

**THE WORLD BANK GROUP STAFF ASSOCIATION**

**ORAL HISTORY PROGRAM**

**Transcript of interview with**

**GILLIAN R. KAPLAN**

**March 4, 1988  
Washington, D.C.**

**Interview by: Charles Ziegler**

**[Begin Tape 1, Side A]**

**ZIEGLER:** My name is Charles Ziegler, and I have with me here at the headquarters of the World Bank Ms. Gillian R. Kaplan, as part of the series of oral history interviews dealing with the history of the Staff Association. Gillian, a South African national, joined the Bank in June 1969. She is a founding member of the Staff Association. She served on its Constituent Assembly that was elected in 1971. In May of that year, she was a member of the working party established by the Constituent Assembly to explore ways of improving the traditional relationship between Bank staff and the administration on matters concerning conditions of service and conditions of work. She became a member of the committee elected to draft a constitution for the Staff Association, along with [Sydney] Raymond Cope and Peter Eigen. Gillian served as a Delegate in the Assembly of the Staff Association, and was elected its Chairman in 1973.

Well, Gillian, if we can go to the beginning, from your point of view, what factors impelled the staff to create the Staff Association in the first place?

**KAPLAN:** Charles, I think there was one major factor, and that was a complete lack of communication at that stage of the game between staff and management. Staff had absolutely no input on benefits. There was no sense of whether the staff wished to have one benefit as opposed to another. And something that springs very quickly to mind--the Medical Insurance Plan. There was no avenue for communication at all. And this really was one of the factors where the staff felt that rather than being dictated to they should participate in some way in the procedures for making benefits available to them.

**ZIEGLER:** Did the initiative for the Staff Association come from staff or management? It sounds like a silly question, I suppose, but apparently management was not at all averse to the idea of a Staff Association, and in fact quite the contrary, they seemed to be eager for one. At least that's what I've been told. But who got the push going, essentially? Where did that come from?

**KAPLAN:** Well, I think management--and here again one tries to define management--I think management in those days, in the minds of those of us who got involved right at the beginning, was the Personnel Department. Management was anxious to have some communication with the staff. It did not know which avenue to go through. We didn't have the kind of setup you have in the Bank today with varying committees up at the top talking to other committees that are talking to other committees.

So management was aware of the fact that there was dissatisfaction among the staff because there wasn't any communication. I think the feeling was, "Let's set up something." And then the feeling was, "Let the staff set up something." The staff were pushing for it as much as the management was.

It was probably very fortunate, definitely very fortunate, that Mr. [Robert S.] McNamara was the President of the Bank at the time because he had dealt with labor unions, and he must have realized the benefits of having a channel of communication.

**ZIEGLER:** So Mr. McNamara was in favor of the Staff Association?

**KAPLAN:** It was very interesting because he was in favor of it; I think we all felt at the time that he was in favor of it. He never gave his blessing to it as such, that came later when the Staff Association got into the area of salary--which obviously is a Board decision--but he permitted the matter to be discussed with the staff and ensured that the Staff Association had an input. At that stage of the game, we weren't even thinking about that. In fact, the constitution of the Staff Association does not permit discussions with individual E.D.s [Executive Directors] or the Board. So we really weren't thinking about it from that point of view, from the point of view of getting that involved in discussion of increases in salary; there were other areas of concern.

**ZIEGLER:** It was more working conditions than salary?

**KAPLAN:** Yes. It was working conditions, most particularly the difference in handling staff--what was in those days called professional and nonprofessional staff. And a lot of secrecy. People just didn't know why one person got one thing and another one didn't; why one category was treated in one way and another category in another way in an international institution. So it was really to open that channel of communication and to find out why things were being done. Not that we felt they were always being done incorrectly, but why? What was the reason?

**ZIEGLER:** Was there any opposition from the staff in setting up the Staff Association?

**KAPLAN:** Oh, yes. One particular group of the staff at that stage was IFC [International Finance Corporation]. People in IFC felt very anti-Staff Association, which they regarded as a "union". And given the type of work being done in IFC and the people that were brought into IFC to do that work . . . They thought of a Staff Association as being a union, a labor union, and what need was there for a labor union in an international finance corporation? So there was a tremendous amount of opposition. In fact, I think in the first provisional Delegate Assembly we never had anybody from IFC. It took quite some time for IFC to get involved in the Staff Association.

**ZIEGLER:** I notice from reading some of the early papers on the Staff Association that there's a good deal of objection from IFC. They're the ones who always seem to be raising this issue or that issue.

**KAPLAN:** Yes, yes.

**ZIEGLER:** They later did come aboard, though?

**KAPLAN:** Yes, they came aboard, and I think now they're pretty well represented.

**ZIEGLER:** You were involved a lot in the basic organization, the nitty-gritty of founding the Staff Association. What proved to be the most difficult organizational issues?

**KAPLAN:** Right at the very beginning we were trying to draw up the constitution, which as you know had to be passed by a majority of all the staff on the books of the World Bank. It's very interesting because we--we the working party--had set it up in such a manner. . . We were pretty determined to let the management of the Bank know that if there were going to be a Staff Association, it was going to be the body of the majority of the staff. We had decided in the working party that we would require a majority of all staff on the books of the Bank at that stage voting in favor, and that meant that if you didn't cast a vote, it was a negative vote. So I would say organizationally probably the most difficult thing was to get the locale of all the staff in the Bank at that stage. There were people on home leave; there were people on missions. You know how people travel.

**ZIEGLER:** Yes.

**KAPLAN:** They were just scattered everywhere. We spent days and nights finding out from the Travel and Shipping Division--we didn't have American Express; we had Bank staff as travel agents in those days-- finding out where all these staff members were so that we could contact them and say, by such-and-such a date, we require from you a "yes" vote, and if we don't hear from you, then it's taken as a "no" vote. That was really a very, very hectic time because we had decided if we didn't get a majority of people voting in favor of setting up the Staff Association, we wouldn't set it up.

**ZIEGLER:** What was the sense at the time among those who were organizing the Staff Association? Were you confident that it was going to go through?

**KAPLAN:** It was panic. It was actually panic stations. I think we were confident that if we managed to get hold of everybody it would go through. The feeling of having to have this avenue of communication opened was very strong. But then it turned into panic when we realized this enormous job of contacting everybody.

People at Headquarters weren't a problem. They were here, and we managed to get hold of them, but it seemed to be a very busy travel time, and people were all over the place. I can well recall the few evenings where we . . . In fact, it was one evening that we had set aside to open all the ballots, and we had outsiders there to make sure that we weren't cheating on the balloting process . . .

**ZIEGLER:** You say outsiders--you mean other Bank staff members?

**KAPLAN:** Yes, who were not working in the committee at that stage. Opening all these votes and checking off people's names. And it was amazing the response we got. I believe about 86 percent of the staff voted in favor of the Staff Association. But we were just wondering whether we would even get 51 percent of people replying. We didn't know until that last day.

**ZIEGLER:** You were involved in what was called the Working Party. You might want to talk a little bit about the Working Party.

**KAPLAN:** The Working Party was set up by the provisional Delegate Assembly to explore the ways to strengthen the relationship then between staff and management. I think there were 20 of us on the Working Party originally, and then it whittled down; it became smaller as we went along. It was hard work, because we didn't even have consensus among us.

**ZIEGLER:** That was my follow-up. How did you work among yourselves there? By votes or consensus or . . .

**KAPLAN:** I'm a little bit rusty on that. I don't think it was by vote, I think we tried to get a consensus. We had two people who were working in the Personnel Department, and they both felt that it was going to be a conflict of interest because management, as I mentioned, was regarded as Personnel: that was all the management we knew. But it was more by consensus. I don't believe we sat down and had to vote on things. I think it was generally a feeling of consensus. But then it became: What areas are we talking about? What do we need to look into? Because once we got working, there was so much that needed to be looked into. And we had a very short timetable in which to do this.

**ZIEGLER:** And you produced a report which was, as I remember, adopted by the Delegate Assembly, was it not?

**KAPLAN:** Yes, we put forward a report, just for the Delegate Assembly to agree which way we should be going. Now when I talk of the Delegate Assembly, I'm really talking about a lot of very interested staff. I mean, we didn't have a Staff Association per se.

**ZIEGLER:** Because apparently it hadn't been voted formally into existence.

**KAPLAN:** Exactly. But out of that came the three-man--two men and one woman--Committee to draw up the constitution.

**ZIEGLER:** And you were the woman involved in that?

**KAPLAN:** Yes.

**ZIEGLER:** Well, last year might have been more appropriate to discuss this (the bicentennial of the American Constitution), but I know from having read the report that you studied the constitutions of a number of international organizations. There are sound precedents for that.

**KAPLAN:** Yes. That's exactly what we did. It was a lot of work. First, we had to get everything we could from these various institutions and then study them and try to see

how, or if, to adapt any of them to fit the proposed Bank staff association. Peter Eigen and I went up to New York to the UN and we sat in on an Assembly meeting—I don't know if they called it the Delegate Assembly but pretty much the same--in the UN. And it was very interesting because the UN has a staff union. Things might have changed there by now; I've been out of the picture for some years.

**ZIEGLER:** I was up there a couple of years ago, and it sounds right.

**KAPLAN:** They have a staff union, and the Chairman or the President of the staff union, who is a permanent member of the UN staff, takes a leave of absence for a year or for as long as the term lasts. In fact, I think it was a three-year term or two-year term.

**ZIEGLER:** I think it's two.

**KAPLAN:** Two-year term. In those days, of course, when we set up the Staff Association, we did not have a permanent Chairman. I mean, whoever was doing the job had to do it in addition to their regular job and there were some pros and some cons in the system that we saw in the UN. I think probably one of the drawbacks was that people were reluctant to be put forward as the Chairman of the UN staff union if they were not very, very secure in their jobs or if they felt that their chances for promotion were going to be somewhat compromised by not constantly being on their full-time job because they were doing staff union work. But it was very interesting sitting in that particular meeting.

**ZIEGLER:** I think that at the UN they have considerably more difficulties than we do at the Bank. There's a political element that intrudes there. We have our share of personnel management problems but nothing to the extent that they have, with their quotas and the like.

**KAPLAN:** Very true. We found out an awful lot from that particular visit. I think one of the things that impressed me most--in fact, we put it into our report, but it was not adopted by the Assembly--was the way those meetings were run. They had a Speaker of the Assembly who actually ran the Assembly meetings, and he was neither a Delegate, nor was he the Chairman of the Assembly. And they had somebody with *Roberts Rules of Order* on the one side. I guess that followed from the UN General Assembly's own way of doing things. We studied a lot of constitutions and took some things out of some and rejected a lot because we just didn't feel they fit in with what we were looking for.

**ZIEGLER:** When you drafted the Constitution, there was, as we said, a drafting committee of three people. What was the working relationship like there? I mean, quite frankly, you have two professional-level males and you have a support-level female. This is going to intrude a bit on this whole interview, but it's an issue that has not left us to this day, most assuredly. How did you find your working relationship with these colleagues on the drafting committee?

**KAPLAN:** I had no problem at all, and I think it was because of the other two people. The late Raymond Cope was an institution in the Bank. I don't know if you ever knew him personally.

**ZIEGLER:** No. I knew of him.

**KAPLAN:** In those days he was Secretary to the Loan Committee. Of course, the whole structure of the Bank has changed. That probably wouldn't mean a thing in the Bank today, but it was a very, very high position. A wonderful man, really wonderful, a gentleman down to his fingertips. With the most wonderful command of the English language.

**ZIEGLER:** Always helpful in drafting constitutions.

**KAPLAN:** Oh, yes. It was incredible. And we were very fortunate that he was a member of the Staff Association and a Delegate representing the Secretary's Department and both [J. Burke] Knapp's shop and the top part of the Bank. Peter Eigen was a practicing lawyer at the time--and European--so that one got some flavor of staff unions or staff associations in the international sense. I had absolutely no problem. I never felt that I was nonprofessional, to use the old terminology, and they were professionals. We put in a lot of work in the evenings because we were all busy during the day. Many, many weekends. And nobody seemed to mind. I had no problem at all working with them. But as I say, it was the people involved. It might have been very different had it been a couple of other people.

**ZIEGLER:** One of the organizational questions that has been raised is really why the Bank went the delegate assembly route rather than, say, a more centralized type of staff association, such as the [International Monetary] Fund has, where you have a committee elected at large and they go to it, whereas we have delegates representing specifically defined constituencies.

**KAPLAN:** Probably the main reason for that was the size of the two institutions. I mean, we were talking in those days, when we set up the Staff Association, of three thousand staff members, between two-and-a-half and three thousand. It was just before the reorganization of 1972; the expanding Bank had really taken force. The Fund was very small. I don't know what the numbers in the Fund were. If you have a smaller institution, you can select 12 delegates from among the staff; if you have a large institution, it's not that easy. I think that really was the main reason why we did it then and why I think it's still a good idea now.

**ZIEGLER:** What were the thoughts of the Staff Association founders concerning the problem of representing both higher level and support level staff, which at least potentially have different interests? And this is again another problem that is still very much with us today.

**KAPLAN:** There was quite a push from staff generally, various groups of staff, to have two staff associations. There was never any feeling among the founding members of the Staff Association but that there should only be one. We felt that with one Staff Association we could be speaking with one voice to the management. I can understand the apprehensions that existed in those days, and maybe, as you say, they still do exist.

They looked at the people who were in that Constituent Assembly, and with very few exceptions they were all professional staff, higher level staff. They didn't feel their interests would either be understood or be taken into account. More the fact that their interests perhaps wouldn't be well understood. But there were people in that Constituent Assembly, and ones that come to mind--Mats Hultin, Jim [James] Chaffey, Bengt [G.] Sandberg--who understood and sympathized with the nonprofessional staff problems that existed in those days. And I think they showed that over the years of their involvement.

But among the support staff there was that feeling that you're going to set up a Staff Association, and what's it's going to look at? It's going to look at the complaints and the problems of the "professional" staff, and they don't have as many concerns as we do. Who's going to talk for us? We're going to be left behind. But the founding members of the Staff Association felt the worst thing that could have happened would have been to set up two Staff Associations. To this day I believe it would still be very bad to have that. I think both higher-level and support-level staff in the Bank need support from each other, and the only way you're going to get it is through a combined show of interest.

**ZIEGLER:** Who were some of the staff members most prominently associated with the establishment of the Staff Association, and what were their contributions? I know you mentioned a couple already, like Bengt Sandberg.

**KAPLAN:** Mats Hultin, Jim Chaffey, Peter Eigen, of course, was involved right at the beginning. Paula [T.] Valad was very involved, as was Madeleine Wyss. Steve [Stephen D.] Eccles was one of the founders, too. I couldn't say individually what the contributions were--which I think is a good thing. I don't think one wants to look at who made a particular individual contribution. I think the contribution was a joint effort. We all made a big contribution, but I would hate to say this one did this as opposed to the next one.

**ZIEGLER:** What initially induced you to become active in the Staff Association?

**KAPLAN:** Well, once I became aware of problems that existed, particularly among the support staff, because for some reason or the other, people thought they could come and talk their problems out with me. I'm probably a person that always likes being involved in things. For many years in South Africa I was a Jaycee. In fact I'm very proud to say I still am. I don't know if you know the Junior Chamber of Commerce. It's a very large, worldwide organization. When I joined the Jaycees, there were only two countries in the world that admitted women. It's always been a man's bastion in America, until the Supreme Court ruled that they had to admit females! So I got very involved in the Jaycees, which is an organization where you try to make some difference in the

community, and you do it by undertaking projects. Sometimes the projects don't always work out the way you wish they would, but at least you've learned to better yourself through the work done.

It was probably that I had always been a person who, even in high school, had gotten involved in something, the debating society or some thing or the other. And I just felt that there was a need, again, for some communication, because I was somebody that people felt they could come and talk to. And yet I had no channel of communication, other than people I happened to know somewhere along the line, to pass these concerns on to. And I guess that's really why I joined the working party.

**ZIEGLER:** Well, of course, you were elected Chairman of the Staff Association in 1973. During your term of office, what were some of the major issues that you had to confront?

**KAPLAN:** There were two things. One, from the point of view of the staff, was to get the management to move on equality in treatment of staff, because again we had this "professional-nonprofessional" system going in the Bank.

**ZIEGLER:** Equality in terms of treatment of access to benefits also?

**KAPLAN:** Yes. But you know, Charles, it didn't just stop there. The other major thing was really maintaining the credibility of the Association with the management. Here we had set up a Staff Association; we had moved along the way quite well at the time, but we still weren't 100 percent sure that we were regarded as seriously by the management of the Bank, particularly Mr. McNamara and his senior advisers, as we saw ourselves.

From the staff point of view, it was really equality and treatment of staff. Now benefits came into it. Benefits only came into it because they had this abominable system in those days of calling staff "professional" and "nonprofessional". And the nonprofessional staff were divided into General Services staff--which comprised in the main: secretaries, print shop staff and chauffeurs--and a system that Mr. McNamara had set up called "Special Services." The Special Services staff seemed to fit in nowhere.

**ZIEGLER:** I know because I was one of them.

**KAPLAN:** Neither fish nor fowl. And whether you were called professional or nonprofessional--it still sticks in my throat using the terms, but I use them for the sake of history--determined your access to benefits. Not whether you were a Frenchman or an American. It was just whether you were called professional or nonprofessional--in other words, what level you fell into. And that had a terrible effect on staff, and I could see it all the time. I could see it constantly with staff.

I'll give you what I used as the simplest of examples when I was trying to get the then Vice President [Bernard] Chadenet, to take our feelings up to McNamara. One would get a Y.P. [Young Professional], a 26-year-old Y.P., recruited, for instance, in Germany or France, brought to the Bank with all costs paid. Cat and dog and car and boat and

furniture settled down in Washington. He would be working in an office where he may have had a very professional 40- to 45-year-old secretary, professional in that, behind the keyboard, she knew exactly what she was doing: trying to work out economics, maybe not, but a professional secretary. Because he was called a "professional," she was expected to call him Mr. Smith; he would call her Mary. So it was, "Mary, fetch my coffee," "Mary, do this," "Mary, do that." "Yes, Mr. Smith," "No, Mr. Smith." So this professional-nonprofessional thing took all kinds of turns in the way people were being treated and were treating other people.

**ZIEGLER:** So it had, in a sense, a social impact.

**KAPLAN:** Absolutely.

**ZIEGLER:** Quite apart from just access to benefits.

**KAPLAN:** Absolutely. And it had really gotten to the point where people—the "nonprofessional" staff--were getting very, very uptight about the situation. So it wasn't just access to benefits. It was really being recognized as staff members of the World Bank, not as somebody in the Print Shop as opposed to a division chief. The guy in the Print Shop was doing a professional job in the printing area, and the division chief supposedly was doing a professional job managing a division. They were each professionals in their own right. And, you know, the opposite of a professional is a nonprofessional. Take a division chief, put him behind a typewriter, and he'd be as nonprofessional as anybody. So it really was having tremendous impact on the morale of the staff at that stage.

**ZIEGLER:** Another issue I know you addressed was salary. Twice you had salary discussions--well, I'm sure you had discussions more frequently than that, but twice the issue of salary increases came up. You said at the outset that when the Staff Association was started, negotiating salaries really wasn't on people's minds. But clearly it must have gotten on people's minds rather quickly, since already in 1973 there were salary discussions.

**KAPLAN:** Yes. It wasn't the main thing on people's minds to begin with. That was not one of the reasons why we set up the Staff Association. I think once we got involved in discussing other areas of concern . . . The management had always regarded salaries--and probably still does, and in my opinion I think they're right—as part of a package of benefits available to the staff. So we really got involved in salary discussions when we were discussing benefits available to the staff. Management constantly said, "You cannot isolate salaries from the amount, for instance, of sick leave that is granted to staff the day they start. That is a cost. Annual leave is a cost, as are home leave and education benefits." So one had to look at a package of benefits available to the staff, and that's really how we got involved in the salary issue.

**ZIEGLER:** As part and parcel of the whole package?

**KAPLAN:** Yes. And there was also at that time a study going on of salaries, and we got very involved in that because it was the famous study done by the management consulting firm of McKinsey and Company. There was a lot of Staff Association involvement in that. I think it still goes on today. The Bank persisted in stating that the major market for support staff was the Washington area, so that the U.S. Government's salary scale was, in fact, the scale being used by the Bank, and we in the Staff Association had a lot to say on that matter!

**ZIEGLER:** We still do. I'm a member of the Compensation Working Group.

**KAPLAN:** I would hope the issue is still alive! You know, we went out, and we talked with people in the U.S. Government. We discovered very interesting things. We discovered that the Bank's criteria for bringing in staff and for giving them the title of secretary, which required passing a shorthand/typing test, was so vastly different from what was required in the U.S. Government. You just couldn't compare the two of them. The Bank really had a higher standard: much, much higher. I think if you checked, you'd find exactly the same thing today. The Bank's requirements were higher; the skill requirements were very much higher. In addition, in the Bank, secretaries were faced with people from all over the world, who spoke very differently, wrote very differently, and they had to do a lot of deciphering of what people were really trying to say.

**ZIEGLER:** I think those who minimize the fact that we work in a multicultural institution don't really know what they're talking about.

**KAPLAN:** No, they don't.

**ZIEGLER:** In fact, I'm often amazed the Bank works as well as it does, given the background, the diverse backgrounds of people. Now admittedly it's largely within a, quote, "Western framework," unquote, in terms of education and a lot of the working methods. But still, people come from very, very diverse backgrounds.

**KAPLAN:** Sure.

**ZIEGLER:** But even given that more or less common starting point.

**KAPLAN:** I think maybe now it's more Western. When I joined the Bank in 1969, it wasn't as Westernized, if you want to use that term, as it has become. You must remember the Y.P. program had really only started. It started in 1963, so it had only been going for a few years. You had a very small number of people who had just gotten out of the program. Today you have an institution, and you have had it for the last few years, that's dominated by ex-Y.P.s, and they are the people who are educated mainly in America. But in those days, no, it was not Westernized in that sense.

**ZIEGLER:** In your dealings with management, did you have any particular approach in terms of tactics or strategy? Any considered approach?

**KAPLAN:** You mean as Chairman?

**ZIEGLER:** Yes.

**KAPLAN:** First of all, I had a rule. I would never go and see management alone. I always made very sure that I had, if possible, the elected officers with me; if it were not possible, then at least one of the officers with me. I felt it would be unwise to do it any other way. Now that probably says something about the lack of trust in those days between management and the staff. It was just a rule that I had; I would not go to see anybody in management alone.

**ZIEGLER:** I believe it's still largely true that, if possible, more than one person goes. That's my understanding, even today.

**KAPLAN:** It was difficult in those days, I might tell you, because I could get a telephone call from Reg [Reginald A.] Clarke saying, "Could you come up and discuss something with me." Now this was usually in the middle of my work day, and I would then have to try and find somebody else from the Executive Committee or one of the other officers to come along with me. This meant you were interrupting other people's working day. But that was one very specific rule that I had. I just did not think it would serve anybody's best interests for the Chairman to go and talk to anybody alone.

I think I tried as best I could to set out to the management the concerns of the staff, while at the same time understanding the concerns of the management. It's a two-way street. We really were trying to set up a channel of communication. If it was just going to be one-sided--where we put demands on the table and then said, "We don't really give a damn what your problems are; this is what we want"--I don't think things could have worked out. I don't think they ever do. So it was really a case of putting our concerns forward and listening to management concerns. It was very interesting. I think it was in my term of office that we started our very first meeting with the management of the Bank--not as a Delegate Assembly but as an Executive Committee, after elections--and we said, "Okay, what do you, as the management of the Bank, see are the problems facing the institution?"

**ZIEGLER:** Management here being . . .

**KAPLAN:** Management here being generally the Personnel Department. Chadenet, as I said, was Vice President. Reg Clarke, Martijn Paijmans, John Trott, others who were in Personnel. We said, "What do you see as the areas that are likely to come up for discussion affecting the staff in the coming year? And how can we, as an Association, work with you?" One had to remember that management still had a President to report to, still had a Board to go to. So we weren't looking to add more problems. We were looking to try and see how we could assist in resolving the problems, keeping the interest of the staff at heart, but realizing that the management also had a job to do in order to get the President to agree to go up to the Board with various proposals. That's how we started the

term of office. We certainly attempted--and I hope we managed--to keep that way of working going. Again, being used as a channel of communication.

I was accused on a number of instances, and I don't disagree, of allowing the management to use us as a channel of communication for its viewpoint. But if we were going to be a channel of communication to the staff, I felt we had to let the staff know what management's viewpoint was as well as listening to the staff's viewpoint. I don't think you could just have it as a one-way street. And if management was going to use the Staff Association not to sell an idea but to explain an idea to the staff, then I didn't think it was a bad thing, and I still don't. I still think it is a good thing. If we are going to serve the purpose, and that really was to open the channel of communication, to serve the best interest of the staff, but also not to forget that the staff had obligations to the institution. One of those obligations was to listen to what the institution was telling the staff.

**ZIEGLER:** These are still problems today, really, but I think management and the Staff Association generally get along pretty well at the working level. There are some issues, of course that . . .

**KAPLAN:** That you never see eye to eye on, yes.

**[End Tape 1, Side A]**

**[Begin Tape 1, Side B]**

**ZIEGLER:** Who were some of the managers with whom you dealt, and what sort of a working relationship did you have with them?

**KAPLAN:** The managers were Personnel, as I mentioned before. Bernard Chadenet, who was Vice President; Reg Clarke, who was Director of Personnel; Martijn Paijmans, who was Deputy Director, and a number of other people in the Personnel Department. I, personally, had very good working relations with them. There were areas, obviously, where it was difficult because of a subject matter involved. But I really can't think of any instance where I felt that, because I was a so-called nonprofessional, I wasn't regarded as a representative of the staff or that I was only showing one side of the staff's problems and not the others. I had very good working relationships with the people with whom I dealt.

I had one very interesting meeting with Mr. McNamara, which was really, I guess, the biggest meeting of my term of office. We had gotten to a point where we felt that we had put forward a good enough case to Chadenet, Clarke, Paijmans and the rest of management for doing away with this professional-nonprofessional discrimination, which in addition to sharply dividing availability of all kinds of benefits had this other demeaning implication I mentioned earlier. So we requested a meeting with McNamara, which was granted. We had a couple of weeks to work up for the meeting. Reg Clarke wanted a list of questions that we were likely to ask McNamara, "areas of complaint," I think he called them. They really weren't areas of complaint, but they were things on which we felt only McNamara, as President, could or would take action. We handed in

this list, and the big day came for this meeting, which was held in the President's office on the 12th floor of the E building. There were five of us, the officers, and I was not only the sole female there, I was also the only "nonprofessional". We walked in, and there was this enormous round table; McNamara sat at the top of the table, and on his left-hand side he had [Mohamed] Shoaib and Chadenet and Clarke and Paijmans and all his people, and the five of us sat down opposite the management team.

I remember the meeting so well because I was so unbelievably impressed with McNamara. We had this list that we had drawn up, which he had not, by the way, seen. He said could I give him the seven or eight major points that we had. I just read them off, and he listened, said nothing, just listened intently. When I had finished, he thanked me and started discussing various points, and--since he'd never made a single note--I suddenly realized what an unbelievable memory he had: a photographic memory. unbelievable memory.

We had a very long discussion, and he seemed pretty much at sea on all of the issues. He didn't seem to realize--this is where the communication was so bad--what was going on in the institution and the fact of the differences in benefits between, for example, somebody working in the Print Shop and a Vice President. I could see he was getting more and more flabbergasted because he kept turning around to Chadenet or Clarke and saying: "Now explain. Why? Why is this?" So we went through all of the points on our list. Because he said, "Is there anything else?" I threw in one last one that just about gave Reg Clarke apoplexy because it hadn't been on the list, and it was probably the most contentious one, called the "principal income earner test." I don't know if you ever heard about the principal income earner test . .

**ZIEGLER:** Yes.

**KAPLAN:** . . which was an absolutely diabolical tool being used by the management which affected so many staff. The system was such that unless you, the staff member, were the principal income earner in your family, your dependents did not get any of the available expatriate benefits such as, home leave, education, and dependency allowances. So the people you were penalizing were, for example, the secretary who was married with two children and in order to make ends meet her husband had a job, and he might have earned \$10 a year more than she did, therefore she was not the principal income earner, and there were no benefits available to the children. It was really terrible because, on the other hand, you had the Vice President, who was earning such a good salary his wife didn't need to work anyway, getting all of these benefits. So, I threw this point in, and McNamara had never heard of it, really never heard of the so-called "test".

**ZIEGLER:** And he'd been in the Bank for, what, five years?

**KAPLAN:** Yes, and he'd never heard of the principal income earner test.

I can distinctly recall he said to Clarke, "What is this?"

And Clarke said, "Well, we'll fill you in later."

And McNamara said, "This isn't good enough. I haven't ever heard of this." He was obviously annoyed at having been kept in the dark on such a vital issue. After a long discussion, he said, "Look, I've listened to all of this, and I need to work out some of the fine points. But I am definitely going to go to the Board--and I give you my word on this--to do away with this system of calling staff professional/nonprofessional. It's obviously taking a terrible toll on the morale of the staff." I had told him this whole story of how this professional-nonprofessional meant it was Mr. Smith and Mary, and he said, "No doubt about it, if nothing else comes of our meeting, I will have this classification of staff done away with."

We were pretty thrilled sitting there because this was the first major step we had taken. When we left the room, he, McNamara, got up, and he walked around the table, and he stood at the door that led into his anteroom. His team had already all gone out and were standing in the anteroom. As the four other Staff Association officers, who were males, filed out, McNamara said, "Mr. Sandberg, it was a fantastic meeting." He went through the four of them, addressing them as "Mister" and then he got to me. Of course, in response each of them said, "Thank you, Mr. McNamara." Then he put his hand out to shake mine, and said, "Gillian, that was a very good meeting." He must have suddenly realized what he had said. I just looked him straight in the eye, and I said, "Bob, I agree with you." And I filed out.

I found Reg Clarke white in the face with horror, but Martin Paijmans was bent over double, laughing because he'd caught the irony and Reg hadn't. The door closed, McNamara had a little smile on his face, but Clarke said to me, "Nobody calls him Bob."

And I said, "You see, Reg, this is where you're missing the whole point. Here I am, this female nonprofessional, who can be called Gillian. Why wasn't Sandberg called Bengt? Why is he Mister Sandberg? You know, we've spent four hours explaining to Mr. McNamara this professional-nonprofessional system."

**ZIEGLER:** He had agreed with your points.

**KAPLAN:** And he'd agreed with our points, but when he's faced with talking to a female she's automatically assumed to be nonprofessional. So here I am, not Miss Kaplan, but plain Gill. Maybe in retrospect, that little, fummy episode made McNamara more aware of what we had been telling him.

**ZIEGLER:** I gather he was as good as his word, though. The practice was eliminated.

**KAPLAN:** Oh, yes, it was. In fact I still have in my office a very yellowed copy of a memo dated 1974 that went out under Burke Knapp's signature to all the staff saying that as of the date, which I can't remember exactly, the Executive Directors of the Bank have agreed to eliminate the terms "professional", "special service" and "general service". In future, all staff will be known as staff members. All categories were done away with, and

then all the benefits, of course, had to be put in line with that decision. Unfortunately, the worst offenders these days are still up on the 12th floor of the main complex of the Bank where these once abolished categories are creeping back into our terminology.

**ZIEGLER:** This is an issue we've been touching on throughout this interview, but obviously here you're Chairman of the Staff Association, and you're both support level staff and female. Now I think we've rather well covered the reactions of management to this, shall we call it phenomenon, but what about the reactions of other staff members? I mean, to be candid, Bengt Sandberg told me that he had gotten calls--I'm sure he's told you this--that he had gotten calls . .

**KAPLAN:** Oh, yes.

**ZIEGLER:** . . essentially from what I understood they were saying, "My God, she's a female, she's support level, how can we permit her to be Chairman of the Staff Association?"

**KAPLAN:** Yes.

**ZIEGLER:** Now, did you get anything like that in an overt sense from staff? Was there anything that came up with regard to that?

**KAPLAN:** Yes. I think it wasn't so much my being a female; it was more a case of a nonprofessional staff member being taken seriously by the management of the Bank; a nonprofessional representing the staff. I know that for Bengt it was very embarrassing because I was Bengt's secretary at the time.

**ZIEGLER:** Right, yes.

**KAPLAN:** It wasn't an easy situation to go through. He was, personally, put under quite a bit of pressure from a number of colleagues to run against me. I must just tell you, Charles, in those days just getting to be a Delegate required--in many, many areas of the Bank--a whole campaign. You know, every time I turn on the television these last few months I'm sort of reminded of it because of your upcoming elections. You could have 25 people going for two seats in the Delegate Assembly. We never had walk-overs. We always had elections. Election day was a big day for the Delegate Assembly. And people would have campaigns and meet with the constituents and say why they felt they could best serve the constituents. It was really competitive.

**ZIEGLER:** There's very little of that now.

**KAPLAN:** I think it's all but disappeared. I mean, I think people . . .

**ZIEGLER:** There are relatively few contested seats, and they often work it out among themselves.

**KAPLAN:** The interesting thing that I've noticed in the last two elections is that the contested seats have been in IFC and in the Personnel Department. Those, in fact, were two areas where there wasn't such great competition for seats. But seats were heavily contested. Bengt and I were the two Delegates for our constituency and we had been for the couple of years that the Staff Association had been going. We were in East Asia and Pacific. It was awkward for him; it was awkward for me. I had a lot of support from a lot of people.

I also had some rather misguided support. In fact, I rejected it. I had a delegation of ladies come to see me who had their own little group in the Bank that eventually turned into the Status of Women Working Group. I guess they were the first feminists in the Bank to show themselves. They had maybe six votes among them, six voting Delegates. They said, "We'll throw our support behind you provided you make as a priority the status of women in the Bank." And I said . .

**ZIEGLER:** They were Delegates?

**KAPLAN:** Oh, yes, they were Delegates who would have votes in the Assembly to vote for the Chairman. And I said, "I am not going to make any promise to you to serve one part of the Bank more than any other part of the Bank. So, take your votes elsewhere if you feel like it." I did not want to be voted in on the strength of the feminist candidate because I never have been a feminist anyway. It's never really bothered me. In the end, I think I did get the confidence of the people that voted. I wouldn't have been completely shattered if I hadn't because Bengt would have made a very, very good Chairman of the Staff Association and would have served the staff with great dedication.

**ZIEGLER:** So you and Bengt actually did run against each other?

**KAPLAN:** If I remember correctly, in the end I went in unopposed, but Bengt had a rough time of it. He had a lot of people tell him he should preserve the professional male attitude in the Bank. But as I mentioned very early on in this interview, the people that were involved in the Working Party right at the beginning understood the problems of the nonprofessional staff members: people like Jim Chaffey, Mats Hultin and Bengt Sandberg. We had a very nice working relationship. I mean, if we felt happy with it, we were on first-name terms; if you didn't feel happy with it, you would use Mr. or Miss or Mrs. Generally it was a very relaxed atmosphere; that's what really made it difficult for Bengt because he didn't feel that having a female nonprofessional as Chairman of the Staff Association was going to be any problem at all, either with the staff or with the management. He was getting pushed from other sides; I didn't feel it among the staff as a group.

**ZIEGLER:** It would be a few years yet before the Staff Association was able to have a full-time Chairman. You worked your regular Bank job and were expected to be Chairman of the Staff Association. Not quite as an aside, but this year--Ann Hammond, whom you probably know, her initial feeling on running for the Chairman of the Staff Association was that she would do it on a part-time basis, although without prejudice to

any future Chairman. But from what she's told me it seems not to have been possible due to the work load being just so great. And having sat on the Executive Committee for two and a half terms, I understand that perfectly well. Now perhaps the Staff Association has gotten into more issues these days, and, of course, the Bank is a bigger institution. I'm sure it wasn't easy for you, but did you find part-time service to be manageable? Maybe the best way to phrase this would be, had you been a full-time Staff Association Chairman, would you have been underemployed at that time, in 1973?

**KAPLAN:** I don't know that I would have been underemployed. As the Chairman, I probably could have kept myself fully employed, but then I think I would not have been able to have as good a working relationship in that there was participation by either the entire Executive Committee or the officers of the Association. We tended to delegate a lot of the work. And that was the way that one could keep people very much involved. We delegated work within the Executive Committee. We had so many subcommittees made up of staff generally. Delegates to the Association who were not necessarily members of the Executive Committee could, and very often were, chairmen of various working parties. So there was much more scope for delegating and for involving other staff. But there, of course, you needed the staff who wanted to be involved in what was going on. But I could have had, as Chairman, any Chairman could have had, a full-time job at that time. But it would have been sort of a one-man show.

We were very hesitant, and the first time we ever got the management to agree to anything was to agree to give us somebody who could type for us. We were very reluctant to do it. There was a feeling among the staff at that stage that if the management were paying for anything, then they could start dictating to the staff. And even, you know, the use of the Print Shop or the messenger service. There was a feeling that we should really work toward becoming so self-sufficient that we wouldn't need the favor of the Bank to use its paper and use its Xerox machines. I didn't feel that way at all. I felt that since the Constitution stated there shall be established within the World Bank a Staff Association, it was part and parcel of the World Bank. It was like the Credit Union. So I didn't want to distance the Staff Association by suggesting we set up our own print shop and have our own messenger service.

**ZIEGLER:** I think it's to the credit of the Bank's management over the years that there apparently has not been any such pressure of the type people worried about such as denial of access to certain facilities. I don't think, to my knowledge, it's ever happened.

**KAPLAN:** No. We never had that; we had all the facilities always made available to us. We happened to choose which way we wanted to use them. We had the Board Room for our Delegate Assembly meetings, which we held at 6 o'clock in the evening, and that was because we were all doing a full-time job and didn't feel that a lunch hour would be long enough to have a really good discussion on problems. But as far as making services and facilities available, I never felt that the management put us under any strain.

**ZIEGLER:** How were you able to mobilize the support of staff during your term of office? Or did that not even prove to be a particular problem? How did you keep staff informed, get them to be involved in the various issues?

**KAPLAN:** Practicing what we were preaching. In fact, I knew that we were really preaching communications to management, and we practiced communications. We had a setup that was such that we would have a Delegate Assembly, draw up an agenda for a meeting that would be sent to all the Delegates, who had very strict instructions that before they came to that Delegate Assembly meeting they had to have a meeting with their own constituents. We did not want Delegates sitting there voting or talking on critical issues--and we really were dealing with very critical issues in those days--as a one-man band. We wanted to know what the staff were talking about. I know that, as a Delegate myself representing a very large constituency, I wouldn't dream of not having a meeting with my constituents before I went into the Delegate Assembly, and afterwards informing them of the outcome of the Delegate Assembly meeting. In those days, the minutes of our Assembly meetings were available to any staff member who wanted them. Nothing was secretive about them. What we really encouraged the Delegates to do was to study the minutes and take out the salient points and put them in a memo to be distributed to everybody in their constituency so that the constituents would know how things went and, once again, if necessary, holding a constituent meeting to discuss matters brought up in the Assembly.

If I had been told by my constituents this is the way we would like you to vote on a specific matter, and then, because of the discussions that took place on that issue during the Delegate Assembly meeting I felt it would be in their best interests to change the given position, I believed I had an obligation to advise them of this change in position. We had many incidents in the Delegate Assembly where we postponed votes because Delegates said they have to get back to their constituents to discuss this new proposal with them. So, we'd just table it for the next meeting. That's the way we really managed to keep the staff involved. Another way was by setting up committees of staff who didn't necessarily want to be Delegates, or who hadn't been elected Delegates, but none the less wanted to be involved. They served on various subcommittees very, very actively. But essentially, it was communications, Charles. It was keeping the staff informed of where we stood on issues, listening to them--the staff--and letting them know how we had discussed their particular concerns.

**ZIEGLER:** On balance, in your work with the Staff Association, what are you happiest about and what perhaps do you think--not necessarily you, but during your term of office and during the formative phases of the Staff Association--could have been done better, retrospectively?

**KAPLAN:** I think in my term of office, the thing as an individual I felt most satisfied about was being able to have had approved equality of staff. Having this issue agreed by Mr. McNamara and him really sincerely go to bat for the staff; and I happen to know he had to go to bat for the staff. It was not a walk-over. Mr. McNamara, it was said, never went into the Board, to put forward a loan or a credit unless he knew he had the votes in

his pocket. And in this particular instance he, in fact, didn't know whether he had them in his pocket, but he still went to bat for the staff. So getting that approval, which, in turn, provided an awful lot of work for some of us because we then had to draw up a whole lot of new guidelines on staff benefits, just getting the equality issue sorted out, getting the Print Shop workers and the secretaries and the chauffeurs to be recognized for the jobs they were doing, the contribution they were making to the institution, was a major achievement.

Another development I was very pleased we started in my term was what was then called the Consultative Committee and is now the Appeals Committee. We set that up in my term of office.

What could we have done better? I think we might have pushed harder somewhere along the line to ensure that the single staff category that was approved by the Board was retained. Unfortunately, it hasn't been. It's not easy to change attitudes of people: today we still have people joining the Bank and they see this professional-nonprofessional, higher-level, lower-level and middle-level terminology being used. So you've got a whole new group of staff in the Bank saying, "I'm higher-level and that's the lower-level."

**ZIEGLER:** It's still being used, no question about it.

**KAPLAN:** Oh, sure. I see it all the time.

**ZIEGLER:** Officially, I'm speaking officially.

**KAPLAN:** Oh, I know. I saw the reorganization papers that went to the Board, referring to the number of "professionals" that were going to be given packages, and it galled me. For a couple of years after I was Chairman, when I was still a Delegate, I had many, many discussions with Reg Clarke and others in management to live up to the promise of doing away with this stupid terminology that caused so much of a problem.

**ZIEGLER:** But look at the problems we have in salary decisions by the Board. More than once in the past few years you have this differential between support level and the higher level staff.

**KAPLAN:** Well, it goes back to the fact that you are looking at supposedly a different market from which your staff comes. We've been fighting this thing since what, 1972--the McKinsey discussions went on--and now we're in 1988. Where is your market? It's not over, and it probably never will be over, but so long as the management can get away with using this local recruitment rationale for where you get your staff from, that's how long you're going to be having the difference between how you regard staff salaries. I'm afraid it's going to erode back into benefits. I see things might move backward rather than forward. I don't know how much harder we could have tried, but the disappointment to me right up to this day is that we're still getting this difference between staff coming right from the top. What difference if you call somebody professional, special services or general services, or you call them higher level, middle level or support level? You're just

dividing up their level of contribution to the institution. And I don't believe that there is that much of a difference in level of contribution provided you look at what they are contributing. If the Print Shop stopped tomorrow, the Bank would close down.

When I was Chairman, we had the Print Shop staff threatening to go on strike because their salaries were so out of line with what printers were earning in the outside, for working exactly the same presses, using the same equipment, but Bank staff working under much greater deadlines. You know what the Print Shop deadlines always are. I managed to talk them out of striking by saying, "If you want to do something positive, work to rule. Just put in your eight hours; don't work any overtime. You have an obligation to work eight hours a day for the institution, so give the Bank its eight hours. It's going to mean you're not going to get paid overtime, and if you're prepared to make that sacrifice, fine." It lasted for two days. It happened to occur at the time of the Annual Meetings, or just before the Annual Meetings, and the management nearly went into complete hysterics. So, you know, the Print Shop can close down the Bank. What if the support staff all decide to work to rule? The Bank would feel it.

But are they lower level in what they're doing, or are they lower level in what their contribution to the institution is? Are they nonprofessional? I think we've perpetuated it. We've never really been able to get the management to say, "This is a staff member who happens to be a chauffeur," or "a staff member who happens to be a messenger," or "staff member Joe, the loan officer; staff member Mary, the secretary." That really was what we aimed for in the Staff Association in those days. Do away with categories. Just call people staff members, and pay for their contribution to the institution by means of a set salary. Benefits were available by virtue of being expatriates; whether vice president or chauffeur, they were facing exactly the same problems on a G-4 visa by eventually having to go back to their home countries. Therefore, to keep in touch with their home countries, home leave was benefit and so was availability of education benefits. Benefits was one thing, salary another.

**ZIEGLER:** What should be the role of the Staff Association in the Bank, as you see it? Of course, you touched on this in the course of this interview, but this is a summing up here.

**KAPLAN:** The role of the Staff Association? I think the same role that we started out with, the very same reason that we set up a staff association: to promote and safeguard the rights, interests and welfare of the staff. That was really what we set ourselves up for. And I would add on to that as well the responsibilities of the staff. I think staff have, in many instances, gotten to the point where they feel they have rights and that their welfare has to be taken care of, but they overlook the fact that they have a responsibility to the institution. I think that is one area that needs more impressing on the staff. The Association is the right vehicle for doing that. I say that because I don't think the management is. I think the feeling at the moment in the institution is one of such mistrust, unless I totally misread what's going on here. As you know, I'm retiring from the Bank anyway, so I haven't been in that close contact. But it hurts me very badly to see the mistrust that exists, just on a general level, between staff and managers. I mean,

everybody seems to be looking around and over their shoulders. So, just in the work environment there's that kind of mistrust. I shudder to think what it must be like with the management, which is Personnel, as we all know.

**ZIEGLER:** Delegating responsibility by sending personnel teams out into the Regions. That sends shudders through a lot of people.

**KAPLAN:** Sure.

**ZIEGLER:** Who's going to be minding the store in terms of Bank policies, procedures?

**KAPLAN:** Yes, it scares the hell out of me, because I think each area and each Region may well end up setting their own policies. A vice president says to his management team, this is the policy as regards the staff working for me. And another one might say, these are going to be mine, I don't like the way this other guy's running his Region. But if the Staff Association has a role to play, in addition to safeguarding and promoting the interests and the rights and the welfare of the staff, I think it would be to remind staff they have a responsibility to the institution, for the sake of the institution as well as for the sake of the staff. It's an area where one always says we're all professional, we know we have a responsibility to the institution; but sometimes it doesn't really show itself. There isn't any kind of support for management when the management has to face what has become a very political Board. I think back to 1973; we didn't think about the Board as a political body, in fact we really didn't deal with the Board. In those days, you'd go to a Board meeting, and the same faces would be around the table. I can remember the Indian E.D. was there forever, the Canadian E.D. was there forever, and one sensed they felt for the staff. So, you didn't feel you were facing a political group. We know that the Board has now become very political.

**ZIEGLER:** Very much so.

**KAPLAN:** I believe management has got its work cut out, to go to the Board with its (the institution's) own concerns as well as the concerns of the staff. I think maybe a little more understanding of the problems of the management would be a good thing, and it gets back to what we used to do, which was sit down with management and say, "Okay, what are the areas that you're going to be looking into this year, and where can we help you?" I think the Staff Association has become over the last few years--and I hope it's turned the corner now--a group of people who are saying, "What problem areas can we promote this year? We've been through the salary thing. There must be something that we can aggravate them with." That's not what it was set up to do.

**ZIEGLER:** Well, Gillian, this has been a very, very good interview. And I just wonder if there's anything else that we haven't covered that you'd like to talk about or discuss.

**KAPLAN:** I don't think so. I was very grateful for the experience that I gained from being in the Staff Association. Just on a personal note, I found it very interesting. As we've said during this interview, I was a secretary in East Asia/Pacific. I then got

involved with the Staff Association. I got to know an awful lot of people in management through my involvement. I was very conscious that people might see my involvement in the Staff Association, or my taking advantage of my involvement in the Staff Association, to push myself as an individual in the Bank. So I was very, very cautious about that. I was offered a couple of promotions in the secretarial stream, and I said, "No thank you; I'm interested in what I'm doing at the moment." In those days I thought there's nothing more challenging in the secretarial level than to be a division chief's secretary. That probably still holds true.

After I had been Chairman of the Staff Association, I again got offers of a few jobs, and I said no, because I just didn't want anybody to say, this is the way you managed to bounce up in the Bank. Become Chairman of the Staff Association and, bang, you get promoted. So I waited a couple of years, and then my then Vice President, Bernie [Bernard R.] Bell, who was one of the most understanding people I ever had the pleasure of working with in the Bank, wonderful, wonderful man, approached me because we had a vacancy for a loan officer in my division (Indonesia), and my name had been put up as a candidate. I had a hell of a time getting that job, I must tell you, because the Bank didn't want to be seen to be jumping somebody from the grade level I was at to the grade level that the position carried. That was the only reason. The VP Personnel proposed creating a level especially for me, and finally I said, "You're either going to give me the job because you feel I can do it, or you're not. I'm not going to take something in between." We'd fought for three or four years to get the "labels" sorted out, and here they were trying to put yet another label in, a sort of operations assistant, but they dropped the idea and I got the position and entry level. I must say, I don't think becoming a loan officer had anything to do with my being involved in the Staff Association. Perhaps I shouldn't say anything, but it didn't play a major role. And this is perhaps something that people, when they read the history of the Staff Association, wouldn't realize. I think a lot of people felt, well, she was Chairman of the Staff Association so she became a loan officer.

**ZIEGLER:** If anything I would think the reverse is true. You're going at it hammer and tongs with the management. They say, oh, this trouble maker, I'm not going to do anything for him or her, I'm going to make sure they stay down.

**KAPLAN:** Well, there have been a couple of Chairmen of the Staff Association who felt that way, that it was a hindrance, having been Chairman of the Staff Association.

**ZIEGLER:** It could cut both ways, potentially. Let's put it that way.

**KAPLAN:** Yes, being chairman of the Staff Association assisted me in having the feeling of confidence that I could become a loan officer because in those days, which is not true today with the reorganization, one of the major assets required of a loan officer was to be able to interact with other people in the department, in the region and, very importantly, with the client, that is the borrower, and of course to negotiate on behalf of the Bank. So I had an opportunity to hone whatever negotiating skills I may have had before I joined the institution while I was Chairman of the Staff Association, and to chair big meetings. I had 75 Delegates, and a lot of them would bring Alternates, which was

quite a handful at DA meetings. Negotiations as a loan officer sometimes can be, on a smaller scale, very much the same. Conducting an orchestra is the way Burke Knapp used to see the job of a loan officer! So I was very grateful for that opportunity. Also, I did have exposure to other people, not only the management of the Bank. There were managers of various levels who happened to be Delegates, and so I got a lot of support from them that, yes, she would be able to undertake this work. So I did not get a job as a loan officer as a direct result of having been Chairman of the Staff Association, but being Chairman didn't hold me back, from moving at all. It did give me an opportunity to show to a wider audience that I could deal with people and it gave me more confidence, more than I had when I came in. It was a very pleasant experience. I'd do it all over again.

**ZIEGLER:** Well, if that's it, then, thank you very much, Gillian. It's been a good interview, and I know it will be a good contribution to the Staff Association oral history project. Thank you very much.

**KAPLAN:** Thank you.

**[End Tape 1, Side B]**

**[End of interview]**