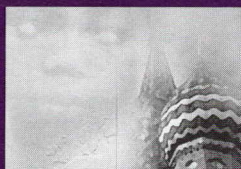




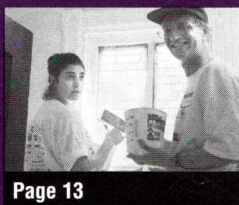
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The staff welcomed our new Managing Director Horst Köhler at a reception on May 11. See page 3 for excerpts from his remarks.

Rage against the Fund

This year's spring meetings were like no other. IMF staff required to work during the meetings had to go to great lengths to get to work—ranging from waking up several hours earlier than normal, to staying overnight in their offices—and protestors prevented many staff from making it to the office at all. Below, some of those who worked during those tumultuous few days share their stories.

Nebuchadnezzar (Nebu) Alejandrino (TGS) came in on Sunday to answer phone queries for BTS. Nebu was, he said, "alone in the basement of a windowless workplace while demonstrations were happening above and around" him, and he found it "both eerie and exciting." He wasn't very busy, though, explaining that "throughout Sunday, I didn't receive one call from staffers supporting the meeting participants, which only added to my fretfulness. Thanks to the Internet, I could see and hear the action outside." He wasn't completely alone, although Scott Maxwell (see below) didn't make it in. Nebu explains, "Michael Handelman, TGS Management's on-call officer, visited me four times, even taking my place so I could go to lunch. I was also happy to receive calls from group and team leaders Judi Platz, Gary Montante, John Pool, and Alesia Tisdall, who were checking the status of calls."

Scott Maxwell (TGS) tried to get to work on Sunday and arrived at the Wyndham Hotel just after the 8:30 a.m. bus left. He boarded another bus and waited until 9:15 a.m., when the police came on and told them all the ways into the Fund were blocked, so they should go get a coffee and relax. At 11 a.m., the police announced that they had a way in and rushed people onto buses, and the entourage—led by two police cars and including a van of police in riot gear, the buses, and three police cars in back—headed for the Fund. After driving in circles for about an hour and making three U-turns on Constitution Avenue, the group headed back to the hotel—the closest they got was about two blocks from the Ellipse. "After we got back to the hotel," Scott explains, "I asked about taking the Metro to Farragut North and walking from there. The police told me several people had been chased from the metro station by protestors because of the way they were dressed—they didn't even work for the Fund or Bank. So Metro wasn't an





A protestor expresses his opinion about the Fund during the spring meetings.



Chief of Police Charles Ramsey marshals his troops.

option.” Scott hung around until about 4:30 p.m., then called the office and went home.

Blanca Ochoa (INS) worked all three days for the Development Committee. And her days started early: “We were told to get to the Kennedy Center by 5 a.m. at the latest to catch the bus to the Fund.” For her, Sunday was the worst bus trip: “My bus got stuck for two hours waiting for a clear path. Finally, they opened the White House gates and we made it that way.” On Monday, she had to contend with the elements: “It was pouring rain and I had to wade through water up to my ankles in front of the Kennedy Center—I ruined a good pair of shoes that day.”

Verna Samson (RES) couldn’t get to work on Sunday either, but her experience was scarier. “Despite the police escort and assurances from a secret service agent, I was afraid from the beginning that something was going to happen,” Verna says, “and I was right.” Her group left the Kennedy Center about 8:30 a.m. in a van with about 20 people in it. “We got

diverted from our route a couple of times and finally our escort had to stop to wait for the metal barricade to be opened up for us to enter the safe area. At that point, we were surrounded by the crowd; they were screaming obscenities at us, pounding on the windows, and putting little notes on the glass. Demonstrators formed a human chain around our van and would scream like they were going to get run over every time our van moved slightly forward or backward. Inside the van, some were yelling at the driver, telling him to just keep going. Finally, the equestrian police got through and started pulling people away from the van and using pepper spray. Only three blocks from the Fund, we finally had a clear path. But the driver was too scared to go on, so he turned around and drove back to the Kennedy Center.”

Verna waited there for about 45 minutes without knowing what to do. Her IMF-issued cell phone had gone dead, so she borrowed someone else’s to call her husband to pick her up and went home. She finally reached Mr. Mussa late in the day and was told after that experience, there was no need for her to come in the next day. “During the ordeal,” Verna says, “I wasn’t really afraid for myself, because I was in the van. I was worried that one of the protestors would get run over. In the midst of all the commotion and not knowing what else to do, I just said a silent prayer for everyone’s safety.”

Monica Sanchez (OED) worked on Saturday and left her car parked at the corner of 20th and I Streets, thinking that the protests would be later on in the weekend. “Unfortunately,” she says, “when I got off work, my car was surrounded by police and protestors, so I couldn’t get it out. I waited for a while, went into the corner building from where I could see better, and minutes later the police came in, closed all the building exits, and forced us out into the street. At that

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Artwork: Massoud Etemadi, p. 13.

point, the crowd had grown larger and louder. I realized there was no point in waiting so I went home and returned around 11:30 that night to get my car."

Hilda Scioville (WHD) got up at 3:30 a.m. on Monday, left her house in Virginia at 4:30 a.m. At first, everything went well. Because of the street closures, she thought it best to go up to the 14th Street bridge, "so I did that, but made a wrong turn and found myself driving around in an unfamiliar section of the city in the dark and rain. I finally made it to

the Omni Shoreham where I used my mom's handicapped permit to park—I was desperate, and couldn't find a space otherwise. I rushed to the Marriott Wardman and, soaking wet, I took a shuttle to the Fund at about 5:45 a.m. Once I got in the building, I had no idea what was going on outside except for Mr. Stuart's e-mails keeping us abreast of new developments and checking the Internet link where a camera was recording events at 19th and Penn. and 20th and G—but nothing ever seemed to be going on there. I

Staff welcomes new Managing Director



***O**n May 11, the new Managing Director, Horst Köhler, addressed the staff for the first time. Below are excerpts from his remarks that day.*

"Let me thank all of you for being here today and extend a special word of thanks to so many of you who have been involved in many ways to make my arrival in Washington such a smooth and efficient process.

"This is an occasion for getting to know one another. So let me introduce myself first as a family man, married with two children. For us who work in the domain of national and international policy, it is our families and human relationships that help to keep our feet on the ground and to

keep a sense of perspective. I am sorry that I am unable to introduce my wife, Eva, to you today, as she will arrive tomorrow. However, I have already had the pleasure of meeting many spouses at a luncheon of the spouses' organization a few days ago. Perhaps you will excuse my meeting with the spouses first as being symbolic of the need always to put family first.

"It is you, the staff, who make the IMF work. You are the Fund. I have heard so much about the high quality, dedication, and tradition of excellent and selfless service of the staff of this institution. And I have been able to observe it for myself many times during my career. I feel truly honored to find myself at the head of such a workforce.

"I value greatly the initial discussion with the SAC and the way they put across the issues facing the Fund at large, and the staff in particular. I said to the SAC and I say to each of you: Please continue to speak up frankly and clearly. You will find that I am ready to work closely with you, listen carefully, and, when necessary, act decisively.

"Now, in case you think that these are just idle words or empty praise, let me assure you that I am already very much aware of the extremely heavy workload on the shoulders of staff. And I cannot promise that I will not put even more work on you. I had today at a luncheon a very constructive informal discussion with the Board on the work program. The issue was to prioritize, to be able to meet our main obligations, and, on the other hand, to be able to manage our workload. There is an understanding with the Board and I am really encouraged by this. I think that in the Fund—as in every other institution—there ought to be an appropriate balance between work and private lives and families. Work at the Fund should be exciting and a source of joy and fulfillment, not a cause of unbearable stress.

"I am committed to support a really strong, encouraging, and motivating human resource strategy."

ARRESTED!

Benedikt Braumann (WHD) didn't have to work during the spring meetings, but he experienced them in much the same way as several hundred other people did that weekend—behind bars. Benedikt was coming out of Reiter's Bookstore on K Street about 5:30 p.m. on Saturday evening when he heard something going on at the end of the block. Curious, he walked over with his bike to check it out. He stood there for about ten minutes, but, he says, "there wasn't very much going on. Someone with a megaphone was shouting things I couldn't understand, and a few others were chanting and shouting. I have been to protests in Europe, and this one was quite tame in comparison. I lost interest and started off for home when all of a sudden, several armored police cars drove up and blocked off 20th Street between I and K." Benedikt did what any other IMF staff member would have done: He went up to a policeman and explained that he worked for the Fund and pulled out his I.D., only to be told to stay put.

"We stayed put all right," he says, "standing there for about two hours in the drizzle. The police wouldn't answer any questions or tell us what was going on. Finally, more armored cars came up with police carrying bags of plastic handcuffs. They barged through the crowd and started arresting us. I was one of the first arrested, and I showed my I.D. again and was told 'you are arrested.' I wasn't, however, read my rights or told what I was being arrested for." So Benedikt and the crowd of about 200 or so, he figures, were put on buses and taken to different police stations all across town. He was taken to Block Central on New York Avenue close to North Capitol Street.

Handcuffed, he spent another couple of hours sitting on the bus while waiting to be processed. "We started talking to one another and realized that many of us were not involved in the protests at all. One grandmother was visiting Washington with her granddaughter, and they had been separated, and her granddaughter was taken to another jail. There were



also a couple of doctors attending a conference, a French MBA student who didn't speak much English, and a professor from Georgetown University, as well as other tourists. The police had their distinct personalities too—one was blowing smoke in our faces—obviously really enjoying himself, while others seemed worried or nervous."

Finally, the group was let off the bus and made to line up and stand facing a wall outside the jail. "It was eerie," Benedikt says. "There was a group of police officers standing behind us and shouting when someone tried to move or to look in either direction. At one point, the police commander said this reminded him of a firing squad from the Second World War." Once inside the jail, Benedikt had his fingerprints and mug shot taken, and was in his cell by about 9 p.m. "The cell was just as I thought it would be—small, cool, humid, and held a bench and a toilet bowl. You couldn't see anything to either side, and since I was alone in my cell it was boring because I didn't have anyone to talk to. They fed us—by throwing sandwiches and donuts through the bars of our cells. Finally, about 1:30 a.m., the police came around and said that whoever had \$50 cash could bail themselves out, and luckily I had it. Once I paid, I read on the receipt that I had been charged with 'marching without a permit,' a misdemeanor. Since they weren't busing us back to K Street, I called a friend to pick me up, who, of course, thought I was kidding."

What did he think of this experience? "At the time, I took it easy because it was so bizarre," he explains. "I was sure it was a mistake and that everything would work out. However," Benedikt adds, "my charge has not been revoked, and the police have not returned my bicycle. It was a good one, worth about \$700, and I am very upset. I spoke to Frank McLaughlin about it and he called several people but it still hasn't been located. The experience," he says, "makes it hard to trust the D.C. police—they were just following orders, without using their judgment and commonsense. I think it's a good idea to stay clear of them."



Secret Service agents haul away protestors.

worked until about 5:30 p.m. It was no problem leaving, and I felt relieved, because I knew everything would be back to normal on Tuesday.”

Tessa Sapaula-Henson (SEC) was the receptionist at the G-24 and IMFC meetings. She and staff from SEC for the most essential meetings were checked into nearby hotels—she was at the State Plaza. “Saturday evening,” she explains, “our AO suggested that we report to work on Sunday no later than 5:45 a.m. We were not sure we were happy about it, but duty called.”

“Sunday morning, after my 4 a.m. wakeup call, I hurried to make myself presentable. My phone rang. It was one of my colleagues, Brenda, who was already at work. She told me to enter the Fund at 19th and I. Grateful to her for saving me the trouble of heading to the wrong entrance, at 5:45 a.m. I donned my blue jeans, sweat shirt, and Nikes, and dashed out of my hotel room, a little nervous as to what I might find. It was still dark and the air was crisp as I headed up 21st Street. As I reached the

corner of 21st and Penn., I was astonished to find that the crowd, marching, chanting and beating on their drums, was only a few feet away. Watching protestors on TV is one thing, but being right in front of them as they marched was a spine-tingling sight. I quickened my pace and was glad that I was not suspected of being an IMF staff member, because in no time, I was at the entrance where the Secret Service and IMF security people were on alert. Safe and relieved that I was within the secure perimeter, I was happy that I had taken my AO’s advice to come in early.” ♦



All dressed up and no place to go.

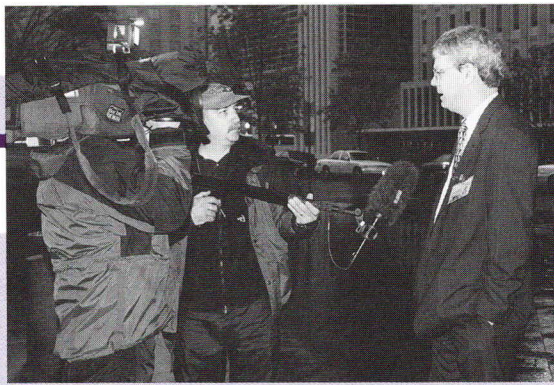
Meetings Stats

- Friday night before the meetings, the garage was closed and three teams of dogs sniffed the building—top to bottom—in search of bombs. They didn’t find any.
- Original estimates for protestors ranged upwards of 30,000. The police estimated that 6,000–7,000 protested over the weekend; and on Monday, the rain blew that number down to 1,500.
- All the meetings started on time. The G-10 meeting began at 8:05 a.m, which was early even under normal circumstances.
- There were 130 Coast Guard officers in the Fund,

and 60 Secret Service agents on the sidewalk outside the Fund around the clock, in addition to the regular security force. The cafeteria fed these people, plus many police, all weekend. One night we had to send a bus out at midnight to get eggs for breakfast the next day.

- About 60–80 people slept in the HQ building over the weekend in rollaway beds borrowed from the Concordia.
- To avoid the crowds, buses traveled down Constitution Avenue to 15th street and then north through the White House grounds, through the closed section of Pennsylvania Avenue and across to the Fund.

Frank McLaughlin



Notes from the press office

Journalists familiar with the International Monetary Fund have long considered the joint spring meetings of the Fund and the World Bank to be relatively sleepy affairs. Ministers meet over the course of a few days, issue formal statements following their closed-door deliberations, and then return to their national capitals. The journalists covering the events go home, some satisfied that they've managed to pick up an exclusive interview or two.

The spring 2000 meetings were anything but an average, sleepy affair for veterans of Fund and Bank meetings. More than 1,600 journalists, photographers, and TV camera crews were accredited to cover the spring meetings—nearly three times the number of press that usually show up. The number of press also surpassed delegates and other meetings participants. Television interest in the Fund-Bank meetings was equally unprecedented—and not surprising, given the made-for-TV events that were expected, and indeed unfolded, outside Fund headquarters in mid-April.

The buildup to this year's spring meetings had assured drama. The raucous and sometimes riotous World Trade Organization (WTO) meeting last November in Seattle sparked deeper public debate about globalization and the roles of multilateral institutions. For months in advance of the spring meetings, the websites of anti-Fund and -Bank groups—including the now notorious A16 organizers of the demonstrations—carried threats to shut down the Fund and the Bank. EXR was regularly queried by the media for comment on these threats, and other highly unusual aspects of the spring event.

"Just between you and me," some journalists would say, in a bid to gain details of Fund and Bank security arrangements. The response became rote: "After Seattle we certainly have to be sensitive to security issues. I can't comment about them at this time. And if you have questions about security, you should take them to the D.C. police."

Once the meetings were under way, a few of the more aggressive reporters covering

the demonstrations tried bartering for information. "I've been talking to a few of the organizers," one reporter told me at the height of the demonstrations on April 16. "At 2 p.m. they are going to be at....and they're going to rush the barricades." He went on to demand that now that "I've told you what they're going to do, you have tell me something."

"Good luck. And happy hunting," I replied.

Seattle and Washington had some clear parallels, but one major distinction was that the Fund and Bank meetings largely came off without a hitch. Important policy discussions were able to continue, and efforts to derail the event failed.

As a senior press officer, I have been involved in the logistical planning surrounding the spring and annual meetings since joining the Fund in September 1998. Previously as a journalist, I had attended numerous Fund and Bank meetings. It was clear this year that the institutions were prepared—as was Washington's Metropolitan Police Department.

Seattle has rightly been held up in the press and among law enforcement agencies as a learning experience, and as a how-not-to-go-about organizing an event. The lessons learned at the WTO meeting in Seattle, which I attended to handle advance press work for then Managing Director Michel Camdessus, were clearly applied in Washington.

The crowds here—including a contingent of American anarchists in black—were much the same as in Seattle. So were the *papier mâché* puppets, the antiglobalization themes, and the banners. Other than the control exercised by police, what jumped out at me in the wake of the Washington events was the commitment of Fund staff to do what was necessary to ensure that important ministerial-level policy discussions could be held. Ultimately, this team effort played an important role in allowing policymakers to tackle some of the issues now surrounding globalization.

Bill Murray

Staff assistant, student, wife, mother, and finally...lawyer

Katia Fano, a staff assistant in LEG, will leave the Fund this summer to work as an attorney. During her time here, she finished her B.A. at the University of Maryland, got married, had two children, and earned her J.D. from American University Washington College of Law. She talks about the challenges she has faced and the rewards she has reaped during her career at the Fund.

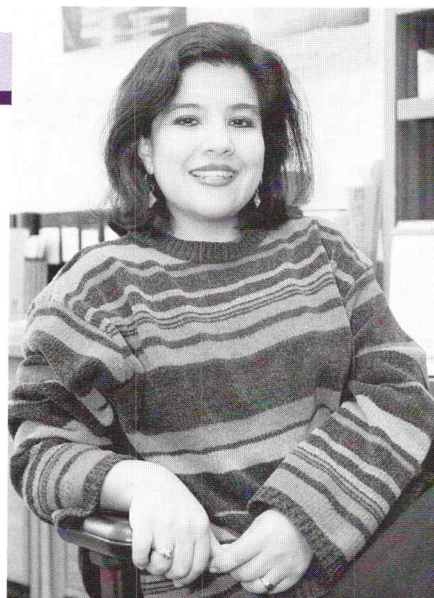
When did you start working at the Fund, and which departments have you worked in?

I started working at the Fund in 1992 in WHD. At that time, I was working on my bachelor's degree, which I finished in May 1995, and I started law school in August 1996. I started in LEG in July 1998.

Ever since I graduated from high school, I have worked full time during the day and gone to school at night. The only exception was this semester, when LEG allowed me to take a two-hour lunch to take a class during the day twice a week. I work an extra hour those days. My department has been very supportive in other ways—they made it possible for several of my courses to be paid for under ISP III to the extent they directly related to my work here. Victor Thuronyi is my supervisor, and he also has been very supportive. To the extent possible, he has given me legal research assignments and has allowed me to prepare first drafts of memoranda and other correspondence. He also has been very flexible when I needed time off. I would usually take two weeks of annual leave each semester to study for my finals. Some of my classes start at 6 p.m., so I leave a few minutes early those days and make up the time, and LEG has been flexible and accommodating in letting me do this.

How has your family coped with your schedule?

The first thing I should say is that I owe much of my success to the love and support of my husband, Max. When we first married, we discussed postponing having children until I completed my degree, but he said that



"The hardest thing about all of this is not seeing my children as much as I would like."

he would help with the children so that I could finish my education. And he has been true to his word. The other key person is our full-time nanny, Marybel, who has been with us since 1996. However, she has the weekends off, and I am usually

in the library then, so it's Max who takes care of the kids. It hasn't been easy for him on the weekends—sometimes he is tired and needs some time to himself, but as we get closer to graduation we can finally see the light at the end of the tunnel!

The hardest thing about all of this is not seeing my children, Toñita and Rodrigo (six and four years old, respectively), as much as I would like. I take three classes each semester and one or two in the summer. I study or go to class weeknights until about 10 p.m., so I only see the children before work and on weekends. On Saturdays, we have breakfast together and then I go to the library until 6 p.m.—no matter where I am with my studying, I close my books, and we have family time after that. On Sundays we have breakfast, go to church, and have lunch afterwards with my extended family—my father, my two brothers, and my sister, who live in Maryland. After lunch I study until about 9 p.m.

Toñita and Rodrigo ask me why other mommies volunteer at school and I don't. Sometimes I don't know what to say to them. And many times I can't help but wonder whether I am doing the right thing, or whether I am forever depriving my children of the time and attention they need from me now; whether they will resent it in the future. However, throughout the years I have encountered many supportive people who have helped me keep going. I have also encountered some who have asked me whether I have my values and priorities set straight, and how am I able to spend so much time away from my kids. This only makes me feel

worse. I have genuine respect and admiration for moms who stay home to raise their kids. I have made a different choice and sometimes I just wish people would refrain from making hurtful comments (even if they are well-meaning). I could try to explain how hard it is, but I don't know that anyone else could feel what I do when I get home at night and see my babies sleeping like little angels. Sometimes I can't help it, I wake them up just to say hi. It's just so hard.

At the same time, I don't think I would be happy had I made a different choice. I feel happy, fulfilled, and guilty all at the same time. If I had the chance to do it all over again, I would do it the same way. Life is all about making choices and sticking to them and learning how to be strong. Many times I have been very close to quitting. I remember coming home at three o'clock in the morning once during my first semester of law school. I had spent hours trying to finish a project and was tired and very upset. I woke Max and told him it was too overwhelming, so I was quitting law school. He got very angry at me and said "fine, you quit, but I am disappointed because I know you can do it if you really try. We already have invested so much time, effort, and energy (not to mention money) in this, but if it is what you want, quit." Needless to say, I went to class the next day.

How did you manage when your children were born?

My daughter, Toñita, was born in April 1994 and I wasn't studying then; I went back to school in September 1994. I graduated from the University of Maryland in May 1995 and started preparing to take the LSAT on December 2. I was already pregnant with my son, Rodrigo, who was also due on December 2. Instead, he was born in November 1995. That year was probably the hardest year of my life. My mother passed away in September after a three-year battle with cancer. On November 2, my father-in-law (who lived with us at the time) died of a massive heart attack. On November 10, I was crossing the street near here and was hit by flying glass from a truck accident and had to be rushed to the hospital for stitches on my leg. Lucky for me, Rodrigo was born on November 19—two weeks early. Three days later (on Thanksgiving day) he became dehydrated and was hospitalized for a week. Finally on December

2, I took the LSAT (without much preparation) and miraculously scored well enough to get into American University when Rodrigo was 10 months old.

Where will you work once you leave the Fund?

Fortunately, I didn't have much trouble finding a job, probably because I managed to get good grades, am bilingual, and have two years' experience with the administrative law review. I start work with the law firm of Dyer, Ellis and Joseph in August, after taking (and hopefully passing) the bar in July. The firm handles a variety of legal issues, especially in the areas of international trade, corporate, and maritime law. I will be working in the firm's litigation department, but as a new associate I will also be expected to do a little bit of everything. I am nervous about starting my new career. I know everything about being a staff assistant, but I'm not sure I'll be able to ask someone else to do my staff assistant work for me!

Did you pursue working here as an attorney?

About six months after I came to LEG, I asked if I could be hired as an attorney when I graduated and was told that the department's policy was not to hire people fresh out of law school. Even if I were able to work here as an attorney, I think it would have been a tough transition for me—as a staff assistant, you carry that label wherever you go in the Fund, and I think people would have had a tough time thinking of me in a different way.

My work here is interesting and to a great extent pretty independent—I help coordinate technical assistance projects for member countries. I'll miss the people and the work here.

Will you have more free time after you become a lawyer?

When I started applying and interviewing for a legal position, I had to make a decision. I could go to a big law firm and earn more, but I would have to work long hours and weekends and holidays. I have been working and studying so hard for 14 years that I am not willing to sacrifice any more time away from my life. I love the law and want to be a lawyer, and will work long hours to complete a project, but not all the time. Yes, I am willing to work hard and perform at my best, but I feel I've chosen a firm that will enable me to spend more time with my family. ♦

Walking for a cure

Under a scorching sun, Elena Frolia of TRE struggled to crest the final hill on the first leg of the Avon Breast Cancer Walk. She and her daughter, Nikki Gallo, had signed up along with IMF colleagues Marjorie Henriquez of PDR and Juanita Roushdy of EXR for a pounding three-day, 60-mile trek to raise money to fight breast cancer.

Elena, a survivor of breast cancer, had been training for months for the walk. So had Juanita. Marjorie, a distance runner, was in shape and felt prepared for the challenge of walking from Frederick, Md., to Washington. But they were thrown a curve ball: sweltering heat.

A searing 95 degrees—incredible for early May—enveloped the marchers. Some walkers suffered from heat exhaustion or dehydration and had to drop out of the march. Elena, Marjorie, and Juanita pushed on, but as Elena neared the end of the first 20 miles, she needed a little boost. “I grabbed my daughter’s left arm,” she said “and soon enough, my right arm had been grabbed by three other wonderful women who soon had me to the top of the hill.”

It was just one of many examples, Elena said, of the outpouring of support that the walkers showed each other and, especially, those who had survived the illness. The camaraderie helped Elena, Marjorie, Juanita, and about 2,800 other marchers reach the Washington Monument on Sunday, May 7, successfully completing the 60-mile walk. The inaugural event raised a record-setting \$6 million, with \$4 million going to research and to pro-

mote awareness of the disease. Elena, Marjorie, and Juanita raised about \$11,300.

All three women were touched by the courage and spirit of their fellow marchers. Juanita was moved by “the endless ribbon of marchers” and drew inspiration from fellow walkers. The marchers’ spirits were also cheered by the spectators stretched out across the route. One in particular, dubbed the “Hey Wife” man, would appear every few miles holding large signs addressed, “Hey Wife.” The walkers grew to count on the man appearing every few miles and looked forward to his next funny message to his wife. Another inspiration was a tough-as-nails 75-year-old nun, who stomped her way from Frederick to Washington without a complaint.

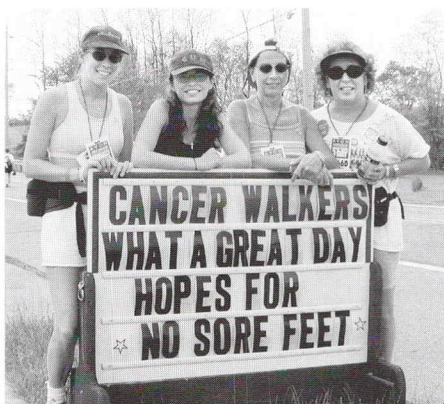
Such displays of courage and stamina helped the walkers weather the hardships. In addition to the heat, the marchers endured crowds and lines at rest stations and blister after blister.

“The walkers represented a moving memorial: T-shirts with pictures of wives and mothers could be seen for miles,” Marjorie said. “That kept us walking.”

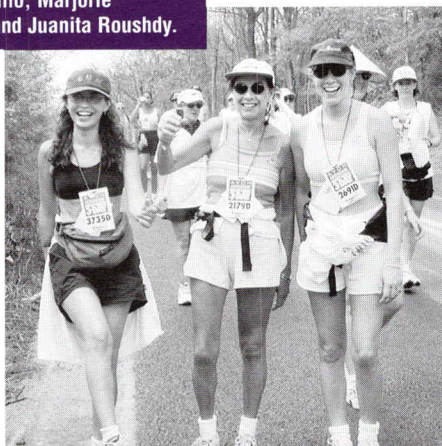
Many of the marchers knew someone who suffered from breast cancer. Marjorie found out about the walk at the same time that her mother-in-law underwent a mastectomy. By participating in the walk, she hoped to help not only her mother-in-law but also the thousands of other women with the disease. As a girl, Juanita had admired the courage of a woman who had breast cancer. She walked with the woman in mind.

Some walkers, like Elena, were “survivors” and marched both in celebration of life and in hope of helping others. “I have one daughter and two granddaughters,” she said. “Needless to say, if I can spare them the pain, I shall.” ♦

Jeff Hayden



The walkers (l-r): Nikki Gallo, Marjorie Henriquez, Elena Frolia, and Juanita Roushdy.



Tired, but happy.

Medical FAQs

CareFirst Administrators took over the Fund's medical benefits plan in January 1999. At CareFirst, there are five staff members who process Fund claims and answer our queries. Robin Nowell, from HRD's Staff Benefits Division, answers some commonly asked questions about the plan's new features as well as some common problems and what to do about them.

What is a PHCS provider and how can I find out if my doctor is one?

The Fund joined the Private Healthcare Systems (PHCS) preferred provider organization (PPO) network on January 1, 2000. These medical providers are contractually obligated to provide services at more competitive rates, thus reducing medical costs for both plan participants and the Fund. To find out if your doctor participates with PHCS, log onto their website (www.phcs.com).

Answering your translation needs

Do you ever need to translate debenture, governance, insolvency, or other, more difficult terms into Arabic, Chinese, French, German, Portuguese, Russian, or Spanish? Online help—the IMF multilingual terminology database—is here. Staff at the Bureau of Language Services has worked hard on the database, which is maintained under the software application MultiTerm Plus, to provide translations for more than 16,000 entries. The Bureau's Terminology Working Group constantly updates and expands the database. You can download MultiTerm Plus from Software Maintenance onto your desktop to have it available at any time, and you can also request it to be loaded onto your mission laptop. For more information, visit the BLS website: <http://www-int-imf.org/depts/tgs/bls/terminology.htm/>.

The Terminology Working Group

What is the name of the dental preferred provider network and how can I access their provider directory?

The dental PPO is the Guardian DentalGuard Preferred Select network. You can view their provider directory on their website (www.the-guardian.com). When searching, make sure to choose the Preferred Select, or PPO option, to get the correct list.

Should I pay my provider at the time of my visit?

If you go to a PHCS or Guardian provider, do not pay at your visit. If you go to a provider outside these networks, you can either pay the provider and submit a claim, or wait and let the provider submit the claim for you.

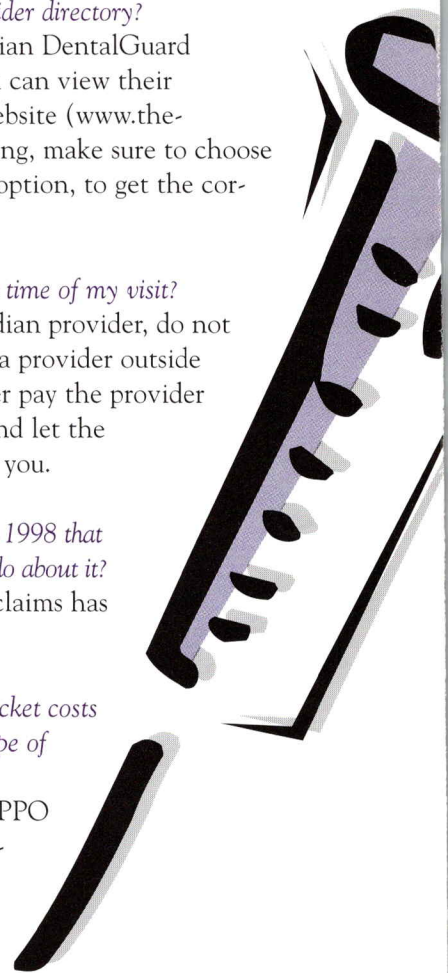
I have an outstanding claim from 1998 that hasn't been paid. What should I do about it?
The filing deadline for 1998 claims has expired.

How can I avoid high out-of-pocket costs for dental treatment and any type of surgery?

If your provider is not in the PPO program, obtain a predetermination estimate from your provider and submit it to CareFirst to make sure the charges fall within reasonable and customary limits.

CareFirst statements include an item-by-item account of the bill sent to them by the doctor's office, which is different from the one the doctor's office gives me, and I sometimes can't reconcile the two. Could something be done about this?

Occasionally, the provider submits a claim to CareFirst that differs from the receipt given to the patient. If your statement from CareFirst differs from the bill you received from the provider, you should first call CareFirst to determine if a mistake has been made. If CareFirst made the mistake, they will contact your provider to resolve it. Often, however, the mistakes are made by providers, and in such cases, you should contact your provider directly.



Where can I look up the procedure codes listed on doctor's bills?

The procedure codes on doctor's bills are based on Current Procedural Terminology (CPT), published by the American Medical Association. If you call CareFirst, they will tell you the meaning of the code. Otherwise, you can find the book in large bookstores such as Border's Books.

How is the reasonable and customary allowance determined?

The Plan Administrator determines it by doing a statistical analysis of the fees charged for each CPT code in geographic locations usually determined by ZIP code. The fee is "reasonable and customary" if it is at or below the 90th percentile in the range of charges for the locality where the procedure is performed. To help keep out-of-pocket costs for participants down, the Fund requires CareFirst to add 15 percent to the 90th percentile figure to establish the allowance. Also, if the fee is within \$10 of the reasonable allowance, CareFirst will not exclude the overage.

I always thought that the first \$250 of my annual physical was covered at 100 percent; however, this is not always the case. Why?

Please make sure your doctor codes the visit as an annual physical; otherwise, you will be subject to the deductible and the 20 percent coinsurance. Also, some doctors not in the PPO network may try to take advantage of your Fund affiliation and overcharge you.

All charges, including the annual physical, submitted under the Medical Benefits Plan are covered according to the "reasonable and customary" allowance. Therefore, the first \$250 is covered at 100 percent of what is reasonable and customary and the balance is covered at 80 percent of the reasonable allowance. If you don't have a personal doctor, the best way to minimize these high charges is to consider choosing a provider from one of the PPOs.

My daughter recently had outpatient surgery and although the surgeon and the facility were paid at 100 percent, as promised, the anesthesia was paid at 80 percent. Why is this so?

That was a mistake. All associated costs incurred on the date of outpatient surgery should be reimbursed at

100 percent. This excludes any charges for consultation or examination and costs related to surgery performed in a doctor's office. You should call CareFirst and request an adjustment to your claim.

What is the best way to contact CareFirst?

An e-mail to carefirst.administrators-2@carefirst.com is the most efficient way to communicate with CareFirst. To maintain your confidentiality, you don't have to describe your treatment, simply include the claim number, your staff ID number, and your question. If you prefer to call, make sure you get the name of the representative who helps you.

Whom should I contact if I have a problem that isn't being addressed properly by CareFirst?

If you have a dispute that you have been unable to resolve with CareFirst, you should e-mail me (Rnowell). We meet with CareFirst regularly and depend on feedback from staff to inform CareFirst of problems and get them resolved. ♦

IMF video places third

The latest IMF video took third prize at the 2000 Chicago International Film and Video

Festival. "Millennium: The IMF in the New Century" was cited for "creative excellence" in the training and education category. The Chicago festival, which is in its thirty-third year, received more than 1,600 entries from 30 countries this year. "Millennium" was written, produced, and directed by Frances Hardin of EXR with assistance from Rani Vedurumudi. Last year, the IMF video on West Africa won third prize at the New York Film Festival. Staff members who would like to borrow a copy of "Millennium" or any other IMF videos should call 37082. Look for a story in the next issue of *Staff News* on how IMF videos are made.

Frances Hardin



The Fund's Fallingwater

As you walk in front of the headquarters building, have you ever wondered about the design of the landscaping and fountains? Below, Mary Beth Kelly (TGS) explains a bit about the design features as well as the designers' intent.

The sitework and landscaping around the headquarters building were designed by the headquarters' building architect, Kling-Lindquist—the architect of record for all phases of the headquarters building—in conjunction with their landscape architect, Walker-Kluesing Design Group. Kling-Lindquist is headquartered in Philadelphia, and Walker-Kluesing is headquartered in Boston.

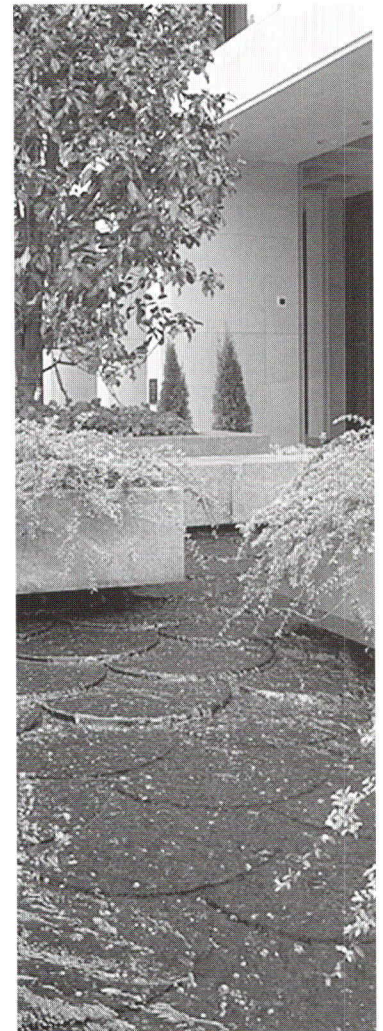
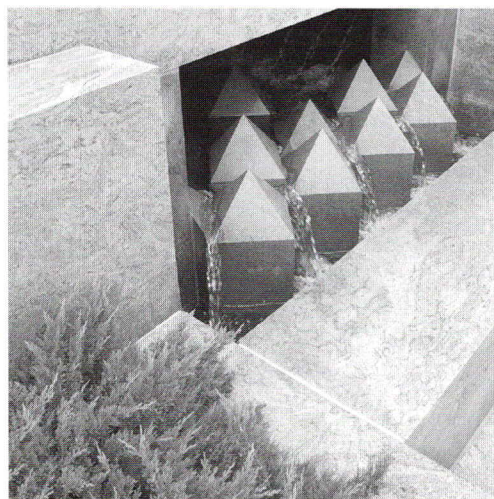
The streetscape invites passersby to sit and chat and discover unique and hidden water features among the plantings. Each water feature has been designed to be experienced by pedestri-

ans—some of them have been designed to be seen only if you're walking close to the building façade. There are unique variable flow devices in each fountain, staged to vary the flow and the water patterns in the fountains every 10–15 minutes. When sitting next to one of the fountains, you'll enjoy the subtle changes in water levels, the sound of the water, and the cool feel of the air near the fountains.

The stone for the sitework and planter beds was selected from five continents. The limestone on the façade of the building is from North America, the mainside walk and planters are granite from South America, and the decorative stones in the fountains

are from Asia, Europe, and Africa.

Although many difficult logistical issues were involved in identifying, acquiring, and installing the various stones that were manufactured from so many different quarries, the effort was well worth it and gives the staff and public a unique and pleasant experience as they approach or pass by our headquarters building. ♦





Mmmm...homemade fried chicken

Many of us associate April with tulips, cherry blossoms, daffodils, spring showers, longer days, and warm sun. April also brings INVOLVE's annual Christmas in April project, where volunteers get a chance to do some *real* spring cleaning, complete with paint-spattered clothes, rolls of wallpaper and other decorating supplies, and lots of dirt under their fingernails.

On April 22 and 29, 48 innocent souls braved the hazards of turning a tiny, cluttered rowhouse with run-down plumbing and tattered walls into a "spacious," airy home. Upon entering the house, many were struck with a "throw-everything-out" fever with a slight touch of "we really can't let it go like this" ache. Mrs. Frison, our 79-year-old homeowner, watched in awe as the transformation took place. Although a little alarmed at the enthusiasm with which we almost emptied her house, she soon retired to a place on the porch to watch the chaos unfold. Chris Withee and Huw Evans got a bit overzealous, and had to retrieve a couple of things from the dumpster!

April 22 was preparation day. Newcomers Nick Dopuch and Abhi Mohan grinned at the small room they were assigned to paint, thinking it would be a walk in the park. But as usual, everything is not what it seems, and their room turned into a nightmare as they uncovered layer upon layer of wallpaper. Connie Strayer, Barbera de Bruyn, Agnes Belaisch, Liesbet Willems, and Isabell Adenauer had to burrow through the clutter in their rooms. But many hands make light work, and everything was soon sorted out and covered with plastic.

We filled a dumpster and made a huge dent in the work. April 29 was finishing day, including painting, plumbing, carpentry work, and restoring the house to normalcy. Many came back because they had so much fun the first weekend! Of course, it was really because they wanted more of the fried chicken that Mrs. Frison's brother made for us.

Even before 8:30 a.m. on the 29th, freshly scrubbed

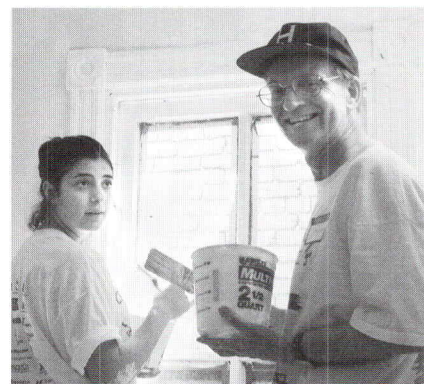


The fix-it-up gang.

volunteers arrived ready for the day ahead. When they stepped into their assigned rooms, their smiles waned and their eyes opened wide as thoughts that "she must be kidding" and "there is no way we are going to finish this today" went through their minds. Once the initial shock passed and "Lightening" Al Winter, our painter, got us all going, the rest was downhill. Caro Cook and Doug Burd carried on in Nick and Abhi's room, determined to overcome the wallpaper. Aurelie Magnin and Huw Evans braved claustrophobia and heat in the tiny bathroom; Marie Montanjees, Madeleine McAlister, Alice Lieberman, and Aysha Ismail squeezed themselves into islands of space amid a still-cluttered bedroom; and many others moved sylphlike around and over people, ladders, and obstacles to patch, paint, and repair.

The days ended as they started, with beaming smiles and the added bonus of satisfaction at how much we had accomplished. Mrs. Frison was so delighted that she even promised to throw out more stuff. Her new downstairs toilet meant that she no longer had to climb the stairs. Of course, none of this would have been possible without a wonderful team of volunteers; Mike Roach and the electricians; Al Winter, our painter; and the IMF Civic Program, which sponsored the house. ♦

Juanita Roushdy,
house captain



Spackle is an important ingredient in a successful Christmas in April project.

newimfstaff

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Indian, is a Staff Assistant, OBP. Before joining the Fund, she worked at the Embassy of Kenya and the World Bank. She holds a B.A. in office administration and is interested in reading and traveling.



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Guinean, is a Research Assistant, PDR. He was an assistant to the IMF Resident Representative in Guinea-Bissau before coming to HQ. He studied computer science and mathematical economics at Ball State University.



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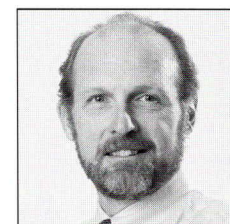
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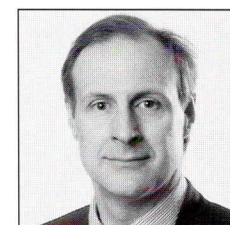
Robert E. Christiansen

a U.S. national, is a Senior Economist, EU2. Before coming to the Fund, he worked at the World Bank for ten years.



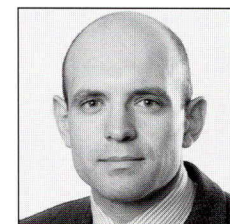
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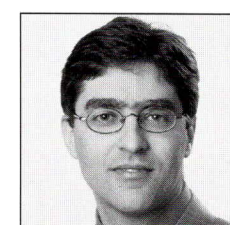
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Polish, is an Assistant to the Executive Director, OED. Previously a division chief at the Ministry of Finance, Poland, he holds an M.A. from the Warsaw School of Economics. He is married and has a son.



imfstaff35years

Rosa Maria Orpin

imfstaff30years

Andrea Jean Chisholm
Diane D. Cross

imfstaff25years

Gemina Archer-Davies
Joachim Harnack
Marion J. Neal
Lindsay A. Wolfe

Leif Hansen
Kehinde Mbanefo
Susan M. Schadler

imfstaff20years

Saeed Akhtar
Jean Alain Clement
Martin J. Fetherston

Renato C. Canzon
Genora J. Dass

Separations

Ala'a H. Al-Yousef
Nikolay K. Gueorguiev
Caroline J. Verschoor

Richard C. Barth
Richard C. Silvani
Rene Weber

Transfers

Norma H. Alvarado to DMD from RES
Brian W. Ames to PDR from AFR
Lina Annab to PDR from EU1
Christopher M. Browne to EXR from AFR
Cassandra D. Camargo to HRD from TGS
Susan M. Christian to HRD from SSG
Charles A. Enoch to STA from MAE
Enrique A. Gelbard to PDR from AFR
Robert P. Hagemann to EU1 from PAR
Alfred Kammer to PDR from EU2
Werner Ch. Keller to WHD from PDR
Ritha S. Khemani to PAR from PDR
Flemming Larsen to PAR from RES
Adnan Mazarei to MED from PDR
Nora Mori-Whitehouse to FAD from MAE
Inah Niare to TRE from AFR
Anthony J. Pellechio to WHD from AFR
Robert L. Sharer to AFR from PDR
Richard Edward Stern to PDR from EU2
Evan Curtis Tanner to INS from WHD
Mohammed A. Tareen to APD from PDR
Gunther Taube to FAD from EU2
Joel Toujas-Bernate to MED from PDR

A Prague Primer

Jane Godfrey recently traveled to Prague, Czech Republic, to run in their marathon. Below, she talks about her experiences there.

"You're going to Prague to do what?"

This is the response I got when I told people I was going to Prague to run their sixth International Marathon. Seemed like a good idea to me. I have always wanted to go to Prague and decided that my chances to go during the Annual Meetings were nil, so...why not go and run the marathon? It turned out to be a great idea. I had run the New York marathon last November where the runners numbered over 30,000. In Prague, there were about 3,000 runners. The crowds in both marathons were very international, but in Prague, the Czechs and Italians made up the bulk of the runners. My goals were to qualify to run in the Boston marathon and have a good time.

Prague is an architectural delight. The buildings are so varied in style that it is quite a marvel to look around the city and guess the century of the buildings. The funny thing is that this eclectic mix works. The city is beautiful to look at and a joy to walk around.

What's there to do in Prague? When we were there, it was the Spring Music Festival. Young adults dressed in costumes from the eighteenth century were handing out flyers advertising various concerts throughout the city. On any night, you could choose between a concert featuring Mozart or Vivaldi or go to the National Opera. You could choose to hear music in one of the beautiful churches, in a concert hall, or in the square. The choices were endless. As for eating, there is a wide variety—you can choose from Czech, Italian, or French cuisines. Czech beer and Czech wine are plentiful and inexpensive. Restaurant Nebozizek in Mala Strana is a good place to eat with a great view, and you can reach it via the funicular railway.

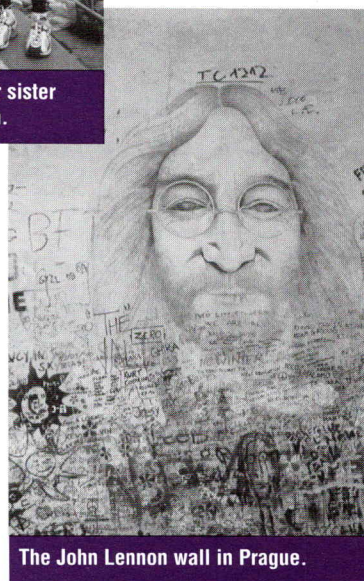


Jane (left) and her sister after the marathon.

Getting around Prague was very easy. The metro system is similar to ours, in

that there are color-coded lines that run through the city and into the suburbs.

Buying a ticket was an adventure but the price was right—about 25 cents. The escalators go really fast so you need to hang on to the rail before you get on. Walking around Prague is also easy and recommended. Take a night walk over the Charles



The John Lennon wall in Prague.

Bridge to stare and stop in a cafe in Mala Strana. Although we were warned of pickpockets on the tram (number 22) that goes to the Prague Castle, we had no problem.

We also enjoyed walking around Wenceslas Square at night and going into the shops. Amber, garnet, and crystal are the things to buy. If you buy any garnet jewelry, make sure the shop gives you a certificate of authenticity. The choices are extensive. We found a gallery of contemporary Czech artists in the Ungelt district that had very interesting and reasonably priced jewelry and paintings. The handicraft stores in the area were also full of great Czech items. Top spots include the Astronomical Clock in Old Town Square—go there on an hour and watch what hap-

pens—the Jewish district and cemetery, the Prague Castle, St. Nicholas's Church, and the National Gallery.

Well, I had my good time in Prague and also qualified for Boston...both missions accomplished. ♦



A typical scene at Old Town Square.