



Engaged, Connected, Active

# 1818 SOCIETY® QUARTERLY

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## Table of Contents

MESSAGE FROM THE PRESIDENT .....	2
FROM THE EDITOR'S DESK .....	4
1818 SOCIETY® NEWS AND ANNOUNCEMENTS.....	5
WORLD BANK GROUP NEWS .....	10
CHAPTER NEWS AND UPDATES.....	15
THEMATIC GROUP NEWS AND UPDATES .....	18
ACTIVE RETIREMENT LIFESTYLE.....	21
MEMBERS' NEWS IN BRIEF.....	23
MEMBERS' CORNER .....	25
WORLD BANK HISTORY .....	28
TRANSITIONS .....	33
1818 SOCIETY® CONTACTS .....	36



## MESSAGE FROM THE PRESIDENT

Dear fellow members,

The second quarter of 2025 has been like the first, only a bit worse with the Israeli-Iran war in addition to the Ukraine war, global trade/tariff turmoil, slaughter and famine in Gaza, the planet-wide impact of accelerated climate change, to name a few.

Although stock markets have calmed down as this Quarterly was being finalized, the outlook for development finance seems dismal. And that raises the inevitable question: How does all of this affect the Bank Group.

With development aid shrinking rapidly, UN agencies and other organizations dependent on annual donor grants are downsizing personnel and scaling back programs. The financial architecture of the World Bank, based largely on reserves and resources mobilized from the market, is less affected although the \$3.2 billion U.S. budget recently proposed for IDA replenishment is less than the \$4 billion pledged by the previous US administration.

Bretton Woods institutions were also exempted from the letter sent by the United States to 35 UN organizations asking them to demonstrate compliance with the U.S. government's policies on climate change and diversity, equity and inclusion. But the message from the Treasury Secretary's speech at the Institute of International Finance in April was quite clear: that he expects both the IMF and World Bank to adhere to their core mandates and not to be distracted by "unfocused agendas". "The IMF and World Bank were born after a period of intense geopolitical and economic volatility," the Secretary recalled. "Their purpose was to better align national interests with international order, thereby bringing stability to an unstable world....The Trump administration is eager to work with them so long as they stay true to their missions."

The Bank appears to be scrambling to demonstrate how its work aligns with the policies of its largest shareholder. In FY24, the Bank's Vision Statement had been rephrased as: "To create a World Free of Poverty on a Liveable Planet." Core reforms were announced, aimed at enhancing financial capacity, improving operational effectiveness and reinforcing results by restructuring the corporate scorecard around 22 core indicators ([click here](#)). At that time, the Bank committed to devote 45 percent of annual financing to climate action by 2025, deployed equally between mitigation and adaptation, while IFC and MIGA committed to boost private sector financing for climate adaptation.

At the FY25 Spring Meetings, however, job creation was front and center and the Bank's strategic goal was recast as: **Jobs – the Path to Prosperity**. "The World Bank's goal is to help countries build dynamic private sectors that convert growth into local jobs—not by shifting work from developed countries, but by unlocking opportunities where people already live." ([Overview](#)). Climate change received nary a mention at the Spring Meetings. To be fair, Ajay's vision of a livable planet, shared with the 1818 Society at the [Fireside Chat in June 2024](#), was broader than climate change and included security from risk of

conflict, access to health and education services, and opportunities to earn a livable wage. This allowed an easy pivot to Jobs in 2025 as the centerpiece of the Bank's work.

The FY26 administrative budget further signals the desire to demonstrate reforms aimed at making the WBG faster, simpler and more efficient by reducing the Bank's budget for the public sector in real terms from FY25 and privileging the private sector.

- IBRD/IDA: \$3.58 billion, 0.7% real decrease (2.3% nominal increase)
- IFC: \$1.46 billion, a 1.3% real increase (4.3% nominal increase)
- MIGA: \$100 million, a 7.5% real increase (10.6% nominal increase).

This budget tightening comes despite the fact that Regional Vice Presidencies are being decentralized. Four have been announced so far—East and Southern Africa to Nairobi, South Asia in New Delhi, Middle East and North Africa (including Afghanistan and Pakistan) in Riyadh, and East Asia and Pacific in Singapore, while LCRVP will remain in Washington.

### 1818 Society Engagements

I had the opportunity to join the **British Chapter** at their Annual Reunion on May 27-29 in Chester, a historic Roman town. Great company, good food, rich discussions and lovely walks made the reunion a memorable one. ([page 15](#))

I am saddened to report that one of our intellectual giants, **Stanley Fischer**, former Chief Economist, World Bank (1988-1990) and the Deputy Managing Director, IMF, best known for his leadership in helping developing countries overcome financial crises, died on May 31. See obituary by Larry Summers ([page 12](#)).

In an environment where ethical values are waning, some of our colleagues are bearing the torch. **Sanjay Pradhan**, former Bank Vice-President, has been appointed President, World Forum for Ethics in Business (WFEB) ([click here](#)). Founded in Belgium, WFEB emerged as a global platform in the aftermath of the 2008 financial crisis – a crisis driven by unethical lending. WFEB was founded on the central premise that business can be ethical and profitable. WFEB first convened annually at the European Parliament and then spread across 15 countries, reaching over 100,000 stakeholders over 20 years.

The **Society's website** is going through an upgrade. This quarter we enhanced the search engine to show the date of each post along with the title, redesigned the Quick Links menu, making it easier to search for Thematic Groups and Activity Clubs, and streamlined the Community Hub by reducing categories, thus making it easier to use. We are also converting the membership form into a web-based form that will enable users to sign up without having to download the form. Stay tuned for more website upgrades in the second half of this year.

The **Book Repository** illustrates the creativity of members. With the latest round of books—vignettes from the development frontlines, effective pandemic response, a biography and collection of fantasies and memories by a retiree recuperating from multiple surgeries, and a primer on climate change—the Repository has crossed the threshold of 500 books by retirees.

Anis Dani  
President



## FROM THE EDITOR'S DESK

Dear Friends,

Seventy-four years ago, the President of the fledgling World Bank Eugene Black read a captivating article in a prominent American magazine, *Collier's*, about the contentious Indus water project involving India and Pakistan. The parties were deadlocked. Black offered the Bank's services in helping mediate the dispute. Nine years later, on September 19, 1960, the Indus Treaty was signed in Karachi. The young Bank, a treaty signatory, was on the map, having helped achieve what one prominent author described as "a landmark in the history of diplomacy."

The fascinating back story to those historic events is captured in snippets of three oral histories from the Bank's Archives, compiled by Bank retiree Chuck Ziegler. For a fine read, turn to [page 28](#).

She is known widely simply as "Sharada." But who is this woman who holds one of the most important jobs in the Bank Group, certainly where retirees are concerned: The "Pension Lady." Check out her story on [page 25](#).

And thanks to everyone for your contributions and help in putting together another Quarterly.

Try to stay cool,

Tom Blinkhorn  
Editor

## 1818 SOCIETY® NEWS AND ANNOUNCEMENTS



### Retirees Pension Corner

By Lynne Sherburne-Benz

The Pension Committee hosted a hybrid seminar on **the Net Pension Plan** on May 21st. The seminar was well attended with around 70 participants connecting worldwide. Attendees heard presentations from WBG Pension Administration (Manager, Sharada Sundar) and from the WBG Tax Office (Senior Accounting Officer, Audrey Phoon Lau, and her colleague, Eung Jo Yim). The presenters responded to participating retirees' questions on the Net Plan and these questions and written responses have been shared on the [1818 Pension webpage](#), along with the two Presentations and a full Video of the session.

- **The Pension Administration presentation** covered (i) retirees' options (lump sum vs annuity) pertaining to the defined benefit and the cash balance; (ii) the differences between early retirement compared with deferred retirement; (iii) currency election options and their implications including for the cost-of-living adjustment; (iv) survivor benefits, survivor annuity and lump sum factors, and additional survivor benefits, and (v) a tour of the retiree pension portal, which contains an abundance of valuable information.
- **The Tax office presentation** explained that all retirees on the net plan are eligible to receive a tax supplement on taxes paid on their WBG pension.<sup>1</sup> To receive this supplement retirees on the net plan must submit a request with documentation of taxes paid. The tax supplement applies not only to US citizens and non-US citizens who are US tax residents, but also to non-US retirees. The [presentation](#) described how to apply for the supplement, including the appropriate forms and, for the US tax supplement, details on its calculation and annual deadlines. The presentation stressed that monthly pension benefits of the WBG Pension Plan are taxable in most countries (although there are some exceptions) even though WBG staff salaries in some countries may not have been taxable when a retiree was active staff.

A key takeaway from the seminar is that **Pension Administration and the Tax Office are available to help you and will respond to your questions.** For information go to the [Pension Portal](#) (login required), where you can find general as well as specific information pertaining to your pension and taxes. [On Pension specific questions](#), email: [1pension@worldbank.org](mailto:1pension@worldbank.org) and/or call: 202-458-2977. [On Tax specific questions](#) pertaining to your pension, email [taxoffice@worldbank.org](mailto:taxoffice@worldbank.org) and/or call: 202-458-4191.

Also in May, amidst an uncertain global economic outlook, including concerns around a renewed spike in inflation, retirees received their annual notice of the **Cost-of-Living Adjustment (COLA)** on their lifetime pensions. Retirees can view the change in their pension benefit by visiting the Retiree Portal on

<sup>1</sup> Note the Gross Plan has some compensation for taxes already included.

the [Pension Website](#) (login required). Once inside the Retiree Portal, click on *My Pension*, then *Statements*, then *Cost of Living Adjustment* and then *2025*.

The 2025 COLA increase for each country currency can be found on the Pension Website under [Annual Reporting](#). **The 2025 COLA for the US dollar was set at 2.39%**, which is aligned with the consumer price index as reported by the US Bureau of Labor Statistics for the equivalent period. For further information on the COLA: (i) an overview of how the COLA is calculated is provided in the [2024 1818 Summer Quarterly](#); and (ii) the provisions for calculating the annual Cost of Living Adjustment (COLA) are set forth in Article 15 of the [Staff Retirement Plan and Trust document](#).

Please note the following upcoming important dates:

- **Net Pension Plan Participants:**
  - **Estimated 2025 Tax Supplement request for Reimbursement:**

Submission Date	Payment date
Feb 9 - Mar 1	April 7
Mar 2 - May 1	June 7
May 2 - Aug 1	September 7
Aug 2 - Nov 30	December 7

- **Deadline for the 2024 final US tax supplement application is October 31, 2025. Applicants are encouraged to submit the final application form upon completing their tax return.**

- **For Net and Gross Plan Participants (including US citizens) Living Outside the US:** Retirees not residing in the US are responsible for finding out their tax obligations in their country of residence. Retirees may wish to seek professional tax advice in their country of residence, although the WBG Tax Office may be able to provide informal guidance.



## **Retirees Health Insurance Corner**

**By Morallina George**

Here's what the Health Insurance Committee delivered thus far and a seminar planned for the summer:

1. **Additional Programs Included with the RMIP.** This is a compilation of five free programs under Aetna and one under Cigna International [three more Cigna International programs will be added to the list soon]. These programs are underutilized, and we urge you to review them carefully and use them as much as possible. These programs will minimize your wait time to see a doctor, help you avoid long delays at Emergency Rooms, provide you access to necessary vaccines and/or prescription medication for non-urgent health issues.
2. **Prescription Drug Plan: 2025 Summary of Benefits—SilverScript Employer PDP (Prescription Drug Plan) Sponsored by World Bank Group.** This little pamphlet is a gem and will provide clarity to many of your questions about drug coverage applicable to you. **Reminder:** SilverScript is a Medicare Part D prescription drug plan with additional coverage provided by the WBG. Please review the ***Annual Notice of Changes*** which you should have received at the end of 2024. You can download the document from this secure site: [SilverScriptEmployerPDP.MemberDoc.com](https://SilverScriptEmployerPDP.MemberDoc.com). You will be prompted to enter your "Member ID" and zip code.
3. **The RMIP Premium Schedule** effective January 1, 2025, is now available on the 1818 website for your convenience. This premium schedule applies to retiree contribution to the Retiree MIP.

### **Informational Seminars:**

1. **Cigna International Seminar was held on May 13, 2025.** This event was intended for retirees who live overseas and use Cigna International as their supplemental Insurance. More than 65 retirees joined the presentation which was well received. Panelists included two representatives from Cigna International, a Senior HR Specialist, and Chair of 1818 Health Insurance Committee. A video recording of the event and a presentation are available on the [1818 Health Insurance webpage](#). We are preparing a Q&A that will be posted on the website soon.
2. **Aetna-Medicare Seminar is scheduled for July 23, 2025, 10AM-12PM [ET/Hybrid], Room MC4-100 and Webinar.** The seminar will focus on Aetna coverage, Medicare processes, coordination between Aetna and Medicare, and usage of SilverScript for drug prescriptions. The panel will include representatives from Aetna and SilverScript, including HR personnel and HIC members. Open to all retirees, however, if you are a new retiree and/or are about to turn 65, this event



will be especially useful. A copy of a **Q&A** will be sent to registrants prior to the seminar. [REGISTER HERE.](#)

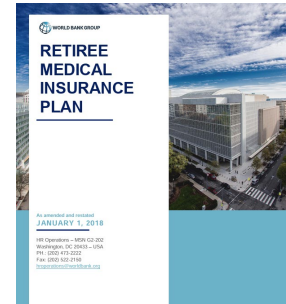
### **Upcoming: WBG Health Insurance administrator procurement process**

The WBG is currently undergoing a procurement process for our health insurance (MIP & RMIP) administrators—these include medical-US, medical international, vision and pharmacy-US). HR has contracted with a consulting firm to review the bids submitted and a report is expected by the end of August.

### **Reminder!**

For more information about your insurance coverage, you can read the [Retiree Medical Insurance Plan \(RMIP\) and Summaries](#) on the 1818 Health Insurance webpage, select “Quick Links”, select “Health Insurance”.

Please send your thoughts and ideas about how we can improve our communications to: [Morallinag@gmail.com](mailto:Morallinag@gmail.com)



### **Emergency Contacts; Medical IDs**

**By Anis Dani**



#### ***DID YOU KNOW...***

*that the 1818 Society maintains a secure, confidential database of emergency contacts for members who provide us this information?*

What motivated us to start this database in 2022?

- The sudden death of a retiree living alone, with no information about next of kin.
- A car accident that put one of our retiree colleagues in a coma; we were asked about emergency contacts or prior medical conditions but lacked that information.

When first responders or companions knew of their association with the World Bank, their calls were routed to the Society, but we lacked the means to provide critical information in a timely manner. In response, we established an Emergency Contact Database for our members and encouraged them to submit their contact information to the 1818 Society.

Three-fourths of retirees who joined the Society since then have provided their emergency contacts by entering the information on the updated membership form. *However, only a small fraction of older retirees, who joined the Society before 2022, responded to the email invitation.* This limits our ability to help them when they need it.

- More recently, one of our members fell severely ill on a recent personal trip overseas and was rushed to hospital. Her travel companion called us asking for her emergency contacts, but we did not have that information and could not help her.

***The database will be of value to you only if you provide us your emergency contacts.*** While new members provide this information on the membership form when they join the Society, older members

have to update their Member Profile online or send an email to [1818society@wbgalumni.org](mailto:1818society@wbgalumni.org) with this information. Remember to update your emergency contact information if any change occurs.

*To update your profile, log in to <https://www.wbgalumni.org>, click on Member Profile and enter the emergency contact field(s). Click on Update Profile at the bottom of the page to save your changes.*

The Society has also designed a **Medical ID Card** template for members to fill out and carry with them. The template allows you to enter your emergency contact, doctor's contact, medical history, allergies and medications on the Medical ID card, providing easy access to key information in case of an emergency. [Click here](#) to download templates of the wallet size and larger versions. We recommend that you always carry the wallet ID card with you and place the larger version at home on your refrigerator or notice board, or your desk where first responders can easily find it.

If you need any help with the Emergency Contact Database or the Emergency Medical ID Card, contact the Society at [1818society@wbgalumni.org](mailto:1818society@wbgalumni.org).

## WORLD BANK GROUP NEWS

### Bank Group Reorganization: What Next?



In a letter to staff on May 21, President Banga, emphasizing the need to “lead our own change” without “external prompting,” outlined the next phase of “transformation” focusing on three areas:

- Simplifying the Environmental and Social Framework (ESF). Among other things, this will involve updating the IFC and MIGA ESF standards and aligning them under one Bank Group approach. ESG staff teams will be divided into “makers” who design projects and “checkers,” who do the monitoring once a project is up and running.
- Building a unified Knowledge Bank. This will involve consolidating knowledge activities which are now “scattered across disconnected systems.” Two staff groups are being created, one to devise and drive policy and regulatory reform, the other to concentrate on execution.
- Streamlining operational work by removing duplicative roles, including continued consolidation of country management structures and services like communications and external relations as well as “back and middle office functions.”

Ajay explained that these changes will “take shape over the next several months.” He also noted that reorganizational changes over the last two years have been largely successful, resulting in a Bank Group that “moves faster, operates more simpler and efficiently and delivers more impact.”

- In a subsequent message to staff (this one dated June 18), Ajay elaborated on the respective roles of the “makers” and “checkers.” The “chief maker” occupying a newly created management position called Bank Group Director of E&S (Environment and Social) Policy and Operations is Maninder Gill. He is well known to many Bank retirees who worked in India in the early 1990s on the infamous Narmada dam project. An Indian civil servant at the time, Maninder was involved in the contentious resettlement aspects of the project. He joined the Bank in 1995 and, in the new post, will report to three managing directors.



### Bank and the Fund “Treading the Trump Tightrope”

This was the captivating headline on a recent Project Syndicate commentary by Ngaire (pronounced Ny-ree) Woods, dean of the Blavatnik School of Government at Oxford. (Project Syndicate is an international nonprofit that distributes analysis and commentary on a variety of global topics). She argues that as heads of Bank and Fund try to strike a “delicate balance between confronting and conceding to the White House...they must be mindful of the world within and outside of America.” Read entire commentary [here](#).

### **What About the IDA Replenishment?**

Here is a summary of where things stand at end June:

- The 21<sup>st</sup> IDA replenishment process ended last December with a record total of \$100 billion secured or pledged.
- The funding will support low-income countries over the 2025-2028 period, with a focus on climate change, infrastructure and digital transformation.
- The replenishment included \$23.7 billion in direct contributions from donor countries, several of which (Denmark, Spain, Norway, Poland, Japan, the United Kingdom and Latvia) significantly increased their contributions.
- The United States, under the previous administration, pledged \$4 billion. As noted earlier, this has been reduced to \$3.2 billion by the current administration. But actual appropriation or approval of this total will depend on congressional approval, expected early July. [Source: Reuters]

### **Global Economic Outlook: Gloomy**

According to the latest edition of the Bank's *Global Economic Prospects* report, global growth is expected to slow to 2.3 percent in 2025, the slowest pace since 2008. Although a global recession is not expected, the projected growth rate for the first seven years of the 2020s will likely be the slowest of any decade since the 1960s. And the negative impact will be felt most seriously in developing countries, the report predicts. A major cause of the slowdown, according to Bank retiree Martin Wolf, currently chief economics commentator for *The Financial Times*, is the "unpredictability and consequent loss of confidence being created by Trump's tariff war." Martin's analysis and suggestions for addressing the problem can be read here.

### **Development Financing Threats**

A new research report issued by the Bank concludes that flows of foreign direct investment (FDI) to developing economies – a major driver of economic growth – have sunk to the lowest level since 2005. This happens at a time when public debt is reaching record highs and trade and investment barriers are also rising. A key problem, according to Bank Chief Economist Indermit Gill, is that government have been "...erecting barriers to investment and trade when they should be taking them down." The report identifies three policy priorities for developing countries. Details can be found here in a press release summary.

### **Childrens Art: And the Winner Is....**



Seven year old Grace C. from the USA is the First Prize Overall Winner for her painting "The World We Shape."

Other first prize winners: (a) Ages 3-6 – Emma D, age 6, from Colombia; (b) Ages 7-12—Carlina A., 12, USA; (c) Ages 13-18—Mara C., 18, Mozambique.

The contest, inspired by Ajay and wife Ritu, attracted more than 750 entries on the theme: "Building a Better World."

For a special treat, take a stroll past the resplendent exhibit that adorns the walls of the walkway and the Preston Galley/ lounge on the first floor of the main complex. The gallery is accessible externally so, as Ajay suggests, “feel free to share with friends and family.”



### **Bank Briefs**

**Andrew Steer Moves On.** The former Bank senior manager, including Special Envoy for Climate Change, has joined the London School of Economics (LSE) as a professor in the Global School of Sustainability. After leaving the Bank, Andrew (or Sir Andrew since he was knighted last year), was President and CEO of the Bezos Earth Fund from 2021-25. The LSE Global School was co-founded by another former Bank senior manager – Professor and Lord **Nicholas Stern**. He was a Bank Chief Economist and Senior VP.

**Ajay the Plumber.** In a recent recorded interview at a meeting of the Economic Club of Washington, the Bank President made a startling, if humorous, revelation: “I want to be called the ultimate plumber,” he told interviewer David Rubenstein. “I fix the plumbing of the World Bank ...because if you keep building a new house on top of plumbing that’s not working, that’s a recipe for disaster.”

**Nuclear Power Revived.** In an email to Bank staff on June 11, Ajay reported that the Bank Board had agreed to end a decades-long ban on lending for nuclear energy projects. The last time the Bank financed a nuclear power project was 1959 in Italy. He said that the Bank would work closely with the International Atomic Energy Agency to strengthen the Bank’s ability to advise on nuclear non-proliferation safeguards, safety, security and regulatory safeguards. “We will support efforts to extend the life of existing reactors in countries that have them, and help support grid upgrades...” the email said. “We will also work to accelerate the potential of small modular reactors.” Ajay said that the Bank’s board did not agree on whether the institution should support upstream gas development. This will require further discussion, he said. In what was described as the “first concrete step in the Bank Group’s nuclear power re- engagement,” the Bank and the International Atomic Energy Agency (IAEA) signed a **partnership agreement** on June 26 to collaborate on nuclear energy development.



**Remembering Stan Fischer.** Former Bank Chief Economist (1988-90) Stan Fischer died on May 31 at age 81. In a remembrance, Larry Summers, who succeeded Stan as chief economist, called him “the most influential economist of his generation – not only to me but to the world...Everyone who worked with Stan at the Bank tells the same stories: of marginal comments on page 59 of arcane reports; of political tensions resolved not with force but with patient clarity; of careers launched with a quiet word of encouragement. There hasn’t been another chief economist at the Bank like him, before or since.” The full post by Larry can be read **here**.

**Syria Rejoins the “Family”.** Effective May 12, 2025, outstanding overdue IDA debt payments of about \$15.5 million owed by Syria were cleared, thanks to the generosity of Saudi Arabia and Qatar. As a result, Syria’s eligibility for new operations has been reinstated. Earlier, at the 2025 Bank/IMF spring meetings in Washington, a special roundtable, including Syrian authorities, was convened to discuss reconstruction plans for the country’s economic stabilization and long-term development.

*African Development Bank's New President.* Sidi Ould Tah from Mauritania has been elected the AfDB head for five years starting September 1, 2025. A former Finance Minister of Mauritania, he was elected by the Bank's Board of Governors, representing 81 member countries. Four other candidates were in the running, including Samuel Maimbo, World Bank Vice President for Budget, Performance Review and Strategic Planning (BPS). Maimbo took an extended leave from the Bank during his run for the AfDB top job.

*Private Sector Investment Lab.* This Bank initiative, started 18 months ago, brings together leaders from global financial institutions to identify the most serious barriers to private sector investment in developing countries and to test actionable solutions for job creation. Four new chief executives have now joined the Lab: from Bayer, Hyatt Hotels, Bharti Enterprises and the Dangote Group.

*Mission Travel Suspension.* The war between Iran and Israel prompted the Bank Group in June to suspend mission travel to Syria, Iraq, Jordan and Lebanon plus the West Bank and Gaza. And to restrict official travel to Saudi Arabia, Oman, United Arab Emirates (UAE), Oman, Bahrain, Qatar and Kuwait. All mission travel to Iran has been under suspension. The Bank Board on June 25 approved more than \$1 billion for infrastructure and reconstruction projects in Iraq, Syria and Lebanon.

### **Managerial Assignments**

- The new MNA (Middle East and North Africa) hub for the Bank and IDA will be in Riyadh, Saudi Arabia, effective July 1. The regional vice-president Ousmane Dione, a Senegalese national who joined the Bank in 2000, will relocate to Riyadh. IFC and MIGA for the MNA region will remain in Dubai.
- Aradhana Kumar-Capoor is the new Bank Group Vice President and Corporate Secretary effective July 1. Previously, she was a MIGA Director and General Counsel. An Indian national, she joined the Bank in 2001 as a counsel in MIGA.
- Johannes (John) Zutt was promoted Regional Vice President for the South Asia region effective July 1. He had been Brazil Country Director. A Dutch national who joined the Bank in 1999, he will be based in the new Bank-IDA regional hub for South Asia in New Delhi, India.
- Martin Raiser is the new head of the Paris office and Senior Representative for European Economic Cooperation effective July 1. He had been Vice President of the South Asia region for the last three years. A German national, he joined the Bank in 2003. Antonella Bassani, the ECA region Vice President, will continue to oversee country offices, programs and staff in Bulgaria, Croatia, Poland and Romania. Martin will report to the Managing Director, Operations.
- Joelle Adda, a seasoned jurist with a career in both international and French judicial systems, was appointed a member of the World Bank Administrative Tribunal on May 1. A French national, she was recommended by an advisory committee consisting of Bank and non-Bank representatives. Most recently she served as a full-time judge and President of the United Nations Dispute Tribunal in New York.
- Avjeet Singh, an Indian national, became manager of the IEG (Independent Evaluation Group) Infrastructure and Digital Evaluation unit, effective June 1. She joined the Bank in 2009.

- Isabel Neto will become Practice Manager for Digital Transformation in the ECA (Europe Central Asia) region based in Vienna effective August 1, 2025. A Portuguese national, she joined the Bank in 2006.
- Dr. Mame Niang became Manager of the Prevention and Health Promotion unit effective June 16. An American and Senegalese national, she previously worked as an advisor to the Africa Centers for Disease Control in the U.S. Centers for Disease Control and Prevention.
- Carolina Sanchez is the new Director for Operations Policy in OPCS (Operations Policy and Country Services Vice Presidency) effective July 1. A dual United States and Spain national, she joined the Bank as a Young Professional in 2000.
- Sajjad Ali Shah, a Pakistani national, will become Director of Strategy and Operations in the ECA region, based in Washington, effective October 1, 2025. He joined the Bank in 1996.
- Nine director positions named, effective July 1, as follows: Fily Sissoko, an Ivorian national, Division Director for Madagascar, Mozambique, Mauritius, Comoros and Seychelles. He will be based in Maputo; Erik Fernstrom, a Swedish national, Practice Director for infrastructure in the AFE region, based in Nairobi; Mathew Verghis, Indian national, Country Director for Nigeria, based in Abuja; Najy Benhassine, an Algerian national, Division Director for the five Central Asian countries in the ECA region, based in Tashkent; Juan Pablo Uribe, a Colombian national, Division Director for Central America, based in Panama City; Sandeep Mahajan, an Indian national, Regional Practice Director, Prosperity, MNA region, based in Washington DC; Jean Denis Pesme, a French national, Division Director for Bangladesh and Bhutan, based in Dhaka; Bolormaa Amgaabaza, a Mongolian national, Country Director for Pakistan. She will be based in Islamabad; Cem Mete, an American national, Regional Practice Director, People, in the South Asia region. Location to be confirmed.
- The restructured External and Corporate Relations Vice-Presidency has four new Directors: Edith Jibunoh, a Nigerian national, Director of External Affairs; Jakob Kopperud, a Norwegian national, Government and Multilateral Relations; Roya Rahmani, an Afghan and Canadian national, Global Engagement; Lauren Tilstra, a US national, Communications and Content. These assignments will become effective this summer (exact dates to be confirmed).

**Editor's Note:** *In addition to the aforementioned assignments, a surge of managerial appointments has been announced as follows: six country managers; 14 single country managers; five operations managers; 14 practice managers and 6 managers. Most of these are in operations and based outside DC. Space limitations prevent a more complete description of the assignments.*



## CHAPTER NEWS AND UPDATES

*Note: Most Chapters maintain websites that can include details of their activities. These individual Chapter website can be accessed at [www.wbgalumni.org/chapters/](http://www.wbgalumni.org/chapters/). Contacts for Chapter heads are indicated at the end of the Quarterly.*

### **Australia, New Zealand**

The ANZ chapter had a Zoom meeting on May 12. Guest speaker was a former Bank staff member, Stephen Howes, who is now economic professor and Director of the Development Policy Center at the Australian National University. His key remarks are summarized on [page 26](#). Retired Bank Group Vice President for Human Resources [Annette Dixon](#) reported on the United States positions on the Bank and the Fund at the recent Spring Meetings, noting that the current U.S. administration supports the Bank Group. The ANZ chapter has 65 members “and growing,” according to Betty Hanan, who along with Annette, is co-chair of the chapter. They are planning quarterly Zoom meetings with 1-2 meetings “in person” a year, the first one to take place in Sydney later in 2025.

### **British Chapter**

The British Chapter’s 2025 Annual Reunion and annual general meeting at the Indigo Hotel in Chester in May went very well, with 41 members participating. Highlights included a presentation by Anis Dani, the 1818 Society President, looking at the World Bank’s experience in 2024 and in the turbulent 2025 environment. The hotel food was outstanding and the guided walks around the city were very informative. The location of Hotel Indigo proved to be first rate with easy walkable access to the main part of the town, including the Cathedral, and also to the large Victorian Grosvenor Park.

The Chapter is currently planning two future events: a Christmas Lunch in December and a possible 2026 Reunion in Liverpool. The lunch is expected to be on Saturday 6<sup>th</sup> December 2025 at the Thistle Holborn Hotel in London.

If any 1818 Society members (resident in the UK or elsewhere) who are not members of the British Chapter would like to join the Chapter or wish to be added to our mailing list they are welcome to contact us through the British Chapter website (<http://www.1818bc.org.uk/>) or by email to the current Chair, David Potten, at [davidpotten@compuserve.com](mailto:davidpotten@compuserve.com)

### **DACH Group (former German-speaking Chapter)**

The DACH group looks forward to its reunion in Dresden from September 4 to 7. We have a lovely program with ample opportunities to reconnect with long time friends and colleagues. [Click here](#) to access the program (login required). There is still time to sign up, but the window may be closing soon. For further questions please write to [dach@1818alumniwbg.org](mailto:dach@1818alumniwbg.org) and Christine Wallich or Margret Thalwitz will get in touch with you.





### Dutch Chapter

Come join the Dutch chapter's annual reunion – September 9-11, 2025. We will enjoy history, art, music and each other in historic Alkmaar and artistic Bergen, a picturesque beach resort. For the full program and hotel information, please contact **Jacomina de Regt** at [jacominaderegt@gmail.com](mailto:jacominaderegt@gmail.com).



### French-Speaking Chapter

The French Chapter was quite active this second quarter 2025. On March 20, the Chapter hosted a luncheon for Professor Marc Raffinot who shared his paper "*Le FCFA, le zébu, et la kalachnikov. Questions sur la création d'une monnaie commune au Mali, Burkina Faso et Niger.*" The discussion was particularly lively as some ex-colleagues had been working in the region and contributed significantly to the debate.

On April 9, our colleague Jean-Pierre Chauffour, presented his book: *The Power of Freedom: Uniting Development and Human Rights*; published by the Cato Institute in 2009. The book's main argument is that freedom in all its dimensions --economic, civil and political -- is the way to think about development and human rights in a coherent and mutually reinforcing manner. A lively discussion took place around the concepts of freedom and development.

Finally, on May 26, Bank economist retiree Bernard Snoy, who came from Brussels, shared thoughts about the famous Triffin dilemma (named for Yale economist and Belgian citizen Robert Triffin) in a session called "Towards a New Monetary System?" This topic was quite timely considering the new US administration's views about the US dollar as the international reserve currency.

Some of us remember that Bernard is a Belgian national and has had a long and distinguished career. He has worked at the Bank on several occasions and in various capacities. From 1974 to 1979, he served successively in the West Africa Department and the Europe-Middle East-North Africa Department. From 1980 to 1986, he was Head of the Financial Relations Department at the European Office, and from 1991 to 1994, he served as an Executive Director for the elective group of countries represented by Belgium. Bernard also served as an Economic Advisor to the European Commission, Director of the Cabinet of the Belgian Minister of Finance, and Executive Director at the EBRD from 1994 to 2002, among other positions. From 2010 to 2020, he was International President of the League for European Economic Cooperation. Since 2013, he has been president of Robert Triffin International (RTI), an association dedicated to promoting the intellectual legacy of the Belgian-American economist Robert Triffin (1911-1993), particularly about the need to reform the international monetary system.

And the new Board met in Paris on May 15 to prepare the fall agenda and decide dates for the General Assembly to be held November 26. During the meeting Daniel Coyaud, our webmaster, expressed his

desire not to pursue and requested that we identify a substitute. The Board paid tribute to his commitment for many years. We are seeking a volunteer to take up the mantle of webmaster.



During the second quarter of 2025, the Japan Chapter organized seminars at least twice a month. Approximately 30 members participated in each seminar and engaged in active intellectual discussions on the topics of:

- Cyber risks and future challenges of AI from the World Economic Forum's 2025 Global Risks Report.
- Japan's recent development cooperation with an update of legal changes, relating to the Japan's bilateral development agency, JICA.
- Latest trends in Public-Private Partnerships (PPPs) in the Global South.
- The Initiatives of a young bio venture founder in Silicon Valley.
- Transition to a circular economy as a national strategy.
- Japan's globalization as seen through the lawsuit over separate surnames for married couples.
- Space as next-generation infrastructure and international development collaboration.
- Transformation from an unprofitable US subsidiary to an independent public company listed on NASDAQ.

To rectify the burden on administrative work and to strengthen fair treatment among members, the Chapter adopted an amendment to the bylaws to better manage inactive members. The amendment became effective as of June 1, 2025.

## THEMATIC GROUP NEWS AND UPDATES

*Note: All Thematic Groups maintain a page on the Society's website where they post presentations and discussion summaries. These can be accessed <https://www.wbgalumni.org/thematic-groups/> (login required). Contacts for Thematic Group Chairs/Co-Chairs are indicated at the end of the "Quarterly". Members are invited to send the TG Chairs suggestions for topics/speakers.*

### Transport

On April 25, the Transport Thematic Group hosted **Lou Thompson**, former World Bank Railways Advisor (1987–2003) and Principal at Thompson, Galenson, and Associates (TGA), a position he has held since retiring from the Bank in 2003. Drawing on his extensive global consulting experience in railway and transport issues, Thompson delivered a compelling presentation on the development and implementation of **high-speed rail systems** around the world, with a particular focus on California and key lessons for megaprojects in developing countries. He highlighted several critical takeaways, including: (a) the importance of thorough early-stage review and planning; (b) the need for credible, stable, and adequate funding ("otherwise, do not start"); (c) the value of ensuring that stakeholders have "skin in the game"; (d) the fact that strong management capability is essential and cannot be outsourced; (e) recognition that megaprojects affect a wide range of interests beyond the project boundaries, requiring a deep understanding of the broader country or regional context—not just the implementing agency; (f) necessity of evaluating megaprojects beyond purely financial or economic criteria; (g) the long time span of such projects and their vulnerability to political and economic changes; (h) the reality that these projects are too large for the private sector to undertake alone, and (i) the need for long-term financing based on stable and predictable funding sources.

The recording and presentation from this event is available on the **Thematic Group webpage** (login required).

An enthusiastic social gathering of the Transport TG lunch—with several newcomers—took place at the usual venue (the Irish Inn) on May 15. (See picture.)



### Urban and Water

On April 3 the Urban and Water Thematic Group (U&W TG) hosted a hybrid webinar titled "Regulation of Water Supply and Sanitation Services – What is the State of the Art?" The featured speakers were Jaime Melo Baptista, Senior Adviser, and Rita Amaral, Executive Director of LIS-Water (Lisbon International Centre for Water), a global knowledge hub focused on sustainable water governance and management. Discussants included Yogita Mumssen, Practice Manager, and Claire Chase, Senior Economist in the Water Global Practice. The session was moderated by Gustavo Saltiel, recently retired Global Lead for Water and the newest member of the TG Coordinating Committee.

If you missed the event, the recording is available on the **Thematic Group webpage** (login required).

To mark the beginning of the summer season, the TG held its annual luncheon at the Irish Inn restaurant in Glen Echo, Maryland, on June 4. As in previous years, the event brought together colleagues for good food and great company. Twenty-two members attended and enjoyed a delightful get-together. (Photos from the event are attached below.)

The U&W TG Coordinating Committee welcomes ideas and suggestions for future presentations—including topics, speakers, and dates. Please feel free to reach out to any of the committee members:

- Gustavo Saltiel ([gsaltiel@worldbank.org](mailto:gsaltiel@worldbank.org))
- Catherine Farvacque-Vitkovic ([cfarvacque-vitkovic@hotmail.com](mailto:cfarvacque-vitkovic@hotmail.com))
- Sylvie Debomy ([scd269@gmail.com](mailto:scd269@gmail.com))
- Alex Bakalian ([alexbakalian@gmail.com](mailto:alexbakalian@gmail.com))

### **Cross Thematic Group (TG) Activities**

At the event *“From Lending to Leveraging – A New Financial Architecture”* held on March 27, 2025, MIGA’s Vice President of Operations, Junaid Kamal Ahmad, presented the Bank’s new guarantee platform—a one-stop shop for credit, trade finance, and political risk guarantees. Designed to streamline access to the Bank’s full suite of guarantee products, the platform places particular emphasis on mobilizing private sector financing for infrastructure investments.

Launched on July 1, 2024, the new platform consolidates the Bank Group’s guarantee products under the Multilateral Investment Guarantee Agency (MIGA), bringing together expertise and resources from the Bank, the International Finance Corporation (IFC), and MIGA. This integration is designed to enhance efficiency, simplify processes, and accelerate delivery. Clients can now access a unified, comprehensive menu of guarantees tailored to their specific needs and risk profiles. By standardizing the review process and removing redundant steps, the platform also aims to offer a more transparent and predictable experience for users.

One key takeaway from the session is that while traditionally the Bank has been limited to raising up to four times as much capital from the market to enhance its lending ability, the use of the new guarantees allows the Bank Group to leverage as much as 17 times its own capital. This is made possible through use of a mix of sovereign guarantees underwritten by a small amount of capital. This helps lower the risks and crowds in capital from private banks and secondary insurers. The leveraging potential of guarantees can thus be up to four times greater than the traditional limit. Junaid confided that had he known of the potential of guarantees before he became India Country Director (his previous posting), the country program would have looked quite different. He acknowledged that the Bank could have been much more responsive to the client’s capital needs.

Three panelists, one each from the Economics, Transport, and Energy Thematic Groups enriched the discussion. Panelists were James Bond, Blue Monsoon Capital, Singapore, Sciences Po, Paris and former Chief Operating Officer, MIGA; José Luis Irigoyen, Transport Institute of Argentina’s National Academy of Engineering, ex-Senior Director for Transport and IICT Global Practice, who previously led the Global Expert Team on Public-Private Partnerships (2010-2013); and Pankaj Gupta, Regional Practice Director, Infrastructure, South Asia Region. All three panelists provided positive feedback from their own

experience and agreed that the expanded use of guarantees can be expected to help stretch limited development capital in emerging markets and developing economies, promote foreign direct investment, and help protect investors from political risks.

**Click here** to access the video recording of the session.

The second cross-thematic group activity was an Informational Seminar on May 5 which provided an **Orientation to the WBG Archives**. Archivists Matthew Vincent from the Digitization and Discovery Team, and Ann May from the Access to Information team of WBG Archives briefed participants on what historical records have been digitized and how to access them. The session covered how to search the archives catalog, what archival materials are available on demand, how to request materials not already declassified and digitized, photos and audiovisual materials in the Archives Multimedia Catalog, and other online discovery tools about WBG History including country historical profiles and the country director database. The session was well attended, mostly by colleagues online. You can access the **video recording online**. Following the session the webpage of **WBG Archives** was updated to make it easier for members to use.

### **Thematic Groups (TG) Survey: Summary of Key Results**

The Thematic Groups (TGs) Survey, conducted between April 28 and May 11, 2025, gathered 338 responses from 2,120 invitees, yielding a 16% response rate. The survey results were reviewed by TG Chairs and Co-Chairs on June 9 and presented to the 1818 Society Board on June 11. The survey highlighted solid engagement of respondents in TG events, fairly widespread use of event recordings, and a clear reliance on email and the 1818 Society Weekly Update as primary communication channels.

Respondents represented a diverse group: Nearly two-thirds were based in the Washington Metropolitan Area, with the remainder located elsewhere in the U.S. and internationally. Most respondents retired after 2011 and subscribe to multiple TGs. While 71% attended TG events occasionally or regularly, barriers such as scheduling conflicts, inconvenient timing, and limited interest in topics were cited. Written feedback praised the TGs' seminars and communications while recommending improvements such as more innovative content, greater interaction with academia, cross-institutional themes, and broader, more engaging formats—including blogs, sector updates, and podcasts.

Following the survey review, TG Chairs and Co-Chairs identified several follow-up actions aimed at enhancing engagement and inclusivity. These included broadening the scope and format of events (e.g., using panel discussions and addressing forward-looking or politically sensitive topics), improving coordination among TGs, identifying and co-sponsoring cross-cutting themes, and expanding access to event materials in collaboration with the 1818 Society Archives. They also committed to sharing newsletters with links to current articles and blogs, piloting new formats such as podcasts and continuing efforts to monitor participation and adapt offerings based on member feedback.



## ACTIVE RETIREMENT LIFESTYLE

### 1818 Hiking Club and City Walking Group – Don't Stop Walking.



The local hikes organized by the Hiking Club and the 4-5 mile walks organized by the City Walking Group (CWG) in the District, Maryland, and Virginia (DMV) area were affected by unsettled weather this quarter.

Want to join the local hikes or walks? Send an email to [1818society@wbgalumni.org](mailto:1818society@wbgalumni.org) with Hiking in the subject line, indicating if you are interested in the strenuous, longer hikes or in the CWG walks. If you are new to the Hiking Club [CLICK HERE](#) to visit the webpage to see the list of previous hikes

and walks, and norms of the Hiking Club. If you are interested in the City Walking Group [Click here](#).

#### **1818 Hiking Club, 2025 Q2 activities:**

1. May 12, 2025 – Harvey Shelter, Weverton Hills, MD – **View Pictures**
2. March 31, 2025 – Cherry Blossom Walk — Tidal Basin-Hains Point Loop, DC – **View Pictures**

#### **City Walking Group, 2025 Q1 activities in the DMV area:**

3. June 6, 2025, Great Falls Park, MD
4. April 28, 2025, National Arboretum, DC

### International Treks and Tours

Four international trips were completed in Q2, 2025. From March 22 – April 5, a small group hiked in the Langtang Valley of Nepal. From April 6-15, we did a repeat of the highly successful Archaeological Journey through China with 15 Bank retirees and spouses.

This was followed by the first ever trip to Albania organized by Ellen Goldstein, drawing on her networks as the former Country Director. 12 Bank retirees and spouses joined the cultural trip – A Journey through History, Nature and Culture from May 27 – June 3. Half of them continued on and were joined by another six on a fabulous hiking trip to Albania and Montenegro from June 3-9. Given the hugely positive feedback from the hikers the trip is likely to be repeated next year.



Four more hiking trips and four cultural tours are scheduled this year. [Click here](#) to see the list of upcoming treks and tours (*login required*). Most trips are fully booked but some may be able to accept one or two more people, especially if there are any cancellations. Write to the Society ([1818society@wbgalumni.org](mailto:1818society@wbgalumni.org)) indicating which trip you are interested in. If we are unable to accommodate you this year, your interest will help us decide what trips to consider for 2026.

### Yoga Club

The Yoga Club organizes online Zoom yoga sessions every Tuesday and Friday – with an optional session on Meditation & Breathwork on Monday morning. A warm welcome to new members who have joined us recently. The yoga sessions will continue through the summer except for the first two weeks of August. We are grateful to our volunteer yoga instructors who lead these important sessions.

If you are interested in joining yoga, send an email to [1818society@wbgalumni.org](mailto:1818society@wbgalumni.org) and ask to be added to the Yoga Club. Beginners are welcome.

### Tennis Club

The 1818 Tennis Club organizes meetups in DC, Maryland and Virginia. 1818 Society members, spouses/partners and family members are welcome to join. There is no membership fee, but players bring their own rackets and share the cost of any court fees and tennis balls. The meetups are being coordinated by Robin Kambe (202-805-5469; [robin@robinkambe.cpa](mailto:robin@robinkambe.cpa)).

If you are interested in joining the Tennis Club, send an email to [1818society@wbgalumni.org](mailto:1818society@wbgalumni.org) and ask to be added to the roster.



### Administrative Professional Group Plus (APGP)

Graciela Luna has concluded her service as Chair of the Administrative Professionals Group Plus (APGP). After living in the United States for more than five decades, she has decided to return to her home country Uruguay to begin a new chapter.



Graciela has been an exceptional leader and we are most grateful for her dedication to APGP. To express our appreciation, the Executive Team organized a farewell lunch in her honor on June 10 at the MC dining room.

As we bid farewell to Graciela, we also are currently seeking 3–4 enthusiastic volunteers to serve as the next

Executive Team and help lead the group. If you're interested in joining, please email Joyce Rompas at [joycerompas@gmail.com](mailto:joycerompas@gmail.com) or contact Cynthia Concordia at [cconcordia2@gmail.com](mailto:cconcordia2@gmail.com)). We'd love to hear from you!



## MEMBERS' NEWS IN BRIEF

### Report from the "Cradle of Humankind"

By Terrice Bassler



I designed and coordinated a very special creative experience for women last March in South Africa's Cradle of Humankind, a UNESCO heritage site that covers 47,000 hectares (120,000 acres) about 50 kilometers (30 miles) northwest of Johannesburg. We called it "Women InSpiring 2025."

The Cradle is considered the birthplace of humanity because of the many fossils of human ancestry that have been found there.

A total of 11 women from Africa, Europe, Latin America and North America participated in the 10-day residency, each engaged with local partners on a variety of creative, community service projects. A film story about the experience is available on Youtube ([click here](#)).

*Terrice Bassler, who now lives in British Columbia, worked in the China department and ECA region operations from 1984-96. She later worked on an external service assignment with the Open Society Institute.*

### Alexander the Great Comes to BC

By Robert Newton

My partner Andrew Fyson and I organized another week-long baroque music workshop and festival May 4-11, 2025, on Denman Island B.C. (British Columbia) Canada. There were three concerts including a Tutors Concert, a Participants Concert, and an Ode by G.F. Handel called Alexander's Feast: The Power of Music. The Ode was performed with sets and costumes. The festival drew 5 tutors, 16 singers, 16 orchestra members, and 3 dancers. I appeared as Alexander the Great, looking less like the Greek conqueror and more like Alexander in a retirement home waiting for his medications.

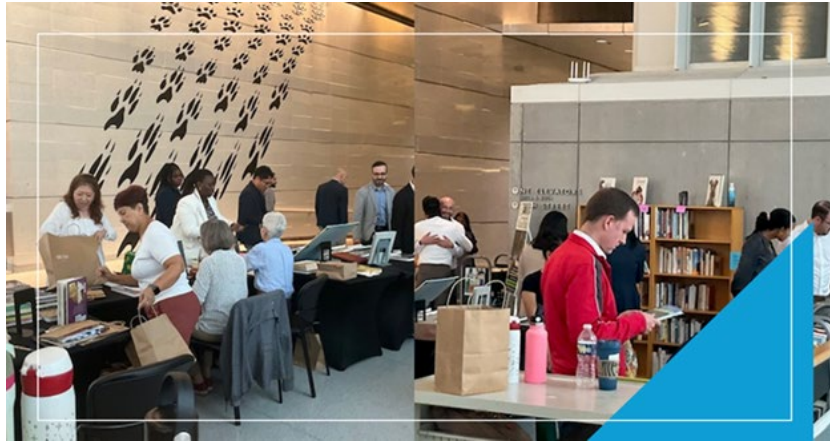


*Robert Newton retired in 1999, after working 19 years in the Information and Public Affairs department. He now lives on Denman Island (pop. 1,300) off the coast of British Columbia in western Canada.*



### **Another Successful Book Fair**

**By Aggie Nuval**



The 37<sup>th</sup> spring fair was held May 14 in the main complex atrium lobby, successfully staffed by seven volunteers. Books are donated by Bank staff, area public school systems and others. Proceeds from the spring sale are used to purchase new atlases, dictionaries, encyclopedias as well as books for elementary schools in developing countries. The book project initiative was the ‘brainchild’ of two Bank wives: Peggy Clausen, wife of then Bank Group President A.A. “Tom” Clausen and Babe Knox, wife of Bank Vice-President David Knox.

*Aggie Nuval, a book project volunteer, joined the Bank in 1971, worked in, and retired from, the Loan department’s disbursements division in 2000.*



## MEMBERS' CORNER

### DOGE and USAID

By Ridley Nelson

I hope the Bank's Independent Evaluation Group (IEG) is suitably appalled by the apparent evaluation methodology applied by the DOGE (Department of Government Efficiency) team of young geeks in assessing, over just 8 days, the impact and efficiency of USAID.

If IEG had given me the task to evaluate the performance of a national agency that had, over the years, channeled funds to 130 countries, without doing a mission for even one day to even one of those beneficiary countries, I would hope that IEG management would have sympathetically suggested to me that I was over the hill and that I should consider early retirement due to mental acuity decline!

*Bank retiree Ridley Nelson worked at the institution for 30 years, mainly in Southern Africa (agriculture and environment) plus South Asia. He also worked in IEG from 1996 to 2006.*

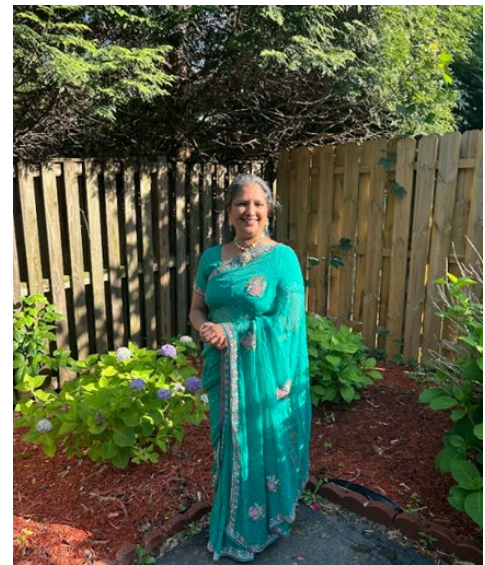
### Sharada, The Pension Lady

By Tom Blinkhorn

Sharada Sundar, the Bank Pension Administration Manager, oversees a global plan with more than 26,000 participants and beneficiaries in 140 countries, disbursing payments in 75 currencies totaling around US\$1 billion a year.

But do we really know Sharada? To help answer that question, she agreed to an interview recently over coffee (she had hot water with a slice of lemon) in the main complex cafeteria. An engaging, energetic lady, she arrived looking distinctive in a yellow-patterned shalwar kameez (a traditional south Asian ensemble).

A Tamil by her roots, Sharada was born in Mumbai (formerly Bombay) in the western state of Maharashtra, India. Her family has lived in Mumbai for almost a century.



"I actually grew up in Bombay where I studied statistics (and got a Masters' degree from Bombay university)," she explained.

She followed her husband to the United States in 1991 and joined the Bank in 1996 as a temporary staff "...working with records management and manually compiling data for future automation." Her husband, K.G. Sundar, also worked in the Bank in IT (information technology) for almost three decades before retiring two years ago. They live in northern Virginia and have two children: Son Surya, a scientist in the field of immunology and a daughter Sitara, who works in the financial sector in New York.

Sharada was promoted to Pension Administration manager in 2011. She has a staff of 21, most of them in the main headquarters and about eight in the Chennai (India) field office. She compliments her team on their ability to provide services “with a heart...we work hard, are always surrounded by food and make sure to let loose at the end of every day,” she said.

“We try to make access to pension information less difficult for retirees ...by creating ways to facilitate, make things easier, always thinking of the next best thing to provide retirees,” she said.

One immediate challenge will be to maintain a high level of engagement with staff as the Bank moves to new regional hubs, where most of the staff will be working and living in other countries.

“We plan to leverage technology to help meet the challenge,” Sharada explained. We have started an AI (artificial intelligence) Chatbot for active staff and hope to be able to have something similar for retirees in coming years.”

Sharada confided that she loves her work. “I also love to dance,” she said, “Indian classical dancing.” A relaxing weekend would include friends, food, music and dancing.

And then there is the relatively new grandchild, 1 and ½ year old Anjali Sundar, Surya’s daughter. She keeps the grandparents on their toes, so to speak.

The Pension lady....a proud Mom and doting Grandmother!

### **Pacific Region Development Update**

As noted earlier ([see page 15](#)), featured speaker at the ANZ chapter Zoom meeting in May was Stephen Howes, former Bank economist and now economics professor at the Australian National University. He worked at the Bank from 1994-2005, including as India lead economist. Key points from his presentation:



- China’s influence in the Pacific region is growing significantly. China is now the number one or two most important financing partner in most countries.
- There is growing concern in Australia that China might increase its security presence in the region. Australian security cooperation in the region has increased.
- Australian migration programs, supporting migration of Pacific labor to Australia, has grown and is becoming a significant source of remittances.
- The Pacific islands are the most aid-dependent region in the world.
- United States development assistance in the region is relatively small so any further reduction is unlikely to have any significant impact.

## Potpourri

*"I never think of the future.  
It comes soon enough."  
-Albert Einstein*

### **Lunch at the CIA**

Remember Dwayne, a chef who used to work at the Bank? He is now at the CIA headquarters in Langley, Virginia. That is according to an article in the *Washington Post* by food critic Tom Sietsema. The reporter particularly enjoyed Dwayne's salad of roasted pears and grilled shrimp with candied walnuts and crumbled Gorgonzola.

"The chef's full name isn't for public consumption," Sietsema wrote. "He can tell outsiders only that he works as the executive chef of secure government building. (No winks allowed). Full story can be accessed [here](#).

"A melancholy-looking man, he had the appearance of one who has searched for the leak in life's gas pipe with a lighted candle."  
-P.G. Wodehouse

*Some cause happiness wherever they go;  
others whenever they go.  
-Oscar Wilde*

# WORLD BANK HISTORY

YEARS AGO

## Indus Water Treaty: The Inside Story

By Chuck Ziegler

**Editor's Note:** For over six decades, the Indus Waters Treaty, brokered by the World Bank and signed in 1960, has survived three wars between its nuclear-armed signatories, India and Pakistan. In early April 2025, in the wake of a terrorist attack in India-controlled Jammu and Kashmir, India suspended its participation in the treaty. The implications remain uncertain.

Below, three key World Bank participants in the creation of the Indus Waters Treaty describe their experiences in bringing the treaty to fruition. Main sources are their oral histories.

### **Eugene R. Black**

President, World Bank Group, 1949-1962

The Indus mediation was started by David Lilienthal (American attorney best known as head of the Tennessee Valley Authority and later the Atomic Energy Commissions). He took a trip to India, paid to write an article for *Collier's* magazine. In this article he pointed out the very serious situation that existed between India and Pakistan over water, how this might lead to war; that if the Indians, the upstream country, diverted this water or slowed down the supply to Pakistan, the Pakistanis might fight. This was a question of life or death for these people, if they didn't get the water. In this article he suggested that what might be done would be to try to get engineers of these countries together to see if you couldn't get them to work out some overall plan to give both countries more water.

In his article, Lilienthal said that maybe the World Bank could do something about this. I read the article. I bought the magazine. I don't usually buy magazines, but I bought this one. I picked up a telephone and called Lilienthal and told him I read this article, and that I thought I would take steps about it. He said he thought that was a fine idea.

I wrote a personal letter to [Indian Prime Minister Jawaharlal] Nehru. I wrote a letter to Liaquat Ali Khan, who was then Prime Minister of Pakistan. I told him I'd read this article, and I wanted to offer the services of our Bank in trying to work out a program. I was naive about this because I thought maybe we'd get all these engineers together and sit around a table. You could work out a big master plan, because I felt that engineers were different from other people, that they were interested in combating nature, that they were above politics, they didn't care much about politics. I thought if he'd get all of them together, we could do it. But I was naive because I didn't realize the feelings between the two countries and the historical difficulties involved.

It took us seven years to do it. In that way, over that period of years, we prevented any bad situation from developing. I think we stopped the war. It's the most important thing the Bank has ever done, by far.

It was a very difficult job and very discouraging. We not only had to get them to agree on a plan, which incidentally was our plan because they both submitted plans which were miles apart. I said to them all

one day, "We can make money but we can't make water. There's just so much water, and both of your plans are unreasonable. The hell with both of you; we'll make a plan of our own." So we worked out our own plan.

Then we had to sell them on our plan and that was a terrible job. This is the biggest thing we've ever done in the world. The biggest undertaking we ever carried out. These things are wonderful when you pull them off, but gee, they're tough.

### **General Raymond Wheeler**

Engineering Adviser, 1953-1956

Engineering Consultant, 1957-1969

On March 1, 1949, I reported to the Bank for duty in the newly created position of engineering advisor. I had just retired from the United States Army, where I was serving as Chief of the Corps of Engineers.

I think one of the most important projects undertaken by the Bank was this Indus Basin Waters Treaty. Final agreement was reached after eight years of discussions. The Indus Basin Waters Treaty was signed in September 1960.

The treaty is based on a division of the Indus waters along the lines of a proposal made by the Bank to the two governments in February 1954. Under the proposal, the three eastern rivers of the Indus system – that is the Sutlej, the Beas and the Ravi – are for the use of India, and the three western rivers, the Indus, the Jhelum and the Chenab, are for the use of Pakistan.

This division of the waters necessitated the construction of works to transfer from the three western rivers supplies to meet the irrigation uses in those areas of Pakistan which have hitherto depended on supplies from the three eastern rivers. The effect of this transfer is to release the whole flow of the three eastern rivers for irrigation development in India; the system of works to be constructed will however supply further substantial additional irrigation development both in India and Pakistan, and in addition to irrigation will develop important hydroelectric potential in both countries.

The works program consists of two large rock-filled dams, one on the Jhelum River and one on the Indus. (The Mangla dam on the Jhelum river is long enough to "extend from the United States Capitol building to the Lincoln Memorial.") \* The amount of excavation and fill for each of these two dams totals over 200 million cubic yards. The eight link canals to transfer supplies to the eastern rivers have an aggregate length of 388 miles and involve excavation totaling 385 million cubic yards.

The amount of equipment, materials and supplies needed for the program is tremendous. Cement requirements total over 1,600,000 tons. Sand and aggregates, 3,500,000 tons. Revetment material, 2,400,000 tons. Steel, 250,000 tons, and a million tons of petroleum products.

The big problem on the Indus Basin waters dispute was primarily to get the two sides to agree to a general plan, and the economics of various plans had been thoroughly discussed between the three sides, the Pakistan group, the Indian group and the Bank group, and each supported by its own economists.

The two great achievements in this settlement plan are, first of all, that they can go ahead and develop the irrigation, which is a matter of life and death, and almost as important is that it settles a political dispute, so that they can go ahead peacefully and develop there.

*\*From "Road to Huddersfield: Story of the World Bank" James Morris*

### **Sir William Iliff**

Assistant to the President, 1951-1956

Vice President, World Bank and International Development Association, 1956-1962

From 1952 to 1960 Sir William Iliff was the Bank's representative in the negotiations between India and Pakistan which led to the signing of the Indus Waters Treaty.

A team of engineers worked hard for two years, but it became apparent that the real issue here was how were the waters to be divided. It became obvious that if we didn't get some agreement on that particular point, it was quite hopeless to try to work out any comprehensive engineering plan.

In that particular area, water is a very, very precious commodity, and India was not prepared without a fight to give up even one single cusec [a unit of flow (especially of water) equal to one [cubic](#) foot per second]; Pakistan found herself in the same position.

I remember an incident that happened in the course of one of my trips to the subcontinent. This was down in Sindh, which is the southern province of West Pakistan, and one evening at a dinner party I was talking to the police superintendent of the area. I hadn't got anything about water or the Indus in my mind, and I said to the superintendent, "By the way, Superintendent, what's the main cause of crime in your area?" And he said to me, "Sir, there are two. Water and women, in that order."

It was about that time that I came into the operation, almost on a full-time basis, and one worked for almost four-and-a-half years through all sorts of vicissitudes, with all sorts of frustrations. At times the whole operation very nearly blew up, but eventually, by July of 1959, we had reached a point where the issues that were involved had sharpened up, and Mr. Black and I paid a special visit to India to talk with Mr. Nehru, and then subsequently to Pakistan to talk with President Ayub. We then got agreement at that level to the general principles on which a treaty could be based.

The treaty was a very imposing-looking document. It's extremely complicated. I remember, just before the treaty signature, I was having a conversation with Mr. Nehru, the Prime Minister of India, who told me that the night before he had been reading over the treaty and he said there was one particular section which he just couldn't understand. He said to me, "I wonder if you could explain this to me?" I said, "Well, Prime Minister, this rather reminds me of a story that's told of the poet, Robert Browning. He was at a dinner party one night and found himself sitting beside a very attractive young woman who was a great admirer of his works. This young woman said to him, 'By the way, Mr. Browning, I wonder if you'd mind explaining to me the meaning of a particular passage in your poem, *Sordello*?' It's a very obscure poem anyway. And Browning's reply to her was, 'My dear, when *Sordello* was written, only God and Robert Browning knew what it meant, and now only God knows.'" I said to Mr. Nehru, "I'm afraid I find myself almost in the same situation with regard to this passage in the treaty."

We eventually got to the stage of signature, and the treaty signing ceremony was held in Karachi on September 19, 1960, when Mr. Nehru signed for India, President Ayub signed for Pakistan, and I signed for the Bank, because there are certain aspects of the treaty settlement with which the Bank was concerned. And that, we hope, has put the Indus waters dispute to bed—in fact, more than put it to bed, because that rather suggests it may waken again tomorrow morning. I hope it's buried it.

For more information see: *Collier's Weekly*, June 23, 1951

*Are We Losing India?* By David E. Lilienthal

An excellent and very readable description of the World Bank's efforts to bring the Indus Basin Waters Treaty to fruition can be found in *The Road to Huddersfield: A Journey to Five Continents* by James Morris: <https://www.amazon.com/Road-Huddersfield-James-Morris/dp/B008B6OYIE#>

Photos can be viewed here:

[https://archivesmultimedia.worldbank.org/en/search?qterm=Indus+Basin&x=17&y=14&lang\\_exact=English](https://archivesmultimedia.worldbank.org/en/search?qterm=Indus+Basin&x=17&y=14&lang_exact=English)

#### YEARS AGO

<b>75 Years Ago</b> <b>August 1, 1950</b>	<b>Archery Instruction for Staff</b> Archery instructions and play for adults will be held Monday through Friday at 6 p.m. at the 16th and Kennedy Streets, N.W. ranges, with equipment furnished.
<b>65 Years Ago</b> <b>September 1960</b>	<b>Indus Waters Treaty Signed</b> Indus Waters Treaty is signed by Pakistan, India, and the World Bank in Karachi. Indus Basin Development Fund is created, with Pakistan, Australia, Canada, Germany, New Zealand, United Kingdom, and the United States as contributors. The World Bank serves as fund administrator.
<b>September 24, 1960</b>	<b>International Development Association (IDA) Established</b> International Development Association (IDA) comes into being, with an initial subscription of \$912.7 million. The original fifteen signatories include: Pakistan, Sweden, Australia, Vietnam, Norway, China, United States, Canada, Sudan, Malaysia, United Kingdom, Italy, India, Germany, and Thailand. For more information, see: <a href="https://timeline.worldbank.org/en/timeline/home?years=1960#event-international-development-association-ida-created">https://timeline.worldbank.org/en/timeline/home?years=1960#event-international-development-association-ida-created</a>
<b>60 Years Ago</b> <b>August 17, 1965</b>	<b>Indonesia Withdraws from Bank Membership</b> Government of Indonesia withdraws from membership in the Bank (bringing total IBRD membership to 102). Bank lending to the country had been suspended because of an unresolved dispute between Indonesia and the Netherlands over outstanding debts and the nationalization of many Dutch enterprises in 1957. For more information see: <a href="https://timeline.worldbank.org/en/timeline/home?years=1965#event-indonesia-withdraws-from-world-bank-membership">https://timeline.worldbank.org/en/timeline/home?years=1965#event-indonesia-withdraws-from-world-bank-membership</a> .



<b>55 Years Ago</b> <b>September 2, 1970</b>	<b>Operations Evaluation Unit Established</b> For more information see <a href="https://timeline.worldbank.org/en/timeline/home?years=1970#event-operations-evaluation-unit-established">https://timeline.worldbank.org/en/timeline/home?years=1970#event-operations-evaluation-unit-established</a>
<b>50 Years Ago</b> <b>September 1, 1975</b>	<b>McNamara Focuses on Urban Poverty at 1975 Annual Meetings</b> President McNamara focused on urban poverty in his address to the Board of Governors at the Annual Meetings. He stressed the critical need for capital by oil-importing developing countries, re-emphasizing the central issue of development and the problem of absolute poverty. While his Nairobi speech in 1973 had attacked rural poverty, he now concentrated on urban poverty, stating “the central task of development is the reduction and ultimately the elimination of absolute poverty.”
<b>45 Years Ago</b> <b>July 1, 1980</b>	<b>World Bank Administrative Tribunal Begins Operations</b> For more information see: <a href="https://timeline.worldbank.org/en/timeline/home?years=1980#event-world-bank-group-establishes-administrative-tribunal">https://timeline.worldbank.org/en/timeline/home?years=1980#event-world-bank-group-establishes-administrative-tribunal</a>  <b>Bank Exercise Room Opens</b> Bank exercise room opens in the basement of the I Building.
<b>40 Years Ago</b> <b>July 1, 1985</b>	<b>Resident Mission in Beijing, China, Opens</b> World Bank opens Resident Mission in Beijing, China, headed by Edwin Lim.
<b>35 Years Ago</b> <b>September 20, 1990</b>	<b>Czechoslovakia Rejoins Bank, IFC, and IDA</b> Czechoslovakia rejoins the Bank, IFC, and IDA (bringing the total membership of IBRD to 152, IFC membership to 136 and IDA membership to 138).
<b>30 Years Ago</b> <b>September 29, 1995</b>	<b>Yasir Arafat Visits World Bank Headquarters</b> Palestine Authority Chairman Yasir Arafat visits the World Bank Headquarters in Washington to thank Bank staff for their assistance following the 1993 peace accord with Israel. (The Bank had provided a sector-by sector analysis of the area’s most crucial needs and provided \$30 million for an Emergency Rehabilitation Project to rehabilitate roads, power, schools, water, sanitation and other infrastructure.)
<b>25 Years Ago</b> <b>September 26, 2000</b>	<b>2000 Annual Meetings in Prague</b> President Wolfensohn opens Annual Meetings in Prague, Czech Republic. The meetings are marred by violence and protests against globalization and the debt relief initiative and close one day earlier than scheduled. For more information see: <a href="https://www.theguardian.com/business/2000/sep/28/imf.economics">https://www.theguardian.com/business/2000/sep/28/imf.economics</a>

## TRANSITIONS

*Welcome!*

**We welcome the following World Bank Group retirees/alumni to the 1818 Society. Country of intended residence other than the USA has been added after their names.**

Umou Albazzaz	Valbona Kullakshi
Felipe Albertani	Victoria Kwakwa
Naser Alizadeh	Rajiv Lall, <i>Singapore</i>
Steven Baillie, <i>Canada</i>	Pierre Laporte, <i>Seychelles</i>
Bola Bamidele, <i>UK</i>	Kim See Lim
Parvez Bashir	Julio Loayza
Allison Berg	Eric Manes
Christian Berger, <i>Italy</i>	Brenda Manuel
Kamel Braham, <i>Canada</i>	Elisabetta Marmolo
Marc Carre	Emiko Masaki, <i>Japan</i>
Indira Chand	Yoshiko Masuyama, <i>Japan</i>
Rafika Chaouali	Nacer Megherbi
Aldo Chavarri Angeles, <i>Peru</i>	Snezana Mitrovic
Ladisy Chengula, <i>Tanzania</i>	Hideki Mori
Jayashree Colaco	Helga Muller
Lori Anna Conzo	Chetana Neerchal
Ijsbrand de Jong, <i>France</i>	Mai Nguyen, <i>UK</i>
Uwe Deichmann	Berk Ozler, <i>New Zealand</i>
Berhane Deressa	Nandita Patkar
Darryl Dong	Rasit Pertev, <i>Turkey</i>
Alexandre Dossou, <i>Benin</i>	Janet Piller
Angelita Edwards	Phyllis Porter
Enick Fernandes	Luis Prada, <i>Italy</i>
Freddy Ferrufino	Stefan Ranovona Rajaonarivo, <i>Kenya</i>
Martin Fodor, <i>Slovak Republic</i>	Dirk Reinermann
Samantha Forusz	Kanta Rigaud
June Ghimire	Mathew Saal
Georges Ghorra, <i>Lebanon</i>	Ethel Sennhauser
Leonita Gimeno	Anju Sharma
Agnelo Gomes	Peter Silarszky
Rajeev Gopal, <i>India</i>	Paul Snaith
Keith Grocock	Rajeev Swami
Mona Haddad	Lydia Tietz
Sara Haq	Silvana Tordo
Eric Jourdanet	Linda Van Gelder
Mara Luisa Juico	Meera Viswanathan
Yusuf Karacaoglu	Rebecca Xie
Amira Kazem, <i>Egypt</i>	Joanne Young
Jennifer Keller	Xiaoan Zhu
Brigitte Kerby	



**We regret to inform you of the following deaths  
based on information provided by the Pension Administration Division.  
We extend our sincere sympathy to the families.**

**Joe Roy Armstrong**, 86, of Woodbridge, VA, on March 28, 2025. Mr. Armstrong retired from the Bank in 2000.

**Frances E. Bawden**, 92, of Frankston, Australia, on May 11, 2025. Ms. Bawden retired from the Bank in 1988.

**John Besant-Jones**, 83, of Dorset, UK, on December 31, 2024. Mr. Besant-Jones retired from the Bank in 2003.

**Meenakshi H. J. Bove**, 87, of Great Falls, VA, on May 22, 2025. Ms. Bove retired from the Bank in 1985.

**Patrick Bultynck**, 74, of Waterloo, Belgium, on June 8, 2025. Mr. Bultynck retired from the Bank in 2004.

**Philip Condon**, 73, of Bantry, Ireland, on March 13, 2025. Mr. Condon retired from the Bank in 2010.

**Sergio Contreras**, 82, of Scottsdale, AZ, on April 10, 2025. Mr. Contreras retired from the Bank in 1997.

**Horacio Court**, 78, of Springfield, VA, on June 9, 2025. Mr. Court retired from the Bank in 1997.

**Jay Derrick**, 90, of Ooltewah, TN, on May 10, 2025. Mr. Derrick retired from the Bank in 1996.

**Cvitan Dujmovic**, 84, of Zagreb, Croatia, on March 27, 2025. Mr. Dujmovic retired from the Bank in 1990.

**Ernest Durrant**, 99, of Qualicum Beach, BC, Canada, on March 19, 2025. Mr. Durrant retired from the Bank in 1980.

**Shakil Faruqi**, 83, of Rockville, MD, on April 16, 2025. Mr. Faruqi retired from the Bank in 1997.

**Paul Geli**, 91, of Bethesda, MD, on April 30, 2025. Mr. Geli retired from the Bank in 1989.

**John Nigel Green**, 102, of McLean, VA, on April 28, 2025. Mr. Green retired from the Bank in 1987.

**Sandra Groves**, 82, of Benowa Waters, Qld, Australia, on April 12, 2025. Ms. Groves retired from the Bank in 1987.

**Clell G. Harral**, 85, of Fort Worth, TX, on May 21, 2025. Mr. Harral retired from the Bank in 1995.

**Randolph L. P. Harris**, 82, of Washington, DC, on June 5, 2025. Mr. Harris retired from the Bank in 1999.

**John W. H. Huang**, 94, of Alexandria, VA, on March 29, 2025. Mr. Huang retired from the Bank in 1992.

**Gilberte Kerby**, 92, of Bethesda, MD, on May 23, 2025. Ms. Kerby retired from the Bank in 1989.

**Alexander Keyserlingk**, 84, of Tamarac, FL, on April 16, 2025. Mr. Keyserlingk retired from the Bank in 2001.

**Sarshar Khan**, 87, of Summerville, SC, on March 14, 2025. Mr. Khan retired from the Bank in 1997.

**Audrey Knight**, 91, of Alexandria, VA, on May 10, 2024. Ms. Knight retired from the Bank in 1996.

**Ritva Marengo**, 86, of Linkoping, Sweden, on May 7, 2025. Ms. Marengo retired from the Bank in 1999.

**A. C. Martin Del Campo**, 76, of Chevy Chase, MD, on April 10, 2025. Mr. Martin Del Campo retired from the Bank in 2001.

**Jacques M. P. Martinod**, 92, of San Francisco, CA, on May 21, 2025. Mr. Martinod retired from the Bank in 1992.

**Maureen McDonald**, 85, of Rosebud, Australia, on March 23, 2025. Ms. McDonald retired from the Bank in 1995.

**Carol Mulligan**, 67, of San Ysidro, CA, on April 17, 2025. Ms. Mulligan retired from the Bank in 2024.

**George Murphy**, 91, of County Kerry, Ireland, on May 6, 2025. Mr. Murphy retired from the Bank in 1983.

**Laura Raimondo**, 64, of Rome, Italy, on March 26, 2025. Ms. Raimondo retired from the Bank in 2002.

**Lorna Samson**, 92, of San Antonio, TX, on March 25, 2025. Ms. Samson retired from the Bank in 1995.

**Hanna M. S. Sarkees**, 83, of Macomb, MI, on April 8, 2025. Ms. Sarkees retired from the Bank in 1997.

**Gabriel Siri**, 93, of Rockville, MD, on March 21, 2025. Mr. Siri retired from the Bank in 1986.

**Roy Stacy**, 87, of Paimpol, France, on March 10, 2025. Mr. Stacy retired from the Bank in 1993.

**Shunso Tsukada**, 77, of Kanagawa-Ken, Japan, on April 1, 2025. Mr. Tsukada retired from the Bank in 2000.

**Katharine Tyler**, 75, of Washington, DC, on June 3, 2025. Ms. Tyler retired from the Bank in 2008.

**Rita Vartanian**, 81, of Washington, DC, on April 9, 2025. Ms. Vartanian retired from the Bank in 1996.

**K. Viswanathan**, 92, of Bethesda, MD, on August 13, 2024. Mr. Viswanathan retired from the Bank in 1994.

**Dusan Vujovic**, 73, of McLean, VA, on May 15, 2025. Mr. Vujovic retired from the Bank in 2011.

**David Welch**, 81, of Bradenton, FL, on May 24, 2025. Mr. Welch retired from the Bank in 2005.

We are including the contact information for deceased members whose family have agreed to the publication of their contact information in the Quarterly so former colleagues may send condolences directly to them.

**Deceased: Sergio Contreras**

**Contact: *Rodrigo Contreras (brother)***

**Address:** Rubia Albión 23, Viña del Mar, Chile

**Email:** rodrigocontreras27@gmail.com

**Deceased: Jay C. Derrick**

**Contact: *Josephine Derrick (spouse)***

**Address:** 8309 Heron Circle, Ooltewah, TN 37363

**Email:** joderrick38@gmail.com

**Deceased: Gilberte Beaufils Kerby**

**Contact: *Brigitte Kerby (daughter)***

**Address:** 11301 Empire Lane, North Bethesda MD 20852

**Email:** kerby.brigitte@gmail.com

**Deceased: Ritva E. Marengo**

**Contact: *Eva Haimi (niece)***

**Address:** Jakobsdalsvägen 29, 13152 Nacka Strand, Sweden

**Email:** eva.haimi@gmail.com

## 1818 SOCIETY® CONTACTS



**President:**

Anis Dani

[adani@1818alumniwbg.org](mailto:adani@1818alumniwbg.org)

**Office Staff:**

Dennis Bacani, Brenda Bermudez  
[1818Society@wbgalumni.org](mailto:1818Society@wbgalumni.org)

**Office Address:**

MC 1-852, 1818 H Street, NW

Washington, DC 20433

(Use 19<sup>th</sup> Street entrance,  
 opposite the IMF-1 Building)

Office Hours: 10:00am-4:00pm, Monday-Friday

Telephone: +1 (202) 458-1956/1957

Fax: +1 (202) 522-2417

E-Mail: [1818Society@wbgalumni.org](mailto:1818Society@wbgalumni.org)

Website: [www.wbgalumni.org](http://www.wbgalumni.org)

**Mailing Address:**

World Bank

MSN MC 1-104

1818 H Street, NW

Washington, DC 20433

**Medical Insurance & Benefits  
 HR Service Center**

Telephone: +1 (202) 473-2222

Fax: +1 (202) 522-2150

Email:

[hroperations@worldbank.org](mailto:hroperations@worldbank.org)

(ALWAYS include your UPI)

**Pension Administration**

Telephone: +1 (202) 458-2977

Fax: +1 (202) 522-1723

Email:

[1pension@worldbank.org](mailto:1pension@worldbank.org)

(ALWAYS include your UPI)

**Tax Office  
 (For Net Staff Retirement Plan  
 Members)**

Telephone: +1 (202)- 458 4191

Fax: +1 (202) 614-6331

Email: [taxoffice@worldbank.org](mailto:taxoffice@worldbank.org)

**Responsibility Matrix**  
**2024 – 2025**

<b>1818 SOCIETY BOARD</b>	<b>Names</b>
<b>Chair &amp; President</b>	<b>Anis Dani (President and Chair):</b> adani@1818alumniwbg.org
<b>Directors</b>	<b>Morallina George:</b> morallinag@gmail.com <b>Aurelio Menendez-Garcia:</b> aureliomenendezgarcia@gmail.com <b>Maryvonne Plessis-Fraissard:</b> mplessisfraissard@gmail.com <b>Van Pulley:</b> vtpulley1@hotmail.com <b>Negar Rafikian:</b> negar.rafikian@gmail.com <b>Sanjivi Rajasingham:</b> csanjivi@gmail.com <b>Lynne Sherburne-Benz:</b> lsherburnebenz@1818alumniwbg.org <b>Katia Tabash:</b> katiatabash@gmail.com <b>Mark Walker:</b> walkermark208@gmail.com
<b>Vice President</b>	<b>Maryvonne Plessis-Fraissard:</b> mplessisfraissard@gmail.com
<b>Secretary</b>	<b>Susan Dubas:</b> sdubas@1818alumniwbg.org
<b>Treasurer</b>	<b>Gail Davenport:</b> davenport.gail@gmail.com
<b>Editor, Quarterly</b>	<b>Tom Blinkhorn:</b> tblinkhorn@gmail.com
<b>Tax Advisor</b>	<b>Robin Kambe:</b> robin@robinkambe.cpa



<b>COMMITTEES/GROUPS</b>	<b>Chair/Co-Chairs/Members</b>
<b>Pension Committee</b>	<b>Lynne Sherburne-Benz (Chair)</b> lsherburnebenz@1818alumniwbg.org, <b>Merli Margaret Baroudi</b> , <b>Christian Grossman</b> , <b>Eric Nothman</b> , <b>Debra Lynn Perry</b> , <b>Sanjivi Rajasingham</b> , <b>Sandor Sipos</b> , <b>Fred Wright</b> , and <b>Javed Hamid (Ex-officio)</b>
<b>Health Insurance Committee</b>	<b>Morallina George (Chair)</b> morallinag@gmail.com, <b>Armin Fidler</b> , <b>James Harrison</b> , <b>Susan Hirschberg</b> , <b>Jeanette Murry</b> , <b>Vinh Nguyen</b> , <b>Negar Rafikian</b> . <b>Katia Tabash</b> and <b>Eduardo Wallentin, (Ex-officio)</b>
<b>Information Management &amp; Technology (IMT) Committee</b>	<b>Anis Dani</b> , <b>Susan Dubas</b> , <b>Mavee Park</b> , <b>Shirley Tan</b> , <b>Dennis Bacani</b> TechHelp@1818alumniwbg.org
<b>Taxation and Immigration</b>	<b>Deane Jordan</b> , deane.jordan@gmail.com
<b>Members Helping Members (MHM)</b>	<b>Jacomina de Regt</b> , jacominaderegt@gmail.com; <b>Katharina Strydom</b> , k2strydom@gmail.com; <b>Eduardo Wallentin</b> , ewallentin@gmail.com
<b>Administrative Professionals Group Plus (APGP)</b>	<b>Joyce Rompas</b> , joycerompas@gmail.com
<b>Active LifestyleZ:</b>	
<b>Art Club</b>	<b>Dominique Lallement</b> , dominique.lallement@gmail.com; <b>Margarita Caro</b> , may.sita@hotmail.com; <b>Arleen Seed</b> , arleenseed@gmail.com
<b>City Walking Group</b>	<b>Monica Das Gupta</b> , mdasgupta@gmail.com
<b>Hiking Club</b>	<b>Anis Dani</b> , adani@1818alumniwbg.org; <b>Maryvonne Plessis-Fraissard</b> , mplessisfraissard@gmail.com
<b>Yoga Club</b>	<b>Maryvonne Plessis-Fraissard</b> , <b>Simone Lee</b> , 1818society@wbgalumni.org

CHAPTERS	Chairs
<b>ANZ</b> (Australia/New Zealand)	<b>Annette Dixon</b> , annettemdixon@gmail.com; <b>Betty Hanan</b> , bettyhanan193@gmail.com
<b>Brazil</b>	<b>Nelson de Franco</b> , ndefranco@uol.com.br
<b>Chile</b>	<b>Edgardo Barandarian</b> , barandarian507@gmail.com
<b>Florida</b>	<b>Mark Walker</b> , walkermark208@gmail.com
<b>French-Speaking</b>	<b>Olivier J. Lambert</b> , olivierjlambert@gmail.com
<b>DACH</b> (Germany/Austria/Switzerland)	<b>Margret Thalwitz</b> ; <b>Christine Wallich</b> , DACH@1818alumniwbg.org
<b>Iran Chapter (DC)</b>	<b>Mehrnaz Teymourian</b> , mehnaz@teymourian.com
<b>Japan</b>	<b>Masaaki Amma</b> , masaakiamma1@gmail.com
<b>The Netherlands</b>	<b>Jacomina de Regt</b> , jacominaderegt@gmail.com
<b>UK</b>	<b>David Potten</b> , DavidPotten@compuserve.com
THEMATIC GROUPS	Chair/Co-Chairs
<b>Agriculture, Food &amp; Rural Development</b>	<b>Preeti S. Ahuja</b> , preetisahuja@outlook.com
<b>Economics</b>	<b>Shanta Devarajan</b> , shantayanan@gmail.com; <b>Louise Cord</b> , lcordguiot@gmail.com
<b>Education</b>	<b>Robin Horn</b> , robinshorn@gmail.com; <b>Larry Wolff</b> , larrywolff@live.com; <b>Helen Abadzi</b> , habadzi@gmail.com; <b>Steve Heyneman</b> , s.heynean@vanderbilt.edu
<b>Energy</b>	<b>Eugene McCarthy</b> , emccarthy@1818alumniwbg.org; <b>Charles Feinstein</b> , charles.feinstein@gmail.com
<b>Gender &amp; Development</b>	<b>Nadereh Chamlou</b> , nchamlou@gmail.com; <b>Dominique Lallement</b> , Dominique.lallement@gmail.com
<b>Global Finance</b>	<b>Aquiles Almansi</b> , aquiles.almansi@gmail.com; <b>Massimo Cirasino</b> , cirasinomassimo@gmail.com
<b>Governance</b>	<b>Deborah Wetzel</b> (chair), deborahlwetzel@gmail.com; <b>Vinay Bhargava</b> , vinaybhargav@gmail.com; <b>Richard Cambridge</b> , rafcambridge@gmail.com
<b>Health, Nutrition &amp; Population</b>	<b>Tawhid Nawaz</b> , tawhidn@gmail.com
<b>Social &amp; Environment</b>	<b>Ede-Ijjasz Vasquez</b> , eijjasz@eigen-impact.com
<b>Transport</b>	<b>Aurelio Menendez Garcia</b> , aureliomenendezgarcia@gmail.com; <b>Richard Podolske</b> , rpodolske@gmail.com
<b>Urban &amp; Water</b>	<b>Alex Bakalian</b> , alexbakalian@gmail.com; <b>Sylvie Debomy</b> , sylvie.debomy@gmail.com; <b>Catherine Farvacque-Vitkovic</b> , cfarvacque-vitkovic@hotmail.com; <b>Gustavo Saltiel</b> , gsaltiel123@gmail.com
<b>WBG History</b>	<b>John Heath</b> , jrichardheath@gmail.com