

EY2010 Journalist Award ICELAND

Winner print/online

Trausti Hafsteinsson

Article title: "Sá enga aðra leið en að svipta sig lífi"

("Saw no other way out than suicide")

Published in: DV, 04/09/2009



Trausti Hafsteinsson was born in 1973 and raised in Reykjavik, Iceland. Trausti received his baccalaureate in 1993 from Kvennaskólinn in Reykjavik, and has a B.Ed. degree from the Teachers' College of Iceland in 1998 with first-class GPA. He has also completed several language courses, as well as a course in research journalism.

Trausti has worked as an educational delegate in the Reykjavik Zoo and Family Park, as a school teacher, and as a guide abroad. He has also worked in publishing and published several popular board games. Trausti began working as a journalist in 2006, first with the daily journal *Blaðið* and later with daily journal DV.

Trausti was nominated for the best final essay at the Teacher's College in 1998 for his research on job satisfaction among Icelandic elementary teachers. He was also nominated for the best final project while studying research journalism at the Reykjavik University in 2006, an in-depth piece on illegal permissions in relation to power plant developments. In 2008 he was nominated as best research journalist at the Icelandic Journalist Awards for his series on racism.

Ólafur Jón Leósson vörubilstjóri svipti sig lífi nýverið vegna fjárhagsferðleika og atvinnuleysis. Fjölskyldan syrgir góðan mann og segir hræðilegt að hugsa til þess að hann hafi enga aðra leið séð út úr vandræðunum. Fjölskyldan telur að aukin samúð fjármálafyrir tækis, Lýsingar hf., hefði bjargað lífi hans.

SÁ ENGA AÐRA LEIÐ EN AÐ SVIPTA SIG LÍFI



„Þetta var röð ófál, virðilega sárt“ segir Ólafur Jón Leósson, sem áfyrir maðurinn, Ólafur Jón Leósson, einn sjálfvíg. „Vegna atvinnuleysis og fjárhagsvandna á hana þótti mér engu aðrir hefja. Það var framtíðin sem var okkar stöðugt tiltök. Þetta var röð honum röpp og eritt og það er svo eritt fyrir okkur fjölskylduna að hugsa til þess.“

Ólafur Jón, nítíu ára árið, var vörubilstjóri, svipti sig lífi á 2. nóvember 2009 en hann hafði verið lífslangur í vörubílum sínum og fjárhagsferðleikum og atvinnuleysi. Umframt mánagöngu ekkert hann engin verulega á lífinu sínu. Á meðan milli nas beldi hans hjá fjármálafræðingnum Hósti upp vegna gráðulegrar hækunar myntkórfulnans. Honum höfðu verið send þeir frá lífsguðinu þar sem óláf var eftir þó hann skilði vörubílanum til Lýsingar tækisins. Á endanum gaft hann upp og svipti sig lífi. Ólafur Jón var jafnsinnur í byrjun nóvember.



Ólafur Jón Leósson
F. 17.06. 1948
D. 26.10. 2009

„Þabbi hefur unnið allt sitt líf“

Hræðilega sorglegt. Það hefði þetta verið röð þess að hann hefði unnið allt sitt líf. Þetta er hræðilegt að hugsa til þess að hann hefði unnið allt sitt líf. Þetta er hræðilegt að hugsa til þess að hann hefði unnið allt sitt líf.

þá er hryllilega sorglegt. Það hefði þetta verið röð þess að hann hefði unnið allt sitt líf. Þetta er hræðilegt að hugsa til þess að hann hefði unnið allt sitt líf.



Vörubílinn Lánafyrirtækis vídd tala virnunni Óláfs Jóns á honum vegna skulda.



Samúð hefði bjargað

Ólafur Jón Leósson, svipti sig lífi á 2. nóvember 2009 en hann hafði verið lífslangur í vörubílanum sínum og fjárhagsferðleikum og atvinnuleysi. Umframt mánagöngu ekkert hann engin verulega á lífinu sínu. Á meðan milli nas beldi hans hjá fjármálafræðingnum Hósti upp vegna gráðulegrar hækunar myntkórfulnans. Honum höfðu verið send þeir frá lífsguðinu þar sem óláf var eftir þó hann skilði vörubílanum til Lýsingar tækisins. Á endanum gaft hann upp og svipti sig lífi. Ólafur Jón var jafnsinnur í byrjun nóvember.

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Áttu að gefa sjóns

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DÆMÐUR TIL AÐ GREIÐA MYNTKÖRFULÁN

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Í lífi heyrir sig gær

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Translation

Saw no other way out than suicide

Lorry driver Ólafur Jón Leósson took his own life in the face of financial distress and unemployment. The family mourns a good man and is devastated that he saw no other way out of his problems. They believe that a more sympathetic approach from the financial firm Lýsing hf would have saved his life.

“It was a great shock, very painful,” says Gústaf Jökull Ólafsson, who recently lost his father, Ólafur Jón Leósson, to suicide. “He was faced with financial difficulty and being out of a job – and saw no other way out. He said so in the letter he left us. This was really wearing him down – which is a source of great sadness for us in the family.”

A lorry driver in his early sixties, Mr Leósson committed suicide seeing no other way out of financial distress and unemployment. Month after month, he got no jobs on the lorry, while his millions of debt to financial companies piled up because of a currency basket loan, a foreign-currency loan whose value skyrocketed as the Icelandic króna collapsed. The leasing company that made the loan, Lýsing hf, had been sending him letters requesting that he return the lorry to the company. In the end, he gave up on it all. Mr Leósson’s funeral service was held in early November.

“Dad worked all his life”

A deeply saddening end

“Dad had worked all his life, but recently he hadn’t been able to get any work, while the debt was just piling up. He had become very depressed. He committed the suicide out of sheer desperation at not getting any work. He said in the letter that his very soul was just spent,” says Mr Ólafsson.

The deceased’s sister, Fríður Ólafsdóttir, is aghast at the way the economic crisis affected her brother. She is embittered by what she perceives as lack of understanding on the part of the leasing firm. “The economic crisis is very demoralising for honest, hard-working men who just want to work and pay off their loans. While he wasn’t getting any work, his debts were growing constantly, and this destroyed him. In the end, he took his own life, which is horribly sad. It would have been possible to help him out of this. The leasing company that lent him the money for the lorry refused him any help before his death – now that he’s gone, it seems that everything is possible. I find it really sickening. I’m one-hundred percent certain that had the financial companies been more humane and shown him more understanding, he wouldn’t have gone down that path,” says Ms Leósdóttir.

Compassion would have saved him

Mr Ólafsson agrees and says that the leasing firm didn’t show his father any sympathy. “The grief is very hard to bear. Dad was trying to work out his problems. What devastated him were the loans on the lorry, because the leasing firm wasn’t willing to help him in his predicament. Instead, they treated him aggressively and in fact wanted to repossess the lorry. That would have deprived him of his means of work, leaving him with absolutely nothing. Had they shown him more compassion, it would unquestionably have saved him,” says Mr Ólafsson.

Ms Leósdóttir could see no signs of the tragedy that was about to strike. “I was in

constant touch with him and could tell how his problems were wearing him down. I knew about the problems but he hid the full extent of his anguish from me. I was always trying to encourage him and I didn't sense in our last conversation that he might be considering suicide. So it came as a massive shock for me when it happened," says Ms Leósdóttir.

They should have given him a chance

Accountant Gísli Gunnlaugsson was a good friend of Mr Leósson and tried to help him when his financial problems surfaced. He says that Mr Leósson offered to pay everything he possibly could, but the lender was less than forthcoming. "As soon as the repayment holiday was over, he was in a bad situation because his income had totally dried up after the banking collapse. He was trying nonetheless and was hoping for some understanding from the company. Negotiations with the firm were in an impasse, so I decided to accompany him to a meeting with them. We laid the cards on the table and presented a plan on how to proceed and settle this thing," says Mr Gunnlaugsson.

"We offered everything he had, because there simply wasn't any more money. The company's response was to categorically reject our offer and demand full repayment. He was unable to meet this demand because it was way beyond his repayment capacity. He offered everything he had but just got a slap in the face with a wet rag. Why couldn't the lender wait? It's obvious that they should have given him a better chance, because this was pretty unreasonable."

Guaranteed by a friend

Mr Gunnlaugsson last spoke to Mr Leósson a week before his death and in the end witnessed how he finally gave up hope. Mr Leósson was appalled at the prospect that his loan obligations would have to be met by a friend of his. "I think the lenders' ruthlessness is atrocious, which is all too evident from my friend's fate. At the same time that massive loans are being written off everywhere, the credit institutions are forgetting the human element. This is just an assault on ordinary people, against the creditors' better judgement as they too are culprits in the loans fiasco, not least when you consider that the currency-basket loans were practically pushed onto borrowers," says Mr Gunnlaugsson.

"I find this callousness just unfathomable. We spoke a week before he died and I could tell that he was in the grips of despair. He said that it was just 'game over' because he couldn't face the prospect of a good friend of his, who had guaranteed the loans, having to pay the creditors. I could tell that he had been overcome by pessimism and couldn't see any way out of his situation. The path he chose is tremendously sad and I fear more incidents of this nature may occur."

Overcome by darkness

Ms Leósdóttir adds that, without a doubt, her brother committed suicide because of his financial distress and unemployment. She describes him as a cheery, positive man who was loved and admired by all. "Obviously, I'm mourning a good and honest man, and it's a terrible shock to lose a sibling this way. I saw how the crisis gradually wore him down when he was no longer able to meet repayments. Sadly, I think this turn of events is more common than many people realise," says Ms Leósdóttir.

"It was just heartbreaking. "Regrettably, he had reached a point where he couldn't see any other way out of his circumstances. It's awfully sad how the crisis can affect people. Their spirit can certainly be broken by financial fears. My brother was facing very dire straits and there were no jobs to be had. He was just overcome by darkness."

Ólafur Jón Leósson

Born 17 July 1948

Died 26 October 2009

The lorry *The leasing company wanted to repossess Mr Leósson's means of work because of his debts.*

Bereaved *The family is mourning a decent, positive man who was overcome by darkness because of financial woes and unemployment.*

Court-ordered to pay currency basket loan

Appeal Lawyer Björn Þorri Viktorsson is hoping that the Supreme Court will overturn the ruling.

Óskar Sindri Atlason was yesterday court-ordered to pay the outstanding balance on a loan for a car, a Volvo S40, which he had on a hire-purchase agreement with the leasing company SP-Fjármögnun. The agreement was denominated in foreign currency. This was a test case to determine the legality of currency-basket loans under Icelandic law. Mr Atlason's lawyer was Björn Þorri Viktorsson.

The car's purchase price was ISK 3.6 million, of which Mr Atlason had paid ISK 400,000. SP-Fjármögnun repossessed the car as the borrower was behind on repayments, at which point the debt had jumped to ISK 5 million. Mr Atlason kept up the agreement until September last year, when he was expected to pay ISK 68,888 as a monthly payment, which was 49% higher than the original monthly amount.

Yesterday's ruling by the Reykjavík District Court stated that Mr Atlason was aware of the loan being denominated in foreign currency. The agreement between Mr Atlason and SP-Fjármögnun mentioned that currency basket loans are riskier than other loans. According to the ruling, Mr Atlason was fully aware of this. The loan was denominated in Swiss francs and Japanese yen. Kjartan G. Gunnarsson, CEO of SP-Fjármögnun, testified before the court that 80-90% of loans made by the company are foreign-denominated. Mr Atlason, on the other hand, testified that he bought the car from a car dealer and that the sales representative told him that the terms of the loan were the most favourable in the market. The borrower further testified that he was not specifically told about the currency risk. The car dealer was Nýja bílahöllin.

The ruling stated: "Recent exchange-rate developments have been extremely unfavourable for most Icelanders. However, SP-Fjármögnun cannot be made responsible for this development. In addition, it has not been proven that SP-Fjármögnun in any way took advantage of Mr Atlason's lack of knowledge of foreign exchange movements or contributed to providing him with any false or misleading information on these matters or on the foreign-currency indexation of rental payments. Therefore, there are no grounds for derogating from the principle of Icelandic contract law that agreements are binding upon the contracting parties." Mr Viktorsson yesterday told TV Channel 2 he was hoping the Supreme Court would come to a different conclusion. Mr Viktorsson and Karl Georg Sigurbjörnsson operate the law firm Lögmenn Laugardal. More than three-hundred borrowers have decided to participate in the law firm's class action against the banks.

The Association of Icelandic Homes and the Consumers' Association are flooded with reports of unscrupulous debt collection practices. "Some companies are worse offenders

than others,” says the chairman of the Consumers’ Association. The chairman of the Association of Icelandic Homes warns debt collectors against the consequences of their actions.

THE DARK SIDE OF THE CRISIS

“Aggressive debt collection tactics can have very serious consequences, homes can be shattered and individuals can be backed into a corner where they see no way out.”

Advocating a gentler approach Mr Gunnarsson says lenders must use gentler methods to avoid disastrous consequences.

Almost ten suicides brought on by the pressure of financial distress have been reported to the Association of Icelandic Homes (AIH) since its founding. The AIH was established only in mid-January, which means that all of these suicides took place this year.

Both the AIH and the Consumers’ Association of Iceland (CAI) have been inundated with reports of callous, even inhumane collection practices by lenders and collection agencies since the onset of the economic crisis. The spokesmen of the associations say some debt collectors’ tactics are certainly both cruel and inhumane.

AIH chairman Friðrik Ó. Friðriksson says there have been appalling cases of overly aggressive collection procedures leading to the debtor’s suicide. “It’s a very sad state of affairs, but regrettably we have received a number of such reports and heard similar stories. We receive a significant number of reports from people in difficulty of great callousness on the part of collection agencies, which I’m very concerned about. In my view, there’s far too much silencing of this dark side of the crisis,” says Mr Friðriksson.

Some are greater offenders than others

CAI chairman Jóhannes Gunnarsson has noted an alarming rise in the number of reports of unscrupulous collection practices. However, he says the reports show the level of severity differs between companies. “Many people come to us to complain about overly harsh practices and it’s absolutely clear that the number of such reports has risen dramatically during the crisis. People are cracking under the strain of brutal collection methods, although some debt collectors actually are greater offenders than others. Some companies go to considerable lengths to help their clients, while others show much aggression. I would appeal to the aggressive ones to consider the potentially serious consequences of their actions. It can make a vital difference to work with the borrower and find an adequate solution,” says Mr Gunnarsson.

Mr Friðriksson says there is a gaping mismatch between the government’s stated aims and the reality of the lenders’ severe collection practices. He says the doors are being shut on many indebted households. “Debtors are being treated in a brusque manner. They are made to wait endlessly, shifted from one person to another and between places. They come to the companies expecting a certain standard of fairness but are instead met with severity and uncompromising demands. The companies don’t seem to shoulder their own responsibility for the circumstances in which people now find themselves. The financial companies are dumping the entire responsibility on the people,” says Mr Friðriksson.

Fears more incidents

“People are being deprived of their assets, their homes are being repossessed and they are forced to sign agreements on composition with creditors. We have a number of

examples of people driven to suicide because of financial woes during the crisis. This in turn inflicts strain on their relatives too. The pressure on households has also grown enormously. The situation always favours the companies, whose methods sound less than humane,” adds Mr Friðriksson.

Mr Gunnarsson agrees and reiterates his plea to debt collectors to maintain a standard of care. If this is not done, he says, the consequences could be awful. “Suicide is obviously a terrible choice, but let us make it absolutely clear that aggression against individuals will unfortunately lead to suicide as a last resort in some cases. In my view, it’s more advantageous for the lender to negotiate with the debtor than to take an excessively hard line that prevents the borrower from being able to pay – not to mention such aggression that it drives a person to suicide,” says Mr Gunnarsson.

“There’s so much at stake for individuals. And the financial companies have a duty of care to deliver a humane debt resolution process. Rather than driving families and individuals into bankruptcy, it’s also in the lender’s interest to take a more gentle approach. Aggressive debt collection tactics can have very serious consequences, homes can be shattered and individuals can be backed into a corner where they see no way out. Therefore, I call upon the financial companies too seek all ways to treat people in debt in a humane manner rather than pushing them up against a wall,” adds Mr Gunnarsson.

Mr Friðriksson likens the debt collection agencies to vultures preying on people’s misery. He is aware of cases where the debt collectors come to people’s homes, even timing their visits for maximum effect. “They’re knocking on people’s doors at the most awkward and distressing moments, often when people are going off to bed, even barging in on a child’s birthday party. This is tantamount to psychological warfare. People get no peace. Most of them just want to lead a normal life and pay their debts. When they’re prevented from doing this, it’s extremely demoralising. When these people are treated in such an aggressive and unfeeling manner there’s a real risk that some will react in this way, by committing suicide. This is the situation, regrettably, and I am greatly concerned that there may be more aggression to come and more cases of this type,” says Mr Friðriksson.

EXAMPLE OF INCREASED BALANCE OF CURRENCY BASKET LOAN:

Original loan principal amount: ISK 10 million (50% JPY/50%CHF)

3 December 2007

ISK 10,000,000

3 December 2009

ISK 23,550,000

The Japanese yen is up 148%. The Swiss franc is up 123%.

PARAPLEGIC FARMER DISPOSSESSED OF VITAL EQUIPMENT

Ástþór Skúlason, a paraplegic farmer in the West Fjords, has been dispossessed of his customised agricultural equipment as a result of falling behind on repayments. Staff from the repossession unit of the leasing company Lýsing collected the equipment, which is vital for Mr Skúlason being able to live and work on his farm.

The repossession took place in August this year, when he was ISK 800,000 in arrears on his loans. He was subsequently helped by MP Árni Johnsen and Ólafur Magnússon, chief executive of the dairy company Mjólka. The latter provided Mr Skúlason with handsome financial support and the MP helped him with the process of recovering the equipment. The farmer says he is eternally grateful to his two allies.

Deprived of his means of livelihood

Paralyzed from the waist down, Mr Skúlason is dependent on the customised equipment to be able to live and work on the farm. He says this makes the debt collection procedure all the more callous. “Of course, I wasn’t exactly in a great position to remonstrate with them because I didn’t have the cash to pay the debt, but their efforts were overly aggressive. They also picked a time exactly when I was most dependent on the equipment to earn my income. My equipment is absolutely vital for me to be able to live and work here on the farm. There’s no way that I can be without it because it’s really my legs here on the farm,” says Mr Skúlason.

“The leasing company was overzealous in the way it treated me and I was less than impressed by the behaviour of its staff. The fact that the equipment is my means of livelihood makes their actions all the more inhumane as they practically removed my legs from under me. They did so.”

Affects everybody

Mr Skúlason says the debt collectors damaged his equipment when removing it, for which he has filed a compensation suit against the company. He is horrified by the reports of suicide during the crisis. “Well, I’m not rid of them yet because they damaged my equipment, so I brought a compensation case on account of the damage. So far, no compensation has been forthcoming,” says Mr Skúlason.

“In my view, the credit institutions must change their practices, do a complete overhaul to mend their ways. I’m shocked to hear these reports of people seeing no other way out of their problems than suicide. I think this must affect everybody and I can’t imagine that the staff of the lending companies don’t take this to heart. Not doing so wouldn’t be human.”

They must listen *Lending companies must listen to people in financial straits, in Mr Skúlason’s view.*

Depressed *The couple have been very disheartened by their financial woes.*

LEASING COMPANY’S OWNERS COMPLAIN

The leasing company Lýsing is owned by the brothers Ágúst and Lýður Guðmundsson, aka the “Bakkavör brothers”. They own Lýsing through their investment company, Exista, which is struggling to avoid impending insolvency. At Exista’s annual general meeting in August, the chairman Lýður Guðmundsson gave an emotionally charged speech in which he objected to the aggressive tactics of the banks’ resolution committees. He accused them of attempting to drive Exista into bankruptcy, which would cause severe financial damage to the public at large. The chairman said the resolution committees were unwilling to accept the company’s restructuring plan and accused them of intransigence and unfairness. He fears that the resolution committees of the “old banks”, which are Exista’s largest creditors, are deliberately trying to bankrupt the company.

ALWAYS SAD

Matthías Halldórsson, Medical Director of Health

“I find it a sobering thought that the conditions in our society are driving individuals to suicide.

I feared that something of this nature might happen in the depths of the economic crisis, as experience from other countries shows this to be a real risk. Fortunately, there have been few suicides thus far during this crisis. The number of suicides per year in Iceland has averaged around 25-30, most of which are related to depression where the person in question sees no way out of his or her situation. Each and every suicide is obviously a tremendous shock and always sad.”

LOOK TO THE LIGHT

Guðmundur Ólafsson, lecturer in economics at the University of Iceland: “Regrettably, this is a risk in the crisis and it’s awful when somebody’s means of work is repossessed. While such incidents are sad, I would encourage people to bear in mind that there’s always some way out of financial troubles. Now, in the wake of the demise of market fundamentalism, people are traumatised and I would encourage them to seek solace in faith. It’s the only thing we have left and faith is a source of strength for people. It’s also beneficial to seek solace in a community of people in the same situation. We must look to the light rather than succumbing to the darkness of despair.”

DEEP DEPRESSION

Psychologist Gunnar Hrafn Birgisson: “When people commit suicide they are in a state of mind where they see no other way out and are gripped by deep hopelessness. They are so depressed that it seems to them that death is the only exit from their pain. However, those that are saved from suicide are often later relieved not to have gone through with it, because the desperation passes. From then on, people realise that there are other ways and remedies. It’s a very important message to everybody that even if everything seems hopeless, this may not actually be the case. I would urge people to persevere and get in touch with somebody, friends or professionals, who can help. This can lessen the pain and open new possibilities in what previously seemed a hopeless situation. Our knowledge of severe depression is extensive here in Iceland, and you can deal with it in many ways. Many people suffer mentally in the economic crisis and there’s a danger that they withdraw into a shell. That’s the tendency when people become depressed. But we must also have confidence in our strength to endure great suffering.”

DIFFICULT CIRCUMSTANCES

Halldór Jörgensson, chief executive of Lýsing:

“Our thoughts here at Lýsing are with the man’s family and our condolences go out to them. In the difficult circumstances that now exist in our society, we at Lýsing are doing our utmost to meet our clients’ needs and expectations. It is a source of great sadness to us if the relatives of the deceased believe that the cause of this tragic event is in any way connected with his business with the company.

The national winner was selected by a national jury which consisted of:

- Linda Rós Alfreðsdóttir, NIB Representation
- Einar Kvaran, Geðhjálp, Steering committee for EY2010
- Ingibjörg Steinunn Hermannsdóttir, Person experiencing poverty
- Fríða Björnsdóttir, Icelandic Journalist Association
- Arnar Elín, Editor, Vikan magazine
- Jónsson Þór, Editor, Pressan web news outlet
- Þorsteinsson Grétar, ASI Labour Union, National Ambassador
- Hulda Skogland, EU delegation to Iceland