



IN MEMORIAM—ORVIS A. SCHMIDT

Expressions of sympathy have come to Mrs. Schmidt and to the Bank from all parts of the world because of the death of Mr. Schmidt. He had been a member of the Bank's staff since November 24, 1947 serving first as Chief of the Western European Division in the Loan Department. In 1956 he became Director of the Western Hemisphere Department and left this post to become Special Adviser to the President in 1964.

On November 28 when twenty-year staff members for 1967 were being honored Mr. Woods said,

"I deeply regret that one of our twenty-year veterans is not here this evening—Orvis Schmidt, whose untimely passing leaves all of us the poorer. In many ways, Orvis typified the best attributes of the people in our organizations. He knew his territory almost inch by inch—I imagine that only a handful of people in the world have seen as much of Latin America, and known it so well, as Orvis did. He had been over a staggering number of miles of Bank-financed highways, had seen power plants, ports, industries and virtually all of our many projects in his area. Orvis also knew the names and numbers of all the players: his knowledge of Latin American politicians and administrators was encyclopedic.

"During his twenty years of service—he joined us in November 1947—he made many valuable contributions to the expertise of the Bank in dealing with development matters. Of these contributions I will mention just one: Orvis at a very early stage grasped and promoted the concept of institution building—of helping in the less developed countries to create viable, self-perpetuating and, even more important, self-propelling development organizations which would provide the momentum and skill needed for economic and social progress."

Mr. Woods expressed the feelings of all the staff with this tribute to Mr. Schmidt.

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COVER PHOTOGRAPH—Courtesy Mr. Harold Flecknoe of the Evening Star

To mark the centenary of the birth of Maria Sklodowska Curie, born in Warsaw, we reproduce below an article published by "UNESCO Features" (October 1967) and written by Leopold Infeld. Mr. Infeld is a member of the Polish Academy of Sciences and Head of the Department of Theoretical Physics at the University of Warsaw. He worked at Cambridge University with the famous physicist Max Born and at Princeton University with Albert Einstein. From 1938 to 1950 Mr. Infeld was first a Lecturer and then Professor at the University of Toronto. He is the author of "The Evolution of Physics" which he wrote with Einstein.

Maria Sklodowska in 1892. She was 24 and had been in Paris only a few months.

Photo: Archives Pierre et Marie Curie.



Maria Sklodowska Curie: The Warsaw Years

by Leopold Infeld

Until the last war there stood in Warsaw, above the Vistula, the castle of the Polish kings, with, nearby, the Old Town with its mediaeval buildings and the "New Town," in fact built only a little later.

During the war all this was destroyed. But the Old Town and the New Town have since been rebuilt according to ancient plans and pictures, so that now the district looks very much as it must have looked in the times of the last Polish king.

In the New Town there is a thoroughfare called Freta Street, and at Number 16 you can see a plaque commemorating the birth there, in 1867, of Maria Sklodowska. One hundred years ago—that is, four years after the last Polish Uprising was crushed.

Maria's mother ran a small private school at the same address, and her husband, Wladyslaw Sklodowski, was a secondary school teacher of physics and mathematics. Maria's parents were members of the lesser Polish gentry. It was a closely knit family, with five children, four of them girls—Zosia, Maria, Bronia and Helena—and one son, Joseph.

Cultured Atmosphere

There must have been a really cultured atmosphere in the Sklodowski home. Let me quote a passage from the biography of Maria Sklodowska Curie by her daughter Eve Curie* who writes:

"Mr. Sklodowski seemed to know everything, or nearly everything. A poor man, father of a family, balancing his budget with the greatest difficulty, he had nevertheless found

^{*} Eve Curie is the wife of former staff member Henry R. Labouisse who was a Consultant in 1959.

time to develop his scientific knowledge by going through publications procured after considerable effort. It seemed to him quite natural to keep up with the progress of chemistry and physics, just as it was natural to know Greek and Latin and to speak English, French and German (as well as, of course, Polish and Russian); to translate the finest works of foreign authors into his native language in prose or verse . . ."

In the Russian gymnasia (high schools) which prepared students for the university, pupils were not allowed to talk to each other in their mother tongue. They were not allowed to do so even in the street. Polish was treated and taught as a foreign language. If some one was found guilty of the "crime" of speaking Polish he was denounced and punished by solitary confinement, a second offense led to a beating and if it happened for the third time the culprit was expelled from the school and no other school could accept him.

Some Polish students attended private schools, at least for the beginning of their education. Young Maria went to one of these schools—Jadwiga Sikorska's school for girls. Schools like this were centers of Polish patriotism and organized resistance. At a moment's notice (when a certain bell rang in the class—a warning that the Tsarist inspector had arrived) everything changed in a few seconds. A patriotic lesson in Polish history would suddenly become a mathematics class conducted in Russian.

Maria was the best student in her class. She left the gymnasium with a gold medal when she was barely 17 years old. But the Tsarist University at that time did not accept girls. In any case, few Poles attended it and from 1905 there was an organized boycott of all government schools, including the university.

"University on the Run"

Yet it was impossible to curb the Polish spirit of learning. As they did again 60 years later, during the Nazi occupation, the Poles organized a "university on the run": classes were held secretly, each time in a different home.

It was the era of Positivism in literature and the time when Polish youth rebelled against Romanticism. They were influenced by philosophers like Auguste Comte and Herbert Spencer, they recognized the importance of the work of great scientists such as Pasteur and Darwin. Maria was also influenced by this trend. Indeed, we know from a letter to her father that she read Spencer's books on sociology in French and "a wonderful book on anatomy and physiology by Paul Bert in Russian."

Maria Sklodowska was 18 when her elder sister Bronia went to Paris to study medicine. While Bronia was in Paris her father, on his salary as a school teacher, was unable to go on supporting the cost of his daughter's studies. Maria agreed to help and took employment as a governess with a family called Zurawski. During the holidays the Zurawskis' eldest son Karol came home from the University where he was studying mathematics. A love-affair began between Maria and Karol. But a marriage between the daughter of a school teacher and the son of a landowner was regarded in 19th century Poland, as in most of Europe, as a "mesalliance": the parents of the boy did not give their consent.

I met Karol Zurawski when he was about 50; I was around 20 and a student at the Jagellonian University, Cracow, where he taught mathematics. He had a grey-blond beard, was always dressed in a long black jacket and striped trousers, and lectured monotonously on analytical geometry. It was difficult to imagine him as a lover 30 years ago. He was a good mathematician and there is still a theorem in hydromechanics known by his name. Malicious people—and there are many of them in my country—said that his greatest scientific achievement was that he did not marry Maria! Maria's interest in mathematics started just at the time when she met him. But I believe her friendship with Karol showed her the first vista of the beauty of mathematics.

When she returned to Warsaw she worked for some time in the Museum of Industry and Agriculture. There, under the guidance of her relative Joseph Boguski Maria carried out her first experiments in physics and chemistry.

The Decision to Go to Paris

Because of the disappointment of her first love, because of her awakened interest in science and because Russian universities were closed to women, Maria decided to go to Paris in 1891 to study there. She intended to return to Poland once she had qualified as a teacher in mathematics and physics. Although fate was to decide otherwise, she remained in close touch with her family and her country, which she visited many times.

In May 1912, after the Curies had received the Nobel Prize and after Pierre Curie had died, a Polish delegation was sent to Paris. Among its members was the famous writer Henryk Sienkiewicz, author of "Quo Vadis", who urged Maria to return to Warsaw and continue her scientific work there. Maria's daughter writes that it was a difficult decision for her to take. I find this hard to believe. Warsaw at that time was a desert as far as experimental physics was concerned, and no experimental scientist can work in a desert. She promised, however, to direct from afar the work of the new laboratory that was planned and she recommended for posts on its staff her two most talented Polish students—Jan Danysz and Ludwik Wertenstein. The laboratory was opened in August 1913. It had little or no State support, though in 1921 it received an important grant from Maria. Yet, because of its scientific work and because of the experience it gave to a few young scientists, it became known throughout the world as the only laboratory in which studies on nuclear physics were kept alive in Poland.

Maria's Dream

When, after the First World War, a free Poland was created, Maria dreamed of building a big Institute in Warsaw devoted to research on radium and its power for healing. But the newly born country spent vast sums on defense and it was left to a special foundation to collect money and present the Institute as "a national gift" to Maria Sklodowska Curie.

In 1925 Maria came to Warsaw to lay the foundation stone for the laboratory building and in 1932 when the hospital at the Institute was completed, Maria came again to Warsaw to present the Institute with a gramme of radium which she had received in the U.S.A. Two years later she died.

* * * * *

Science is an international venture. There is no English, French or Polish science. Scientists in every country contribute to its development. And in searching for new truths, they smash old dogmas. The dogma of the Moving Sun was demolished by the work of Copernicus, Galileo, Kepler, Newton, Laplace, Einstein. It would be idle to ask who was the greatest of them. But the first was Copernicus.

Similarly, the dogma that the atom is indivisible, the smallest part of matter, was refuted by Pierre and Marie Curie, by Irene and Frederic Joliot-Curie, Ernest Rutherford, Niels Bohr, and a hundred others who came after them. But the first were Pierre and Marie Curie.

Poland is not a great power. Yet it can be justly proud of having given to the world Copernicus and Marie Sklodowska Curie.

Introducing New Professional Staff

SAMI A. AWAR, from Lebanon, joined the Projects Department, Transportation Division, as a Transport Economist Consultant on September 5. From September 1966 until joining the Bank, Mr. Awar was Senior Social Scientist and Chief Economist with System Development Corporation (Advanced Systems Division) Santa Monica, California. System Development Corporation is a non-profit corporation concerned with socio-economic research and planning. From 1963 to 1966 Mr. Awar was Senior Economist with Lockheed Aircraft International, Los Angeles. In 1960-62 and 1957-58, he taught and held research positions with the Department of Economics, Bureau of Business and Economics Research Institute of Industrial Relations at the University of California in Los Angeles. In 1959-60 he attended a special training program at the Bank of France in Paris. Mr. Awar has a B.A. Economics from the American University of Beirut and an M.A. Economics and M.B.A. in Finance from the University of California, Los Angeles, Mr. Awar will make his home in Georgetown.





FRANK E. RICHARDSON, from the United States, joined the Legal Department as an Attorney on October 30. Mr. Richardson received his L.L.B. earlier this year from Harvard Law School; this will be his first permanent appointment. During 1965-67 while attending Harvard Law School, he was a teaching fellow in English. From 1962-64 Mr. Richardson attended Oxford University receiving his A.B. Degree in Politics, Philosophy and Economics. He travelled extensively in Europe and the Soviet Union while at Oxford. Prior to this he attended Harvard Medical School and received an A.B. Degree in Pre-medicine and Art History in 1961 from Princeton University. Mr. Richardson will live in Washington.

MANDAYAM A. SREEDHAR, from India, joined the Economics Department, Sector and Projects Group, as an Economist on October 30. From January 1959 until taking up his position with the Bank, Mr. Sreedhar worked for M.N. Dastur and Company, Calcutta, as Chief of the Industrial Engineering and Management Division in New Delhi. He was also founder and director of four public service organizations, the Central Cottage Industries Emporium, the Cooperative Stores Limited, Nettur Technical Foundation and a placement service called ASSIST, on all of which he served in an honorary capacity. In 1958 he founded and was head of Agromore Limited and Insotex, Bangalore-both manufacturing companies. Mr. Sreedhar attended the Central College, University of Mysore, Bangalore, where he obtained his B.Sc. Degree in Mathematics, Physics and Chemistry, During 1948-1952 he attended the Graduate Schools of the Universities of Pennsylvania and Syracuse where he studied Engineering and Industrial Management. Mr. Sreedhar will make his home in Northwest Washington.





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JOHN H. STEWART, from the United Kingdom, joined the Treasurer's Department, Loan Disbursements Division, as an Assistant Examiner on October 30. From February 1966 until joining the Bank Mr. Stewart was an Insurance Agent for the Great West Life Assurance Company, Winnipeg, Manitoba. Before this, January 1956-February 1966, Mr. Stewart was employed by The Bank of Nova Scotia, his last position being that of Manager. Mr. Stewart attended the Greenock Academy, Greenock, Scotland, where he received his Matriculation-General Academic—in 1948. Mr. and Mrs. Stewart and their two daughters, aged three and five, will make their home in Virginia.



Mr. and Mrs. Woods, who welcomed all guests, are shown greeting Martin Rosen, Joanna and John Whetzell

Mr. and Mrs. Woods with Mildred and Hugh Ripman and James S. Raj



19 TWENTY-Y Rece

Executive D Novembe

Mr. Woods showed guests the plaque each twenty-year staff .member would receive



Bill and Joanna Curtin, Lillian Berger, Eunice Deister

Mrs. Lipkowitz, Mrs. Goor, Charles Goor, Samuel Lipkowitz





Welcome to Doris Eliason and Grace MacKenzie

Mr. and Mrs. Woods greet Stefa and Feliks Bochenski

67 EAR STAFF ption

Dining Room er 28, 1967



Rita Deely, Raymond Deely, Mrs. Verheyen



Mrs. A. D. Spottswood, Sally and Robert Skillings, Mr. Spottswood, Grace Aube

Edith Kesterton, John and Gladys Noel, Dolores Harrison

Joseph Reamy, Ray Barnett

Mary Rukavina, Helen and Pierre Paulson





Hugh Collier, Mrs. Marcel Verheyen, Donald Fowler, Mr. Verheyen

¹⁹⁶⁷ TWENTY-YEAR STAFF Reception



Martha and Murray Ross, Ray Barnett, Lester Nurick, Gerald Alter

Nonie and Peter Curcio



Albert and Edith Waterston, Michael Hoffman









Therese Seguin, Marie Linahan

Barbara McLane, Flora White



Bill and Virginia Weyrich with Dorothy Alexander





Bill and Bertha Hauenstein, Marie and Bill Keltie

Constance Ladue, Edith Kesterton

TWENTY YEARS of the Credit Union

By Martin Shivnan

A venture which began with an initial share capital of \$25.00 in October 1947 celebrated its twentieth anniversary last month as a \$1 million business which has financed a steadily widening range of Bank and Fund staff members' needs—from a new suit of clothes to housing, automobiles and holidays.

The twenty-year-old institution is the Bank-Fund Staff Federal Credit Union, the cooperative savings and loan association operated solely for the benefit of staff members. Since its foundation, it has granted nearly 12,000 loans totaling almost \$10 million and, on its twentieth Anniversary, had some 2,350 shareholders whose investments, in the form of savings, totaled almost \$1.4 million. During the two decades of its operations, 140 staff have given their services voluntarily as members of the Board of Directors, or of the various Committees, such as the Credit, Supervisory and Nominating Committees, and as Legal Advisors. Of these, nearly a hundred are employed in the Bank and Fund at the present time.

As the Credit Union has grown, it has not only facilitated the accumulation of savings by staff members and provided them with a source of credit at very competitive rates, but has also provided valuable counseling by frequent analysis of various commercial lending practices, such as discounted loans, hidden charges and misleading interest rate advertising. The Credit Union's circulars, particularly at Christmas and vacation time, are valuable reminders of the true costs of borrowing, as well as describing the rates available for its own members.

Conditions have changed considerably since September 1947, when twenty-five



The Twenty-year celebration of the Credit Union was held in the Fund Staff Lounge on October 24, 1967. L to R: Y. C. Chen, Donald W. Townson, Mervyn L. Weiner, Cyril H. Davies, Arie C. Bouter, Richard H. Williamson, Vincent J. Riley and Robert E. Moorman, D.C. League Managing Director.

Presidents and Vips. L to R: James A. Simmons, Joseph W. Lang, Jr., Frederick C. Dirks, Albin Pfeifer, Cyril H. Davies, Donald D. Fowler, Ellsworth E. Clark and Vincent J. Riley.



staff members from the Bank and Fund, after hearing a representative of the Federal Deposit Insurance Corporation explain the workings of a Credit Union, voted unanimously to proceed with the project. At that time, the early post-war austerity in Europe was severe and many new staff members, unable to transfer capital from their homelands, were in urgent need of credit for even such workaday requirements as clothing and household equipment.

Five staff members bought founder shares of \$5.00 apiece in order to bring the Credit Union into being and the Union received its Charter on October 14, 1947. Two of the founder shareholders, Donald D. Fowler and Kenneth N. Clark, are still with the Bank and Fund. Another early voluntary worker was Mr. B. L. Prins, currently in the Treasurer's Department, and one of the first Directors was Joseph Reamy, also of the Treasurer's Department.

By the end of 1947, the membership had grown to ninety-three, about \$2,500 had been paid in as shares and some twenty-five staff members had received

Founder Members: Donald D. Fowler, B. L. Prins and Kenneth N. Clark.

loans totaling \$2,115. Today, the range of business extends from second mortgages and housing improvement loans to "personal" loans of up to \$750.00 on the signature of the applicant. Hundreds of staff members have become acquainted with Mr. Yin C. Chen, the Credit Union's full-time manager since August, 1955, whose valuable help and advice have been available to all comers. and with his cheerful helpers in the Credit Union's office, Mesdames Chung Hi Oh and Elizabeth I. Kin. With the growth of business, the demands upon the voluntary helpers have also become greater and it is a striking tribute to the team spirit of the Bank and Fund that this service which contributes so much to the success of the Credit Union, is given so unstintingly. Deserving of special praise for the long extra hours he contributes is Credit Union President, Vincent J. Riley, of the Bank.

The other officers now serving are Cyril H. Davies, Vice President, Richard H. Williamson, Treasurer, Arie C. Bouter, Secretary and Assistant Treasurer, and Jonathan Levin, Publicity Director.

Three Who Keep the Wheels Turning: Credit Union Manager Yin C. Chen with Assistants (L to R) Mrs. Elizabeth Kin and Mrs. Chung Hi Oh.





DECEMBER ENTERTAINMENTS

December is for the young—in age and at heart. It's a month of fantasy, frivolity, and fun.

It's the time when mischievous children become angelic, and angelic adults become mischievous (under the mistletoe).

It's the time of carol humming, last-minute shopping, and cookie sampling.

It's also the time for many special plays, ballets, and musicals, and on this month's agenda is:

- AN ANCIENT TALE OF CELESTIAL LOVE a Chinese pantomine; Back Alley Theatre, St. Stephen's Church, 16th and Newton Sts., NW; Dec. 2, 9, and 16 at 2 PM, Dec. 3, 10, and 17 at 4 PM. Free.
- THE CLOWN WHO RAN AWAY by Conrad Seiler; George Washington University Players; Lisner Auditorium; Dec. 16 at 11 AM and 1:30 PM. For ticket information, call 676-7092.
- **POPS CHRISTMAS CONCERT** by Washington National Symphony, Arthur Fiedler, conductor; "Peter and the Wolf" narrated by Joan Kennedy; Constitution Hall; Dec. 16 at 8:30 PM. For ticket information, call 628-7332.
- HANSEL AND GRETEL by Englebert Humperdinck; Washington Civic Opera Association, Frederick Fall, conductor; sponsored by D.C. Recreation Department; Roosevelt High School, 13th and Upshur Sts. NW, Dec. 16 and 17 at 3:30 PM; Spingarn High School, 24th and Benning Rd., NE, Dec. 23 at 3:30 PM. Free.
- WIND IN THE WILLOWS Arena Stage; Dec. 23 at 11 AM, Dec. 26, 27, 28, and 29 at 11 AM and 2 PM, Dec. 30 at 11 AM, Dec. 31 at 2 PM. For ticket information, call 638-6700.
- THE NUTCRACKER by Tchaikovsky; National Ballet, Frederic Franklin, director; sponsored by George Washington University; Lisner Auditorium; Dec. 26, 27, 28, 29, and 30 at 2 and 7 PM, Dec. 31 at 3 PM, Jan. 1 at 2 PM. For ticket information call 387-5544.
- THE NUTCRACKER by Tchaikovsky; Washington Ballet and the Washington National Symphony, Constitution Hall; Dec. 26, at 2 and 7 PM, Dec. 27 and 28 at 2 PM, Dec. 29 at 7 PM, Dec. 30 and 31 at 3 and 7 PM, Jan. 1 at 3 and 7 PM. For ticket information call 628-7332.

HOLIDAY CONCERT for children aged 5 to 12; Children's Concert Bureau, National 4-H Center, 7100 Conn. Ave., Chevy Chase, Md.; Dec. 28 at 1:30 and 3:30 PM. For ticket information, write to 608 Ray Drive, Silver Spring, Md.

WINNIE THE POOH Center Stage, 11 E. North Ave., Baltimore, Md.; Dec. 28 and 29 at 11 AM and 1 PM, Dec. 30 at 11 AM. For ticket information, call 301 685-8210.

COPPELIA by Regional Ballet Company of Washington; sponsored by the D.C. Recreation Department; Roosevelt High School, 13th and Upshur Sts., NW; Dec. 29 and 30 at 3 PM. Free.

TEN YEAR STAFF NOVEMBER

(L to R) J. A. McCunniff, Projects; Louis Michaels, Administration; Melvin Lord, E.D.I.



FIVE YEAR STAFE · NOVEMBER

(L to R) Chauncey Dewey, I. F. C.; Violet Reynolds, Projects; Giovanni Torelli, Europe; Claire Gardiner, Economics; U. K. Ghoshal, Secretary's; Bridget Edwards, Western Hemisphere; and Marko Zlatich, Administration. Insert: Charles Morse, Projects.



PERSONALS

Best wishes for success to Hal Croft, husband of Marion Croft, Projects Department, who has just had his first record released. The recording entitled "Rock Pile" is a semi folk ballad and has been picked as a hit in the disk jockey magazines "Billboard" and "Cashbox".



BIRTHS: Malathy and K. Krishnamurty (Economics Department) welcomed the arrival hoo (Administration Department). Patrick of their second son on November 2, 1967. Lawrence was born at the Columbia Hospi-Srinivas Sesha weighed 7 lbs. and was born tal on September 24 and weighed 6 lbs. at the George Washington University Hospi- 13 oz. tal.

A first child for Claude and Davison Bud-

IN MEMORIAM

Mrs. Krishna Hutheesing, mother of Ajit Hutheesing, I.F.C., in London on November 9.



WELCOME TO NEW STAFF - OCTOBER

(Standing L to R) Miss Haruyo Yoshida, Treasurer's, from Tokyo; Miss Maria Enriqueta Medina, Projects, from Guayaquil, Ecuador; Miss Fotini Troupos, Treasurer's, from Wellington, New Zealand; Miss Hildegard Hintz, Administration, from Leipzig, Germany; Mrs. Elizabeth Kozlowski, Administration, from Guatemala City; Mrs. Ruby Morgan, Projects, from Mandiville—Manchester, Jamaica; Miss Margaret Judge, Administration, from Sydney; Mrs. Mary Hunt, Secretary's, from London. (Sitting L to R) Miss Yunza Oh, Treasurer's from Seoul, Korea; Mrs. Donna Louise Criddle, Africa, from Springfield, Virginia; Miss Maureen Sullivan, Economics, from Washington, D.C.; Mrs. Lilia B. Garcia, Projects, from Camaguey, Cuba; Mrs. Vivian C. Siervo, Treasurer's, from Havana, Cuba; Mrs. Melanie Masses-Valera, Economics, from Managua, Nicaragua.

(Standing L to R) Mrs. Velma Cooper, Treasurer's, from Halifax, Canada; Miss Maria E. Ysern, Economics, from Panama City; Miss Judith Grieve, Administration, from London; Mrs. Sigrid Johnson, Office of Executive Directors, from New York; Miss Eileen Toomey, Economics, from New Jersey; Mrs. Carmen Hazen, Administration, from Virginia; Miss Gloria Villareal, Treasurer's, from Manila; Miss Sherley Lavigne, Projects, from Montreal; Miss Francoise Postic, Africa, from Paris; (Sitting L to R) Ennio Di Tullio, Administration, from Rossello, Italy; Miss Virginia Sarmiento, I.F.C., from Manila; Miss Pamela Brigg, Economics, from New Jersey; Miss Victoria Kaplan, Economics, from Quito, Ecuador; Miss Regina Lee, Economics, from Reading, Pennsylvania; Mrs. Hermione E. Roman, Treasurer's, from Georgetown, Guyana; Mrs. Orma Hawkins, Administration, from Washington, D.C.; Mrs. Daphne Hallas, I.F.C., from Pennsylvania; Mrs. Marie Torres, Africa, from Port-au-Prince, Haiti; Eleftherios Papadopoulos, Administration, from London; Miss Herminia Martinez, Economics, from Havana, Cuba; Winston Barton, Economics, from Plaisance, Guyana.

