



**From the desk of the CEO  
Mario J. Paredes**

**NEW YEAR ... NEW LIFE AND A BETTER WORLD**

The end of one year and the beginning of the next is a time of goodbyes and hellos. It is a time of good wishes and of wishing for the prosperity of loved ones and for all of humanity. But, above all, it is a time for balance, good purposes and intentions. ...

When the year ends, we evaluate what has been achieved and what has not been achieved with respect to the objectives and goals that we set for the ending year ... goals that range from the merely individual and very personal to those that transcend family, social, racial, ideological and cultural boundaries, to open ourselves up to the best intentions and purposes for the good of all of us who inhabit the earth.

We all live, even he who ignores it and he who doubts it, through times of profound changes and crises that affect us all, anguish us and fill us with uncertainty regarding the immediate future in each of our lives, in the lives of those closest to us, of our compatriots, and of the world. ...

Changes and crises that touch all strata of human life in society and throughout the planet. Crises and changes that involve all spheres of society: political, economic, religious, cultural, social, etc. ... crisis in social frameworks, crisis in institutions and in social organizations. There are crises and changes in the traditionally known and established. ... If anything characterizes our time, it is the uncertainty about what is to come ...

Nobody, no one among us, is or can be a passive or foreign spectator before what is happening in this stage of man's life on earth. We all share responsibility for the history that we are building or destroying. We are profoundly united in good and in evil. None of our words and deeds, our actions or omissions ceases to have an impact on the daily human task of building better personal lives, better families, a better society and a better world. ...



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A brief analysis of our current reality at a micro or macro level, on a personal, family, social, national or global level, allows us to recognize great advances and, at the same time, enormous and very serious problems.

The advances involve, mostly, the growth in the material and financial, the world of markets, of science, of the technical, of technology and of telecommunications. But, unfortunately, it seems that as we grow materially, we regress morally and spiritually. Evidence from the news and daily events alerts us to the decrease in the world of the deeply human values and ideals that sustain and promote the construction of a better world, one that is more just, more equitable, more supportive, more compassionate, more fraternal: a world like a great table in which everyone has the right to a seat and to share in peace and prosperity.

I wish, at the beginning of this new year 2019, that we all become aware of the importance of each of our very personal and individual intentions, decisions, actions or omissions for the construction of social frameworks and institutions. That we understand, once and for all, that our daily life and being is not insignificant to the destiny of all humanity. That our contribution and our grain of sand counts, a great deal, in the mountain ranges of good and well-being that we must build as we search for a better present and better tomorrow for all. That, daily, we are not spectators, but protagonists of our own story and the stories of our neighbors.

Because if our biggest and most serious problems and crises involve social frameworks being eaten away by corruption, this is due to the crisis of the men who create them, shape and sustain them and, more than that, to the deep crisis of values inside each of us: a crisis in the spirit of man, of men; a crisis in the human spirit.

Therefore, I invite everyone to evaluate, honestly, the principles, values, goals and ideals that govern our attitudes and actions. I invite everyone at this time, as one year ends and another comes, for which we are so hopeful, to fill ourselves with the best wishes, to make the best resolutions, and to



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work to make 2019 a year of better successes in the pursuit of the common good and for peace for all men and all peoples of the world.

There is much we have done, but much more that we still have to do. Our story and our destiny are in the hands of each one of us. And our work and daily actions depends upon who we are, morally and genuinely, as individuals, and on our values and interests. And because our deeds reflect our values, I wish that every day of 2019 will reveal each one of us as better human beings and better citizens of the world. The song says it well: *"New Year, New Life, happier days are coming... HAPPY AND PROSPEROUS NEW YEAR!"*