SOCIETY CELEBRATES 15TH ANNIVERSARY

What attracts members from near and afar, is always rewarding (especially if you have the right number) and provides nearly everyone with their just desserts? The answer, of course, is the Annual Reunion or “Spring Party”, which this year marked the Society’s 15th anniversary. It was held on June 2 in, where else, the E Building gallery.

More than 90 members attended, including several who were far from home. Among those who traveled more than the proverbial extra mile to attend were Maurice Bart and Gunter Kreuter from France; Wolfgang and Maria Kaupisch from Portugal; Horst Eschenberg from Germany and South Carolina; Roberta Preston from New Mexico; and Lillian King and Burke and Iris Knapp from California.

Burke Knapp was in Washington to, among other things, attend a dinner for Rhodes Scholars and, like all Rhodes Scholars, presumably to consider a plethora of offers to join the administration headed by

The lucky number of the first prize, tea for two at the Four Seasons Hotel, was held by Ruth Duvall. The next prize, a book of hors d’oeuvre recipes, was won by Judy Graves. Grace Aube garnered lunch for two at the Bank; Jack Upper came away with a voucher from Crown books; and Antonia Macedo, attending as a guest of Graeme Thompson, crushed the last hopes of the unlucky by winning an IPA Cookie Muncher cook book.

Those who had to look to dinner for their evening’s reward were not disappointed. Unless, that is, they allowed themselves to be enticed by good conversation into lingering over dinner, only to find the dessert table bare.

The British and German Society Chapters held their respective annual meetings recently. Details appear on pages 6 and 7.

Society members enjoy meeting friends and former colleagues at the Spring Party

the nation’s most prominent Rhodes Scholar. Be this as it may, Burke was pressed into service to select the winners of the five fabulous door prizes on offer.

The Many Pros and Few Cons of Retiring in Portugal

Cold War Rivalry: Vying with a Russian Economic Mission

Mixing Business with Pleasure

Nostalgia and a Feeling of Guilt

Coming Events
NEWSLETTER EDITOR

Carol Stitt-Pimental has been elected Editor of the NEWSLETTER, succeeding Richard Clements who retired following publication of the last issue.

Caroll says, “It will be a hard act to follow. Richard did an outstanding job. The Society is most appreciative of his contribution. I will try to maintain his level of excellence, but will need your support and contributions. Please continue to send news about yourselves or other retirees, comments, opinions, articles, etc. The quality and success of the NEWSLETTER really depends on you and your submissions. I look forward to hearing from you.”

NEW TREASURER

Constanza (Connie) Fernandini has been elected treasurer of the 1818 Society, succeeding Kathleen Read, effective July 1, 1993.

DIRECT DEPOSIT FOR MEDICAL PAYMENTS SUCCESSFUL

As of mid-July, 42 percent of eligible retirees had elected to participate in the direct deposit scheme for reimbursements under the Medical Insurance Plan (MIP). (By coincidence, the same percentage of Bank staff also elected to have their reimbursements deposited directly.)

To be eligible for participation, a retiree must have a US dollar bank account and it must be the one into which the retiree’s pension is deposited. This enables New York Life to make use of the Bank’s pension tapes, thereby assuring the accuracy of account numbers. At present, New York Life has no facility for dealing in a currency other than dollars. The Bank is looking into the possibility of reimbursing medical expenditures in local currencies and extending the program to retirees who do not have US dollar bank accounts into which their pensions are deposited.

One month after launching the scheme, the Bank’s Insurance Unit was pleased with its success. Over 3,500 direct deposits had been made, representing nearly $500,000 in transfers.

The major advantage to the scheme is more rapid deposit of reimbursements into participants’ bank accounts. The Insurance Unit reports that, in most cases, when participants receive their “Explanation of Benefits” statement in the mail, the money is already in their bank account.

Retirees can join the program or discontinue it at any time. There is approximately a six-week lead time to effect either change. Anyone wanting to join can request the necessary forms from Mary Gray, Program Assistant, Insurance Administration Unit, Room O-4015; telephone: 473-0869; fax: 477-7095. To discontinue direct deposit, simply submit a request in writing to the same address.

CHANGES IN MEDICAL PREMIUMS

The Bank made three changes this year in the premiums retirees pay for the Medical Insurance Plan (MIP).

First, the rates were increased, on average, about 25 percent.

Second, the relationship between the family and individual plan contributions was changed. Retiree family plan rates were 2.25 times the individual rates, a relationship based on the size of staff families. A 2 to 1 relationship was found more appropriate, so the new family rate was increased by a smaller percentage than the individual rate.

Third, the discount given to participants who enroll in national health plans was changed. The discount for participation in either Part A or Part B of US Medicare was reduced from 20 percent to 15 percent, and for participation in both Parts from 40 percent to 30 percent. At the same time, the discount for participation in other national plans was raised to 30 percent from the previous 20 percent.

The Bank is looking at the overall design of the MIP — the deductible and annual stop loss limits, as well as other possible cost containment measures, such as obtaining maintenance drugs through mail order. Details should be available for the next issue of the NEWSLETTER.

INTERNATIONAL ARTS AND CRAFTS FAIR

The popular International Arts and Crafts Fair organized annually by The Margaret McNamara Memorial Fund (MMMF) and assisted by World Bank Volunteer Services (WBVS) will be held on November 16, 17 and 18 in the World Bank, H Building Auditorium, 600 19th Street, N.W., Washington, D.C. (entrance from G-Street between 19th and 20th Streets) between 10 a.m. and 3 p.m.

Unusual gift items from all over the world will be on sale including: Turkish kilims, Mexican silver, Polish icons, Chilean knits, African textiles, Swedish
crafts, pottery and jewelry. The Gourmet Store will offer home baked cakes and breads, pickles, jams and marmalade, and native snacks from different nations. In Le Café, empanadas and samosas will be served as well as pumpkin soup and French bread.

The Fair is held annually by The Margaret McNamara Memorial Fund to raise money for scholarships awarded to women from developing nations who will complete their education or training at universities in the United States before returning to their home countries. The Fund was established in 1981 to honor the late Margaret McNamara and her long-time commitment to the advancement of women in developing nations.

For further information contact the WBVS office: Tel. (202) 473-8751, or 473-8752; Fax (202) 676-0419; Room G-1000.

RETIRED LEARNING INSTITUTE TO BEGIN FALL PROGRAM

The Fall term at American University's Institute for Learning in Retirement (ILR) will begin September 27, 1993.

Located on the American University campus in Washington, ILR is one of numerous such programs "I was amused by Algie de Silva's poem, "One Crowded Hour", (May/June 1993 NEWSLETTER) in recent years. Such programs offer retirees and their spouses an opportunity to take courses without any obligation to take exams, write term papers, or earn grades or credits.

ILR courses are offered in most academic subject areas, including the social sciences, natural sciences, and the humanities. The program also features separate lecture series that are open to the public without charge. In addition there is a voluntary exercise program.

ILR members can also suggest courses they would be interested in teaching themselves in fields in which they are qualified. Approval by the ILR Curriculum Committee is required in such cases.

Interested persons should telephone (202) 885-3920 and request a copy of the latest ILR newsletter, which discusses the Fall program. When the complete catalog of courses is ready, that will also be mailed to enquirers.

An ILR Open House will be held on September 14 at 1:30 p.m. at the ILR classrooms in the Temple Baptist Church, 3850 Nebraska Avenue, N.W. Fall classes begin September 27.

Work Opportunities

ADMINISTRATIVE ASSISTANT/RECEPTIONIST POSITION

An international consulting firm that represents European and American firms at the World Bank has a part time position available for an Administrative Assistant/Receptionist.

Responsibilities include: answering the phone for a staff of 10 people, word processing, bookkeeping, and routine administrative tasks. Knowledge of the structure and operations of the World Bank would be helpful.

Wage: $8/hour; Hours: 1:30 p.m. — 5:30 p.m. Monday — Friday.

Location: 1747 Pennsylvania Avenue, N.W., Suite 950, Washington, D.C. 20006; two blocks from Farragut West Metro.

Contact: Tracie Hoeffel at (202) 835-2041.

LETTERS TO THE EDITOR

George Wishart writes from Lausanne, Switzerland:

"I was amused by Algie de Silva's poem, "One Crowded Hour", (May/June 1993 NEWSLETTER) about the different 'dresses' wished on a Bank report. That took me back to a sort of ad hoc working party chaired by Bill Howell. We had been convened to work out a form of wording to be put on each report, at different stages in its life, so that Mrs. Pollock (‘Polly’) and her assistants would know whether the report was at the stage when it could be handed out safely to EDs who would come around asking for it.

We puzzled over various wordings; they had to be clear so that junior registry assistants would realize easily whether or not the report was still embargoed or could be released. Suddenly the solution came — different colors for different stages — and that seems to have proved itself over more than forty years."

Edward Symonds writes from Dorchester, England:

"As ever, Bill Diamond (May/June 1993 NEWSLETTER) hits the nail on the head. What will an outside observer make of the Bank's new megablock? When all the world's leading banks are writing off billions of dollars for completed but unoccupied commercial office space?"
Scenes from Society's Spring Party

Photographs by Michael Spilotro

Society President
Shirley Boskey

Wolfgang and Marie Kaupisch
Shig and June Takehashi

Jiri and Katerina Prazak

Dick Demuth
Melisende Bart
Maurice Bart

Sandy and Barbara Stevenson
Iris and Burke Knapp
Thomas Stringfellow

Roberta Preston
Gillian Odam

Herman Van der Tak
Bennett Boskey
Jean Van der Tak
Door Prize Winners

Karl and Vibs Smeltzer
Brigit Fossberg
Carla Searce

Philip Glaessner
Sandy Stevenson

Burke Knapp
Grace Aube

Burke Knapp
Judy Graves

Burke Knapp
Antonia Macedo
Graeme Thompson

Burke Knapp
Jack Upper

Ruth Duvall
Burke Knapp
Those of us who had the good fortune to share the Bank’s golden age (the Black Years) were only 700 strong, and had no time to worry about the inadequacy of the buildings now demolished. But we are now being blamed for what seems like a verification of the law of ever-building by under-occupied organizations.

When I meet other former international civil servants on this side of the Atlantic, I find I am no longer greeted with curiosity, or even respect. At a recent meeting of this kind, a brilliant Polish engineer, doing his best to be friendly, dismissed my background with the exclamation: ‘Naughty, naughty’.

Jacques Attali, head of the new-born European Bank for Reconstruction and Development (EBRD), has been pilloried for his ostentatious new banking parlor in the City of London’s Wall Street area. Pointing to the shrubs behind the glass frontage, passers-by are said to comment, ‘Yes, money does grow on his trees’. Not on ours!

The World Bank had better be careful with its plantings in the new complex.”

* * * * *

Germaine Gagnon writes from Belleair Bluffs, Florida:

“I heeded The NEWSLETTER’s warning and went through the motions of replacing my Green Card.

Belleair Bluffs is not a high-rise city with everything at your toetips. I had to bus and double-bus all over the area, over a period of weeks, to gather the following goods and services: passport photos, fingerprint chart, photocopies, notarization services, a $70 money order, and a $50 taxi ride to Tampa for the final step.

In Tampa, I ‘took a number’ and lined up with the melting pot of the world for two hours.

‘Have you lost your Green Card?’ the man asked. ‘No, I have it right here.’ ‘Then, you don’t need a new one. That program was cancelled last week.

Next, Please.’

The INS may advise ‘that it would still be wise...’ but my old Green Card is back in my wallet for the duration.”

Chapter News

BRITISH CHAPTER MARKS 5 YEARS

by Eileen Powell Wait

The 5th Annual General Meeting (AGM) and Summer Reunion of the 1818 Society British Chapter took place on May 15, 1993, at the Billesley Manor Hotel, near Stratford-upon-Avon. The meeting was followed by a buffet luncheon. Attendance totalled 76 and included the following guests from overseas: John and Laura Cleave from Washington, D.C., Sani and Edith El Darwish from Geneva, and Nora Reade from Dublin. We were delighted to welcome them. We were also very pleased to welcome again our guest speaker, Julian Grenfell from the Paris office.

Bob Dewar chaired the meeting. He reviewed the attendance at the Annual General Meetings and the Winter Reunions held so far. Attendance had averaged between 20 and 25% of the total membership of the British Chapter, with slightly higher attendance at those meetings held in the south. This no doubt reflects the fact that more than 70% of members live in the southern half of Britain. A questionnaire would be circulated to members requesting their views on attendance and locations of future meetings, including the possibility of holding one in Scotland.

The Chairman reminded members of the United Nations Career Records Project, which was anxious to receive further contributions from retired staff. If members would like more information they should contact Mrs. Helen Langley at the Bodleian Library, University of Oxford.

Members were reminded that if they were registered as patients of the National Health Service in Britain they were entitled to a reduction in the premiums they pay to the World Bank Medical Insurance Plan (MIP). A reduction also applied to family membership. Members were advised to check their premium payments and to claim the reductions if they were not already doing so. Because of delays in settlement, members were also advised to request an acknowledgment by return post when lodging claims with the MIP.

The Chairman thanked Janet Hickman and Elisa Leung and their colleagues in the London office for their extensive help in arranging our AGM. We are most grateful to them.

John North, Dennis Parsons and Sandy Storrar were re-elected as Directors. The management
committee of the British Chapter now consists of the following Directors:

- Bob Dewar, Chairman
- Christopher Denton, Secretary
- John North, Treasurer
- Dennis Parsons
- Sandy Storrar, Benefit Matters
- Eileen Wait

After the formalities were over, Julian Grenfell reviewed for us the activities within the Bank Group over the past year. Further reorganization reflected the President’s major concerns for developing countries: sustained environmental development, growth in the financial and private sectors, and the continuing development of human resources. Julian also spoke of the Wapenhans Report and the work of the task force set up to respond to it.

We were very interested to be brought up to date on the effects of membership of the countries of the former Soviet Union, and the volume of lending and projects which had resulted. Julian also touched on the negotiations for the replenishment of IDA and the progress of the new office building in Washington. It was again a most informative and enjoyable talk. We thank Julian warmly for joining us.

Our Winter Reunion will be held on Wednesday, November 24, 1993, in the Penthouse suite at the New Zealand House in London. Members from overseas will be most welcome to join us. Details of the 1994 Annual General Meeting and Summer Reunion will be available later this year.

**GERMAN CHAPTER ACTIVITIES**

_by Erdmann Zimmer-Vorhaus_

The reunion of the German Chapter in Berlin (October 16-18, 1992) was attended by 58 former staff members or spouses from Germany, Austria and Switzerland. It opened with a reception and dinner at the Opera Palace followed by a lecture and slide show on the history of Berlin.

The next day Mr. W. Thalwitz, Vice President for Europe and Central Asia, spoke about the economic situation and the Bank’s activities in Eastern Europe and in particular the CIS States. Then, Mr. Oltmann Siemens explained the problems of privatizing the state-owned industries of East Germany. As a Director in the Treuhand-Anstalt he is deeply involved in this process. Both speeches prompted extended discussions in particular as both subjects affect Berlin very much.

The General Meeting in the afternoon thanked Dieter and Inge Elz for preparing this wonderful reunion. The meeting also thanked the outgoing speakers Dieter Elz, Hans Fuchs and Rudolf Golkowsky for their excellent work over the last years and noted with regret that Dieter and Rudolf would not be available for re-election. The meeting elected E. Zimmer-Vorhaus as Principal Speaker and Hans Fuchs and Claus Hensel as Deputy Speakers.

On Sunday the group enjoyed the historic sites of Potsdam under expert guidance and clear skies followed by tea at the Elz’s home.

The next reunion of the German Chapter will be held over the weekend of October 9/10, 1993, in Bamberg, Germany (Hotel Residenzschloss). Interested participants should contact Mr. Hans Fuchs, Hofrat Graetz Strasse 9, D 8720 Scheinfurt, Germany; Tel.: 09721-186-372; Fax: 09721-186-382.

Some 1818 members attended the reception celebrating the opening of the IFC office in Frankfurt/Main, on April 19, 1993.

**FRENCH CHAPTER ELECTIONS**

_by Gérard Tenaille_

As a result of the recent elections, the Board of Directors of the French Chapter is now as follows:

- Bernard Chadenet, Founding President
- Gérard Tenaille, President
- Bernard Decaux, Vice Presidents
- Jacques Crosnier, Treasurer
- Nanette Sébert, Asst. Treasurer
- Antoine Mafféi, Secretary General
- Berthe Ricque, Asst. Secretary General
- Liviu Alston
- Jean-Jacques Deveaud
- Mireille Guigaz
- Pierre de Longuemar

Some members have agreed to undertake special assignments:

- Bernard Decaux and Antoine Mafféi — Taxation of Bank pensions;
British Chapter's Annual Meeting

Photographs by John North
Society Events

MADNESS AT THE ARENA

Dostoyevsky, Fyodor, born 1821, died 1881 — and briefly resurrected 1993, as 30 members of the Society, who attended the Arena Stage’s performance of “The Brothers Karamazov” on April 28th, can attest. The plot of Dostoyevsky’s novel was followed — very loosely — by a troupe from the Seattle Repertory Theatre, whose four principals call themselves “The Flying Karamazov Brothers” and have the same first names as the originals, but they are not brothers and their forte is juggling.

They juggle with balls and clubs, sometimes with passive participation of the audience. Two of them juggle with wicked-looking sickles. But their most impressive act is with flaming torches. Each one stands at a corner of a square with three of these torches, which they juggle and periodically throw to each other over and past a girl who sits very still at the center of the square and bats remarkably few eyelids.

If this seems to have little to do with Dostoyevsky, the answer is that it has nothing. However, Father Karamazov does eventually get murdered by means of a diabolical Rube Goldberg contraption. The four parricidal brothers undergo a chaotic and wholly predictable trial, in which they are found guilty by a jury of twelve Charley McCarthys. They end up on a platform with nooses round their necks.

At this point Dostoyevsky emerges in a cloud of smoke from the nether world to lead the final song and dance show, during the course of which he bumps into a lever that prompts the removal of the brothers’ platform, leaving four corpses twisting in the wind. Father Karamazov somehow reappears to express his satisfaction with the sentence and to join the fun.

The best line in the show is reserved not for the brothers but for a lissome young woman, who turns cartwheels, perpetrates other improbable contortions and plays the part of Katerina and the prosecuting attorney in the trial. Pursued by one or more of the brothers, she says: “I am not just a lawyer; I am also a human being.”

The show ends with the four brothers, miraculously revived, but still suspended, each juggling with his favorite three red balls.

BRIGHTON AZALEA GARDENS

Forty Society members visited the azalea gardens at Brighton Dam, in Maryland, on May 11. The trip began inauspiciously: the chartered bus arrived at the Bank half an hour late. And some of the seats fell short of ideal: a few were prone to pitch their occupants prone, as the backs fell back thanks to faulty levers, while one tended to shift from side to side at its whim. But these were only, and the only, inconveniences.

The gardens, created and maintained by the Washington Suburban Sanitary Commission, were magnificent: 22,000 plants, 15 varieties — small blossoms, large blossoms, white, red, pink, salmon, purple, apricot, masses of each — on five acres of forest overlooking the Tridelphia Reservoir. Paths wander up and down through the plantings; benches are placed (there could be more of them) to provide views of the water through the trees. There were other visitors — families, picnickers — but the area is so large that the primary impression is one of peace and quiet.

An excellent luncheon at the Cuckoo’s Nest, in Olney, followed the garden visit. The group was back at the Bank by 3:30, after a most pleasant day and an introduction to a local asset which had been unknown, even by name, to many of the group.

VISIT TO WOLF TRAP

Despite the intense heat of 90° plus, 35 members and guests of the Society enjoyed a delightfully varied program of dance given by two New York based ballet companies, American Ballet Theater and New York City Ballet.

It was really ballet’s equivalent to a summer pops concert. Of the seven pieces presented four were choreographed by the late George Balanchine, and who better to demonstrate his distinctive talent than dancers from the New York City Ballet. However, it seemed to be generally agreed that the piece de resistance of the evening was the beautiful dancing of Amanda McKerrow and Jeremy Collins, both of ABT, in the Grand Pas de Deux from Don Quixote.

Another highlight was the spectacular performance of Damian Woetzel, partnered by the very attractive Kelly Cass (both of NYCB) in the Pas de Deux from Le Corsaire.
The program ended with the Stars and Stripes Pas de Deux to Sousa’s stirring Liberty Bell and El Capitan marches, followed by Gershwin’s “Who Cares” with six of the 12 stars participating.

* * * * *

NEW MEMBERS

We extend a warm welcome to the following retirees who have become members of The 1818 Society since the last issue of the NEWSLETTER:

Imogen Audifferen; Patricia Benner; Santi Kuhar Chakrabarti; Socorro de Paez; Raymond Derek; Tu Ngoc Dinh; Mogens Fog; Mahhub Ul Haq; Madam Mohan Johri; Robert Kanchuger; Stanislas Y. Kpognon; Margaret Kugler; Joseph Malloy; Jean François Maquet; Adriana Melgar; David Mitchink; David Moses; Robert Mulligan; Nicholas Noon; Audia Oropeza; F.M. Jean Peel; Chaman Pradithavanij; Ramamani Rajakumar; Anvp A. Ram; Barbara Rigsby; Jean-Paul Rochet; Magdalena Rodenas; Hugh Rowe; Fernandez Garley Sanchez; Horst Scheffold; Javed Shaukat; Peter John Smith; Carol Stitt; Sabapathy Thillairajah; Graeme Thompson; Pham Thi Thuan; Robert Tucker; Celeste Wellington; Wendy A Woops.

* * * * *

RETIREES MAY JOIN LANGUAGE COURSES

Retirees are eligible to apply for the Optional Language Programs for French, Spanish, Portuguese, and Russian which are offered by the Bank and advertised (well in advance) in the “Weekly Bulletin.”

The programs are intended primarily for staff and spouses who wish to learn any of these languages or improve existing skills. Classes are offered at various proficiency levels. They are normally held before or after work or at lunch time and run for an hour daily for about two months.

The programs, which are very popular, are filled on a first come, first served basis. Anyone interested is advised to apply promptly after the announcement of a course. There is a fee of $250 plus $50 book fee which must be paid at the time of application. The next session will begin October 4 and run through December 10, 1993. Further information can be obtained from Joseph Smith; tel. (202) 473-0924.

BANK/IFC ANNUAL REPORTS AVAILABLE ON REQUEST

The Bank and IFC Annual Reports will be sent free of charge to retirees who request to be placed on the mailing lists for them.

The Bank report is issued around mid-September each year in English, French, Spanish, Arabic, German, and Japanese, and sometime later in Chinese and Russian. The IFC report is available around September 1 in English, French and Spanish only. Retirees wishing to be placed on the mailing list for the Bank report should write to World Bank Publications, Annual Report List, and for the IFC report to IFC Publications, both at 1818 H. Street NW, Washington DC 20433. The desired language version should be specified.

RETIREES MAY USE FITNESS CENTERS

Retirees are eligible to use the Bank’s fitness centers in the H and I buildings. There is a $10 per month membership fee, with a minimum of 6 months enrollment, payable when joining. This fee entitles retirees to use of all facilities and equipment and participation in all activities and classes sponsored by the centers. Hours are 7 a.m. to 8 p.m., Monday through Friday. Participants must enroll in person at the H building; Room 1-030. For more information, call 473-3339.

THE NEWSLETTER NEEDS YOU

The NEWSLETTER needs assistance with proof reading, word processing (knowledge of “WordPerfect” necessary), sub-editing, writing, etc. Please contact the Society’s office as soon as possible if you are interested.

The success of the NEWSLETTER depends upon the support of members in providing material for publication. Please send us news about yourselves and other Bank retirees with whom you have been in touch. We would like to hear about travels, hobbies, professional activities, relocations, family developments, etc.

Recollections about the Bank, comments on such subjects as medical insurance and pensions, and any opinions or other contributions [eg. anecdotes, accounts of unusual experiences, poems, etc.] which you would like to share with other retirees would also be welcome.
Obituaries

FREDERICK GAMBLE

Jack Kordik writes from Vienna, Austria:

"Your May/June NEWSLETTER brought the sad news about Fred Gamble passing away in March. Fred and I had worked together in OED for many years. For a long time I had known about his gallant fight against uneven odds but the sad news about his lost battle hit me hard.

Fred was a unique cosmopolitan, at home in the Far East, in France, and the USA. His real home, however, was the world of music and above all the opera. Coming back from home-leave and meeting Fred again in the office, his first question used to be about which opera I had seen in Vienna during my holiday; if I had a chance to see and hear his favorite Editha Gruberova, for Fred the most magnificent 'Königin der Nacht' in Mozart's Magic Flute.

There was another aspect of Fred's personality which I cherished. As an Englishman one could expect him to show his nation's dry humor. But his was coupled with outstanding wit and always presented in style. His particular sense of humor aimed at overcoming stupidity and injustice, something that did not enhance his standing with his superiors. He was fighting with a fine blade where others used clubs."

IN MEMORIAM

We regret that, since the last issue of the Newsletter, we have been informed of the deaths of the following, to whose families we extend our sincere sympathy:

Eleanor M. Basch, the surviving spouse of Antonin Basch who retired in 1961, died on April 17, 1993, in Mansfield, Massachusetts.


Arie Kruithof, 80, of the Netherlands, on April 4, 1993. Mr. Kruithof retired in 1972.


Newton B. Parker, 86, of Claremont, California, on February 9, 1993. Mr. Parker retired in 1967.

Mrs. Natalie B. Saitzoff, 93, the surviving spouse of Alexander Saitzoff, died on June 3, 19893, in Washington, D.C.

Gasperina Vivoda, 74, of Trieste, Italy, on June 8, 1993. Mrs. Vivoda retired in 1982.


Pension News

SURVIVING SPOUSE PENSIONS

Retirees are reminded that the Pension Department does not initiate the procedures for payment of a surviving spouse pension until it is notified of the death of a retired participant by a family member, preferably in writing. Moreover, the Staff Retirement Plan (SRP) requires that the spouse survive the participant's death by at least 30 days to become entitled to the pension. Accordingly, payment cannot begin before the month following the month of death. (The participant will be entitled to a pension for the month in which the death occurred.)

In addition to a copy of the death certificate, the Pension Department must have a copy of the marriage certificate. (Since 1987, the latter is obtained from staff members when they join the SRP or when they leave the Bank.)

Additionally, before payment can begin the Department must determine, through review of its files, whether the participant's pension had been reduced, e.g., through commutation or in order to provide a pension for a spouse married after the participant's retirement.

Since the pension files are not yet computerized, the result of these various requirements is that payment of surviving spouse pensions do not always begin as promptly as the spouse would wish.
BANK PENSIONS ADJUSTED FOR COST OF LIVING

Pensioners were advised of the increases in their pensions in mid-May. The adjustments, which became effective on May 1, were based on the change in the cost of a basket of goods and services in each country over the previous year. The increase received by individual retirees depended on the currency or currencies of payment of their pensions, not on their country of residence.

The principal adjustments this year compared with last year were as follows: Australia 0.26% (last year 4.23%); Austria 4.01% (3.90%); Belgium 2.84% (2.29%); Canada 2.12% (1.54%); France 1.72% (2.78%); Germany 4.77% (4.04%); Italy 2.23% (6.13%); Netherlands 2.09% (4.36%); Switzerland 2.83% (5.56%); UK 2.65% (4.14%); and USA 3.81% (2.72).

NEWS IN BRIEF

Moeen Qureshi, former World Bank Senior Vice President, was named caretaker prime minister of Pakistan, following the resignations of the president and prime minister on July 18, to help run the country until new elections for the National Assembly are held in October.

Goddard Winterbottom (retired 1991) is continuing his acting career. He recently starred as Captain Shotover in George Bernard Shaw's "Heartbreak House" at the Silver Spring Stage. The play won the Ruby Griffith Award of the British Embassy Players as the best non-musical of the 1992-93 season among non-professional theaters in the Washington — Annapolis area.

Cacho sees some black youngsters getting off on the wrong foot in school. He wants to fill a void and give kids a love for learning that they may not get at home. He wants them to see that they can try, succeed and excel.

Sixty youngsters are enrolled and enthused. So are their teachers, who testify the Cacho method is making a difference.

Cacho, formerly of The World Bank, personifies outstanding volunteerism and social responsibility. He went beyond sensing a problem. He proposed a solution, and rolled up his sleeves to put that plan into action.

The Shadowlawn pilot program is branching out to other schools, and may become a formal, permanent fixture in the school system.

C. Pat Cacho offers us all a wonderful Easter story, rolling back the boulder of disadvantage and letting the human spirit soar to the heavens."

The local chapter of the National Association for the Advancement of Colored People named Pat its "Citizen of the Year" for founding the after-school program.

Evan Melder writes from "down under" that after retirement from the Bank in August, 1992, he and his wife moved to Melbourne, Australia. They have bought a two-storied house with a pleasant view of the Dandenong mountain range. Evan says "settling in" in a new country has kept them fully occupied during the past year and he has just now begun to think of what he wants to do in his retirement years.

K.V.S.K. Nathan wrote from Italy enclosing copies of two articles which he authored that were recently published.


In addition to his writing K.V. is also A Senior Visiting Fellow, conducting a series of seminars at the University of Kent, England.
Around the Bank

The President of the Bank, Lewis Preston, underwent coronary bypass surgery on July 6. The operation was very successful and Mr. Preston plans to resume his duties at the Bank in September.

***

Jannik Lindbaek has been appointed to succeed Sir William Ryrie as Executive Vice President of the International Finance Corporation, effective January 1, 1994. Mr. Lindbaek, a Norwegian national, has been president and chief executive officer of the Nordic Investment Bank since 1986. Mr. Ryrie will retire December 31, 1993.

Retirees’ Letters

Melvin Loewen writes from Beallsville, Maryland:

“It was the best of times, the worst of times to be visiting friends in Africa last February and March. The personal friendships created over the years were the background for vigorous tennis and the many cordial dinner conversations, while the economic distress and political tensions of democratization provided the broader settings.

Kenya was waiting to see whether President Moi would cooperate with parliament and conversations inevitably turned to possible actions by the Bank in support of further reform. Tanzania’s parliament was called in special session to deal with a constitutional issue after the president signed up the country with the Muslim League. Burundi was quiet, awaiting elections later in the year, but tennis with the former head of the Central Bank was rained out.

Rwanda and the Kivu of Zaire were the closest we came to actual war. Another truce had been declared a few days before we arrived in Kigali and it held for the week we were there. OAU military observers made their daily inspection trips to the front line 30 kilometers out of town but were usually back in town in time for afternoon tea. The hotel was practically deserted so we had the staff to ourselves with the best service ever.

Conversations with the President and the Prime Minister (now political opponents) were delightful tête-à-têtes with old friends from the days we lived there as Bank Resident Representative. And my wife saw many of the friends she had worked with when an earlier crisis had created a camp of refugees on the Burundi border.

Businessmen hosted our stay in the Kivu where effectively there is no government. These entrepreneurs feed some of the army units in exchange for protection of property and night patrol.

We stayed at the Karibu Hotel on the lake and the owner said he wouldn’t dare close it — even though there are no tourists - lest the army and the populace loot the place. They took us to the Rwindi game park where a hopeful tour operator is building a new tent camp in anticipation of better days. Again, as the only clients, we had white cloth dinner service overlooking the Rutshuru River and the roaming wild life amidst this setting of uncertainty for the future of Zaire.

Because of difficulties throughout the land we could not go to the Kasai where we had first lived with our small children in the colonial period of the ’50s, nor to Kisangani (formerly Stanleyville) where we had been prisoners of rebels in 1964.

Yaounde was quiet in the Cameroons but it was an unhappy place as recent election results were being contested. Our friends put up a brave front and an opposition candidate whom my wife had met in Washington came to see us at the hotel, but our stay of two days was long enough for us to realize that the political agenda was not settled.

Our week in Abidjan was a happy return to memories of my posting there in the early ’70s as the first education specialist in the Bank’s regional office. My secretary of those years is now secretary to the Resident Representative, proving her competence. Our house in Cocody — then in an open field — is now a private medical clinic surrounded with houses and apartment blocks.

Friends at the AfDB seemed content with that institution’s development. An Ivorian of the potential opposition said he’d wait for the passing of the present regime before considering politics again. France is still the patron of guaranteed debts and the economy stumbles along with periodic injections from abroad. Enough to keep the lights on and the ice frozen at the skating rink.

We thought we’d go to encourage our African friends. Rather it was they who showed the resilience that will see them through this long road toward a better life on that continent.”
"SOME ANTIDOTES TO RETIREMENT "BLUES"

by Larry Berlin

"If solitary, don't be idle; if idle, don't be solitary." This was Samuel Johnson's antidote for "black dog" depression, but it applies equally well to retirement. I would add a third maxim: be open to change and welcome it.

When I retired in the Bank reorganization five years ago, I looked forward to spending more time on my extra-curricular interests: photography, trout fishing, reading and music. But while such solitary pursuits had previously been a useful relief from the stress of day-to-day life in the Bank, I found them less than satisfying in retirement.

Even my experiment to resume playing the string bass, which I had given up at age 31, failed when I discovered that carting it around was far more strenuous now than it had been when I was younger. Boredom turned into guilt feelings as more and more days passed without my feeling I was making good use of the luxury of time I had at my disposal.

Desire to Teach

Fortunately, I also had a desire to teach at the university level - an interest that had grown out of the seven previous years during which I had taught at EDI.

With the help of the outplacement consultants provided by the Bank, I began a networking campaign to let my interest in teaching be known. To my delight, within a very short time, I received an invitation to be a visiting professor of Latin American Politics and Development and Inter-American Relations at the University of Pennsylvania.

For three semesters I travelled twice weekly by rail to Philadelphia to teach. It was a strenuous business. Preparing my lectures was the hardest work I had ever done. Teaching undergraduates and grading exams and term papers was a challenge. The six-hour round-trip commute was exhausting. But the work was rewarding.

It was gratifying to be on the faculty of an Ivy League university. And while, in the climate of 1980s America, most of the students were bound for high-salaried careers in law and business, at least a few became interested in public service as a result of my courses. However, the best part was the opportunity to fill in some gaps in my own knowledge of Latin America that were left after working 37 years on the region.

Teaching also helped to make my solitary time "not idle" because of the time I had to spend reading, writing lectures and exams, and grading papers, all of which was done at home.

After teaching at Penn, I joined the Institute for Learning in Retirement (ILR) at American University and now both teach and take courses there. ILR has 400 retired persons as members and offers a varied curriculum of some 50 courses in all major fields of learning. Several 1818 Society members participate in ILR either as students or teachers.

Finding myself again with more solitary time than I could make "not idle", I volunteered at Youth for Understanding (YFU), a large organization which arranges international exchanges for high school students. There, in teams and in a cordial atmosphere, other retirees and I evaluated student applications about six hours a week.

New Entity

I also volunteered at the Smithsonian Institution, which asked me to be an advisor to the office that was planning to create a new Smithsonian entity devoted to Western Hemisphere environmental and cultural issues. This subsequently turned into a one-year consultancy that produced a draft plan for the new entity.

The Smithsonian job put an end to my volunteer work at YFU; and after it was finished I was asked to join the local chapter of the United Nations Association (UNA) and to contribute time to its activities.

Among other things, UNA runs a fellowship program for outstanding Washington area graduates of International Relations. The program includes an internship with one of several international organizations in Washington (including the World Bank), a bi-weekly seminar, and a term paper. I was invited to direct the seminar and have been enjoying recruiting the distinguished speakers, chairing the sessions, and also myself learning new interesting things about the UN.

And so, having been made "solitary" by my retirement, I have found that the best way not to be simultaneously "solitary" and "idle" is to get involved with organizations. Much solitary time remains, of course, but the good news is that now — just as when I was working full time — it is a welcome respite.
THE MANY "PROS" AND FEW "CONS" OF RETIRING IN PORTUGAL

by Michael Pease

When I left the Bank in September 1988, my wife and I decided to resettle in Portugal. I had been attracted by the country and its people while on mission there for the Bank. The weather met our requirements; the cost of living, at the time of our initial assessment, was much lower than elsewhere in Western Europe; and it was reasonably located relative to our children in the UK and US.

In addition, Portugal has a sizeable expatriate community, particularly in the Algarve, among whom we could expect to find people with similar international backgrounds to ourselves (we lived for many years in Africa). Last but not least, the Algarve's principal asset is its tourism potential. This fitted into my intention to become involved in the recreation and leisure industry, and in horticulture.

Rapid Development

It has only been over the last 40 years that the Algarve, Portugal's most southerly region, has achieved some prominence. Theretofore, the region's activities were largely confined to cork, wine, fishing and canning (notably sardines), horticulture (especially tomatoes) and mixed farming (particularly olives, almonds and figs). Social services and infrastructure were poor.

The opening of an international airport at Faro, the region's capital 280 kilometers from Lisbon, dramatically changed this situation. The British in particular appreciated the attractions of the Algarve, with its magnificent clean beaches and excellent recreation potential, especially for golf. Frenzied development took place to cater for tourists and expatriates seeking an inexpensive retirement among a pleasant community in the sun.

Although rapid development continues, a regional plan now exists which has the potential to ensure that future growth will take account of environmental, aesthetic and social issues -aspects which have been largely overlooked in the past. There have also been successful moves to broaden the nationality mix of the region's tourism industry; growing numbers of Germans, Swiss, Swedes, Finns, Italians, French and Spanish are now diluting the British dominance.

Climatic Conditions

We live near Lagos, which is in the western Algarve, removed from the major tourist centers to the east. We enjoy our lives and do not regret our choice of relocation.

The Algarve boasts some 3,000 hours of sunshine annually. Winters are rather wet but with sunny intervals. Frosts are minimal. Frequent northerly winds, however, can be an irritant. Spring is especially attractive, with magnificent displays of wild flowers and many migratory birds. Summer is hot but humidity low. Autumn provides warm sea swimming and pleasant sunny days after the hordes of tourists have left. Rainfall is about 400 mm per annum, mostly occurring between end-October and end-April.

Under these climatic conditions, gardening opportunities are endless. We are able to enjoy nearly all the trees, plants and shrubs to which we are accustomed from our years in Africa.

Sports can be enjoyed year round. High quality sporting opportunities abound in such fields as golf, tennis, squash, and lawn bowls. Watersports are excellent, windsurfing being exceptionally good.

Numerous Activities

Although cultural activities are limited, a six-week music festival in the summer offers performers of international calibre. Art galleries, mainly exhibiting the works of local or foreign resident artists, are numerous. There are also a large number and variety of clubs and societies. Many expatriates, however, travel abroad from time to time for plays, concerts and other cultural activities.

For basic necessities, we lack for nothing. Both of the major towns near us have excellent supermarkets. For "upmarket" shopping, it is necessary to go to Lisbon or abroad. Restaurants abound, from the unsophisticated to the gourmet. Telephone services are now to a high standard, and the electricity supply is reliable. Domestic water is supplied by the municipality or from private boreholes; a canal leading from a reservoir in the hills above us provides us with our water source for lawns and orchards.

Taxation of personal incomes in Portugal ranges from 16 to 40%. Company profits are taxed at 30% and capital gains at 40%.

A negative aspect of living in the Algarve is the
medical services. These are notoriously weak, particularly hospital service and nursing. There are good doctors, but their effectiveness is frequently hampered by bureaucracy and antiquated hospital equipment.

Roads also need special mention, as most are inadequate for the huge demand placed upon them in the summer. Driving is hazardous; the Algarve’s only coastal road has the worst record of fatalities in Western Europe.

It is easy to get by in the Algarve without speaking Portuguese. Many expatriates unfortunately capitalize on this. The Portuguese are exceptionally friendly and appreciate any effort made by foreigners to speak their language and learn their customs.

Relax and Enjoy

It took us some two years to thread our way through the bureaucratic nightmare to establish ourselves in Portugal — a normal period. Now, having done so, we can relax and enjoy the delightful countryside, the charming and friendly people, the many sporting and other available activities, and the wealth of opportunities for business.

COLD WAR RIVALRY: VYING WITH A RUSSIAN ECONOMIC MISSION

by Gavin Wyatt

An experience on which I have dined out for many years — and which, according to my wife, may have gained a little in the telling — concerns an economic mission to a country in North Africa in 1966. The country had only recently become independent and was looking to the Bank to provide loans for its development.

Like most newly independent countries at that time, its government had strong left-wing orientation. It did not really like the Bank. Some ministers were even reluctant to accept the fact that the Bank was not an American institution. It certainly did not want the Bank prying into its economic policies and laying down conditions for loans.

The Government just wanted the Bank’s money, but the Bank insisted that, before any loans could be considered, there must be an economic mission to evaluate the economic situation and review the Government’s policies. After stalling for some time, the Government finally accepted the inevitable and reluctantly agreed to a mission.

The mission comprised 26 people. Most of us arrived at about the same time and took up residence in one of the better hotels in the capital city. As we were checking in, a local man sidled up to the mission leader, presented his card, and said in heavily accented English, “I have a taxi. If you need me, you will find me here at any time.”

Government Invitation

The next morning we learnt that a Russian economic mission had also arrived, at the invitation of the Government. Our mission leader decided that he would have to take the matter up with the Finance Minister but found that it was impossible to get through to him on the telephone from his hotel room.

Storming down to the lobby, he tried two or three times to phone from the reception desk without success, getting more and more exasperated each time. Eventually, the local man who had introduced himself the previous day came up to the mission leader and said, “You want to speak to the Finance Minister?” He then picked up the phone and made a call. Within a short time, the Minister was on the line.

We had a meeting among ourselves that evening to decide what, if anything, we should do about the Russian mission. It was at least an intimation that the Government had no faith in the Bank and wanted to check our conclusions with those of the Russians. When it was suggested to the mission leader that he should call the Bank in Washington to get instructions, he said, “How can I, when all the phones are bugged and our movements are being watched?”

The mission leader decided to fly to Paris the next morning and phone Washington from the Bank’s office there. He then went down to the reception desk to find out whether there was any way he could get on the early morning flight to Paris. It was, however, already after 10 pm and all offices were closed, and on the face of it there was no way that he could.

Once again, our local friend with the taxi appeared from across the lobby and told the mission leader not to worry but to be down there at 5 am the next morning and he would take him out to the airport.

Sleepy Officials

When they arrived at the airport the next morning, the “taxi driver” told the mission leader to follow him and they sailed without stopping through all the check points and controls into the departure lounge. On the way, various sleepy officials jumped to attention and saluted as they passed.
The taxi driver accompanied the mission leader to the plane and saw him on board. To the mission leader’s protest that he did not have a ticket, the taxi driver again said that he should not worry and that he would be met at the airport in Paris by someone who would arrange his return trip. And that is what happened.

The upshot was that, when the mission leader returned from Paris, he told the Government that either the Russian economic mission went or we would. The Russians left within a day or two.

MIXING BUSINESS WITH PLEASURE

by Albert Cizauskas

“The Berne Union? What is that?,” I asked when first assigned to represent the Bank at the Union’s semi-annual meetings. It sounded like a Swiss bank holding company, possibly with international laundering facilities; or, more likely, an obscure international agency that, unlike old soldiers, refused to fade away.

Eventually I learned that the Berne Union does not meet in Berne, and is not a union. Rather, it is a loose fraternity of national export credit insurance and financing agencies such as the US Export-Import Bank.

The Berne Union was conceived during the 1930s when the head of the British Export Credit Guarantee Department organized a small coterie of similar agencies from France, Italy and Germany to meet in Berne on a confidential basis to discuss their programs and perhaps thereby take some of the edge off their highly competitive business.

Exotic Legends

One of the more exotic legends of the Berne Union is that Berne was selected as the original site of the meetings because supposedly that city was the home of the mistress of one of the founders of the Union, thus providing him with a convenient cover for his extra-curricular activities.

After World War II there was no longer any such compelling personal reason to meet in the prosaic environs of Switzerland’s capital city. Instead, the practice arose (there are no hard and fast rules) for members to host meetings in locations of their choosing, generally south of the Equator in January and north of it in June, a decidedly civilized arrangement.

Membership had quickly expanded to over 30 agencies, and meetings were held in the Canary Islands, Cannes, Florence, Buenos Aires and other equally desirable places.

Bank and Fund representatives were invited to participate in these meetings, at which we made off-the-record presentations of our institutions’ assessments of the economies of selected countries, as well as some indication of our programs. No minutes were taken, although members were permitted to take their own notes strictly for internal use on a non-attributable basis.

Sharp Questioning

In return, the Bank and Fund were privy to Berne Union members’ discussions of their own programs in these countries, a highly important source of information not elsewhere available. Sharp questioning was the order of the day; members seemed to accept the fact that the Union made sense only if its members were frank with each other. It was a symbiotic relationship beneficial to all.

A skeleton staff of two (a Secretary General and his secretarial assistant) emphasized the Union’s confidential and non-bureaucratic nature. Publicity was anathema, and the Union somehow managed to elude the attention of the financial press, a not inconsiderable feat.

I look back with much nostalgia to my years as the Bank’s representative to the Berne Union for its unusual blend of serious business and relaxation in pleasant surroundings. One instance of the latter will give some notion of the Union’s special character.

At the meetings held in Vienna in June 1973, the Austrian hosts booked one evening for the world-famed Lippizaner horse extravaganza; another for a splendid performance of Richard Strauss’s “Ariadne auf Naxos” at the Opera House; and the final evening for dining and dancing in the magnificent Hofburg Palace, where the Congress of Vienna had dined and danced after Napoleon’s defeat.

No wonder I remember my Berne Union assignment with special warmth!

NOSTALGIA AND A SENSE OF GUILT

by Tudor Kulatilaka

Much as we like our new home in Canada, we are still happy to be away from it when the cold season
Last December, therefore, Teeta and I gravitated towards our home country, Sri Lanka. We returned in time to enjoy what turned out to be a very pleasant spring.

Bank retirees who have been to Sri Lanka are well aware that the country has, in addition to its climate, plenty to please the visitor. The two of us of course have enough and more reason to justify our choice apart from the obvious lure of visits with friends and relatives, not to speak of frequent saunters with golf club in hand on the fairways under a warm sun.

Despite the ethnic conflict that has been dragging on for over 10 long years, the country at large seems resigned to live with it as indicated by the speed at which normalcy returned to enable a major election to be held peacefully just days after the recent assassinations of two top political figures. The internecine clashes that occur almost daily, are confined to a few fringe areas. Near normal conditions prevailed elsewhere, although an underlying uneasiness was quite evident.

Record Numbers

Tourists were back in near record numbers when we visited, in apparent disregard of possible dangers from the fighting. Resort hotels were full. Many tourists were seen freely criss-crossing the country, lolling on the beaches, visiting archaeological sites, or enjoying the scenic beauty.

We felt at ease to travel where we liked after a long lapse. I was particularly keen to seek out new places to visit, specially those where the country’s legendary beauty was still undisturbed.

On one of our outings, we picked a little travelled part in the central hills to explore at leisure. Here the views were breathtaking, perhaps more beautiful than any that I had encountered in many a place that I had visited while on bank missions or on my own. Apart from an occasional patch of tea, some terraced paddy fields in the distance and a lone ghoul of a television transmitter on a hill top, the natural environment fortunately remained relatively spared.

Seated on a boulder by the narrow road that meandered up the hill side, I took in the serenely peaceful scene and allowed my thoughts to wander.

Smitten by Sadness

Every time I enjoy some beautiful panorama, I find myself smitten by sadness and a sense of guilt. Sad guilty because, over a lifetime involved in attempting to bring development to where it was supposedly lacking, I too have contributed my share to the foolhardy destruction of things so beautiful.

I now believe that we, who were given to ranting about the need to develop from the secure and lofty pedestals of governments or development agencies, were woefully unaware that, in our endeavor to deliver that development, we were helping to upset the bounty of nature’s munificence. In addition, we were in fact imposing what we unilaterally considered to be a form of upliftment on innocent people, who were seldom asked whether they, the intended beneficiaries, really wanted it.

By doing so, were we actually making people any happier than they already were, I wonder? Happiness, I have come to realize, is not necessarily found in material well-being alone.

Virtual Stone Age

I am reminded of a scene I witnessed in Papua New Guinea several years back. A group of us from the Bank was at a tiny airstrip in the remote Central Highlands, reconnoitring ways and means to develop that relatively untouched part of the world. Papua New Guinea at the time had just become free and was in the process of emerging from a virtual stone age civilization. There were several hundred different clans occupying the forest clad countryside still living off the bounty of the land. We were there as harbingers of development out to change all that.

The small aircraft that was to take us back to Port Moresby was delayed. While we waited, there was a native man sprawled on the grass outside the thatched hut that served as terminal building, blissfully sleeping in the sun and obviously not burdened by a care in the world. He wore nothing more than a string of leaves around his loin and looked well fed. His pleasant countenance indicated the picture of sheer contentment.

Was it not ludicrous, I often think, that a bunch of aliens like us had gone there bent on destroying this man’s peaceful kingdom in the name of development.
COMING EVENTS

Washington DC


December 1993 — Visit to Woodlawn Plantation to view Christmas decorations.

Australia

Information about the Southern Cross Chapter’s activities can be obtained from Dawn Anderson, Unit 2, 6 Horace Street, Shoal Bay, NSW 2315 [tel.(049) 814-715] or Margaret Heathers, 73 Ben Boyd Road, Neutral Bay, NSW 2089 [tel. (02) 953-1860].

France

Information about the French Chapter’s activities can be obtained from the Bank’s Paris Office, 66 Avenue d’Iena, Paris 75116 [tel.(1)40 69 30 00]

Germany

October 9/10, 1993 — Gathering of the German Chapter in Bamberg at Hotel Residenzschloss.

Information about the German Chapter’s activities can be obtained from Erdmann Zimmer-Vorhaus, Eifelweg 24a, D5480 Remagen-Oberwinter, Germany [tel.2228-7416].

United Kingdom


Information about the UK Chapter’s activities can be obtained from the Bank’s London Office, New Zealand House, London SW1 Y4TE [tel.(71)930 8511].

DETAILS OF THE ARRANGEMENTS FOR COMING EVENTS WILL BE SENT OUT BY THE SOCIETY AND CHAPTERS, RESPECTIVELY, IN DUE COURSE.

THE 1818 SOCIETY

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