

WHEN THE GLOBAL CRISIS SETTLED IN MY HOME

Manuela Armendáriz Baeza
First Place Chihuahua

It was my twenty-fifth Mother's day, May 2007, and I had chosen my favorite color for my new car. I would give myself the most awaited gift for many years. It had been more than eight years since I had been working as a salesman of new cars at the Ford Agency called Chihuahua Motor's, S.A. de C.V., where I delivered new cars to my customers every day, and I cherished the idea of delivering one to myself some day not too far away.

I had always enjoyed recent and new models, but always to the taste of the client who sold them to me in order to buy a new one, so I had to adapt myself to the color and brand that he or she had chosen, I could not give myself my own liking, it was not within my possibilities yet.

Since I was working at that agency, I asked the logistic manager to keep the car from the supply truck in the warehouse and not to let anyone display it, because it was for a very special client. I never mentioned that it was mine, and so I was able to monitor it since it was sent from the assembly plant.

I gave myself the task of looking for multiple ways of payment, until I found the most suitable for my economic situation, which was quite loose at that time thanks to my job. I took the longest period of credit – which was for five years -, without thinking that life and the economic situation can change at any time, that nobody can assure us that we will remain the same even for a year, less for five.

I waited for Mother's Day to give it to me. My coworkers took pictures of me as if I was a client, and I felt fulfilled. It was the first gift that I really liked and that I received on a Mother's Day, and I was giving it to me by myself. It crystallized one of my dreams at that moment.

I left very happy driving my new car, I would go to my house to pick up my husband and my children, to celebrate Mother's Day with my mother-in-law, since I did not have a mother for many years. My children were very happy, but my husband seemed indifferent.

When we arrived at my mother-in-law's house, where all my brothers-in-law and sisters-in-law were, I wished that my husband, for being the one who belonged to the family, would show off to them what I had given myself on such a special day; I thought it was worth it. But it was not so. He parked it far away enough, where they did not even notice its presence. We stayed together hanging around for hours, and when the reunion was over, they did not even know that there was a new car in the family. But of course, if he had bought it, he would have parked it in the garage and he would have done whatever it took to get them all out to see it. I felt sad and disappointed; once more, all my efforts to be recognized by my husband were not enough. On the contrary, I think that it bothered him that I had enough capacity and will to achieve my dreams.

Mother Teresa of Calcuta said that there is more hunger for recognition than for bread, and it is a great truth. My husband was never able to recognize me a triumph, and I was eager for him to do so; I wanted that day, for everyone to realize what I was capable of, that many accomplishments in my family were due to my great effort and dedication, but my husband made sure that everything went unnoticed.

That day, no one knew of my new triumph. The party was over and we went home. I went with a tinge of sadness, not because they had not heard of my new car, but because I did not understand the egoism of my husband. I tried hard to achieve my goals, I wanted to feel recognized, especially by him, not for the neighbor or the uncle to notice, but so that he would notice my ability and my effort, and thus get a word or a smile of approval from his part, but I never did.

I wanted to create, between him and me, an indestructible partnership, in which both of us would fight side by side without bothering each other to make us stumble. I was fully convinced that if we joined forces, we would achieve not only the material, but a good family worthy of God to inhabit this planet and thus impel and give to our country better generations.

Today I understand that his status as a householder and head of the family, sexist of course, did not allow him to accept that I, being

a woman and mother of five children to educate, would have the capacity and intelligence to impose challenges and to achieve goals that involved all my effort and my will.

I liked to dream, to project, to set myself goals that would allow me to open my eyes, to rise with enthusiasm and to feel myself impelled by that dream to fulfill; I feel that if I do not dream, I am empty and nothing prompts me to take the first step of the day.

CRYSTALLIZED DREAMS

At that same time that I acquired the commitment of my car, I also had the restlessness of moving to another house, and my husband and I had set to see different options. In those days, it was available the sale of a house that we had liked very much in the San Felipe colony. Immediately I processed my credit with a mortgage. It was granted to me very soon, and before the end of May, my family and I were already installed in our new house.

He and I had cherished this dream for many years. He used to tell me how he wanted his house, and I complemented that dream, we would put a huge garden, we would locate it in different places, but the essence was the same. We dreamed of growing old in that beautiful house that remained in our minds.

In my mind I had drawn the house of my dreams and the time had come to fulfill them. The day I entered in that new home that would be my refuge and that of my children, I wanted to throw myself in the floors, to enjoy its brightness and its color, I wanted to roll down the stairs, on that beautiful wood with which they were made and to perceive its odor; I wanted to embrace the delicately decorated walls, to light on the chimneys even if it was not cold for the sole pleasure of seeing them shining; I wanted to merge with each one of its ornaments.

At night I would throw myself face-up on the courtyard's floor to observe the beautiful sky full of stars, with those high walls that

gave me the assurance that I was alone in complicity with the whole sky and with God.

In the courtyard there was a huge roaster delicately adorned with wood, and next to it, a beautiful bar with its canteen and also decorated in fine wood that invited to the solitude. As I was an enemy of alcohol and everything that prompted to encourage this habit, I immediately modified it in my mind and turned it into a nice library where I could unleash my written thoughts. I had always dreamed of writing, but my family demanded too much time and I had not allowed myself to sculpt this talent.

My heart palpitated fast when I would come back from work and opened the doors of my new home and went in. The enthusiasm would invade me and prompted me to cook, to dream and, when I was alone, without anyone seeing me, I would go back to visit each of the rooms and watched every detail that made them look beautiful. The furniture that adorned it was very few and very simple, but I did not mind, I knew that in time it would be another luxury that I could give myself, but still, without furniture, it looked beautiful.

Sitting in the garden and observing the structure of its powerful walls was healer for my soul, it seemed that it was built thinking about me. It was as if I had been asked how I had imagined it and, based on that dream, each of its walls had been built.

There was a huge tree in the garden, and every morning, at dawn, I stood under its branches feeling embraced by its greatness, I breathed deeply next to it, recharging myself of energy for the new day.

My dream, cherished for so many years, lasted little, I still had not rolled down the stairs, nor caressed the walls, when the crisis, which apparently ended up in November 2007, began to wreak havoc not only in Mexico, but throughout the world and, of course, settled in my city, and even more vulnerable, in my home, totally unbalancing the family economy.

It is said that the global crisis detonated in November 2007, but I can say that it was on September 11th 2001, when the disaster

struck the twin towers. I had been about three years in the car sale, and I perfectly remember that when this happened, the economy collapsed, interest rates stayed on stand by; mortgage credits, auto loans, were stopped. No one knew what was going to happen, the financiers took their precautions and stopped all credits. There was a lot of uncertainty about the value of money and interest rates, it was not known if they would rise or they would maintain.

I committed myself to a twenty-five-years credit, and the debt instrument was the UDI. When was I going to finish paying it? Never! The economic situation was very good. In Chihuahua there was a high purchasing power, the car sales did not stop, more and more agencies of different brands were opened, and the slice of cake for each of us was smaller each time, but despite the competition, the automotive industry was shining, and my brand, Ford, was spearhead. It was so engaged with people, who bought for entire generations, the brand was transmitted from one generation to another, and here in the north, our “Ford Lobo”, was like bread and milk in grocery stores.

Also our closed vans, named SUV, as the Explorer, Expedition, Escape and Ecosport, were very well positioned in the market and, of course, the unbeatable trucks for companies: “Born Ford, born strong”, made our sales kept up at a high level and offered us the sellers the opportunity to maintain a very good record of sales and income level.

In addition, Ford was increasingly investing in cutting edge technology for its vehicles and remained at the forefront; much technology was comparable to that of the Volvo, Audi, etc. So, without much thought, I made two very strong commitments, assuming that my economic situation would continue.

Our children, who are five, were all studying and that was another very high expense. On the part of my husband there was no word of commitment, at least for our house. The monthly payment began to run, and they seemed to expire every week.

The months passed. I was consistently in the top selling places. I still remember exactly November 2007, it was my last excellent

month, when I appeared as the best seller on that board. It turned out to be a very difficult month, because uncertainty about the economy was beginning to haunt my clients. Many things were said about the world economy, not just the country, and many decided not to commit in the long term.

I closed my month well, although I could have closed it better had it not been for a fact that it began to create panic among the people and the businessmen and ran like wildfire: it was said that companies would be closed, that would come massive cuts of personnel, and the people were victims of an uncertainty that frightened them and did not allow them to make long-term decisions.

The month most awaited by sellers arrived: December, in which we shelter the best expectations. We know that at that time everyone wants and has the possibility to change their car and their house; Christmas bonuses meet the dreams of thousands of people, and car sales this month are really high.

The first days the agency was quiet, it began to worry us, but we justified the situation thinking that people would be waiting for the Christmas bonus. And even if that was the case, they usually made their credit procedures ahead of time, so as not to be struggling with the colors and versions of the vehicles, and we were surprised that the days went by and the month seemed as if it was an ordinary month.

The sales crash began. Personnel adjustments in companies spread, many things were said about the world economy, and the uncertainty of jobs became increasingly distressing.

It was inevitable the closing of hundreds of companies, families started being prisoners of unemployment, austerity appeared in each home and, therefore, also in mine, since my husband and I earn our living by selling cars.

With my children the same thing happened. The oldest three were between the twenties and twenty-six years old, and in 2008 the young people became a marked generation. The crisis triggered a

massive increase in youth unemployment with its consequences and economic shortcomings.

To nobody is new the disaster that occurred in 2008 in the automobile sector. The falls down, which reached fifty percent, caused many problems to cars concessionaires, manufacturers and workers. In December, the Cuautitlan Izcalli assembly plant in the State of Mexico, closed down and left many families unemployed. This fact affected us like a wave, also the car sellers were affected because the production lowered, and the cost of the vehicles that were assembled in that plant increased.

Despite the agreement with the government, in January 2008, the smallest vehicles increased in a great percentage, which became our best sales since costs rose in gas, electricity, and others.

The lack of payment in the financial companies started; they began to close and we lost a lot of payment options, with excellent interest rates, for our costumers. Some banks stopped granting credits, automobile credits and of any type, but I was only interested in the first ones. There were very few financial companies that remained, and with this the credit conditions became more difficult, and the interest rates, higher.

Panic began. That year thousands of people did not buy a new car, including entrepreneurs, because they were not sure if they would keep their jobs nor their companies. The result was clearly visible. It was daily reported in the news the closure of hundreds of small businesses, and large and medium-sized enterprises.

The consequences affected us all in chain, not only to the owner of the company, but to the people who worked in it, to the suppliers that supplied the needs of the company and, among them, I was. Each time that an entrepreneur closed, he was a potential customer who would no longer need vehicles for either personal use or for service to his customers.

In my payroll was reflected the result of this catastrophic crisis, which in turn bounced in the financial company where I paid the monthly fee of my car month by month and in the bank where I paid for my house.

The delays in the payment of the debts began to accumulate. The calls from the banks and the financial company woke me every dawn, startling the whole family; my heart beat faster with each ring. The threats of those who made the calls were increasingly rude and haughty.

The clients lashed out at us, the sellers, and complained of how rude they were the ones in charge of reminding them of the financial deadlines and the unfair constant threats that they used in every call.

On the family topic, the skin bristled when thinking about the debts acquired, the payments of the schools, the family expenses, water, electricity, telephone and other payments. And if there was any unforeseen event, such as an accident or illness, despair, frustration and impotence invaded us all.

The basic basket also went up in a large percentage and caused panic in my home. We were seven in our family, and going to the supermarket required a good sum of money that would allow us to stock the pantry and cover our food needs, for at least a week; each time, with the same amount of money, we filled the cart less.

My husband and I were dominated by stress, because we realized that food was not enough, let alone payment for the indispensable services in my home that were becoming more expensive.

Fear overwhelmed both of us. We started to sell small goods, such as the cars in which our older children went to school, to cover the overdue monthly payments of both the house and the car, but debts of this magnitude are not solved in this way. We knew in advance that we could end up with the indispensable furniture of the house and we would never reach the expiration dates of debts. We were in constant tension, every day that passed, the new expiration approached more, and the anxiety was recurrent and it had become a normal way of life.

We had caressed this dream for so many years, that the day we saw it become reality, we found it very difficult to let it go. It is also the human condition, we are very metalized, and the day that we

achieve a material good, we find it very difficult to let it go, we cling too much without realizing that it steals our spiritual peace.

We found it very difficult to reverse these commitments because of what people and the family would say, but especially because of our children. We did not want them to see us overcome by a world crisis that had entered in a severe way into our home.

How could we explain to them that we were not able to carry on those debts that had enabled us to offer them a better, more satisfying, more comfortable way of life?

How to explain them that we had been wrong, that we had not calculated well and that the economic situation forced us to turn back in the step that we had taken to offer them a better home? How can we teach them that you can go through life making commitments and then get rid of them because we could not meet those commitments? I, as a mother, and he, as a father, we felt very ashamed.

But we had to make another important decision in our lives. We transferred the credits to achieve some peace, hoping to rectify this great fall down. We assumed that by giving up our house we would get a little capital to open a business of our own. We quit our jobs, which were no longer profitable, and with the surplus of the transfer we started from scratch.

The time it took to negotiate the loans was very painful and very difficult. With all that was happening because of the global crisis that had unfolded, nobody wanted to commit to credits like ours. With the uncertainty about the economy and the lack of permanence of the companies, the fear was present.

While we waited for the ideal client to appear for this type of credit, with the necessary solvency, despair and need took over us. We never worried about saving, and quitting our jobs thinking that we would soon transfer our house and we could take part of the money for our business, we went through a truly humiliating situation.

There were days when we did not even have the sugar spoon for the coffee that constantly accompanied us in our long mutual

silences. Were stormy days when we both blamed ourselves for giving up in such difficult moment, thinking that we would soon open our business and that way we would resolve our situation.

I still think that it was the bests decision we could have made: transfer the credits. It hurt to know that our dream had come true at the worst of times. We did not imagine that a world crisis would end up burying not only our dreams, but those of many families like us.

And just as this crisis devastated all my family, hurting the most sensitive fibers, so it passed through many homes and left different disasters.

I remember a very special case, as it happened to one of my co-workers, an external employee of the Ford agency for which I worked. When the situation began to be desperate in the company, they chose to reduce the personnel. In every area where they could be without someone, they did.

In the case of my co-worker, it was just announced to him that his salary would be reduced, but that he would keep his job. With the salary he had, his situation was already difficult, so the news that his salary would be even lower, caused him an impact that he could not handle nor overcome and that plunged him into a very serious depression, since his commitments were too strong.

A few days later, the situation led him to make the wrong decision. He got a gun and, on the bench in a lonely park, at dusk, he shot himself in the head that ended his life and apparently with all his economic problems. A true fallacy!

Sometimes we think: for so little he took his life? We do not understand that when the situation reaches its limit, the thought is clouded, the reason atrophies and it does not allow to think clearly. It was constantly known of an entrepreneur who could not stand the crisis and who also decided to commit suicide. And not only entrepreneurs, also heads of families, male or female, who did not know how to solve the situation and chose this path. Personally, I thought about it many times.

I thought coldly: if I die, the house and the car are paid automatically and the debts are terminated. I set everyone free from

these commitments and, besides, I leave them some inheritance. Of course, at the cost of my own life, thinking as always in the material things and putting aside the spiritual. How much was I going to impoverish the concept of life and devalue the spirit of struggle which I should sow in each of my children!

Anguish stole my sleep, there was no turning back. I began to live in a maelstrom of stress very exhausting, the debts for the house and the car far exceeded my income after the crisis.

Also, I could not stop my children's education. An enormous depression seized me, I lived in a neurosis impossible to disguise; my attitude and my face reflected anxiety. I began to see my husband as incompetent, the communication between us, which was already very deteriorated, was reduced to a sepulchral silence.

Neither he dared to complain nor did I; our attitudes and looks said everything. Our children became victims of our impotence and our frustration, and no one likes to live with two neurotics.

The situation was more than I could, and by the following May 10th, I was already divorced. The crisis exploded in me the frustration of not being able to handle the commitments, and seeing that my husband could not either, and since I did not find in him economic or moral support, I felt alone in the world with a great responsibility impossible to get off the ground.

We were very angry at each other for not being able to comply with the education of our children and their feeding.

With the divorce, my life and that of my children gave a turn of 180 ° in several aspects. The fighting and unpleasant attitudes, both of me and my husband, were over. We began to breathe a friendlier and more pleasant atmosphere at home when he was no longer in the house.

Thrilled with my new freedom state, I restructured my life, I projected new dreams. I can not deny that I had great fear because from now on all the responsibility of my children, small debts that we both had and the cost of living, became exclusively mine.

I was aware that I was starting from scratch and alone.

However, I felt full of energy and of great willingness to get up. It was a very heavy burden, but freedom of thought and action made me feel very strong; I knew that if I could dream it, I could also achieve it, and I gave myself the task of starting again.

GLOBAL CRISIS AND VIOLENCE

When the outbreak of the crisis in Mexico, it brought with it a brutal psychosis in my city, Chihuahua, which also triggered a huge wave of violence that made us panic to all citizens.

Murders, kidnapping of big businessmen, kidnapping of children of businessmen, theft of cars, robberies of small and medium-sized businesses, all of that began, and became a way of life in the city, the state and the country.

It could happen to a great businessman in a BMW or in a Mercedes, as well as to an office worker in a Neon. The struggle for survival had been mingled with this wave of violence and abuse, and some of those without a job to survive had committed misdeeds of different magnitude.

Massive and individual murders were on the agenda, not two hours passed without an assault or a murder happening. Today's statistics can confirm that in our country are thousands of dismembered families, victims of this wave of violence and the global crisis.

With an incredible nerve, people were constantly in the middle of the Avenue Universidad, lung of our city, deploying blankets with threats; they left lifeless bodies in places of great vehicular influx and murders of whole families were committed in broad daylight without any scruple.

The absence of values and moral principles were seen in a huge way; it could be perceived very clearly a great absence of God.

And what attitude should we take with our children who barely had reached their teenage years? We were used to travel through our city with ease, without fear of being assaulted, kidnapped, beaten or hit by a lost bullet from some robbery, just for being in the wrong place at the wrong time.

How to explain that the time had come to protect us, to see with more depth and responsibility for our personal security? How could we make a kid who is in the midst of transition to youth, in the awakening to adulthood, to understand that our freedom had been curtailed, and that if we continued to live with the same liberty and freedom our lives were in danger?

The parents of young people who wanted to go out with friends to some joint or party, began to live an indescribable panic, to me, personally, I was creating an insecurity and uncertainty not to be sure that my children were going to return safe and sound.

Of my five children, three were lucky to live their awakening to youth in a pleasant atmosphere and to some extent calm, they were already in a stage of maturity when this violence untied, reason why they could establish the difference between one stage and the other one.

Instead, for my two young children, who began their adolescence in these mutant times of freedom, life was different, both for them and for us, the parents, responsible for these lives that God entrusted to us.

The tug of war began between them and me, since I was already divorced and did not have the support of my husband. The days in which they had homework to do and that they had to go with other schoolmates were stormy, because if my job did not let me to take them there or pick them up, they put me in a very difficult situation, also stressful, as important and necessary it was to watch for their security as for my job that assured me the food and their education.

Another problem that became very evident was the participation of the young people in some hazing or Christmas celebration, we, parents, did not know how to protect our children

from some unexpected involuntary event that could hurt their life or upset their integrity.

The quarrels also began. They wanted to continue having freedom, and I tried to prevent them from going out and living a normal life, because I was in constant uncertainty that they would stay alive.

At the beginning of this wave of violence, we heard in the news and saw in the newspapers a lot of deaths that astonished us, but at the same time we were relieved to see that it was not a family member or someone close. This did not last long. Soon we began to live this dismemberment of families very close to us.

First acquaintances very close, then co-workers, schoolmates of our children, and violence became closer to our families, and cousins, uncles, brothers-in-law... turned out to be affected. To this day, I thank God that I can still count my five children, but for me it has been very exhausting to have five targets to shoot.

All five have a job and, therefore, it means a risk to get there daily; but also the students, and the housewives, everything in this city, in this country, means a risk, because at any moment a robbery can occur in your street, in the supermarket, in the avenue you are going through.

You do not know when someone will point you with a pistol and will get you out of your car. It is also dangerous the reaction you can have in an event of this magnitude; if you have enough cold blood to hand over the car keys without objection, or if fear and nerves betray you and you react against yourself.

Without making myself aware of how much time had I passed in that state of lethargy, I set myself the task of making a remembrance of my life. I realized that I had spent five long years in this terrible depression. Human beings are creatures with a great capacity for adaptation and suffering, that if we do not make it conscious, we can live for decades in the same situation, call it: relationship with your partner, working relationship, friendship or, as in this case, immersed in a global crisis like the present one, without giving us permission to live for ourselves.

One day, enlightened by the Creator of this universe, I made the decision of leaving out of my life all those fears that invaded me. The moment had come to tear from my being the monster of fear that had incarnated mercilessly on my skin, since it was not possible to continue in that maelstrom of horror.

THE PLEASURE OF RESURGING

For the umpteenth time, I took another breath to start over. I would start the last race of my life. I was used to get up even if the fall had been to the depths, and to emerge triumphant by coming out ahead with great will and effort.

The time had come to make an important decision in my life, I was very aware that it was my last chance and I had to be very precise. A bad decision or a mistake at this point meant living well or living poorly the rest of my existence, especially economically and spiritually.

I decided to look for a job that fulfilled all my economic expectations and of personal and intellectual growth, with the firm conviction that it was already waiting for me. I had asked God for it for more than two years, and I asked him for it with certain characteristics. My life experience had given me the pleasure of choosing, and I was putting it into practice.

In my search I experienced the displeasure of not clicking with certain jobs or companies, not agreeing or have empathy. One day, I saw an ad where people needed to fill the position of sales executive, which is my weakness, with a very determined profile that I did not meet; nevertheless, I felt that that was my thing, that it was what I was looking for.

With sadness of knowing that I did not satisfy the required, I dared to send my resume. I am used to demolish barriers and to

impose challenges that for anyone else would be limiting; I never gave up so easily.

In a week I was called for an interview. I knew that was what I needed, a personal interview and the rest would be on my own. I started with one exam after the other, one and another interview, until I managed to stay.

The training for this job cost me tears because there would be no salary until I met certain standards of knowledge and training. There were times when I came home crying because I knew there was not even a tortilla on the table, and my car had no gas to go with the customers I had to visit that day.

But I understood that the things that are truly worthwhile in life cost blood tears, and I was willing to pay the price. The deeper the fall, more victorious I would feel as I stood.

Since I had asked God for this gift of life – though he had given me so many, like the privilege of having each of my children and having them present -, he did not measure himself when he heard my request. He placed me in one of the best jobs, with the greatest satisfaction for me, as I protect families in this job, and he gave me a great person as my boss, with a great heart and a great human sense.

I know that without this person I could not have subsisted in the desire to get this job. I got a lot of support from her in one of the most difficult moments of my life, in which I had fallen into the deepest crisis, economic and emotional, and with the great responsibility of two young children who had not yet finished studying.

I started working with a lot of love, but at the same time with some fear of not meeting the expectations of the company and my home. However, I was totally convinced that this was the job I would devote the last years of my life, so I had to do it as if it were my favorite sport and enjoy it as such.

Today I am rebuilding my life and my economy step by step, like a baby in its beginnings, but with an enriched consciousness, thankful with life and with God for giving me the opportunity to fall

to the depths and the possibility of resurfacing with more fortitude, with more courage, and with a spiritual awakening that allows me to live a reconciliation with myself.

The sunlight wakes me up and fills me with enthusiasm and energy to remind me that it is never too late to start again.

It is possible to fall very deep, but what really is worth is to have the courage to come out ahead and be endowed with strength to rise again. You have to live every day as if it were the last of your life, to the maximum, aware that every awakening is a blessing.