

Nicaraguan refugee makes a life as bank teller, school aide and house cleaner â?? with some perks from customers who became friends

Description

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Guess Elba Balderramosâ??s job, a gig where grateful clients paid for her to cruise to Mexico, Alaska, Hawaii and the Panama Canal, and one promised to leave her $50,000 in her will.

Trusted family lawyer? Investment Advisor? Nope.

Balderramos, now 79, is a bank teller at the Bank of America in San Francisco, where sheâ??s been working full time since she started 38 years ago.



Elba Balderramos, now 79, has been a bank teller at Bank of America for 38 years. (Photos by Colin Campbell.)

Teller is one of three jobs she held concurrently since arriving in San Francisco in 1981 as a refugee from revolutionary Nicaragua. She was a single mom with a young son, Julio Cesar. But she left because â??I didnâ??t want him growing up in a communist country.â?•

After the Sandinistas took over, Balderramos, then a fourth-grade teacher, was ordered to dress in a Sandinista military uniform while teaching. â??They terrified us by having us patrol our school at night in case the â??counter-revolutionaries â??came to bomb us. Watch duty they called it. And every morning the kids had to chant in unison: *â??Sandino Vive! La Lucha Sigue! Patria Libre O Morir!â??â?•*

Fleeing revolution

They changed the curriculum and created an atmosphere that felt hostile to her and her beliefs, Balderramos said. â??They brought in textbooks and pamphlets extolling socialism, excluding any mention of other political systems. They made the teachers attend political meetings, and they changed

the national anthem to a song praising Nicaraguan revolutionary Sandino and naming their enemy, U.S. Americans: â??We fight against the Yanquis, the enemy of all humanity.â??â?•

By 1980, sheâ??d had enough. In a leap of faith, she sent her then 13-year-old son ahead to join her brother and his family in San Francisco. She followed a few years later. Balderramos has eight brothers and sisters; all eventually left Nicaragua after the Sandinistas came to power.

She also helped raise her two nephews here in San Francisco, as their dad, a military officer, was imprisoned in Nicaragua after the revolution.

â??When I arrived here, I spoke no English and my sister and I had three boys to support. First thing: English. I took ESL classes at City College and basic clerical training at Mission Language Vocational school.â?•

Her teacher told the class that the Bank of America was offering an exam to recruit would-be tellers, so she went downtown and took the test. â??Really it was more of a math test than anything. I finished first, then waited for everyone else. They hired me! First job!â??

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Two weeks of teller training followed, and she started part-time at the main branch. â??When they hired me, I worried my English wasnâ??t good enough, but really you donâ??t need that much!â?•

Balderramos is elegant, with coiffed wavy hair and expressive, deep-set dark eyes She wears coordinated outfits, casually professional, and carries herself with calm dignity. She speaks deliberately, in clear English, choosing her words carefully.

A second then third job

But the bank did not pay much in 1982. â??So when a customer, Lynn, asked me if I knew anyone to clean her house, I replied, â??How much? $50 for four hours, she answered.â?•

â??I said, â??Well Iâ??ll do it!â?• â?¦ â??You?,â?? she looked at me, â??You? â??â?• Balderramos laughs at the memory. â??But I guess she trusted me because I was a bank teller. She took me to her penthouse on Taylor and Green streets, with views of the Bay and I walked in and I thought, what am I going to clean here? There was no dust, nada, so I found the kitchen silver and started polishing that.â?•

Lynn became a friend, one who took her touring the California missions, followed by dinners in fine restaurants. One day she called and asked if Balderramos could take vacation days in January as she had booked them a cruise to Mexico. It was the first of several cruises she was treated to, every expense taken care of, always in her own cabin.

â??She treated me so well, as if I were the queen and she were the servant,â?• Balderramos said. â??She never talked about her private life. I knew sheâ??d never married and had no kids, but I never asked questions.â?•

When the bank transferred her to the Leviâ??s Plaza branch, she came to know the San Francisco Bay Clubâ??s manager, who brought in the deposits. Did Balderramos know anyone who wanted a job as a housekeeper at the club at night, she asked?

â??Maybe because I am Latina, she asked me, â??Balderramos said, chuckling. â??By then I had experience cleaning, so I said, â??Me!â?? â?•



Balderramos was a fourth-grade teacher in Nicaragua when the Sandinistas took over. She was ordered to dress in a Sandinista military uniform while teaching.

She worked at the bank 9 to 5, then walked across Leviâ??s Plaza to the Bay Club, cleaning from 5 to 10, usually getting home at 12:30 in the morning.

â??I took three buses to get back to my brotherâ??s house. I took a bus to Market Street, then BART to Glen Park, and then another bus up Monterey Boulevard,â?• she said. â??We shared a house off Monterey then, near the Safeway.â?•

Why did she work so hard? Did she need the money?

She thinks a moment, reflecting. â??I did not want debt. I did not want a car, but I wanted nice things for me and my family: quality clothes and good vacations. I liked taking my nephews, Luis and Ernesto,

to Disneyland when they were young. I like to travel, and mostly, I like being able to help my family, and I like to be busy.â?•

Her third job: school aide at City College of San Francisco, a position she was offered in 1986. â??I made copies for the instructors, kept the copy machines working, called in substitutes when needed, helped students fill out registration forms. All kinds of duties. It was a great *ambiente.â?•*

Helping others get jobs

When she told the Bay Club she was leaving to work nights at City College, (for more pay), they begged her to stay on weekends, which she did for another 15 years, only leaving in 2004.

From 1986 to 2004, she worked three jobs and helped many others to work. She was an unofficial employment agency for friends and family members, for immigrants and CCSF students she befriended.

â??Since I worked so much, people asked me how did I get these jobs. So it was natural for me to advise and help so many students at City College to apply. I staffed the bank and the Bay Club with people I knew!â?•

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Her favorite job? Thatâ??s easy: The BofA Columbus Avenue branch, where she worked for over 25 years, until Covid. â??I lovedthat job. The customers were so diverse: Chinese, Italian, Latinos who worked in all the North Beach restaurants.â?•

Her customers ranged from millionaires to people who couldnâ??t even read and write. â??I helped a Mexican woman, Estella, who had to sign her check with her thumbprint because she never learned to write in Spanish even. I told her how to enroll in City College for reading and writing. Now she can read and write in English and Spanish.â?•

Though she was offered promotions, Balderramos refused them all.
â??I am happy as a teller, my English is fine for this and I am good at this job.â?•

She has no nostalgia for the old country, though she has returned to Nicaragua three times, once with her son. â??I can say that I am grateful to the Sandinistas because I would never have left if it werenâ??t for them, and my son is so happy here.â?•

He has a career he loves and he has â??kept the best parts of our culture: the music, the language. He thanks me all the time for bringing him here.â?•

Pandemic boredom

The hardest time in her life in America was the Pandemic. Her jobs came to an abrupt halt. Though the bank continued to pay her, she was home for months. â??It was the most bored I have been in my life. I listened to music. I began to knit and crochet. I took long walks with my sister, and I knitted. I made scarves and shawls for all my nieces and nephews, for my brothers and sisters,â?• she said. â??I made over 40 scarves; thatâ??s what everyone got for Christmas.â?•

Sheâ??s back working at the bank now and glad of it. â??The pandemic convinced me that I am not ready to retire and not ready to get a dog!â?•

But she was recently laid off from City College, after 36 years, due to declining enrollment. But sheâ??s OKwith that. At nearly 80, sheâ??s allowing herself to have just one job.

And as to the BofA customer who promised to leave her money?

â??She lost everything. She showed me her will and she said: â??See, here is your name in mywill and testament.â?? She had left me $50,000. But then she said, â??Look, Idid this on this date, but now I have lost it all in the crash of 2008.â??â?•

Balderramos just laughs and shrugs: â??Really, was it true? I donâ??t know, it doesnâ??t matter anyway. I feel I am rich in my life.â?•

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