Some souvenirs from my time working in Asian Development Bank and our time living in Manila, 1979-1992. Revision 2, 23 April 2026

By: **Michel de Pontevès**

Introduction

Late last year, in 2020, quasi confined at home with the pandemic, I started writing some souvenirs. When I learned from AFE ADB (the Bank's Association of Former Employees) that Vice President Katz had passed away in America, I emailed his son. I had worked under VP Katz, VP Finance and Admin during my first few years at the Bank. I had met with him many times. His son replied the next day to thank me and copied Candelario (Lalo) Trujillo, to whom I had reported for six years when he was Chief OCS (Office of Computer Services), under VP Katz. I then emailed Lalo who replied very quickly too. We exchanged some souvenirs. Lalo had left the Bank in 1986, moving to Washington DC and joining the World Bank, where I met him early 1987.

This email exchange brought back lots of memories at the Bank and of our time in Manila, giving me the idea to write about it, which I started this summer 2021. I had the chance to take part in the Bank's computerization effort from scratch and just want to tell personal anecdotes, some funny, others strange or not so nice, or somewhat historical, about my work and our life in the Philippines, during a time so different of today. Those lines are mainly based on my memory and a few notes, having no other purpose than keeping some souvenirs. Hopefully there are not too many inaccuracies. I use the names of Bank departments and offices in use during my time. In 1979, the Bank had no offices outside the Philippines yet, it only had overflown from its Roxas Boulevard building with a department using a floor of the Central Bank (CB) building, further up along Roxas Boulevard, and at times there had been some small annexes in different parts of Metro Manila. The Bangladesh Resident Office opened in the 80's, the first, followed by the South Pacific Regional Office, in Vanuatu, then the Indonesia Resident Mission (IRM) in 1987. All the other offices were opened after I left the Bank. And of course, those days were before internet, emails were still internal only, and there were no handphones nor tablets yet, only walkie talkies and pagers. In fact, it was not so long ago, computerization still was an exciting adventure, but so many things have tremendously changed since then, a different world in many ways. So different that I thought it should be documented, at least from my humble perspective.

The following pages do not follow a chronological order, but are sorted in a mixture of subjects and time, starting with the work side, then continuing with the family life. In the Bank part, I only included a few names of friends and colleagues, even though so many more are as present in my memory, there are too many to name all. In the other part, I did not include names for privacy reasons, but there are many people I remember fondly.

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2. Hired by the Bank

In 1978 the Bank had no computers yet, only an old accounting machine at Controller's. To move ahead, VP Katz hired a computer advisor, Lalo Trujillo, who then hired two consultants, Kalyanaraman (Kalyan), an Indian IT guy, and Christian Perez, French like me and specialized in database management systems, to prepare a computerization plan. At the same time, I was applying for a job at the Bank, and at the end of my vacation in Indonesia with my family, in October 1978, I went to Manila for interviews arranged by Tony Wan in BPMSD. It just happened that the Treasurers Dept had bought a Burroughs mini-computer, together with a package of five applications to be developed by Burroughs programmers, and they were looking for someone to drive this project. With my engineering, accounting and finance background I could fit and I was hired. We arrived in Manila late January 1979.

Two anecdotes about those interviews. On my way from Jakarta, I had to transit thru Singapore, but could not fly as scheduled to Manila, because the airport had just closed due to a typhoon. Philippine Airlines (PAL) provided their passengers with buses and hotel rooms for the night. As I entered the room assigned by the hotel reception, I found shoes and clothes in the room, meaning this room already had an occupant. A bit annoying. The reception gave me another room immediately with apologies… I was hoping there would not be an intruder in the night… The next day, the airport had reopened and I arrived in Manila, but found the Bank semi closed due to the typhoon…. Luckily enough, over the next three days I could be interviewed by Gerald Evans at BPMSD, Mr. Kazmi, Controller, Mr. Mok and Mr. Venkatanarayan at Controllers, Mr. Link, Treasurer, Mr. Lambert, Deputy Treasurer, and Mr. Ikramullah Khan, Finance Manager, at Treasurers. I was even able to take a Bank medical checkup with a Bank driver taking me to a clinic in Makati. The Bank building was a bit eerie with the dark weather outside, the wind and the rain, and it was mostly empty. At lunch time, there were only a few people in the executive dining room. The third day, Bernard Donge, who, as a few others, had been hired during the early years of the Bank as a Vietnamese but, after 1975, had received the French citizenship from France despite living in Manila (same for a Cambodian colleague), took me for lunch at Army & Navy Club. There we met the Renault Manila rep who said that, if hired, I should buy a Renault 30, like Donge himself and few others. The funny thing is that a few weeks later, in France, I received a telex from the Renault man informing that I had been hired by the Bank and that a Renault 30 built with tropical specs was available immediately for the Philippines. It is only the next day that I received the official telex from the Bank confirming I was hired! I found that quite funny and bought the Renault 30. A good move as the car arrived in Manila only two weeks after us, unlike the usual two to three months, and Renault Manila lent me a service car for those two weeks, free of charge. A good start!

Before leaving Paris to move to Manila, because some French staff had left the Bank a few years earlier and because the Director representing France in the Board at that time was Italian (for three years, then rotating to a French), I thought that for information and courtesy, I should visit the Foreign Affairs and the Finance Department. I first visited the Asian desk of the economics division at the Foreign Affairs, and a few days later the foreign relation division at Bank of France, as referred to from the Finance Department. At the Foreign Affairs I was asked why I cared to go to Bank of France, and then at Bank of France I was told that I should not have visited the Foreign Affairs, as ADB relations were with Bank of France. Although, both meetings were friendly, I should say that I was a bit shocked by this obvious lack of cooperation between the two departments of the same French government. This is unfortunately not so uncommon, isn't?

I remembered this story in 2005, when I attended a luncheon of the foreign chambers of commerce in Jakarta where Sri Mulyani Indrawati, newly nominated Finance Minister, was the guest of honor. In her speech she explained her surprise to find that the seven (or eight) directorates in the Finance department were not communicating with each other, and she felt more at the helm of seven different departments. In fact, I found a similar lack of communication between departments, or even within departments, in the Bank too, and same in the private sector in most places where I worked. I always spent a part of my work time trying to improve communication.

3. Starting at Treasurers, then moving to OCS

I started as a regular Treasury officer working at Cashier's and at the same time, I prepared detailed specifications for the Burroughs programmers assigned to the project. Burroughs had seen it as an opportunity to enter in the Bank, hoping to get bigger contracts later on, but had underestimated what they had committed to. The development of the five applications took longer than expected as Burroughs did not commit enough resources. Finally, the applications worked as I wanted and Treasurers started using the minicomputer, improving efficiency of their operations to control and record disbursements: loan, technical assistance, bond servicing, investment portfolio, admin expenses, and receipts: loan reimbursements, bond proceeds, paid in capital tranches, ADF (Asian Development Fund) replenishments, co-financed funds. Meanwhile Lalo Trujillo and his team presented their plan to Management and to the Board, OCS was created with Lalo as the Chief, and his team was hired too, the first mainframe was ordered, a modest IBM 4331, soon to be complemented by a more powerful 4341, but not a Burroughs as our experience with them had been too problematic. However, we hired the best Burroughs team member, Jun Ancheta. I myself moved to OCS in mid-1980. Some other professional and supporting staff moved internally to OCS, like me, and some others were hired from outside, programmers, analysts, system software guys, mainframe operations guys, and so on, to have a good mix of internal knowledge of the Bank and varied IT expertise. Many of the programmers were hired as temporary consultants because the budgeted positions were not enough to allow fast software development.

Lalo led us in rapidly developing and launching applications all around the Bank, improving substantially the quality and the timeliness of records and reports. It was quite challenging, with many users enthusiastic and others resisting change. On my side of the team, we worked mainly, but not only, with Treasurers, Controllers, OAS, while others worked mainly with the Operations' side of the Bank, Controllers too and BPMSD. The idea was not to impose systems, but to work together with users, explaining what was possible and taking their requirements in account for the best possible solutions that would facilitate work. There was even a Board member who thought it was useless to computerize as salaries in the Philippines were low enough to keep manual records only. We implemented many systems in a few years, and the late start turned out to be an advantage by using up to date technology, much more adaptable to changes than older ones. An example was the calculation of the lending rate based on a basket of the currencies held by the bank, which could only be done with a computer, and was facilitated by the database technology that we used. This was only forty years ago and it seems so unreal today that we were moving from totally manual processes. At some point, we had to move the Burroughs applications to the IBM mainframe to integrate Treasurer's data in the main database together with Controllers and other data; then, other departments became users as well, for Bank wide systems in the country and project departments, BPMSD (Budget, Personnel and Management Systems Dept), OAS (Office of Administrative Services), OGC (Office of the General Counsel), Economics Office, PEO (Post

Evaluation Office) and so on. All of this was under the watch of the Internal Audit Office led for most of my years in the Bank by Muhammad Soerakoesoemah (Pak Soera). Much later on, over the last twenty five years, we met our dear friends Pak Soera and Ibu Ana at most of the meetings of AFE Indonesia chapter, until our move to Jogjakarta, and until Pak Soera passed away. The Burroughs mini, the pioneer in the Bank, was discarded after being used for a few years, but it had done a good job. Today, there are things which seem so obvious in using computers, which then kept number of people skeptical. The advent of PC's (Personal Computers) in the late 80's totally changed the scene from expensive mainframes and dumb terminals to cheap computing power on the desk of each user, but that wasn't known yet when we started.

A funny interview story. In July 1982, while I was in France, on home leave with my family, staying in the mountain for a few weeks, my parents forwarded me a telex from the Bank. To take advantage of my presence there, I was asked to interview a young German candidate applying for OCS. Which I did a few days later, back at my parent's place in Saint Cloud, a Paris suburb. I found a surprise in the CV of the candidate: The CEO of his company was an old friend of mine, from Saint Cloud as well and his parents were good friends of mine, and stayed only a few minutes away by car. I told the guy about my friend, and I saw him pale and almost in panic, asking me not to talk to his boss. I reassured him, saying I had no plan at all to talk to my friend, it would not have been ethical and I had only been asked to evaluate his profile and his desire to work in Manila, not to check his references. He was not hired, but I can't remember if it was because he didn't match our needs or he didn't accept a Bank offer. Quite an unlikely coincidence, isn't it?

4. About VP's

Two anecdotes to illustrate this situation. Late 1980, as I was going to France for my first home leave with my family, I was called by VP Bambawale, VP Operations, a brilliant man, who asked me to visit OPEC (Organization of the Petroleum Exporting Countries) secretariat in Vienna. I went there from Paris and spent three mornings working with OPEC IT guys. They thought our mainframes were pretty small compared to theirs, but they were doing computer power hungry modelling on the economics of oil production, things that we weren't doing, yet at least. I got quite interesting info about their systems, being an IT guy. I also had a lunch with several ex ADB colleagues working at the IAEA (International Atomic Energy Agency) secretariat, interesting encounter too. I had bought a ticket from Paris to Vienna for Ida, my wife, to join me there. On the side of my work meetings, we squeezed in a visit of Schönbrunn palace, a performance of the world famous Lipizzans of the Spanish Riding School and had the chance to spend an evening at the Opera for Mozart's Wedding of Figaro. Our neighbor in the theater was an amazing Austrian lady who had hummed the whole opera in a low voice, not bothering us as she was perfectly in tune! Then, back in Manila, I reported to VP Bambawale. He was disappointed that I did not bring back economic data from OPEC… disappointing to me as well because he had not specified any request before I went, probably he was not so sure of what OPEC computer systems could provide. I thought that anyway it was quite unlikely that OPEC would have shared this kind of data with me.

Talking about VP Bambawale, we were one time a bit naughty to him. Those early days of IT in the Bank, we only had few expensive but dumb terminals to communicate with the mainframe computer. We did not have enough of them and could only assign them to the most active users, OCS' or others. There were only two VP then. VP Katz was a very active user, monitoring our progress and looking at available data, but we knew that VP Bambawale, although he had requested a terminal to be installed in his room, was not using it. One day we had a shortage of terminals due

to breakdowns and did not have enough working units for programmers and active users, so, two OCS staff went to VP Bambawale's room at a moment he was not in, took his terminal, replaced it with a defective terminal and left with the working unit. The VP never called us to complain until we could reinstall a working terminal in his room. We never knew if it was because he didn't notice or because he found about it but didn't want to appear in trouble. Naughty, isn't it?

Back to VP Katz. Around the time I joined, the Bank had not reviewed staff remuneration in several years not taking into account the inflation in the Philippines. I soon found out myself that it was quite tighter than I expected, despite of having chosen a house with a reasonably low rent. In 1980, I was already thinking about looking for another job. VP Katz heard about it and called me. I met him, bringing my exact, detailed monthly budget. There were many other inputs and a substantial salary and benefits review was prepared for both professional and supporting staff, and I had the surprise to find my monthly calculation included in the Board paper. The review was approved and the situation became much better for everyone.

Which reminds me that a few years later, as President of the Parent's Association at the French School, I had sent a letter to one of our Senators in Paris about a planned reform of the system for schools overseas. Similarly, I found part of my letter in a Senate paper on the law under deliberation. Those were the days when airmail still was the main communication tool.

5. And Bank's Presidents

During my years in the Bank there were three successive Presidents. I had very different personal encounters with the three of them.

When I joined, as a new staff, I was introduced to Mr. Taroichi Yoshida together with two other new guys. Mr. Yoshida, who was a pipe smoker, told me that he especially liked the wooden pipes made in Saint Claude, a beautiful small city in the French part of Jura mountains, and one of the most famous wooden pipe capitals in Europe. I told him that I had visited Saint Claude when I was a kid and that I myself had a pipe from Saint Claude, though rarely smoked it, but that I grew in Saint Cloud, a Paris suburb, not in Saint Claude. Still, I thought it was a nice attention of him, showing he had looked into my profile. A good start too!

Another anecdote, protocol related this one: I was invited with Ida to a buffet dinner at the house of a Board member. As we arrived, we met President Masao Fujioka who was leaving with his wife. Ida was a close friend of the wife of his Assistant, and thus had met Mrs. Fujioka several times. Mrs. Fujioka stopped to chat shortly with Ida, Mr. Fujioka, as a gentleman, saluted Ida and said a few words to her. But he totally ignored me, as if I was not in front of him, transparent (Mrs. Fujioka had said hello to me). I was not upset nor felt bad about it, thinking it was part of the etiquette, at least the Japanese etiquette maybe. I was very appreciative of the fact that Mr. Fujioka had been very active in getting China, the People's Republic, to become a new member of the Bank in 1986, while still keeping Taiwan, founding member under the name Republic of China, changing its name to Taipei, China. Unique amongst international institutions at the time.

Years later, I experienced a different kind of Japanese etiquette, much warmer this one. That was the time when Michel Rouget was the French Director. I had met with him quite many times due to my activities in the French community in Manila, and as an informal coordinator of the staff from countries he was representing in the Board. Before leaving, he and Mrs. Rouget hosted a very formal dinner at their residence, the guests were our President, Mr. Kimimasa Tarumizu, several Board

members, several Ambassadors stationed in Manila and myself, each of us with his wife. I was the only one who was not a board member nor an ambassador that evening… a bit intimidating isn't it? At the beginning of the dinner, Mr. Rouget introduced all his guests, with a short comment on the reason for each of us to be there. Thus, Mr. Tarumizu heard that I was working at the Bank and came to me after the dinner, giving me his name card, introducing himself with a few nice words. A very kind gesture on his behalf, I was touched and felt honored.

To conclude on ADB's Presidents, at the time of a replenishment meeting for ADF, the Asian Development Fund used for concessional loans, to be held in Paris, I received a call from Secretary's office asking my advice about the hotel to book for the President. They were looking at Plaza Athénée, one of the most prestigious five-star hotels in Paris. For me it was a no go. I replied to not book the President there, explaining that it was far too flashy, too full of celebrities from show biz or famous billionaires, well known to be very expensive, and I imagined the muddy titles in the press if a curious journalist found that ADB's President was there, especially for an ADF meeting. I advised Secretary's to book the President at Intercontinental, in the rue de Rivoli area, central and more business-like, while still very comfortable, and to also avoid the beautiful nearby Ritz or Meurice, which could also lead to wrong perceptions. They followed my advice as I remember. I forgot which year it was.

One more anecdote, this one to illustrate the major changes brought by computerization. Sometime in the 80's, at the beginning of using internal emails to communicate within the Bank, one of my OCS colleagues, Lope Auxillos, emailed directly to the President. I do not remember the subject nor who was the President then, though probably Mr. Fujioka, but I remember clearly that quite many staff in the Bank were upset, saying this was against the rules of protocol. I thought that, in fact, it was just the beginning of a new era in communication, with less protocol.

6. And VVIP's

Still talking about VIP's, VVIP's this time, I remember an encounter with Imelda Marcos, from behind a glass… Mrs. Marcos was visiting the Bank for an occasion that I do not remember, in the auditorium of the old building, on Roxas Boulevard. It had been announced and I knew that the lobby was supposed to be off limits at that time, but I had received a call from the Travel Section, at the other end of the lobby, asking me to be there urgently for a system problem. I still was there when the motorcade arrived and had to wait, but the window of the travel section provided a prime view of Mrs. Marcos' arrival. In fact, the lobby was quite full with Filipino staff. It was after the Benigno Aquino's assassination at the airport and the atmosphere in the lobby was not that friendly to the visitor. The VIP accompanying Mrs. Marcos in the car, I forgot who it was, came around the car to open her door and she started getting out of the car. She then noticed the crowd in the lobby and I distinctly saw her trying to move back inside the car, but this guy stopped her move and made her to enter the lobby… I could not see what happened. After, I didn't hear about any incident during her visit.

I also remember that one day she was on her way to the airport, with President Marcos in another car. That was the time when someone in Metro Manila admin had authorized the cutting of trees on Roxas Boulevard in front of the Bank building, for some widening plan. There were two magnificent big old trees (I forgot the essence) in front of the gate of the Bank and lots of palm trees along the Boulevard. Number of those trees were already cut and when the presidential motorcade passed by, they were still sawing the two big trees in pieces. Mrs. Marcos ordered to stop her car, disembarked

and screamed! I thought she had a good point that day… The next few days we saw new grown palm trees planted along the boulevard, with wooden supports. Unfortunately, the two big trees could not be replaced… Sad!

Still VVIP's. Years later, early 1991, ADB moved to its new office building in Mandaluyong. Mrs. Cory Aquino was then President of the Philippines and was invited for the official inauguration. There was a big party in the ground floor. At one point I saw Mrs. Aquino standing alone, with nobody accompanying her or talking to her, just a few meters from me and for several minutes. I was quite shocked that this could happen and I felt embarrassed for the Bank. I would have liked to make a few steps and talk to her. But I was too shy, didn't know what I would have told her, was afraid to break protocol or that some security guy would rush to me… Perhaps a missed opportunity of a great conversation…

7. Two big projects

If most of the Bank's systems, we'd say applications today, I was in charge of with my team were purely internal affairs, others were about two-way external communications. Of those, the two most interesting were the SWIFT connection and the Trading Room, both for Treasurers.

8. SWIFT

SWIFT (Society for Worldwide Interbank Financial Telecommunication), the international cooperative owned by banks around the world and headquartered in Brussels, operates a worldwide secure computer network to handle standardized messages for movements of funds and other transactions between banks and other financial institutions around the world. It had been launched in 1973 by a group of French, Belgian and one UK banks, soon joined by other European banks and a few American banks. The first message had been sent in 1977 and the network was fast expanding around the world. The American banks had tried to impose one of their systems, but it was proprietary and not conceived as a universal system, unlike SWIFT, which over the years won acceptance worldwide. Today SWIFT has 10,000 member institutions connected in 212 countries. The ISO BIC code, Business Identifier Code, is in fact the SWIFT address code for those banks on SWIFT, extended to cover all banks.

The SWIFT implementation team came to the Philippines in 1982 with a proposal to connect banks in Manila to the network. By that time the number of messages originating from larger economies was sufficient for SWIFT to subsidize connection of lesser economies, to have as many countries connected as possible for more efficiency. There were only six Philippine banks interested at that time, plus the Central Bank (CB) and possibly ADB. I was assigned by OCS to join the Philippine preparation team, quickly convinced of the many advantages of using SWIFT: security, efficiency, standardization and low usage cost, quite cheaper and much safer than the telex/fax messages then in use. I thought that ADB should use the system, just like commercial banks, even if our volume of transactions was lower. I kept pushing strongly for implementation in a team made of those six banks, CB and ADB. Cutover was targeted for May 1984.

One difficulty for the Bank was to become member of a cooperative, owning shares as other members. There was some reluctance for that in the Bank, but luckily there was a precedent: EIB, the European Investment Bank in Luxembourg, was already a member, the only multilateral financial institution at that point. I used this precedent to convince OGC and Management to approve membership, which they did (I do not remember if the Board was involved).

Another difficulty was the obligation of a complete backup, connection line and interface system, with an obligation to be up more than 99% of the time for processing incoming and outgoing messages to avoid disturbing operations in other banks. Most banks were making a reciprocal backup up agreement with another bank. ADB would not agree to share its system with a commercial bank or even CB, so we got our own backup: two interface computers and two connection lines.

SWIFT had a commercial arm, SWIFT Terminal Systems (STS), selling turn key solutions, hardware and software in a bundle. Simple, cheap and easy to implement, but their low-end solution, enough for our kind of volume, was running on a Burroughs minicomputer. We were still skeptical of the quality of the local support. On the other hand, STS interface running on IBM mainframe was designed for large commercial banks, with much larger volumes of transactions, oversized and too expensive for us. I scouted for another option and found in Hong Kong a British company, ARBAT, selling a SWIFT interface running on a DEC (Digital Equipment Corp) VAX minicomputer, robust, simple and flexible, at a cost reasonable enough, and adding useful knowledge to OCS as DEC computers were very versatile, widely used, very different of IBM, but easily communicating with. A funny detail with the ARBAT team. I attended a meeting in Hong Kong where they presented their system on a black board and I noticed that their three guys, two British and an American, were lefthanders, like me: we were four guys in a meeting room, four lefthanders! Unlikely occurrence, isn't it?

Finally, I recommended encryption of our two lines to the Philippine concentrator, optional under SWIFT rules. SWIFT were only encrypting the traffic between country concentrators and SWIFT central systems. Amongst the suppliers for encryption devices tailored for SWIFT connections, there was a Swiss company, GRETAG, selling a very powerful encryption device, called STEN, at a low price due to the large number of interested banks. So, we bought two pairs of STEN. A funny detail, the guy selling those devices was French and when I met him for the first time, he immediately pronounced my name the right way, better than anyone else, even in France. Surprised, I asked him if he knew my name already. Yes, he did: he was born in the small village of Pontevès, in Provence, South East France, where my family came from centuries ago. The only person I ever met who was born there.

At the time of the cutover, in 1984, after Benigno Aquino was killed at Manila airport, the Philippines were in a turmoil and banks were not allowed to keep foreign currencies. Meaning no purchase possible of the SWIFT interface systems for the six banks, causing a possibly long delay. I discussed this with the Finance Manager at Treasurers, Mr. Yamamoto if I remember his name correctly, thinking that the project was sufficiently beneficial for the Philippine banking sector and for the economy, to justify finding a solution. He found a way to help and very discreetly we provided the six banks concerned with the dollars they needed, a modest amount for each in fact but that otherwise they could not have had, and in exchange the Bank received Philippine Pesos into the account for the local currency share of the Philippines in the Bank. It was kept very low key and it worked. Cutover then happened on the targeted day of May 1984. Yamamoto and myself went to CB for the official inauguration ceremony. In his speech, the CB Governor only talked about the six commercial banks and CB cutting over that day, ignoring the Bank and of course anything we had done to make it possible. No bother, the main thing was that SWIFT had started operating in the Philippines on the scheduled date, including for us! Number of other Philippine banks and branches of some large foreign banks connected as well in the following months and years.

9. Sibos Conferences

An interesting part of working with SWIFT was the annual user conference, SWIFT International Banking Operations Seminar, or Sibos, with thousands of participants, held in a different place every time, in September or October. I had the opportunity to attend five times. Those large conferences attended by representatives from banks, equipment and software vendors, journalists from all over the world, were very interesting. In a single location, over just a few days, it was possible to meet not only with counterparts from so many banks (thru a kind of message board or concierge service) and SWIFT executives, but also with many vendors of equipment and software, for all kinds of banking applications, not only SWIFT message related, in their booths at the exhibition, integral part of the conference. There was a large choice of presentations by high level speakers from the financial industry, from the IT industry, including on new functionalities of SWIFT as for example new types of messages. You could do there in four days what would have taken four months otherwise, as per a senior banker. Extremely valuable, especially during those pre-internet, pre-cell phone times that we've already forgotten. Sibos had quickly become a major yearly event for the financial industry.

Along the years I met regularly with the SWIFT executives, enough to keep reminding them that Indonesia should be connected to the network, in our own interest with Indonesia one of our larger borrowing countries, meaning we had quite a number of transactions with banks in Indonesia, especially for project loans, and also for the benefit of banks in Indonesia. SWIFT had a policy to fully own the country concentrators, to keep control of the network and to guaranty access to all interested banks. They told me they had difficulties with this in Indonesia, as some party wanted to control the concentrator. It took until 1993 to resolve the issue and for Indonesian banks to cut over, nine years after the Philippines. Compounding the delay were scheduling difficulties as many countries were added to the network during this period, and if a date was missed it would take a long time to reschedule. Moreover, the number of SWIFT country cutover staff was limited.

At Sibos I also met regularly representatives of Inter-American Development bank, US Federal Reserve Bank, World Bank and most likely IMF too, although I do not remember the person. I was trying to convince them of the interest to connect to SWIFT, which for the Fed was also in our interest as we had number of transactions with them.

When the use-by time of our first SWIFT system had passed, SWIFT STS had a new solution, called ST400, based on a DEC MicroVAX, a new low-cost minicomputer, which suited us perfectly and which we bought. STS held a yearly user meeting, the week before Sibos and at the same location; I had the opportunity to attend two of those meetings, very informative and useful to our work.

During those days before email, internet and cellphones, work was so different of what it is today that it is difficult to imagine or to remember how we were working then. Some things which seem so simple now, at one click on our phone for instance, were sometimes so difficult then and took time and resources. Attending those meetings was a formidable opportunity to gather lots of information, and to collect anecdotes. Let me share a few.

10. Sibos in Barcelona and Brighton

In 1984, Sibos was held in Barcelona, in Spain. It was the year of our cutover and it was new to me. I was discovering the variety of speakers, vendor booths and the possibility to meet with so many bank representatives, in a matter of a week. The meeting was traditionally concluded with a big dinner party on the Thursday evening. In Barcelona, the party was held in an old fortress and I remember distinctly the giant pans of appetizing paellas and the Spanish sparkling wine and red wine that I didn't know yet and were excellent.

In 1985, Sibos was held in Brighton, in UK, in the Grand Hotel, where almost a year before the IRA had detonated a big bomb, targeting Margaret Thatcher who was there with her government, but missing her. The place had been booked by SWIFT two or three years earlier and reconstruction work was still ongoing at Sibos time, but the conference part of the hotel was already operational (they were rushing the works as a big convention of the Tories was scheduled for the following month). I was staying at a neighboring hotel and had time to look at the renovation work.

The Thursday evening party was held in the Grand Hotel itself, with many kinds of food and amusement stands, including a small mock casino (no money involved). I remember two Bank of England guys I had met at the conference, who were playing at the roulette table, and were joking that they could play there without the risk of being reported and fired, unlike at real casinos which were totally off limit for BOE staff.

11. Sibos in Nice

In 1986, Sibos was held in the Palais des Congrès-Nice Acropolis, in Nice, on the French Riviera. This time a Treasury officer, Yong Cheng, was attending as well, and he was amazed, like me before, by all the information available in such a short time. For the first time at Sibos, if I'm not wrong, there was a dinner for all central bankers present, where Yong Cheng and myself were also invited. The Bank of France offered a dinner in a Michelin three-star rated restaurant, La Réserve de Beaulieu, with a magnificent view on the sea. Bank of France could only offer a high level of French gastronomy, n'est-ce pas? The Thursday evening closing event was nearby at the old Citadel of Villefranche, with a beautiful view on the small harbor and fireworks.

Mr. Michel Camdessus, then the Governor of Bank of France, had formally opened the conference with his speech. I remember two British guys, sitting behind me, who were complaining that his English was so bad that they could not understand him… For me of course it was quite easier to understand him… A few months later, Camdessus became Managing Director of IMF and his English suddenly became a lot better. I guess he had followed a crash course after his nomination. He remains famous, or rather infamous, here in Indonesia, after a picture circulated, showing him standing with crossed arms over President Suharto signing the IMF Indonesia bailout package early 1998.

12. To Geneva

From Nice, I flew to Geneva with Yong Cheng, to GSI office, the vendor of our cable testing system. During those days before SWIFT, or later on to communicate with banks still not connected to SWIFT, banks were processing international interbank transactions via telex or by fax. Fax, or telefax, were then slowly replacing telex, but still not using structured messages as under SWIFT. Those telex/fax messages had to be authenticated with what was called a test key, to be inserted in the message. The test key was calculated using confidential coding tables exchanged between two banks

(one table for each pairing of banks), containing lists of codes for amount, currency and value date. Those test keys had to be manually calculated, using paper, pencil and a calculator, adding the codes found on the table to determine the test key to be inserted on sent messages, or to do the reverse to check the integrity of a received message. Extremely cumbersome, labor intensive and prone to errors, especially as different banks had differently patterned tables. To ease this process with the Burroughs minicomputer, in 1979 I had designed a system to automate the calculation. I had provided detailed specs to their programmers to cover almost all of the fifty to sixty different tables used by the Bank, excluding only one or two rarely used and with totally different, non-arithmetic patterns. It went well and helped Treasury save a lot of time every day. Fine, however when we migrated the Burroughs applications to the new IBM mainframe, Treasurers, for confidentiality reasons, did not want cable testing to run on the mainframe, shared with many other users, while not keeping the Burroughs machine. At Sibos 85 in Brighton, I had met a French guy selling a PC-based cable testing system, called CODITEX, which he had designed himself, using the same structure that I had for our system, just a little bit more universal and more user friendly to load new tables. Running on a standalone PC, secure enough, at a low price, it was a solution. Three months later I went to Paris to be trained on setting up the system and using it. It worked very well and Treasury used it for many years for messages to banks not on SWIFT (e.g. Indonesia connected to SWIFT only in 1993). In 1986, a new version became available and Yong Cheng and myself flew from Nice to Geneva to collect it and get a briefing. To Geneva because the French man had sold his system to a Swiss company, GSI, with office there and he was now working there.

He told us a funny typical Geneva anecdote. Before developing and selling the system, he had been working in a bank in Geneva. They had an American client keeping an enormous amount of gold ingots in the vaults of the bank. Once a year, this client came to Geneva, booked a room in a hotel just opposite the bank, and asked to see his gold! The CODITEX guy, together with a colleague, then loaded the gold on a trolley, crossed the street and brought it to the room of the client, leaving it there for the client to contemplate for a few hours. The gold would later be brought back to the bank and the satisfied client flew back to America! Strange story, isn't it? In fact, Geneva was so safe in those days, that a police escort or armed guards weren't necessary to cross the street with lots of gold. Totally unimaginable in almost any other place.

Checking about the history of fax, I found surprisingly that the first fax had been transmitted in 1865, before telephones even existed! And the first colored fax was sent in 1924! Amazing! But it took a long time before fax could be transmitted fast enough and before fax machines became simple enough to use. It did not happen until the 70's/80's. A long gestation!

13. An historic Sibos in Berlin

The next Sibos I attended was held in Berlin in 1990, by pure coincidence at the exact time of the reunification of Germany, on 3rd October. A historical week, just a year after the fall of the Berlin wall. Pure coincidence as location and date of Sibos were determined about three years in advance. I also attended the ST user meeting the previous week, leaving the Saturday afternoon and the Sunday in between available for walking around Berlin, I joined a bus tour in East Berlin and enjoyed the festive atmosphere at the Brandenburg gate, the most famous border location, where there were no more barbed wires, no more armed East German guards. It was all open and preparing for the celebration of the reunification three days later. I also visited the world famous Pergamon museum, exhibiting extraordinary archeological treasures.

In a contrast to West Berlin, East Berlin was mainly rows and rows of dull gray buildings. In a saddening view around West Berlin that weekend, there were hundreds of old buses, mainly from Poland, parked everywhere. Their passengers had come from 500 to 600 km away, to make the most of the last weekend they were sure they could enter in West Berlin without a visa, to go shopping, not sure if they could still enter freely in Germany after the reunification. They were easily recognizable with their old looking clothes, all almost identical, like 50's fashion. Surprisingly they were all queuing at toy stores and fruit shops! Poignant.

On 3rd October evening, the Deutsche Bundesbank hosted the central bank dinner, in a famed East Berlin city center restaurant, the Schwalbennest, symbolically located in what was East Berlin until the day before, now just in Berlin, in the reunified Germany. I was at a table with a few guys I knew already, including the US Federal Reserve Bank representative. We all were conscious of being there in a historical moment, which the Bundesbank host reminded in his toast to his reunified country. I thought to myself, I'm here in what was communist East Berlin until yesterday, in a good restaurant, sitting next to an American from the Fed, at a dinner hosted by the Deutsche Bundesbank, absolutely fascinating! So lucky to be there.

The two meetings, ST users and Sibos, were informative as usual, but infused with the powerful background of German reunification. The souvenir that each of us received was a CD with Beethoven's Ninth Symphony, a very appropriate choice for the occasion, with a small concrete fragment of the Berlin wall encased in the box.

14. Sibos in Asia

Finally, six months before leaving the bank, I attended Sibos 1991 in Hong Kong, the first Sibos held in Asia, and the ST user meeting. I was joined at Sibos by an OCS colleague, Mike Hawkins. The meeting and the conference were as interesting as always and we learned a lot. The SWIFT executive told me that Indonesia still was not cutting over (it came 18 months later, in 1993, after I had left the Bank).

The STS senior manager, a Belgian, who was leading the 1991 ST user meeting, had also organized the year before, in May 1990, a special ST400 Asian user meeting over two days in Hong Kong. Mike Hawkins and myself had also attended that meeting. Upon starting the 1990 meeting, the Belgian guy told us he had barely missed joining us. When he arrived at the Brussels airport check in counter for his flight to Hong Kong, the airport lady took his documents and started laughing at him, telling him that it was a lady on the picture, obviously not his passport. Catastrophe, he had taken his wife's passport by mistake! He called home, luckily his wife answered immediately and could rush to the airport to bring his passport in time. Saved! Remember, this was before cellphones time.

In 1991, I was already familiar with Hong Kong as I had been there for a number of conferences and meetings with vendors over the years, and on stop over numerous times on the way to/from Europe to meet friends. I used the weekend between the ST meeting and Sibos to visit places where I had not been yet. First, on Saturday, I made good use of the one-day visa offered by China for a short visit: Early morning pickup from the hotel by bus, jet foil to She Kou with border control on disembarking, bus thru Shenzhen, luncheon at a restaurant on the road to Guangzhou, at a place with a life size reproduction of a small part of Xian, to entice visitors to go there to see the magnificent imperial tomb, with small copies of the Xian warriors on sale (I bought one which we still have at home), then free afternoon time in Guangzhou, around an old temple, dinner and finally back to Hong Kong at night by train. A very busy and interesting day. The Sunday I went to Macau by

jetfoil, hiring a taxi for a half day sightseeing around the island, visiting the beautiful maritime museum, walking around the famous ruins of Saint Paul church, then going back to Hong Kong, and finishing the day with an afternoon walk around the Peak, where I had only been in 1972 during my first trip to Asia.

15. ADB Trading Room

Trading Room project. The other especially interesting project tasked to me in 1986 was the Trading Room, requested by Investment Section of Treasurers. Erkki Jappinen and his team managed the portfolio of mandatory reserve funds of the Bank, and invested in government bonds, while stock market, forex and virtual instruments were off limits for the Bank (at least then). The profits from the portfolio covered the Bank running expenses and interest due on bonds, making performance critical. Treasurers needed access to lots of information to do this efficiently, and wished they had a real trading room, in terms of data access and analysis systems, in a more ergonomic and dedicated environment. This led to insert a trading room in Treasurer's floor plan in the new building project. For the time remaining in the old building, it would be limited to some additional equipment.

16. Hong Kong trading rooms and others

On the way back from Sibos 1986 in Nice, I had stopped over in Hong Kong to gather trading room information, visiting the very modern trading rooms of HSBC, Standard Chartered and Barclays. HSBC had just moved in their new HQ building, a sci fi looking tower, 179 m high, the highest in Hong Kong when it opened. It had also the reputation of being the most expensive building in the world, at the enormous cost of almost one billion US dollars (of 1986)! I was authorized to visit their very protected trading room, accessed as I remember thru a sci-fi one-person cylindrical security check glass cabin, opening the way to a long escalator going up the cavernous lobby. The trading room itself was very large, with many trading desks equipped with multi screens and so on. Many of those were for forex dealing, which we didn't need. The more interesting part for me were the data services they were then using, mainly Reuters and Dow Jones Telerate and the way they had set-up the desks.

The neighboring tower, still under construction but almost completed, was the new HQ of Standard Chartered Bank, less futuristic, narrower but slightly higher than HSBC as it would be 191 m high when completed… part of the ongoing competition between the two Hong Kong dollar issuers (no central bank in Hong Kong)! I visited Stan Chart trading room, gigantic too, but there was a problem with the feng shui, the door of the manager's room was facing the end of a glass corridor along the trading desks, which was wrong, and the lines of the lighting devices in the ceiling were wrongly oriented. They had to demolish and rebuild according to feng shui, whatever the delay and the cost, before the room could actually be used for good performance. I gathered the same kind of information as in HSBC.

Whatever the competition between HSBC and Stan Chart, Bank of China, PRC central bank, was only beginning construction of their new Hong Kong office, which would become taller. And it did, reaching 302 m at the top, way taller, although the higher parts were very narrow. It became the tallest building in the region, until 101 in Taipei was completed, itself overtaken by other buildings, in a non-ending race. This was well before 1997 when UK returned Hong Kong to China.

Three months later I had the opportunity to visit the trading rooms of MAS, the Monetary Authority of Singapore, with an extremely tight access control too, almost not letting me in, and of CSFB (Credit Suisse First Boston). Very interesting visits too. I remember that at CSFB, they were celebrating an especially performing period and they had snacks and drinks, including a giant Toblerone chocolate bar, such that I never saw another of that size!

17. Big Freeze in London

We were looking for a simple trading room system which would facilitate access to financial data and if possible, to link to Bank's other systems, but still simple enough because of the limited number of financial instruments allowed by the Bank regulations. At Sibos in Nice, I had identified a PC based British system called CAP, the simplest and cheapest system I had found, which would still help substantially Investment officer's work. Communication was not as fast as today, and it is only in January 1987 that I left to London to learn of the details of the system. My first encounter with winter after eight years, and I was served!

The Bank offered three rest days for this kind of long travel, to help with jet lag and time difference. I used them to spend a weekend with my parents in their Paris suburb. During that weekend, there was a sudden drop in temperature. On my way to London the early Monday morning, as I was riding a taxi to the airport it was already freezing with minus seven Celsius, and there were cars and trucks on the side of the road, unable to run their engines… Two hours later, as I arrived in London, it was starting to snow and the newspapers and TV called it Big Freeze Day One… quite a welcome. Luckily, I had picked up enough warm clothes at my parent's house. I was staying at hotel Westbury, in Mayfair. Immediately, to avoid mentally freezing in my room, I visited Morgan Stanley's trading room. And before dinner I forced myself to walk in the snow around the hotel, to not let the cold overtake me.

On Big Freeze Day Two, I took the subway to CAP office, the walk to reach the station and then to their office was quite challenging and slippery with the snow and the cold. Luckily, I had boots covering my ankles and double socks. Arriving at CAP, I had to peel off four layers of coat and extra clothes needed outside, including a woolen cap, woolen gloves and a woolen scarf to be comfortable inside. The same scenario, that I had totally forgotten about in Manila, repeated on Big Freeze Day Three. In the evenings, before dinner at the hotel, I forced myself in all the layers of warm clothes to have a tonic walk in the snow and the cold, to avoid remaining petrified in my room. The CAP guy who conducted the training for those two days, lived in a suburb. With his car parked under one meter of snow at the train station and his wife blocked at home with the children, he had to take a hotel room near the office for a few nights. He was of course not the only one and city hotels were full. A friend of ours, who also lived in the suburbs, invited me for dinner. I turned down the invitation, thinking that even if I could reach their place by train in the early evening, I could possibly stay trapped there, unable to return to my hotel. And it kept snowing! However, in spite of the snow, the training was good, the CAP system doing what we needed and I thought it was a possible buy.

18. At World Bank in Washington

The morning of Big Freeze Day Four, it was time to go to Heathrow airport, luckily still open, unlike Gatwick which was closed! I was flying to Washington for a visit to World and Inter-American

Development Banks. On arrival it was a surprisingly comfortable 15 Celsius. So nice after the big freeze… My hotel, Vista International, was a short distance of IBRD and IDB buildings, allowing me to walk to my meetings, very pleasant. I had arranged appointments by fax for a five day stay in Washington, with a weekend in the middle. It is only after arriving there that I learned the Monday was off, celebrating the Martin Luther King Day, which was fine but also meant it was a three-day weekend, frustrating, but my mistake. Remember again, there were no emails or cellphones. I spent time at the trading rooms at both institutions, gathering information about the systems used and the financial info services subscribed to. And reminding their officers they should connect to SWIFT! I met Lalo Trujillo in his room at the World Bank and he invited me for lunch during the weekend, at their place in the suburbs, allowing me to ride the train and to see a bit of the suburbs. At IDB I also met a friend, the guy looking at SWIFT, whom I had met at Sibos, and he also invited me for a dinner during the weekend. Another opportunity to see a bit of the family life in DC.

Other than that, during the three-day weekend, I walked at least 30 km and went to the Space Museum, the Lincoln monument, the Capitol, and to Georgetown, with several monuments in between. During those five days in Washington, I had made good use of the unintended long weekend, while still having achieved at the two banks what I planned to for the trading room project.

Finally, after a visit at IDB, I took an evening flight to New York, just in time before the National airport closed due to icing, temperatures having dropped suddenly! New York was very cold but still sunny the next day.

19. Snow again, in New York

The main purpose of my visit was a meeting with Michael Bloomberg and his team. Bloomberg had recently launched his financial information service, running initially on Merrill Lynch computers, and selling subscriptions like hot cakes, growing his business exponentially. Those days, this kind of service required a dedicated line for each service, and Bloomberg used a small monitor and a small keyboard with multicolored keys to access his enormous database and a wealth of multicolored graphics, with many variables to choose. Probably the best there was at the time. Investment colleagues at the bank wanted to get it. When I met Bloomberg and some of his colleagues, he told me they were soon going to Asia, starting with Hong Kong, and that we should find a way to get a line from Hong Kong to Manila and we could be their first user in Asia. It is only later on, after making a fortune with his system, that Bloomberg turned to politics and being a New Yorker, became Mayor of New York, a good mayor.

After a lunch with his team, I met with a few ex ADB friends for dinner, Enrico (Eric) Santiago, who worked in Investment section of Treasurers and a few others, ex OCS, Treasurers and Controllers, all working in the New York area. They picked me up at the hotel and we went by subway. After dinner they did not let me go back alone in the subway and accompanied me back to the hotel to be sure I was safe. The next morning Florie Flores, ex Controllers, who had not been able to join the dinner, dropped by the hotel to say hello on her way to work, shortly before I left to the airport. Good moments with old friends and kind attention from all of them.

On my way to Kennedy airport for the flight back home it started snowing. After boarding the Japan Airlines jumbo jet, the snow was really thick and the cabin crew served us a lunch to keep us waiting for take-off. Funny thing, I was surrounded by Japanese business men, who all asked the Western menu, while I was the only one getting the Japanese menu. Seeing that, we all burst out laughing.

We didn't laugh long as the snow was thickening on the plane, which they kept trying to de-ice, and we could see all the work on the tarmac and the runways to de-ice them as well. Hours later, we were still waiting in the plane. Finally, plane and runway were ok for take-off, but the captain announced it was too late to arrive in Tokyo before the airport would close for the night! Disappointment in the cabin of course. Then he told us to disembark and that JAL was arranging accommodation for the night. As we were waiting for the buses, some American passengers were telling us we were lucky to fly with JAL because they were taking care of us, stating an American airline would have left us to make our own arrangements for the night. True or not I didn't know, but for sure I was grateful to be taken care of.

Anyway, buses arrived and took us to a simple hotel somewhere in Manhattan. It was dinner time, the hotel didn't have a restaurant and our luggage were still in the plane; but it was good to have a good bed of course. As in London earlier, I forced myself to go out and walked to the closest restaurant. The short walk was slippery with muddy dirtied snow. Next morning, I got a very early wake-up call, a quick and simple breakfast with the other stranded passengers and the buses took us back to Kennedy airport to board and finally taking off to Tokyo. I had planned to spend two nights there, with an entire Saturday in Tokyo to meet old Japanese friends. At least I had been able to call them about the delay, with only an afternoon and a night in Tokyo. Although I had planned to get some toys for the children, with the limited time available I didn't dare take the subway. Afraid to miss the station or get lost changing line, I instead took a taxi to the department store, limiting my experience in Tokyo to very little… My friends and their three children arrived at the hotel in the evening, offering to have dinner in my hotel, telling me clearly that they were the hosts for the dinner, even if it was in my hotel. It was so kind of them, they had driven all the way from Yokohama, just for dinner, instead of the planned full day together; we had a very pleasant time. We had met in France fifteen years earlier, when I still was working there and where my friend had been sent from Japan by his company, to work in the place I was working under a licensing agreement. I was not involved in work with him as I was in finance and he was working with the engineering side, but I had been tasked to help him and his family to settle in the city and feel comfortable. We became very good friends, I took them several times to an uncle and aunt of mine, an hour's drive away. They became friends with my uncle, aunt and their children, visiting them in summer in their summer house, on the other side of France. I went there by train with him for the wedding of one of my cousins. A close friendship, but still, I admired them to drive two times three hours just for a dinner with me. So nice of them.

The next day I was back in Manila. We decided to not buy the CAP system, but the time spent at CAP office was not wasted as I had learned valuable information for our systems. And, for the new building we bought trading desks I had found at one of the vendors at Sibos, making much more functional workstations. We managed to get the Bloomberg service, first in the old building, but due to a long delay from the telecom company to get the line from Hong Kong, we weren't the first in Asia anymore. Still Investment colleagues were so enthusiastic to avail themselves of the analytics power of Bloomberg when we got it. In 1991, we moved our Bloomberg connection to the Trading room in the new building, where the trading desks allowed easier navigation between the different screens and the different sets of data.

Those were the days! Today anyone may access at least some Bloomberg data on internet without a subscription, including many graphics.

20. In Jeddah, at Islamic Development Bank

The Islamic Development Bank (IsDB) was founded by the Organization of Islamic Countries (OIC) in 1973, started operating in 1975, was established in Jeddah and has 57 member countries (Indonesia is one). ADB and IsDB had been collaborating, including in IT. Their IT guys came to Manila and Lalo Trujillo went to Jeddah. They had started computerization a bit later than us and we shared lots of information with them. They bought the same database management system that we had, ADABAS, making our systems compatible.

In 1985, I was asked to go to Jeddah share some of the applications I had designed with my team, as a gesture and save their development time. I went in July, during my home leave in France. They provided my ticket from Paris to Jeddah and back. All the way from Manila, I had been carrying a large, but thin, metallic box containing the magnetic tape with the code for those applications. At Jeddah airport, the Customs officer checking my luggage was puzzled by this metallic box, having no idea of what it could be, even with my explanations. After a long, long discussion and hesitations, he finally, but reluctantly, let me go with the tape. Relief!

I was there nine days, staying at Le Meridien hotel. By coincidence, the IsDB driver who picked me up in the mornings, and drove me back to my hotel, was Indonesian, happy to learn that my wife was also Indonesian. I started with a courtesy call to the Bank's President and then worked with the IT guys on the applications I had brought and their possible customization. If I remember correctly, they only inserted some Arabic text on the input screens and used the applications.

My counterpart told me the fascinating story of IsDB's yearly meat sharing project at the time of Idul Adha, or Eid al-Adha, the Moslem festival of sacrifice. For this occasion, at least in those days, IsDB would hire 2,000 butchers and 300 veterinarians, mainly from Turkey, to sacrifice thousands of cows and goats. The meat was then refrigerated and shipped, by air freight for some, by cargo vessels for most, to poor people in several African and Asian countries. A giant distribution with enormous logistics to do all in a few days only.

He also told me a small, unexpected, anecdote. As the Bank only had male staff, the building only had male restrooms. Until the day a lady VVIP guest, a head of state or government, came to visit the Bank, I do not remember who it was. They rushed to build a ladies' restroom in the management floor before the visit!

At the reception desk of the hotel, I had been checked in by two Saudi students doing an internship. As there was a Thursday during my stay, a day off in Saudi Arabia, they invited me to spend the day with their families for a picnic in Taif, in the mountains. There, we were sitting on carpets laid on the slightly stony ground, with a few trees around, sharing the area with other families doing the same thing we were. Our delicious meal, made of rice with lamb meat, was in a huge pan where we picked in turns using our hands. Driving a total of 350 km that day, we ended it with a tea at the Sheraton. A rare and beautiful opportunity to share a few relaxed and friendly moments with Saudi families.

The next day, Friday, still off, I rode in a hotel shuttle bus to the hotel beach on the Red Sea. It was a totally enclosed private beach, with an open view on the sea and where men and women, hotel clients only, could sit together. I chatted with Air France crews. The pool at the hotel operated under a different rule, open some days or hours for men only, other hours for ladies only. In the late afternoon, the two Saudi students fetched me and parked the car in front of the gate of the Saudia compound (the airline), hoping to see for a fleeting glimpse a few centimeters of calves and ankles

of a skirt wearing stewardess, climbing in a waiting car. None that day, unlucky them! A bit puzzling. From there we went on to have dinner at a Mc Donald's. I had invited them, telling them to choose a restaurant they liked. To my surprise, Mc Donald's was their choice. But when I saw the prices, way above any other Mc Donald's that I knew, I was glad of their choice, imagining any other restaurant would have been astronomically over-priced. We finished the evening very early, cruising with the car along the sea, where many families had parked their cars and laid carpets on the ground, to drink tea while watching the sunset and enjoy the cooler air, some of them smoking water pipes, young children playing around. A serene family atmosphere.

One day, just after work, I ventured in a bus on my way to the souks to buy cardamom that Ida had requested for cooking. I sat in the men-only main compartment, with a few women riding in a small compartment in the back. It could only be accessed from outside and had a tiny window to the other cabin to show a ticket or pay the fare. At the souks, there was plenty of cardamom, I bought one kilo, it lasted years… I also remember that at any restaurant or at the hotel we could order Saudi Champagne, a nicely refreshing blend of apple juice and Perrier water, mixed in a carafe, colored and bubbly like Champagne wine.

In short, a very interesting time, workwise as well as on the human and cultural sides. So grateful of this short inside view of an institution both so similar to, and so different from ADB, and of those few hours with Saoudi families. Quite a unique chance and experience.

21. Dawn of the Personal Computer Era

Around 1986, Lalo Trujillo, who had been pioneering, left the Bank and was replaced by Gene Lindsey, also American, who would shift gear to enter in the next era. Gene gave a big boost to the Bank computerization with daring requests to the Board for much larger budgets, in order to buy IBM personal computers (PC) by batches of two hundred units, targeting one PC on each desk, and to buy a much larger IBM 3390 mainframe. An exciting change of scale that the Board approved and which accelerated our computerization efforts. Soon, many staff got their PC and the 3390 was successfully installed in the old building. Then, early March 1991, under Gene's leadership and the involvement of the whole OCS team, especially Gamaliel (Gam) De Armas and his OCS Operations team, all the equipment was smoothly moved to the new building, without a glitch, allowing everyone to resume work normally in the beautiful and functional new HQ, all staff in one place at last.

All good, but at times, Gene had some rough ways, triggering some tensions within the team. VP Schulz, who had just replaced VP Katz, heard about it and called me and a few others to understand what was happening, asking each one of us our individual opinion. I told the VP that Gene's leadership had moved the Bank computerization forward in huge and timely steps and that was a big achievement to be recognized. Still, Gene's contract was not renewed, and he was replaced by an Australian, John Thorpe. Gene did not accept the way BPMSD had treated him and as the Bank Administrative Tribunal had just been set up, he filed a claim, pioneering as it was the first claim to the Tribunal. The judges ruled in his favor and ordered the Bank to pay him a compensation, he had opened the way to others who similarly felt unfairly treated by the Bank. As compared to its sister institutions, the Bank was very late on this and the court had been long overdue.

Gene passed away early 2020 in the States, I emailed Mrs. Lindsey and had a nice exchange with her. In fact, my favorite memory of Gene is not work related. On 24 August 1990, there were torrential rains on Manila and many streets were flooded in the afternoon, worsening in the evening. The Bank

still was in the old building on Roxas Boulevard. As Ida and the children were in Indonesia on vacation, I stayed for dinner in the Bank, as many did. Since it was getting really bad in the streets, I decided not to go home and sleep in my room, as did a few colleagues, uncomfortable but better than to be stranded in my car in the night and possibly heavily damaging the car. Sometime in the evening, I heard Gene loudly saying that "in Manila we are experiencing so many odd things: typhoons, attempted coups d'état, earthquakes, and now big floods, what next? A volcano erupting in the middle of Manila Bay?" He had guessed right and his prediction came true ten months later, in June 1991, when the Pinatubo volcano exploded, just North of the bay, totally unforeseen, for the first time in five hundred years, and raining a white ash blanket on all Manila, after destroying villages on its slopes with burning lava. Manila airport had to close for a few days. I then remembered well what Gene had said the year before, as if he was seeing the future! Back to that flooding night, I heard later that some friends spent eight hours in their car trying to reach home and there had been up to two meters of water in parts of Roxas boulevard. A friend had called, inviting me to go sleep in their house on Roxas Boulevard. Luckily, I had refused. I drove back home safely early morning the next day, and saw quite a number of cars and buses abandoned by their unfortunate passengers on the sides of the streets.

22. New HQ building

As indicated already, the Bank moved to its new HQ building in Mandaluyong early March 1991. A nice change, it was very pleasant to work in this beautiful, bright, functional and comfortable building. The rooms were spacious enough with high quality functional furniture, well sound proofed. The lobby was especially bright and welcoming. The library was so beautiful in a towering atrium, a haven of silence. The cafeteria was a pleasant space with good and varied food; I remember especially the mouthwatering Japanese corner, so successful that you had to go for an early lunch if you wanted some of it. The Board and Management floor had a beautiful wooden parquet if my memory is correct. It had been a long gestation since the time of purchasing the land, late 1979 or early 1980, with the design by Australian architects, those who had built the beautiful parliament building in Canberra, and who asked lots of inputs from all staff, and the construction by Hyundai as the main contractor. I was particularly impressed with the enormous gensets to cover for brownouts, with their automatic starting devices.

Eleven years earlier, the Bank had bought the 6.5 ha of land. I still was in Treasurers and I distinctly remember the multi-million-dollar cheque for the purchase. I even signed it as one of the authorized signatories, together with another Treasury officer (two signatures were required) and the cheque was handed to the owner of the land, a member of the Ortigas family, upon signing the sales agreement. To our great shame, the cheque came back to us after a few days: it had not been dated and none of us, at Treasury and Secretary's, OAS or OGC, had noticed the blank date! Five to ten of us, shame! And nobody on the seller's side or their bank had dared to fill in the date. In fact, this kind of silly simple error, so obvious once you have seen it, happens more often than we could imagine, despite the many checks and verifications.

There had been at least one accident with one worker dead during the construction, I do not remember exactly. At the time of moving in, most Filipino staff wanted a religious cleansing and blessing ceremony, following Filipino traditions. Due to its international membership, the Bank had organized the inauguration without a religious ceremony. Soon after moving, we heard rumors of ghosts and other strange happenings in the building, especially in one floor initially kept empty as

reserve space. Finally, a Saturday early morning if I remember correctly, some staff organized an unofficial cleansing and blessing ceremony. There were no more incidents afterwards.

Coincidentally, about the same time, the French government bought a house for the ambassador's residence, after renting embassy offices and the residence for so many years. I had heard that each government with a representation in Manila could own one property. There was a suitable beautiful house in Forbes Park, large enough and at a price well below market because there had been a very tragic event inside in 1986. The owner, a famed ob-gyn who had attended the birth of our daughter years earlier, did not want to stay there anymore. Because of the tragedy, nobody had wanted to buy that house for several years. The French government did not have such reservations, furthermore the house had the most French look in the area, with typical shutters and price was within budget. The house was bought, very nicely decorated, beautifully furnished with modern pieces shipped from the government reserves in France. The result was a beautiful showcase. When the moving in approached, I told the ambassador, recently arrived in Manila, that if he wanted to keep his staff after the move, he had better organize a cleansing and blessing religious ceremony. From what I remember he did and no staff resigned.

Back to the new HQ, I left the Bank a year later, moving to Indonesia, regretting not to have enjoyed the new building longer. It had been, and still is, the best office room and best office environment that I have ever had. I was told that after I left, OCS could not find the person they wanted to replace me and they used as a guideline a memo I had prepared with recommendations for the evolution of the SWIFT system, the trading room and other systems I had been in charge of. Balm on my heart.

23. Some work on the Bank lending side

I had worked mainly with the admin and finance side of the Bank, not the Operations side, except for occasional meetings and reviews of loan documents related to computer components. However, I had the chance to be involved with two projects.

In the late 80's the Bank was financing the construction of the new container port at Surabaya harbor, the second largest port in Indonesia after Jakarta's Tanjung Priok, with a 3 km jetty, giant cranes and a huge container park. Container carriers were already very large in those days, even if not as giant as today. The project included a computer system to manage the container movements and their stacking in the park. OCS had been asked to help in auditing the development of the computer system. In November 1990 I was asked to go there for a 2nd audit mission. Arriving first, in Jakarta, I met Fanny Habibie, brother of former President B. J. Habibie and then Sea Communications Director General, to introduce my mission. Then, I spent four days in Surabaya, meeting the harbor director and his staff, working mainly with the British consultants in charge of developing the software. I appreciated the fact that Yoo Jin Yoon, my OCS colleague who had done the 1st audit, had been very thorough and had made a very detailed list of points to correct or to improve. My work was mainly to review if all those points had been addressed. It was a crash course for me in container handling with problems to solve by the system, such as not stacking a very heavy container on top of others, storing refrigerated containers in an area with electric power and fast turnover, storing damaged containers in a specific area to avoid containers crashing on a damaged one, and so on. The main criteria was optimization of storage in the park for faster access by trucks to store newly unloaded containers, or to load containers on a ship or on delivery trucks. Very new to me. With most of the previous audit items already taken care of, the system was close to readiness for operations, not delaying the project for the relief of the consultants and the port users.

My other encounter with a project, a few years earlier, was on a telecom project in Burma, Myanmar today, in the pre-1988 period, when General Ne Win still was the Prime Minister. In those days, the Burmese telephone network was very limited and their department of communications wanted a big expansion. The Bank prepared a project loan. There was a computer system component to manage the network and bill users if I remember correctly and OCS had been involved. I was asked to join the appraisal mission for the IT part, going to Rangoon (Yangon today) for about three weeks. I was excited to be part of the mission though a bit worried as not really experienced on telephone networks. I had been in Myanmar in 1974, with friends, under a seven-day visa, the only tourist visa available, and I was keen to go back. Unfortunately, the Prime Minister office cancelled the project just before the mission left from Manila. We supposed it was to keep communications still restricted in the country. We knew that, for example, the sale of typewriters was strictly controlled. So, I missed my only chance to join a loan appraisal mission.

24. A little startup story, and about good food…

Sometime in the mid-80's, two young French businessmen set up a company (today it would be a startup) to develop a powerful methodology to design and program applications much faster and much better than by existing methods, the main idea being to do programming remotely (remember this was before internet), employing teams of Filipino programmers in Manila for clients in Europe. One of my good friends in Manila, businessman himself in oil field services, took a minority share thinking it was promising.

One day, my friend called me a bit worried, telling me those guys had just signed their first contract, it was with a major European airline for a cargo management system. Very good, but they were not ready yet: they still had no programmer and of course could not afford delaying! My friend knew that I worked in OCS where we developed applications and asked me if we could subcontract programmers to them. I told him that the Bank was not in that kind of practice and we could not help.

But I remembered that, thanks to a very unlikely coincidence, a week before, I had been called by an IT guy in CB telling me that due to the economic circumstances they were not developing systems for CB at that time and he was looking for projects to try to keep his team at CB. I knew this guy from the SWIFT preparation meetings.

I explained the story to my friend, and gave him the name and the phone number of the CB guy. Saved! It clicked, they worked together almost instantly and the startup was able to develop successfully the application in time. Others would follow. To thank me, my friend invited us, Ida and me, for a dinner at Rotisserie du Prince Albert, at Makati Intercon Hotel, one of the best French fine dining restaurants in Manila then. I was happy, enjoying an excellent dinner with good friends, and having been able to make people meet. Which I always loved to do, in all kinds of circumstances and places. For French fine dining, there were a few other top-level places in Manila that we enjoyed from time to time, mainly in five-star hotels in those days. And of course, at the table of the French ambassador, and when a French Navy ship docked at the harbor, at the officer's mess onboard. Still on the culinary scene, some Filipino restaurants offered excellent traditional food, while fine Japanese restaurants were affordable, at a time when they were not affordable yet in Paris. Some of the best food was also at friends' houses, like the different recipes for couscous, or at our own table like a chili crab recipe, and many others. We enjoyed a lot of good food in Manila, not limited to those examples.

25. Outside of the Bank

Life in Manila was not limited to the Bank, even if the Bank had a major role in our daily life. Ida and I had many other activities, so many that when I look back, I wonder how we could do it. We were much younger then, and many of those activities were held in Makati or nearby. Apart from the big traffic jams at rush hours, we did not have to spend too much time in the car. A big part was that we had so many friends, and are still friends with the closest of them. Over our thirteen years in Manila, we lived in three different houses, moving because the owners of the first two houses wanted their houses back for themselves or for their children. The first four years we were in Magallanes Village, moving then to Urdaneta Village, for three years in a second house, and finally six years in the third house. Before we rented the third house in 1986, one of our friends, a faith healer, asked to pass around the house and found that it had good vibrations. We rented the house and our family had excellent times there, including for our many guests.

26. At home and around the Philippines

A big part of our activities was naturally centered around our children's school, the French School. I spent many Saturdays driving around with them, often with some of their friends, for their extra-curricular activities, sports and arts. I was also actively involved with the Parents Association, managing the school together with the headmaster and the embassy. With Ida, we were also active in the French community association and in several charities taking care of children, and so on, and so on.

We had many, many, guests at home, from a few hours, to a few days or a few months, from everywhere, family from France and Indonesia, friends, friends of friends, new acquaintances, in transit, on vacation or waiting for their own place, or after shipping out their personal effects. There were the visits of several French Navy ships, often with friends on board. Amongst our guests there were some French priests, two of them just after being freed from kidnappers in Mindanao. And many others. Many wonderful and captivating encounters with people from so many different backgrounds and occupations.

Other guests, sometime in the 80's, when Philippine Airlines had the cheapest ticket from Paris to Hong Kong via Manila, were close friends on their way to China and back, and friends living in Hong Kong during their transit.

We had a memorable evening in March 1984 when a good friend of ours, a French, wanted to invite his many friends for a relaxed farewell party. He was working in one of the big hotels in Makati, still a bachelor, he didn't have a place suitable for a party. We offered him our house in Urdaneta and he provided the catering. About one hundred people, hotel and restaurant people, journalists, from the showbiz and some celebrities, came for drinks, good food, dance, to have good time together. As often in the Philippines some guests did not show up, but some others invited friends who had not been invited to join the fun. Some were using our phone to ask friends to join and some received calls on our phone, our number apparently circulating. The atmosphere was very pleasant and obviously our friend was very much loved. We enjoyed the evening and there was absolutely nothing to complain about. Filipinos love parties, don't they? A few days later there was an article with pictures, including mine, in the Times Journal!

27. Bicycling guests

In April and May 1987, we had at home a French couple bicycling around the world, some of our most amazing guests, with whom the four of us had so many good moments and captivating conversations. They had left home, in France, seven years earlier, with only some savings and a cycling calculator to record distance and time donated by Peugeot. They were relying on people met on the road for lodging and on presentations of their experience, with projection of their slides on a screen, to collect some funds. They rang the bell at our door, sent by the embassy and the school. To keep fit, they were pedaling 100 km a day around Manila, and went to Banaue and back. They told us many stories of their adventures. In Thailand, they stayed several months helping in a refugee camp for Cambodians, during the bloody period of the Red Khmer regime. The husband was an orthopedic prosthetist and made devices for injured refugees, while his wife worked in the lab being a lab tech. In China, they reached Tibet bicycling in winter, showing us pictures of a vertiginous stretch where the road was missing, which they had to cross on foot, getting help to carry the bicycles. They found that the Mandarin they had learned was not helping them on the road in Tibet. On the way back from Tibet they had some frozen fingers and had to do part of the road in a truck. And so on. Every day they were taking notes, drawing sketches in albums, writing letters to family and friends. I still keep some of those letters. Today they would keep a blog and they could be tracked on internet, isn't it? They were very well organized with their parents in France, to ship albums, slides, notes, warm or light clothes depending on the local climate, and to receive other clothes and mail, using the post office, which was more predictable than today. The main purpose of all this logistics was to keep the weight of the bicycles at a maximum of 80 kg each. The only constraints on their itinerary were the cities where they expected parcels and the visas required to enter a country. We received numerous letters from them during the following years and could reply to them at the address of their parents, who forwarded their mail along their route. It was functioning well as we could observe. Then, in June 1987, against my advice, they embarked in Manila on a ship to Zamboanga, at the Southern tip of the Philippines, hoping to find a ship to nearby Sabah, in Malaysia. I had warned them that it was a far too dangerous area with lots of pirates. They called me a few days later, saying that no captain had accepted them on their ship, I guess it was too risky to get such passengers on board; they said they were flying back to Manila and asked me to help booking a flight to Kota Kinabalu, for them and the bicycles. They stayed again with us for a few days and then flew to Sabah. I received several letters telling me they had bicycled to Mount Kinabalu and climbed to the top, then to Brunei, entering the Sultanate on a slippery dirt road, without a border post and so steep that they had to push their bicycles with the help of five bystanders. They continued thru Sarawak, and entered Indonesia in West Kalimantan. Late July, they arrived in Jakarta where, as planned, they met Ida and the kids, who were there on vacation. I joined Ida and the kids in August to cross Jawa by car, train and bus. Finally, we relaxed on a beach in East Jawa, where we met an American family living in Central Jawa. They had children the same age as ours and we became friends. Back in Manila, we received a letter from the cyclists, or from the American friends, I forgot, telling us that sometime in September, the American family driving on a road in Central Jawa, had encountered a European looking couple riding heavily loaded bicycles. Remembering our stories, they had turned back to ask them if they were "the friends of Michel and Ida"! Yes, they were. Amazing isn't it. Our American friends took them to their house for a short stay. About a year later, after crossing Australia, the wife delivered a baby girl in New Zealand. Now three on the two bicycles, they crossed the Pacific and rode thru the Americas. In California a sympathetic American gave them a small trailer for their daughter. And in Mexico they met by chance another one of our friends, and continued to South America. Then, they crossed the Atlantic

and rode thru Africa, staying longer in various places to allow their daughter to attend school and mingle with other children. They finally arrived back in France, with their daughter, still in the trailer, after 14 years around the world and wrote a book that my mother found by chance at her usual bookstore. From their stories at home and from their letters we already knew much of the book. We found ourselves in the book about a visit with them to a faith healer.

As the world is decidedly smaller than we may think, this particular faith healer had visited a patient in my parent's neighborhood, where I had lived my childhood and youth. This patient was a well-known politician who had met the faith healer in Manila and had invited him to France. He had shown me his picture with the politician's bodyguards, in front of the house, just two hundred meters from my family's house.

28. Still at home

Often on Sundays, many friends and their children came to our home, for a simple lunch and chat by the side of the pool, while the kids were playing in the water. The owner of our third house, where we stayed the longest, had accepted to build a swimming pool with a slight increase of the rent, and we found that the motto of the pool maker was quite true: have your own pool and keep your kids at home for the weekends. The owner of that house was a widow and had built it to stay there with his wife, who by then was using a wheel chair. To make it more pleasant for her, he had designed the house with a huge living room, 20 meter long, with four very impressive 20-meter-long beams to hold the roof. During our stay he had wanted to sell the house, but he liked us and accepted to extend our lease until our departure. A very kind man.

We had a great help from our house helpers, several along the years, helping in keeping the house, helping with the children when they were small, helping to prepare meals for our many guests, often impromptu. So grateful for them, as well as for our drivers and for our gardener. We had the same gardener, tending to our three successive gardens, until the very last day. Just before we left, the driver dismantled the plywood bedroom he had built for himself on the side of the house, to keep all the materials, and the gardener dismantled the pool side nipa hut that he had helped us build, to also keep the materials, and he even removed the grass that he had laid in the garden six years earlier, both of them explaining that all that we had added to the house and to the garden did not belong to the owner. We were relieved in a way a few months later, learning from friends still living in Urdaneta, that walking in front of the place, they were shocked to see that the house was gone. The owner had sold it and the buyer had decided to demolish and rebuild a new house. Back to our departure, the house helpers kept the fridges and some other appliances. Interestingly enough, the two ladies who stayed the longest with us, about ten years each, had been educated in very different ways. One wanted to get her own house before getting married, so that her husband would stay in her house and she could throw him out, instead of the common opposite, if there were troubles in their couple. She built her small house after we left and had her sari-sari store there, then she married. The other one told Ida that she had been told by her mom that she should be the third or even fourth wife of her husband, to increase her chances of a lasting marriage. If I remember correctly, she married as a third wife.

29. Outside of Manila

About one weekend a month we would leave Manila, most often to nearby Batangas beaches, passing the ridge of the magnificent Taal volcano and its lake, then turning South to the beautiful Intercontinental Punta Baluarte resort when the kids were small, or turning North to Maya-Maya Reef Club when the children were a bit older. With sometimes a stop to eat delicious mushroom burgers on the way!

Apart of Baguio, Banaue, and Batangas beaches, we also went to the then paradisiac Boracay island, with its snow-white beaches, still quite empty in those days, and to a beach South of Cebu. Another time we flew to Naga City, in Bicol, in the South of Luzon, for a weekend at a friend's working there for an NGO. Beautiful landscapes. A bit of trouble on the way back to Manila as our PAL flight was cancelled, due to the plane being requisitioned to ferry some election materials. We had to take the night train back to Manila, 450 km away, fourteen hours sitting on hard wooden benches, with a very low fare but each getting a nice free muffin and an apple juice. The lights had been on the entire night, but early morning, after daylight, a railway employee went thru the cars to remove all the light bulbs… I guess to avoid stealing!

30. Car stories

With the Bank giving us the possibility to import a tax-free car every three years, cars were quite an important part of our daily life. Many colleagues got Mercedes Benz as they had a high resale value in Manila, BMW followed in the 80's… For me, as a loyal Frenchman, I stuck with Renault, getting three along the thirteen years, the Renault 30 for the first six years, and then two Renault 25 that we got first in France during a home leave, to get around, and then shipping them to Manila. When the Renault 30 arrived in Manila harbor in February 1979, I went with a Bank agent to inspect it and to sign some documents. As it dragged on for a bit too long, the agent told me he was getting a lunch at a small canteen inside the Customs offices. I joined him and ate there too. He was surprised that a foreigner like me would eat there and like it. I told him that I had travelled extensively and eaten in so many different places, some much simpler than this one, in cities as well as in countryside. He still was surprised, which surprised me too!

The timing of the sale of my second car was good as the US dollar rate was very high then against the French Franc (before the Euro time) and I could not only buy the third car, but also a small speedboat with the sales proceeds. We kept the boat at Maya-Maya Reef Club and went often for weekends there. I would steer the boat pulling Ida, our children, friends and their children on water skis for hours and hours. Our son became very good on a mono ski, as was Ida, but Ida had practiced a lot during her childhood in Makassar.

One time there, as Ida was landing on the beach, on the ski, a jelly fish squeezed inside the life jacket, in her back, triggering a violent anaphylactic allergic reaction, with an edema in her larynx, blocking her breath. Panic. Some people on the beach gave different contradictory advices, though well intentioned, but luckily there was a nurse at the Club. I went to fetch her at White Sands beach with our speedboat, a five-minute return trip which seemed much longer as I was in panic; the nurse did some first aid and urged us to go immediately to the closest clinic, at Nasugbu. Some people told us to go there with our speedboat but I thought that arriving there without a car, we could be stranded on the jetty. We went with our car, accompanied by the nurse, I drove frantically on the 7 km rough road and we at last reached the clinic (equivalent to a Puskesmas in Indonesia). There, big relief, the doctor on duty knew exactly what to do, he injected immediately a medication reducing the edema and placed an infusion to help Ida recover, allowing her to breathe normally almost

instantly. We all breathed much better, relieved and so grateful to God and to the clinic health workers! The doctor said they had such cases quite frequently during the weekends. I left our daughter at Ida's side, asking her to watch her mom, and went back with our son to get the boat parked by the Club, pay the bill and get our belongings. By the time we arrived again at the clinic, Ida was already feeling ok. The bill was incredibly low. We thanked effusively the doctor and the nurse, and drove back home to Manila. After that, for years, as prescribed by a doctor friend of ours, Ida would always have in her bag some anti histaminic tablets and a ready for injection medication. So glad that it did not happen again, it had been so scary.

Another short anecdote there, amongst many others. One Sunday night, on our way back to Manila, still very near Maya-Maya, luckily already on the main road, I drove on a spot with lots of gravels on the road and not sure how, some little stones broke the fan belt of my car, which in turn damaged the main transmission belt, with the consequence that two valves in the engine were broken. The Renault 25 had a talking computer which immediately intimated loudly: "major engine failure, stop immediately", scary message completed by blinking lights on the panel. I stopped immediately, stranded, still 120 km from Manila, on a Sunday night with school and office the next morning! We were so lucky that three young guys stopped with a Jeepney, and after a short discussion accepted to tow us all the way to Manila, for a very reasonable price. Go! They stopped a few minutes at their nearby place, on the way, to get better clothes. And, en route to Manila in tow. Without the power assistance, the steering was very heavy and I had requested the Jeepney driver not to go fast and to be as smooth as possible. The children enjoyed this situation a lot, me and Ida quite less of course. Anyway, we arrived home late in the night, but still in time to have a sleep, and of course very grateful to those guys, who were themselves so happy to be in Manila and not in a hurry to go back home… For us, it was not bad after all and I could then easily get the car to the Renault garage for repair.

Unlike that car, the Renault 30 that I had at first, had a so-called tropical pack: quite higher on its wheels (like today's SUV) and with a solid steel plate below the engine to protect it, and some other add-ons. The steel plate would have avoided the damage. In fact, we had been number of times to the beach with the Renault 30, at a time of major renovation of the road, but still able to go fast enough, unhindered.

I also remember driving the Renault 30 to Banaue for a weekend, to show the beautiful terraces to visitors from France, just before they flew back home. A typhoon was approaching central Luzon and as the weather was worsening, I pressed for departure early the Sunday morning; we had been able to go around the afternoon before, so the trip was not wasted. The rain started being heavy as we were still in the mountain, however thanks to leaving early, we were already in the plain when we met the full force of the typhoon, with very heavy rain, strong wind and lots of water on the road. For hours we were alone on the road, no other car or bus whatsoever. At one point we must have crossed thru the eye of the typhoon because it suddenly became very quiet, with no rain, before getting so violent, raining heavily again with a furious wind, blowing the other way. Scary, but thanks to my Renault 30 being a bit higher on its wheels and well protected underneath, I was able to go fast enough to arrive safely in Manila in the afternoon, without any trouble. Though, for sure, the lesson was: better to avoid typhoons on the road.

One more car story. Preparing to leave to Indonesia early 1992, I contacted the French banker who had bought my second car to ask him if he was interested to buy my third car. Unfortunately, the same day he confirmed he would buy, my daughter called in the afternoon, from a friend's place, telling me they had an accident with our driver and the car was quite damaged. Luckily herself and our driver were uninjured, as well as the driver of the other vehicle, a minibus, and as it happened

near the house of one of her schoolmates, she had walked there. It was just a month before our move… bad timing though no injury was the most important. After her call, I left the Bank in a hurry, in a taxi, to fetch my daughter and to see the car, still on the spot with our driver. Before leaving the office, I asked my secretary, Tonette Lopina, for help as that remaining month was so full of all kinds of activities. The next morning, arriving at the Bank early morning as usual, I was amazed to find the key of a car on my desk! Tonette had found someone in the bank who was renting cars, bit old ones, but still good enough, and the car was parked in the basement of the Bank. Big relief! No interruption of the planned activities. Our secretaries in the Bank, Gina Tamayo, then Tonette for me, were so helpful and so efficient, wonderful colleagues. I called the candidate buyer to tell him about the accident and as I feared he was not interested anymore. The insurance company paid the equivalent cost of the repair, as estimated by the Renault garage, and that's it. Quite a loss, and a lot of trouble because the Bank would hold funds due to me until taxes would be paid for the car. At first, I couldn't find a solution and that was a bit stressful, especially as it was still not resolved when we left. Finally, the Renault guy found a police officer who was interested to buy the wreck for one symbolic Peso, and pay for the repairs and the taxes. Which he did, enabling my funds to be released by the Bank. No complaints! A big thanks to my Renault friend and to the buyer of the car.

31. And sports cars stories

Still about cars, if most of us bought sedans (today I guess there are SUV's), two younger colleagues got sports cars. I remember a young Indian guy who got a Porsche 928. He looked so happy driving his Porsche, with a big smile on his face, that he made onlookers happy too!

The other guy, a French, bought a Renault Alpine A310. He was so impatient to get it that he bought it in France before the three years of his first car, and drove it during home leave. When the time permitted, the Alpine was shipped, but, somewhere on the way, something happened with the alarm system and somebody opened the hood and crudely cut cables. The car had to be repaired on arrival in Manila, a tricky repair as it had affected electronics and electric systems of the car. Finally, the car was ready on a Friday and its owner was in such a hurry to drive it that he left for Baguio at night. He was driving so fast that he didn't see ongoing repair work on a bridge, with a gap such that his car jumped, the four wheels in the air and then fell so hard on the road, because of the high speed, that the engine block was cracked. He was stranded in the night, could not find anyone willing to open their door at this hour… The next morning, he was able to ask for help and got the car brought back to Manila on a truck. Another long wait to get a new engine. He never told us how fast he was driving that night, but I guessed it could be around 200 km/h… I had an opportunity to drive his car, but only at slow speed around the block in Urdaneta village.

A final word on cars. Pocholo Ramirez, probably the most famous racing car driver in the Philippines, was a close friend of ours. One Sunday, we were at his house in Valle Verde for lunch, he asked to test drive my Renault 25, still a new model then. He chose some empty back streets of Valle Verde, and drove my car like a sports car, so fast that I had not imagined it could be that fast in such curves, even if I was driving quite fast myself. Pocholo was so much faster. Which reminds me of two rally driving friends in the early 70's, one in France, the other in Peru. They drove so much faster and so much more precisely than regular drivers, on open roads where there was no speed limit yet.

32. At Manila International Airport (MIA)

Another privilege we had at the Bank, was our Philippine Department of Foreign Affairs ID card (DFA ID), showing our semi diplomatic status (full status for department heads and board members), which was a sesame in some occasions. For example, during the time of the old terminal (before 1982) at MIA, we could go all the way to the tarmac to welcome someone arriving, or accompany someone leaving, just by showing our DFA card to the security guards on the way. I remember a time in 1980 when a school friend of mine was flying an Air France jumbo jet to Manila. My mother had given him a bag with toys, books, candies and other niceties for our children to bring to us. He carried the bag for several days, as the cockpit and cabin crew would fly first to Bangkok, have a rest for one or two days, then fly to Manila, and back to Bangkok in one day. I arrived at MIA carrying our son, four years old then, on my shoulder, and went all the way to the plane looking for my friend, while he went the other way to the transit hall looking for me. Arriving at the plane, on the tarmac, I explained to the security guard who let us climb the stair and board the plane. The cabin crew told me my friend had gone looking for me and the best was to wait for him, sitting with my son in the lounge on the upper deck. Then, my friend arrived and gave me the bag from my mom. We had a good chat for a few minutes only as he had to get ready for take-off. Cool, isn't it? Would be impossible nowadays.

The new terminal at MIA opened in 1982, on April 2nd. I went there to pick-up friends the next day, without a problem, but when I went back on 6th April to pick-up Ida's brother arriving from Jakarta, the traffic jam on the way up to the arrival lobby was so bad that I left my driver with the car, and walked to the door where my brother-in-law was already waiting. By the time we got back to my car, it had barely moved and by chance still was at the last point where we could exit directly to the parking and the exit gate. In fact, many features of the new terminal were already under scaled for the traffic and required some capacity increase very soon after.

The design of the building had started in 1973 and it took nine years, until end of 1981, to complete the building, and finally open it the following April. There had been delays all the way, including arguments on the relocation of an existing casino and duty-free shops. The Bank had financed about 15% of the project and was furious with the delays. I remember reading in the minutes of a Board meeting that the Bank should not be involved anymore in infrastructure projects where it would only finance a small share, meaning being powerless to address problems and delays.

The year after opening, in August 1983, Senator Benigno (Ninoy) Aquino was assassinated on the tarmac, just after landing. In 1987, under the presidency of his widow, Corazon (Cory) Aquino, the airport was renamed Ninoy Aquino International Airport, or NAIA.

In the new terminal, we still could go inside, though not to the tarmac, but had to swap our DFA ID for an airport pass at a desk near the service entrance door. While accompanying Ida and the kids leaving for a holiday in Indonesia one time, I was stopped at the security check in the corridor leading to the boarding room. However, the security guard offered to let me go thru if he could keep my pass. I left it with him and went all the way to the gate, a bit nervous as I had no documents with me anymore. But no problem, after Ida and the kids boarded the plane, I got my pass on the way back, the same guard was still there, then got my ID card back outside… Over the years, with my ID and with a pass I welcomed and accompanied my family, relatives and friends many times. So nice to be able to do that. On our first arrival in 1979, we had been welcomed on the tarmac by Chi Chuan Hung, my first immediate boss at Treasurers, and his wife, a really heartwarming gesture. Then, they took us for dinner and to a supermarket for some shopping, to get toiletries and breakfast food as we were staying at the Copacabana apartment hotel. Really good first impressions.

Talking about the new MIA terminal early troubles reminds me that we were in Jakarta at the time of the opening of the new airport, Cengkareng terminal 1, on 31st March 1985. We had landed from Manila two days earlier, still at Halim airport. We were flying to Bali on 1st April, from the new airport. It was a huge mess that day, planes had been relocated from Halim the day before, the boarding gates' display screens were desperately blank and there was almost no info about flight departures. Finding our gate was like chasing a hidden treasure. I remember there was a boarding room where passengers had been waiting so many hours that they took the full crew of a Garuda flight hostage and said they would release them only in exchange of a meal and some information about their flight. We were luckier as our flight to Bali only had a bit more than two hours delay. I had been told, true or not, that the airport management had not wanted to pay for a training package on how to use the gate management and other internal systems. When we landed back from Bali ten days later, we were so pleased to find that everything had already been running smoothly for a few days. Domestic flights, other than Bali's, were still flying from Kemayoran airport and moved to Cengkareng as well. Kemayoran, where I had landed in 1973, was then closed; it had been used for international flights until 1973, replaced then by Halim, the air force base. Cengkareng terminal 2 opened in 1992. Years later the airport was named Soekarno-Hatta airport, soon shortened to Soetta, a small terminal 3 was added in 2009, replaced by the large 3 Ultimate in 2016, now just called terminal 3.

33. Brief scare at another airport

Still about DFA. Just before the second world war, in France, my father had a Thai classmate at the military academy. The Thai officer had arrived in Paris with the King of Siam on a State visit and stayed behind, under a Thai-French friendship agreement, to graduate from the French military academy. My father and another classmate kept corresponding with him. In 1972, during my first visit in Bangkok, I met him with his family, he was a general then. Since that first encounter and until now, we have kept this friendship alive between our families. Whenever I went to Bangkok, even for a short stopover on the way to Europe or back, I would always meet with them, which with Bangkok on the way from Manila to Paris was quite easy.

One time, in 1986, after meeting my friends, I was checking in at Bangkok airport for the Thai midnight flight, timed to land in Paris airport the next morning at opening. Suddenly, a guy in civilian clothes appeared, flashed a card to the check-in lady and asked her to get my passport and my suitcase, which was already tagged and ready to move on the conveyor belt. She gave it to him and he asked me to follow him! I had heard about horror stories of evidence planted or other bad misadventures and was very scared, especially at that late hour. I supposed he was a police officer and I thought I would tell him the name of my friend, the old general, and would ask him to call his house where a son in law was a police colonel, two daughters were judges and another was a lawyer. I thought that if they could talk to this guy, I would get out of this and maybe I could even catch my flight. But, then, in a split second I got a smarter idea and said that I worked at Asian Development Bank. The guy was obviously surprised, stopped instantly, put my suitcase on the floor and asked me: "Can you prove it?" I answered "Yes, please look in my passport!" and I showed him the DFA 9E visa describing me as a Foreign Government Official - ADB. He immediately apologized, returned my passport and left. Wow, sigh of relief! Feeling much lighter, I resumed my check-in and boarded for Paris. At the same time, I was a bit upset with the check-in lady: was this guy allowed to take my passport and my suitcase like that? Who was he actually and what was he after? I had done nothing wrong, but just to show that I worked at the Bank was enough to stop it. What was this? The year before, ADB Annual General Meeting had been held in Bangkok, and due to the notorious traffic jams, schools and offices had been closed for three days, to make sure delegates would be in

time from their hotels to the meeting venue. So, for sure, the guy must have known about ADB. But, still?

The next time in Bangkok, I forgot to ask my friends about it and never got a plausible explanation. My old friend was very ill that time, but though half unconscious, he had recognized me and spoke a few words in French, as usual. He passed away the year after, in 1988. I was not there, but fortunately, I stopped over in Bangkok, to visit his family, exactly on the 100th day after his demise. I joined his daughters, sons in law and grand-children, at a ceremony in a Buddhist temple. Intense and emotional time. A few years later, his elder daughter had a work meeting in Paris and visited my parents at their house, spending a long time chatting with them and finally meeting the old friend of her father. In 2012, she was again in Paris and visited my father, already ninety-five years old and a widow at that time. Both times, my father was so happy to meet his friend's daughter, who herself was so happy to meet with her father's old friend, about seventy-five years after they were together in the military academy. Friendship is so precious.

34. 1986: People Power

On the Philippine political side, we went thru agitated periods in the 80's, but were never harmed. Just a few lines about some of those events. In August 1983, when Ninoy Aquino, arriving from exile in the US, was killed on Manila airport tarmac, on order from the top, we were in France on home leave. We arrived in Manila just two days after his funerals, after a short stop in Mumbai where the Indonesian Consul at that time was an uncle of Ida. We had spent a few days at the consulate, a beautiful old Indian building.

But, in February 1986 we were quietly at home in Manila, when my father called from France and strangely enough was the one to inform us of the starting people power rising. It was a Saturday afternoon. We weren't aware yet that General Ramos, then the police chief, and Juan Ponce Enrile, then the defense minister, had barricaded themselves in Camp Crame, to avoid being arrested by men sent by Marcos. The killing of Aquino, two and a half years earlier, had galvanized a large opposition movement which culminated at that time. The People Power movement went on for a few days, with millions of people in the streets and us stranded at home. As it was rumored that Cory Aquino inauguration was being prepared, there was the unbelievable image of Marcos on the only TV channel that he was still controlling, appearing the Monday morning holding the Manila Bulletin of the day in his hand, saying that to have this newspaper already in his hand at that hour, he could only be in Manila, and not in Hawaii as rumored. A quite remarkable use of the television as part of the action, not for information only, but also showing quite obviously that Marcos had lost. The next day, Marcos and his family were flying to Clark Airbase in a US chopper, on their way to exile in Hawaii. Cory Aquino became the President, having most likely won the snap elections called by Marcos two months earlier, but of which the results were never finalized. Even staying at home, it had been quite a week, following the action on TV and radio. Another historical time, especially as the peaceful Philippine People Power inspired other such movements around the world, especially in Eastern Europe. Making Filipinos and Filipinas justly proud. Two months earlier, after Marcos had called the snap elections to confirm his legitimacy, reacting to all the demos since Aquino's killing, and during their campaign speeches, in front of big crowds, Marcos had told Cory Aquino that her place was in the bedroom and Cory had told Marcos that she was giving him two months to vacate the place! I remembered well having heard those words on TV or the radio.

35. Attempted coups

During the six-year Cory Aquino's presidency, there were several coup attempts, led mainly by Colonel Gregorio (Gringo) Honasan, stranding us again at home, as for instance for one day in July 1987. But, in December 1989, it lasted a week in Manila and we had to evacuate our house as Urdaneta Village was in the middle of the war zone defined by the rebel soldiers. While we were still at home, with a French couple, good friends of ours, staying with us because their house was under the rebel line of fire on the edge of the village, we had the surprise visit of another neighbor friend, a French banker, bringing a tin of foie gras (goose liver), a delicacy, and a bottle of Champagne. We had a nice, though a bit surrealist, toast, hiding together on the floor of the children's bathroom, the only room in the house with four concrete walls, scared of rebels firing from the roofs around the village. Then, when electricity and water were cut by the rebels, and after making sure that no Bank colleague was still in Urdaneta (I held the Bank walkie talkie for Urdaneta), we left in a convoy with our friends, showing white towels at the car windows, to be able to cross the war zone limit without being shot at. Beyond the line, we were back to normal life, relieved, as if nothing was happening. We then stayed at Copacabana apartment hotel for two days, as arranged by the Bank. From our balcony we could see at night, flying above Makati, the red tracers of the ammunitions shot by the rebel soldiers. So bizarre, but feeling so much better than if still at our house. Remembering that ten years earlier, on arrival in Manila, we had stayed there for two weeks, we met GMZ Khan and his family who were there again as well. We could reminisce together.

A peculiar detail. During that week, I heard, on my walkie talkie, John Ling, the security head in the Bank, talking on his Bank walkie talkie quite obviously from the car of the Bank's President, mentioning their position. I immediately replied with a few very simple words to make him understand that many people could hear him… He remained silent after that, at least on that frequency. A few days later we were back home, and some years later, Honasan became a Senator, elected under this unique Philippine Senate vote system where votes are for the 24 slots on one ballot, nationally.

36. Typhoons, floods and earthquakes

Other than man made good and bad events, natural calamities such as typhoons, floods and earthquakes, occur too frequently in the Philippines to not write a bit more about them. Often deadly and causing lots of injuries and damages, they keep testing the resilience of the Filipino People, who keep courageously rebuilding and repairing, year after year.

Typhoons. Every year, twenty or twenty-one typhoons pass over the Philippines, originating near Guam, in the Pacific, moving westwardly and landing in China or Vietnam. During our time there, the typhoon warning system had three signal levels, depending on the speed of the wind. Signal 1 was only a warning. At signal 2, schools closed and at signal 3, offices also closed. Sometimes the typhoon changed its route and the signal level was not right anymore. I remember one time the signal was level 3, there was no wind and blue sky… and we were home. After that, for the following typhoons, the signal would be raised too late and many people would be in trouble in the streets.

During our last year in Manila, in 1991, we experienced another type of brownouts. With the resurgence of the economy after the People Power, electricity generation was not enough and new

power plants were too long to build to follow the increasing needs. To manage the available power, rotating cuts of two to four hours during the day were enforced in residential areas to free power for industries. We were not really affected at the office, but at home our families were affected. After we left, we heard from our friends that the situation had become worse with cuts during most of the day, almost every day. It took several years before available power could catch the needs.

Some of the typhoons passed near or over Manila. It was terrifying to hear the wind and the violent rain all night on the walls and the windows of the house, uninterrupted for hours or even days and nights. Sometimes electricity would be cut and I would admire the Meralco teams repairing quite fast, in the early morning, even under the rain. I also remember a day of a strong typhoon, with signal 3, I was worried that the French School in San Lorenzo Village might have been damaged. I went with my car and had difficulties to reach the school as several streets were barred by many fallen trees.

I also remember another typhoon with a tortuous route, first over Manila, almost delaying my flight to Hong Kong for a meeting, then causing a very bumpy landing in Kai Tak airport, with only Cathay Pacific planes still landing. But the typhoon changed route over the South China Sea, and moved back towards the Philippines where I again felt it after returning home. Very rare occurrence. However, no typhoon during our time was as deadly as Yolanda (Haiyan) in 2013. I write below about the strongest typhoon I encountered, under the title car stories. It seems that there have been more very violent typhoons over the last few years.

Floods. Also, In recent years, floods have been more frequent and much worse than those we had seen, in the Philippines and elsewhere. Other than the flood I mentioned previously, in the section called the PC era title, one of those days, our driver had dropped me at the Bank in the morning. It was heavily raining and the school remained closed. At lunch time I decided to go back home, and Ida, under estimating the floods, had asked the driver to fetch me with the kids. They found it a bit exciting to be surrounded by water, but I had felt relieved that they reached the Bank safely. Luckily it still was my Renault 30, higher than most other cars, and although the water was already high and it took us longer than usual, we reached home without trouble. It had been bad enough for the Bank to give an extra half day leave to those like me who had worked half day, and one day to those who had stayed the whole day.

Another time, in spite of the floods, I went to MIA at night to pick up friends. There were only a few cars in the streets and the water was at the limit that my car, a regular Renault 25 this time, could take. I drove carefully enough to avoid water sipping in the engine and we reached home safely. I should say that I was glad not to have been stranded somewhere on the way.

Earthquakes. We felt several earthquakes while in Manila, sometimes evacuating the office or the house, without harm but always very scared. During the scariest earthquake that I felt, I was in the Bank's old building during a meeting of the Staff Council, at lunch time, in OGC's meeting room in the 11th floor (10th?). The building was shaking strongly, noisily, and we first looked at each other, unsure as to what to do, before deciding to move calmly to the core of the building between the elevators, the strongest part of the building. It stopped and there was no damage, we felt much better, though with headaches.

On 16 August 1990 the deadly Central Luzon earthquake devastated many places, killing, injuring and displacing many, especially in Baguio. That day we were in Indonesia, on vacation, and at that hour on a small ship in the rough waters between the islands of Sumbawa and Komodo. I got back to Manila 3 weeks later. The travel assistant who met me in the airport arrival hall, then the Bank driver

who took me home, both, in lieu of greeting, asked me if I knew about the earthquake. I could see they were still very shocked and traumatized by the earthquake, the victims and the damages.

During the 80's, in the old building, the Bank would organize regular fire drills, at scheduled dates and times at first, then on scheduled days but no time set, and finally unscheduled. With practice it became quite fast. Everyone would go down the escape staircases and be standing outside in about four minutes, if I remember correctly. I only participated in one or two fire drills in the year I was in the new building.

37. About telephone lines

An essential feature of our daily lives then, and still now, are telecommunications. If we had a fixed line in each of our three houses in Manila, the first house had a system that I have not seen anywhere else. To compensate for a shortage of lines, PLDT used a system called party line, developed to double the capacity of the network at a small cost. Lines were split in two on the poles in front of houses, in the street, with a half line each going to two neighboring houses, not necessarily adjacent. Each house had its own number but only one house could use the line at a time. If you picked up the handset to dial a number but heard the voice of your neighbor, you hung up immediately, not spying of course (which the other would know thru the sudden noise on the line), and waited until the other house was done. To receive calls was better, as it would ring only in the house dialed in, but would ring busy if the other house was using the phone. Our house was in Magallanes Village and the coincidence was that the other party on the line, was the house two houses away, occupied by our friend and colleague GMZ Khan and his family. We had arrived the same day in Manila and had been together in Copacabana Apartment Hotel before moving to those two houses! We never had arguments about the party line, just happy to have a phone line. To make an overseas call we had to dial the operator and spell the number.

A few years earlier, I had worked for four years in Belfort, an industrial city East of France, and had waited for four years to get a fixed line, and did not get it. I had to go to the post office to call my parents who lived in Paris area. Long distance personal calls were not authorized from the office, as there was no system yet to charge individuals. So, even a party line was great.

When our daughter was born in Makati Medical Center late 1979, I had telexed my father-in-law in Makassar, in Indonesia, giving him the phone number of MMC and Ida's room number. It allowed her parents to surprise her calling her room directly. Nice and worked very well.

In our second house, in Urdaneta Village, we had our own line. A few months after moving in, on 21st December 1983, our line got the ISD (International Subscriber Dialing) facility, enabling us to dial overseas ourselves. It required, of course, a strict discipline to avoid big bills as it was so easy to call anywhere. Same in our third house, still in Urdaneta.

Calling from home was resolved, but when I travelled on mission and wanted to call home in Manila, hotels had more and more IDD, International Direct Dialing, from the room, so tempting, but hotels charged sky high rates for the service. To avoid those charges, early on I acquired a telephone card called Telecard, probably the first available to non-US subscribers. Telecard provided local numbers in most large cities around the world, to dial a computer, then after inputting the card number and pin code, the computer would give a dial tone, allowing to call to any number. The costs were charged to my Amex card, and were much lower than hotel charges. I used the card many times, including sometimes from a hotel lobby phone or from an airport phone for free city calls. Even one

time, in Hong Kong, I had been misled to use an airport limousine, instead of a regular taxi. There was a passenger phone, a first for me, and, using my Telecard, I could call home from the car on the way to the hotel. Quite nice.

Which reminds me that in the early 70's, my youngest brother had been driving some chauffeur driven luxury cars at times. One day he took me in a Fiat 130 on a toll road near home, to demonstrate the use of the phone installed in the car. The system was so bulky that it occupied half of the trunk. I tested it, calling a friend who could not believe I was talking from a car moving fast, on a toll road. A very new technology then.

Then, to reduce the home bills as well, I subscribed to a call back system, similarly charged to my Amex account. You were assigned a unique US number to dial a computer and you'd hang up as soon as it was ringing. The computer would then call back your fixed line, which was paired with that US number, and when picking up you would hear a dial tone, allowing you to dial any number. It was much cheaper than the PLDT rates, which of course PLDT didn't like but could hardly block, although they were trying to. When moving to Jakarta in 1992, I moved that call back account to our temporary accommodation number during the construction of our house.

In 1993, we moved to our newly finished house but had to wait two years to get a fixed line from Telkom because the cable in our street was fully used, and no slots were available. We had to wait until the big expansion of Telkom, at the time of their 1995 public offering, to get a fixed line. In the meantime we had used a portable Motorola, the model carried in a bag the size of a shoe box, still better than nothing. Then, both with fixed lines and the first cellphones, there were the years with huge telephone bills. It started to decrease when internet allowed VOIP (Voice Over Internet Protocol), or internet telephony, with the example of the predecessor of Skype, still with a low quality. It is only since the 2010's that with very low cellphone monthly rates including high volumes of data and low internet rates that with wi-fi, Skype, WhatsApp and others, the telephone bills have become really small, more or less fixed, whatever the time spent to call wherever, audio or video. What a spectacular change looking back only twenty-five years ago, not even to the 80's!

38. Home computing.

I have often said that when I was a kid, some of our main toys were miniature cars and trucks, but for our children it shifted to home computers. In the mid 80's, in our third house in Manila, there were Apple 2 and Atari micro-computers on the desks of the children, amongst other electronic devices. I had bought the Apple 2 too fast and too cheap in Singapore and it never worked well, except for some simple games. Still, those devices were ordinary toys for them, that they used intuitively, unlike us.

A bit later I had bought, in Singapore as well, a more complete Apple 2 with a printer for the French School. I had brought it to the French Embassy in Singapore and they shipped it to the embassy in Manila, avoiding excess baggage for me and making entry in the Philippines simpler. Prices in Singapore (or in Hong Kong) were quite lower than in Manila then. I had installed it in the school with a simple accounting application as well as word processing. And it worked very well for several years. The year after we had bought another unit, which was used by a young math teacher for children initiation to IT, not games, at a time not so many schools had this facility yet.

At home, it is only in Jakarta around 1994 that we bought our first PC type device and connected it to the internet. Since then, technological changes have accelerated exponentially with the

generation of our grandchildren using handphones and talking mainly about screens, not knowing that the microchips in their phones are more powerful than the computers in the manned lunar module of Apollo 11 landing on the moon in July 1969, which I had watched live on black and white tv…. Today we can follow live those guys in space on our handphones, not only on tv.

39. Closing remarks

Those are only a few memories of fully lived thirteen years, for me working with this great institution that is ADB, and for our family to have had such great times and experiences in the Philippines. Unforgettable years. There are of course many more stories to tell, but those here should give a good idea about this cherished slice of our life.

With great pleasure, we keep this experience alive thanks to the friends in the Indonesia AFE chapter, attending meetings (sadly none during the pandemic), outings, chatting on social media groups or exchanging emails, sharing with former colleagues, their families, as well as with those who worked at the Bank after I left, more and more of the latter, naturally. I also enjoy communicating with former colleagues and families of former colleagues outside of Indonesia, via social media or email. All so nice and heartwarming, showing how important the Bank, and Manila, have been in our lives and the lives of our families, whatever the number of our years there, which all of us remember fondly. With special thoughts and prayers for those who have left already and for their families. So long!

Jogjakarta, October 2021, Michel de Ponteves