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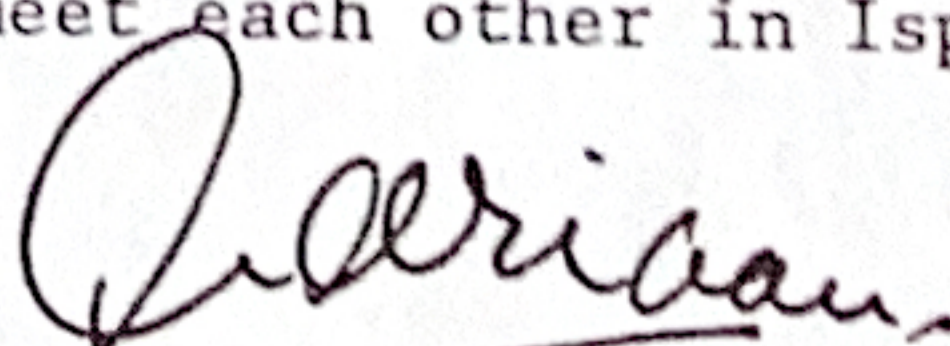
Dear Mohammad,

It has been a long time that you received my thoughts (an end product of the thinking process) on paper. According to the French philosopher Descartes could you only prove your being in this world by the fact that you were thinking. He coined the phrase: "I think, therefore I am". Writing means thinking, therefore I am. I am processing words. Writing with pens and pencils and what not has become old-fashioned. We are living in the 20th century, don't forget. I just want you to know that it is me who has put all these letters in a comprehensible sequence to form words and subsequently it is me again who has construed readable sentences with these words.

Me sitting behind the computer is like learning an old dog new tricks. Joining ING Bank has been a cultural shock to me. Firstly I am not the "boss" anymore. Instead I am the errand boy of the department, fetching tea and coffee for everybody, receiving the yesterday's papers, when everyone has read them, taking the notes at the meetings and doing all sorts of chores. Furthermore I have in this organisation not the elevated status that I am entitled to as a secretary. In the ING Bank organisation, secretaries are luxurious items. An English cardinal from the 18th century once commented on the Dutch as follows: "The trouble with the Dutch is, they are giving so little and asking so much." Mind you, this my first working experience with a Dutch Bank/Employer and now I do appreciate what the cardinal meant. Mohammad, as a matter of consolation for not being able to join ING Bank, this long introduction is to let you know that it is not all rosy working for ING Bank.

Changing the subject: "How is the family? I take it that children are doing fine, since they have the best mother in the world. Everything around us is changing so fast, except for the traditional family values. These, and of course good friends, provide stability in a continuously changing environment. If I do think of the next generation, then I believe that our children will have to cope with a much more complicated world than the one we are nowadays living in. I am confident that they will manage. Why not come and visit the Netherlands to digress a bit further on these philosophical topics? Wish you and your family a happy New Year (Norooz) and good health and lots of wisdom. Let me conclude this New Year letter with a quotation from the great philosopher Winnie the Pooh, whose invaluable contribution to the education of the English youth cannot be enough praised: " AT TIMES OF SUDDEN IMMERSION IT IS IMPORTANT TO KEEP THE HEAD ABOVE WATER"

As always: never budge, keep smiling and one day we'll meet each other in Isphahan



Adriaan D. Dirkzwager

In Closure: