International BANK NOTES
February 1970

Class dismissed! (Story page 3)
CHRISTMAS GIFTS FOR PATIENTS AT SAINT ELIZABETHS HOSPITAL

The December issue of "Bank Notes" reported the purchase and wrapping of almost 800 gifts for patients at Saint Elizabeths Hospital. Staff members will be interested in the following letter which has just been received:

"Dear Mrs. Billings,

January 15, 1970

Many thanks to you and the employees of the World Bank who so generously sent Christmas gifts to the patients of Saint Elizabeths Hospital. So many of our patients have no continuing ties with persons in the community or their relatives, and so are not likely to have the special pleasure of receiving a gift at Christmas unless groups like yours fill the gap.

The gifts sent to the Recreational Therapy Section are always used in connection with specific groups of patients who work in our industries and offices. They use these as a part of the holiday celebration that staff plan for their patients, and so play a most important part in the patients' Christmas.

To you and the employees at the World Bank the patients and staff of this hospital wish a most rewarding and prosperous New Year.

Sincerely,

(Signed) Anne K. Bushart,
Chief,
Recreational Therapy"

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Cover Photograph: Leaving the English 1 Language Class for Wives: Mrs. Holmgren, Mrs. Vinas, Mrs. Stichenwirth, Mrs. Ardila and Mrs. Echeverria.
Some weeks ago three classes were organized by Mr. Parreaguirre, the Bank's Supervising Linguist, for the purpose of teaching English as a foreign language to the wives of Executive Directors and staff members of the Bank and IFC. According to the students who have participated the classes have been very successful, and because of this “Bank Notes” readers may like to know more about them.

There are three levels of instruction—Advanced, Intermediate and Elementary. At the time of going to press two additional classes were planned for the first week of February. Every candidate has a placement interview with Mr. Parreaguirre who determines which group she shall join. The classes are limited to seven students and each has three hours of tuition a week. The students are encouraged to use the Language Laboratory facilities in off-peak hours.

The Advanced Class started on October 23, 1969 and includes Mrs. Caram from Argentina, Mrs. Echeverria from Chile, Mrs. Ardila from Colombia, Mrs. Holmgren from Sweden, Mrs. Stichenwirth from Austria and the wife of a Fund Staff Member from Spain.

The enthusiasm of the students comes through in their unedited comments:

Mrs. Caram: "I didn't realize how important correct pronunciation was until everybody began to understand me better after I'd been studying pronunciation in my Bank class for a few months. It is true that, even now, people usually ask me "where are you from?" after the first three words, but at least now they answer my questions. We also had an opportunity to bring specific problems and questions to class. The other day, for example, I explained that I had been receiving only puzzled looks when asking for "a chess" in a shop. Our teacher simply suggested that I ask for 'a chess board' or 'a chess set.' One such little word can change everything and make shopping much easier. We are very thankful to the Bank and to all the people who make this class possible and especially to our wonderful teacher, Mrs. Linde, who is also our friend and guide."

Mrs. Echeverria: "Since beginning my course at the Bank my English has improved, especially in grammar and conversation. However, one of the most helpful improvements has been in my ability to read for enjoyment. Before the classes began I was..."
able to read only a few magazines and even that was sometimes difficult. But now I can read almost any book I want. Part of the credit for this improvement goes to the textbook we're using. It really requires us to work hard. Furthermore, the methods our teacher uses are very stimulating and modern. The Language Laboratory, where we can listen to tapes, is a great help. The teacher herself helps make the classes enjoyable. I told her "I have spent a lot of time studying English, but this is the first time I enjoyed it."

Our anonymous participant from Spain, whose husband is employed in the Fund, added: "It was a good idea on the part of the Bank to provide these classes for the wives because it helps us to understand the American people and something of their way of life."

Mrs. Ardila: "I appreciate the English classes because, through them, I've been able to improve my grammar, vocabulary and pronunciation. It's fortunate we are able to have an American teacher since listening to her style of speaking helps us understand other Americans. When I go shopping or meet people at parties, I realize how helpful the classes have been, not only in increasing my ability to hear English accurately, but to express myself in it."

Mrs. Holmgren: "Since beginning my study at the Bank, I find I can much more easily follow a conversation in English or a television program."

"The opportunity to have English lessons at the Bank is a big chance for me to feel at home in Washington and to be able to do everything for my family as I used to do in Austria. When I arrived in America I had many troubles with the language. Since I did not practice my English for years, I always had difficulties to explain what I wanted. When going to the doctor with my son, or shopping, I had to carry a dictionary with me and, of course, couldn't understand people talking to me. It seems to be a very good idea to have an American teacher, because, besides learning grammar and the right way of speaking, it is important to listen to somebody whom you can imitate without criticism. After a few lessons I recognized that it was easier for me to communicate and now I am able to talk to people and understand them without asking. Another good thing is to meet other ladies having similar problems and also being able to ask personal questions where to get special things to buy. So it is possible to make new friends and get the feeling of being at home here."

The Intermediate Class enrolled Mrs. Guetta, Mrs. Marinet and Mrs. Asfour from France, Mrs. Kizilyalli (the wife of a Fund Staff member) from Turkey, Mrs. de Campos from Brazil, Mrs. Prevost from Belgium and Mrs. Flachmann from Sweden.

Mrs. Guetta: "When I first came to the U.S. I knew nothing about living here, and very little of the English language. Even now, after three months, I speak French at home with my husband and three children. But now, at least twice a week, I am forced to use English. Of course, it is still not easy

ENGLISH II

Back to camera: Mrs. Linde, English Language Instructor; Clockwise round the table: Mrs. de Campos, Mrs. Marinet, Mrs. Flachmann, Mrs. Guetta, Mrs. Asfour and Mrs. Prevost. (Unable to be present: Mrs. Kizilyalli)
to express myself, but I am beginning to understand almost all I hear on the street, on T.V. or read in the paper.

An anonymous member of the class: "The class has a very friendly atmosphere, which helps us try new words and forms without fear of criticism."

Mrs. Marinet: "I think all of us enjoy our English course because we are learning ordinary American English. Also, we can meet other wives, with whom we share common problems of shopping and housekeeping. The teacher helps us learn useful words."

Mrs. Kizilyalli: "Although I've studied English before, the present course provides a useful review and also teaches me many idioms which I never learned in my own country. I like both the method of this course and the manner of the teacher."

Mrs. Asfour: "When you first come to a foreign country and don't know the language you are lost and often your morale is really low. It is very helpful to meet other women in the same circumstances, exchange ideas, and learn the new language together."

Mrs. de Campos: "I really feel that the English classes are very helpful. They are helpful because in class I have the opportunity to talk only in English and hear American English from my teacher. This is what I really need. The Language Laboratory has also been very helpful to me and has improved my English a lot. Whenever I can, I go there and patiently listen to the tapes, repeat and repeat them, and day after day I feel my English has improved. My classmates are very kind and I enjoy my classes very much."

"Bank Notes" readers may be interested in the comments of Mrs. Linde—the English teacher—and of Mr. Parreaguirre:

Mrs. Linde: "I consider it a real privilege to teach these Bank and Fund wives. Having lived overseas for close to twenty years myself, I have watched many another American family come and go. When such a family decides to give up a career in a foreign country, it is often because the wife has failed to make a good adjustment. This, in turn, usually reflects a failure to master the language. These non-U.S. women now living in the Washington area are often left alone with their children for weeks at a time while their husbands are on a mission. Without the language to enjoy friendships with neighbors, communicate with shop-keepers, or follow a television program, life could become unbearably lonely. Meeting twice a week, our classes themselves provide a small social occasion, as well as simply instruction. During our coffee break, we sit around one of the big tables in the cafeteria and exchange all sorts of ideas on housekeeping, child rearing, and bi-cultural living in general."

Mr. Parreaguirre: "It has been a pleasure to offer courses in English as a foreign language to the wives of our staff members. Personally, I regard these courses as a unique experience. I hope we have given the ladies sound guidance and good instruction. We, in turn, have received from them all their cooperation and enthusiasm."

ENGLISH III

L to R: Mario Parreaguirre, Supervising Linguist, Mrs. Linde, English Language Instructor, Mrs. Yamaoka, Mrs. Holin and Mrs. Rollet. (Unable to be present: Mrs. Elkouby and Mrs. Hong)
The African Club

by Paul Danquah

We are now well into the first month of the first year of the "70s"; we have not yet left the silly season of making comparative lists; lists of the best ten, the worst dressed, the best dressed, the most unusual, most banal and so on. There is no good reason therefore why I should not set down at this time a few thoughts about the African Club of the World Bank Group and International Monetary Fund.

Although I am its public relations secretary, the most superlative claim I can make for the African Club is that it is perhaps the least exactly defined social club in Washington, if not in Africa. It is a Club where the rules are based on what we are, rather than what we might wish to do or to be. Let me explain. Since I became a member of the Executive Committee, whenever I am asked what the Club is and what it does, I am reminded of my favorite Club in the new port-town of Tema on the coast of Ghana. It bears the following legend on its door: "Exclusive Club—all welcome!" This is all that distinguishes its entrance from the eight night clubs in one corner of this rapidly developing sea-port town. Tema is the site of a concept in development where planificators and architects with their customary indifference and insensitivity to local requirements have planned "ideal living-units." They are identified only by names like "unit 1" or "site 14." The units are designed for 2-1/2 persons, or 3.75 persons! My "exclusive club" was once part of the functional section of a neat row of units, all exactly the same size, shape, color, built around a formal rectangle with a church at one end and a "recreation center" at the other.

If you go to Site 14 today, you will find all the living-units have been turned into "niteries" and the formal rectangle has been delightfully transformed into a combination of market, taxi stand and general meeting place, lightheartedly demonstrating that "club" has a special connotation in Africa. A Club is not an excluding thing, it is an including thing.

Seriously, the African Club is simply an informal association of members of the staff of the World Bank Group and Fund who happen to be Africans.

It began in April 1968 when about twenty African staff members met at the "Black Saddle House of Beef" to discuss the prospects of forming an African Club in Washington. At this meeting, a committee of five was appointed to consider what the scope and objectives of such an association should be. I will avoid going too much into the history and the foundations of the Club, but say in a word that since nobody was able to find any legal impediment within the Bank Group or Fund rules to the formation of an African Club, and since no U.S. domestic laws imposed any restrictions on the formation of such an association, the Club came into being forthwith.

The general objectives can be described briefly as "a forum for exchanging views on matters of concern to Africa, and a medium for organizing social and cultural activities and for establishing contacts between African colleagues." The only restriction on membership is that the member be African or from any part of Africa and be a member of the staff of the World Bank Group or International Monetary Fund.

When I joined the Bank in March '69 I found myself ipso facto a member and within the same month was being entertained at a luncheon. Since then I have attended seminars, symposia and farewell luncheons, the most recent of which was for one of the leading lights of the Club, Mr. K. B. Asante of the Legal Department of the Bank. Asante, until his recent appointment as Solicitor General in the new Government of Ghana, was our distinguished and active chairman.

A Club of this nature within an organization like the World Bank Group needs a person with qualities of leadership and the ability to inspire and maintain interest and enthusiasm in objectives. Although we lost a very active chairman in Mr. Asante, we have found those qualities of leadership in the present Secretary, Mr. Godwin Okurume, of the
Eastern Africa Department of the Bank. The Club is representative of many countries in Africa and has a membership of about fifty persons—Executive Directors and Alternates and members of the Bank Group Staff and I.M.F. staff who are African. It is invidious perhaps to single out names like our recent chairman and our now acting-chairman, but I am allowed to boast that we have distinguished patronage and membership from the higher echelons of the World Bank Group and Fund.

At our most recent function—the farewell luncheon and presentation to Sam Asante—the company was distinguished in the quantity and the quality of the persons who came to bid him farewell—there were two or three short addresses of warmth and significance.

In the next few weeks we plan to elect a new Chairman and appoint additional members of a working committee.

Now, like any worthwhile executive member of any club or association, I should not miss this opportunity of reminding members of their obligations: one similarity between our African Club and other clubs and associations I have known is that, somewhere along the line, somebody is obliged to stand up, speak up, demand members’ fees, and sit down. This I do now, but also I take this good opportunity to wish all members a very happy New Year, and a very prosperous new decade, knowing that my fellow members in the African Club would also take this opportunity of wishing the same to all our friends in the World Bank Group and Fund, through the friendly columns of “Bank Notes.”

UNITED NATIONS CHILDREN’S FUND

The sale of UNICEF Christmas cards and Engagement Calendars in November and December has resulted in the sum of over $2,000 being sent to UNICEF in New York. This is an increase of about $700 over the amount realized from a similar sale during the Christmas season of 1968.

Although the Bank provided space and administrative facilities for the sale, UNICEF volunteers Mrs. W. J. Campbell, Mrs. C. B. Gilliland, Mrs. Robert McLaughlin and Miss Maureen Kinny took turns in selling the cards throughout November from 12 noon to 2 p.m. each day. The success of the sale this Christmas is in great part due to their work. We enjoyed having them with us. Unfortunately, the supply of Christmas cards did not entirely meet the demand as many staff members came to buy cards after the sale was officially closed. We learn by experience, however, and next Christmas we shall arrange for a much larger supply of cards which hopefully will satisfy all needs.

HEALTH PROGRAM:
A Reminder to GHA and GHI Members

Single staff members enrolled in either of the two present Health Plans carried by the Bank Group are reminded that changes from Individual to Family coverage on marriage are not automatic. Any newly married staff member should as soon as possible contact his/her appropriate Staff Relations Section in order that the necessary arrangements may be made for change in coverage. Any change must be made within 30 days of marriage otherwise the coverage cannot be altered until the next open enrollment period. As these periods occur only once a year for GHI and twice a year for GHA quite serious financial costs may be incurred if illness strikes and if coverage has not been changed.
New Professional Staff

Euric A. Bobb joined the Young Professional Program on December 1 from England. He is a national of Trinidad and Tobago. For the past six years Mr. Bobb has been studying Economics at Cambridge University. He received his B.A. degree in June 1966 and since that time has been studying towards his Ph.D. Mr. Bobb is married and his wife, who is a graduate of Toronto University, is with him in Washington. They will be joined by their young son, Robert, in the New Year. Mr. Bobb is very keen on “track and field,” and was a member of the Trinidad and Tobago Team to the Olympic Games in Mexico City in 1968.

The first staff member from Upper Volta, Raphael Meda, arrived in the Western Africa Department as a Loan Officer on December 1. Mr. Meda is a graduate of the Law Faculty of the Ecole Nationale d’Administration in Paris. After his years of studies there he went back in 1963 to Ouagadougou as Director of the Treasury, Ministry of Finance. In 1965 Mr. Meda became Minister of Commerce and Industry for a year and later Minister of the combined Ministries of Finance, Commerce and Industry. Owing to a change in the government in 1966, he resigned from his position and went with the International Bank for West Africa in Paris. Mrs. Meda is also a graduate of the University of Paris. They both are very fond of music and Mr. Meda plays the guitar.

Jo W. Saxe, an American, has been an Economist in the Development Finance Studies Group since December 1. He is already very well acquainted with the Bank, having been for the past year a Consultant making a study on the terms of international public lending. Mr. Saxe is a graduate of the University of Pennsylvania and took his Doctorate in Economics at the University of Oxford. He has twice been in the service of the U.S. Government, once in the administration of the Marshall Plan (1948-53) mainly in Paris but also in London, Africa and the Middle East and a second time (1965-68) in Washington with AID and the Department of State, where he dealt with international economic and financial problems. Between these periods of government service he was at Harvard University (1958/62) doing research and teaching. From 1962/65 he was in Paris as Adviser to the Secretary General of the OECD. He has also served the U.N. from time to time as Economic Adviser and on expert groups. Mr. Saxe is a devoted sailor and has taken advantage of his travels to cruise in the coastal waters of North America, Western Europe and Africa. When ashore his home is in Georgetown.

On December 4, Haroun Er Rashid, an Agricultural Economist, joined the Agriculture Projects Department. A Pakistani national, Mr. Rashid has been employed by the Government of East Pakistan since 1963, his most recent position being Deputy Chief Economist in the Planning Department, where he was involved in the agriculture, food and water development sectors. He was also in charge of the Grow More Food Campaign, the Thana Irrigation Scheme and the Agricultural Sector of the Fourth Five-Year Plan. Mr. Rashid has already been introduced to life in the United States as he was here in 1967/68 on a USAID Scholarship studying at the Center for Development Economics at Williams College in Williamstown, Massachusetts where he earned an M.A. degree. In Karachi, he took an EDI course in project evaluation given in 1965. Mr. Rashid holds two B.A. degrees—one in Economics and Geography from Emmanuel College, Cambridge University and the other in History and Geography from Government College in Lahore. Mrs. Rashid is German and their family includes three sons and a daughter ranging in age from four years to eleven.
Abdul Aziz Atayee from Kabul, Afghanistan joined the staff of the Controller's Department on December 5. He is an Assistant Loan Examiner in the Loan Disbursements Division. Mr. Atayee received his B.A. in Economics from the University of California in Berkeley in 1956. After graduation he returned to his home country to work with the Afghan Ministry of Finance. For the next twelve years he had a number of assignments in various departments of the Ministry. His most recent assignment was head of the Treasury Department. Mr. Atayee has attended several of the Annual Meetings of the Bank Group and IMF as a member of his country's official delegation. Mr. Atayee is married and his wife, Sharifa, and three children Marium, Tameen and Maria, seven, five and three have come with him to Washington. Mr. Atayee has found a home in Arlington, Virginia. He is interested in classical music and opera and is fond of American folk dancing.

Michelle Dufour joined the Language Services Division of the Administration Department of the Bank on December 9. Miss Dufour is French. She came to Washington from Paris where she makes her permanent home. Miss Dufour studied at the Faculté des Lettres, Sorbonne, Paris, from which she obtained her degree in English in 1962. She later studied at the Faculté de Droit, Grenoble from 1966 to 1968. She obtained her Diploma in Political Science from that University in 1968. As a freelance French translator since 1963 Miss Dufour has considered Geneva to be her working base. Her work has taken her to many countries including Ethiopia, Algeria, Austria and Italy. Prior to joining the Bank staff Miss Dufour was working at G.A.T.T. (General Agreement on Tariff and Trade) in Geneva. Miss Dufour is very interested in music and studied the piano for many years. She is also keen on skiing. Miss Dufour has chosen an apartment in Bethesda.

Pietter Roeloffs, from the Netherlands, began his work as a Loan Officer in the Eastern Africa Department on December 12. He is a graduate of the Netherlands School of Economics in Rotterdam and holds a Doctor's degree in Economics from the University of Bonn. Mr. Roeloffs joined Gutehoffnungshutte Sterkrade A.G. (G.H.H.) in 1956, serving first in the Commercial Division of the Steel Structural Department in the Ruhr District of Germany. In 1959 he became Assistant to the Director of the Iron and Steel Department. The next year he was delegated to India to represent his company with the Indian Government and Hindustan Steel, Ltd. From 1963 to 1966 Mr. Roeloffs returned to India as Resident Manager, to implement a blast furnace project. Back in Germany he was appointed Division Chief, Commercial Affairs, in the Mechanical Engineering Department. In his last assignment Mr. Roeloffs' work interest was focused on the Benelux countries. Mr. and Mrs. Roeloffs, who is also Dutch, have chosen a home in Bethesda with their two sons, Jan Willem and Pieter, and their best friend, Axel, their Boxer dog.

December 15 was Maisie Plummer's first day as Technical Assistant in the office of the Executive Director for Canada, Guyana, Ireland and Jamaica. Born in Jamaica, Miss Plummer took her pre-university work there and went to London for her college degree—a Bachelor of Science in Economics from the University of London. For four years before joining our staff Miss Plummer worked in the Ministry of Finance and Planning in Jamaica, her last position Assistant Secretary. Miss Plummer enjoys reading and sewing for relaxation. She has rented an apartment in Northwest Washington.

On December 16, Abderraouf Bouhaouala, came to the Public Utilities Projects Department as a Power Engineer. Mr. Bouhaouala's home country is Tunisia, where for thirteen years he held various positions with the Société Tunisienne de l'Electricité et du Gaz. He began his association with S.T.E.G. as a trainee in Paris spending two years studying the main activities of a public utility company. His career with S.T.E.G. eventually developed in 1967 to the position of Deputy Director General. Mr. Bouhaouala did his graduate studies in engineering and science at Grenoble, France. His wife, Amel, and four year old son, Slim, are living in Northwest Washington.
Shigenari Futagami, from Tokyo, had served on three consultant assignments for the Bank before he became a member of the Education Projects Department on December 17. He was formerly Chief Co-ordinator with the Japan Broadcasting Corporation, Tokyo, and serves now as a Mass-Media Specialist in Education. Mr. Futagami received his Bachelor's Degree at Hitotsubashi University in Tokyo, majoring in Economic History. Later he studied for one year at Ohio State University, where, he says, his principal interest was "watching football." Mr. Futagami worked with UNESCO for one year in Paris in educational television. He has been involved with this project for about sixteen years through his association with the NHK Broadcasting Center in Tokyo. Mrs. Futagami is a graduate of Tokyo Art College, specializing in piano. She hopes to do some piano teaching here. The Futagamis have one daughter, Ternko, who is thirteen. They have rented a house in McLean, Virginia.

Sang Eun Lee came to the Economic Department on December 17 where he works as an Economist in the Quantitative Techniques and Analysis Division. Mr. Lee is from Korea, a graduate of Seoul National University, and for the past twelve years he has worked with the Bank of Korea in the Inter-industry Analysis Section. Besides holding a Master's Degree from Seoul National University, Mr. Lee has a Diploma with credit in Statistics and National Accounting from the Institute of Social Studies at The Hague. Mrs. Lee is a graduate in Home Economics of the Seoul National University and taught in high school before her marriage. Mr. and Mrs. Lee have a son, Soong Sup, eight years old, and a little daughter Kyung Nam, two. The Lees have rented an apartment in Arlington.

On December 23, Yves Buphomène joined the staff of Financial Analysts in the Public Utilities Projects Department. Mr. Buphomène came to us from his home country, France, where for the past twenty years he has been associated with Electricité de France in Paris. For his last three years of service he was head of the Department of Gestion Financière et Contrôle Interne of the Generating and Transmission Board. From 1949 to 1966 he was Assistant to the Head of the Accounting Department, where he participated in the edification of the accounting doctrine of Electricité de France. During this time he also took on extra study and financial analysis assignments for the Israel Electric Company (1963), and in 1966 for OCDE in Portugal (Organisation de Cooperation et de Developpement Economique). Mr. Buphomène received a degree (License) in Sciences Economiques from the University of Paris. He was accompanied to Washington by his wife, daughter Marie-Madeleine, and son, George.

On December 29 Robert Milford, an Australian, became an Agriculturist in the Agriculture Projects Department. Mr. Milford has been stationed in Paraguay for the last two years while serving as a tropical pasture consultant for the Central Bank/World Bank Animal Production Project. During this period he also did consultant work for the Bank in Bolivia, Ecuador, Indonesia, and Guyana. Before going to Paraguay Mr. Milford was Principal Research Scientist with the C.S.I.R.O.'s (Commonwealth, Scientific, and Industrial Research Organizations) Division of Tropical Pastures. He is a graduate in Agriculture of the University of Queensland and obtained his Ph.D. from Reading University in England. Mr. and Mrs. Milford have four children, one son and three daughters. The two oldest will attend school in Australia; Genevieve, fifteen, and Jacqueline, twelve, will live in McLean, Va. with their parents.

Theodore K. Osgood arrived at the Bank on December 29 to join the Western Africa Department as a Loan Officer in the Nigeria Division. Mr. Osgood comes to Washington from Kuala Lumpur where he recently completed a three-year assignment with the Harvard University Development Advisory Service group attached to the Economic Planning Unit of the Malaysian Government. He is no stranger to Washington, having worked here previously
as an Economist on the staff of the President's Council of Economic Advisors and in the Department of State. Mr. Osgood was graduated from Swarthmore College and obtained his Ph.D. in Economics from Yale University. Upon completion of graduate studies, he joined the U.S. Foreign Service and subsequently served at the American Consulates General at Dusseldorf and Paramaribo, as well as in Washington. Mr. Osgood is married and has three children. The family resides in a North Chevy Chase home which they purchased in 1964. The Osgoods enjoy skiing (when not in the tropics), hiking and scuba diving and are active gardeners.

Project Managers not previously included in “Bank Notes.”

Agriculture Projects Department welcomed Robert E. Hood, an American on June 16 for a short orientation period before he left for Nairobi in early July. He will work in Kenya on a two-year assignment. He has recently been Executive Director for the Chicago Stock Yard Foundation; and concurrently was a market reporter for twenty-eight radio stations in the Mid-West. His assignment in the Bank will be Project Manager for the Kenya Livestock Project. Before his work in Chicago Mr. Hood was an agricultural extension director serving in three Illinois counties, a part of the Federal Cooperative Extension Service. Mr. Hood is a graduate of the University of Illinois, College of Agriculture. Mrs. Hood is a native of Illinois also, and she and Mr. Hood have three children, a daughter and two sons.

John K. Moffat, from the United Kingdom, has for the past eighteen months been residing in Buenos Aires. He joined the Bank on October 1, 1969 as a member of the Agriculture Projects Department, Livestock Division, for a fixed term appointment of two years. Mr. Moffat took up his assignment as Project Director of the Beni Livestock Development Project, Bolivia, on January 5, 1970. Last October he participated in a Bank mission to Guatemala. Before his Bank association Mr. Moffat was Inspector General of Ranching for the Pilaga S.A. Ganadera in Buenos Aires. From 1958 to 1968 he was Assistant General Manager to the Ranching and Meat Packing Plant of the Argentine Estates of Bovril in Argentina. Mr. Moffat is accompanied by his wife and family.

Richard B. Peck, from Montana, joined the Bank on October 15, 1969 on loan from AID for a period of three years. Mr. Peck is serving as Manager of the Ranch State Farm in Tananarive, Malagasy Republic. He is attached to our Agriculture Projects Department, Livestock Division. He obtained his Bachelor of Science in Agriculture from Montana State College, majoring in Animal Husbandry. Before joining the Bank Mr. Peck was with AID in Rabat, Morocco where he served for approximately eighteen months. He has been with AID since 1960 and has served in Argentina and Paraguay as a Livestock Expert. Mr. Peck is accompanied by his wife; his daughter will remain in Washington where she is employed.

Bryan F. Short, from New Zealand, is now serving as Technical Director of the Agencia de Desarrollo Ganadero in Seville, Spain. He is attached to the Agriculture Projects Department, Livestock Division. He took up his two-year assignment with the Bank on October 27, 1969. For three years before joining the Bank Mr. Short served as a Sheep and Wool Expert and Research Co-ordinator with the Food and Agriculture Organization, with headquarters in Rome. He obtained his Bachelor's and Master's degrees in Agricultural Science from the University of New Zealand and his Ph.D. in Ecology and Management of Hill Sheep from the University of Wales. Mr. and Mrs. Short have seven children; the younger members of the family are with their parents in Seville and the older are in school in Wales, their mother's home.
The following professional staff members of the Bank and IFC reported for duty before December 1, 1969 but, for various reasons, were not included in the Supplement to the last issue of "Bank Notes." We are happy to include their biographies in the present issue.

Richard Spencer Gregory joined the Young Professional Program on August 4, 1969. Mr. Gregory is a United States citizen from California. He studied at Stanford University from 1957 to 1969 and from this University received a B.S. degree in Electrical Engineering, an M.A. degree in Economics and an M.B.A. in Finance and International Business. For three years of the above period Mr. Gregory served in the United States Navy as Engineering Officer in a destroyer operating out of Yokosuka, Japan. After leaving the Navy he travelled for one year in the Far East before returning to take up his studies again at Stanford University. In the summer of 1968 Mr. Gregory worked as a Management Intern at the First National City Bank in Hong Kong. He is single and has rented a house on Capitol Hill. Mr. Gregory is interested in sports, music and “particularly in people.”

Tu Ngoc Dinh from Vietnam arrived in Washington in August 1969 and reported for duty as a Operations Officer in the Development Finance Companies Department on August 15. Mr. Dinh received his degrees in Law and Economics from Saigon University in 1955. After leaving University Mr. Dinh first was employed by the Bank Credit Commercial du Vietnam in Saigon as Head of the Loans Department from 1955 to 1961. In 1961 Mr. Dinh accepted the position of Special Assistant to the Minister of Economic Affairs of the Government of Vietnam. In 1963 he became Deputy Minister of Economic Affairs. He stayed with the Ministry of Economic Affairs until he transferred to the Ministry of Finance as Deputy Minister in 1965. In 1966 Mr. Dinh became General Manager of the Société Financière pour le Developpement de l’Industrie du Vietnam, a private Development Bank. Mr. Dinh has had several years of teaching experience as Professor of Banking and Business at the University of Dalat. He is married and came to Washington with his wife and five children, two boys and three girls. The boys are fourteen and twelve and the girls thirteen, eleven and eight. Mr. and Mrs. Dinh have found a home in Bethesda. Mr. Dinh is very keen on tennis and hopes to join the Bank Tennis Club next summer.

Stephen M. Denning joined the Young Professional Program on August 29. Australian by birth, Mr. Denning came to Washington from England where he studied at Oxford University from 1967-1969. He received his Bachelor of Civil Laws Degree with First Class Honors from Oxford in July 1969. Mr. Denning also studied at Sydney University from 1961-1966 and graduated with First Class Honors and University Medal. He received his B.A. Degree and his L.L.B. Degree in 1964 and 1967, respectively. He was admitted as a practicing solicitor of the Supreme Court of New South Wales in 1967. From 1964-1967 Mr. Denning was associated with the law firm of Allen and Hemsley in Sydney, Australia and left that firm in order to study at Oxford. Mr. Denning is single and has rented an apartment in Southwest Washington.

Serge Guetta from Tunisia joined the Development Finance Companies Department of the Bank on September 2. Mr. Guetta received his Diplôme Supérieur from the Institut des Hautes Etudes Commerciales in Tunis in 1947. The same year he became a member of the Central Bank of Tunis, the Banque de l’Algérie et de la Tunisie. During his period of employment with the Bank he held various positions. At the time of his resignation in 1957 he was a Deputy Department Chief at Headquarters. In October 1957 Mr. Guetta assisted in the establishment of the Société Tunisienne de Banque, a development and commercial Bank in Tunisia and was General Manager of the institution for twelve years until his resignation in August 1969 when he joined the I.B.R.D. From 1960 to 1969 Mr. Guetta was Financial and Economic Adviser to the President of the Republic of Niger. In 1960 Mr. Guetta assisted in the formation of the Banque de Developpement du Niger. Mr. Guetta taught Finance
An Economist from France, Christian Ladonne, arrived in the South Asia Department on September 5. Mr. Ladonne is a graduate of the Ecole des Hautes Etudes Commerciales and holds a Doctorate in Economics from the University of Paris. In 1962 he joined the Ministry of Economy and Finance, Direction des Relations Economiques à l’Etranger and was immediately appointed as an Economist at the French Embassy in New Delhi. In 1967 he went back to Paris as Assistant Chief of the Division des Economies Etrangères, Direction de la Prévision in the same Ministry. He held this position until his arrival in the Bank. Mrs. Ladonne is from Berlin and they live in Bethesda with their seven year old son, Thomas.

Malcolm Douglas Rowat, a Canadian from Montreal joined the Young Professional Program on September 8, 1969. Mr. Rowat received a B.A. Honours Degree in Economics and Political Science from McGill University and later was granted an M.B.A. in International Business and Finance and an M.I.A. in Economics and International Affairs from Columbia University. For 6 months while in New York, Mr. Rowat worked full-time as a Financial Trainee with General Motors Overseas Operations. After leaving McGill Mr. Rowat worked in France for some months with Houdart Co. in Dijon as an A.I.S.E.C. Trainee and in the summer months of 1968 worked for the Bank of Montreal as a Research Analyst. Mr. Rowat is single and has found an apartment in Northwest Washington. His main sporting interests are tennis and skiing.

Ian Marchmont Hume became a member of the Young Professional Program on September 29. A Rhodesian national, Mr. Hume came to the Bank from Oxford University where he had been studying since 1967. Mr. Hume received his B.A. in Economics and Philosophy from the University of Cape Town in 1966. He is currently studying for his D.Phil. in Economics from Oxford University. From 1957 to 1963 Mr. Hume was a member of the Rhodesian Army. He took Officer Training at the Royal Military Academy, Sandhurst from 1957 to 1959, and from 1959 to 1960 he was studying at the School of Signals (Royal Signals), Catterick, Yorkshire. Mr. Hume is married and he and his wife, Meriel who is South African, have two sons, Gregory Ian aged five and Hamish Paul aged almost two. The Humes are living in Alexandria, Va. but will be moving to Georgetown shortly.

Katharine Mortimer joined the Young Professional Program on September 29 from Exeter, England. Miss Mortimer studied at Sommerville College, Oxford University from 1964 to 1969. She received a B.A. (Honours) degree in Philosophy, Politics and Economics in 1967 and went on to be granted her B.Phil. degree in Economics in 1969. For various periods between 1964 and 1967 Miss Mortimer worked as a Research Assistant with the Institute of Economics and Statistics in Oxford. The summer of 1968 was spent in Washington, D.C., as a Research Assistant in the Economics Department of the Bank. For six months in 1964 Miss Mortimer lived in Israel. Three months of this period were spent taking part in archaeological excavations under Professor Yadin of the Hebrew University of Jerusalem. Miss Mortimer has taken an apartment in Georgetown.

Ram Kumar Chopra joined the Young Professional Program on October 1. He came to Washington from England where he had been studying since 1965 at Oriel College, Oxford. Mr. Chopra has a B.A. degree in Economics from St. Stephens College, Delhi, and a B.Phil. from Oxford. He is Indian by birth and is married. His wife, Marie, is also an Oxford graduate and is teaching at the International School. Mr. and Mrs. Chopra have found an apartment on Massachusetts Avenue. Mr. Chopra is very keen on the stage and has acted...
for the Oxford University Dramatic Society. In 1966 in Rome he acted for five weeks in Dr. Faustus with Richard Burton.

Anthony K. Stapleton joined the Young Professional Program on October 27 from London, England. Mr. Stapleton is British. From 1963 to 1969 he studied at Christ's College, Cambridge and in 1966 received from that University his B.A. degree in Agricultural Sciences. He has submitted his thesis on Colonization in Eastern Peru for his Ph.D. Mr. Stapleton travelled as a student to Latin America and Japan in 1965 and 1966 and completed 18 months' field work in Eastern Peru in 1968. Mr. Stapleton is married and met his wife, Gillie, in Peru. The Stapletons have rented a home in Alexandria.

Bank-Fund Credit Union Innovation

The Education Chairman of the Bank-Fund Staff Federal Credit Union, Mr. Jonathan Levin of the Fund, is responsible for the new Savings Coupon Book which was recently introduced.

Savings will become much easier with the new Coupon Book, which resembles a modified checkbook. It has two main parts: 1) a series of deposit coupons which may be detached from their stubs and sent in with each deposit—for instance, every payday or once a month; 2) the stubs themselves, on which account may be kept of the deposit balance and changes to it by deposits, withdrawals or dividend payments. Previously, members could not make savings deposits by mail except when they were also making loan installment payments. Members had to come in person to make deposits if they had no loans outstanding and devise their own method of record-keeping between quarterly statements. The new dark green booklet, designed by the Fund's Graphics Section, is a combination of the checkbook system and the loan payment coupons system. The new booklet makes saving so easy that all one needs is the money!

Mr. Piero Sella, Vice-President of the Credit Union, presenting Mr. McNamara with a specimen of Mr. Levin's handiwork.
NEW STAFF (omitted from December issue)

May, 1969: Mary L. Harrison, Controller’s from Arlington; now Assistant Payroll Officer. Luis Casaravilla, Administration, from Uruguay; August, 1969: Guillermo L. Rossel, Economics, from Santiago, Chile.

WELCOME TO NEW STAFF
Special Services — December 1969

Hinderikus Busz, from Amsterdam, Netherlands, joined the Programming and Budgeting Department on December 10, and Aide V. Alvarez from Cienfuegos, Cuba, joined the Controller’s Department on December 4.

General Services—IFC
(May to October, 1969)

(L to R) Mary A. Bassler, Office of the Executive Vice President, from Alexandria, Virginia; Diana Gillett, Africa, Asia and Middle East Department, from Chingford, England; Rose Fraser, Engineering Department, from New Glasgow, Nova Scotia, Canada; Renee E. Olano, Office of the Executive Vice President, from Washington, D.C.; Wilma R. Blaik, Legal Department, from Glasgow, Scotland; Gloria Maria Campo, Latin America, Europe and Australasia Department, from Havana, Cuba; Patricio Mulligan, Latin America, Europe and Australasia Department, from Granada, Nicaragua; Janet Elma Bartholomew, Engineering Department, from Port of Spain, Trinidad, West Indies.

Unable to be present: Catherine Lea, Latin America, Europe and Australasia Department from Coulsdon, Surrey, England.
WELCOME TO NEW STAFF:
General Services: November 1969

Seated (L to R) Borgi Naser, Development Finance Companies Department, from Nürnberg, West Germany; Rebecca B. Dollins, Controller’s Department, from Alexandria, Va.; Ma. Victoria Henson, Education Projects Department, from Makati, Rizal, Philippines; Ma. Lourdes Cuisia, Agriculture Projects Department, from Manila, Philippines; Mabel Duarte, Controller’s Department, from Montevideo, Uruguay; Jan Maree Dryden, Administration Department, from Sydney, Australia; Christine F. Rendina, Development Finance Studies, from Stoke-on-Trent, England.

Standing (L to R) Hélène Brosseau, Special Projects Department, from Ottawa, Canada; Carol Syms, Eastern Africa Department, from Plymouth, England; Joan T. Brown, South America Department, from Burlington, Vermont; Shirley Solomon, Secretary’s Department, from Trinidad and Tobago; George Ashe, Administration Department, from Shelby, N.C.; K. V. Kumar, Administration Department, from Bangalore, India; Hubert Sinclair, Administration Department, from Spanish Town, Jamaica; Iraj Farchadi, Administration Department, from Tehran, Iran; Lai K. Ahoy, Administration Department, from London, England; C. Audrey Shaw, Administration Department, from Newcastle-upon-Tyne, England; Martha Elena Yanez, Central America and Caribbean Department, from Mexico City; Lacy Schirmer, Education Projects Department, from Cachoeira do Sul, Brazil.

Unable to be present: Augusto Barrios, Administration Department, from Guatemala City; Maysoon Carlson, Education Projects Department, from Baghdad, Iraq; Priscilla Leeds, Executive Director’s Staff, from Cambridge, Md.; Beatriz Menendez, Administration Department, from Guatemala City; Roberta T. Renner, East Asia and Pacific Department, from Washington, D.C.; Mary G. Rincones, Transportation Projects Department, from McAllen, Texas.

TEN YEAR STAFF
JANUARY

Guiseppe Franchini, Administration (L) and Henry Hilken, Secretary’s.

FIVE YEAR STAFF
JANUARY

From left to right: Jack Beach, Public Utilities Projects; Florecita Alvano, Administration; Anna Lugassy, Office of the Executive Director; Harold Manning, Agriculture Projects.

Inset: Gavin Wyatt Public Utilities Projects.
General Services: December 1969

Seated (L to R) Barbara Dunn, Education Projects Department, from Stillwater, Oklahoma; Maree Boyd, Programming and Budgeting Department, from Melbourne, Australia; Jillian A. Humble, Education Projects Department, from Adelaide, Australia; Remedios O. Crofoot, Secretary's Department, from Fairfax, Virginia; Merle M. Faunt, Administration Department, from Sydney, Australia; Carolyn Little, Administration Department, also from Sydney, Australia; Annemarie Holland, Administration Department, from Sydney, Australia.

Standing (L to R) Claudie Brûlé, Development Finance Companies Department, from Paris, France; Anne Carney, Secretary's Department, from Leeds, England; Monique Thalasso, Transportation Projects Department, from Brussels, Belgium; Genevieve Gharib, Administration Department, from Washington, D.C.; Heather Woolsey, Administration Department, from Drummondville, Quebec; Margaret Heather Bender, Industrial Projects Department, from Sydney, Australia.

Unable to be Present: Annabel Desmarais, Europe, Middle East and North Africa Department, from Montreal, Quebec; Janet Giles, East Asia and Pacific Department, from Ottawa, Canada; Iris M. Larsson, Agriculture Projects Department, from Montreal, Quebec; Elizabeth Speakes, Agriculture Projects Department from Alexandria, Virginia; Betty Westra, I.F.C. Latin America, Europe and Australasia Department, from Vancouver, British Columbia.
The Red Cross has reminded us recently of the continuing need for blood. In recent weeks three staff members, the wife of one staff member and the mother of another have all required several blood transfusions. The blood originally provided from the Hospital Blood Bank in each case was replaced free of charge from the IBRD/IFC quota at the Red Cross Blood Bank.

Blood donated by Bank and IFC staff members is not limited to use by Bank and IFC personnel. Our contributions are part of the Red Cross community effort and the blood is used as needed in the local Metropolitan area. Each working day the District Chapter of the Red Cross is responsible for the collection of a minimum of 150 pints of blood in order to meet the need of local hospitals. Included in this figure is the need for about 50 pints of blood for the platelet project for children suffering from leukemia. Over and above this the Red Cross collects for open heart surgery which often runs as high as twenty-two units and there is at least one a day.

During 1969 many staff members donated blood. On the first Tuesday in December, 14 staff members visited the Washington Red Cross Blood Center at 2025 E Street NW to give blood and on the first Tuesday of 1970 eight staff members and the husband of one of these also donated blood. Only last week one staff member with a particularly rare type of blood gave blood to meet an immediate emergency in the local area.

The first Tuesday of every month is the Bank and IFC day for donating blood. At the present time, the amount of blood in the Blood Bank standing to the credit of the Bank and IFC is much below the quota an organization of this size is asked to fill. More donors are urgently required. For those staff members who have not already given blood and who would like to do so, full information regarding medical qualifications for blood donors may be obtained by calling Mrs. Roche-Rainhorn, Staff Relations A, extension 2687. Members of the families of Bank Group staff may participate in the Bank-IFC blood program if they wish.

The next date for blood donations will be Tuesday, March 9. Staff members who would like to give blood on this day are asked to notify Staff Relations A the day before so that transportation to the Blood Center may be arranged.
--- register and give MEDICAL HISTORY

--a few questions for the record.

--- they'll take your TEMPERATURE and your BLOOD PRESSURE

--OK? You'll find especially trained people at the blood center to check your hemoglobin.

--- have a cup of COFFEE?

You're out of there in less than an hour--like having a haircut.

--- That's all. Except--when you leave--you FEEL SO GOOD--

--knowing you have helped save somebody's life!

Personals

BIRTHS: Orna and Shirley Bailey of the South America Department welcomed their second child, Sharlene Elizabeth, on October 29. Sharlene was born at the Washington Hospital Center and weighed 8 lbs. 1 oz. She has a brother, Trevor.

Maria and Pedro Lobato Brime (Development Programs Studies Group) welcomed their first child, a daughter, on October 3. Natalia was born at Columbia Hospital and weighed 6 lbs. 3 ozs. Magda and Stephen Eccles (Agriculture Projects) are the proud parents of a second daughter, Ana Maria, born at George Washington University Hospital on December 17. Ana Maria weighed 6 lbs. 14 ozs.

Lee Chin and William Hughes' (Transportation Projects Department) second son was born on November 7 at the George Washington University Hospital. Andrew Chuan-Yu weighed 8-1/2 lbs.

Mario and Melanie Masses-Valera (Administration Department) are the happy parents of their first son, Mario III, born at Fairfax Hospital on Tuesday, January 13. Mario weighed 8 lbs. exactly.

Suzanne and Harold Messenger (Office of the Director, Projects Department) welcomed their first child, Kristen Suzanne, on January 15 at Columbia Hospital. She weighed 6 lbs. 14 ozs.
Virginia S. Picardo (IFC) presented her husband Wilfred with a son on December 20, 1969. Roman Wilfred was born at Columbia Hospital and weighed 5 lbs. 13 ozs.

Hubert Sinclair and his wife are happy to announce the arrival of their daughter, Nicole, born on Christmas Day at the Washington Hospital Center. Mr. Sinclair is with the Administration Department.

Margaret and Shamsher Singh's fourth son was born at George Washington University Hospital on December 10. No name has as yet been chosen for the new baby. Mr. Singh works in the Economics Department.

Rosa and Andrew Urquhart (Agriculture Projects) are proud to announce the birth of a second son, Guy Richard, at George Washington University Hospital on November 2, 1969. He weighed 8 lbs. 9 ozs. at birth. His older brother is James John, three and a half years old.

MARRIAGES: Zenaida Guzman (Agriculture Projects) and Joseph Scott were married on December 13, 1969 in the church of Our Lady Queen of Peace in Arlington.

On the principle that a really first-class Research Assistant is hard to find—and even harder to hang on to—and bearing in mind that good writing is 99% research and 1% inspiration—Special Writer John L. Maddux (Information and Public Affairs Department) married Research Assistant Angela C. Giertsen, on Christmas Eve. When not writing or researching, they dwell at 1330 New Hampshire Ave., N.W.

ENGAGEMENTS: Dorothy Ryan, a Research Assistant in the Economics Department, became engaged on December 12 to Gary Siden from Rockford, Illinois. The couple plan to be married in Falls Church later this year.

Annabel Davis, a Secretary in the Eastern Africa Department, became engaged to Donald Armin Bracher on December 26 while on leave in Bristol, England. They hope the wedding will take place later this year in England.

In Memoriam

Charlotte P. Pajunen, a staff member in the Transportation Projects Department, on December 24 in the George Washington University Hospital.

Leopold Baranyai, a former staff member who retired on August 31, 1959, in Frankfurt/Main on January 20.

Connie E. Poblete, sister of Marita Ejercito (Personnel Division, Administration Department) on November 15 in Makati, Rizal, Philippines.

Praya Prasad Thatukarn, father of Kanok Pranich (Agriculture Projects Department) in Bangkok on December 17.

Maria Morra, mother of Giuseppe Morra (Transportation Projects Department) on January 2 in Italy.

David Via, father of Verna Via (Legal Department) on January 14 in Charlottesville, Va.

Victoria Starcevic, mother of Anne M. Starcevic (Legal Department) on January 15 in Meadowbrook, Pennsylvania.

Maria Casciani Flori, January 22 in Florence, Italy, mother of Luciano Flori (Controller’s Department).

Helen Stroud, mother of Margaret Stroud (Office of the President) in Oakmont, Pennsylvania on January 27.