villas

I grew up not knowing much about two great grandfathers who came from Fujian Province—Uy Siu Liong and Benito Siy Cong Bieng. They passed away in 1925 and 1926, respectively, about a century ago. My grandparents and parents seldom talked about what their ancestors were like. Perhaps the memories of those days were too painful for my parents or grandparents to recount.

When I first traveled with family to the People's Republic of China (PRC) in 2002 and visited Kulangsu (an island off Xiamen City, also known as Gulangyu), I saw for the first time the magnificent villas Uy Siu Liong and Benito Siy Cong Bieng had built, both now museums open to the public and among the top tourist attractions on the island. The Sea and Sky Mansion of Uy Siu Liong houses the Gulangyu Museum of Foreign Architecture. The mansion of Benito Siy Cong Bieng is the site of the China Records Museum. But not much was known in the PRC about the backgrounds of the people who built these grand structures. This was a gap I sought to fill.

Only after I started to do research in 2024 did a clearer picture begin to emerge about these two "larger than life" figures of their time. The research process became an all-absorbing hobby—with each new picture or



The Sea and Sky Mansion of Uy Siu Liong (Huang Xiuliang) in Kulangsu, a complex of 5 buildings. Today, it is the Gulangyu Museum of Foreign Architecture.

piece of information raising additional questions. With archived documents in different languages now available electronically and searchable, much more information became accessible. I decided to write a book about them—how each faced early misfortune, traveled to the Philippines in search of better opportunities, found business success, became good friends, build grand mansions on Kulangsu across the street from each other,

and arranged for their children to marry. Their children became my paternal grandparents.

What further motivated me was the keen interest in my family's background from among Kulangsu's history and culture advocates. I found a close-knit group of historians and researchers in love with this small island and passionate



Robert Siy's grandmother, Ng Kim Kheng (daughter of Uy Siu Liong), married Leoncio Siy Chong Keng (son of Benito Siy Cong Bieng) in 1921 with the Kulangsu mansion of Benito Siy Cong Bieng in the background.

about Kulangsu's value as a World Heritage treasure. They became my good friends, cheerleaders, and informal advisory panel members as I drafted the book's chapters.



The villa of Benito Siy Cong Bieng, designed by Architect Andres Luna de San Pedro, the son of Juan Luna. Today, it is the home of the China Records Museum.

I worked with Xiamen's Lujiang Publishing House and, with the help of the local heritage advocates, published the book in 2026. The book is bilingual (English and Chinese) in order to reach audiences both in the PRC and the Philippines. My book was launched on 14 March 2026 at the Wormhole Bookstore on Kulangsu Island, inside a mansion built by a great grandfather. I was very fortunate to be joined at the launch by fellow ADB Retiree, Lu Shen, who also served as my translator during the event. Lu has now transitioned to being an adopted member of our family.

Why Xiamen and Kulangsu Should Be on Your China Itinerary

One of the "must visit" places in the PRC is Xiamen City (Amoy), the PRC's "Greenest City" and gateway to Fujian Province. In the twilight years of the Qing Dynasty, under pressure from the British, Xiamen became in 1843 one of the five treaty ports and the jumping-off point for Chinese

migrant workers headed for Southeast Asia. About 90% of the Chinese diaspora in the Philippines trace their roots to Fujian Province, including our national hero, Dr. José Rizal.

In the early 20th century, the Qing Dynasty designated Kulangsu as an international settlement (along with Shanghai), enabling it to have extraterritorial privileges. Foreign residents and diplomats from 13 countries (including Great Britain, Germany, France, Spain, the Netherlands, the United States, and Japan) formed an organization—the Kulangsu Municipal Council—with its own laws, zoning regulations, taxes, utilities, schools and hospitals, police force, and courts.

In those days, returning overseas Chinese found Kulangsu to be a peaceful and orderly refuge amidst the social and political turmoil in China. Many decided to build homes on the island. The island currently has over 300 heritage-quality mansions; about half of them were built by overseas Chinese from the Philippines. Filled with century-old trees and pocket parks, Kulangsu is an outdoor museum of heritage architecture and, in 2017, Kulangsu Island was designated as a UNESCO World Heritage Site.

Today, Kulangsu is one of the most popular tourist attractions in the PRC, attracting over 10 million tourists a year. Travel to Kulangsu is by a 15-minute comfortable ferry ride from Xiamen across the 800-meter wide Lujiang Strait. Walking is the only mode of transport. There are no motorized vehicles on Kulangsu (only a few electric shuttles); even bicycles are not allowed.

Ed: If you would like to know more about Robert Siy's forebears and how they came to build the mansions in Kulangsu and about the publisher, the book is available for sale at the Ortigas Library, 2nd Floor McKinley Building (above Unimart), Greenhills Shopping Center, Service Road, San Juan, Metro Manila. The book was published in 2026 by Lujiang Publishing House, Xiamen City. ■



At the book launch in Kulangsu on 14 March 2026, ADB retiree Lu Shen assisted Robert Siy with the Chinese version of his speech at the launch.



A panorama of Kulangsu with the mansions of Uy Siu Liong and Benito Siy Cong Bieng in the foreground, directly facing each other. In the 1920s, the street between the two mansions was named Luzon Road.

Malacca

Eustace Anthony Nonis (ADB 1972–1998)



Ed: Eustace Nonis has written and published two books about the UNESCO-inscribed World Heritage site that is very much a part of his personal history. My daughter found his earlier book on George Town very good indeed and helpful when she visited. His second book—Malacca: A World Heritage Site—is recently published. The following information is excerpted from the book's back cover and from the book itself.

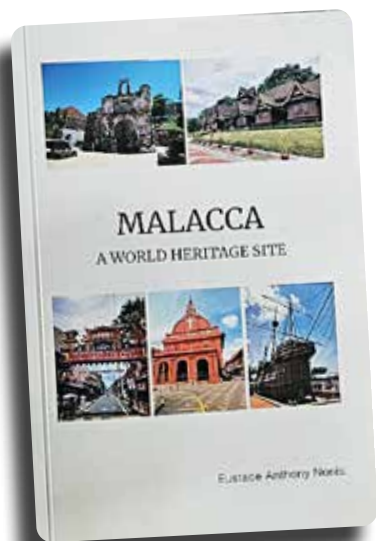
Eustace Anthony Nonis was born in George Town, Penang, [where he received primary and secondary education.]...

He worked as an Officer of the Penang Port Commission for 5 years after [graduating from university], then went overseas for the next 30 years, to continue his working career. When he retired in 1998, he was a Director of the Asian Development Bank....

After returning to Penang, he began to promote the importance of documenting cultural heritage. He authored and published a book titled *The Eurasians: A Founding Community of Penang*. He is a Patron of the Penang Eurasian Association and was awarded a Lifetime Achievement Award by the George Town World Heritage Incorporated in 2021 for cultural heritage advocacy.

In 2022 he authored and published *George Town: A World Heritage Site*. Recognizing that UNESCO had jointly inscribed Malacca and George Town as a World Heritage Site, he decided to write and publish this book—*Malacca: A World Heritage Site*—to complete the other half of the UNESCO inscription.

Contents: *Ed: I am grateful to have received the book, which contains historical information about Malacca*



from 1400 on and describes more than 70 Malacca sites in words and full color photographs. It will be an excellent companion for anyone who wants to visit Malacca and delve into its rich historic and present offerings. ■

Footsteps of Grace

Susan D. Tamondong (ADB 2000–2006)

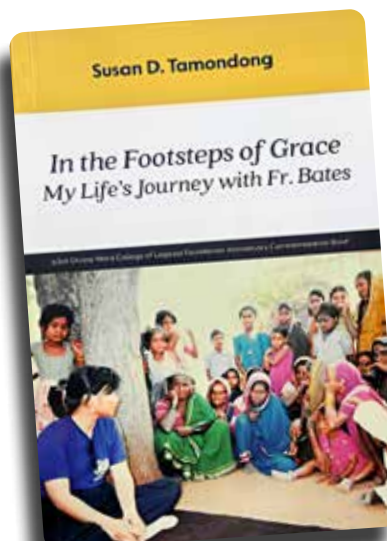


Susan Tamondong has written an autobiography titled *In the Footsteps of Grace, My Life's Journey with Fr. Bates*. She notes "it is an inspirational and miraculous account of my life as influenced by an American Missionary Priest in the Philippines."

"The book has 10 interesting chapters taking the reader on a journey in different countries offering powerful insights and sharing vignettes of disempowered locals whose quality of life improved through the author's interventions."

She notes it includes "Reflections shaped by faith, grace, and quiet conviction that lives are guided not by chance but by calling. It is a powerful book that will guide anyone searching for meaning, direction or courage to do something meaningful in life, a timely book that instills hope in a troubled world."

"*My Life's Journey* is an invitation into a sacred conversation between memory, faith, and moral courage—one that is both deeply personal and quietly universal."



The book back cover notes "Susan D. Tamondong is an accomplished social development professional who had worked in over 30 countries around the world addressing issues affecting refugees, involuntarily displaced population, indigenous peoples,

and disadvantaged women. She is also a published evaluator.

"Susan started her career as a volunteer after university graduation from UP Diliman in 1979 and helped a missionary priest, Father Joseph Bates, SVD, who provided livelihood among landless poor in the remote areas of Quezon, Palawan, Philippines. Inspired by this experience, she pursued higher studies and joined UNHCR working with refugees in Manila, Thailand, and Somalia. She also studied, lived, and worked in Washington, D.C. and joined international organizations starting with the World Bank, helping development of displaced populations.

"Susan attended graduate schools in the Philippines, United States, and United Kingdom, and had evaluation training in Canada and Italy. She obtained her master's degree in international communication from The American University in Washington DC, which conferred her a Distinguished Alumnus in 1999. As a World Bank scholar at the University of Oxford, in St Antony's College, she pursued doctoral studies in social policy.

"Susan combined work and studies, believing that life is a continuous learning process, where lessons are learned, applied, and relearned. She continues to be involved in various professional, civic, and charitable activities; consulting; and conducting lectures.

"She is an independent consultant based in France and the Philippines, living alternately in both countries. She is passionate about photography, different cultures, and world peace. She also believes that angels exist."

The book was published by Divine Word College, Logos Publications, Legazpi City, in February 2026, ISBN 978-971-510-338-1. ■

A Little Gossip...

Munawar Alam (ADB 1993–2020)



Bruce Murray notes: "Munawar Alam spent 27 years working in ADB, including stints in the resident missions in Afghanistan, India, and Sri Lanka. His book, *A Little Gossip, Over Some Truth*, draws on that experience to offer insights into development work undertaken amid turmoil in very difficult conditions to



transform adversity into progress."

The back cover notes "Through vivid storytelling, the author shares real-life experiences from his years working with a multilateral development organization, revealing how empathy and dedication help rebuild shattered lives and nations. The book unveils the innerworkings of such

institutions—their challenges, bureaucratic intricacies, and the personal sacrifices made by those who serve within them.

"[The book] portrays not only the professional journey of navigating political and social complexities but also the endurance of families living through fast-paced, high-risk assignments. Set against the backdrop of war-torn Afghanistan and Sri Lanka's conflict with the LTTE, the memoir captures moments of danger, resilience, and human connection.

"[The book] offers rare insights into development work amid turmoil, highlighting the courage required to transform adversity into progress. More than just a professional reflection, this book delves into human behavior, relationships, and the subtle art of negotiation in testing environments. A valuable handbook for aspiring professionals, it provides lessons on leadership, adaptability, and emotional intelligence—skills essential for working in complex global contexts. Engaging, inspiring, and deeply human, this memoir shines alight on the struggles and triumphs of rebuilding nations—and the people who dedicate their lives to doing so."

The book is published by Austin MacCaulay Ltd., and you may order it through <https://www.austinmacauley.com/book/a-little-gossip-over-some-truth> ■

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

Samarkand and Beyond



L-r: Vencer and Joy Viray, Jill de Villa, and Bobbie and Rolly Montesa at the Gur-e-Amur Mausoleum complex.

We—Bobbie Montesa, Joy Viray, their spouses Rollie and Vencer, and Jill de Villa—managed to squeeze some Samarkand visits around our official duties at the Annual Meeting. We had arrived early and stayed on a few days partly because some of our flights were cancelled and we had to rebook with whatever could get us there and back.

Samarkand. Joy and Vencer had contracted a guide, Amin, for a day tour of Samarkand prior to the meeting. Our first outing was a whirl-wind tour of some of the city's fabulous sights. Amin was an excellent guide, bringing the sights to life through his narrative. The Gur-e-Amir Mausoleum, Ulugh Beg Observatory and Museum, the Registan complex, and of course the central tourist market for shopping.

At **Ulugh Beg** we made our way up the stairs to the see how the **observatory** had functioned. Ulugh Beg, the grandson of Timur (Tamerlane) was a talented astronomer and mathematician. He built the observatory c1420–28. It accurately measured the duration of the year, period of planets, and eclipses. It was destroyed in 1449 by Ulugh Beg's son who killed his father and took over the rulership. The ruins were rediscovered in 1908.



The view from the top of the Gur-e-Amur Mausoleum complex.



Tile work at the Gur-e-Amir Mausoleum complex.

The **Gur-e-Amir Mausoleum** (c1404) is a complex of tombs of Timur's high officials and wives. A walk up numerous steps takes one past many beautifully tiled mausoleums. At the top is Timur's mausoleum. Below is a small market to serve the many tourists who come here.

The **Registan Square** is Samarkand's pièce-de-résistance. It comprises three madrassas (schools), built 1417–1420 (by Ulugh Beg), 1619–1636, and 1646–1660, and is the real heart of Samarkand.

Samarkand to Shahrissabz. After the meetings Bobbie, Rollie, and I engaged Amin for 2 more days. On the first day we took the 1.5-hour drive to see the magnificent remnants of Amir Timur's former palace and its surrounds in Shahrissabz, near Timur's birthplace.

Enroute we stopped to stretch our legs at a local amusement park. For me, the most amusing part was **an Indian Indian**—a tall, lean man of Indian descent dressed in American Indian garb complete with feathers, spear, and other appropriate paraphernalia. He leapt out of a food booth and made his way atop a huge boulder where he stood, the vision of an Apache keeping lookout for the cavalry. In addition to the walk up to beautiful views of the valley below and mountains around, a horse ride was available plus a thrilling ride in an innertube along a slide down the hillside—then you got to walk back up. (We enjoyed watching.)

Next stop was the remains of Amir Timur's palace, **Ak-Saray**, currently just a small part of what he had built remains. After viewing images of the remains atop a sketch of the original we were awe-struck. The palace was Timur's grandest summer residence, located in the historic city of Shahrissabz. It was built during 1380–1404 and is now a designated UNESCO World Heritage Site. Unfortunately, the Emir of Bukhara destroyed most of it in the 16th century.



Imposing statue of Amir Timur at Ak-Saray remains of his palace.

Approaching the palace the south, you pass a very impressive bronze **Statue of Timur**. The palace's most impressive feature is the **colossal portal towers** still rising over 38 meters but the original towers may have been about 70–73 meters. The main archway, which is estimated to have soared to 50 meters, collapsed about 300 years ago. The surviving parts of the towers and adjacent fragments still have some intricate, glazed mosaic tiles displaying striking geometric patterns and Kufic calligraphy in turquoise, cobalt, and gold. A few sections of the palace's original floor and wall mosaics are preserved near the site.

The surrounding area is a beautifully landscaped public park with various buildings partly or wholly restored.

En route back to Samarkhand Amin stopped for a local lunch experience at **Katta Tosh Tabdir**. The roadside was littered with parked cars and Amin scampered below to secure a good table that, unfortunately was a challenge to some of our knees. Consequently we settled into in a "less desirable spot," still with a good view of the valley below. The spot turned out to be perfect—the other part of it was occupied by a large family celebrating something, happy to share their well-behaved children, and we all had photos together. We thoroughly enjoyed the authentic *tandir* lamb, excellent salads, and traditional Tajik-Uzbek atmosphere.



Entrance to the room in a plane tree where 40 students once studied.

Samarkand to Urgut. On day 2, we decided to have a look at some old trees and a market. An hour or so from our hotel, we were winding our way through narrow streets in Urgut to **Chor Chinor** ("Four Plane Trees"). The site is a shrine to imams and others of yore, reputed to have planted the trees about 1200 years ago. It was truly enchanting, peaceful, and a major highlight

of our trip. The remarkable trees—there are many and they are big—thrive due to water running off from a spring, with myriad trunks/branches springing from root masses. Our first stop was the "**school tree**" with a door to an area inside its roots and base where once 40 Sufi students had studied. We peered through the door (entry not allowed) in amazement.



Our guide Amin on two trunks of a plane tree.

We wandered through dozens of the trees upstream past mosques and graves to the **Sacred Springs** that bubbles up to nourish the trees and those who drink its water. Along the way we mingled with a group of Uzbek Tajiks for more pictures—one man shooed the women away so he could have his portrait just with Bobbie. At the spring an imam sat waiting to explain the spring's significance to the group.



Visitors at the spring feeding the trees of Chor Chinor.

Then we were off for the final shopping expeditions and a special final lunch before the next day's departure.

Tajikistan Lakes. Meanwhile, Joy and Vencer enjoyed a day trip to Tajikistan's Seven Lakes. It began with an early morning drive from Samarkand. The border crossing took about an hour and involved passport checks, immigration formalities, and a walk across the border to meet our new driver on the Tajikistan side.

Our first stop was a public market, where we exchanged money, browsed through the stalls, and bought hats before continuing toward the mountains. Parking near the market was extremely tight, but our driver maneuvered the SUV into a very small space—a very impressive maneuver.

The vehicles provided on both the Uzbekistan and Tajikistan sides did not have working seatbelts or air conditioning. On the Tajikistan side, parts of the journey followed rough, winding, and dusty mountain roads.



At one of the Seven Lakes in Turkmenistan.

At lunchtime, we stopped at a roadside restaurant hoping to try Tajikistan *plov*, the traditional Central Asian rice dish. Unfortunately, they had run out, so we settled for the soup of the day. It turned out to be hot, tasty, and surprisingly filling. The restaurant was in a spectacular setting. We ate our soup while looking out over the lake and the surrounding mountains. It was a real treat to enjoy such a simple meal with one of the most impressive views.

As we drove through the mountains, the lakes appeared one after another, each with its own shade of blue or green and framed by rugged peaks, rocky slopes, and small villages. We stopped at each lake viewpoint to stretch our legs, admire the scenery, and take photographs. No hiking was required, which made the long journey easier.

After a full day in the mountains, we crossed back into Uzbekistan and returned to Samarkand tired, dusty, and very pleased that we had made the journey. ■

Dynamic Pricing's Cost

Ajay Sagar (ADB 2001–2015)

Ed: This is reproduced with permission by Ajay Sagar from the Business Standard Epaper, which edited it for length.

Unitary vs dynamic. Consumers are a worried lot as dynamic pricing is increasingly applied in their daily lives. The practice involves charging different prices to different consumers for the same product. A chocolate factory in the United States recently adopted dynamic pricing to adjust for turbulent cocoa markets. Surge pricing by [taxi]cab aggregators during peak hours is another example. Last year, the United Kingdom's competition authority launched a probe into surge-

based sales of concert tickets. India saw this trend after Covid-19 in the form of smaller packages of grocery items, and in the sale of airline tickets.... Even hospitals have introduced variations of surge pricing. Shoppers in Norway see grocery stores changing prices over 100 times a day. India has launched a pilot "One route, one fare" on state-owned Alliance Air and an annual pass for national highways.

Pricing decisions rely on mathematical calculations. Over time, the practice has transitioned from a unitary method to probability. For those born before the 1960s in Asia, school arithmetic focused on the unitary method, which is foundational in nature and calculates the value of a single unit. The concept of probability helped transition from arithmetic to mathematics and involves chance, random events, and probability. Both unitary and probability methods figure heavily in pricing decisions in aviation, railways, utilities, toll-based infrastructure projects, commodities, oil, gas, telecom, tourism, and hospitality.

While the unitary method is used to determine the base price, the probability concept helps entities manage demand when supply falls short. Dynamic pricing allows for demand management during peak loads, busy shopping hours, and the rainy season. Probability overlooks proportional calculations of the unitary method; it also does not consider consumer sentiments of affordability and inclusivity.

Dynamic pricing raises ethical questions about necessity, equity, and transparency. India must urgently tackle this delicate financial issue impacting millions.

Should banks use insured deposits to find entities that follow dynamic pricing? Should private infrastructure concessionaires apply dynamic pricing when infrastructure is a public good? The issue matters in developing economies with large low- and middle-income populations. Infrastructure projects need certainty and dynamic pricing could bring in opposite results, especially in "user to pay" structured concessions. Investors desire certainty for long-term performance, and businesses applying dynamic pricing may not emerge as winners.

Should listed entities make disclosures about dynamic pricing? It's about applying the right processes to check manipulation and consumer harm. Should such pricing figure in consumer index calculation? Should dynamic pricing be applied to senior citizens? Principles of equity and natural justice need to be applied. India has to tackle this delicate issue impacting various economic categories. The Reserve Bank of India needs to take a call on fairness and transparency of financial intermediaries lending using insured deposits to entities that apply dynamic pricing.

There is a difference between cost-plus and cost-plus variable profit maximization. In the latter case, consumers are

left with a feeling of pricing fatigue besides being charged more. Is it a corporate governance issue? Does it promote artificial scarcity value? Many Asian consumers see dynamic pricing as unethical, nontransparent, unfair, greedy, and a wealthy Western concept. Consumers may be indifferent to dynamic pricing for luxury goods, but applying the same principles to goods of necessity merits an evaluation.

A multilateral evaluation by institutions such as the Asian Development Bank and the International Monetary Fund will be helpful. Is algorithm-driven dynamic pricing equitable and conducive to growth? Is the profit maximization motive depriving lower- and middle-income consumers? Does it limit the growth potential of a consumer market by hindering capacity creation and consumer pull-back? A change in path will be challenging as it may not be easy to change the practice due to vested interests. Reforms are called for. ■

New Members

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

February 2026

Babao, Joseph Rodelito (Philippines)
Budiman, Renadi (Indonesia)
Grozier, Ben (United States)
Jopson, Robert (United Kingdom)
Koa, Kimberly (Philippines)
Lim, May (Malaysia)
Ouk, Mao (Cambodia)
Rehan, Nazneen (Pakistan)
Tian, Valeri (Korea, Rep. of)

March 2026

Edralin, Maria Monica (Philippines)
Fernandez Lommen, Yolanda (Thailand)
Khamasundara, Kanokphan (Thailand)
Kubo, Toru (Japan)
Nguyen, My Binh (Viet Nam)
Rodriguez, Edgard Robinson (Canada)
Yamaguchi, Hiroaki (Japan)

April 2026

Burgonio, Josefina Theresa (Philippines)
Djenchuraev, Nurlan (Kyrgyz Republic)
Hong, Xia (China, People's Republic of)
Keicho, Yuko (United States)
Lu-Quintana, Sharlene (Australia)
Marquez, Imelda (Philippines)
Phanachet, Sukhumarn (Thailand)
Silverio, Anna Liza Yolanda (Philippines)

May 2026

Leather, James (United Kingdom)

June 2026

Cervantes, Ana (Philippines)
Chand, Narendra Bahadur (Nepal)
Hasan, Rana (United States)
Hewitt, Kelly (United States)
Joshi, Kaushal (Philippines)
Macalincag, Rachel (Philippines)
Magtibay-Ramos, Nedelyn (Philippines)
Ponciano, Dario (Philippines)
Suarez, Denise Anne-Marie (Philippines)
Tawisook, Witoon (Thailand)

July 2026

Carolyn Joy Dedolph Cabrera (United States)
Fan Minhong (China, People's Republic of)
Fumo, Bertrand (France)
Joudah, Ameen (United Kingdom)
Tumale, Cristina (Philippines)

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

Senior Appointments at ADB

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

Qingfeng Zhang—Country Director, Bangladesh Resident Mission, South Asia Department (SARD), effective on assumption of office.

Shanny Campbell—Country Director, Myanmar Resident Mission, Southeast Asia Department (SERD), effective on assumption of office.

Artur Andrysiak—Country Director, Timor-Leste Resident Mission, SERD, effective on assumption of office.

Juhyun (John) Jeong—Country Director, Mongolia Resident Mission, East Asia Department (EARD), effective on assumption of office.

Ruoyu Hu—Deputy Country Director, People's Republic of China Resident Mission, EARD, effective on assumption of office.

Au Shion Yee—Director, Agriculture, Food, Nature and Rural Development, Sectors Department 2 (SD2), effective on assumption of office.

Chiawen Kiew—Assistant General Counsel, Office of the General Counsel (OGC), effective on assumption of office.

Luis Gamboa—Director, Digital for Institution Division, Information Technology Department (ITD), effective on assumption of office.

Jacob Kooter Laading—Head, Office of Risk Management (ORM), effective on assumption of office.

Ron Slangen—Director, Operations Planning and Coordination Division, Strategy, Policy, and Partnerships Department (SPD), assumed office on 29 June 2026.

Maria Lomotan—Deputy Treasurer, Office of the Treasurer, Treasury Department (TD), assumed office on 19 June 2026.

Robert Hugh Davis—Advisor, and Head, President Support Unit, Office of the Principal Director, Department of Communications and Knowledge Management (DOCK), assumed office on 16 June 2026.

Shuji Hashizume—Regional Head, Private Sector Development, Office of the Director General, SARD, assumed office on 15 June 2026.

Stefania Dina—Director, Agriculture, Food, Nature, and Rural Development, SD2, assumed office on 8 June 2026.

Jogendra Ghimire—Advisor, Office of the Director General, SPD, assumed office on 27 May 2026.

Lei Lei Song—Senior Training Advisor, ADB Center of Excellence, Office of the Vice-President (Administration and Corporate Management—VPAC), assumed office on 25 May 2026.

Ananya Basu—Deputy Director General, Climate Change and Sustainable Development Department (CCSD), assumed office on 18 May 2026.

Kanya Sasradipoera—Deputy Country Director, Indonesia Resident Mission, SERD, assumed office on 1 May 2026.

Kwai Pik (Jennifer) Ngai—Deputy General Counsel, concurrently Assistant General Counsel, OGC, assumed office on 1 May 2026.

Bibiana Victoria Francisco—Director, Talent Acquisition Division, Budget, People, and Management Systems Department (BPMSD), assumed office on 20 April 2026.

Felix Oku—Advisor, Safeguards, Office of Safeguards (OSFG), assumed office on 20 April 2026.

Hoe Yun Jeong—Deputy Director General, SARD, concurrently Country Director, Bangladesh Resident Mission, assumed office on 20 April 2026.

Fei Yu—Advisor, Office of the Chief Economist and Director General, Economic Research and Development Impact Department (ERDI), effective 9 April 2026.

Syed Hussain Haider—Deputy Country Director, Pakistan Resident Mission, Central and West Asia Department (CWRD), assumed office on 6 April 2026.

Asad Aleem—Regional Head, Regional Cooperation and Integration, Regional Cooperation and Integration Unit, CWRD, effective 1 April 2026.

Robert Boothe—Advisor, SPD, effective 1 April 2026.

Lyaziza Sabyrova—Country Director, Armenia Resident Mission, CWRD, effective 1 April 2026.

Christina Pak—Assistant General Counsel (Law and Policy Reform), OGC, effective 31 March 2026.

Junkyu Lee—Representative, North American Representative Office, SPD, assumed office on 25 March 2026.

Takako Morita—Director, Safeguards, OSFG, assumed office on 25 March 2026.

Susann Roth—Advisor to the Secretary and Head, Information Access Unit, Office of the Secretary (OSEC), assumed office on 23 March 2026.

Luke Fochtman—Country Director, Afghanistan Resident Mission, CWRD, assumed office on 1 March 2026.

Aminur Rahman—Advisor, Office of the Chief Economist and Director General, ERDI, assumed office on 25 February 2026.

Javier Chavarria Bruquetas—appointed Auditor General, Office of the Auditor General (OAG), assumed office on 18 February 2026.

F. Cleo Kawawaki—Director General of Strategic Fundraising, Office of the President (OPR), assumed office on 12 February 2026.

Bruce Dunn—Head, OFSG, assumed office on 12 February 2026.

Nianshan Zhang—Director General, SERD, assumed office on 12 February 2026.

Winfried Wicklein—Director General, SD2, assumed office on 12 February 2026.

Sona Shrestha—Director General, SARD, effective 12 February 2026.

Shannon Cowlin—Country Director, Sri Lanka Resident Mission, SARD, assumed office on 8 February 2026.

Azusa Sato—Regional Director, Pacific Subregional Office in Suva, Fiji, Pacific Department (PARD), assumed office on 8 February 2026.

Anthony Robert Gill—Country Director, Solomon Islands Resident Mission, PARD, assumed office on 4 February 2026.

Anouj Mehta—Advisor, Office of the Director General, SPD, assumed office on 6 January 2026.



Obituaries

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

Kim-Lin Lim, former Senior Agronomist, passed away on 17 May 2026 at the age of 85. Condolences may be sent to his wife Phaik Cheng Chua at crocolane@gmail.com.

Dietrich Michael Bergmeier, former Senior Evaluation Specialist, passed away on 16 March 2026 at the age of 89. Condolences may be sent to his widow Dr. Maria Rosario Araneta at asiaspecs@yahoo.com.

Hideki Abe, former IS Trainee, passed away on 2 March 2026 at the age of 84. Condolences may be sent to his son Hideta Abe at hidetabe@ja3.so-net.ne.jp.

Harihar Amatya, former Senior Project Engineer, passed away on 6 February 2026 at the age of 93. Condolences may be sent to his daughter Mary Amatya at mamatya@hotmail.com.

Health Insurance Contacts for Urgent Matters and Queries

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call +632-8632-4444 and ask for local 7800
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For additional information, guarantee of payment, and precertification, go to <https://www.cignahealthbenefits.com/en/planmembers> log in, go to "Contacts"

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

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

Acknowledgments

Angelika Trisha J. Aquino and Earl Angelo J. Aquino provided invaluable help, including typesetting and layout. Beth Cabuay, Guia Estabillo, David Parker, and Jill Gale de Villa did essential editing and proofreading. AFE sincerely appreciates ADB's Department of Communications and Knowledge Management and the Corporate Services Department' Logistics Management Unit (CSIS-LM) for assistance with finalizing the magazine. Malou Pasicolan and Grace Belara assisted with all stages of production. Trisha, Earl, Gabby, and Raffy Aquino helped prepare the print copy for distribution, which was ably handled by CCIS-LM.

Announcements

AFE's and ADB's Annual Meetings

AFE's and ADB's Annual Meetings: The 41st Annual Meeting of AFE-ADB and the 60th Annual Meeting of the Board of Governors of ADB will be held in Aichi-Nagoya, Japan, on 2–5 May 2027.

Chapter Events

The Malaysia Chapter plans to host a gathering in Malacca on 21 December 2026. Contact Hock-Chye Ong at hockchyeong@gmail.com for more information.

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

The Canada Chapter's Vancouver Island group will get together in the August and the reunions in Ottawa/Montreal, Toronto, and Vancouver will be held during the fourth quarter in 2026. Contact Bruce Murray at bmurray.xadb@gmail.com for information. The Ottawa–Montreal Meeting will be in Septembers and will include a tour: for information contact Faten Hodroge (fatenhd@pm.me) or Marilyn Collette (collette.marilyn@gmail.com).

The Japan Chapter will hold a gathering (cocktail reception) in Tokyo on Wednesday 30 September 2026. In addition to AFE Japan Chapter members, other former ADB employees in Japan will join the gathering. President and Mrs. Kuroda, President Nakao, and President and Mrs. Asakawa will also be present. Those who happen to be in Tokyo at that time are welcome to join. For more information, please contact Kazu Sakai at kazusakai.tokyo@gmail.com.

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

The Korea Chapter plans to hold 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.

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

The Singapore Chapter plans to hold its **second** annual luncheon-cum-meeting in mid-September 2026. Exact date to be announced. For more information, kindly contact aw.siew.juan@gmail.com.

The USA–New York/New Jersey Chapter's is scheduled for 15 November 2026, 12 noon–4PM. For more information, contact Juliet Capati at jpcapati@hotmail.com.

The Indonesia Chapter plans to hold a year-end lunch gathering in November 2026. Contact onorojono at onorojono@gmail.com for more information.

Thailand Chapter organizes quarterly meeting to update news among members. The AGM is planned for late November 2026 in Bangkok. For more information, contact Suganya Hutaserani at shutaserani@gmail.com.

AFE-ADB News No. 70 (March 2027)

Please send, by January 2027, 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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