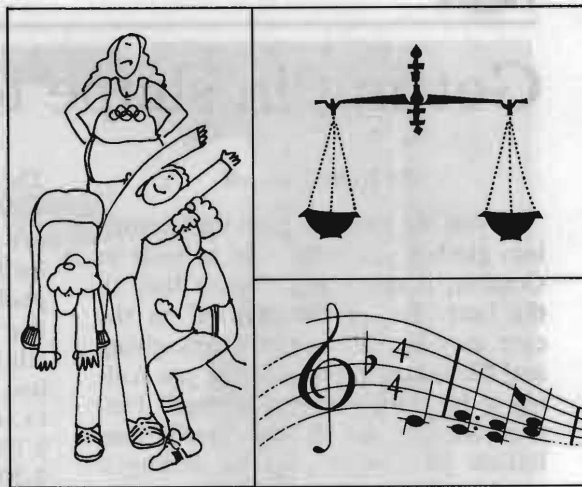


Getting in shape  
Supreme Court  
Happy New Year  
January-February 1978



# Bank Notes

News about the men and women of the World Bank



Old telephone equipment being readied for removal.

## CENTREX ties us all together; switchover is finally completed

Rows of switching equipment in the Bank's B building (second floor); the old switchboard, about 25 feet long and 5 feet high; and the many old black dial telephones still in use in some offices are all that's left of the old telephone system now that the Bank and Fund have converted fully to CENTREX. CENTREX is the trade name the Bell telephone system uses for the new equipment that has been installed.

The old equipment in the B building is being dismantled; it will be removed by early March and sent to the C & P Telephone Company; so too will the old telephones, to be replaced by new green pushbutton instruments. Removal of the switching equipment will free 5,000 square feet of office space. Instead of the old switchboard attended by 10 operators, now only 5 of them sit at desk console sets in the C building to handle calls to the Bank and Fund.

Earl Cummings, Chief of the Communications Division, explains that Administrative Services Department decided over a year ago to have C & P Telephone Company install the CENTREX system, because "the Bank was running out of lines to assign to new staff. CENTREX is based on electronic switching, and is programmed to provide direct and flexible service to users." It will, Mr. Cummings explains further, "permit future growth, and will not be subject to space constraints, as the associated 'line requirements' are housed in the Telephone Company stations." The old switchboard, installed in 1961, had an initial capacity for 1,400 line extensions. The number of lines it serviced had grown to 5,200 by 1977. This growth created an increasing demand for space to house the associated switching equipment.

Besides requiring virtually no space for equipment, there are other advan-

tages to the Bank in the conversion to CENTREX. It is now possible for any user to connect an incoming call, his own line, and one or more other parties by using the telephone switchboard (depress button). This will save expense involved in making additional calls or adding buzzers, and will save time in not having to wait for the operator to make the call connections.

Instructions for call transfers, add-on calls, and consultation-hold calls, are printed on a long white card that is available to all staff members. Also, the station user (i.e., staff member with a desk telephone) can answer his or her own phone directly, without the need for a secretary to answer.

One CENTREX user, Grace Thompson, in the Controller's office is very satisfied with the new system. She says it has been remarkably easy to carry on a three-way conversation be-

(Cont'd on Page 5, Col. 4)

## Investing the Bank's portfolio

The lights on the telephone panel at the "investment desk" in the Treasurer's Office, on the fourth floor, in the E building, flashed with increasing frequency between 1 and 1.30 P.M. on December 7. It was the eleventh hour before a \$3.4 billion US Treasury bill was going up for auction. About a dozen of the large Wall Street-based government securities dealers and brokers' representatives (Merrill Lynch, Salomon Brothers, et al.) were calling the Bank's "traders" or investment officers to tell them how they sized up the situation, what they thought was the interest in the bidding on this Treasury bill, what the bidding would open at, and to find out whether the Bank had an interest in the bidding.

Mark Winkelman and Hani Findakly, two of the Bank's investment officers, spoke with the dealers. Their conversations were brief and similar. They asked more questions than anything else. "No, we are not very excited. What do you think it will open at?" . . . "Do you think it is going anywhere?" . . . "What do you see?" . . . The majority of the dealers calling in thought the bidding would open around "54." This "54" is a shorthand expression for a discount rate of 6.54 percent.

The bidding closed at 1.30 P.M., which meant that the Bank had to have placed its bid with the New York Federal Reserve Bank a few minutes before. In fact, at 1.25 P.M. a computer message was conveyed to the New York Fed. It carried the Bank's bid for \$100 million of the US Treasury bill at 6.55 percent. If accepted, the Bank would pay \$93.381 million for \$100 million, and realize a return of 6.98 percent till maturity a year from now. Whether the Bank's bid would be accepted would not be known until the end of the afternoon, around 5.30 P.M. Mr. Findakly and Mr. Winkelman assessed the chances of the Bank bid being accepted at 50-50.

The decision to enter the bidding

(Cont'd on Page 4, Col. 1)

## Getting in shape for '78

By Katie Fawcett

If you are having a hard time getting into clothes you were able to wear in October, it might possibly be that all the festivities, or "feastivities" as the case may be, during the Thanksgiving and Christmas holidays, have you feeling a bit "unpleasantly plump." Perhaps on your list of New Year's resolutions you might consider adding a regular program of exercise.

Besides trimming off a few inches, many believe that regular exercise benefits over-all mental and physical well-being. A recent article in the *New York Times* (November 29, 1977) cited a study of 17,000 Harvard alumni that found "there were fewer heart attacks among individuals who engaged in strenuous sports activities like jogging, swimming, tennis, and mountain climbing than among those who were less active." It further stated that "exercise improves efficiency of the heart by: a) allowing it to pump more blood with less effort; b) resting longer between beats; c) decreasing blood pressure and the level of triglycerides in the blood; and d) reducing the tendency of the blood to form clots."

Exercise facilities are very inadequate in the Bank at present. The exercise room in the N building is large enough for about eight people, provided they don't move around too much. Because of the lack of space, equipment, and showers, staff members are not encouraged to use the facility. People working in the H,N,P, and K buildings are a bit more fortunate, since their daily "trek" to the main building cafeterias provides some form of exercise. But, some say it's just enough to stimulate the appetite and results in more—instead of less—"indulging now" and "bulging later."

Three tables for playing table tennis are located near the F-building lobby. However, 40 to 50 persons generally stop by each day during the lunch period and many do not get a chance to play. According to members of the table tennis team, the area available for playing might have to be reduced because of the need to expand the messenger service room. If this happens, only two tables will be left.

Outside the Bank, there are several exercise facilities nearby. A few located close to the Bank are mentioned here. However, a thorough, personal evaluation of any exercise or health club facility before joining is essential. There have been complaints that some facilities are not always clean or do not have good heating and/or air-conditioning which makes exercise uncomfortable and unpleasant, at best. A staff member who exercises nearby everyday says that one facility she had been to was frequented more often by "sturdy, physically fit, cockroaches" than by exercise enthusiasts!

The YMCA, formerly located at 18th and G Sts., N.W., was used by Bank staff in the past, but it closed on November 30 and is relocated at 17th and Rhode Island Ave., N.W., ten blocks from the Bank. The YWCA, however, at 17th and K Sts., N.W., is within walking distance of the Bank and offers slimnastic classes each day.

The "Y" also has a pool.

Membership at the "Y" costs \$10 per year. An additional fee is charged for the slimnastics class and use of the pool. Each of these costs \$7.50 for five tickets (one for each time the facility is used) or \$65 a year for unlimited use. The "Y's" facilities are open to men each day from 8.15 A.M. to 9.15 A.M. and on Wednesdays from 2.30 P.M. to 3.30 P.M. and Thursdays from 2 P.M. to 3 P.M.

The only difficulty you might encounter on your daily visit is avoiding the "Y" bakery on the first floor. The chocolate chip cookies are quite popular in the DC area and are, alone, worth the walk to the "Y." If losing pounds is your primary objective, however, the walk is still in order, but the cookies? Definitely not!

The Jogging Association at 1910 K St., N.W., is open from 9 to 5 daily, and is a good way to spend a lunch hour if you are interested in learning about the benefits of jogging. The Association, however, is only a technical office and, therefore, does not have facilities for exercising. Books about jogging are available to read and some are for sale. Someone is generally there to help answer questions. So, if you are planning to start jogging, it might be wise to check into the pros and cons, type of shoes to wear, surface to run on, etc.

The Office Health Club, at 1990 M St., N.W. offers guidance in different areas of health care, including regular exercise, relaxation, proper diet, and fitness evaluations. A health program is developed for each person according to individual needs. Exercise at the club is not designed for body building but is geared instead, toward the maintenance of good all-around health. Exercise physiologists are also available for consultation.

Relaxation, another form of health care, is achieved by releasing stress and tension with the aid of water and heat therapy primarily. Besides two pools, the club has whirlpool baths, saunas, and ultraviolet sun rooms. Advice on diet and nutrition is also available. The club is open six days a week from 11 A.M. to 9 P.M. and facilities are available for both men and women.

Membership at the Office Health Club is \$294 annually, or \$111 for three months. However, discount rates are given to staff members of international organizations in the area. The rate is \$96 for a six-month membership. Membership may be "frozen" during absences from the area or may be transferred to another person. The Office Health Club is a member of the International Physical Fitness Association, which has more than 1,000 similar facilities around the world and membership is honored at all the clubs.

The Holiday Spa, at 1034 Connecticut Avenue, N.W., also has a pool as well as other exercise facilities. The Spa is not as new as some of the other clubs in the area, but it is only a short distance from the Bank and is convenient to use at lunch time. It is also open to both men and women.

Membership fee at the Spa varies depending on the special needs of the individual. In order to determine the in-



dividual fee, one must contact the Spa for an interview to determine which exercise program is best suited to one's needs.

If health clubs do not appeal to you or you just don't feel like giving up a couple of lunch hours each week to exercise, there are still a few ways to exercise during the day. One staff member has this advice to give: "When you can stand—don't sit, when you can walk—don't stand, when you can run—don't walk." The more exercise and moving around you can do, the better. However, this is not to suggest that you "run up and down the halls of the Bank!" For that matter, you could jog in place while standing in the cafeteria line (on a cold, rainy day when the lines are exceptionally long this could last 20-25 minutes, at least) but you might look a bit weird! But, you could try using the stairs instead of the elevators occasionally, or walk at a faster pace to and from your car or the Metro station, or from wherever you "come and go" each day.

Some individuals skip the cafeteria line occasionally and use their lunch hour to walk a couple of blocks. Usually there is still time to go by the carry-out for a salad or some fruit and soup. But, be sure to watch out for the vending machines on the way out the door!

Transcendental meditation (TM) is practiced regularly by several staff members as a form of exercise and a way of relaxing and "enlarging one's consciousness." Some feel that meditation also "improves the capacity for perception as well as over-all mental, psychological, and physical health." Occasionally, meetings are held for persons interested in learning about TM. The next such meeting will be on January 17 at Noon in room D-556. You can check the Bank Calendar in **Bank Notes** each month for dates and times of TM meetings.

If you feel that you can wait a couple of years to "get in shape," you might be able to use facilities here at the Bank. Plans are now being considered for an exercise area—about 3,000 square feet, with 1,500 square feet of equipped exercise area, four

times as large as the N building exercise room—in the new Bank building on I Street. It is hoped that a game room, sauna, lockers, and showers will be included. There is also a possibility of having a formal, structured, cardiovascular fitness program. However, these plans are only in the tentative stage at this time. Suggestions would be welcome and may be sent to: Ms. Lois Leach, Chairperson, Working Conditions and Services Group, extension 78051, or in writing to Ms. Darlene Hines, Staff Association Office, room F-240.

So, until 1980 (or so) you have the choice of spending your lunch hours checking out the neighborhood spas, meditating, running in place in the cafeteria line, or eating to your heart's content!



FRITZ A. STEUBER

There was something of a professional air about Fritz—the rather old-fashioned, gold-rimmed spectacles, the ever-present pipe—and he undoubtedly had the intellectual equipment and gift of self-expression to be a very good teacher had he chosen to pursue such a career. As it was, he brought to bear in his work with the Bank, particularly as Chief of the External Relations Division in Europe, an articulate and energetic style in communicating with his European constituents who wished to know what the Bank was thinking and doing. He set about his work with an infectious enthusiasm and a timely imagination. If he did not suffer fools too gladly, he was a tough critic of his own performance and generous in his recognition of good work done by those under his leadership.

Fritz was a very cultured man who read widely and was an informed devotee of many branches of the arts. These cultural interests were no mere hobby. They brought an important extra dimension to his life and work in the Bank, and his deep interest in and commitment to the development of the poorer nations embraced a refreshing recognition of the contribution of a cultural heritage to the overall development process.

One's profound sorrow that circumstances should have drained Fritz of faith in his own future will not quickly be relieved. But those of us who worked with him and counted him as a friend—and we were many—will remember with affection and gratitude his warm and stimulating companionship and his dedication to the common cause we serve.

Julian P. Grenfell



## 300 children celebrate 1977 Christmas

By Susan Gilpin

Three hours setting tables, demolished in half an hour. . . . Coconut topping from dozens of Krispy Kreme donuts, strewn through D-building cafeteria like new-fallen snow. . . . Presents selected in June and stacked in a Bethesda basement all fall, opened in minutes. . . . Hundreds more presents for need children, collected in an afternoon. . . . These are glimpses of the fifth annual Children's Christmas Party at the World Bank, enjoyed by some 300 children on the afternoon of December 9.

The party opened at the Eugene R. Black Auditorium with carols from around the world. Children from the Norwood School, led by Mrs. Anne Gordon, invited the audience to join their multilingual presentation. Later Aladdin, the magician, and Lollipop, the clown, entertained even experi-

enced partygoers by transforming two handkerchiefs into a skunk (fake), and the skunk into a rabbit (real). But the newest star of the show was WIVES' administrative officer, Barbara Shaw, "a grown-up, an audience volunteer we know we can trust," who transformed a Mexican 20-peso coin into an American quarter.

After the Christmas show, the children sat down to a snack while their parents spotted old friends with children and welcomed newcomers. Children wore name tags announcing their ages, but on adult name tags artful wreathing obliterated that slot. Volunteers with pitchers of orange juice ministered to the thirsty.

With some 50 dozen butter cookies with chocolate icing, and some donuts consumed, the children queued to receive gifts keyed to their ages. Santa's

beard, combed out after summer storage, withstood scrutiny from even the widest-eyed three-year-olds. Assisted by his elf, Santa greeted each child by name and finally made a timely exit through the executive dining room. Behind him, families searched for their cars through the labyrinth of Bank elevators and garages, many a parent envying Santa his route.

That this year's Christmas party went so smoothly was due to careful planning by the Children's Committee, headed by Bandana Bose. They were helped by Barbara Shaw, some members of the Executive Committee, and many other Bank wives. Several people remarked, "It is not that the party introduces children to an American Christmas. It is the children who are introducing the parents."

(Susan Gilpin is the wife of Clifford Gilpin of the Education Department.)



Photos: Ewald Goetz



WILLIAM S. GAUD

Bill Gaud's death is not only a great loss to his family and to those of us associated with him, but also to the peoples of the developing world for whom he worked so hard and accomplished so much. His knowledge and understanding of development issues were based on more than 15 years' leadership in the development field. During his five years, 1969-1974, as Executive Vice President of the International Finance Corporation, he made a major contribution towards increasing and broadening the Corporation's assistance to less developed countries and introduced numerous innovative policies and programs. IFC's operations continue to reflect Bill Gaud's ideas, guidance, and high standards, and they will do so in the years to come.

Moeen A. Qureshi



AHMAD S. NAIMIE

To many of us who are here from Afghanistan, Sia Naimie was a lot more than an efficient and dedicated staff member of the World Bank. He was our good friend, and his warmth and cheerfulness made us gather around him. His sense of humor made many of our days happy and pleasant.

The news of the sudden accident and his death left us numb for several days, and we will never forget his cheerful face and his thinly hidden smile. We are deeply sorry to see our friend depart so soon and so undeservingly. We will try to console ourselves with the wonderful and pleasant memories he has left behind, and we convey our sincere condolences to his gracious wife and his family.

Abdulhay Kayoumy



OSCAR DON HOERR

Someone has said that the fullness of a life is to be measured by the impact it has upon the lives of others. By that criterion, the life of Oscar Don Hoerr was complete. In his 41 years, Don acquired many friends and admirers and on all he had a great influence. He was an exacting professional who produced high quality work. Yet behind his keen intellect and sometimes serious demeanor lay a genuine warm personality, a love for life, a delightful wry sense of humor, and an unbounded curiosity. These attributes, together with his deep commitment to social justice, equipped him well for his role as an international public servant in the truest sense of that term.

Don's departure, at the mid-point of his career as a manpower economist and educational planner, has deprived

the Bank of a competent, respected professional. But perhaps more important is the loss to our member countries, where Don's assistance has served to strengthen their educational systems. Fortunately, the impact of much of that work will continue.

To Don's family, his wife, Barbara, and the children, Heidi and Christian, we extend our heartfelt sympathy. They can go forward knowing that he left behind many friends, a wealth of respect and goodwill, and a solid professional contribution in his field.

In looking back over Don's years with us, we are reminded of B.A. Stanley's words:

"He has achieved success who has lived well, laughed often and loved much; who has gained the respect of intelligent men and the love of children; who leaves the world better than he found it, whether by an improved poppy, a perfect poem or a rescued soul; who never lacked appreciation of earth's beauty or failed to express it; who looked for the best in others and gave the best that he had".

Jim Goering  
Alex ter Weele

Portfolio . . . Cont'd

for \$100 million was made earlier in the week, when the Bank's five-member investment team met for an "investment strategy meeting." Each person assesses what is likely to happen, whether the interest rate is going to go up or down, by how much, and, therefore, what is going to happen to the prices of different "instruments," i.e., the various government securities and Bank certificates of deposit (CDs) for different maturities. The decision on "where to go with the portfolio" rests on the judgment arrived at in the investment strategy meeting. The Bank's portfolio of \$9 billion consists of borrowed money and other Bank resources that are not yet needed for operations.

Treasury bill had gone up by \$17,000; the decision was to hold the investment for the moment, with the expectation of further improvement in prices in the future.

The stakes in this market are high. Large-volume transactions mean that a one hundredth of one percentage point up or down may result in a gain or loss worth several thousand dollars. The \$100 million transaction in the US Treasury bill is considered a "small" investment, when measured against the Bank's investment portfolio of \$7 billion in US Government securities. Another \$2 billion is invested in securities denominated in other currencies, principally in Germany, Japan, and the United Kingdom. Securities are also held in instruments of 20 other

ments are taken by consensus; no one overrules anyone else. We measure our performance against the lost opportunity of perfect performance, and we admit to error." The five-member investment team is international—Hugo Schielke, a German national, is the Bank's Chief Investment Officer, Mark Winkelman, Senior Investment Officer is Dutch, and of the three other investment officers, Hani Findakly is from Iraq, Jacques Rolfo is French, and Philip Spray is a US national.

Can a small, five-member investment team handle a portfolio of this size? All agree that it has not been a problem, and they stress the value of intense and regular communication that results from a small group working together. A premium is placed on quick,

sound judgment, and a strong ego as well, because, as Mr. Rotberg explains, "We have to admit to error; the result of our actions or inaction is quick, certain, and measurable."

The methodology the Bank's investment team uses is pragmatic and it works, but the framework and the process are highly intellectual. All five investment officers have strong academic backgrounds. Each has an advanced degree in economics or finance.

The investments they make are of the Bank's liquid assets, which are held to maintain flexibility in deciding when to borrow, where to borrow, how much to borrow, and for how long to borrow in order to finance the Bank's operations. A mathematical model incorporating interest rate forecasts has been developed in the office to help test investment decisions. It is used regularly, and it is constantly being refined.

"We compare ourselves against a number of managed portfolios and unmanaged indices," says Mr. Winkelman. When asked how much money the Bank's portfolio management made for the Bank last year, Mr. Rotberg says, "You'd have to ask the Controller's Department. We do not allocate or identify the cost of our resources. Nor are we preoccupied with the accounting implications of our activities. We simply concentrate on measuring what would be optimum financial performance."

The Bank's Annual Report for fiscal year 1977 shows income from investments at \$536 million, or over one-half billion dollars. This income represents a realized rate of return on average investment of 7.45 percent. The investments' staff seem reasonably satisfied.



Buying and selling at the Investment Desk, left to right are: Philip Spray, Hani Findakly, Hugo Schielke, and Mark Winkelman (Jacques Rolfo was away).

The Chief Investment Officer, Hugo Schielke, says, "The average maturity of our investments ranges from three weeks to three years, and this is really how we make money—by shifting the maturity composition of our investments. We make our return by 'positioning' and not through day-to-day trading."

"Positioning," Mr. Schielke explains, "is adopting the portfolio to different market scenarios. For example, before a bull market, in which prices are going up, we want to be long in our maturity. We had the longest maturity in August 1974, when the prices were low and yields were at their peak." In fiscal 1977, this "positioning" enabled the Bank to realize a capital gain of \$80 million. In a bear market, as the market in the US has been in this fiscal year, Mr. Schielke continues, "the portfolio has to go short. The yields earned on Treasury bills and CDs are lower, and we have little chance for capital gains."

At the end of the day on December 7, the Bank learned that its bid was accepted, and that it owned \$100 million of the new one-year US Treasury bill. The next morning, the market had improved slightly and, therefore, the value of the Bank's investment in the

countries. The most active and volatile market is the British "gilt" market, where a move of £1 upward one day, followed by a £1 downward move the next day, is quite common for short-term bonds.

In one year, the total volume of transactions in the Bank's liquid assets portfolio can amount to \$100 billion, with the longer portions of the portfolio turning over 3 or 4 times a year; in any given day there may be as many as 25 transactions. The Bank does not receive a paper certificate or other evidence of ownership of a bond, bill, or note that it purchases. All transactions, whether purchases or sales, are recorded on a central computer.

The communication between the Bank's five investment officers is intense and regular. They listen to each other for several hours a day, sitting together around the investment desk; each observes what the other is saying and to whom they are speaking, and how they are reacting. They exchange information constantly.

Eugene H. Rotberg, Vice President and Treasurer of the Bank, reflects his confidence in the investment officers on his staff by saying, "There are no external rewards or punishments for them. Most decisions on the invest-

## Jubileers



Jack L. Upper  
20 Years—February 1978



Daniel Johnson  
20 Years—February 1978



Andrew J. Brooks  
30 Years—January 1978



Thomas D. Rimpler  
20 Years—January 1978



Helen C. Weightman  
30 Years—February 1978

## Bank Notes' extra: an exclusive "fit to print" evaluation report

*Paul Meissner (PM), a Junior in Business Administration at the University of Maryland, worked as a "communications associate" at the World Bank last summer. He subjected himself to an ex-post appraisal of his experience of looking at the Bank from below, i.e., from the mail room perspective. He drafted this appraisal in the form of an interview with Bank Notes (BN).*

**BN:** How did you hit upon the idea of offering the World Bank the privilege of benefiting from your human resource?

**PM:** In previous years I worked at the Congressional and Woodmont Country Clubs, where I mastered the art of minitransportation (clearing tables) and personal service (shining shoes). The time had come to diversify. So I started to identify the potential market segment which would require my inputs.

**BN:** How was that?

**PM:** Disconcerting.

**BN:** Why?

**PM:** The micro-demand curve was too far to the left. For instance, I took four Civil Service exams, and obtained ratings all the way from GS1 through GS5. I found out that my exam-taking capability varies from day-to-day. I am still waiting for the opportunity to serve my country.

I never put all my eggs into one basket. Early in 1977, I started to diversify by targeting my job-hunting activities into the international development field.

**BN:** Why?

**PM:** That comes naturally to me. My Dad works for the Inter-American Development Bank (IDB), which is your friendly neighborhood competition a couple of blocks closer to the White House. So I know from osmosis what work in a development agency implies. Furthermore, David Morawetz, a consultant to the Bank, is one of my ten most favorite cousins. He persuaded me that: (a) communication associates perform services that are crucial to the effective functioning of the Bank, and (b) my temporarily filling that post would be a potentially feasible project (for me) financially. The appropriate documentation—indicating my skills and availability dates—were suitably filed in the spring of 1977, at the Personnel Department.

**BN:** What happened then?

**PM:** I got an acknowledgement of the Bank becoming aware of the additional human resource that would tend to push the service supply curve far to the right as to get my name beyond the storing and retrieval capacity of the Personnel Department's filing cabinets.

**BN:** Could you translate that statement from "Bankese" into English?

**PM:** Gladly. I thought I'd never hear from Personnel again.

**BN:** But you evidently did.

**PM:** Yes. And on June 6, 1977 I entered the hallowed halls of the World Bank. A flying start at rendering my services was promptly provided; I was to deliver mail inter-institutionally to such Bank sister agencies as IDB,

AID, OAS, US Treasury, etc.

**BN:** Any dramatic experiences?

**PM:** You bet! One high noon, on a blazing hot August day, we forgot to close the tail gate on the station wagon. The mail fell out onto Pennsylvania Avenue. Some highly patriotic pedestrians promptly realized the opportunity to be of service to some temporarily underprivileged communication associates; they helped reassemble the documents that were prematurely dispersed prior to reaching target destinations. Reports of the happening were kept out of TV and newspapers. Yet, my Dad found out about it from an unidentified information source.

**BN:** Was that the major crisis?

**PM:** Yes. From then on I started my ascent.

**BN:** How so?

**PM:** I was graduated to delivering mail to the eighth and ninth floors in the C building. As you know, that is the headquarters of Latin America and the Caribbean Regional Office (LAC). Evidently the Bank authorities decided that this would be an optimum location for using my experience. I had lived in Argentina, where my Dad worked for the UN in Buenos Aires for almost four years. My new assignment gave me an opportunity to improve the morale of many LAC secretaries by speaking to them in their native language.

**BN:** Did you accomplish the Bank's objective?

**PM:** Certainly!

**BN:** What ex-post evaluation did you make to obtain evidence as to reaching the target?

**PM:** On the micro-level, I unfortunately cannot reveal the causes of my success because the data is proprietary. However, on the macro-level, there is evidence in the public domain.

**BN:** Could you again translate into English?

**PM:** I will try. A Hallmark farewell card was autographed by 87 percent of the female population on the eighth and ninth floors in the C building.

**BN:** What did you most enjoy doing at the World Bank?

**PM:** The contact with all the interesting people. Few regular Bank staffers have as good an opportunity to find out from below who is who as we, the mail boys. And talk to them! The Bank is the most cosmopolitan outfit I have ever encountered. And right in the very heart of Washington.

I have been fascinated by the communication media themselves, as well as by the messages conveyed. Mail delivery provides insights into how an international development assistance agency operates. The most incredible of all is that people from all around the world, who speak dozens of different mother tongues, and who hail from widely varying socio political and economic environments, can work together reasonably well. The impact of this observation has already changed my life. I switched my college major from sports journalism to business diplomacy and international marketing.

**BN:** Any plans to reenter the Bank's

orbit in the foreseeable future?

**PM:** Next summer I would be pleased to see the supply curve for my services cross the Bank's demand curve at a suitable equilibrium price.

**BN:** Could you translate again?

**PM:** You bet. At the farewell interview I was asked to let Personnel know if I should want to come back. I certainly do.

**BN:** Would you care to provide some in-depth counsel about what the Bank could do to make the communication specialists' job more meaningful?

**PM:** I am glad you asked that question. Without having made a formal survey, I noted two types of people in the mail room: (a) individuals for whom this job is just a "terminal," a 9 to 5.30 job, like any other chore; and (b) people, like me, who want to use it as point of departure for a career. As Dad would say, this is the bottom from which one can only go up!

I believe that the Bank could profitably invest in both types of human resources to make the relationship mutually still more beneficial and pleasant. With a little bit of psychosomatic engineering, I believe that the first category of people, many of whom are local employees, could become more effective spreaders of goodwill for the Bank right here in Washington.

**BN:** Why in DC?

**PM:** Because momentous decisions have to be made by the US Congress on matters of great importance to the Bank, like replenishments of IDA. I can see that a Representative or Senator might be at a loss as to who his constituency really is. A corps of satisfied and loyal and nonprofessional local employees is certainly a better constituency than none at all!

**BN:** Hm! You might have a point. How about the second category?

**PM:** Well, it has occurred to me that communication specialists, in similar circumstances to mine, are easy targets for indoctrination about promising careers in the Bank. They could be a sort of pool of candidates, to push the supply curve for junior professionals still further to the right. I call this stage of development PJP.

**BN:** Meaning what?

**PM:** Pre-Junior Professional, of course.

**BN:** Of course, and thank you.

**PM:** It was a PP.

**BN:** In English, please?

**PM:** Pleasure and Privilege, of course.



Paul Meissner

*CENTREX... Cont'd*

tween headquarters and Nairobi. Also, "We don't have to wait for the operator to make the connection and we know that the caller is connected to the party with whom he wishes to speak."

All long distance calls made from a telephone will be itemized in a bill and sent to the appropriate department or division. It will not be possible to make a long distance call from one number and bill it to another in the Bank. This will permit better monitoring of long distance call expense. In October 1977, 7,662 long distance telephone calls were made from the Bank, 2,007 of which were overseas calls.

The first three digits number—477 or 676—will remain; those who work in buildings north of Pennsylvania Avenue have telephone numbers beginning with 676, and the rest have 477. The reason that there are two sets of numbers in the Bank is that different central offices of the telephone company service the area north and south of Pennsylvania Avenue.

With full conversion to CENTREX in November, increasing use has had to be made of the yellow sheets listing staff telephone changes and additions. Mr. Cummings gives some indication of the work involved in keeping up with the telephone changes in the Bank: "In fiscal 1977, we made 5,255 changes in telephone directory listings, added 893 listings, and deleted 682."

With the new Bank telephone directory issued in January 1978, new telephone instructions, and soon, new telephone instruments for everyone, telephone communications should be smoother.

A little humor from November's *Reader's Digest*, paraphrased just a bit—During the recent changeover to CENTREX, a telephone technician got lost in a Bank office building while working late one evening. Finally, he saw a staff member in the hall and asked how he could get outside. "Dial 9," was the reply.

January-February 1978  
**Bank Notes**

*Bank Notes* is published by and for the staff of the World Bank 10 times yearly in the Department of Information and Public Affairs. Inquiries should be addressed to the Editor, room N-227. Contributions from staff members are welcomed. Deadline for letters and articles (in which brevity is the soul of publishability) is the 12th of each month. The Editor reserves the right, for reasons of space or clarity, to edit all copy without notifying the author in advance.

Editor ..... P. N. Schwartz  
Staff Photographer .... G. Franchini

## Australian seminar builds new interest in development

By Frederick Nossal

In October, the Bank helped organize a three-day seminar on development problems for representatives of the information media in Canberra. The seminar was the first of its kind to be held in Australia.

Jointly sponsored by the Bank, the Australian Council for Overseas Aid, and the United Nations Association of Australia, the meeting was held at the Australian National University in Canberra.

About 40 people took part. The theme was "International Development: Looking toward the 1980s."

The main speakers were the Australian Minister of Foreign Affairs, Andrew Peacock, and Barry Holloway, the Finance Minister of Papua New Guinea. Other speakers and workshop leaders included Margaret J. Anstee, Assistant Administrator of the United Nations Development Programme, Sir John Crawford, Chancellor of the Australian National University (ANU), Stuart Harris, also of the ANU, James Ingram, Director of the Australian Development Assistance Bureau, and Jack Long, Director of Information at UNICEF. Shahid Husain and John Merriam were the World Bank speakers.

The general view of the participants was that the seminar was valuable. Certainly, the individuals from the press, the Government, official and nongovernmental aid organizations, and the academic community took an active interest in the proceedings. And it was notable in that the Australian Foreign Affairs Minister made two speeches, one of which was an important policy statement on his country's attitudes to aid.

There was some disappointment at the time that newspaper coverage of the seminar discussions wasn't a good deal wider. But a number of interesting articles did appear. What is more, the aim all along was not to make front-page news. Our hope was to create an interest in international development that would have a long-term effect on newspaper, radio, and television coverage in the years ahead.

Among the more prominent newspaper people attending the seminar were Harry Gordon, Executive Editor of the *Melbourne Herald*, Max Suich, Editor of the *National Times*, Lionel Hogg, Editor of the *Brisbane Telegraph*, Dan O'Sullivan, Editor in Chief of the *West Australian*, Sabam Siagian,



Jean Tarnawiecki conducts Choral Society concert in the Fund atrium.

## Choral Society sings two concerts here

By Robert Tucker

As part of the seasonal festivities and also marking its twentieth anniversary, the Bank/Fund Choral Society, directed by Jean Tarnawiecki, sang in the Fund atrium on December 13 and 14. The program included three 20th century compositions, among them a work, commissioned two years ago, for the centennial celebration of a prominent Midwestern church.

John LaMontaine's "The Nine Lessons of Christmas" was one of the best performed and most well-liked compositions done by the group in recent years. It conveys the full range of moods through very old English carols in a modern musical idiom with interesting accompaniment by harp and percussion. The concerts opened with three sections from the late Benjamin Britten's "A Ceremony of Carols" and closed with a jazzy Milburn Price composition, "Hodie! Emmanuel! Gloria!"

The unplanned accompaniment by clattering equipment and whirring lift mechanism from a painter's scaffold was endured with patience and good humor by choir and audience alike.

The group sang both concerts in the IMF atrium. That wasn't planned either, but six weeks before the concerts, the Eugene R. Black Auditorium performance had to be moved out of the Bank, and the Fund graciously delayed preparations for its annual Christmas party to permit the second concert to take place.

From a modest beginning of 15 IMF staffers, who formed a choir to sing carols at the 1957 Christmas party, the Bank/Fund Choral Society has grown to about 90 members (depending on operational travel and home leaves), and has expanded its repertoire far beyond the 10 carols sung at that first appearance. Jean Tarnawiecki has directed the choir since 1970, succeeding Jack Upper of EDI, who directed the group from 1960 to 1970, and remains an active member in the tenor section. Pioneer members, Charles Merwin, who organized the original carol singers, Fred Dirks, and Phillip Thorson, now all retired from the IMF, continue

to sing in the bass section. Appearances are not confined to the Bank and Fund. The choir has sung at such diverse places as the Western Presbyterian Church, the Department of State, St. John's Church (Lafayette Square), the Treasury Department, St. Paul's Church (K Street), the Inter-American Development Bank, the Church of Our Lady of Lourdes in Bethesda, and the Church of the Immaculate Conception at 8th and N Streets, N.W.

This year for the second year, the singing of traditional Christmas carols was resumed under the direction of Jack Upper. On Friday, December 16, in the Bank's E-building lobby, 20 choir singers, and 300 enthusiastic staffers sang carols during the lunch hour.

Many choristers give up their lunch hours once (or twice) a week to rehearse. The group offers the opportunity for all staff members who can "carry a tune" to perform significant choral works, accompanied by professional or competent amateur instrumentalists and vocal soloists. Rote learners are welcome, as are experienced singers who can read music well and help the others along. All Bank and Fund staff members, "A" through executive director, and their families are welcome to participate and have done so over the years.

### Thank you folks!



Every holiday season, volunteers throughout the Bank help us to collect gifts for the patients in Saint Elizabeth's Hospital, an institution for the mentally ill. We bring cheer to people who are frequently forgotten by friends and relatives.

This year we collected 3,406 gifts. Our sincere thanks to all who contributed, and especially to the volunteers, without whose help this drive would not be possible. Their efforts and unflinching enthusiasm are very much appreciated by us in Staff Relations I.



Sir John Crawford and Shahid Husain talk during a seminar break.

The Australian Foreign Affairs Minister began his address by congratulating the Bank on its initiative in arranging the seminar. He spoke in support of the Bank's policies, and also explained why Australia had a special obligation to give most of its aid to Papua New Guinea. Australia has guaranteed Papua New Guinea a basic annual grant of Aust. \$180 million over five years. This consists almost entirely of untied budget support for the Papua New Guinea Government.

Managing Editor of *Sinar Harapan* (Jakarta), and Luke Sela, Assistant Editor of the *Post-Courier* (Port Moresby).

Several hundred World Bank publications were sought during the seminar by participants as well as newspapermen assigned to cover the event. The most popular was the *Atlas*, followed by the Bank's *Annual Report*, the *IDA* booklet, and *Questions and Answers*.

## Bank Calendar

**Art Society**—The Art Society is pleased to announce the opening on January 4 of an exhibit of art by the foremost contemporary artists now working in the Philippines. This exhibit is produced with the cooperation of the Philippines Embassy, which has arranged it to be shown here in the Fund atrium.

On February 1, the Art Society will present an art show from Tanzania including batiks, drawings, prints, and sculptures.

**Bowling League**—Now that the Bowling League has completed the first half of its 1977-78 competition, it's a good time to review the scores and see which bowlers are emerging as the leaders this year. The battle for first place rages on, since only three games separate the first five teams. The Gurus (D. Kundu, S. Kundu, R. Johnston, B. Warrenfeltz, and P. Warrenfeltz) hold first place, but only by a string; the Swingers (R. Lawrie, J. Perez, L. Bori, J. Brown, and M. Hollstein) are hot on their trail in second; and the Superstars (M. McDonald, J. York, M. Espina, T. Espina, and W. Jones), who must never be underestimated, are closing in on them both in third. Valiantly pulling up the rear are the former Bionic Turkeys (G. Marks, L. Said, D. Townsend, P. Hollstein, and S. Rochelle), who recently changed their name to the Pin Busters, realizing that the Bionic Turkeys' goose was cooked!

Noting a few individual scores, hats off to Judy York and Dada Kundu who hold high averages of 104 and 113, respectively; Connie Mandel's 138 and Bob Townsend's 163—high games which have yet to be topped; and Maggie Espina and Walter Jones who inevitably throw more strikes per game than any other bowlers in the League. But remember, the Season is not over yet . . .

—Joanne Spina, President

**Bridge Club**—The Bridge Club meets on alternate Tuesdays in the Fund atrium at 7.45 PM. Meetings are scheduled for January 3, 17 and 31 and for February 14 and 28. If you are interested in joining the Club, please contact Patrick de Fontenay, extension 76028.

**International Camera Club**—"Congo," a film narrated by Julian Bond and produced by the late, renowned film-maker, Elliot Elisofon, was shown at the ICC's meeting on Wednesday, December 14. The film traced the art and history of Africa's majestic Congo River Basin over the past 1,500 years, with fascinating portrayals of its peoples and scenic wonders. The members' regular slide contest followed the showing, and was judged by Mrs. Kathy Sells, APSA.

A visit to the National Geographic Society photo laboratories was held on December 6. About 20 ICC members participated in this tour, which included an introduction to the work of the laboratories, an explanation of the black and white and color processing operation, and an introduction to the magazine's photo layout unit.

Winners in the photo contest, held on November 29, of pictures taken on the October 30 field trip to Harper's Ferry, are:

<i>Advanced Category</i>	<i>Beginners Category</i>
Peter Nelson, Bank	Carlos Gavino, Bank
Dora Diaz, Bank	Patti Soma, Fund
Keith Thomas, Bank	Martin W. G. King, Bank
Colette Leroy, Fund	Lilian Cardash, Bank

An active program is planned by the ICC for the coming month. All those interested in becoming members of the club are invited to contact the Treasurer, Peter Nelson, room B-507 at the Bank (extension 73649). Membership fee is \$5.

**Chess Club**—The Fall 1977 Tournament was won by Fernando Morales Macedo with 4½ points out of a possible 5. Second and third places are being played in tie-breaking playoffs, and still in the running are Claudio Bonnefoy, Rudi Rhomberg, and Gustavo Unda. The Winter 1978 Tournament starts on January 24. Interested parties may contact any of the following individuals: Mr. Tejano, extension 76336, Mr. West, extension 61559, Miss Murillo, extension 72341, or Mr. Boucher, extension 72819.

**Chorus**—The Bank/Fund Chorus held its annual Christmas concert on December 13 and 14 in the Fund atrium. Selections included "The Nine Lessons of Christmas, Opus 44," by John La Montaine, "Hodie Christus Natus Est," by Jan Pieters Sweelinck, and "Hodie! Emmanuel! Gloria," by Milburn Price.

**Ski Club**—The schedule of activities for January through March appears below. Trips in March to local areas will be scheduled as snow conditions permit. Individual announcements will be sent to members on each trip.

	<i>Area</i>	<i>Trip Leader</i>	<i>Extension</i>
January 15	Massanutten, Va.	Margaret Saukel	72343
January 20-22	Snow Shoe, W. Va.	Peter Gutterman	61705
February 3-5	(To be announced)	George Park	72621
February 17-20	Hunter Mt., N.Y.	Gail Davison	76914
February 28	Party		
March 11-18	Vail (Charter)	Margaret Saukel/ Christina Imhoof	72343 61329

Interested in joining the Club? Contact George Park (extension 72621) for an application and information. Information on indoor ski lessons (GLM Method) is available. For further details, contact Margaret Saukel (extension 72343).

Are you driving to the slopes and have room for one more? Or are you stuck because of no transportation? Maybe our carpool coordinator, Frona Hall, can help you.

Ice skating continues on Wednesday evenings at 8.30 P.M., at the Village House Motel Rink, 245 North Washington Street, Falls Church, Virginia. For information, contact Tenley Jones (extension 72017).

The Club is looking for new ideas and suggestions for next season. If you can help us out, contact Frona Hall (extension 78105).

Watch the Bulletin Board and Weekly Bulletin for further information on the Club's activities. THINK SNOW!

**Soccer Club**—The fall season is over, and the team finished fifth of eleven in the Northern Virginia League's First Division with a record of five wins, four losses, and one draw. A highly successful record for a team promoted from the Second Division. The last three games of the season were all hotly contested matches with the top three teams. It began with a 1-0 win over the second place team, Hoya Zebras, their only loss of the season. Alphonso Schneider got the goal about 35 minutes into the first half following up on a rebound. Bill Walker, at center full-back dominated the Hoya forward line throughout, allowing them few good chances to score. When they did get chances, Boris Skapin, in goal, was spectacular and must get credit for preserving the win. A heart-breaking 2-1 loss to the eventual champions, F.C. Lions, followed. Franz Schorosch provided our only goal. Only a marginal destruction call by the referee on a superb effort by Roy Pepper prevented the team from equalizing late in the match. Eugene McCarthy, captaining the side in Peter Edmonds' absence had a particularly strong game at half-back. The final game of the season against our perennial nemesis, the defending champions, Athletic Attic of Manassas, resulted in another 2-1 defeat. Franz Schorosch again did our scoring on a beautiful lead pass from Harolodo Suarez but Attic came back fighting furiously. Only great efforts by Jim Coates, replacing the absent Bill Walker, and goalie Boris Skapin, prevented a worse loss. Colin Smith had one of his best games at wing-half, getting excellent coverage and support from Gerhard Thiebach at full-back, and Fumio Miyayaga, on the right wing, provided some good scoring opportunities, but we lacked finishing power and never capitalized on them.

Overall, a very good season. Practice will begin for the spring season in early February. We are looking for new blood, so if you are interested in playing, get in touch with Jim Coates, extension 72679, for further information.

**Transcendental Meditation**—The Bank/Fund TM group will hold its next advanced meeting for those already practicing TM on Thursday, January 12, at Noon, in room E-855. There will also be an open meeting for those interested in hearing about TM on January 17, at Noon, in room D-556. For further information, contact extension 75776.

**WIVES** *World Bank Volunteer Services*—We would like to remind wives of new staff members and those returning from permanent missions that our volunteers want to hear from you so they can help make your first weeks in Washington easier. Call 676-1247 or pick up the Newsletter from H-908.

Conversation groups in English, French, German, Italian, Portuguese, and Spanish meet weekly. To enroll, call 676-1247.

German and Dutch Literary Groups have resumed their meetings with discussions conducted entirely in Dutch or German. For information, dates and times, please contact Mrs. Looijen, telephone 229-1517, for the Dutch group, and Mrs. Luhde, telephone 469-8147, for the German group.

*Tuesday, January 3*—International Needlework—hostess Kaye Ewing, 5155-37th Road, Arlington, Va. 10 A.M. Reservations 536-3420.

*Thursdays, January 5, 12, 19, 26*—"Stitch-in"—hostess Sarah Carmichael, 5105 Chevy Chase Parkway, N.W., Washington, D.C. 10 A.M. to 1 P.M. Reservations 966-2953.

*Tuesday, January 10*—International Cooking—hostess Ans Küpper, 8304 Ridding Ridge Place, McLean, Va. 10.30 A.M. Reservations 356-2415.

*Tuesday, January 10*—Open House in Maryland—hostess Patricia Kenney, 14706 Myer Terrace, Rockville. 10.30 A.M. Reservations 460-5451.

*Thursday, January 12*—Visit to Residence of the German Ambassador, 4645 Reservoir Road N.W. 10 A.M. Reservations limited 676-1247.

*Wednesday, January 18*—Sewing Group—Demonstration of a knitting machine. Hostess Conchita van Tuijl, 6620 Lee Highway, Arlington, Va. 10.30 A.M. Reservations 532-8714.

(Cont'd on Page 8, Cols. 3 and 4)

## G-iv dependents' case to be heard by US Supreme Court

In February, the US Supreme Court is expected to hear on appeal a case brought by the University of Maryland, *Wilson H. Elkins, President, University of Maryland, vs. Juan Carlos Moreno, et al.* At issue is whether the University can establish domicile as a test to determine if a student qualifies for an in-state resident fee status and, at the same time, can take the position that a student who is financially dependent on a G-iv visa holder cannot, as a matter of law, establish domicile in Maryland.

Three students are being represented in the case by Alfred L. Scanlan, who also argued the case in a class action suit in the US District Court in Baltimore, Maryland, in Spring 1976, and again on appeal in the US Fourth Circuit Court in March 1977. In these two earlier court proceedings, the case was decided in favor of the students. One of three students is Clare Hogg, daughter of Vincent Hogg, staff member at the EDI. Fathers of the other two students work at the Inter-American Development Bank. All three fathers are in the US on G-iv visas.

Clare Hogg was a student at the University from January 1975 to May, 1977, and she majored in Economics. She went to Sidwell Friends School and applied for admission to the University of Maryland in late 1974.

The University of Maryland contends that if the parent or person on whom a student is dependent for support has a G-iv visa as an employee of an international organization, then the dependent child is to be considered by the University as a nonresident of the state. Nonresident students are required to pay a higher tuition fee of \$1,087, instead of \$392 a semester charged to state resident students.

According to Mr. Scanlan, both the US District Court and the US Fourth Circuit Court agreed with his argument that the University, by setting up domicile as the test of residence, and then by saying that a G-iv visa status of the parent on whom the student is dependent automatically disqualifies the students and their parents from being considered as residents, is a violation of the due process of law provision guaranteed by the 14th Amendment of the US Constitution.

Mr. Scanlan also argues that the University's decision amounts to a "denial of equal protection of law," because it singles out a class of aliens for discriminatory treatment. Still another argument that can be made in support of the students' case, Mr. Scanlan says, is that the area of alien registration and regulation (visas, etc.) is reserved for the US Federal Government. The University of Maryland says that the parent providing support to the student must change his status to that of a "resident alien" in order for the student to qualify for in-state resident fee status.

Prior to 1973, the University's policy was to use domicile as a test in which any person who owned and occupied real estate in Maryland for six months, as well as his dependents, was eligible for resident fee status. The families of all the three students have owned

homes, lived in them, and paid Maryland state property taxes for several years, i.e., seven or more years.

In all, Mr. Scanlan estimates that no more than 100 students have, so far, been affected by the action of the University of Maryland. The students have been paying the higher fees applicable to nonresidents, but, under a court order in the District Court, the University had to agree that if the case is ultimately decided in favor of the students, it would refund the difference in tuition fee to the three students and all others similarly situated. In the meantime, the World Bank has been paying staff parents the difference in fees charged by the University of Maryland.

"There is no other case like this," says Mr. Scanlan. However, he cites two other cases in which the court decisions would seem to be favorable to the case that is to be argued by him. In *Vlandis vs. Kline*, decided in 1971, the US Supreme Court held that the State of Connecticut cannot deny due process of law to a person by not letting him prove that he is a resident of the state. The case involved a statute passed by the Connecticut State Legislature which provides that if a person applies to the University for admission, and if, during the same year, that person gives an out-of-state address, it is presumed that the person is not a resident of the state.

The other case, *Nyquist vs. Mauclet*, involves a New York State Education law that permits financial aid and loans from the state for higher education only to those who are (a) US citizens or (b) resident aliens who have either applied for citizenship, or are willing to state in writing that they will apply. A case was brought against the state of New York by two US resident aliens. The Supreme Court held in favor of the resident aliens, and said that only the US President and Congress have power in matters of citizenship, and that a state cannot exercise these powers.

### Calendar . . . Cont'd

**Tuesday, January 24**—Open House in Virginia—hostess Lynn Forno, 6911 Bright Ave., McLean. 10.30 A.M. Reservations 893-3793.

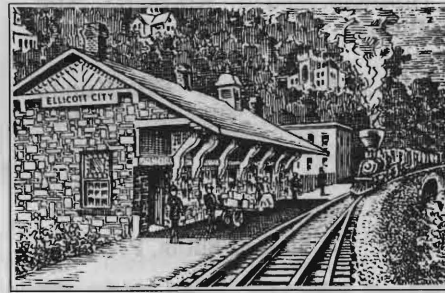
**Friday, January 27**—Seminar with David Schumacher—Anchorman for evening news on Channel 7 (WJLA-TV). Eugene R. Black Auditorium. 10. A.M.

**Tuesday, January 31**—International Cooking—hostess Trautl Schmedtje, 6304 Alcott Road, Bethesda, Md. 10.30 A.M. Reservations limited 365-5671.

**Sunday, January 22**—Guided tour of West Wing of National Gallery of Art (Renaissance through Baroque). Meet in Rotunda promptly at Noon.

**Sunday, February 12**—Guided tour of East Wing of National Gallery of Art (Rococo through Picasso). Meet in Rotunda promptly at Noon.

## Travel north and south



By Yolanda P. Gilmore

You can travel safely in the winter if you are well prepared. Do not hesitate, therefore, to plan a trip for a weekend if you feel the urge to visit a new place and take a look at the winter wonderland. To avoid serious problems, however, be sure that your car has been winterized: tune-up, snow tires, and battery check.

Where to go? Monticello, covered with snow, is a beautiful sight. Designed and built by President Thomas Jefferson, it was his home from 1772 until he died in 1826. This 658-acre estate in Virginia is approximately 120 miles from I-495, the Capital Beltway. Admission is \$2 for adults, and 50¢ for children. (Directions: take Route 66 West and Route 29 South to the heart of Charlottesville or follow the Bypass. Both routes will take you to Route 64, where you should turn East. Take the Route 20 South exit

and follow the signs to Monticello. Estimated driving time from I-495 is 2½ hours.)

The town of Charlottesville is charming and has many attractions, one of which is the University of Virginia, also designed by Jefferson. You may want to stay overnight to take full advantage of your trip and avoid night driving. You are welcome to consult the map in my office (Staff Relations I, room H-915), or you can obtain one free at the Virginia State Travel Service, 906 17th Street, N.W., Washington, D.C.

Another suggestion for January and February—a short drive from Washington traveling north will bring you to Elliott City, Maryland, a quaint town by the Patapsco River with enormous rock formations right on Main Street. (Directions: take Route 29 North from I-495; go about 20 miles and turn right on Route 103, but continue straight ahead instead of taking the second turn of 103. You will be on Columbia Pike. When you reach Main Street, turn left, and follow the sign to the free parking area. Estimated driving time from I-495 is ½ hour.)

Take a walk along the hilly streets, and give your leg muscles a workout. Don't miss the Herbalist Shop on Tongue Row (so named because the row houses were once owned by a Mrs. Tongue). An incredible variety of herbs, spices, and teas from the commonly used cinnamon, basil, cloves, to the rare linden flowers, mugwort, and rabbit brush, in neat glass jars, give the tiny store a delightful aroma.

Main Street has an array of little stores, open Saturdays and Sundays, most closed on Mondays. Don't miss the Country Store, the Fabric House, and the Hill Top Gallery. At the Belts and Buckles Shop, they will cut a belt to fit your midriff and will handle your measurements in strict confidence! Other stores sell sandals, hats, purses, wooden ducks, fresh fish, oysters, and shrimps. There are several antique shops and, to provide a pleasant contrast, a very modern kitchen store with the latest gadgetry.

Right in the center of town, is the oldest railroad station in the US, with the original benches and ticket window dating back to 1831.

Returning to your car, drive down Main Street past the station, go a few blocks, and bear right on River Road for beautiful winter scenery along the river.



It's just another case of "CENTREX mania."