

THE 1818 SOCIETY BULLETIN

Volume 3, Issue 8

www.worldbank.org/1818

February 2012



From The 1818 Society President's Desk

Dear Members:

I would like to update you on four matters: the Bank's new policy on Retiree STC's; the Medicare B reimbursement issue; the performance of the Bank-Fund Staff Credit Union; and access to the Bank's libraries.

The Society's position on the new policy on Retiree STC's is simple: it strongly opposes the introduction of the policy which does not address the real issues facing the Bank and is fraught with negative consequences on the Bank's business performance, besides causing damage to its reputation as a fair employer. Both the Society and the Staff Association have laid out the basis for this position but there has been no response from the Bank HR on the substantive issues raised. Instead, HR has clarified through an FAQ how it intends to implement the policy, without proper consultation with the Staff Association or the Society. You might have seen this document on the 1818 website. There are many questions unanswered on implementation. This situation will be the subject of an email I will send to all members next week after further discussions with the Bank officials and which will also be posted on the 1818 Website. Please rest assured, your Society would monitor the situation closely.

Also, the Society will press hard for proper consultations, transparency in the implementation of the new policy and for speeding up decisions so that retiree STI's and STC's get decisions on exemptions as early as possible. In addition, Board member Pat Neill has kindly volunteered to prepare an inventory of retiree STC's and STI's who believe they need support or guidance with their particular situation. If you feel you do need assistance or are willing to help fellow members who do, please email Pat Neill at (pat.e.neill@gmail.com). Once we have the names, we can take efforts to put the helping hands to work.

On the Medicare B reimbursement issue, there has been progress on the agenda of the Working Group that would report next month to the Bank-wide Steering Group on this matter. Its new Chairman has assured openness, trust-building and fair-mindedness in the operation of the Working Group, features that are welcomed and were sorely needed in the past on this matter. The 1818 Insurance Group is actively participating in the discussions. Besides, the cases brought by two of our members, before the Peer Review Panel and the Administrative Tribunal respectively, are progressing in regard to process steps. The Society is most grateful for the financial support extended by members to finance the legal costs incurred by the Society. The financial details will be provided on our Website and individual letter are being sent to individual members to thank them for their invaluable support.

A useful interaction with the Bank-Fund staff Credit Union took place on Wednesday 18th January in the Bank premises. A FAQ prepared

by the Credit Union will be found elsewhere in this Bulletin. Meanwhile elections to the Board of the Credit Union are taking place shortly. Given that a strong and competent Board is a necessary pre-condition for the safety of our monies and the availability of efficient services, we would urge you to exercise your vote. Many of you may be familiar with the candidates, but for those who are not, as an additional input, the Society is recommending a list of candidates based on due diligence done by a group of 1818 officers and Board members.

Finally, you will notice a piece in this Bulletin on access to the Bank library. The librarian has been very helpful in this regard. Before we approach her again, we need data on the demands the retirees could potentially place on library services. May we request you to respond to a survey we would be conducting shortly on this matter.

With best regards

Shiva
(J .Shivakumar)

Chapter Events

ANZ CHAPTER

The ANZ Chapter met in Sydney on 18 December 2011. This was followed by a pleasant lunch and catch up among old friends. At the meeting, a number of issues of concern were discussed. Among other things, health insurance and developments in the staff retirement plan were reviewed. Jo. Martins also shared with colleagues the steps that he has taken, so far, regarding the taxation of the pension, including a request by Jo. for clarification from the Australian Taxation Office in December 2011. At time of writing, January 2012, there has been no outcome, one way or the other, that could be used for further guidance in relation to the taxation of the pension in Australia. During the new year of 2012, further dialogue will take place, with the Bank's office in Sydney and colleagues in Canberra, regarding a possible Chapter meeting in Canberra.

For matters concerning the Australia-New Zealand chapter, please contact Jo. M. Martins, at jmartins@tpg.com.au, Tel: (02) 997-33022

BRITISH CHAPTER (BC)

Christmas Lunch. 3 December 2011.

The annual Christmas lunch of the British Chapter of the 1818 Society was held on 3 December, 2011, in the Euston Thistle Hotel. Fifty eight members and guests attended. The occasion started with a drinks reception at 12 noon followed by a three-course lunch at about 1.00 pm. Conversation flowed while members took the opportunity to share news of family, friends and Bank news and party hats and poppers, not to mention the odd glass of wine, contributed to the festive air. A number of photos of the occasion can be viewed on the British Chapter web page. www.1818bc.org.uk

Reunion and AGM. 11 -13 May 2012

Llandudno, North Wales

The 2012 reunion and AGM of the British Chapter will be held in Llandudno, North Wales from 11 – 13 May. Members of other 1818 Society chapters who wish to attend can be assured of a very warm welcome.

Accommodation will be in the St. George's Hotel, a four-star hotel located on the sea front. With an impressive Victorian facade, the hotel promises "elegance and excellence," and recent refurbishment of all rooms and facilities ensures a comfortable venue for the reunion.

Llandudno is a classic Victorian seaside resort with an elegant esplanade and two great beaches. To the west is Great Orme, a rocky promontory rising to over 500 feet (150 m) that provides spectacular views along the coast. The splendour of Snowdonia is within easy reach, and North Wales is studded with more castles than any history buff could wish for. Gardens, bird watching venues and Victorian industrial sites abound.

The tentative programme for the weekend, developed with the help and local expertise of John and Monica Peberdy, includes a guided walk around the town on Friday evening, or a trip to the summit of Great Orme on Britain's

only cable tramway. On Saturday, a coach trip includes a visit to Bodnant Gardens, a National Trust property that should provide a splendid show of rhododendrons and other late-spring flowers. A trip through part of the Snowdonia National Park will follow affording views of some of the best scenery in Snowdonia. If time permits, a visit to the slate museum could be included. Welsh slate or “ilechi” in Welsh, kept a roof over Norman heads and in the 19th Century, Oakely Mine was the largest slate mine in the world, and Welsh slate was exported all over the world.

An after-dinner speaker will entertain us and could amaze us all with magical illusions.

Llandudno not only provides a base for further exploration of Snowdonia but is located close to Anglesey, with its own range of attractions. For those wanting to extend their holiday, a fast-cat ferry from Holyhead can take you to Ireland. More detailed information on the reunion and surrounding attractions is available on the British Chapter website www.1818bc.org.uk

Notices will be distributed in February with further information about the programme together with details for booking hotel rooms and activities arranged by the Society. For any more information contact: Ian Hill, Event Organizer, eventorganizer@tiscali.co.uk

CANADIAN CHAPTER

Canadian retirees who are interested in joining can contact Jim Smith on jsmith.econ@gmail.com or Helene Masson on conferencesinc@yahoo.ca. Jim and Helene would also welcome help in the task of contacting other Canadians who may potentially be interested.

CHILEAN CHAPTER

No activities are planned during summer (January- February) vacation time. For suggestions of new gatherings in March-April, please contact Miguel Schloss (m.schloss@sur-invest.com) or Silvia Lay (slay-damc@vtr.net) or call 56-2-458-6050 or 56-96-140-0559.

For the coming months, and until further notice, points of contact for the following issues are:

(i) Aetna, Jorge García-Mujica
(jgarciamujica@mac.com);

(ii) Vanbreda, María Angélica Correa
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(iii) Web page, Ricardo Martin
(ricardo.m.martin@gmail.com);

(iv) SRP currency & foreign exchange issues,
Jorge García-Mujica (jgarciamujica@mac.com);

(v) SRP general, Miguel Schloss
(m.schloss@sur-invest.com)

DUTCH CHAPTER

Thirteenth Annual Reunion

Date: August 30 – September 1, 2012

Place: Middelburg, Province of Zeeland

This reunion will take part in the South-Western part of the Netherlands in the island province Zeeland. We will stay in its capital, Middelburg, and will be lodged in the modern van der Valk hotel. The program will include exploring Middelburg and its very old Abbey, followed by a visit to the Roosevelt Institute. In the evening we will enjoy a pub meal in the center of town. The next day we will explore Zeeland by boat and bus, focusing on its historic past as a seafaring province of the Netherlands and the continuing battle against storms and floods, the most recent of which was the Watersnoodramp of 1953.

Please register with Jan ter Vrugt jtervrugt@planet.nl for further information and details about participation.

Fourteenth Annual Reunion

Date: September 5 – 7, 2013

Place: Province of Friesland

Fryslan is a province in the Northeast of the Netherlands. Two languages are spoken: Dutch and Frysk. Friesland is predominantly agriculture (dairy), flat with many lakes and waterways. Famous are the 11 cities ice skating tour (200 km long, 1600 participants, ice 15 cm

thick, last time 1997) and skutjes sailing (skutjes are traditional flat bottom freight sailing ships). Regretfully, during this reunion we will not be skating, probably not be sailing but enjoy and explore the beautiful country side and visit some of Friesland's historical small towns.

Future Reunions

2014 September 4-6

2015 September 3-5

2016 September 1-3

FRENCH-SPEAKING CHAPTER

The General Assembly of 1818 French Chapter is scheduled for Thursday, March 29 at 6:00pm at the World Bank European Office in Paris. An internet communication will be sent to all members. Those who plan to attend are invited to inform Olivier Lafourcade at: olivierlafourcade@yahoo.com

The Chapter's website can be found at: <http://www.1818france.org>. For further information, please contact Olivier Lafourcade at olafourcade@1818france.org.

GERMAN-SPEAKING CHAPTER

The 2012 annual meeting of the German-Speaking Chapter which is scheduled to be held between September 7-10, 2012 in Berne/Switzerland. The 2013 will most likely be held in Garmisch-Partenkirchen/Germany.

JAPAN CHAPTER

The Chapter has decided to undertake a project: *The World Bank Group & I*. This project is to trace and commemorate our members' main "footprint" during the term of service of each of our members in The World Bank Group. The project will be headed by an executive director Tadashi Endo. The project will take about five years by covering 20 to 30 members' records for each year from 2012.

There is a good reason to start our new project in 2012, as it will coincide with the 2012 Annual Meetings of the International Monetary Fund (IMF) and the World Bank Group, to be held in Japan second time in coming Autumn.

For this event, our members will actively participate in various roles as volunteers.

Beside this project, former Professor Yoshiaki Abe (Currently Emeritus) of Waseda University plans to publish a series of papers on Japan's experiences as a borrower as well as a lender. His first installment of entire series was published in the journal *Asia-Pacific Studies* (Waseda University) No.17 in October 2011. His plan stimulated us to launch our new project.

Please also note the following upcoming events:

1. Third Study meeting will be held from 6:30 PM in February 25th, 2012 at Kenedix Bldg. 2F in Shinbashi, Tokyo. The lecturer is Mr. Tsutomu Shibata, who will be speaking on "Current trends for establishing a national development bank and public finance for development". (See our Japan Chapter Website for more detail : <http://www.1818societyjapan.com/>)
2. The first semi-annual meeting of the Japan Chapter will be held at KKR Hotel at Othemachi, Tokyo from 6 PM to 8PM. (See our Japan Chapter Website for more detail : <http://www.1818societyjapan.com/>)
3. The Sixth Annual Meeting of the Japan Chapter will be held on July 8th, 2012 at Beijing cuisine Toh Lee **(Chinese) of Grand Prince Hotel New Takanawa.**

Detail plans will be announced in the coming spring.

As Japan Chapter's membership rules are more liberal than 1818 Society's rules in terms of eligibility, we would be happy to welcome you as a new member. Please contact our administrator through e-mail: 1818societyjapan@gmail.com for details.

For further information and/ or details, the contacts in Japan are: Mr. H. Hamaguchi, Director, at harutaka_hamaguchi@kenedix.com; Mr. T. Kudo, Director, at Kudo.Tsutomu@jica.go.jp; and Mr. Masayoshi Takahashi, President, at mtaka1937@gmail.com. For the Washington DC area, contact Mr. Kunio D.

Kikuchi, HQ Liaison, E-mail: kunio_kikuchi@yahoo.com.

The Japanese and English-language version of the Japan Chapter's Web Home page can now be found at <http://www.1818societyjapan.com/>.

FLORIDA CHAPTER

The Florida Chapter of the 1818 Society is planning to get together for dinner at Bravo's Italian Restaurant in Orlando, Florida on Friday, February 17th at 6:30pm.

Please RSVP by e-mail, or phone by February 10th to Audrey Johnson with the number of attendees in your party.

Cross-Continental Meeting in Iceland JULY 9-12, 2012

The Society is planning a "Cross-Continental Meeting" of Society members and their families in Iceland in July 2012. The interest level has been high. As of January 2012, close to 200 Society members (300 when counting family members and friends) from over 16 countries had shown interest in this tour. About one half of this group was from the US; most of the others came from Europe, and there have been replies as far away as East Asia and the Pacific. Forty percent plan to extend their trip beyond the planned portion of the trip. Based on respondents' level of interest, we estimate that the actual number of participants may be close to 200.

The planned part of the trip takes place from July 9 to 12 (Monday to Thursday). During the first evening, July 9, there will be a welcome dinner. On day two (July 10), the group will visit a new geothermal power plant near Reykjavik and then move on to visit historical, geological, geothermal and scenic sites.

During the morning of day three (July 11), the participants can join a guided tour of Reykjavik, or visit Grindavik (<http://www.grindavik.is/english>) and the nearby Blue Lagoon geothermal spa. In the late afternoon, there will be an outing to the President's residence.

On day four (July 12), those who are leaving for the US, or extending their stay in Iceland, can join a Grindavik/Blue Lagoon tour in the morning. Afterwards, the bus will make a swing to the airport (15 minutes) in time for departure for the U.S., and drop the rest off in Reykjavik.

Registration and purchase of the tour will take place via the website:

<https://asp.artegis.com/lp/1818Society/1818Society?1=1>.

Sverrir Sigurdsson (tssigurdsson@AOL.com) is taking the lead on this initiative. He will respond to questions that you may have.

Thematic Group Events

Each 1818 Thematic Group would like to link up with new retirees from its Group. Right now, leaders of the Thematic Groups review the list of new members in each *1818 Society Bulletin* to spot newcomers affiliated with their sectors. Please help us improve on this hit-and-miss system by alerting the Thematic Group contacts mentioned below about new members affiliated with Operational Thematic Groups.

Agriculture and Rural Development Chapter

Shawki Barghouti
shawkibarghouti@gmail.com

1818 Economists' Chapter

Vikram Nehru
vnehru2@gmail.com

Education Group

Sverrir Sigurdsson
tssigurdsson@gmail.com

Energy Group

Eugene McCarthy
emcc8940@aol.com

HNP Group

William McGreevey
mcg1938@gmail.com

Urban and Water Group

Dick MacEwen
rmacewen@alum.mit.edu

1818 AGRICULTURE AND RURAL DEVELOPMENT CHAPTER

For matters concerning the 1818 Agriculture and Rural Development Group, please contact Shawki Barghouti at shawkibarghouti@gmail.com.

Members may be interested in the following program:

Sustainable Development Week February 2012

The overall theme of this year's Forum is Green Growth for All. Network Days will take place **Tuesday, February 21** and **Wednesday, February 22, 2012**. The first day will be dedicated to understanding what this theme means for developing countries and donors and the Bank's work. The second day will be used to review challenges facing the development community on the ground as they implement Green Growth for All, and what the Bank can do to advance this agenda.

Immediately following the Network Days will be Sector Days, where staff will have the opportunity to "drill down" in more detail on various issues within their sectors, or learn about other sectors. **Thursday, February 23** will be devoted to the following sectors: ARD, ICT, Energy, Urban, and Social Development. **Friday, February 24** will be devoted to Transport, Extractive Industries/ OGM, DRM, Water, and Environment. Jit Srivastava and Angie Wahi will send the final agenda when is ready.

This note is to alert 1818 members about the dates and to encourage them to attend where possible.

1818 ECONOMISTS' CHAPTER

The 1818 Economists' Chapter will resume its activities starting this February 15 at 11 am in Room, MC-5-100 when Homi Kharas, previously Chief Economist of the East Asia and Pacific Region of the World Bank, and now Senior Fellow and Deputy Director of the Global Economy and Development Program in Brookings, will speak on his latest pathbreaking

work with Nancy Birdsall (President, Center for Global Development) on "The quality of official development assistance". Thereafter, the Chapter will meet at the same time (11 am) around mid-month each month. Keep your eyes peeled for announcements. Topics of talks to follow will include Afghanistan, food security, and climate change. As in the past, if you would like to give a talk to the Chapter or know of anyone who does, please get in touch with Vikram Nehru at vnehru2@gmail.com.

1818 EDUCATION GROUP

There is a change in the next Education Sector Group meeting. Mike Trucano of the HDNED anchor will address us at a brown bag lunch event on February 13, 2012 from 12:30 to 2:00 in MC5-100 instead of Steve Heyneman, who was scheduled to give a presentation but has recently undergone surgery.

The use of Information and Computer technologies (ICTs) in education offers great potential to improve, and possibly transform, teaching and learning practices and outcomes. Given the much wider use of ICT in the workplace, a person's facility for using technology is fast becoming a basic competency. Few would argue with these two statements in 2012. That said, similar statements have been made by many over the last two decades (and in some instances, much earlier). What has changed, and what hasn't? What is new and different, especially in a variety of educational contexts and learning environments in developing countries? Among certain groups, it is believed that "technology is transforming education everywhere but in the classroom" (some of these groups feel that the same can be said for the World Bank). Is this true, and if so, should we care? Please join the 1818 Society for a lively presentation, and even livelier discussion, about the relevance and potential roles of a variety of ICTs, from TV to tablets, from PCs to Plan Ceibal, to help meet various challenges faced by education systems around the world, and what role the World Bank and other international development institutions can -- or should -- play in all of this.

Presenter: Mike Trucano is the World Bank's Senior ICT and Education Policy Specialist, serving as the World Bank's focal point on the

topic within the education sector and leads the World Bank's related analytical work on under its flagship System Assessment & Benchmarking Education For Results initiative as it relates to information and communication technologies (SABER-ICT). In addition, Mike provides advice and support to World Bank country-level education projects seeking to utilize ICTs in various ways in multiple countries around the world; current areas of activity include ICT/education policy development, the use of mobile phones in education, ICT and education indicators, 'new economy skills for Africa', development of national ICT/education agencies, child Internet safety, and low-cost 'ICT devices'. A frequent public speaker on the use of ICTs in education around the world, he is also the principal contributor to the World Bank's widely read EduTech blog <http://blogs.worldbank.org/edutech> and co-chairs the World Bank's internal cross-sectoral thematic group on ICT and education.

Sverrir Sigurdsson (tssigurdsson@gmail.com) is the organizer. In addition to Sverrir, the organizing /advisory group consists of Marlane Lockheed (mlockheed@verizon.net), and Eluned Schweitzer (elunedrob@hotmail.com). Other retirees are encouraged to add diversity and ideas by joining the advisory group.

1818 ENERGY GROUP

At the beginning of another New Year, we extend our warmest best wishes to all our energy retirees living in the Washington DC area, in other regions of the United States, and in other areas of the world.

We will continue our series of energy speakers in 2012, starting with a presentation on **Brazil's** energy challenges by **Antonio Barbalho of MIGA** on **Thursday, March 15, 2012**. Brazil, a rapidly growing middle income economy but with a significant proportion of its population still living in poverty, faces a fascinating set of energy challenges that include the continued development of its large hydro potential, the rapid development of its newly found offshore oil resources while, at the same time, being responsive to the different climate change issues it faces. Brazil will also be the host country for

the Rio + 20 Summit in June 2012 on sustainable development. We will be sending out more detailed information on this presentation in February.

Before the end of June, we hope to arrange a presentation by Istvan Dobozi, recently retired from the World Bank, on the different issues associated with the closing of the nuclear plant at Chernobyl plan potential.

We remind you again to let us have your ideas about further topics, and particularly potential speakers, who may be visiting the Washington DC area during 2012.

For further information about activities of the Energy Sector Group, please contact either Mike Gillette (mj_gillette@yahoo.com), Akin Oduolowu (Oduolowu@yahoo.com), Yves Rovani (yrovani@aol.com); Eugene McCarthy at emcc8940@aol.com; or Hal Wackman at hal.wackman@gmail.com

1818 HNP GROUP

Please forward suggestions for future sessions to mcg1938@gmail.com and we will seek to respond to all interested parties. Please induce friends and colleagues not now within reach to join our efforts. We have a site on GoogleGroups that all are invited to join.

1818 URBAN AND WATER GROUP

The next Water and Urban Group luncheon is scheduled for Tuesday, February 14th at the Bank, MC Dining D and E. Our program speaker will be Dr. Letitia Obeng, Chairperson of the Global Water Partnership. The title of her presentation is "Water Resources and Sustainable Development: A Global Water Partnership Perspective". We will gather at 11:45 am for socializing. Lunch will begin at 12:15 pm followed by the program. Further details are posted on the Society's website calendar of events or can be obtained by sending an email to Dick MacEwen (contact information below). All members of the 1818 Society are invited.

If you are interested in receiving information

about the Water Group's activities, please contact Dick MacEwen at email RMacEwen@alum.mit.edu; tel 703-734-0367. He will add your name to the group's email distribution list.

Retiree Access to Materials in the Library Network

Recently the issue of retiree access to materials in the World Bank's Library Network has been raised. As a result of a meeting between The 1818 Society and library managers, it has been confirmed retirees are welcome to:

- Access the Library catalog online from anywhere in the world @ <http://jolis.worldbankimflib.org/external.htm> ;
- Use all print materials available in the Joint Library (IMF HQ1 C700) and WBG Library (MC C3 220);
- Make photocopies for free;
- Borrow (check out) materials from the collection;
- Use the library space, tables, study carrels;
- Use public workstations in WBG Library and Joint Library for Internet access;
- Use their personal laptops to access Internet via Wifi.

Access to the World Bank Law Library is limited to current World Bank Group and International Monetary Fund staff for work-related research. No access is permitted for spouses, visitors, students, or for personal research.

Retirees should also note the availability of World Bank information resources at <http://www.worldbank.org/reference/>.

The differences between purchasing print materials and licensing electronic information services were discussed. It was noted that contracts with external information providers are based on number of staff (i.e. any staff member legally recognized as a consultant or employee of the institutions). Adding the number of retirees to the contracts (approximately 10,000) would raise the cost of

databases regardless of whether the retirees made use of them or not. Even adding a smaller number of retirees would require re-visiting each contract. Due to staffing constraints, the Library Network Content Development Team cannot undertake negotiating a separate license for The 1818 Society even if The 1818 Society provides funds. Additionally, securing log-ons for the retirees to access the resources behind the firewall would be an issue to take up separately with the Office of Information Security (OIS) / HR.

The 1818 Society will consider pursuing a no-fee consultancy model, in which case the retiree would be attached to a Bank department (not the Library) and be recognized legally as a legitimate user in the system. This solution would not require any changes to the current Library business processes or licenses. It may also be possible for the estimated 100 1818 Society members who need access to specific databases and services to seek licensing as their own user group. The 1818 Society may consider forming a committee to discuss options and prioritize needs. Funding could come from members or budget solicited by the 1818 Society and services could potentially be managed via registration and personal log-ins to avoid the firewall issues.

The 1818 Society is also considering a small survey to find out the level and types of interest among Society members in obtaining and accessing licensed online information services. Based on the response, various options can be considered, and we will, of course, do so in close cooperation with Library managers.

Society members will be apprised of further developments.

Fund-Bank Ski Club Program

Fund-Bank Ski Club
 Non-ski trip -- Biking in Hawaii
 October 6-14
 see website for details
www.fundbankskiclub.org

From the Editor

As readers will have noticed, I have been making an effort to develop a forum for World Bank history with the feature in each issue of *The 1818 Society Bulletin* entitled "Special Historical Supplement," believing as I do that the World Bank pays insufficient regard to its history. The response so far to this initiative has been very positive, and so I am inviting readers to submit more contributions to World Bank history. Ideally, the copy should be around 1500 words long and should foster a better understanding of some aspect of World Bank history. I cannot promise to publish each and every item sent, but all submissions will be offered to the World Bank Group Archives. Please, no nostalgia pieces; your editor doesn't do nostalgia!

Who knows, if and when the 75th anniversary history of the World Bank is written, portions of your copy might even find its way in there! If you have any questions, please contact me.

As always, I am happy to receive your suggestions and comments. I can be reached at chiegler1@hotmail.com.

Chuck Ziegler,
Editor

Please Keep Your Address and E-mail Up-to Date

Please remember to inform the 1818 Society when your address, phone number or e-mail changes. The best way to do this is via e-mail as it reduces typing errors. Please do not inform the Society of address changes by phone. The Society's e-mail is 1society@worldbank.org. The mailing address is: The 1818 Society, P.O. Box no: 27388, Washington DC 20433.

World Bank Mail Stop no: MSN MC 1-104.

**Please include your UPI on all e-mails sent to
The 1818 Society office.**

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Board members – 2011/12

Kabir Ahmed, Carroll Long, Sandra Hadler, Aberra Zerabruk, Hugh Henry-May, J. (Shiva) Shivakumar (Chairman), Sverrir Sigurdsson, Patricia Neill, Ronald MacLean-Abaroa, Adrienne Nassau (Honorary Member).

Officers & Staff – 2011/12

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Alexander Keyserlingk - Vice President
Kabir Ahmed – Vice President
Jeffrey Katz - Treasurer
Marilyn Manalo - Assistant Treasurer
David D. Jones - Auditor
Catherine Fogle - Secretary
Miren Fernandez - 1818 Society Office Manager
Swati Srivastava - 1818 Society Office Manager

Retiree Representatives on BG Committees

Sudhir Krishnamurthi - Pension Finance
Jeffrey Katz - Alternate, Pension Finance
A. Keyserlingk, - Pension Benefits
Khalid Siraj - Alternate - Pension Benefits

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Responsibility Matrix 2011-2012

Name and E-mail		Responsibility
Directors	Aberra Zerabruk azerabruk@gmail.com	Legal adviser
	Adrienne Nassau anassau@igc.org	Honorary Member, Discounts and Privileges
	Carroll Long carroll_long@yahoo.com	Washington Social Events, WBFN
	Hugh Henry-May Hughhenry-may@comcast.net	Legal Adviser, IFC matters
	J Shivakumar, Jshivakumar1818@gmail.com	Chairman and President
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	Ronald MacLean-Abaroa, romacab@aol.com	TBD
	Patricia Neill; pat.e.neill@gmail.com	Outreach to Country Office retirees
	Sandra Hadler, shadler@seraconsult.com	Retirement and Active Lifestyle Chapter, WBI
	Sverrir Sigurdsson, tssigurdsson@gmail.com	Database Management, Directory, Office Equipment, Sector Groups
Officers	Alexander Keyserlingk, sanderkey@aol.com	Vice President, Pensions, Webmaster, LinkedIn
	Catherine Fogle, c.fogle@att.net	Secretary, Management of the Society Office, Program Implementation, Retirement Seminars
	Marilyn Manalo,	Assistant Treasurer. Financial management, accounts and audit, MoU with WB, Resource Mobilization
	J Shivakumar, Jshivakumar1818@gmail.com	President, 1818 Management, Chapters, Alumni Forum, CCF
	Jeffrey Katz, katz.jeffrey@gmail.com	Treasurer: Financial Policies and Financial Management of The 1818 Society; Resource mobilization
	Kabir Ahmed kabirhahmed@gmail.com	Vice President, Retiree Medical Insurance
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	Maria Elena Anderson, mariele777@aol.com	Volunteer Coordination
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	Tom Blinkhorn, tblinkhorn@gmail.com	e-book publication
	Zafar Ahmed, zahmed@cox.net	Alumni University links, EXT Liaison, Access to Bank information
Advisers	Chuck Ziegler, candziegler@hotmail.com	Editor 1818 Bulletin, Annual Meeting, Archives, Bank Oral History
	Jean-Yves Maillat, jymaillat@yahoo.com	International Retiree Organizations
	Khalid Siraj, ksiraj@cox.net	JPA Program, Tax Seminars

New Members

We welcome the following Bank Group retirees/alumni to The 1818 Society.

Country of intended residence other than the USA have been added after their names.

James W. Adams
 Fakhruddin Ahmed
 Maha Armaly
 Benson Ateng *Kenya*
 Mohammed Abdelwahab Bekhechi
 Elena V. Beskurnikova
 Arvind G. Bhand
 Marjory-Anne Bromhead
 Richard A. Cambridge
 Eric Chinje *UK*
 Monica Das Gupta
 Francis J. Dobbs
 Jacqueline Dubow
 Jesus Fernandez-Zulaica
 Maurice J. Gervais
 Itzhak Goldberg
 Bernard Harragan
 Takao Ikegami
 Emmanuel A. James
 Maria Caridad Janairo-Walsh
 Catherina Jourdan
 Mohsen A. Khalil
 Nicholas J. Krafft
 Marian Lewis
 Maria Teresa Lim
 Gary Lissak
 Ernestina F. Madrona
 Andrew M. Makokha *Kenya*
 Vilas Mandlekar
 Leopoldo O. Maraboli *Chile*
 Tonia Marek *Andorra*
 Eugene P. McGinley
 Binoy R. Mishra
 Rene Moreno *Curacao, Neth.Antilles*
 Monica P. Morris
 Lorraine Lynch Nagy
 Thanh-Tam Nguyen
 Vasile Olievschi
 Annamma S. Paimpalil

Anne Pillay
 Sylvie Pittman
 Jean G. Ponchamni
 Valerie L. Proute
 Helena K. Reivuo-Yen
 Joseph P. Saba
 Bernard M. Salome *France*
 Maria E.O. Sanchez-Hall
 Consuelo J. Tan
 Donna L. Taylor
 Cristina Q. Tumale-Habib
 Ellen J. Tynan
 Luis M. Vaca-Soto
 Dawn A. Vermilya *China*
 Junhui Wu

1818 Society Townhall Meeting with the Bank-Fund Staff Federal Credit Union (BFSFCU)

By Sandra Hadler

After pensions and medical insurance, the BFSFCU is the biggest concern facing The 1818 Society. 1818 Society members account for a significant (albeit unknown) share of Credit Union assets and many 1818 Society members have their life savings in the BFSFCU. Further, many 1818 Society members are not computer savvy, live overseas, are widowed and/or no longer functioning in English. While these may account for a small proportion of overall members, it is essential that the Credit Union ensure that these members' needs continue to be well served.

In recent years, 1818 Society member concerns raised with The Society over the Credit Union performance have been increasing. Coinciding with the radical overhaul of the online banking system in 2011 in the midst of tax season, concerns increased dramatically, and the 1818 management team requested a meeting with the BFSFCU management **and** the nominated candidates for the Credit Union 2012 Board elections.

Following the announcement of the meeting, we received well over 500 emails from members directly and some coordinated comments by overseas chapters. While some (less than 10) of the communications were positive, the majority

raised constructive concerns. The three main concerns were:

- The Credit Union strategy and how it will benefit members
- Service concerns
- The Credit Union Board of Directors and the election process.

A brief synopsis of the issues raised by members is presented below.

On January 18, the town hall meeting with the BFSFCU took place – to a standing room only audience. The BFSFCU management did address many of the concerns in the meeting and also provided draft written FAQs. However, issues remain in the minds of many members. We will continue to work with the Credit Union Board and management team to address these issues. We are also finalizing a detailed FAQ with the BFSFCU management which will be posted on the web and emailed to 1818 Society members shortly.

This is the first such meeting to take place between staff and the Credit Union management, outside of annual Credit Union meetings (with their very limited attendance) and we are very, very appreciative of the efforts of the Credit Union management to address the concerns raised. It is apparent that improvement in service is a priority for the Credit Union in 2012 and we look forward to continuing the dialogue that has now commenced.

In The 1818 Society we are very concerned about the composition of the Board and its decision-making, and about transparency of the Credit Union operations while ensuring good governance. In a short meeting it was not possible to meet also with the nominated candidates, and hear their platforms or, for those incumbents seeking re-election, their records of achievement. However, we feel it is important that 1818 Society members have an opportunity to raise issues with the candidates. We hope that the Credit Union will arrange an open meeting prior to the elections, but failing this, will establish a blog so that members can raise issues with candidates. The 1818 Society management team is also inviting the 12 candidates to meet with us and present their platforms. This will enable The 1818 Society management team to provide you with our

evaluations of the candidates prior to the opening of the election process.

Many of you have your life savings in the Credit Union – DO VOTE! Voting is electronic and takes place for 30 days beginning late February.

BFSFCU TOWNHALL SUMMARY OF ISSUES RAISED BY MEMBERS

THREE MAIN AREAS OF CONCERN: Highlighted areas are key concerns

1. What is the Credit Union strategy and how will it benefit members?

- Corporate plan: key issues
- Serving staff of international institutions, needs international focus/services
- Transparency/governance issues:
- Term limits for Board Members.
- More info on the web in members only section to facilitate communication/transparency by Board, e.g., Minutes of Board meetings; budgets and salaries; tenders/study outcomes such as on service quality; forex services; major expenditures.
- Basis for expansion strategy?

2. Service concerns

○ Service standards

- Set up objective criteria to judge quality of service and cf with other institutions
- Examples of declining service*
- wait time for Credit Union representative increased significantly
- Representatives unable to address issues; lacking common courtesy; language issues
- delays in receiving electronic and mail statements
- deposits to wrong accounts (ca. 50 cited instances)
- charges for overseas ATM transactions
- cost of checks up from \$14 to \$20 in 1 year.
- Dedicated/specific arrangements for elders and overseas members
- Call centers: privacy issues; quality of service
- Billpayer/wire issues (e.g., Does not retain info on previous wires)
- Staff turnover appears high; client representative training falling short, need specialization

○ Financial issues

- Credit Union serves the staffs of international organizations, does it reflect their needs?,

- Membership expansion and portfolio risk assessment
- Who owns reserves? Can annual dividends be increased?
- Are interest payments, loan conditions, forex rates competitive?

○ **Online Banking**

- joint account revelations with new online system (provide solution in FAQ)

3. The Credit Union Board and Election Process

- how does the skills set of candidates fit the strategy?
- who is on the nominating committee; what is the vetting process; and what is the basis for the listing of candidates?
- election process and how can it be improved?
- increasing voting participation and use of electronic voting
- use of term limits; consistent with good governance
- desire of members to meet all Board members and current candidates: to know their terms of service, records of achievement, objectives /platform
- Urge the BFSFCU to establish a blog between now and the election to give members the opportunity to ask questions of candidates
- After election, have one Board member serve as liaison for The 1818 Society.

REMINDER

Retiree's Life Certificate for the Year 2012

Last month, the Pension Administration Division sent to all retirees Life Certificate for the year 2012. These Certificates are to be completed and sent to Pension Administration Division **no later than April 30, 2012.** *Note that non-receipt of a duly completed Life Certificate by this deadline would lead to the suspension of pension payment.* Therefore, retirees are advised to give a high priority to this matter. Those who want to hand deliver the Life Certificate can do so at the Pension Administration kiosk at MC 1-850 (across from the Society's Office). They need not go the Pension Administration Division's office in "C" Building. In order to avoid undue consequences due to postal delays, in addition to sending the duly completed Life Certificate via regular mail, you may send a copy of your Life Certificate via fax to (202) 522-1723, or send a

scanned copy via e-mail to 1pension@worldbank.org.

Please note that you can use the below link to verify the receipt of your Life Certificate:

<http://staff.worldbank.org/pension/lifecertificate>

For any questions please contact Pension Administration Division at:

Mailing Address:

The World Bank

Pension Administration Division

1818 H Street, NW, MSN C7

Washington, DC 20433, USA

Telephone:

(202) 458-2977 (within the US)

001-202-458-2977 (from outside the US)

Fax Number:

(202) 522-1723 (within the US)

001-202-522-1723 (from outside the US)

E-mail:

1pension@worldbank.org

ALWAYS include your UPI/Staff Number in all correspondence

Website: <http://staff.worldbank.org/pension>

Pension Kiosk Room Number: MC 1-850

IMPORTANT REMINDER

Required Medicare Enrollment and the Retiree Medical Plan (RMIP)

Under the rules of the RMIP, retirees (and their covered spouse or domestic partner) are required to enroll in the National Health Plan (NHP) of the resident country registered with Pension if they are eligible on the same basis as a national of that country. In the United States, the NHP is Medicare and enrollment in Medicare is required for all eligible retirees and their spouse or partners in the RMIP.

Most World Bank retirees who are now U.S. citizens or permanent residents aged 65 or over are eligible for at least Medicare Part B. Failure to enroll in Medicare Part B when eligible can result

in a Medicare premium penalty if you enroll at a later date and can reduce your RMIP claim reimbursements for U.S. medical services.

Further information is available on The 1818 Society web site. Click on **Related Links**, then click on **Retiree Medical Insurance Plan (RMIP) and Medicare FAQs**.

Job Opportunities

Job opportunities at the World Bank Group and other organizations are regularly posted on The 1818 Society's web site at: <http://1818members.wordpress.com/job-opportunities/>.

Artists' and Writers' Corner

Bill Onorato, a retiree from the Bank's Legal Department, has just e-published his first fiction thriller about international oil intrigue. His novel (under my pen name for fiction, "Thomas Torrens"), *The Viking Sands* is available from Amazon.com for Kindles and Barnes & Noble for Nooks for only \$2.99:

http://www.amazon.com/The-Viking-Sands-ebook/dp/B006ZDLH6W/ref=sr_1_2?ie=UTF8&qid=1326977881&sr=8-2

<http://www.barnesandnoble.com/w/the-viking-sands-thomas-torrens/1108324480?ean=2940013679078&itm=1&usri=the+viking+sands>

The Poet's Daughter is a memoir of the long and eventful life of Parvaneh Bahar, daughter of the great Persian poet laureate, Malek o'Shoara Bahar. It is the result of collaboration between Ms Bahar, who was a Research Librarian at the Joint Library from 1973 to 1992, and Joan Aghevli, ex-IMF, who wrote the English version loosely based on Parvaneh's memoir, *Morghe Sabar: Khaterat Parvaneh Bahar*, which was published in Iran in 2004.

The Poet's Daughter is essentially a tapestry of two stories that weave in and out of each other throughout the book. One strand follows the life of Ms Bahar from her birth in Tehran in 1928 to her present life as a US citizen. The other strand is the story of her father, Malek o'Shoara Bahar, one of Iran's most beloved and celebrated poets, and a tireless champion of democracy and freedom.

As the daughter of this famous but persecuted writer, academic and politician, Ms Bahar grew up amidst the intellectual and political turmoil of her father's involvement in the democracy movement in Iran. Suffering through his imprisonments, sharing his exile, and accompanying him, while only a teenager, to Switzerland to seek a cure for the tuberculosis he contracted in prison, Parvaneh absorbed his humanist teaching and his passion for the freedom and dignity of all people. These themes became a template for her own life, and she carried them with her when she came to the US in 1954 as the young wife of an Economic Director at the World Bank, learning the ropes as a Washington hostess while throwing herself into the Women's Movement and marching behind Dr. Martin Luther King, Junior in Alabama. Her tenacious efforts to learn English and educate herself beyond the ninth grade level she had attained in Iran before being married at sixteen, and her determination to liberate herself through a professional career, are an inspirational model for anyone who encounters roadblocks on the path to self-actualization.

- **Hardcover:** 240 pages
- **Publisher:** Larson Publications (November 16, 2011)
- **Language:** English
- **ISBN-10:** 193601257X
- **ISBN-13:** 978-1936012572

An Opportunity to Join LinkedIn

In an effort to improve our networking ability amongst World Bank Group alumni, a new LinkedIn group has been set up with the title:

The 1818 Society, World Bank Group Alumni Association.

This is a networking tool used by some 100 million professionals and by many alumni associations. You will be required to join LinkedIn for free at: www.linkedin.com

By joining LinkedIn you will be able to join our new group, which will allow those members interested in keeping in touch with former colleagues and in expanding their personal networks to have a central point of contact. You will see that many of your former colleagues have already joined. The more members who join, the more effective this tool will become. The more professional information you provide, the more useful this tool will become.

1818 Society Member Questions from November 1, 2011 Medical Seminar

We had received many questions from retirees for the Nov 1 RMIP seminar. HR has now provided us with written answers to these questions which we are sharing with you. These are also posted on our website together with a power point presentation giving details on enrolling in Medicare

Policy Related

Q1: Some retirees are now being told by the primary care doctors that if they wish to continue receiving their service, they would have to pay a fee ranging from \$1000 to \$2500 annually. In return, patients would get a more detailed annual examination and longer time with the physician. Also, they would be able to get an immediate appointment or a next day appointment when they fall ill. As more and more physicians are taking this approach, retirees would like to know if the Bank has studied this phenomenon and would allow such arrangements to be covered by RMIP. The feeling is that with better and closer monitoring by the primary care physician, complications can be caught sooner and expensive treatments avoided in the future. Thus the relatively high upfront cost would be more than compensated for by huge cost avoidance downstream.

A1: World Bank Group Human Resources is aware of this recent trend by some primary care doctors in the metropolitan Washington D.C. area to offer additional “concierge” services to patients in exchange for paying a flat fee upfront. The RMIP is designed to pay or reimburse claims for incurred medical expenses that are covered by the plan. The RMIP does not provide for the payment of fees that do not relate specifically to a covered medical service that has been incurred. Concierge services are not medical services covered by the plan. As noted by the Aetna representative during the November 1, 2011 meeting, although some providers in the Washington D.C. metro area are offering concierge services for a fee, most health plans do not cover this fee and it is anticipated that this practice will not continue on a large scale since most members choose to change providers rather than pay this fee.

Q2: As a result of prior experience with claim denial by Aetna, some retirees have been asked by

their providers to sign upfront a waiver which would make the retiree liable for the cost of the service in case Aetna does not pay. What is the advice that HR has to offer to retirees when they are confronted by such demands? If this practice becomes widespread, R/MIP would have to recognize this development and offer some comfort.

A2: Obtaining a patient’s signature on an upfront waiver is a common practice among health care providers and is not a new practice or one that is specific to Aetna patients. Health care providers generally require all patients to sign a waiver to require payment in the event the patient does not have insurance coverage or the services provided are not covered by the health plan. One of the advantages of Aetna coverage is that when a patient visits an Aetna network provider, that provider is only permitted to bill its negotiated Aetna rate for the services provided and should not bill the balance to the patient for anything over and above the negotiated rate. If a network doctor requests that you complete a separate waiver or agreement of financial responsibility for a specific treatment or procedure, or indicates that you will need to make a payment over and above what Aetna will pay, we recommend that you contact Aetna to advise of this request. If you have concerns regarding whether a specific treatment will be covered, the RMIP provides a predetermination of benefits process through which you can ask your physician or hospital to complete a claim form specifying all anticipated procedures and submit the claim form to Aetna or Vanbreda for evaluation of the claim and to inform you of the level of coverage. Using this feature of the RMIP will assist in alleviating concerns regarding coverage of a procedure and the amount that the member will be required to pay.

Q3: A retiree outside the US has asked what is the rationale for the RMIP to cover 100% of generic drugs under the Catalyst plan and only 80% under Vanbreda?

A3: In the U.S., the World Bank Group is able to work with pharmacy benefit managers, such as Medco or Catalyst, to obtain preferred pricing for generic medications. These pharmacy benefit managers are able to negotiate this preferred pricing with pharmaceutical manufacturers based on patient volume. Outside of the U.S., there is no formal structure for

negotiation of preferred rates on generic or brand medications and pricing varies by country. It is important to note that the 80% coverage provided for retirees covered by the MIP international option is also applied to all brand name medications. This provides greater coverage than the U.S. plan for non-preferred brand medications that only covers these medications at 70%.

Aetna Service

Q4: A retiree would like to know why the Bank has given Aetna the right to override a doctor's decision with respect to a treatment that the doctor thinks is best for the patient. Surely the doctor having examined the patient is familiar with the patient's medical background and is more qualified than an insurance claim processor to decide what is medically necessary?

A4: As stated in the MIP/RMIP summary plan description, the plan does not cover all medical, dental and prescription drug services and purchases, even if performed or prescribed by physicians or dentists. Plan coverage extends only to "medically necessary" services as defined by the Plan; recommendations by a doctor or dentist for a specific treatment does not, in itself, make that treatment covered by the Plan. The World Bank Group has contractually provided fiduciary responsibility to Aetna to adjudicate claims according to the MIP/RMIP plan design, including the determination of whether a service is medically necessary. In making the determination regarding medical necessity, in addition to information provided on the member's health status, Aetna considers (a) reports in peer-reviewed medical literature; (b) reports and guidelines published by nationally-recognized health care organizations that include supporting scientific data; (c) generally recognized professional standards of safety and effectiveness in the U.S. (or the country in which care is rendered) for diagnosis, care and treatment; and (d) the opinion of health professionals in the health specialty involved. RMIP members always have the right to appeal a medical claim denial to Aetna and provide additional documentation supporting the claim.

Q5: The patient is in no position to question a doctor when s/he orders a specific lab work or a procedure. The patient is already traumatized by the illness and is not in a position to second-guess the diagnosis. To have Aetna then deny a claim after the fact imposes undue financial burden on

the patient. The Bank should redress this unfair practice.

A5: As indicated in the response to question number 4 above, RMIP coverage extends only to "medically necessary" services as defined by the Plan and recommendations by a doctor or dentist for a specific treatment does not, in itself, make that treatment covered by the Plan. Although it is understandable that a patient may feel that s/he cannot question the physician, we encourage both MIP and RMIP members to take an active part in their health care choices and to ask questions when there are concerns about health plan coverage of a recommended service or procedure. In addition, the RMIP provides a predetermination of benefits process whereby you can ask your physician or hospital to complete a claim form specifying all anticipated procedures and submit the claim form to Aetna or Vanbreda to evaluate the claims and inform you of the level of coverage.

Q6: A retiree resident outside the US has complained about poor service by Aetna in processing claims. We have heard similar complaints in the past and would like to see Aetna put in place more effective procedures. No such complaints have been made with respect to claims processed by Vanbreda.

A6: The World Bank Group and all of its insurance administrators are interested in resolving any customer service issues that occur as timely as possible. We invite RMIP members to share any concerns they have regarding customer service with the insurance administrator (Aetna, Vanbreda or Medco) or contact the Bank's HR Service Center (hrservicecenter@worldbank.org) so that they can be addressed in a timely manner.

Medicare and National Health Plans

Q7: Retirees continue to have questions about the requirement to join Medicare and the low level of discount that is given by RMIP to retirees who have joined. This imposes an unfair financial burden on them.

A7: As noted at the November 1, 2011 meeting, this is being considered as part of a Compensation and Benefits Study with the assistance of an outside consulting firm, Towers Watson. The 1818 Society is represented on the Steering Committee and Working Group appointed for this study.

Q8: Retirees would like to know the procedures that have to be followed for enrollment in Medicare. This subject needs to be covered in some detail.

A8: The attached PowerPoint file contains detailed instructions on the procedures for enrolling in Medicare.

Q9: Retirees continue to complain that they are coming across providers who are not accepting new Medicare patients. These providers are also not prepared to treat us under a private contract which would allow Aetna to process claims without a Medicare EOB. Consequently, although RMIP allows us to see any physician of our choice, retirees in Medicare are finding that their choice is severely limited compared to retirees not in Medicare. The Bank needs to address this issue expeditiously.

A9: As noted by an Aetna representative at the November 1, 2011 meeting, Aetna requires that new providers recruited into its network participate in Medicare. However, there is no contractual requirement for continued participation in Medicare once they have become network providers. While some providers are choosing to either disenroll from or opt out of Medicare, there are still a large number of providers in the Washington D.C. metropolitan area who continue to participate in Medicare. Medicare has recently updated their online tool for locating participating providers. This tool is available at <http://www.medicare.gov/find-a-doctor/provider-search.aspx>.

Q10: RMIP requires that when a retiree reaches age 65, s/he has to enroll in Medicare Part B if qualified on the same basis as other residents in the US. There are some retirees who now reside abroad and may return to the US to take up residency after they have passed the age of 65. Enrolling in Medicare Part B after age 65 results in a 10% penalty for each year past the age of 65. What is the Bank's policy with respect to such individuals? What advice does HR have to offer to retirees who fall into this category?

A10: If a retiree is living abroad at the time s/he reaches age 65, the RMIP does not require that member to enroll in Medicare. If the retiree should return to the U.S. and become eligible for Medicare Part B, the RMIP requires Part B enrollment. If a penalty applies for late

enrollment in Medicare Part B, Medicare does offer an opportunity to appeal the late enrollment penalty. The World Bank Group encourages retirees in this situation to appeal the late enrollment penalty. If the retiree decides to appeal to Medicare and the appeal is not successful, the member would not be required to continue enrollment in Medicare Part B since, as currently specified in Staff Rule 6.12, the enrollment would be subject to a penalty.

Q11: One retiree has complained that the 40% discount in RMIP premium that he now receives for having enrolled in his national health plan is not sufficient. When was the last time that the Bank reviewed the discount levels to ensure that they are adequate? What is the Bank doing about this?

A11: Discounts for all retirees, including those in U.S. and non-U.S. national health plans, are included in the RMIP review which is part of the Compensation and Benefits Study which is currently underway.

Q12: At age 65, Bank retirees are asked to apply for Medicare which will become the primary provider and Aetna the secondary provider. I understand that some institutions are opting not to have their retirees enroll in Medicare.

A12: The RMIP review which is part of the Compensation and Benefits Study includes benchmarking information regarding this question.

Q13: Some staff members that have already signed on to Medicare have noticed that their premiums are higher than Aetna's premiums. Also, Aetna offers Medicare insurance like other insurance companies. Has the Bank considered investigating this option for their retirees, if it is cost-effective.

A13: As noted at the November 1, 2011 meeting, the RMIP review is underway. The 1818 Society is represented on the Steering Committee and Working Group associated with this review.

Q14: Some retirees under the Medicare Plan are charged a co-pay and some are not by medical providers. What is the policy on this?

A14: Although medical providers' office staff may be aware that retirees have Medicare and

RMIP coverage, they may not know how the two plans coordinate payment for services. Therefore, some medical providers will ask for a copayment at the time services are provided. Retirees can remind office staff that they have two medical plans and request that they bill for any payment due. However, the Bank Group cannot require that no charge be made if a copayment applies under the RMIP.

Q15: If you opt to enroll in the Medicare Part D Plan, will you forfeit your medical benefits under the Bank's insurance Plan?

A15: Retirees who opt to enroll in a Medicare Part D prescription drug plan will not forfeit medical benefits under the RMIP. However, retirees may wish to carefully evaluate whether a Medicare Part D plan would provide any additional benefits. RMIP members automatically receive prescription drug benefits and the Medicare Part D plan may not offer any significant or additional coverage.

Q16: It is my understanding that Medicare only gives retirees only 2 weeks' notice in which to pay their Medicare premiums. Retirees are kept to a strict budget and this does not give them enough time to plan. Other institutions such as Banks, merchants, utility companies, etc., send their invoices 3 to 4 weeks prior to the due day.

A16: We have verified with Medicare that monthly billing statements are typically sent on the 10th of the month for payment by the 25th of the month. Although this is a two-week timeframe, the Medicare Part B premium amounts change only once per year. Therefore, the monthly amount and due date typically do not vary, which will hopefully allow retirees to plan for these payments.

Catalyst/Medco

Q17: Some retirees have brought to our attention the recent news in the media and testimonies given in the US Congress that there are widespread issues with respect to the quality of generic drugs, particularly with those imported from some countries. It is reported that many active drugs used in generics are manufactured in plants abroad that do not observe good manufacturing practice and that the US FDA does not have jurisdiction over them nor the budget to monitor quality as do in the US. Since a large number of retirees use generics,

which is cost efficient for RMIP, how can Catalyst assure us that they have a good quality control process in place to weed out such harmful generics from entering into their supply chain, and what is the Bank doing to ensure that our contract with Catalyst require it to follow effective quality control procedures?

A17: Since Medco has become the RMIP's pharmacy benefit manager as of January 1, 2012, we have asked them to provide us with information on this topic.

Pharmaceutical manufacturing is a global enterprise with most raw materials for FDA-approved drugs produced outside of the United States, and the final dosage forms for FDA approved drugs being produced either within or outside the United States. Medco, like all pharmacies, may purchase drug products where the final dosage forms are manufactured either within United States borders or outside United States borders. This may include single source, brand name products where manufacture of the final dosage form is outside of the U.S. However, regardless of the country where a product is manufactured, FDA conducts monitoring and inspection activities for drug products that are allowed into this country for distribution in pharmacies. In the recent past, FDA has further increased its inspection staff to augment these inspection activities for manufacturers located outside of the U.S. Because patient safety is Medco's number-one concern, Medco takes the following steps to ensure its supply chain is free from any counterfeit medications.

--Medco purchases product in the manufacturer label, avoiding the potential of receiving counterfeit drugs through a re-packager.

--Medco purchases almost all of its generic products directly from manufacturers who are known to them and with whom they have an established relationship. Medco also monitors FDA notices and enforcement reports for information on issues with generic manufacturers. The small amounts of non-direct generic purchases are from a limited number of large licensed wholesalers. When Medco purchases through a wholesaler supplier, the wholesaler has directly purchased the product from the manufacturer. All product received through wholesalers has a direct chain of custody with the manufacturer.

--Medco purchases most of its brand products from its primary wholesaler, where there is a direct chain of custody to the manufacturer.

Medco is confident that their policies and procedures and those of their suppliers provide good controls for ensuring safe quality pharmaceuticals and reducing the likelihood of counterfeit receipts.

SPECIAL HISTORICAL SUPPLEMENT

THE WORLD BANK EMBRACES TRANSPARENCY: A HISTORY OF B- SPAN, THE BANK'S WEBCASTING STATION

“April 2000, saw 20,000 protestors descend upon the Bank at its Annual Meetings in Washington, and business in the nation’s capital virtually ceased. The Bretton Woods institutions turned into a walled encampment with barricades spanning several blocks, and rivers of police ringing its complex. Senior officials ordered workers home. The District of Columbia police arrested 600 people the first afternoon. By the third day, hundreds more protestors stood across the street changing. With my ID tucked securely beneath my shirt, I waded into the crowd with a camera. In every direction I turned, people were wearing gas masks. A line of police in full riot gear swayed a few yards before us. I lifted my camera to the masked faces, and each time a hand would raise and shake. Their message to me was unmistakable: The World Bank was an institution under siege.”

Those lines from my 2010 book, *The World Bank Unveiled: Inside the Revolutionary Struggle for Transparency*, revealed a chaotic, evolving and in some ways frightening relationship between the Bank and its external stakeholders during the late 1990s and early 2000s. As a result of this deteriorating environment, marked by protests and friction, a new initiative was launched in the fall of 2000 that was designed to bring both sides closer together: B-SPAN, the Bank’s webcasting station.

B-SPAN was an experiment that was years in the making. I joined the Bank in 1993 as a research assistant for a Development Economics team of environmental economists who were studying industrial pollution abatement and control issues in the developing world. We began collecting data which showed that, even in countries with weak enforcement capacity, some factories were

performing at and even above regulatory standards. Why would that be? What we learned was, in the absence of formal control by the state, informal actors and informal agreements were taking place. Informal actors such as community representatives or religious leaders were pressuring local factories to improve performance and in place of enforcement, environmental regulators were providing these new agents with information. We began communicating with regulators about this unfolding phenomenon.

One agency, BAPEDAL in Indonesia, asked us to help them build a public information disclosure system. BAPEDAL began collecting environmental performance data from Indonesian industries and, with our help, analyzed the information and provided a performance rating based on its national standards. Ratings were disclosed to the public without disclosing how individual factories performed. All factories with rating below the standards were given six months to improve before BAPEDAL disclosed their ratings to the public. During the six month interim, environmental performance improved remarkably. What we learned was, these manufacturers were concerned about their reputation, and the threat of exposure compelled them to act. It was our team’s first lesson that information disclosure can change people’s behavior.

We built a website, New Ideas in Pollution Regulation, to disseminate our research outputs, datasets and related information kiosks and invited people from outside the Bank to offer their research papers as well. Over the course of the next few years, the website burgeoned with content of interest to environmental economists and regulators and attracted a strong following. Traffic soared. By the end of the 1990s, we began to see evidence of a second powerful lesson on how information disclosure changes behavior. By making our content available on the Internet, public information disclosure programs, similar to ones we helped build in Indonesia and later the Philippines, were beginning to spring up around the globe and in settings where we had no relationship with the implementing regulators.

These trends, our research on information disclosure as a means of influencing environmental performance and the rise of the Internet, and our use of it to communicate and network with external constituencies, were

entwined with another key development impacting the World Bank as an institution. Lending missteps by the institution in the late 1980s and early 1990s had led to environmental degradation and displacement of indigenous populations, most notably in Brazil and India. International nongovernmental and community-based organizations began organizing to voice their concern via the new information technologies of the Internet and e-mail that we were using to disseminate our research. According to its critics, the Bank's lending mistakes were, in part, a result of a lack of transparency in its decision making process. These civil society groups began to view the Bank, and International Monetary Fund, as reasons why globalization was exacerbating poverty rather than alleviating it. The Bank-Fund Annual Meetings gave them an opportunity to mobilize mass protests. In 1994, protestors derailed one Annual Meeting in Madrid. In 1999, violence marred a Seattle protest of a World Trade Organization meeting. By 2000, Washington, D.C., was gripped by fear that protests at the Bank-Fund meetings might turn deadly.

By the late 1990s, my research team leader David Wheeler and I had come to realize that the dialogue between the Bank and civil society stakeholders was not only going in the wrong direction but had also been shaped by a lack of communication. As Bank insiders, we realized that the institution's critics were not privy to many successes taking place in developing countries because of the Bank's work, or privy to the dedication of thousands of its personnel. Much of this knowledge was conveyed in the daily seminars and conferences conducted at the Bank's headquarters, but outside a handful of staff and a few invited guests who had physical access to these meetings, no one benefited from the information being shared.

Using the lessons we had learned about information disclosure, Wheeler and I decided to launch B-SPAN to bridge this gap. B-SPAN had three key goals: Give Bank staff a mechanism for communicating with their stakeholders and expanding their influence; give government officials, economists, academics, development practitioners and the public access to information being created and shared within the Bank so they might use it to further their own economic development and poverty reduction activities; and, bridge the divide between the Bank and its external critics.

To achieve this final objective, we decided to implement a "transparency" principle. B-SPAN adopted a model of webcasting based on C-SPAN's broadcasts of the U.S. Congress: Once the camera was turned on the streams would be unedited, allowing viewers to receive an uncensored glimpse of the debates occurring within the Bank. By adopting such a principle, observers would realize that the webcast streams were conducted without "spin" and were free of messaging. Nevertheless, B-SPAN would convey an important message to viewers with every webcast: The Bank was connecting with all its external stakeholders and it was listening, sharing and ready to learn from them as well.

B-SPAN was quickly embraced by the large majority of Bank staff. In most circles within the institution, people understood the Bank needed to be more open and accountable with its stakeholders because it helped the institution establish a measure of legitimacy and ability to mold economic policy in its client countries. They also saw the opportunities B-SPAN provided to aid them in their own work programs. Over the five years I managed the system, we produced more than 700 unedited webcasts on the entire gamut of the Bank's operational and research activities. By 2004, B-SPAN was being watched by a quarter-million viewers and attracting almost two percent of the Bank's Internet traffic.

Wheeler and I, however, understood that B-SPAN faced important hurdles because of the transparency principle that we implemented. During the six decades of its history to that point, the Bank had treated information with strict confidentiality. This was in many ways understandable. To gain the confidence of financial markets and governments during its formative years, the Bank was provided information from governments with the understanding that it was proprietary, and the information the Bank received was treated that way. When the Bank released information, it was often highly choreographed and released to selected audiences. During the early 2000s, times had changed but the cultural norms of the Bank had not kept pace. The institution's comfort with its internal transparency remained in a state of evolution. By 2005, key officials decided to move B-SPAN's funds to other purposes. The webcasting system ossified and fell into disuse.

Many things have changed for the Bank since then, including its perspective on issues of transparency, openness and accountability. Under the leadership of Bank President Robert Zoellick, the institution had made important advances in this area. The Bank is allowing greater public access to project documents with its updated Access to Information disclosure policy. Its Open Data Initiative allows the public free access to its immense databases on development. The Bank is also disclosing its own financial data, and has received plaudits for its aid transparency. Moreover, throughout 2011, an ongoing dialogue commenced between interested stakeholders, including the author of this note, with senior Bank officials on the viability of resurrecting B-SPAN to webcast Bank policy dialogues again.

At the start of the 2011 Annual Meetings, a coalition of 107 international NGOs and development practitioners sent President Zoellick a letter urging him to invest funds to revive B-SPAN. In its letter, the coalition emphasized the gains for the Bank: Increasing business opportunities for the Bank by focusing attention on it as a preeminent source of development knowledge and technical assistance. In response, World Bank Institute (WBI) officials, where B-SPAN currently resides, voiced conceptual support for using webcasting more actively as a means of sharing content and interacting with stakeholders. WBI said it would bundle webcasting with other communications technologies and aggregate them into a single platform that provides multiple resources in which to engage Bank stakeholders. Once taken, it would represent an important step. While the concept being espoused by WBI is a modification of B-SPAN's original vision, it may nevertheless still be a fruitful outcome. The time frame is not clear, though officials have suggested they are working to put something in place by early 2012. This continuing conversation hints at a much larger issue now unfolding: The Bank's evolution on its internal transparency may have come full circle since the gas mask wearing days of 2000.

**On the Occasion of the 60th Anniversary of
The World Bank**

Eugene H. Rotberg

*[Mr. Rotberg was Vice President and Treasurer of the
World Bank for 20 years.]*

Over the millennia, those who have accomplished great works have written about their immortality and place in history. Some were sure of their place. Ovid, some 2000 years ago, ended his *Metamorphoses* with these words: "I shall have mention on men's lips, and, if the prophecies of bards have any truth, through all the ages shall I live in fame." The last Latin word was *vivam*—I shall live.

At the opening night performance of *Rigoletto*, Verdi predicted that by the next morning *La Donne e Mobile* would be on everyone's lips throughout Italy and would remain so.

Others were not so sure of their place.

James Joyce wrote in his notebook, "Today, the 16th of June, 1924, 20 years after. Will anybody remember this date?" The date that he was referring to was June 16, 1904, the day of Bloom's travels through Dublin. Joyce was not sure that anyone would remember his *Ulysses*.

Lincoln too, "The world will little note, nor long remember what we say here, but it can never forget what they did here." He was wrong. Few remember what was done. It was the words that lasted.

There is no Helen of Troy without Homer. She is 3,000 years old. Did Homer realize what he gave us?

We here, unhappily, should have no such ambivalence. We will not likely be remembered by name. But—like those writers and painters and thinkers before you—your work will have had an enormous and beneficial effect in the future, on the lives of hundreds of millions of humanity who do not know you:

- Less infant mortality
- Cleaner water
- Hope for a better life
- A feeling of being productive
- Food, light, mobility, education
- An awareness of the possibility of beauty and fairness
- Less violence, less terror.

Tens of millions, because of what you have done, will sing Verdi's *Và Pensiero* from *Nabucco* – a song of hope and freedom.

Some will say, “no way.” It was not what you did. It was other factors that contributed to a better life—a combination of luck and circumstance. Not so. Your advice and wisdom have made a difference and will continue to make one—the same way that 300 Greeks made a difference as their works, their ideas—one way or another—were carried forward, even through centuries of darkness.

We—in this room—know that coups, assassinations, violence, sickness, depression, lethargy, anarchy and clashes of civilizations are enhanced by the widening gap between rich and poor and by poverty. We also know, however, that, in the short term, if things get better, instant communication will lead to higher expectations and, therefore, yet more hatred and anger. But, certainly, over time, as the dispossessed see change, see a better life and the prospect for participation in society for themselves and their children, history shows us less violence and less of the antithetical behaviors borne of disillusionment, disenchantment, disenfranchisement. The truth is the economic, political and cultural growth which you have spent your lives working on, one way or another, will significantly lessen and has lessened those behaviors. If not hope for the future, what else can possibly work?

It has been said that the war on poverty is too amorphous a concept, too diffuse, too abstract to be successful—unlike, say, the war on terrorism. But it is the same war. And, is there much doubt about which is the contributory cause and which the probable effect?

It will continue to be said that we made mistakes, errors of co-mission and omission. But we know that those mistakes, those failures in execution, misguided ideas and concepts, were born of the frailty of our capacity. They were not born from meanness of spirit, megalomania, a desire to harm, or a wish to control, or to further our own personal interest, that of our country, or narrow political and partisan agendas. It is why throughout civil war in Lebanon, the freezing of assets in Iran, or coups in Latin America, those countries met their obligations to the Bank and we to them. Those countries and many others, despite revolutions, often bloody and violent,

often involving massive, political and economic change, despite mistakes, recognized that the advice you offered was, in truth, simply intended to improve the life of their citizenry—irrespective of who was in power or geo-political considerations.

That sense of independence is why you lent to Vietnam before it was fashionable; it is why you supported loans to farmers in poor countries despite the pressures from the agricultural blocs of powerful shareholders; it is why you opened up a window to China and why you will do the same in Iraq.

My team at the Bank included those from Iran, Iraq, Greece, Turkey, Israel, Egypt. They worked with each other and loved each other. That is multiplied a thousand-fold at the Bank. It gives the lie to those who argue that the gulfs and antagonisms are too great to address.

We, of course, have been fortunate. The Bank has so many mothers and fathers who have claims—who own the Bank—each with their own, often conflicting, parochial agendas. You instinctively, almost subliminally, recognized from the very beginning the potential resulting paralysis from that circumstance; you filled the gap by exercising independence and the freedom to do what you perceived was the right thing: cleaner water; less infant mortality; education for little girls; electricity; jobs; calories; health. Most important, you offered hope..

I have doubts Jim Wolfensohn will be remembered in history books a hundred years from now; nor will Bob McNamara for what he did at the Bank nor will those who served before or between them be remembered. They and we will not be remembered by name in Korea or Spain or China but what they and you started and have stayed with will have an effect—just like Ovid and Verdi and Joyce. The only difference is that their and your names won't be attached. But the world of our children and theirs and of our friends' children and theirs will be immeasurably better off. There will be less violence and anger and lethargy. And you did it. *Vivam.*

IN MEMORIAM

We regret to inform you of the deaths of the following, to whose families we extend our sincere sympathy.

If you would like to post information about a friend's memorial service, you can use the link <http://1818members.wordpress.com/in-memorial/> or go to the Society's website and click on the flower, on the upper right hand side. Look for In memorial, scroll all the way down and post your comment, it will appear on the top.

Huguette **Angel**, 81, of Rishon Letsion, Israel, on November 17, 2011. Ms. Angel retired from the Bank in 1970.

Agulanna **Anyanwu**, 77, of Owerri, Imo State, Nigeria, on May 9, 2011. Mr. Anyanwu retired from the Bank in 1977.

J. Carlos **Basterra**, 60, of Washington DC, on November 29, 2011. Mr. Basterra retired from the Bank in 2010.

Cheryl Ruth **Bryce**, 64, of Chelsea, Quebec, Canada, on October 19, 2011, spouse of retiree Mr. Gordon Betcherman.

Vivien **Delima**, 96, of Washington DC, on December 12, 2011, surviving spouse of Marcus Delima.

Nancy Bennett **Doolette**, 80, of Ponte Vedra Beach, Florida, on August 9, 2010, spouse of retiree John B. Doolette.

Carlos **Gois**, 77, of Bethesda, Maryland, on December 30, 2011. Mr. Gois retired from the Bank in 1996.

Mary Lou **Gomez**, 66, of Washington DC, on November 11, 2011. Ms. Gomez retired from the Bank in 2007.

W. David **Hopper**, 84, of Washington DC, on November 22, 2011. Mr. Hopper retired from the Bank in 1990.

John J. **Macuci**, 88, of Odenton, Maryland, on January 8, 2012. Mr. Macuci retired from the Bank in 1983.

Mary K. **Miller-Ashwood**, 87, of Ligonier, Pennsylvania, on November 25, 2011, surviving spouse of Eustace Ashwood.

Yrma Du-Breuil **Perela**, 89, of St. Petersburg, Florida, on December 12, 2011. Ms. Perela retired from the Bank in 1987.

Gladys P. **Preston**, 83, of New York, New York, on October 28, 2011, surviving spouse of Lewis Thomas Preston.

Cato (Tootje) L. **Renger**, 85, of Falls Church, Virginia, spouse of retiree Gerrit B.H. Renger.

Djamalddine **Rouag**, 73, of Rockville, Maryland, on January 5, 2012. Mr. Rouag retired from the Bank in 1999.

Mandev **Singh**, 81, of Potomac, Maryland, on December 28, 2011. Mr. Singh retired from the Bank in 1995.

Ladislav **Topolsky**, 89, of Bethesda, Maryland, on December 7, 2011. Mr. Topolsky retired from the Bank in 1986.

Anne-Sophie **Ville**, 40, of Paliseul, Belgium, on October 31, 2011. Ms. Ville retired from the Bank in 2007.

Marion **Young**, 73, of Miramar, Florida, on December 8, 2011. Ms. Young retired from the Bank in 1993.