

# la fundación

Fundación MAPFRE magazine#46 | March 2019  
www.fundacionmapfre.org

Art

***Berenice Abbott***

Interview

**PERE NAVARRO,  
HEAD OF SPANISH  
TRAFFIC AUTHORITY**

Social Innovation

**SRI, A NEW WAY OF INVESTING**

Road Safety

**TARGET ZERO CONFERENCE**

Committed

**TEACHING THE TEACHERS IN SANTO DOMINGO**

Health Watch

**QUALITY SLEEP**

# VISITA NUESTRAS EXPOSICIONES VISIT OUR EXHIBITIONS

[www.fundacionmapfre.org](http://www.fundacionmapfre.org)

Fundación **MAPFRE**

Anthony Hernandez  
*Wilshire Boulevard*, 1996,  
printed 2016  
Inkjet print. Courtesy the artist  
© Anthony Hernandez

## ANTHONY HERNANDEZ

### Lugar

Sala Fundación MAPFRE  
Bárbara Braganza  
Bárbara de Braganza, 13. 28004 Madrid

### Fechas

Desde el 31/01/2019  
al 12/05/2019

### Horario de visitas

Lunes de 14:00 a 20:00 h.  
Martes a sábado de 10:00 a 20:00 h.  
Domingos y festivos de 11:00 a 19:00 h.  
Acceso gratuito los lunes



## ANTHONY HERNANDEZ

### Location

Fundación MAPFRE  
Bárbara Braganza Exhibition Hall  
Bárbara de Braganza, 13. 28004 Madrid

### Dates

From 31/01/2019  
to 12/05/2019

### Visiting hours

Monday from 2 pm to 8 pm.  
Tuesday to Saturday from 10 am to 8 pm.  
Sunday/holidays from 11 am to 7 pm.  
Free entry on Mondays

Alexánder Shevchenko  
*El Circo*, 1913  
Museo de Bellas Artes, Nizhniy  
Novgorod  
© Museo de Bellas Artes, Nizhniy  
Novgorod con la colaboración del  
Museo Estatal y Centro de  
Exposiciones ROSIZO  
© Alexánder Shevchenko

## DE CHAGALL A MALÉVICH: EL ARTE EN REVOLUCIÓN

### Lugar

Sala Fundación MAPFRE Recoletos  
Paseo de Recoletos 23, 28004 Madrid

### Fechas

Desde el 09/02/2019  
al 05/05/2019

### Horario de visitas

Lunes de 14:00 a 20:00 h.  
Martes a sábado de 10:00 a 20:00 h.  
Domingos y festivos de 11:00 a 19:00 h.  
Acceso gratuito los lunes



## FROM CHAGALL TO MALEVICH: ART IN REVOLUTION

### Location

Fundación MAPFRE Recoletos Exhibition Hall  
Paseo de Recoletos 23, 28004 Madrid

### Dates

From 09/02/2019  
to 05/05/2019

### Visiting hours

Monday from 2 pm to 8 pm.  
Tuesday to Saturday from 10 am to 8 pm.  
Sunday/holidays from 11 am to 7 pm.  
Free entry on Mondays

Berenice Abbott  
*George Antheil*, 1927  
The Miriam and Ira D. Wallach  
Division of Art, Prints and  
Photographs, Photography  
Collection. The New York Public  
Library, Astor, Lenox and Tilden  
Foundations  
© Getty Images/Berenice Abbott

## BERENICE ABBOTT

### Lugar

Sala Casa Garriga i Nogués  
Diputació, 250. 08007 Barcelona

### Fechas

Desde el 20/02/2019  
hasta el 19/05/2019

### Horario de visitas

Lunes: 14:00 a 20:00 h.  
Martes a sábado: 10:00 a 20:00 h.  
Domingos y festivos: 11:00 a 19:00 h.  
Acceso gratuito los lunes



## BERENICE ABBOTT

### Location

Casa Garriga i Nogués Exhibition Hall  
Diputació, 250. 08007 Barcelona

### Dates

From 20/02/2019  
to 19/05/2019

### Visiting hours

Monday from 2 pm to 8 pm.  
Tuesday to Saturday from 10 am to 8 pm.  
Sunday/holidays from 11 am to 7 pm.  
Free entry on Mondays

## ESPACIO MIRÓ

### Lugar

Sala Fundación MAPFRE Recoletos  
Paseo de Recoletos 23, 28004 Madrid

### Exposición Permanente

### Horario de visitas

Lunes de 14:00 a 20:00 h.  
Martes a sábado de 10:00 a 20:00 h.  
Domingos y festivos de 11:00 a 19:00 h.

Acceso gratuito con la compra  
de la entrada a las salas Fundación MAPFRE  
Recoletos



## ESPACIO MIRÓ

### Location

Fundación MAPFRE Recoletos Exhibition Hall  
Paseo de Recoletos 23, 28004 Madrid

### Permanent Exhibition

### Visiting hours

Monday from 2 pm to 8 pm.  
Tuesday to Saturday from 10 am to 8 pm.  
Sunday/holidays from 11 am to 7 pm.

Free access with the purchase  
of an entrance ticket to the exhibition  
halls of Fundación MAPFRE Recoletos



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Braking tests carried out at the Sambódromo do Anhembi in São Paulo

## Braking tests to tackle the speeding problem

Within the actions undertaken by Fundación MAPFRE to improve road safety, most noteworthy are the studies conducted in both Mexico and Brazil in 2018 to raise awareness about the risks inherent in driving at inappropriate speeds on the road, where vulnerable users are involved in the vast majority of

accidents. In 2017 alone, more than 10,500 people died in Brazil, while over 78,000 sustained a permanent disability and nearly 10,000 suffered some kind of injury (according to a report published by Fundación MAPFRE in Brazil). ✕

**la fundación** Fundación MAPFRE magazine Chairman of the Editorial Board Ignacio Baeza Director Javier Fernández González Published by MAPFRE Corporate Communication Editorial & Advertising Dept. Ctra. de Pozuelo 52. 28222 Majadahonda. Madrid T 915 815 359. comunicacion@mapfre.com www.fundacionmapfre.org Distributed by Fundación MAPFRE Marketing Area. Pº de Recoletos, 23. 28004 Madrid. informacion@fundacionmapfre.org Editorial Production Moonbook S.L. contenidos@moonbook.es Infographics Gorka Sampedro Printed by Edipack Grafico, S.L. Legal Deposit M-26870-2008 ISSN 1888-7813 The publication of this magazine does not necessarily imply agreement by Fundación MAPFRE with the contents of the articles and works therein. The reproduction of articles and news is duly authorized, provided express authorization is sought from the publishers and the source is acknowledged. Cover image Berenice Abbott, *Aerial View of New York*, March 20, 1936. International Center of Photography, Gift of Daniel, Richard, and Jonathan Logan, 1984 (786.1984). © Getty Images/Berenice Abbott

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Berenice Abbott  
*Bread Store, Bleecker Street 259, Manhattan*  
The Miriam and Ira D. Wallach Division of Art, Prints and Photographs, Photography Collection, The New York Public Library, Astor, Lenox and Tilden Foundations  
© Getty Images/Berenice Abbott

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**BUGAMAP**, WHEN PLAYING AN INSURANCE GAME IS JUST AS EXCITING AS MONOPOLY



**QUALITY SLEEP, QUALITY OF LIFE**



© iStock

CONFERENCE **FROM VISION ZERO TO TARGET ZERO?**





## **Pere Navarro, director general of the DGT (Spanish Traffic Authority)**

**“Helping others is one of the few things in life that make sense”**

TEXT: NURIA DEL OLMO. @NDELOLM074 PHOTOGRAPH: MÁXIMO GARCÍA

He is a road safety activist and, as such, has returned to the front line. His goal is clear: to reduce traffic accidents and see to it that Spain sets the road safety benchmark for the whole world. Also to raise awareness among the public and explain the social drama that stems from stepping on the gas, using a cell phone and drink driving.

It is five in the afternoon at the DGT headquarters in Madrid. Pere Navarro (Barcelona, 1952) receives us in his office on the second floor of a building that houses the central services of the DGT, one of the institutions with the best reputation in Spain. We talk about cell phone addiction, his work in Morocco and his return to Spain. He admits he cannot find anywhere he wants to live more than in his own country. He feels the people here are incredible, generous and understand the importance of slowing down, as well as the need for the driving license points system. And he adds that, unlike other countries, Spaniards respond when things are explained properly to them.

**You are back in a position you held from 2004 to 2012. What have you been doing in the meantime?**

I left Spain. I had to choose between Paris and Rabat, and it took me three seconds to choose Morocco, where I lived for almost four years. I worked there as a counselor at the embassy, taking charge of matters affecting the Spaniards who, after the Civil War, migrated to Tangier and Casablanca, and are now in a vulnerable position. Going overseas is something I'd recommend to everyone. Adapting to a different culture makes you question many things you never even considered previously. That's important. There's a custom in Morocco that I like. First off, you ask people about their family and their health, and only then do you ask permission to send them an email. Asking about work is frowned upon. Now that I'm back, I have really fond memories of that time.

**There are many people who missed you and have applauded your appointment. Are you aware that many remember you as the best DGT director general ever? How have you dealt with coming back?**

There's a lot of pressure. Past successes do not guarantee anything. I've come back because I feel I can help, because I believe I can be of use. It forms part of my philosophy. In life, there are few things that make sense and one of them is the ability to help others. If you think you can contribute, you're almost obliged to accept the challenge.

**After you left this institution, one of the country's most reputed, they failed to reduce fatalities; in fact there was an upward shift in the mortality curve. The number of victims on our roads has risen in recent years. Why do you think this is?**

Today there are nearly 900 fewer traffic police and almost 900,000 fewer sobriety checkpoints have been set up. We are well aware that, the greater the police presence, the fewer accidents occur and, therefore the fewer victims there are. The fundamental problem was that the sense of impunity had increased. Road safety is an equation with four variables: training, information, monitoring and control. The latter two are key. I believe what the European Union affirms. Compliance with traffic legislation is the most effective way of reducing accident and victim numbers. In this regard, the countries with the best results are those with the most effective authority systems. If you cut down on monitoring, people speed and drink more. These have also been difficult years, with the financial crisis, where there were clearly other priorities on the political agenda. And the results reflect this.

**How do you feel you can help buck this trend?**

In the first place, by opening the debate. Because, as I said earlier, this issue has to be put back on the political agenda. Secondly, it's essential to underscore the role played by civil society, which is really decisive. And thirdly, by adopting certain measures, which is what affords credibility to a government, to political discourse. In Spain, we have many problems, but there are few that lead to 1,830 deaths and 9,500 seriously injured. What other situation leaves a similar trail of blood? Within a few years, nobody will be able to explain how we could put up with this level of suffering.

**One of your first decisions was to review speed limits. What reactions have you come up against?**

The truth is that we've been pleasantly surprised. I believe this is all because we've outlined the reasons why we're considering these changes, resulting in the



comprehension and willing acceptance of the general public. 75 percent of fatal accidents occur on secondary highways, and about half are due to vehicles running off the road, which clearly shows they were going too fast. Spain is the only EU country where the 100 or 90 km/h limits were still established on the basis of whether or not there exists a shoulder. With the exception of Poland and Romania, there were barely any European countries left where driving at 100 km/h was permitted on this kind of highway. Once again, if you explain things, citizens respond.

**“To reduce accident rates it’s essential to adopt certain measures, which is what affords credibility to a government, to political discourse”**

**You introduced the points-based license system, which certainly marked a turning point in road safety policy. Do you feel it has lost its effectiveness?**

The points-based license system was launched in July 2006, which means it’s time it was updated. This is what we intend to do now, because, among other things, at that time WhatsApp didn’t exist. Now it’s a real problem and it’s important to reflect this. There will also be greater penalties for not buckling up or not wearing a crash helmet, and we’ll simplify aspects related to drivers recovering their lost points, always provided that no



“I think we’ve been sleeping on our laurels. Over the past four years accidents and fatalities have increased, forcing us to sound the alarm. We must explain the true drama of an accident, resorting to hard-hitting campaigns so society reacts”



further offenses are committed for two straight years. I believe this points-based system was a tremendous innovation, as drivers were held directly responsible for the first time for their behavior behind the wheel. They are the ones managing their points and this, generally speaking, is appreciated.

**You are back with hard-hitting awareness campaigns. Why do you feel they are necessary?**

I think we’ve been sleeping on our laurels. Over the past four years accidents and fatalities have increased. This forces us to sound the alarm and explain the drama an accident actually entails. Society must react and be more aware. This year’s campaign is directed especially at young people, trying to put across the full consequences of ending someone’s life as a result of breaking the rules. The messages are clear and highlight true-life situations: you won’t be able to look at yourself in the mirror; you’re going to end up in court; you may go to prison; and you’ll definitely have a criminal record. We want the public to come to the conclusion that it’s not worth the risk.

**There will be tougher penalties for using a cell phone while driving. Is increasing fines and imposing points penalties enough?**

The cell phone is mainly a social problem, although it’s true that it impacts directly on road safety. People still believe alcohol is the leading cause of accidents; however, the truth is that, since 2016, distractions top the list, above excessive or inappropriate speed and alcohol consumption. This is why we are focusing on educating, informing and raising awareness, as well as increasing penalties for the manual use of cell phones. We need to engage everyone, from society to the operators and manufacturers, to tackle this problem. I’ve met people who go on a cell phone ‘fast’ once a week. Steps are already being taken to combat this addiction.

**Have you tried it?**

I must admit I haven’t. Whenever I leave my phone behind, I go back for it. My work demands this. However, in the car, I activate driving mode. You should always keep both hands on the wheel. Nor am I in favor of using screens and being able to program a navigation device with the vehicle in motion. This is something



that worries us. We have found that, after talking on a cell phone for a minute and a half (even with hands-free), drivers don’t perceive 40 percent of signals, their heart rate accelerates and it takes them longer to react.

**Many people are knocked down due to alcohol and the same debate arises again and again. Do you feel the Criminal Code is too lenient with this behavior?**

I don’t think so. At the time, we made great progress when driving with high blood alcohol levels was introduced as an offense in the Criminal Code. It’s true that we’re reviewing some aspects related to the paradoxical situation whereby the sale of alcohol to young people is prohibited and yet they may drive

with a blood alcohol level of 0.15. There is a draft proposal, yet to be approved by the Lower House, urging the government to boost commitment to *zero* tolerance of *alcohol* in the under-18s.

### **You are particularly concerned about road rage.**

This is undoubtedly a serious matter, as it's a kind of violence that affects people who do everything in their power to be responsible road users, yet they unfortunately encounter drivers who cut them up or crash right into them. The most graphic case is someone who goes out running or riding a bike on a Sunday morning and comes across a driver who has not yet gone to bed, is driving too fast and causes an accident. This gives some idea of the drama behind a traffic accident. The victims complain that we call this kind of situations an accident, and they are perfectly right. This is not accidental. Someone who is driving at 200 *kilometers an hour* or has consumed alcohol already knows what may happen.

### **How can we fulfill our Vision Zero?**

We've spent our whole lives blaming drivers. If they drink, if they don't fasten their seat belt, if they break the speed limit... What is interesting about Vision Zero is that it stems from the idea that sometimes people drink and step on the gas. We engineers also bear some responsibility, with the vehicles and infrastructures we design, here and throughout the world. In short, it's a question of rethinking things, sharing the responsibility and, above all, coming together to put forward solutions that can help reduce the number of accidents.

### **There are ever more people riding bicycles and scooters. What aspects are going to be included in the new legislation you are working on?**

It's a text that proposes some basic ideas. It will require these vehicles to have a type approval certificate; stress that the sidewalk is a sacred space, exclusively for pedestrians; limit their use to certain types of streets, making it clear that they cannot be used on

**“I believe this points-based system was a tremendous innovation, as drivers were held responsible for the first time for their behavior behind the wheel”**

highways; and they will be included in the Vehicles Regulations, thus enabling us to legislate other important aspects such as alcohol consumption and the use of headphones, for example.

### **How can we reduce traffic congestion in our cities?**

Our cities fulfill a statistical principle known as the 80/20 rule, which means that 20 percent of the streets endure 80 percent of the traffic, while 80 percent of the streets handle 20 percent of the traffic. Our challenge is to calm the traffic, reduce the speed limit to 30 km/h so that pedestrians, bicycles, motorcycles and cars can coexist peacefully, while facilitating entering and leaving the city, and preventing cars from moving around the center all day long. This is the model we are aiming for, which will lead to fewer vehicles on the streets. We will soon become used to the shared taxi concept.

### **And in Latin America? What are the challenges there?**

The first challenge is that these countries need institutions, whether competent agencies or organizations, with the capacity to implement the road safety plans designed by their governments. The second objective is to promote monitoring and enforced compliance of the regulations, as we believe that the sanctioning procedures are deficient at this time and there exists a tremendous sense of impunity. Not handing out or collecting fines in the countries of this region is a fundamental issue for road safety, as is improving the infrastructure and limiting the importation of vehicles over five years old. Also warranting special attention are the motorcyclists, especially in Colombia, Peru, Ecuador and Costa Rica, where their numbers have increased the most and awareness campaigns are needed to avoid risks. The good news is that major advances are being made in road safety education, and the programs are working very well. ⊗

“In Spain, we have many problems, but there are few that lead to 1,830 deaths and 9,500 seriously injured. What other situation leaves a similar trail of blood? Within a few years, nobody will be able to explain how we could put up with this level of suffering”



The current director general of the DGT in one of the eight Traffic Management Centers the organization has all over the country, save Catalonia and the Basque Country, regions where this responsibility is devolved. The Madrid center is the most important and consists of a huge room with some 200 screens and monitors that are used to monitor and control the traffic, and coordinate all the other centers. At all times, from this room they can see one specific point on a Spanish highway and take action where necessary.

### *In a few words*

**MOROCCO:** my paradise lost.

**FAMILY:** they are my roots. Without roots, the first breath of air will break you.

**FINES:** indispensable.

**300 KM/H:** madness.

**SAFETY BELT:** the invention that has saved the most lives, after penicillin.

**EMIGRATION:** we are all emigrants. Plants, animals and people.

**POLITICS:** it should be the art of listening, putting yourself in the place of others.

**WISH:** that there will be fewer accidents and victims this year.

**WOMAN:** the major change in the 21st century.

**READING:** any work by the Austrian writer Stefan Zweig.

According to the UNESCO, “culture constitutes a fundamental dimension of the development process and helps to strengthen the independence, sovereignty and identity of nations”. Fundación MAPFRE enthusiastically strives to bring art closer to the citizens of the whole world

## Art for all

### Madrid

#### ANTHONY HERNANDEZ

Fundación MAPFRE Bárbara de Braganza Hall  
Until 5/12/2019



Anthony Hernandez  
*Forever #74*, 2011  
[Para siempre n.º 74]  
San Francisco  
Museum of Modern  
Art. Acquired by the  
Accessions Committee  
Fund  
© ANTHONY HERNANDEZ

### Madrid

#### FROM CHAGALL TO MALEVICH: ART IN REVOLUTION

Fundación MAPFRE Recoletos Hall  
Until 5/5/2019



Marc Chagall  
Sketch of the set design for *Mazel Tov* by Sholem Aleichem, 1919  
Private collection  
© MARC & IDA CHAGALL ARCHIVES, PARIS  
© VEGAP, MADRID 2019, MARC CHAGALL

### Barcelona

#### BERENICE ABBOTT

Fundación MAPFRE  
Garriga Nogués Hall  
Until 5/19/2019



Berenice Abbott  
*Bread Store, 259 Bleecker Street, Manhattan*  
The Miriam and Ira D. Wallach  
Division of Art, Prints and  
Photographs, Photography  
Collection. The New York Public  
Library, Astor, Lenox and Tilden  
Foundations  
© GETTY IMAGES/BERENICE ABBOTT

### Madrid

#### ESPACIO MIRÓ

Fundación MAPFRE Recoletos Hall  
Permanent collection



## Sitges

### DRAWINGS IN THE COLLECTION

Maricel Museum, CPS  
(Sitges Heritage Consortium)  
3/15/2019 – 6/23/2019

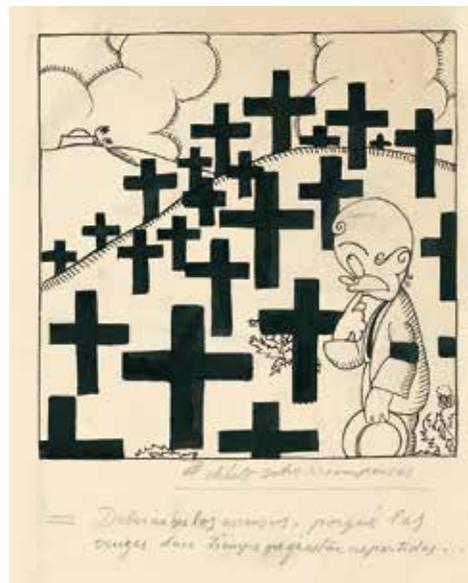


Egon Schiele  
*Schlafendes Mädchen*  
[Sleeping Girl], 1909

## Tenerife

### BAGARÍA IN EL SOL. POLITICS AND HUMOR IN THE RESTORATION CRISIS

Fundación MAPFRE Guanarteme  
2/14/2019 – 5/21/2019



Luis Bagaría  
*El proyecto de recompensas*  
[Reward Project], published in *El Sol* on December 1, 1921.  
© FUNDACIÓN MAPFRE COLLECTIONS

## Frankfurt

### GRACIELA ITURBIDE

FFI  
3/7/2019 – 6/30/2019



Graciela Iturbide  
*Lord of the Birds*, Nayarit,  
Mexico, 1985  
Gelatin silver print  
© GRACIELA ITURBIDE, 2009

## Mexico

### BRASSAÏ

Museum of the Palace  
of Fine Arts  
Until 6/16/2019



Brassaï  
*Vendedor de marisco, Sevilla*  
*Lobster Seller, Seville*, 1951  
Brassaï Estate, Paris  
© BRASSAÏ ESTATE, PARIS



## Brussels, Belgium

### NICHOLAS NIXON

Fondation A Stichting  
Until 4/7/2019

Nicholas Nixon  
*Babe and I, Savignac de Miremont, France*, 2011  
© NICHOLAS NIXON.  
COURTESY OF FRAENKEL  
GALLERY, SAN FRANCISCO.



#expoBereniceAbbott

# Berenice Abbott. *Portraits of Modernity*

TEXT: FUNDACIÓN MAPFRE CULTURE AREA

This exhibit offers a comprehensive overview of the career of the American photographer Berenice Abbott. Her body of work is among the most captivating of American photography in the first half of the 20th century and serves as a bridge between the avant-garde cultural circles of Paris and New York in the 1920s and 1930s. Fundación MAPFRE's Casa Garriga Nogués Hall until May, 19 2108.

The theme of modernity permeates the oeuvre of Abbott, from her portraits of the most avant-garde artists and intellectuals of the time, and her breathtaking views of New York City – which make up her project *Changing New York*— to her scientific photographs in which she portrays the results of various phenomena and experiments. On the whole, her photographs are an exceptional portrait of the modernity of the new century, the essential notion underpinning this exhibit.

In addition, putting Abbott's work on show in the year 2019 calls for a review of the very notion of "document", "artistic photography" and "autobiography". The fact is that, while the photographer's aim of eschewing the allegedly contrived nature of art is palpable in her images, the visual result is so rich and diverse that it is hard to categorize them as *documentary* works, and even forces us to acknowledge the ultimate impossibility of flawless "documentary photography".

Moreover, she is an essential figure when it comes to appreciating the work of Eugène Atget. Following the death of the French photographer in 1927, Abbott bought up his whole personal archive. For several decades she successfully promoted his work with true devotion. She encouraged the collection of his work in the United States, becoming a key figure in ensuring the photographer's critical acclaim and place in history.

Grouped into three thematic sections, nearly 200 period photographs make up this exhibition, produced by Fundación MAPFRE and curated by Estrella de Diego, professor of Contemporary Art at the Complutense University of Madrid and member of the San Fernando Royal Academy of Fine Arts.

This is the largest Berenice Abbott retrospective ever organized in Spain, with period works drawn from some of the most important American collections: the New York Public Library (New York), the George Eastman Museum (Rochester, New York), the Howard Greenberg Gallery (New York), the International Center of Photography (New York), the MIT Museum (Cambridge, Massachusetts) and the Museum of the City of New York (New York).

Following its run in Barcelona, it will be on show at the Fundación MAPFRE Recoletos Hall in Madrid (from June 1 through August 25, 2019).

Berenice Abbott

*Autoretrat – Distorsió, cap al 1930*

*Autorretrato, distorsión, ca. 1930*

*Self Portrait – Distortion*

16.8 × 13.7 cm, còpia de 1945-1950 / copy from 1945-1950

Courtesy Howard Greenberg Gallery

© Getty Images/Berenice Abbott



Berenice Abbott  
*Canyó: Broadway i Exchange Place, 1936*  
*Cañón: Broadway y Exchange Place*  
*Canyon: Broadway and Exchange Place*  
 25,1 × 20,3 cm  
 The Miriam and Ira D. Wallach Division of Art, Prints and Photographs, Photography Collection. The New York Public Library, Astor, Lenox and Tilden Foundations  
 © Getty Images/Berenice Abbott

portraits of the most avant-garde artists and intellectuals of the time soon acquired considerable popularity.

It was also at that time, in the mid-1920s, that Man Ray introduced Abbott to Eugène Atget's photographs. His work made a tremendous impression on her; the qualities that – like few others – she was able to perceive in it instilled in her a profound respect for the French artist from the very outset, as well as providing her with an important reference point to aim for as a photographer: photography which, despite wishing to remain far removed from artistic pretensions, is much more than a document.

Upon her return to New York in 1929 Abbott embarked on the production of her greatest body of work: photographically documenting the growth of this city, to some extent inspired by the example of what Atget had done in Paris.

She worked independently on this project until, in 1935, she managed to finance it with the help of the Federal Art Project program, which offered her a contract to work full-time on the series. These pictures were published in 1939 with the title *Changing New York* and achieved great critical and popular acclaim.

**Berenice Abbott (Springfield, Ohio, 1898 - Monson, Maine, 1991)**

Berenice Abbott started studying at Ohio State University in 1917 with the intention of becoming a journalist. She only stayed there for a few months and, in 1918, she moved to the Greenwich Village district of New York, a stimulating meeting point for artists and intellectuals that facilitated her

first contact with creators such as Marcel Duchamp.

She then took up sculpture and, just three years later, she headed to Europe and settled in Paris, where she began working as an assistant in Man Ray's portrait studio and thus discovered her true vocation – photography.

In 1926 she set up as a freelance photographer and her

A year earlier, in 1934, she started giving classes at the New School for Social Research, where she remained as a teacher until 1958.

It was at the end of the 1950s that she embarked on another of her major projects: the photographic documentation of scientific phenomena, in collaboration with the Massachusetts Institute of Technology (MIT). Many of these images were extensively used throughout the 1960s to illustrate physics textbooks.

In 1959 the Professional Photographers of America association considered her one of the top ten female photographers in the country.

Her work was the subject of a retrospective exhibition in 1970 at the MoMA (Museum of Modern Art) in New York and, in 1983, she became the first female photographer admitted to the American Academy of Arts and Letters. In 1988 the French Government named her *Officier des Arts et Lettres* and she also received the Master of Photography prize, awarded by the International Center of Photography in New York.

She died in Monson on December 9, 1991.

Berenice Abbott  
*Janet Flanner a Paris, 1927*  
*Janet Flanner en Paris*  
*Janet Flanner in Paris*  
 25.4 x 20.3 cm

The Miriam and Ira D. Wallach Division of Art, Prints and Photographs, Photography Collection. The New York Public Library, Astor, Lenox and Tilden Foundations

© Getty Images/Berenice Abbott

## OVERVIEW OF THE EXHIBITION

### 1. Portraits

The first section of the exhibit comprises some of her portraits of the most groundbreaking characters of that era.

Beneath her groomed, formal appearance there lay more than just an excellent photographer:

they all suggest that Berenice Abbott was building up an archive, documenting a certain typology of what was considered modern. She mainly portrayed the life project of a group she formed part of: that of the “new women”, willing to live on the



We can witness that duality whereby her works are both documentary – as proposals for archival “typologies” – and, at the same time, beautiful examples of an artistic, and even autobiographical, project

margins of social conventions in order to safeguard their freedom. Likewise, in their portraits, the men revealed a less monolithic masculinity than usual.

Thus, while Abbott sought to present certain “typologies” with these portraits, we are looking at a series of works with a clearly autobiographical slant, for the photographer herself formed part of the group she was portraying.

From the very start of her photographic career, we can witness that duality whereby her works are both documentary – as proposals for archival “typologies” – and, at the same time, beautiful examples of an artistic, and even autobiographical, project.

## 2. Cities

The exhibit’s second section includes Berenice Abbott’s

Berenice Abbott  
*West Street, 1932*  
 19.1 x 24.3 cm  
 International Center of Photography, Purchase, with funds provided by the National Endowment for the Arts and the Lois and Bruce Zenkel Purchase Fund, 1983 (388,1983)

© Getty Images/Berenice Abbott





Berenice Abbott  
*El Rockefeller Center, cap al 1932*  
*Rockefeller Center, ca. 1932*  
 17.8 x 16.8 cm  
 Courtesy Howard Greenberg Gallery  
 © Getty Images/Berenice Abbott

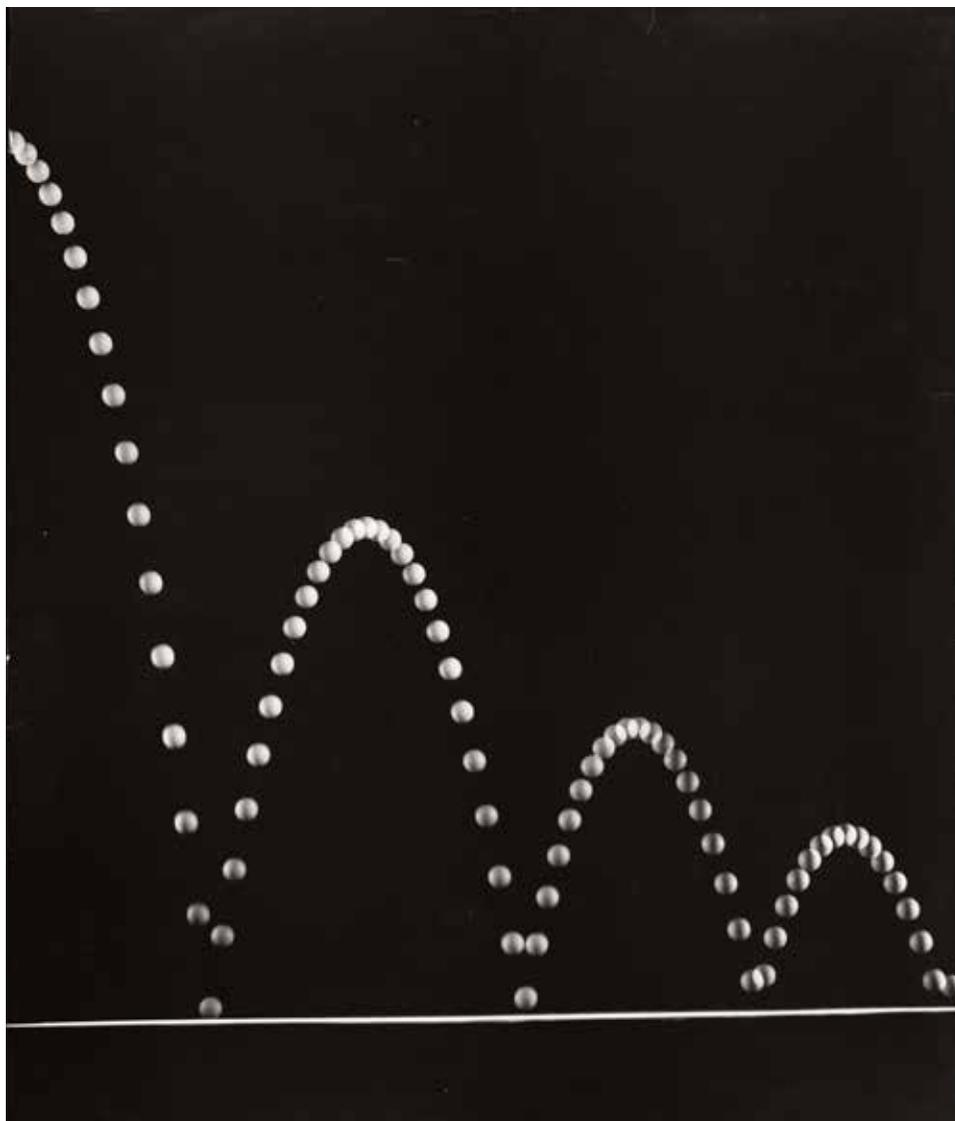
dazzling, spectacular portrait of New York City during the 1930s. Abbott's modern eye was undoubtedly able to perceive the infinite possibilities this city offered for conveying that unique modernity for which it is still emblematic today. Through her lens, New York becomes a living being, an extraordinary character that reveals itself to its visitors through its striking skyscrapers,

the hustle and bustle of its crowded streets, and the diversity of what its shopwindows have to offer.

She also draws us into some of its poorest neighborhoods, which again must be seen as a symptom of the modernity of a woman who does not hesitate to tackle this other reality.

For all these reasons, this series is the most notable of her whole oeuvre. It also bears

Through her lens, New York becomes a living being, an extraordinary character that reveals itself to its visitors through its striking skyscrapers, the hustle and bustle of its crowded streets, and the diversity of what its shopwindows have to offer



Berenice Abbott  
*Pilota rebotant en arcs decreixents, 1958-1961*  
*Pelota rebotando en arcs decrecientes*  
*A Bouncing Ball in Diminishing Arcs*  
 54.6 × 45.7 cm, fotografia muntada damunt masonita sense protecció / unprotected photograph mounted on masonite  
 Berenice Abbott Collection, MIT Museum.  
 Donated by Ronald & Carol Kurtz  
 © Getty Images/Berenice Abbott

and twenty-eight of them are present here, on loan from the MIT Museum. Sixteen of them are displayed in the same way that Abbott herself originally prepared them to be exhibited: unprotected and mounted on masonite or hardboard.

We are once again witnessing that duality which runs through all her work: these are photographs documenting physical phenomena (in fact, they were used to illustrate text books) and yet, at the same time, they demonstrate Abbott's exquisite imagination and creativity. In each of them she offers unexpected solutions for that task of "documenting" – handling incredibly astutely an interplay of ambiguous, powerful lights – which, in some way, takes us back to her earlier pictures of New York.

Yet again, pure transformation has been identified by the modern eye of Berenice Abbott and captured by her camera, generating prodigious images. ⊗

testimony to some places that have disappeared, as well as the construction of other traditionally emblematic sights.

Given Abbott's fascination with Eugène Atget and her disinterested, lifelong dedication to championing his work, eleven of the French artist's photographs, printed by Abbott in 1956, are included to complete this section, forming a dialog with her own works.

### 3. Science

The third and final section of this exhibit focuses on her photographs of scientific experiments and phenomena. She started working on them in the late 1950s, forming part of the Physical Science Study Committee (PSSC) at the Massachusetts Institute of Technology (MIT). The archives of this prestigious institution hold a good part of these scientific pictures by Berenice Abbott,

## THE CURATOR'S CHOICE

ESTRELLA DE DIEGO\*

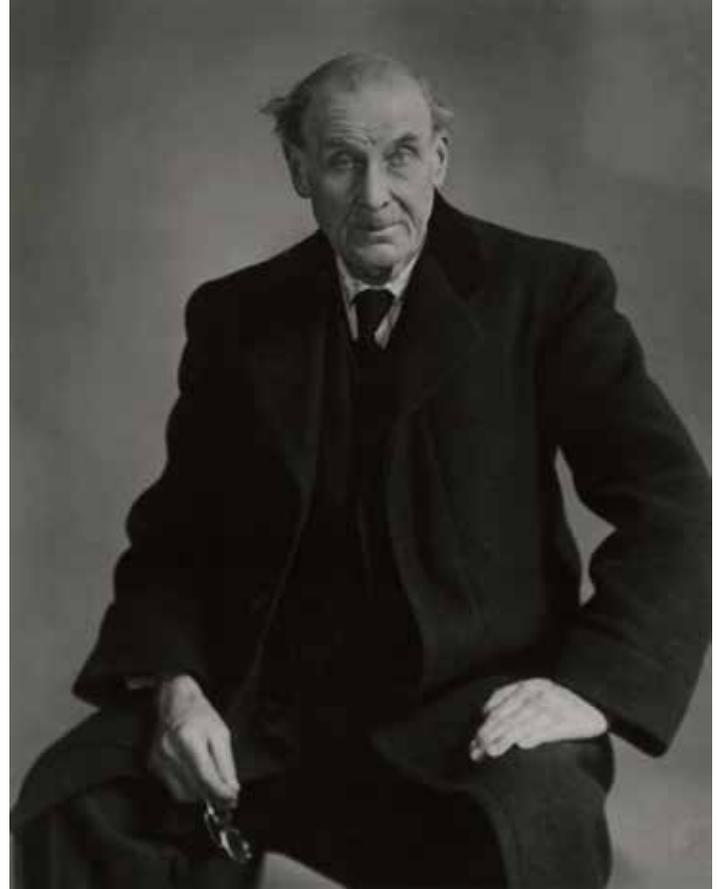
In 1927 Berenice Abbott took front and profile portraits of Eugène Atget, the photographer adored by the Surrealists. It is an amazing interplay that mimics unexpected documentary-style, archive work, almost police-like – in the 19th century style of Bertillon – while also highlighting Abbott's extraordinary quality as a portraitist of an intellectual, modern class, which she came across for the first time on arriving in Greenwich Village (New York) from her native Ohio.

At that time, Greenwich Village had not yet turned into that chic bohemian neighborhood it would later become. However, back in 1918, its most avant-garde inhabitants were already trying to turn art, literature and prevailing customs on their head. This was the meeting place for certain, shall we say, "new women", independent characters who had been exploring gender freedom since the late 19th century. Baroness Elsa von Freytag-Loringhoven – model, vaudeville artist and incarnation of Dadaism in the United States; the English poet Mina Loy; the American designer and model Clara Tice; or the writer Djuna Barnes – photographed by Abbott – were all seeking their destiny, breaking free from all the established norms, as was Abbott herself. These are the same "new women" that the photographer found years later in Paris, where

she took portraits of other daring figures on the artistic scene – such as Marie Laurencin or Peggy Guggenheim – together with writers like André Gide or Jean Cocteau. Indeed, while these are truly wonderful portraits, it is no less true that she used them to document that segment of the population to which she herself belonged: people who were creative and modern, just like the way she constructed these images.

In all of her snapshots – ranging from her portrait series, her images of New York from the fabulous series *Changing New York*, with its magnificent portrait of the city, right up to her final scientific works – Berenice Abbott, a friend of Man Ray with whom she took her first steps in photographic techniques, had put forward one clear idea: the old points of view were no longer valid for portraying the new heroes or the new cities.

Just as Atget – so venerated and championed by Abbott in the United States – had done with the streets of Paris, using her camera she pursued that New York which reveals a city turned into a portrait. Moreover, for her a photo is a means to be free, to explore even those places not deemed appropriate for a respectable young woman. "I'm not a decent girl. I'm a photographer. I go anywhere," she replied on hearing someone express



concern for her roaming through such dangerous neighborhoods.

Like her admired Atget, Abbott was to become one of the most fascinating reporters of her time, the novelist of a whole era. "He will be remembered as a historian of urbanism, a genuine romantic, a lover of Paris, a Balzac of the camera, whose lens enables us to weave a magnificent carpet of French civilization," Abbott said of Atget. She too will be remembered as the chronicler of a whole era. ⊗

Berenice Abbott  
*Eugène Atget, 1927*  
International Center of Photography,  
Purchase, with funds provided by the  
Lois and Bruce Zenkel Purchase Fund,  
1984 (115,1984)

© Getty Images/Berenice Abbott

\* Estrella de Diego is professor of the History of Modern and Contemporary Art at the Complutense University of Madrid and an independent curator. In November 2016, she was inducted as a member of the San Fernando Royal Academy of Fine Arts.



# Optimism reigns among women in the third sector

TEXT: CRISTINA BISBAL IMAGES: LAURA MARTÍNEZ LOMBARDIA

One way of understanding the more committed, sustainable, solidarity-based economy – the third sector – is forging a path between the public and private sectors. This social economy was discussed at the Demos Forum, where Fundación MAPFRE participated to disseminate a new way to invest, namely through Socially Responsible Investment. But, in addition, we were able to take note of the views of some of the women participating in this event, both members of foundations and ordinary citizens. They all coincided on one word to define the future for the third sector and civil society, and that word is OPTIMISM.

**OPTIMISM.** This was the widespread feeling among those attending the Demos Forum, held last November in Madrid. And we are not talking about low-profile optimism. Nor optimism in people's manner or appearance. But rather in its broadest sense. Optimism in a really big way. In capital letters. Those present declared themselves to be optimistic and stated that, despite the many gloomy predictions, things are going to get better. And that is thanks to the engagement of citizens, groups and companies.

Those working to improve the lot of others underscore the strength of civil society. This is the case of Rosalía Arteaga, former president of Ecuador and CEO of the Fidal Foundation. "The different groups that make up civil society, whether in NGOs or other institutions, have a truly important role to play. Firstly, they are often the ones who sound the alarm about certain

situations. Secondly, they reach areas the state does not or cannot reach. And thirdly, they deal with a huge range of issues. And that gives them tremendous strength." This woman of the world, who believes quality education is essential for the future, understands that we are living in a time of hope ("Latin America is a continent for hope!") with many changes taking place, "a world of uncertainty" that has become very small thanks to globalization.

This is precisely another of the circumstances that will mark civil society, according to Arteaga: "We're living in a global world in which we must increasingly introduce respect for differences. I am myself and my circumstances, as Ortega y Gasset once said. I want to be respected, but, at the same time, I have to respect. With so much globalization, it is precisely local features that help

Credit of the images (clockwise from top left): Isabelle Le Galo, Rosalía Arteaga, Silvia Bueso, Donzelina Barroso, Sonia Mulero and Blanca Tapia.



preserve identity. From that cultural and anthropological study of local identity, we should be able to find what is needed to achieve that future world.” It is true that not everything can be positive. It would be too naive to think that way. And the former president of Ecuador feels that one of the hurdles is international politics and the relations between different nations: “The associations that were created to push multilateralism are going through a profound crisis. Those of us who are optimists believe there will be solutions. I believe in science and technology as possible answers. We humans are marked by our habits,

so difficult to change. Science and technology are key to achieving these changes in our habits, rather than striving to raise awareness among all human beings.”

It is precisely globalization and internationalization that often present benefits. One of them is the existence of the European Fundamental Rights Agency, an institution that works with over 700 organizations, including civil association groups, NGOs, legal and religious associations, etc. Blanca Tapia is its Communication Projects Manager. And part of her job is maintaining regular contact with a wide range of organizations of this

**Those working to improve the lot of others underscore the strength of civil society**



“We’re living in a global world in which we must increasingly introduce respect for differences. I am myself and my circumstances, as Ortega y Gasset once said. I want to be respected, but, at the same time, I have to respect”



kind. Fruit of that communication, they have determined what the main issues they face actually are. And the way to mitigate them in the future. One of the areas in which the agency is going to work shortly is on improving the regulatory framework. Tapia: “We cannot fight against the laws of the countries. We must find the key to respecting domestic legislation.” In other words, see to it that any legislation enacted is designed to “ensure that no disproportionate requirements are imposed on civil society organizations and do not impact in a discriminatory fashion on them, thus reducing the space for civil society. In doing so, they must fully

respect the applicable legislation of the EU and of any pertinent international treaties.”

The other major issue for civil society organizations is – as is only to be expected – funding. As Tapia says: “We must ensure that the bureaucratic chores when seeking financing are vastly simplified.” One of the Agency’s documents goes on: “In order to guarantee free movement of capital, civil society organizations must have the freedom to solicit, receive and utilize funding not only from public bodies in their own country, but also from institutional or individual donors, public authorities and foundations from other States or

“I believe we are experiencing a social tsunami of generosity. People who mobilize others to support them with financial or non-cash contributions”

international organizations, agencies or bodies.”

**MONEY.** The major problem for the Third Sector: securing funding, while always bearing in mind transparency and independence. This is where people like Silvia Bueso come in, as

them with financial or non-cash contributions. And we’re going to see more and more of this movement. And in every sphere: social, cultural, educational, health, research... Yes, the idea is to put an end to differences and inequalities. People have to understand that things can be



an expert in communications and fundraising. She is an unrepentant optimist, capable of conveying that feeling to everyone she talks to: “I believe we are experiencing a social tsunami of generosity. People who mobilize others to support

changed.” And boy are they changing! “The good news is that generous souls with a big heart help to draw in ever more generous souls. They are rather like social startups dedicated to helping others. That’s why I see a rosy future and more for the

third sector. The context is one of severe cuts in state aid for social issues. And where the State does not reach, we find these projects led by WAW people with WAW projects and WAW leadership striving for a better world.” That is where her pleading work – or, as she says,

One of the reasons for Bueso’s optimism has to do with the fact that companies are interested in having their brands create “solidarity conversations”.

Sonia Mulero, director of the Banco Sabadell Foundation, agrees with Silvia on this point and on



being a “pleadologist” – comes in. Of course, before pleading, you have to give and know how to communicate. If successful, and it seems to be well on track, “foundations and other associations are going to be the social, generous part of society.”

several others. “I feel the third sector has a great future. And that’s because of the youngsters. For them, the social involvement of companies is most important. Moreover, companies are interested in their workers participating or having participated

in volunteer work, something that had not happened until now. So much so that they often ask candidates to specify in their résumé whether they have done volunteer work.” And there is still more, because, thanks to her own work, Mulero has also found that “putting the talent of businesses at the service of the third sector is interesting.” In Banco Sabadell, for example, they are trying to get workers to consider volunteering a work incentive. And they are achieving this.

But communication is often a stumbling block. Another point on which Bueso and Mulero agree. The latter declares: “You have to explain really well to your funder what your

project is, demonstrate the differential value proposition you are presenting, but also the impact of what you do: be creative in order to sell value propositions.” And she goes on: “For me the keys to the future of the Third Sector are working on sustainable proposals as regards the economy and resources, and seeking new formulas for networking. And being capable of training internal talent. The impact has to be social; the management, business-like.”

In this sense, family philanthropy can also play an important role. The Rockefeller Foundation is a fine example. This is explained by Donzelina Barroso, Director of Global Philanthropy at Rockefeller

**Companies are interested in their workers participating or having participated in volunteer work, something that had not happened until now**



“The keys to the future of the Third Sector are working on sustainable proposals as regards the economy and resources, and seeking new formulas for networking”

Philanthropy Advisors. “This is now the seventh generation of the family engaged in philanthropy. They now have the advantage that young consumers are more aware of topics related to the civil society, and they are also interested in learning how

businesses operate in this regard. A company’s success lies in giving back to society what the latter has given it.”

In the light of everything heard in Demos, “any future world will be better.” Words of Rosalía Arteaga. ✖



### ***Fundación MAPFRE at the Demos Forum with SRI***

We are committed to social innovation and a new awareness when it comes to consuming and investing. Mercedes Sanz, manager of the Insurance & Social Protection Area at Fundación MAPFRE, was also present at the Demos Forum showcasing SRI (Socially Responsible Investment). “Sustainable investment interests them and affects all those people who wish to support projects

hoping to transform society, from a major investor to someone who only has a small savings account at a bank or has taken out a pension plan,” she declares. For this expert, the importance of “SRI” lies in the fact that “it turns the investment activity into a way of improving the world beyond the mere profit motive.”



# Sé Solidario, where small dreams turn into big dreams

TEXT: ANTONIA ROJO IMAGES: ISTOCK

Fundación MAPFRE's Sé Solidario program gives visibility to smaller organizations, and puts them in touch with companies and individuals fully committed to their social responsibility.

At the latest gala of the Goya Awards – presented by the Spanish Academy of Motion Picture Arts and Sciences – *Champions*, directed

by Javier Fresser, received the coveted Best Film award. And one of its actors, Jesús Vidal, warranted the historic distinction

of winning the best newcomer award, a first for an actor with visual functional diversity. In his emotional speech, one of the most

viewed moments of the event televised by TVE (Spanish public-service broadcaster), Vidal stated that “three words came to mind: inclusion, diversity and visibility.”

Many other champions in our country are striving to fulfill this threefold challenge specified by the prizewinning actor. Organizations born out of closely-felt needs or a commitment due to either proximity or firsthand experience. Likewise, those companies with a solidarity mission are also champions, as they support causes related to their underlying spirit and thus fulfill their responsibility to society. At the center of that network of the willing we find the Fundación MAPFRE program #SéSolidario.

One of the goals of #SéSolidario is to offer a voice to initiatives that are somewhat smaller, yet with a big heart, as well as training and economic support. The other goal is to serve as a bridge between those social needs and the desire of so many companies and individuals to satisfy them. How? Well, for example, by implementing corporate volunteering programs. Or supporting projects through micro-donation campaigns.

This is the case, for instance, of the foundation Tengo Hogar [I Have a Home], which currently houses 67 disadvantaged families. These are people who, faced with being left on the street due to some labor or economic setback, are helped to develop their full potential and regain a dignified life. “We provide access to housing, help them to restructure their sources of income

through job or self-employment opportunities, and undertake a personalized follow-up of the progress of all their needs,” is how the organization describes its work.

With them, Deisy and her son with functional diversity have regained the hope of a better life, while working and receiving training as an auxiliary nurse: “I want to keep fighting, as I now know I can make it, with the support of the foundation and many other people who have also helped me.”

In the case of the project “For a Better Future”, run by the Malaga association Altamar Education and Family, the aim is to combat school truancy and offer opportunities to children from the neighborhoods of La Trinidad and El Perchel, two areas severely hit by the consequences of poverty and marginality.

Or the stories of the foundation Friends of the Elderly, where people like Candelas have found a “princess” – “the princess of my dreams” – in Guadalupe, the volunteer who has been visiting her for ten years. Like her, a further 800 senior citizens benefit from the emotional support offered by their volunteers, which prevents them from being isolated from their social environment, thereby enhancing their quality of life.

At the other end of the scale are the children with intellectual disability attended by APANID, an association that has been going for half a century, which has created a project with the most poetic name possible: “The powerful key of my

gaze opens new horizons.” But also concrete proposals such as the use of electronic tablets and computers with optical recognition, so as to help children with special needs communicate with their families – in some cases for the first, truly emotional time – and foster their independence and learning process.

Likewise, children are the ones cared for by the Ana Carolina Díez Mahou Foundation in Santander. In this case, those with genetic neuromuscular diseases (mainly mitochondrial disorders and muscular dystrophies). “The most important thing is not to think what those children cannot do, but rather focus on what they can achieve,” the volunteer Fátima Escudero adamantly states, as “this is what can bring happiness to the child, as well as their families and all those around them.” This was the initial goal of the project “First Star”, which provides 70 children with individualized care including physiotherapy, water therapy, music therapy and dog therapy, in facilities specially adapted to suit their specific needs.

All of them are already “champion” projects for all the people they attend, support or help, thanks to the loving care inherent in manifesting their firm commitment to others in a truly artisan manner. Champions who, thanks to the #SéSolidario program, can enhance their “brands”, overcome their limitations, achieve new goals, and win those medals that can only be achieved thanks to the happiness of others. ✕





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# Teaching the Teachers

TEXT: MIGUEL ÁNGEL BARGUEÑO IMAGES: INTERED

Providing tools to achieve truly inclusive education is the goal of a teacher training project that has been ongoing in the Dominican Republic since 2015.

Until recently, in many corners of the world, children who had some disability or showed learning problems grew up within the confines of their home. Any chance of making progress was limited or nullified. This was especially frequent in rural areas of the Dominican Republic. To such an extent that the authorities in that country launched a campaign with the slogan: “Come out of hiding.” “Sometimes, their parents concealed them out of shame; sometimes, through ignorance, their precarious economic condition or because there were no schools where they lived. In such cases, they were doomed to be marginalized by the incomprehension of their teachers. It was important to show that these children, with their special needs, are entitled to an education. We need to ensure there are places for them and adapt teaching systems,” says Beatriz Gallart.

From Spain, Gallart has been living there for six years, the last four devoted to implementing that idea. As coordinator of the delegation of the InteRed NGO in the Dominican Republic,

she oversees the Diploma in Inclusive Education her NGO – in collaboration with Fundación MAPFRE and several local official institutions – created in 2015. InteRed understands inclusion in its broadest sense. As the person in Spain responsible for the Dominican Republic delegation, Ana García Morales, explains that “the aim is to ensure that education reaches all children, regardless of their circumstances, their particular situations and their capabilities, which may be very different.” They focus on any diversity we may come across in the classroom. “You find children with some kind of motor or intellectual disability; with Down syndrome or autism; but also blind or deaf children, etc. That’s the reality. But there are also those with hyperactivity, inattention or attention deficit, etc., or who have a complex reality at home, with their family or their immediate environment, which also affects their learning process,” she explains.

The Diploma course targets public education teachers, as well as professionals working with children at risk of exclusion.

The objective is to provide these educators with specific tools so that they can give their pupils the education they deserve. Until now, the teachers experienced frustration every time one of these children came into their class. “At first, they told us that they felt it was a burden, and guilty because they didn’t know how to respond,” Beatriz Gallart states. “When they have a pupil with some kind of disability, they sometimes don’t even know exactly what syndrome they have. There are teachers who don’t want them and throw them straight out of the class, and the parents take them home. Or the school leadership team moves them to another class, as another teacher is willing to accept them. This happens continuously. There is no capacity for response within schools for this.” Outside the schools, the care centers for children with a disability do know how to act, “but they only intervene occasionally,” Gallart adds. “They work on coordination, if that is the problem, or speech, but that child has to participate in society, and the school is a social space in



which they must be integrated. Through this Diploma course, they have learned ways to intervene.”

So, every year, in the Poveda Cultural Center of Santo Domingo – an institution of recognized prestige in the country, specializing in teacher training – 40 teachers, psychologists, physiotherapists and other health professionals attend this Inclusive Education Diploma course. With a duration of 172 hours, it is divided into several modules imparted over five months (classes are generally held on Saturdays, so as not to interfere with the educators’ daily work routine). “The faculty sometimes lacks strategies, that habit of researching, studying, continuously rethinking how to give classes, so as to hone their skills and thus enable their students to develop their

capabilities to the full. In a classroom you may come across very different realities, and the teacher faces an important challenge: firstly, to identify such diversity and, then, to be able to respond adequately. That is the key objective,” Ana García Morales explains. The selection process to take the course is agreed upon with the Dominican Republic Ministry of Education. The professionals imparting the classes are local specialists in each of the different fields.

The project has grown over the past four years. The program becomes more ambitious with each year that passes. Since last year, the course includes a practical part. Since last year, the course includes a practical part.

Divided into groups, the participants first have to undertake theoretical research into a particular problem and,

afterwards, visit a specialist center. “At the end of the course, they have to detail what plan of action they followed in their place of work, and what impact it had,” says Gallart, clearly excited about its evolution. “It has now been suggested we should offer a master course,” she boasts. InterRed has been operating since 1995 undertaking various initiatives in the Dominican Republic. “This is a country with a great potential and a highly motivated civil society; despite its complexity, it’s a nice place to work and very open to positive changes,” Gallart adds.

#### **Education as a driver of change**

Education is one of the fundamental pillars of Fundación MAPFRE’s social action work. It is also one of InteRed’s key lines of action, focusing on inclusiveness and, in this case, targeting educators. The latter are considered key actors for ensuring the personal and social development of children and youngsters. “Education is the driver of change in any society,” is the view of Ana García Morales. “Having access to education furthers your personal development. It offers you opportunities not just at a professional level, but also on a personal level, multiplying the options for your fulfillment. The possibility of participating in society, in your community, interacting with your family... That is the basis of an individual’s development. That’s why we



The teacher faces an important challenge: firstly, to identify such diversity and, then, to be able to respond adequately

speak of transformative education: it broadens our knowledge, but also values, visions and ways of understanding the world. And that's going to lead to us living and participating in this world in a different way, something that will affect our well-being, of course, and that of all those around us."

These initiatives end up forming a kind of chain, in which all the actors involved learn something. The teachers enhance their skills. Some of them have truly striking stories to tell, such as that of Nathali Jiménez, an educator in a penitentiary center and, at the same time, the mother of a child with cerebral palsy. "I've learned that the concept of inclusive education implies that all children, young people and adults within a given community can learn together, regardless of their circumstances, whether personal, social, cultural, religious, etc. Today I feel a great responsibility to transmit and apply what I've learned, for I was trained to make that change and be a more inclusive person," Jiménez declares.

Our pupils reap the benefit of what we teachers have assimilated. And, finally, the organizers themselves can learn a great deal from it. These projects spawn highly enriching synergies, with the result that an experience in the Dominican Republic may end up contributing ideas for setting up a similar project elsewhere in the world. This is confirmed by Andrés Díaz, InteRed's program coordinator.



"It's not just a question of going there and approving a project; rather, we want that experience to have an impact on other projects we're running, albeit with different realities." For example, the knowledge acquired in the Dominican Republic program could feed into actions such as that which InteRed is now initiating in order to address intercultural and gender topics with minors newly arrived in Spain. "In the future, we'd like to see certain experiences offering feedback to others," he states. Moreover, collaborating with Fundación MAPFRE is of great value to InteRed. "Contrasting ways of working constitutes an important learning opportunity for us," Díaz believes. In a couple of phases of this project, MAPFRE personnel imparted some of

the modules within the teacher training process.

At present, the Diploma course is a robust, deeply-rooted project within the education system in this country. "We've consolidated an education intervention strategy based on inclusiveness. Likewise, we've established a consortium of various kinds of organizations – governmental, private, social, etc. – united by a common goal. And that's having a positive impact on educational policy in the Dominican Republic. In just four years we've produced a working model. We're fostering small changes that entail really big changes for each person who completes this training course. It modifies their daily work at school," Gallart points out. "And that impacts positively on children and their parents." ✕



# Investing from a sustainable viewpoint

TEXT: RAMÓN OLIVER IMAGES: LAURA MARTÍNEZ LOMBARDIA

Socially Responsible Investment (SRI) represents a major change of direction for financial investments, moving toward increasingly sustainable, socially responsible mindsets. Fundación MAPFRE is championing a way to invest that not only seeks profitability, but also pays a great deal of attention to the use to which these funds are put.



The image of Michael Douglas in the movie *Wall Street* – that financial ‘shark’ with his slicked-back hair, as full of arrogance as he was short on scruples, sporting flashy suspenders and starched collars – struck deep into the collective imagination. It was the end of the 1980s and the visionary film was already anticipating what, twenty years later, would end up exploding in the face of contemporary society. That quagmire of speculative financial practices where maximum returns took precedence over any other consideration. The message was clear: earn money no matter who gets hurt. An equation in which there was no room for ethical or social questions.

Nowadays, those suspenders still form part of the wardrobe of many of the current floor brokers, and the quest for dividends remains the legitimate goal of investors, but some things have indeed changed. “The image of the financial industry was severely damaged after the crisis of 2008 and the years that followed,” declares Alberto Matellán, Chief Economist at MAPFRE INVERSIÓN. On September 15, 2008 the resounding collapse of Lehman Brothers, the fourth-largest investment bank in the United States, eloquently symbolized the end of an era and that way of perceiving the financial markets.

The concept of “responsible investment” is not new at all. “Way back in the 16th century, the School of Salamanca – those who

## **The collapse of Lehman Brothers in 2008 symbolized the end of a way of perceiving the financial markets**

considered themselves the first economists in history – felt that investment, just like any human activity, should be bound by ethical limits,” recalls Matellán. The predominant materialistic and utilitarian philosophies of the 20th century blurred that notion, which is now making a strong comeback as a reaction to the excesses of the crisis. According to data from SpainSIF, sustainable investment now accounts for almost half of the domestic fund market. 46 percent of the collective investment institution and pension fund market, equivalent to a volume of 185 billion euros, already fall into this category. And the figures keep rising. The Global Sustainable Investment survey reckoned the increases in sustainable investment assets reached 60 percent between 2012 and 2014, and 25 percent between 2014 and 2016.

But what exactly is socially responsible investment? Mercedes Sanz, manager of the Insurance & Social Protection Area at Fundación MAPFRE, sums up this concept as “a way of investing that adds two

differentiating elements to merely seeking financial returns: ESG (environmental, social and governance) and long-term sustainability.” For this expert, the importance of “SRI” lies in the fact that “it turns the investment activity into a way of improving the world beyond the mere profit motive.” To this view, Matellán adds that, from a strictly economic standpoint, sustainable investments “strive to include all possible externalities in the analysis, so as to minimize the negatives and boost the positive aspects to the full.” A goal, he goes on, which can be achieved through various strategies: “exclusion (avoid investing in companies or institutions with bad practices), “the best” (invest only in companies with best practices) or “impactful” (those that pursue a specific extra-financial measurable objective).”

The terminology employed to refer to this type of financial operations can give rise to confusion. It is not the same to speak of “sustainable” investment – usually referring to massive investment products for both institutional clients (companies) and retail clients (mutual funds) – as “solidarity” investment, with its more philanthropic nature and which basically has more to do with funds that donate a portion of their returns.

### **Increasing awareness of small investors**

Institutional investors account for the vast majority of these



investments (93 percent, according to SpainSIF). However, the number of small investors who are also starting to look more closely at where their money is going has doubled in just two years. “Most savers are not concerned about knowing what is done with their investment when, for example, they opt for a fund or pension plan. But this is changing and people today are starting to demand explanations from their fund managers, not only wishing to know the evolution of its profitability, but also to ensure that their investments are in keeping with their principles. That’s the real concept of responsible investment,” Alberto Matellán remarks.

A lack of information is one of the greatest obstacles

## A lack of information is one of the greatest obstacles still separating small investors from this kind of investment

still separating small investors from this kind of investment. “Unfortunately, not all investment managers or financial advisers are ready to furnish that information, much less to perform the appropriate analyses,” Matellán laments. The fact is that a lack of transparency has been the norm in many of these operations over the years.

A situation which, nonetheless, is changing little by little thanks to social pressure and the increasingly evident accessibility to information provided by the new technologies. “Investors/savers should be fully informed and well advised about the products they acquire, and it is the company selling the product which should furnish that information,” states Javier Garayoa, president of SpainSIF, a meeting platform setting the benchmark in the field of sustainable, responsible investment in Spain. This institution stresses the importance of the contract entered into with the fund management company duly reflecting this obligation to furnish detailed information.

### A fad or market positioning?

Quite a few voices express skepticism regarding the combination of “investment” and “sustainable development”, as though they were incompatible concepts. Like water and oil. Among other things, they call into question its profitability – a fundamental principle underlying any investment. The experts disagree. “A priori, we might think that sustainable investment entails greater analysis cost, or even foregoing certain opportunities. But, in practice, it has been shown that this investment process results in the selection of companies

with a greater chance of survival over time, less exposed to risk and to scandals, and more popular with their clients,” Alberto Matellán argues. Javier Garayoa fully agrees with this analysis. “Investing with responsibility means taking fewer risks, given that an extra-financial analysis is added to the conventional analysis, enabling long-term opportunities to be taken advantage of,” he summarizes.

Another concern people express regarding SRI is related to the underlying motives. To what extent is it genuine, reasoned market positioning or simply the latest trend? Produced by JP Morgan, the ESG Investing Goes Mainstream report points

out that SRI is becoming the prevailing trend because investors “wish to minimize reputational and operational risk, without sacrificing returns.” For Matellán, there is a clear conflict between the need to ride an unstoppable wave and the resources to do so well. “Ordinary citizens are convinced that a highly important part of the paraphernalia surrounding responsible investment is simply a marketing image, with very little reality behind it. And they are not far wrong. But the fact that this component exists is no impediment to acknowledging that, if things are done well, there exist serious responsible investments with a really positive impact.”

Mercedes Sanz believes it is important for society at large to know and understand what they are and what SRI represents from a social standpoint. “Citizens must be able to differentiate between companies and investments that are socially responsible and those that are not. Sustainable investment interests them and affects all those people who wish to support projects hoping to transform society, from a major investor to someone who only has a small savings account at a bank or has taken out a pension plan. For this reason, Fundación MAPFRE is producing informative content that can be found in our Insurance and Pensions For All Project.” ✕



During Fundación MAPFRE's responsible investment presentation at the Demos Forum last December

## ESG Factors

**Environmental:** climate change, energy consumption, waste management and treatment, emissions, etc.

**Social:** human rights, child labor, health and safety, poverty, disability, inequality...

**Good governance:** management quality, independence, transparency, conflicts of interest, remuneration, relations with shareholders and stakeholders, and employee relations.

## The experience of MAPFRE

“MAPFRE is fast becoming one of the leading responsible investment players in Europe. We have signed the United Nations Principles for Responsible Investment and have participated in many other forums and associations related to this area. But more importantly, the major differentiating factor is that we are doing so from the bottom up: we are converting our whole investment process – from the definition of asset classes, through the analysis and construction of portfolios, right up to the products we offer – so that those impacts on the rest of society are always borne in mind.”

**Alberto Matellán**  
Chief Economist at MAPFRE Inversión





# bugaMAP, when playing an insurance game is just as exciting as Monopoly

TEXT: ÁNGEL MARTOS IMAGES: MAPFRE USA

There are popular games like Monopoly, Scattergories or Farming in which we test our expertise at succeeding in business, creative thinking or on a farm. Why not apply those same rules to university and business education? This process is called gamification and, in the insurance world, one name stands out: bugaMAP (business game of MAPFRE).

MAPFRE Stadium is the first soccer-specific stadium in the United States, built primarily for hosting the so-called king of sports. Its construction in Columbus, the Ohio state capital, at the close of the 20th century reveals the rising appeal of this game in a country that is reticent to bow to its global dominance, in preference to football, baseball or basketball. MAPFRE USA named the stadium in 2015 to raise its brand awareness in the United States and support the local community. But this is not the only “game” to which MAPFRE’s name is linked in that state.

The writer George Orwell once said that soccer “has nothing to do with fair play [...], it is war minus the shooting.” You may agree or disagree with the brilliant author of 1984. But what is certain is that the ability of soccer – and, ultimately, any sport or game – to represent reality without dying in

the attempt is fundamental to the concept of gamification.

Gamification consists in applying these recreational or competitive dynamics, governed by rules and with the possibility of winning or losing, to completely different contexts such as work and the company, environments in principle totally unrelated to the world of games. The aim is to promote the values inherent in the practice of any game, such as concentration, endeavor or commitment, with the aim of influencing and motivating groups of people.

So popular has the concept of gamification become that some of its bolder proposals have become urban legends, such as the belief that personnel selection exists on the basis of their proven video game skills. It was said (and some believed it) that the coin-operated video game arcades kids and teenagers frequented after school or on

Sunday afternoons were actually talent recruitment centers, generally seeking military skills, those deft at killing Martians on the screen. There was even a cult film in the 1980s, *The Last Starfighter* (1984), in which a teenager addicted to one of these space video games was recruited in this fashion by an alien intelligence to fight for them in an interstellar war. Interest in its premise seems to prevail even today, as Hollywood is now considering doing a remake of this film...

Simulation games applied to the business world have existed and been used for many years now. In fact, they are a fundamental part of managerial training, given that they enable key elements of management skills to be developed. Moreover, they are considered very useful and risk-free, since they represent a way of learning similar to that of practical work experience, but without the

fear of the real-life implications that might arise as a result of mistakes made. For this reason, top-flight multinationals use business simulators as a key tool in their training programs, and even for selecting potential talent in the universities.

The first known games of this kind for the insurance market date back to the 1970s. The bugaMAP (*business game MAPFRE*) was created some years later in Spain,

known there as bugaMAP and has gone on to become a student competition statewide. Teams of five people from different campuses get together to see who can run the most successful insurance company.

Carol Blaine, Program Chair, Risk Management & Insurance at Franklin University and manager of the competition in Ohio, commented “bugaMAP came along in 2015, when I was at Ohio

money or set lower prices so as to grow faster.” The person speaking so passionately is not a company CEO, but rather Cassi Cronin, one of the university students in Ohio who have participated in Fundación MAPFRE’s bugaMAP program, the business simulation game applied to the insurance market. Its explicit aim? To ensure participants acquire a global vision of the various management areas of an insurance company. And the implicit aim, if any? Do away with that boring image traditionally attributed to the running of an insurance brokerage. Unfortunately, our Manichean culture always pits the concept of security against freedom. As though prudence were the opposite of fun, and insurance the dark side of humor. This is a fight which, at least at the marketing level, seems hard to win. And while great classics of the imagination such as Miguel de Cervantes or Franz Kafka made a living drawing up policies, what is certain is that insurance seems to have more to do with science than a novel.

In the case of the bugaMAP program, teams representing five different insurers compete in a single market. For three or four rounds, students have to make various business decisions at the helm of each of their companies. These depend on certain key competitive factors, such as commissions paid to agents, average premiums, reinsurance, binding ratios, expenses, etc.

After each round, each insurance company receives a report indicating its market share, profitability indexes and other indicators, as



in 1987, and has been regularly updated since then as one of its most successful training activities, both in Spain and overseas. This is the case of Ohio, where some 1,200 students each year take undergraduate or postgraduate courses related to the insurance sciences. MAPFRE’s presence there goes beyond sponsoring the local team’s soccer stadium and is closely linked to the university education system. The gamification program promoted by Fundación MAPFRE is

Dominican University starting the Risk Management & Insurance (RMI) program, and I knew right away that forming a student competition around the simulation would help existing RMI students see the wide range of skills needed to run a successful company”.

“We were leading [the competition] and, suddenly, I just had to understand the effect of going for each of the different options, as regards gaining greater market share and generating profits that we could invest to earn even more

well as its position in relation to the other four competitors. The game allows the bugaMAP organizers to simulate certain uncontrollable circumstances that may well arise within the given context. For example, a natural disaster affecting the progress of the “match” to which each team has to respond to the full extent of its possibilities. In the end, the weighted score reflects which team ran the most successful insurance company, given all the different decisions made and how it performed on the market.

“Insurance companies are continually evolving to help businesses and consumers better protect themselves and meet their changing tastes,” said Alfredo Castelo, Fundación MAPFRE Chief Representative in the United States. “We are proud to support the bugaMAP competition to show students that the insurance industry is an exciting field with a variety of career opportunities.” In the 2017 edition, some twenty-five students from eight Ohio universities reached the final, held in the capital Columbus. Among the aspects they underscored regarding their participation in this challenge was, precisely, the chance to compete. They felt they had managed to develop that spirit of the big league sports such as soccer, within a context in principle unrelated, as is that of the university. However, the main goal of the game is educational; it does not seek to foster competitiveness. It consists in simulating the activity of an insurance company within a certain time-space market context. To

ensure their company comes out on top, the student teams have to make a series of decisions on the basis of three fundamental factors: market share, profit and solvency.

As Albert Einstein once said “the game is the highest form of research.” And how can you contradict the Theory of Relativity genius? But perhaps, in this case, such research is both external and internal. “I’d never imagined that insurance could pose such

and being able to include this experience on my résumé is yet another benefit.”

In this sense, the students were surprised by just how difficult it was to earn money as an insurance company, given the different variables they had to consider. Do you want to grow really quickly? Be careful, because profits may fall. What if I save money by reducing my reinsurance costs? Well, maybe I’d have to



a complicated, interesting challenge,” the student Emily Schofield remarked. “When I think of insurance, the first thing that always comes to mind is selling policies, but here I’ve learned that there’s a great deal more to it.”

As for Johnny Hojnacki, a senior member of the winning team in 2017 from the University of Akron, he declared that participating in the bugaMAP challenge had been “a great way to spend a Saturday; it brought all I’d learned in the classroom and textbooks to life...

pay out more than expected in some claims and lose more money than, in principle, I might have saved... The only sure thing is that playing at being insurers does not guarantee success. But nor has anyone been able to guarantee that the Columbus soccer team is going to win the league this year. Although, as the Nobel prizewinner John Nash, a game theory expert, once declared: “Gentlemen, might I remind you that my odds of success dramatically improve with each attempt...” ✕



## **Lucía Gómez Martín-Caro, a volunteer in the UNHCR's Spanish Committee**

**“Overnight, anyone can become  
a person seeking refuge”**

TEXT: CRISTINA BISBAL PHOTO: ALBERTO CARRASCO

She was always interested in international affairs. So, after completing her International Relations studies, this 25-year-old from Madrid did a master's course in Migration Studies and Cooperation in the Mediterranean. She found her true vocation in this field. She works in Madrid airport and is a UNHCR volunteer, a great way to develop as a person, learn and strive to achieve a more just society.

### **Were you always interested in volunteering?**

Yes, I've always been interested in the third sector and one of the pillars on which it's built is, without a doubt, volunteering. Since I was 18, I've

worked as a partner or as a volunteer in a variety of NGOs. I feel it's a great way to remind us that we have a commitment with society and with its future.



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**When did you start collaborating with UNHCR?**

I spent a spell in Greece, with an NGO of international volunteers, seeking the integration of refugee families. On my return, I kept in touch with the situation of the refugees through the media or those around me. I got really angry seeing how, on many occasions, the image being projected of these people was, in my opinion, totally misleading. I felt it was necessary to raise awareness among the Spanish population and, a year and a half ago, I had the chance to collaborate as a volunteer in UNHCR's Spanish Committee. I didn't think twice about it.

**What exactly do you do?**

I collaborate in the Development Education and Awareness-Raising area, in particular with the project giving educational talks at elementary and high schools in the Community of Madrid. These are interactive chats where we inform the kids of the reality of the refugees, while encouraging the pupils to develop their own analysis and reflections on the situation. It's a way to raise awareness using other realities that go way beyond what we usually see in the mass media. In addition, since late 2018, I combine this activity with another project that connects the University with the Refugee question and the 2030 Agenda which defines the 17 Sustainable Development Goals (SDGs). We focus on organizing and offering training workshops and university conferences.

**Tell me what motivates you about those talks in the schools.**

They are truly most interesting. It's amazing when you arrive at the schools and see the pupils are keen to participate actively. There's interest in knowing more and learning from an issue like this, which is all over the media these days. It's strange how we often arrive at the schools with the preconceived notion that they're going to have virtually no knowledge of the subject, and their reflections leave us speechless. I learn a lot from them, and this makes the work infinitely more constructive and enriching.

**I imagine meeting refugees in person makes a big impression on you, causing you to totally rethink what it means to be a refugee in another country...**

Indeed so. But you don't have to be a refugee to realize how difficult it is to have to start a new life in another country, with all the hurdles you are going to have to overcome. For example, someone who once had to leave Spain in search of work and a better life can clearly fathom the predicament of refugees arriving in a country where the language, habits and customs are so very different from their own. Of course the former made a choice, while the latter were forced to flee their country of origin because of conflict, persecution or human rights violations and, in addition, had to assume huge risks during the journey to cross frontiers. On top of all that, once in the host country, they must face complex situations until a lasting solution to their plight is found.

**Do you think there is enough sensitivity in our country to the refugee question?**

People know about it and, day by day, a broader spectrum of the population is reached. However, I believe that even more work needs to be done to really connect the Spanish population with the reality of refugees in Spain, for them to realize that it's something that touches us directly, given our past history. Overnight, anyone can become a person seeking refuge.

**And you work as well. How do you combine your work and volunteering.**

Very easily, by organizing myself! (laughs). You can always find time for volunteering, although it depends a lot on the particular week and the free time I have.

**You talk about how much you learn in UNHCR. But I imagine it offers you even more at a personal level.**

Of course! It allows me to disconnect and do something I enjoy and find motivating. It's a way to strengthen my commitment to society so that its degree of justice and solidarity can be augmented. It connects me to a different reality, from which I can learn communication, interpersonal and social skills, as well as bolstering my professional skills. What more can you ask from volunteer work? ✕



# Rising again from the ashes...

TEXT: ANA SOJO IMAGES: © FUNDACIÓN MAPFRE INSURANCE MUSEUM

**“There is only one bird which reproduces and renews itself: the Assyrians call it the phoenix.”**

**Ovid, *Metamorphoses*,  
15, page 490**

If there is one mythological creature capable of symbolizing immortality, rising again from its own ashes to come back to life, that is the Phoenix. In the mid-19th century it was to become one of the favorite emblems of insurance companies all over the world, especially in the fire insurance line.

Everyone is well aware of the symbolism inherent in the myth of the Phoenix. Classical sources such as Herodotus place its existence to the east and mention it as a myth of the Egyptian world. The Egyptians called it Bennu and, in their culture, it represented the sun that dies every night, before resurrecting the next day.

Years later, the figure of the Phoenix was adopted by Christianity to represent the resurrection. The Christian tradition, in particular St. Clement’s Epistle to the Corinthians, paragraph 25, relates the following: «There is a bird which is called the Phoenix. It is the only one of

its kind and lives for five hundred years; and when the time of its dissolution in death is at hand, it makes itself a tomb of frankincense, myrrh and other spices, and when the time is fulfilled, it enters into it and dies. Now from the corruption of its flesh there springs a worm, which is nourished by the juices of the dead bird, and puts forth wings.”

The classical and medieval iconography has been extensively used to represent the image of different insurance companies throughout history. In addition to their informative function, the plaques fulfilled an advertising function: transmitting the values and image of the insurance companies.

Mythological scenes, medieval motifs and fantastical animals abound on insurance plaques: knights, castles, crowns, shields, angels, dragons, Pegasus, griffins and rampant winged lions serve to create an exciting, brilliant image which, if we stop to observe it, transports us to a prodigious world waiting to be discovered.

The universal force of the legendary myth of the Phoenix remains present to this day. The name Phoenix is used in the

denomination of a huge amount of projects. Companies and institutions as varied as PEMEX, the CIA, the Royal Spanish Soccer Federation etc. have used the name Phoenix to inspire and implement various initiatives.

And we cannot forget that, in the Harry Potter saga, there are two important references: The Order of the Phoenix (the title of the fifth book) and *Fawkes*, Dumbledore’s faithful ally, a phoenix whose feathers were used to manufacture more powerful magic wands in the saga. ✕

### **Practical information on the Insurance Museum**

Located in Madrid, at Calle Bárbara de Braganza 14, it has 600 pieces on display and a total of 1,300 preserved in the institution’s collection.

In addition, all of them can be viewed on a virtual tour of the museum at [www.museovirtualdelseguro.com](http://www.museovirtualdelseguro.com).

Free guided tours for groups may be reserved in advance by completing the form on our website.

Some examples of the phoenix, which was used by different insurance companies in their branding. Fundación MAPFRE Insurance Museum.





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# Quality sleep, quality of life

TEXT: CRISTINA BISBAL IMAGES: ISTOCK

Not all the time we spend in bed are we asleep. And not all the time we spend sleeping are we enjoying quality sleep. However, getting enough hours of good quality sleep is key to physical and emotional well-being.

One bad night's sleep is sufficient to understand the direct relationship that exists between plenty of restful sleep and well-being. Having a sleepless night inevitably leads to a certain degree of irritability, a lack of concentration, and even feeling poorly and headaches. Of course, where, instead of sporadic episodes, this becomes a recurrent – even habitual – event, then we are talking about insomnia. That is to say, a disorder suffered by over four million adults in Spain, according to the Spanish Association of Neurology (SEN). Data from the Spanish Association of Neurology reflect the fact that 25-35 percent of the adult population suffer intermittent insomnia and 10-15 percent have chronic insomnia.

In such cases, we are looking at possibly serious health consequences. Over the last decade, several studies have shown that “insomnia is associated with adverse health effects, such as obesity, type

2 diabetes, hypertension and cardiovascular diseases,” in the words of Jesús Pujol, a member of the Insomnia Working Group of the Spanish Sleep Society (SES). This relationship has to do with disruption of the circadian rhythm and insulin secretion, among other things. Nor should it be forgotten that a lack of sleep also leads to a reduction in our quality of life and daily performance, cognitive and memory deficits, as well as anxiety and depression problems.

From all this it follows that, in order to enjoy a better quality of life, it is necessary to sleep longer. However, this is becoming increasingly rare, according to recent sociological survey data from the CIS, which reveals that, on average, Spaniards sleep less than seven hours a day. And just over ten percent say they do not even sleep for six hours. We are no exception. The U.S. Center for Disease Control and Prevention has collected very similar data. Their figures reveal insufficient

sleep in most cases. Although not in every case, given that, as the neurophysiologist, pediatrician and European Sleep Medicine specialist Eduard Estivill says, we are not all the same, when it comes to how many hours' sleep we need. “Five percent of adults are fine with sleeping for five or six hours. However, it must be the same number of hours every day. In other words, those people who sleep that long Monday through Friday and try to make it up at the weekend are mistaken, as sleep cannot be recovered – just like time, it's lost. The vast majority of adults need between seven and a half and eight hours. But note that some five percent of the adult population actually need nine hours of sleep; and they must be aware of this fact, as it's not a question of being lazy, but rather that they need more hours of sleep to be fully rested.”

The question of the number of hours is more or less resolved. But there is another dilemma... knowing whether that time gives



us enough rest or, in other words, if we are getting a good quality of sleep. Estivill replies: “The only indication we have as to whether we’ve slept well or not is how we feel the next day. If we have a clear head, are concentrated and eager to get things done, and not irritable, then we’ve slept well in terms of both quantity and quality.” Indeed, we do not always get up feeling like that, even if we have been sleeping for the recommended eight hours. Because, just as important as the number of hours is the ability of a good sleep to refresh body and mind: “For example, if we are next to someone who is moving

around, kicking, making noises or snoring... Even if this doesn’t wake us up, we can get the feeling that we haven’t benefited from restorative sleep. That’s why we must not only value for how long, but also how deeply we sleep, i.e. passing through all the phases: deep, superficial and REM. Only then will we have a good night’s sleep,” the director of the Sleep Clinic declares. One of the conditions for achieving this is to sleep at night. “The brain is programmed to sleep at night and be awake during the day. This is indicated by the small biological clock we all have; a group of cells, the SCN

(suprachiasmatic nucleus) of the hypothalamus, which acts as a pacemaker, indicating these hours of sleep and wakefulness. This means that, if we try to sleep during the day, it is not very refreshing.” To be specific, the most appropriate time for sleeping is between 11pm and 7am. “The first period, the initial three or four hours, consists of deep sleep, which is when we rest physically. In the second part of the night we go into the REM phase, which is when we organize our memory. Both parts are important. The first to refresh us physically, and the second intellectually.”

The most appropriate time for sleeping is between 11pm and 7am.

Some people say that having a good initial rest is enough, but that is not true. Both are equally important. Estivill goes on: “The role of sleep is basically to rest and restore our physical strength, but also to help us refresh, store and organize things in our memory. Therefore, if we are very tired we need sleep, especially deep sleep cycles. And if our work is not very physical, but rather intellectual, we need the same number of hours of sleep to feel rested the next day. That’s why we have to sleep for seven and a half or eight hours at the appropriate time. This is what will ensure we enjoy quality sleep.” This is true whether we do manual work or we are a writer.

The human brain is so well made that it even knows what the right time is for us to go to bed if we want to get a good rest. And, so we are not caught unprepared, it sends us warning signs. “This is what we call *the sleep gates*,” Estivill remarks. The document *Healthy Sleep: Evidence and Action Guides*, from the Spanish Sleep Society, explains it thus: “Quality sleep starts approximately two hours after the onset of melatonin production, which coincides with the start of the downward phase of the core body temperature and the upward phase of the distal skin temperature.” This is the perfect time to close our eyes: “The farther our sleep schedule is moved from this time window, the poorer its quality will be.”

To take advantage of that perfect moment, we should get

ready to switch our brain off. As Estivill says: “Two hours before going to sleep, we should disconnect from social media, not just because of the mental activity they cause, but also because of the harmful effects of the blue light from those gadgets. What’s more, we must perform some relaxing activity that has

nothing to do with our daily work. And, any issues that cannot be resolved must be deferred to the next day.” To sum up, and as Eduard Estivill’s grandmother used to say: “I don’t know why you dedicate yourself to studying sleep, when all you need to sleep well is to have a clear conscience.”✕



### ***These indicators will tell you if your sleep is good quality***

It is not always easy to know if the time we spend in bed, even when sleeping, is truly restful. These indicators published by the American National Sleep Foundation will help us find out.

- Taking less than half an hour to fall into the land of dreams is a good sign. And it is not as common as you might think. Remember there are activities that activate your brain instead of relaxing it.
- Waking up at most once throughout the night or even not waking up until morning. On the contrary, interrupting

the cycle of sleep on several occasions leads to feeling tired the next day.

- Not being awake for over 20 minutes at most during the whole night indicates that you have rested well. To achieve this, say goodbye to alcohol or caffeine.
- For 85 percent of the time spent in bed you should be sleeping. So says the National Sleep Foundation. To find out, subtract the time it takes you to fall asleep and that which you spend awake at night from the total time you spend between the sheets.



# Toward 'target zero'

## Conference *From Vision Zero to Target Zero? Leadership in improving road safety*

TEXT: RAMÓN OLIVER IMAGES: ALBERTO CARRASCO

Zero fatalities on our roads. This is the ambitious horizon toward which ever more nations are looking with hope, tempered by caution. And it was also the aim of the conference *From Vision Zero to Target Zero? Leadership in improving road safety* which we organized in the Spanish Congress of Deputies last December and which was attended by leading road safety specialists from all over the world.

Utopia for some, a real possibility for others, the 'target zero' initiative, which emerged in Sweden two decades ago, has been gaining momentum among governments, especially in Europe. Countries such as the Netherlands, Sweden, Norway, Finland, Luxembourg and Slovenia have already incorporated it into their respective regulatory frameworks with parliamentary legislation. In Spain, however, target zero has yet to receive legislative endorsement. However, the progress made in our country in recent years has made Spain an international reference in the field of road safety, as acknowledged by the European Union itself. In this context, Fundación MAPFRE organized a conference in the Spanish Congress of Deputies (lower house) last December entitled *From Vision Zero to Target Zero?*

*Leadership in improving road safety.* Under the auspices of the Road Safety & Sustainable Mobility Committee of the Spanish lower house, the event was attended by leading road safety specialists, both national and international. Speakers at the official opening included the Fundación MAPFRE President, Antonio Huertas, and the Spanish Interior Minister, Fernando Grande-Marlaska. "We must raise awareness among all our citizens and those responsible for road safety policies that the only ethically acceptable goal is zero seriously injured victims or fatalities." With these keynote words, Huertas underscored the event's prime objective.

Every year 1,350,000 people lose their lives on the world's roads (one every 24 seconds), which represents more than 95 percent of all transport-related deaths. Traffic accidents are

already the leading cause of death among young men. The experts feel these figures are unacceptable. "Imagine if 5,000 planes were to crash every year around the world. It's totally inconceivable. How then is it possible that we consider so many deaths on our roads politically tolerable? This is a reflection by Matthew Baldwin, Transport and Mobility Deputy Director-General in the European Commission. The 25,000 deaths in 2017, compared to, for example, the 250,000 in Africa, make Europe a standard-bearer in the fight to stem fatal traffic accidents. However, Baldwin insists, these figures are nothing to boast about. "The only acceptable target is zero, because each death is one death too much, leaving behind a grieving family," he stresses. As the Fundación MAPFRE General Manager, Julio Domingo, points out "the

danger with speaking about statistics is that we tend to forget the individuals behind those numbers.”

### Safe systems

The ‘vision zero’ philosophy entails a radical change in the approach to tackling road safety issues. “Twenty years ago, cost prevailed over lives or health, and all the responsibility fell on the road users. The notion was: it is the drivers who cost the State millions of euros due to their negligent driving, and punishment was preferred to education or prevention,” recalls Claes Tingvall, professor at the University of Chalmers (Sweden) and the ideological father of vision zero.

The new approach, Veronique Feypell of the ITF-OECD adds, turns the whole road safety management equation on its head from three viewpoints. “The traditional approach aimed

## Claes Tingvall: “Twenty years ago, cost prevailed over lives or health, and all the responsibility fell on the road users”

to do away with all accidents; nowadays, fatal accidents are the priority. Moreover, policies previously were essentially reactive, whereas today more work is done on prevention through the identification of risks. The final major change is that the responsibility for combating accident rates has ceased to fall entirely on drivers and is now shared with policy-makers.”

Alvaro Gómez Méndez, director of the National Road Safety Observatory, prefers to

speak of ‘safe systems’ rather than ‘target zero’ to avoid the issue being trivialized. For this expert, infrastructure is a key factor: “Building roads is expensive; making them safe, not so much,” he states. In the same vein, Francisco Menéndez, director of the Galician Infrastructure Agency, advocates building roads “that forgive mistakes and offer drivers a second chance.” His proposal to achieve this goal includes simple measures such as “clear signage or the abolition of deep ditches and unnecessary barriers.”

And Tingvall interjects that the old pretext that road safety proves expensive no longer holds water. “It’s not a question of how much money you spend, but rather investing it in the right way,” he argues. An example of how innovation is significantly reducing serious incidents can be found in the traffic circles at conflictive junctions. Another increasingly widespread measure achieving highly positive results is the “2+1” formula (two lanes in one direction and one in the other, alternatively, with a median strip). “We humans make mistakes on the road,” says Matthew Baldwin. “A safe system should provide for that fallibility factor, offering safer roads and vehicles.”

### Managing speed

One fact: 351 pedestrians were knocked down and killed in Spain in 2017. The head of the DGT (traffic authority), Pere



“We must raise awareness among all our citizens and those responsible for road safety policies that the only ethically acceptable goal is zero seriously injured victims or fatalities,”  
Antonio Huertas



Fundación MAPFRE's President, Antonio Huertas, participated in the conference

Navarro, points out that “the most effective measure for reducing accident rates is to calm the traffic, i.e. reduce speed.” Helmets, speed, distractions, seat belts and alcohol are, according to Navarro, the top five critical factors involved in accidents that produce fatalities.

### **Educating from school age**

Road safety education is another instrument available to the various bodies responsible for overseeing safety on our roads. As Alvaro Gómez underscores, “a safe driver is an adequately trained driver who knows and respects the rules.” This is a process that must begin long before someone is old enough to get behind a steering wheel. Javier Barbero, the Health, Safety and Emergencies delegate of the Madrid City Council, stresses that, in the last year alone, 400,000 children and youngsters received road safety education

in this city. The objective, as explained by Sara Hernandez, mayor of Getafe, is that the children themselves then “scold their parents” every time they see them commit an offense, such as running a red light.

Getafe is, precisely, a fine example of a town council actively involved in raising awareness of road safety issues among the whole population. This town of 200,000 inhabitants has shown that target zero is not a pipe dream. Indeed, it can boast not having suffered fatal accidents within its city limits two years in a row: 2016 and 2017. “We understand vision zero as a methodology and a philosophy shared by the whole city,” is the view of its mayor. To stimulate such citizen participation, our town council launched a series of measures like letting the neighbors themselves decide the location of a mobile radar speed

detector. The involvement of the municipal police is key and, in that sense, the “pedagogical or symbolic fines” are really hitting home. These entail the offender being informed of the possible physical consequences of an accident.

### **The problem in the cities**

Worldwide, 40 percent of fatal traffic accidents occur in the urban environment. Maybe that is why cities have become the focal point for innovation insofar as road safety is concerned.

The U.S. city of Boston has placed the emphasis on speed, through an ambitious awareness campaign entitled: “Speed really matters”, as well as bringing public transport closer to all households. As for Barcelona, it has become the European city with the largest number of motorcycles per capita, already accounting for 22.2 percent of the city’s vehicles. The Catalan capital has adopted the vision zero principle by incorporating priorities such as designing an urban space suitable for the elderly, one of the groups most affected by fatal accidents.

The machinery is up and running, because, as Antonio Huertas, president of Fundación MAPFRE, points out “victims associations, countries, regional administrations and cities, companies, foundations and institutions all over the world have said ‘enough is enough’ and are tackling the situation.”

## Matthew Baldwin

Deputy Director-General of Mobility and Transport in the European Commission

***“We can't afford to deter people from commuting to work by bike because it's too dangerous”***

At the head of the Directorate-General for Mobility and Transport in the European Commission since 2016, Matthew Baldwin had previously held a range of responsibilities within the field of aviation, also within the EU institutions. This experience in a sector historically characterized by adopting extreme safety measures undoubtedly makes this UK national especially determined to combat a problem, that of the deaths and serious accidents on our roads, which he unequivocally classifies as an 'epidemic'.

### **Is it utopian to speak of zero road deaths?**

Every year, more than 1,350,000 people die in traffic incidents, so we run the very real risk of accepting that it is indeed a utopia. We have to take this step by step, progressively introducing measures we know actually work so as to reach that target zero. In the EU, we have achieved 50 percent improvements between 2000 and 2010, so we know that the challenge of slashing another 50 percent by 2030 is realistic. We must seek inspiration in other sectors, such as civil aviation, in which the development and rigorous implementation of safety protocols and shared responsibilities are yielding excellent results. Reducing the 25,000 deaths and 135,000 seriously injured we witness annually in Europe cannot be deemed a utopia. This is a situation that has to change.

### **Is safety a moral issue?**

Believe me, I'm no philosopher, but I feel it's immoral to simply accept that traffic accidents are to blame for such a huge number of deaths. Especially when we are perfectly sure about what needs to be done to make that number fall and even disappear. The European Commissioner for Transport, Violeta Bulc, calls it the "silent killer", for we know that 25,000 people die each year, but hardly anyone talks about it.

### **What is the reason for the decline in fatal accidents recorded recently in Europe?**

This is a complex issue involving a great many aspects. The first is the dramatic improvement in the safety of motor vehicles, partially promoted by EU legislation. Now is the time to turn to other factors such as speed limits, driving after consuming alcohol and drugs, or distractions. The second aspect to be considered is that of the new mobility patterns, where there have been considerable improvements, yet much remains to be done. The reduction of deaths among vehicle users has not been reflected to the same degree among the most vulnerable of our road users: cyclists, motorcyclists and



pedestrians. Traffic accidents cannot be allowed to mar the so-called 'active mobility', which helps reduce pollution and congestion in our cities. We can't afford to deter people from commuting to work by bike because it's too dangerous.

### **Does the economy play a role in traffic accidents?**

The economic recession may have simulated an improvement that was not actually real. With less mobility, there were fewer accidents. Now that the European economy is starting to recover, we need to make sure that the number of fatal incidents doesn't pick up again. An increase in deaths and serious injuries cannot be the price we pay for moving around more.

## Claes Tingvall

Professor at the University of Chalmers (Sweden)

### *“Vision zero applies medical ethics to road safety”*

Claes Gustav Tingvall (Karlstad, Sweden, 1953) became interested in road safety at a very young age and, even before he finished his higher studies, he had already started working as a road safety analyst. After completing a doctorate in epidemiology, in the year 1995 he was recruited by his government to head the Road Safety Office. It was there that he realized that what he had learned in the field of medicine and health protection could prove very useful in the fight against fatal accidents on the road. In 1997 his ideas gave rise to ‘vision zero’, a revolutionary new approach to road safety, which today has spread throughout the world.

#### **‘Vision Zero’ was born two decades ago in Sweden. Was it well received?**

We had to overcome many barriers. In Sweden, speaking of ‘vision zero’ was complicated, because we are rational and we don’t like approaches that are too ‘optimistic’. What’s more, at that time any investment in safety had to be well justified from an economic point of view. We felt that life and health should always be the priority, that this was a red line that couldn’t be crossed when designing policies. The people planning and managing the budgets found this message hard to comprehend.

#### **A doctor had to come and explain it to them**

Vision zero transfers much of the responsibility to system administrators such as those responsible for our roads or cities. These bodies must be active in the decision-making process within their respective areas in order to try to reduce fatalities. This is a philosophy which, for example, nobody disputes in the field of medicine. If a doctor detects that something works poorly and is in a position to improve it, he goes ahead; it’s that simple. In a certain way, vision zero transfers medical ethics to the field of road safety.

#### **But your ideas reached the Swedish Parliament**

A new minister who had previously worked on occupational health and safety issues had arrived. She therefore grasped the notion quickly and wanted to analyze it further. I had a somewhat naive vision and did not really understand the kind of forces I was up against. Had it not been for that minister, the project would have died. But she saved it. She was really brave bringing Vision Zero before the Parliament. Not a single party voted against it.

#### **Is avoiding fatalities expensive?**

Saving lives is cheap if you act intelligently and implement science and innovation. And if you dare try things that have never before been done. Governments that have not assimilated that culture say: “we want to help drivers keep



driving.” But if the car goes off the road or invades the opposite lane, they think it’s not their problem, but rather the driver’s, the one who has done something wrong. Our approach is: instead of simply continuing the struggle to reduce the number of accidents, let’s also start designing a more ‘friendly’, accident-free type of roads. Measures such as removing barriers, protecting trees with impact absorbers wherever necessary, or introducing traffic circles are relatively easy to implement and have an immediate effect. And if implemented right at the road design stage, they may entail a one percent increase in the overall cost, or even less.



# Safety and electric scooters: a rising challenge

TEXT: DAVID LOSA IMAGES: ISTOCK



The rapid proliferation of so-called personal mobility vehicles, probably a key element of sustainable mobility in the future, has exposed significant legal loopholes and led to users, pedestrians and other drivers expressing many doubts about how they should circulate, as indicated in a new report produced by Fundación MAPFRE. Coinciding with the first fatalities associated with these vehicles, Spain is already working on some general rules and guidelines.

Reality sometimes overtakes us and urgent legislation proves necessary. The sudden invasion of personal mobility vehicles (PMV) in our cities has led to the institutions having to deal with the social debate, with barely time for reflection. Everything has accelerated as a result of the booming activity of the companies hiring out electric scooters, which have flooded our streets over the past few months.

What was merely incidental a little over a year ago is today an urban phenomenon with important consequences for the future of our cities. This is confirmed in the report *New personal mobility systems in the city and their road safety-related problems*, produced by Fundación MAPFRE, in collaboration with the Spanish Highway Association. Firstly, many people have discovered this new, unstoppable form of mobility: according to the AUVMP (Personal Mobility Vehicle Users Association), there are already over 20,000 vehicles of this type being used around Spain. And secondly, an overwhelming majority of pedestrians and drivers (90 percent) feel that laws need to be drafted to regulate their use.

### Potentially dangerous

This new form of mobility has also brought with it some tragic consequences. Regrettably, the first fatalities were reported in 2018. According to the Fundación MAPFRE report, five people were killed in Spain in accidents involving PMVs. The causes ranged from the PMV user losing control and being knocked down by another vehicle, to pedestrians being struck or knocked down, falls, etc. These deaths, together with the 273 incidents registered in the first 11 months of 2018

and confirmed by the public prosecutor responsible for road safety, corroborate a sharp increase in the accident rate for PMVs. “Taking Valencia as an example, in the year 2016 there were no incidents with this kind of vehicle; in 2017 there were five; and in 2018, as far as we know, there were 38 incidents,” explains Jesús Monclús, Fundación MAPFRE’s Accident Prevention and Road Safety manager.

Until November 2016, this kind of vehicle was not even codified in any state regulation. It was then that the DGT (Spanish traffic authority) published Instruction 16/V-124, which defines them as “vehicles capable of assisting people to move around and whose construction may exceed the characteristics of traditional cycles and be fitted with an electric motor.” However, the DGT insisted that they cannot be put on an equal footing with pedestrians, nor classified as motor vehicles. Nonetheless, this Instruction granted almost total freedom to the municipalities as regards regulating the circulation limitations in each locality, stating that no administrative authorization was needed to ride them, nor was it obligatory to



Report *New personal mobility systems in the city and their road safety-related problems*, produced by Fundación MAPFRE.



take out any insurance policy for personal use. That Instruction also classified the PMVs in five groups, according to their weight, maximum speed, and the height of hazardous angular elements which could cause injury in the event of a collision.

### Great advantages, much confusion

PMV is an “umbrella term” covering vehicles with different weights, dimensions and speeds: Segways, electric unicycles (airwheels), hoverboards, electric scooters, electric skateboards, etc. However, they all share a series of benefits that have led to them swamping our cities, especially in the case of self-balancing machines (such as hoverboards or Segways) and, above all, electric scooters: they are fast, lightweight, easy to use and transport, have sufficient autonomy for urban trips, avoid traffic jams, are economical to

use and do not pollute. An ideal solution for relatively short urban trips, or as a complement to other public or private means of transport.

But not everything is that positive. PMVs have to share space in cities with both pedestrians and other vehicles which are heavier, larger and faster than them. Just like, for example, bicycles; however, in the case of these “new” vehicles, neither their users nor the rest of us are clear about such basic questions as where they should circulate or at what speed. This widespread perplexity is well reflected in the results of the survey conducted for the Fundación MAPFRE report among over 500 drivers, pedestrians and PMV users. According to this poll, 49 percent of PMV users do not know whether any regulation exists governing the proper use of these

vehicles. Moreover, 40 percent of those who use this means of transport believe they can circulate wherever they want.

### The city councils decide

One of the explanations for all this confusion is obvious: there is no one overriding regulation. General guidelines leave so many loose ends that there are vast differences between various local regulations. For example, some localities have stipulated 16 years as the minimum age for riding a PMV, while others do not even regulate this aspect. In some places wearing a helmet is compulsory if you ride an electric scooter, while others only make it obligatory for the under-16s. Likewise for other kinds of equipment such as reflective elements, lights or bells, with their obligatory nature once again being left to the local authorities to decide.

Given all of the above, the greatest confusion stems from the difficulty for users to identify where exactly they can circulate on their PMVs. And this is not surprising, since the municipal ordinances – where they exist (many municipalities are still drafting them) – are very recent, often vague and barely publicized. Once again, disparity of criteria is the norm.

The legal maze PMV users face is not unique to Spain. Worldwide, the legal framework is equally disparate, as reflected also in the Fundación MAPFRE report. Legislation that is non-existent (France), restrictive

PMVs are an ideal solution for relatively short urban trips, or as a complement to other public or private means of transport. But not everything is that positive

(United Kingdom or Hong Kong) or very lenient (in the United States, where most state and local regulations allow PMVs to circulate on sidewalks) also highlights, on a global scale, how swiftly this new urban mobility has taken hold.

### **The DGT picks up the gauntlet**

The good news is that the panorama may become clearer in the medium term. In Spain the DGT is already working on a Royal Decree that will lay down the general guidelines for regulating this kind of vehicle, as confirmed by Jorge Ordás, assistant general manager of Mobility Management and Technology at the DGT: “This Royal Decree will be integrated into the General Vehicle Regulations and include a more precise definition of the PMV as “electrically propelled vehicles”. This means that the mere fact of being considered vehicles warrants the application of the provisions of the General Driving Regulations with respect to issues such as driving under the influence of drugs or alcohol, wearing headphones or using cell phones. In addition, they will not be able to circulate on the sidewalk.” Moreover, this Royal Decree, which the Government hopes to approve by June 2019, will limit the speed of PMVs to a maximum of 25km/h, “as stipulated in the draft text of the European technical standard on which we are working,” Ordás clarifies. Nor may they circulate on streets where the maximum speed exceeds 30 km/h.

While the regulations are being adapted to the new forms of mobility, the cities are already debating how to reinvent themselves to absorb all these new vehicles. “There shouldn’t be any fighting or competition between vehicles. Speed limits and the spaces reserved for each of them need to be regulated. The idea is

that a person may use different types of transport for one journey; but, to do so, the city must adapt itself to ensure there are places that facilitate such multimodality,” suggests the expert Rafael Hernández López, director of the Master’s degree course in Urban Mobility at the Camilo José Cela University (Madrid). ✕



### ***A PMV user? Travel safely!***

While the long-awaited state regulation laying down certain obligations for users of Personal Mobility Vehicles is yet to arrive, common sense is our best weapon when it comes to using them safely. “These vehicles should not circulate on the sidewalks, as these are for pedestrians. Nor should they travel on the roads, where there are heavy vehicles traveling at 80 km/h, nor on normal city streets limited to 50 km/h where there are buses and vans. We are thus left with traffic-calmed streets limited to 30 km/h or lower, and those bicycle designated areas such as bike lanes,” clarifies Jesús Monclús, Accident Prevention and Road Safety

manager at Fundación MAPFRE.

As well as limiting ourselves to circulating in “safe” areas, Monclús stresses the need to adopt other measures to prevent possible incidents or, at least, minimize their consequences: “Firstly, we must ensure we are more easily seen by wearing high-visibility or reflective elements or clothing at night. We should also wear a helmet to protect our head, which is the most important and most vulnerable part of our body. And we must know the regulations in our municipality and avoid trying to compete for the same space with other heavier vehicles.”

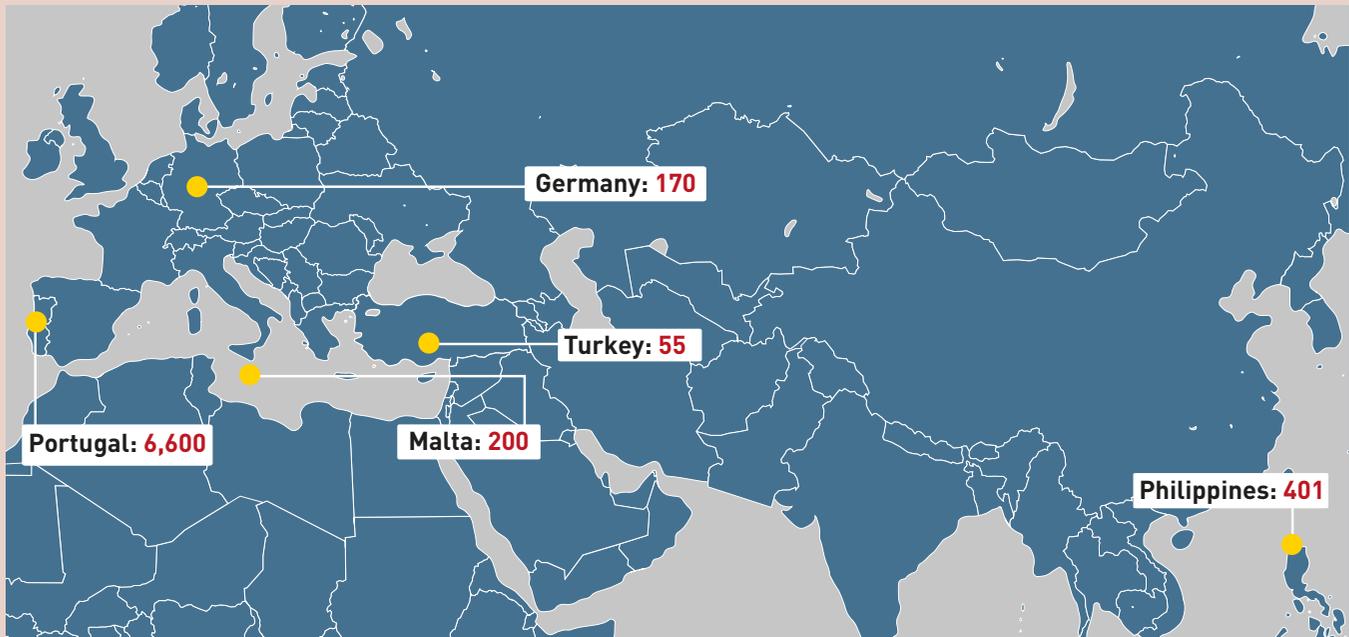
The figures from the World Food Program are alarming. Some 795 million people around the world do not have enough food to lead a healthy, active life. Among them are 66 million children attending elementary school in developing countries who are hungry in class. We know it is difficult to

## Nutrition projects in the world

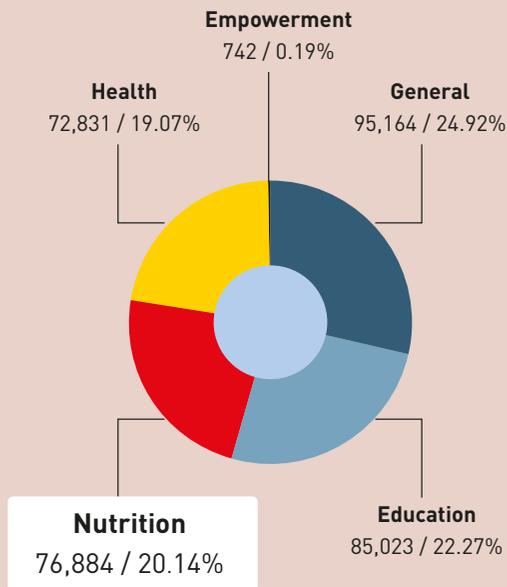
Beneficiaries by country



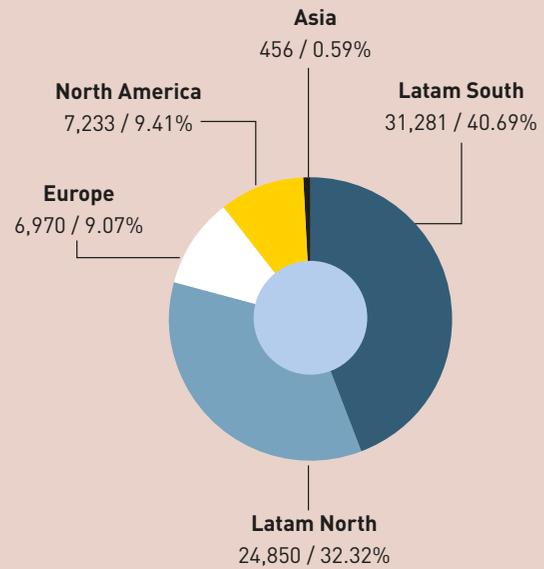
make progress when someone's chief concern is managing to survive. That is why, looking beyond the figures, with each plate of food we give to the 76,884 beneficiaries of our nutrition programs, we are offering them a ray of hope for a better future.



**Total beneficiaries of MAPFRE projects**



**Nutrition projects by geographical area**



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# Another way to help

TEXT: SCHEHREZADE PARRO

## Solidarity teachers

The MAYAS Association was set up in 2009 to offer a better future to underprivileged children in Madrid, with educational support from nursery through to high school. Solidarity-minded teachers thus strive to prevent them abandoning their studies prematurely. In addition, there are school lunch grants which help over fifty families with limited resources each month. At the international level, this association helps four shelter homes and local organizations in Bolivia and Nicaragua, with scholarships for some 90 pupils, funding the cost

of enrollment, school materials and transport for these children. Those wishing to collaborate can do so by making a financial contribution. There also exists the possibility of “sponsoring” a child in Bolivia or Nicaragua, paying for their studies so they can seek a better future. Another way to collaborate is by being a solidarity teacher, helping children with their homework.

If you want to know more about the MAYAS Association, you can visit their website

<http://www.asociacionmayas.org/>



## From victims to survivors with MUM

Created in 2010, the MUM (Women United Against Abuse) association assists with the personal development of battered women and their integration into society. They currently offer such services as psychological aid, legal advice, labor integration, accompaniment, aid to families, group activities and a special security service provided by a professional team of altruistic psychologists, lawyers and social workers. Among the projects carried out in Spain, there is a virtual platform called Umoja Violeta (whose name is taken from the Kenyan all-female matriarch village); Eco-Aldea, a housing project; Amazona, a prevention and education project; Laborando, for labor integration; and Sumar Llevando, the association's volunteering program. Their website is <https://asociacionmum.org/>



## Prosthesis by prosthesis

Alberto Cairo has spent over 25 years working in a Red Cross orthopedic center in Afghanistan. Born in Italy, he first graduated in law and later in physiotherapy. He decided to travel to Sudan as a volunteer for a year and, subsequently, moved on to Afghanistan. Today, 28 years later, he is still working as the head of the ICRC's (International Committee of the Red Cross) physical rehabilitation program in one of most conflict-ridden zones in the world, helping those unfortunate enough to have stepped on anti-personnel mines. The center not only provides care, prostheses and rehabilitation free of charge, but also offers them jobs in the center or grants microloans for them to develop small businesses and be able to support themselves. To learn more about the orthopedic centers run by the Red Cross in Afghanistan, visit <https://www.icrc.org/es/doc/resources/documents/field-newsletter/2012/afghanistan-orthopaedic-newsletter-2012-02-12.htm>

## Seen on the web

Learn about all our activities on social media. In this section you will find a selection of the best posts on Facebook, Twitter and Instagram.

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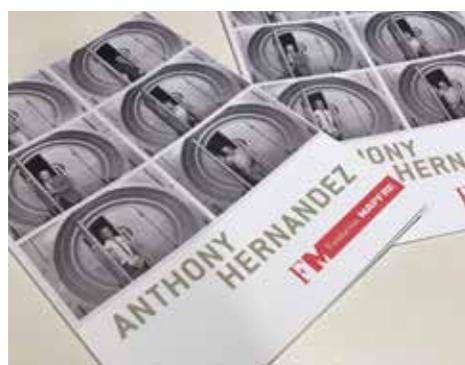
@fmapfre Feb 5.

Happy Chinese New Year! 2019 is the year of the Pig, a symbol of economic prosperity. What better resolution than to learn how to prepare for contingencies? We offer you the basic tools needed.  
#Fintech #Economy  
5 retweets  
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The brochures can be a great help for discovering the key points of an exhibition. What do you do with them afterward? Do you return or collect them?

#ExpoAnthonyHernandez #Fotografía #PlanesMadrid



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February 1 marked the second week of the “Kiss&Go” initiative. This is a pilot program to improve mobility and road safety in the vicinity of the Ciudad de Roma C.P.E.I.P. and Colegio Montserrat FUHEM schools in Madrid. This initiative is in response to the repeated rush-hour traffic jams in these areas. Discover the proposed solution.  
<https://bit.ly/2S1Lpba>



A key moment for the history of art and all that happened subsequently. You can find out tomorrow: discover the fundamental Russian art movements and artists from the first three decades of the 20th century. 📷 Thanks for the photo @alyona.rasskazova

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## SOCIAL AWARDS

Commitment and solidarity are rewarded! This year, we are again looking for outstanding individuals, institutions and projects dedicated to changing the world. Nominations are now open for the Fundación MAPFRE Social Innovation Awards. We're waiting for you!

#PremiosSocialesFM  
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Olga

Will Olga become independent and be able to take care of her daughter? Probably.  
Did she take her first class in IT today? Yes.

We can't predict the future, but we can do something about the present. At Fundación MAPFRE, we carry out International Social Projects that make a difference TODAY for thousands of children and young people at risk of poverty and social exclusion. Young people like Olga, who have the present in front of them.

**Ensuring opportunities**

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\*Olga Lucía Hernández Feria is a beneficiary of Fundación JUANFE de Colombia, which, with the collaboration of Fundación MAPFRE, helps single mothers in Colombia find a way to do the best by their families.

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