
New York Times BESTSELLING AUTHOR

MARK ALBION

MORE THAN MONEY

QUESTIONS EVERY MBA
NEEDS TO ANSWER

FOREWORD BY LIZ CUTLER MAW
EXECUTIVE DIRECTOR
NET IMPACT



an excerpt from

***More Than Money:
Questions Every MBA Needs to Answer***

by Mark Albion

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■ ■ ■ ■ ■ FOREWORD

Liz Cutler Maw, Executive Director, Net Impact

"Incredible." "Dynamic." "Inspiring." "Awesome."

As MBAs, you encounter many kinds of teachers. There are tenured professors who recite lectures from memory. There are guest lecturers who bring real-live case studies into the classroom. There are patient tutors who symbolically hold your hand through the crunch of the core curriculum.

And then there is Mark Albion.

Mark is a different kind of teacher, one who ventures outside the classroom walls to teach what he loves to people he loves. Mark is passionate about finding meaning in life and work, and he has made it his life's mission to share that passion with others.

At the Net Impact annual conference, we are fortunate to see countless great speakers, but few have made the impact on students that Mark Albion has. The adjectives at the beginning of this section are just a few of the accolades heard yearly as we poll attendees on their favorite speakers. Mark's name is always at the top of that list.

Why is Mark such a hit with MBAs and other business students or professionals?

I have my theories:

- ▶ Mark embodies the advice he gives. *In More Than Money*, Mark advises readers to think differently about career possibilities. Mark's personal story is one in which he thought differently, chose differently, and acted differently—and he glows with personal peace from doing so.

- ▶ Mark understands that his topic is a hard one. It's not easy to make career choices during business school, with the many options, sources of advice, and financial constraints you face. Choosing the right job or internship can seem like the most important decision in the world to stressed and overwhelmed MBA students. Mark knows this, and he doesn't belittle the seriousness of the choice but rather supports his audience to make the decision the right way.
- ▶ Like any good student, Mark has done his homework. He has collected hundreds of life stories and examples of career paths, and he has traveled the globe to learn and share these experiences with others.
- ▶ Mark is warm, funny, and caring. It's much easier to believe everything will be OK with Mark as a guide instead of some of the other types you might meet on your MBA journey. (You know the types I mean.) And Mark's right—it will be OK! Especially if you use *More Than Money* as a resource.

At Net Impact, too often we hear from MBA students that they are torn about how to make a difference and when to make a change in their career. The decisions are tough ones, and the answers depend on each individual's passions, talents, and life goals. This book is for everyone who is pondering these issues now or who will face them in the future. Mark will lead you through his unique process of asking the right questions and finding the right path.

There are many books designed to get you thinking about your career and others that help you explore your feelings about your life, but very few intermingle the two as successfully as Mark has. *More Than Money* will ask you hard questions about who you are, what you want, and how you make decisions. If you challenge yourself, it may not be the easiest book you've ever read, but it may save you years of heartache.

Mark organizes his book around four questions and twelve lifelines, the result of which is what he terms a "destiny plan." He offers you choices on how deep you want to delve into the questions he poses and offers suggestions for working with groups of friends or colleagues to explore ideas and potential actions. He also offers tools and resources to equip you on your quest. And

he throws in many great stories to keep you inspired and to make you smile. Whether you're curious and just want to enjoy Mark's readable prose or you're ready to get down to the details of planning your future, Mark's book will reward your efforts with new insights and possibilities.

This book is a gift from a dedicated friend of Net Impact and a devoted mentor for MBA students and professionals around the world. As Mark says, *More Than Money* "supports you to follow your dream and make a contribution." I hope that this book leads you not just to more than money but to a future that is more satisfying than you had ever dared to dream.

Liz Cutler Maw has been Net Impact's Executive Director since the fall of 2004. Liz has been active with the Net Impact network since 1999; she was a co-leader of the student Net Impact chapter at Columbia Business School and a co-founder and leader of the Bay Area Professionals Chapter. Liz's professional experience includes strategic consulting to nonprofits with the Bridgespan Group, a not-for-profit strategy consulting firm, as well as fundraising and direct marketing for nonprofit organizations in New York City and Washington, D.C. She holds a BA with honors from Yale University and an MBA from Columbia Business School. Liz also spent one semester at the Haas School of Business at U.C. Berkeley.

■ ■ ■ ■ ■ INTRODUCTION: THE MBA TRAP

Money sometimes costs too much.

Ralph Waldo Emerson, poet

MBAs are focused, driven, thoughtful people who typically choose one of two career paths. The first, the more common, is the one I took. I call it the *conflicted achiever* path, expressed as “I’ll make some money now, pay off my debts, build a little nest egg, and then . . . who knows? But business school will give me the skills and cachet I need to change careers, move up, and make more money, after which I’ll do what I’m passionate about and contribute to society.”

The other path is the *passionate striver* path: “I want to do something meaningful now. I already know the kind of work that I find fulfilling. Business school will give me the skills I need to be more effective in my work and a network to draw on for help along the way so that I can advance faster in my career.” Both paths are fine as long as you don’t get stuck in the wrong job or see your passion frustrated and fade.

The reality is that most MBAs take jobs in management consulting or investment banking. After all, that’s what business school does best: train students to be market or financial analysts. Nothing wrong with that. Just remember that few of you grew up dreaming of selling another strategic plan or making another business deal.

The challenge is to use that job in ways that will help you seek and find your unique contribution—which may very well be in consulting or banking. Those professions have also evolved with your

interests in mind, offering MBAs work in nonprofit divisions of the most respected consulting firms as others work in “bottom of the pyramid” microfinance at top-tier investment banking companies.

MBAs want to make a contribution through their work, whether it's in the workplace, the marketplace, or the community. This was not as true in my day, but today it's true of the vast majority. You're different, and the world you're inhabiting is different. Even my venerable school, staid Harvard Business School, changed its mission in the twenty-first century to “educating leaders who make a difference in the world.”

What I've seen at the business schools is, as I like to say, “You've got the religion. You just don't know how to get to church.” Regardless of which of the two initial career paths you choose—or some combination of the two—the work of this book is to help you get to a place where you're appreciated and can make a contribution to others that's worth more than money.

In that spirit, the book's central argument is that if you put *contribution*—crucial to a meaningful life—on an equal footing with money, *what you perceive as your safest career choices may actually be your riskiest, and vice versa*. That is, if you assess risk with the career goal of a meaningful life (which includes making money), you'll make different choices or at least be more aware of the risk-reward trade-offs of your choices and choose a job that is more likely to be on your destiny path.

Whether you are searching more for money or meaning initially, each path has its negative externalities. However, you often recognize the externalities of choosing more satisfying work but overlook them when you choose the employer who shows you the money.

That's the MBA trap: improperly assessing the risk-reward ratio in your career choices by not including all the externalities. This trap occurs when you measure success just by money rather than including the desire to make a contribution as part of a *meaningful life*. With a meaningful life as your goal instead of money, your definitions of *safe* and *risky* change: you now recognize that a “safe” job choice is one that you believe is on your destiny path, and a “risky” choice is one that is not.

To explain, I'd like to share a parable that resonates with MBAs more than any other story I know. I believe it gets you to reconsider what constitutes a successful life.

The Good Life: A Parable

The career perspective of the MBA environment may be best expressed in a parable you won't find in business school. It has received the most responses from MBAs in all my years of writing. I first published it over a decade ago after returning from an idyllic week on an island of just seventy people. I spent my days diving with local dive master Ollie Bean and imagined what it would be like if he met up with the Harvard Business School student in me.

My purpose is to show how your higher education and the values and expectations that often go with it might lead you away from a life path that is enjoyable, rewarding, and contributory. With minor editing,¹ here's "The Good Life":

An American businessman was at the pier of a small coastal Mexican village when a small boat with a lone fisherman docked. Inside the boat were several large yellowfin tuna. He complimented the fisherman on the quality of fish and asked how long it took to catch them. "Only a little while," the fisherman replied.

The businessman then asked why didn't he stay out longer and catch more fish. The fisherman said he had enough to support his family's needs. The businessman asked, "What do you do with the rest of your time?" The fisherman said, "I sleep late, fish a little, play with my children, take siesta with my wife, Maria, and then teach children how to fish before I stroll into the village each evening where I sip wine and play guitar with my friends. I have a full and busy life."

The businessman laughed at him. "I am an MBA and could help you. You should spend more time fishing and with the proceeds buy a bigger boat. With

¹I've since seen this parable in many forms to which my monthly e-newsletter readers have directed my attention, so it is clear that others have written similar stories. The earliest I have found is "*Anekdote von der Senkung der Arbeitsmoral*" ("Anecdote to Reduce the Work Ethic"), written in 1963 by the German Nobel Prize laureate Heinrich Böll, nearly identical but used differently. A similar tale apparently also appears in a Buddhist story and in Russian folklore.

the proceeds from the bigger boat you could buy several boats. Eventually you would have a fleet of fishing boats. Instead of selling your catch to a middleman you would sell directly to the processor. Eventually you could open your own cannery. You would control the product, processing, and distribution.”

“And then what would I do?” the fisherman wondered.

“You would then, of course, need to leave this small coastal fishing village and move to Mexico City, then probably Los Angeles, and eventually locate in New York City, where you would run your expanding enterprise.”

The fisherman asked, “How long will this all take?” “Ten to fifteen years,” the MBA replied. “But what then, señor?” The MBA laughed, saying that’s the best part: “When the time is right, you would announce an IPO [initial public offering] and sell your company stock to the public. You would become very rich, making millions of dollars.”

“Millions? Then what?”

The MBA businessman concluded, “Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take siesta with your wife, and then teach children how to fish before you stroll into the village each evening where you could sip wine and play your guitar with your friends.”

A simple parable worth reading again, “The Good Life” is about values often taken for granted as the material world and its partner “greed” pull you away from yourself, magnified in most business school settings.

Your Business School Environment

Business schools have a culture that narrows your perceived options and can often direct your behavior as a businessperson, at least early in your career, by the values espoused. What are those values?²

In the 1970s, the elite business schools were organized around the goal of producing general managers. The CEO as enlightened corporate statesman

²The next three paragraphs are based on Rakesh Khurana, *From Higher Aims to Hired Hands: The Social Transformation of American Business Schools and the Unfulfilled Promise of Management Education* (Princeton, N.J.: Princeton University Press, 2007).

was still of interest, although it would fade in the 1980s with the emergence of investor capitalism and its takeover wave.

By 1980, business experts wrote that countries like Japan were turning out better managers. American managers needed to learn how to manage more effectively toward one goal: maximization of corporate value. Shareholder primacy became the new mantra. The *New York Times* duly noted that the new model of corporate “goodness . . . eschews loyalty to workers, products, corporate structures, businesses, factories, communities, even the nation.” The new flood of corporate takeovers meant that only “maximizing stock price can be allowed to matter.” This maxim would dominate the culture of most business schools.

These arguments led to aligning managers’ incentives with those of shareholders. The executive option market flourished, one of the most disastrous developments in the history capitalism. It exacerbated the fixation on short-term profit regardless of longer-term cost. The same ethos would dominate the culture of business schools.

The era can be summed up by an early-1990s televised comment by a large insurance company CEO who resigned soon after the interview. He had agreed to come on the show to discuss the company’s new innovative employee assistance programs for minimum-wage workers. But the interviewer focused on the just released quarterly results, which were one penny below expectations. The CEO’s comment: “Now I get it. If you want to do something that serves the interests of society, the environment, the community, or the poor, and it *costs your shareholders one penny*, it is immoral.”

In October 1993, Net Impact (known until 1999 as Students for Responsible Business) was created to build a community of MBAs that believed that the responsibility of a corporation is not just to shareholders but to all stakeholders. Managing Director Daniel O’Connor best expressed Net Impact’s business philosophy in a 1999 speech at the University of Michigan. Daniel explained that the purpose of business is to create value for its society. Through a mission-driven network of emerging business leaders united by a shared commitment to use the power of their *careers*, Net Impact would create a better world for all.

In the 1990s, the majority of business schools saw Net Impact as a fringe group primarily consisting of liberal “tree-huggers” and “do-gooders.” But as the twenty-first century dawned, the new global economy transformed the cost-benefit parameters of business through the market realities of climate change, the price of oil, and the demand for young talent who often have social and environmental interests. Net Impact began to grow rapidly as a network for emerging progressive business leaders.

As I write, Net Impact has over 190 business school and professional chapters and is growing rapidly worldwide, with its first European office and chapters in Asia, Africa, and Latin America. At many business schools, Net Impact is the largest student group. Net Impact and its local chapters have also been instrumental in changing business school curriculum while unleashing an energy best seen at the annual conference, which hosts two thousand attendees.

This decade has seen the rising prominence of Aspen Institute’s Beyond Grey Pinstripes school rankings. The biennial rankings are based on how well business schools integrate social and environmental stewardship into their curriculum and research. Students are demanding that curriculum more closely reflect their values, and business schools are accommodating those changes. Green business courses were available at nearly two-thirds of business schools surveyed in 2007, twice as many as in 2001.

Still, how much have the schools themselves *really* changed? Schools have opened institutes, some jointly with other university departments, and many offer elective courses in sustainable business, microfinance, corporate social responsibility, and social enterprise. Yet there remain no tenured or tenure-track professors in these fields, indicating that the values espoused by these courses are still not central to most business schools.

Business schools remain driven by rankings and fundraising (helped by higher rankings). Rankings are determined in part by the starting salaries of graduates, not whether they like their jobs or can express their values at work. Where can MBA graduates get the highest starting salaries? See your options narrowing?

For the most part, the bottom line remains the same. As reported in “A Growth Industry” in the April 14, 2008, issue of *Newsweek*, business schools

are adopting the philosophy “make a bunch of green by going green”; indeed, the article’s subtitle states, “business schools are teaching entrepreneurs how to get rich helping to save the environment.”

Interest in a “triple bottom line” can be accommodated as long as the financial bottom line is satisfied. Like Wal-Mart and Toyota, two companies invested in “greening” their companies, environmental responsibility is a *business* calculation of innovative ways to save and make money.

One student at Aspen’s top-ranked school, Stanford University, said it best. A twenty-nine-year old with an engineering background, he spent two years studying environmentally sustainable business. Is he doing this because of his values? “The honest answer is no. It makes good business sense to be sustainable.” He hopes to be working at a private-equity fund upon graduation.

Whether curriculum change leads to cultural change remains to be seen. Business schools reflect the interests of the surrounding business community, particularly their alums. As green business opportunities in clean technology have grown, curricula have grown in these areas, too. There are now a handful of new schools like Presidio School of Management and Bainbridge Graduate Institute, where sustainable business practices are not a calculation but a *commitment* to social justice and environmental responsibility as much as financial results.

To conclude, business school remains focused on your financial growth, not personal growth. I believe you get *at best* only marginal help in business school at understanding your values and what is important to *you* in your career.

If you don’t know exactly what you want to get out of business school, then the business school’s curriculum and culture will do little to help you clarify your purpose, awaken your passion, and realize your potential. Just look at the pressures and challenges the typical MBA faces.

A Mirror on MBA Decision Making

With the pressure of job interviews starting in early September (in my day, none were allowed until March), the driving determinant for most students remains money. You take time from work and pay tuition for which you expect a good return, a hefty ROI (return on investment).

Much has changed during my thirty-five years with MBAs, but career decision making has not changed measurably. Synthesizing what you've told me over the past five years in conversations and e-mails, your decisions are primarily driven by six factors:

- ▶ MBAs often don't consider their own values very high on the list of motivations in making a career decision.
- ▶ MBAs are not usually encouraged to consult a personal compass to direct their goals when making career decisions.
- ▶ MBAs feel peer pressure to earn a lot of money when they enter the working world after graduation.
- ▶ MBAs are expected to measure success in money and public recognition rather than in personal fulfillment.
- ▶ MBAs are risk-averse, so they often choose to make career decisions that they're supposed to make rather than the decisions their hearts would have them make.
- ▶ MBAs fear that taking a job that fulfills their heart's desires will not provide enough money to live on.

You may not see yourself in this description of the "typical" MBA. Good for you! But most business schools reinforce this stereotype. To remain atypical, you need to be clear about your answers to the four chapter questions and stick to them. The questions and lifelines can help reaffirm your thinking and existing career goals and aspirations and turn them into a plan of action for your future, your personal destiny plan.

Let me illustrate these six factors in three pairs with examples to help deepen your understanding of how this kind of decision making can limit your options and pull you away from your destiny path.

- ▶ MBAs often don't consider their own values very high on the list of motivations in making a career decision and are not usually encouraged to consult a personal compass to direct their goals when making career decisions.

MBA graduates have often told me that one of the most important determinants of their happiness and career success has been making the right choice of where they want to live and then looking at job possibilities. Finding the right place to live and work, however, is often considered a low priority in the business school environment.

Recruiters see most MBAs heading to corporate America, working as long as they can stand it, and then striking out for the “small time.” Small time? Why not start there? Why not stay with the good life, like the Mexican fisherman? Why not focus on achieving a life of working and living in a place you belong, doing work that matters with people you care about?

Instead, many MBAs may be destined to be ruled by the “Paul Principle.” Akin to the Peter Principle (“You are promoted until you reach a job at which you are incompetent”), it states, “You are promoted until your job is no longer fun.” Feel free to substitute *career* or *life* for *job*. And you can substitute *moved* (geographically) for *promoted*.

I take the recruiters’ insight personally. After just my first term teaching at Harvard Business School, I knew I was in the wrong place. I was not on my path and felt I had to leave my values at home. (It took me six more years to leave.) I was stunned. After all, I’d dreamed of a job like this. My income shot up well into the six figures; my time was my own; I had no direct boss and was surrounded by brilliant, diligent colleagues and students. The Harvard name opened every door imaginable, and the senior faculty could not have treated me better.

I found it hard to get out of bed each day and make it to school, but I persevered. I figured there was something wrong with me. And the results were obvious. My teaching was average at best, and my research stumbled along, though I received more credit than I deserved. I was blessed with the “appearance” of a Harvard Business School professor, the “carriage” of those times. I was afforded every advantage possible—to no avail.

I needed permission to reframe my thinking about what is important in life and how to measure success. I needed to use my personal compass. Instead, I had taken what I considered to be the safest path, the one with the most

money and status, and yet I almost lost myself in it. Being a Harvard professor was a great job that offered me a great career. But it wasn't the right one *for me*. I would eventually be supported by business students I met through Net Impact to rethink my career and the role of business.

- MBAs feel peer pressure to earn a lot of money when they enter the working world after graduation and are expected to measure success in money and public recognition rather than in personal fulfillment.

Most of you will feel that peer pressure to achieve a certain level of “success,” which includes a high salary but not necessarily happiness and fulfillment. And the business world reinforces it. For example, during her job search, Maureen Gilbert, a twenty-six-year old INSEAD MBA, wrote me about the “soul price” of financially remunerative work you don't really like:

The more in touch your job is with your soul, the less your wage matters to you. Talk to anyone that isn't happy with his or her job or that secretly dreams of doing something else and nine times out of ten, money will be the reason why they don't leave. So, what is your soul price? *How much do you need to be paid to do a job you really don't love?* [her italics].

Maybe you think you won't make it without a “safety net.” Maybe you feel the timing isn't right. It's always more comfortable to go the “safe” route. But what if you never get on that other route?

You know that life is about more than making money and spending it. But on a practical daily basis, you can forget too easily, especially in business school. The result is that you make your alma mater (and possibly parents) happy by selling your soul to the highest bidder. There's a price to be paid, however; a price perhaps unrecognized at first, to be paid years later. As the years increase, so does the soul price. Why do you sell your soul so easily, so cheaply, to the highest bidder without knowledge of the price?

- MBAs are risk-averse, so they often choose to make career decisions that they're supposed to make rather than the decisions their hearts would have them make. MBAs fear that taking a job that fulfills their heart's desires will not provide enough money to live on.

When I left Harvard to help MBAs find their path of service, I was concerned about my drop in income. I did well enough for years, but the last few years, my pro bono work has been out of balance.

When I was speaking to MBAs at Portland State in 2006, I heard a question that has yet to leave me. It was in response to a student's statement about the need to make money first and then find fulfillment—if for no other reason than to pay off school loans. Work that was closer to his heart would clearly be sacrificed. Another student responded by asking him and the audience, “How far are you from the gutter?”

Think about that. You have many ways to get by: friends and family who will help you and work you could do if necessary. You need to let go of that excuse for not taking the road less traveled—*your* road, the road that's made to fit one person at a time.

Your Safest Choices May Be Your Riskiest

To repeat my definition of *safe* and *risky* career choices:

A “*safe*” job choice is one that you believe is on your destiny path.

A “*risky*” choice is one that is not.

I don't know whether your “safe” choice will be a high-paying, high-prestige job, an entrepreneurial launch, or the distribution of relief services in Darfur. I know that what you need to do to stay on your path will vary over the course of your life. And I know that whatever it is, it will be meaningful to you and of service to others. Is money important? Of course it is, in balance with contribution to others.

What are the “riskiest” choices? Those that don't allow you to become the person you want to be, to live your life full measure. Survey results of the general population confirm that people's biggest fear is neither death (which ranks third) nor public speaking (second) but “failing to live a meaningful life.” That's our greatest fear, our biggest risk. And it all begins with not living *your* life.

I fear not living my life. I fear looking in the mirror and not liking what I see. I fear not having the right regrets. I fear not being the best me, of dying

with my music still inside. Whenever I ask myself, “If I do this, what’s the worst that could happen?” it’s rarely worse than not living my life out loud.

I realize that in the business school environment, these are not the standard definitions of safety and risk. I realize that you are given a narrow range of career options to choose from, unless you want to search outside the traditional recruiting opportunities. And I realize the challenge of being highly risk-averse with all the pressure and expectations of what you will do with that great opportunity of an MBA. You’re also very good at putting pressure on yourself.

I was concerned about how I’d honor all the sacrifices my parents had made to get me through school. But as a parent, I now realize that whereas I might not understand my children at first, what I most want is for them to be happy and contribute to society. I also want them to reframe the voices of judgment they will hear that may pull them away from their destiny path.

The next four chapters will help you reframe and redefine your notion of the risk-reward trade-off in a way that works for you. It’s a way you always knew but have forgotten. Once there, you’ll see that the riskiest outcomes for the head are often the least risky for the heart. What seemed like the safest choice in your current environment may preclude happiness and fulfillment down the road. Or at least, slow you down a bit.

One statistic stunned me into rethinking my career, how I spent my time, and how I did or did not live my values. I learned several years ago that the country of Tanzania, with its twenty-five million people, had a gross domestic product that year less than what a well-known investment bank made and shared among its 161 partners. Now, don’t go rushing to that investment bank for a job just yet! That wasn’t my point. My point is, aren’t these truths today that should not be truths tomorrow?

I know that in the time it took you to read the preceding paragraph (twenty seconds), one hundred children died of starvation. I know that over four billion people don’t have enough to eat. I don’t let these facts paralyze me, nor am I going off to live like Mother Teresa. But I do know that those realities make me think more deeply about what I can do to make a differ-

ence through the most powerful force on the planet (no, it's not compound interest): business.

A decade ago, I was asked in front of four hundred University of Michigan alums to describe in one sentence what is a good business. I was caught off guard and had little time to think. Normally, my response would have been about serving all the stakeholders. Instead, what came out of me was this: "A good business uplifts the human spirit and helps alleviate poverty and suffering on the planet."

After I said it, you could have heard a pin drop in the room! I heard mumblings like, "Are we at the Divinity School or the Business School?" For the next ninety minutes, however, the questions all had a different tone. That evening, we looked at the business world and our careers from the perspective of my definition. I've since used that expression as my personal North Star. You'll find your star by working through Chapters 1 and 2 and then applying what you learn there in Chapters 3 and 4.

Destiny Plan Questions

- ▶ Which career path is more in line with your thinking: (1) make some money first and then focus more on what you are passionate about, or (2) focus on what you are passionate about right away? What are the risks and rewards of each?
- ▶ What do you see as a "safe" job choice and as a "risky" job choice? Why?
- ▶ What do or did you expect to get out of business school? Did the school experience meet your expectations?
- ▶ What is the purpose of business?

CHAPTER 1 ■ ■ ■ ■ ■ WHO ARE YOU?

If the things we believe are different than the things we do, there can be no true happiness.

David O. McKay

Ninth president of the Mormon Church

It was that day in 1943. A nineteen-year-old boy from Dorchester, Massachusetts, had become a low-beam radar navigator in the Eighth Division of the United States Air Force. And today was the day that he would fly his first mission—over Germany. That day, this boy had to make a decision that would leave childhood far behind: whether or not to wear the Jewish Star of David on his missions. He knew the price he might pay if his plane were shot down. He knew his chances of survival would plummet if he were caught wearing that Star.

He decided to wear that Star. When he did, he joined peoples from all nations, religions, races, and creeds who have chosen throughout the course of human history to uphold their beliefs and heritage in the face of persecution, torture, and even death. As that legendary Scot, William Wallace of *Braveheart* fame, exhorted his men, “Cowards die many times; brave men die only once.”

By declaring himself publicly, my father told the world and himself who he was, who he wanted to be, and what he believed in. By that

one act, he took the abstract concepts of values, conscience, and personal responsibility and made them real, creating a living heritage for his future family.

I often think of my father's challenge. I ask, "What is *my* Star of David? What are the values that direct my decisions? What am I passionate about, whatever the cost?"

My father was not a zealot or even a practicing Jew. He chose to wear that Star of David because it was how he made sense of his world and his place in it. Although he wasn't aware of it then, in many ways that singular decision would define his life forever. It helped him come to terms with who he was. It was also the greatest gift he took into civilian life. That reckoning imprinted by thirty-five missions gave him the confidence to develop a winning career after the war. He found himself and his internal compass through his allegiance to that Star.

I'm sometimes jealous of my father's "opportunity" to discover who he was and what he stood for. Whereas his life was put at risk, the war forced him to dig deep into his soul and clarify his passion to be a Jew and an inner drive to win, whatever the odds.

Few of you will experience such a dramatic situation. Yet to realize your potential by fulfilling your destiny, you too need to search inside yourself to awaken what makes you come alive with passion and without fear. This chapter guides you with the first step in creating your destiny plan: three lifelines that open your heart and your inner self. By working through the twelve lifelines and addressing the questions offered that most resonate with you, you will have written down the basic information you need to construct your destiny plan. Think of it as your personal, *authentic* strategic plan.

I think it might be helpful for you to see a brief description of my destiny plan to guide you in developing your own. Without a timetable or more specifics, the plan that serves as my North Star appears at the top of the next page. As you can see, a destiny plan is not a résumé, nor is it a description of any particular job. It is a summary of your hopes and dreams and how you will make a contribution to a better world. Like the word *service*, it is less about a specific act

- Goal:** *To help MBAs find their path of service*
- Why:** *To humanize the way we do business in the world and to make sure no MBA has to give up making a life to make a living*
- How:** *Through work I enjoy, including writing, speaking, and advising*
- Values:** *The highest integrity and personal freedom*

than an attitude, a *consciousness* of how you want to affect people and the planet, all living things. It is not only a window into the future but also a mirror to let you look at yourself today.

Constructing a destiny plan therefore requires you to address all four chapter title questions and a significant number of the other sixty-four “destiny plan” questions in the book. Select the questions that you find most helpful in reframing your risk-reward assessment of different job alternatives. Chapters 1 and 2 will offer a mirror in six lifelines to help you understand yourself. In my description, my responses are recorded in the “how” and “values” lines. Self-actualization, learning how to serve yourself, is a big step for most of you, something you are not taught in school.

Chapters 3 and 4 offer guidance for the next step: bringing your dreams and desires into the marketplace of your life (the “goal” and “why” responses to the challenges of this chapter and the next). These chapters do not tell you what to do or what job to pick. They are more cautionary in tone. Their purpose is not to carve out your path for you but rather to give you the greatest opportunity to find your path, stay on it, and get back on it more quickly when you fall off.

Today, your career, your destiny, is in your hands. Your destiny is something you *achieve*. With your passion and values as your guides, your ultimate success will be less a function of your abilities and more the result of your choices—choices of “small deeds done with great love,” in Mother Teresa’s words.

First Steps: Unlocking the Courage to Be Yourself

In your career search, how you begin affects where you'll end up. It's much easier to make small adjustments than to reroute your entire path (though it can be done). Your foundation and starting point are based on discovering who you are and what you want—your value and values that come from deep inside. You need to fight being defined by what you do and first and foremost discover who you are, what you stand for, and what you believe in. Otherwise you risk being stuck in a career you never really wanted.

Your guide is your passion. It's what makes you special. I'm surprised by how many MBAs write me that there's nothing special about them. In Leviticus 19:2, God says, "You shall be holy because I the Lord Your God am holy." For me, saying we are "holy" is another way of saying that we each are special beings with a special purpose and that we reach that purpose through study, prayer, and deeds of loving-kindness. Whether you are a Bible reader or not, that's still a powerful way to start off thinking about your career!

Your passion will allow you to get lost in something bigger than yourself, as it is that passion—your *will*, not your skills—that will define you and make you great. That's how you *find* yourself: by getting *lost* in something you feel has importance beyond yourself. It may be addressing a social challenge, building a company, or collaborating with colleagues to meet a deadline. And when you can meet a business need *and* a social need, especially if it is *personal*, the feeling is priceless. As an example, look no further than social entrepreneur Joe Sibilis.

Joe houses a series of businesses called Gasoline Alley in a troubled area of his blue-collar hometown, Springfield, Massachusetts. Buildings and furniture are constructed from discarded materials and recycled products, and the 375 feet of front footage and acres behind have been renovated organically. Prisoners and former drug addicts, people "discarded by society," populate the businesses. What is Joe doing? "You ask me what the mission of my business is? It's to give value to that which has been abandoned."

Compassion comes from being linked to your passion. Joe's dedication to the "abandoned," to a neighborhood that he could have left decades

ago when his financial success first began, is personal. It comes from his past. “When I was born, my folks split up, Dad moved out, and soon thereafter Mom left. My brother is ten years older, and he left, too. An aunt came to live with me. My real support came from the ‘guys on the Corner.’”

The Corner is where Joe hung out, growing up in Springfield with few resources but big dreams. His buddies went through a life of difficulties. Today many of them work for Joe at Gasoline Alley, finding new life and purpose.

Joe has owned over twenty companies; you too will have many changes in your work. But whereas the form of what you do may change, that core of who you are, often developed in your early adolescent years, doesn’t change. It gets tested and grows.

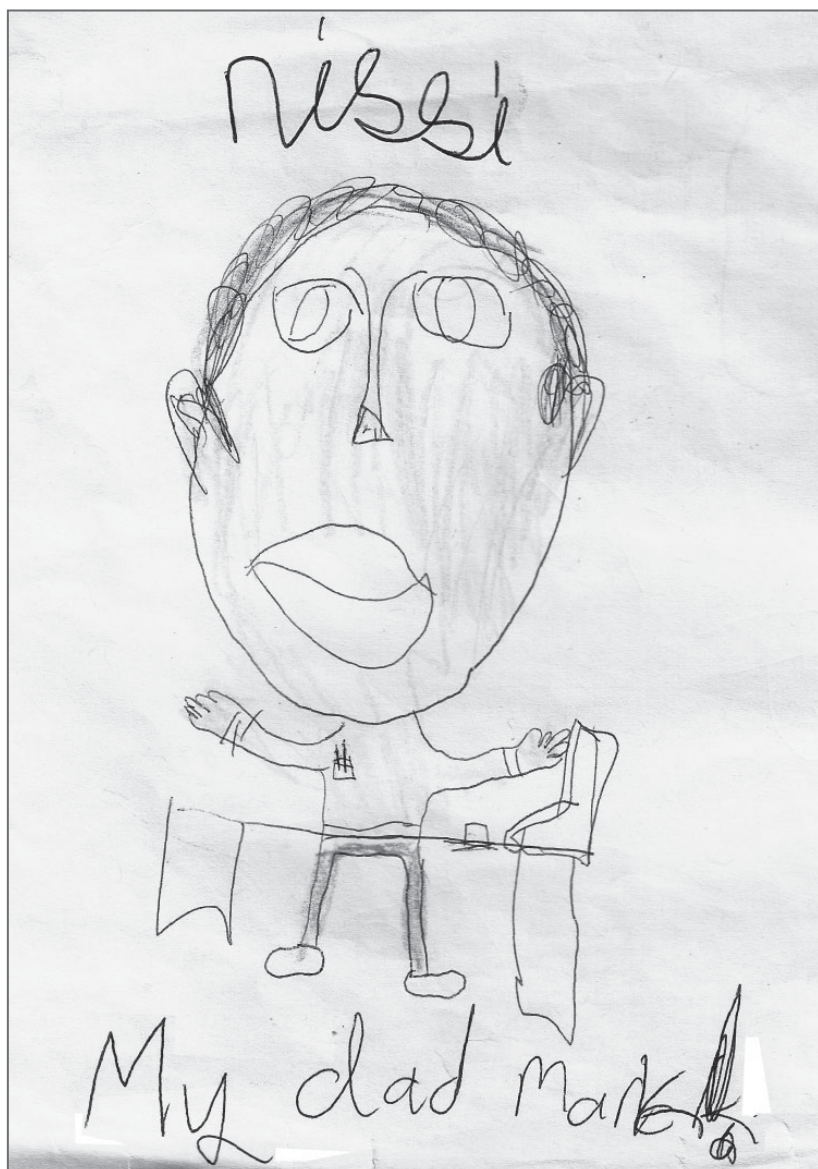
Finding out who you are and where you belong is often a process of finding out where you fit in by not fitting in. It’s a lonely business, trying to fit in and failing. But that’s what you have to do. It typically starts when you’re a child, around nine to twelve years old.

What Did You Want to Do Before the World “Should” on You?

This is another way of asking yourself to try to remember your childhood instincts and aspirations before adult conditioning took over. You may have considered that lemonade stand “play” back then, but in many ways, you were experimenting in a child’s version of making a living. For me, it took my younger daughter’s impression of who I was, sharpened by her instincts of what I enjoyed, to get me back on track in my mid-forties.

When my daughter Nicolette (Nikki) was five (she’s now seventeen), she drew a picture of who she thought her Daddy was and what he loves to do—two ideas linked inextricably as one for her. Her drawing, along with her description of me appears on the next page.

She was right. Earlier that year, I’d gone up into my attic and found the proverbial “box in the attic” of memories buried, suppressed, and repressed long ago. In a box were short stories I had completely forgotten about! I now remembered what served as my “lemonade stand.”



“My Dad has a big head and a big mouth, with a stubby little body. [That’s OK—she gave me a lot of hair!] Here he is next to his ’puter. What my Dad loves to do is type. He loves to type.”

When I was eight years old, I'd write these stories, type them up, and get them mimeographed at my grandfather's office. I'd then sell them door-to-door: 3 cents for a one-page story, 5 cents for a two-page story. The stories had titles like "I Went Mad," "I Was the Fiery Demon," and "Friday the 13th." (What do you want? I was just a kid and obviously no Hemingway.) As you might expect, no one in the neighborhood turned me down. And it certainly beat having a paper route. But what was the message I got at home? "You can't be a writer. Writers don't make much money." So the dream went into the box.

The next year, I had a counseling business: I would advise my friends on how to get along better with their siblings. (Of course, I myself had no siblings at the time.) I charged a nickel for that service. Like Lucy in the *Peanuts* comic strip, I did well with my little advice stand business. And what was the message I got this time? "That's great, Mark. You want to be a psychiatrist!"

When I explained that I had no intention of becoming a doctor, well, my parents' expressions were . . . priceless? I then followed the "I want to be a" with two words that can kill any parents: "social worker." Better to be a sculptor—at least the folks get to see something tangible!

Today, I'm living my childhood dreams. I write and advise. I guess you never truly leave childhood; rather you take a little bit of it with you. For me, it took a daughter's drawing and forty years to get back there! Want to do it sooner? Listen to your children and friends. Think back. What did you want to do in your early days? What lights you up, makes you jump out of bed in the morning, excited by a new day?

It's the complex, wondrous journey of the heart whose only risk is not being true to itself. That's a risk overcome by following the first three lifelines.

Destiny Plan Questions

- ▶ What are you passionate about?
- ▶ Describe your perfect day. What does your description tell you?
- ▶ What did you love to do when you were around eleven or twelve?
- ▶ Do you do things that are at odds with what you believe in? If so, what are they, and why do you do them?

Don't Get Really Good at What You Don't Want to Do

I'm a fan of the comedian Drew Carey, who responds when someone complains about work, "Oh, you hate your job. Why didn't you say so? There's a support group for that. It's called 'Everybody,' and they meet at the bar."

Funny, but sadly true, even among highly educated MBAs—surprising for a community with lucky lottery tickets. You have options but lots of pressures; you fear being an *outsider*—the required identity to follow your own path. You forget that each person has a unique story to live, one that you need to identify and actualize. You forget that work can give you *joy*.

It's easy to slide into a career that matches your skills but not your deepest desires. At first, it can be harder not to do what you are really good at and instead to work at what you really love. And what do you love? Sometimes you're not sure; other times it requires you to balance a cluster of core values that include work, social contribution, family, and personal life (see Lifeline 6 in Chapter 2).

When you get good at something you don't want to do, you feel as if you're dying a little bit each day—that your soul is being sucked out of you. Worse yet, it takes time to realize what's going on. Maybe you don't enjoy your work as much as you used to, or you aren't performing as well as you know you can. Maybe Sunday nights are a misery, causing you to wake with a knot in your stomach Monday morning. Maybe you're wondering, "How did I get here?" That's why I agree with the late George Burns: I'd rather be a failure at something I love than a success at something I hate.

I call "Don't Get Good . . ." my "bobble head" lifeline. When I use this expression in a speech, I can see the heads of my audience bob up and down in acknowledgment. We've all been there. I was a Greek major in college and then wanted to do graduate work in psychology. But I was good at math and economics, so that's where I went. It took me thirty years to get back to Greek (Bible study group) and psychology (my work with MBAs).

I have scores of letters from MBAs talking about jobs they hate but “can’t leave” or “don’t know how to leave.” Here’s a sample: “Since I was 15 I wanted to be a teacher and a coach. Instead, after getting my MBA I’ve chased the golden handcuffs as a management consultant, had IPO dreams with an Internet company, and then ran a hedge fund. I always promised that I wouldn’t ‘sell out’ like so many of my friends who are lawyers or I-bankers. As I sit here watching five computer screens 80 hours a week, I ask myself, What am I building?”

This first lifeline asks you to start your destiny plan, to consider what your contribution will be and your eulogy will say, by clarifying what you don’t want to do and who you don’t want to be. Start by asking yourself instead, “Who are my heroes, and why do I admire them?” Your answers allow you to visualize your future self so that you can work your way back to what you need to do today—and may not be doing.

My heroes built a strong platform and then used their money and status to have a positive impact on their community and the world. They are Muhammad Ali, Arthur Ashe, Shirley Temple Black, Robert Redford, and Oprah Winfrey. (I also admire my mother and how she has run her business for forty years, as well as several Net Impact MBAs who show me repeatedly what’s possible.) Each of these five people will be remembered as athletes or entertainers who gave much of their life energy to serving others. When they pass on, Redford may be more remembered for Sundance and Oprah for her work in Africa than for their “careers.”

I have surveyed several thousand MBAs at my speeches. The common “hero” responses include parents and teachers, along with Mother Teresa, Dr. Martin Luther King Jr., Bill Gates, and heads of state who have made a significant contribution to world peace. So ask yourself, “If this is a person I admire, am I on a path to honor what he or she stands for? If not, what changes do I need to make?”

It all comes back to knowing who you are and what your values are. *If you’re not clear in defining yourself, others will do it for you.* Moreover, you can become a creature of your uniform. You go from being defined by parents to falling under the influence of your peers, your workplace, and its culture. You

become the person of that job. You may be further influenced by well-meaning senior colleagues and lose yourself if you're not careful. I almost did.

I was young when I became a marketing professor at Harvard Business School. I was told that I looked young, too, which only made matters worse. The challenge was that our MBA students are known for their combativeness. They test professors and respect only toughness. Any chink in the armor and "those eighty-eight students of yours will eat you for lunch, Mark." There's nothing worse than losing control of your class. Makes for a long semester.

I listened to all my senior professors' advice. "Have them call you 'Professor Albion,'" "Don't fraternize with students," "If you make a mistake during class, don't admit it," and so on. I even followed their methods of teaching, putting my own style and ideas in a box. After all, what did I know? I knew one thing better than my learned, and concerned, senior professors knew: *Mark Albion*. But I did not stand up for myself or speak with my own voice.

Instead of being called "Mark," which I much prefer, instead of playing touch football with my students (many of whom were my age or older), and instead of admitting calculation errors in class, I didn't, didn't, didn't. When I would speak or ask questions, it was as if I were following someone else's script rather than choosing what I felt was helpful from the mounds of advice and then practicing how I'd like to teach. How I'd like to be.

For a time, I got good at being someone else. But it was a disaster. *I* was a disaster. And I was miserable, too. The least I could have done was fail gloriously! What I had risked was not just what I was doing but *who I was becoming*. I wanted to be a success, to feel success, but how can you when there is no joy? What I needed to do was find my own voice, the second step of a destiny plan.

Destiny Plan Questions

- ▶ Who are your heroes? Why?
- ▶ Do you dislike what you do? If so, why do you do it?
- ▶ Outside your family, what do you do that gives you joy?

Listen to the Little Voice

In the Hebrew Bible it is called your *kol katan*, that little voice inside you, hard to hear but essential to find and use if you are going to fulfill your potential. That voice will connect you with your deep desires and your vocation (from the Latin *vocare*, which means “to call”)—*your calling*. That voice will help you touch the world and serve others by drawing on what is deep inside you. That voice is your *authenticity*. *More Than Money* comes from my little voice.

It takes time, patience, and courage to listen and respond to that little voice. For me, it wasn't until the last two years at Harvard that I began to hear that voice and use it. In the classroom, thirty-five-year-old Mark played his childhood accordion (I have pictures to prove it!). I made calculation mistakes and laughed at myself. I spoke of personal issues and brought my background, my *self*, into the discussion. It was fun, and for the first time, I experienced a classroom of human beings, not just students.

What helped me do it? Partly the pain of not being myself became greater than my fear of being different from what I was told I should be. But what really happened was that I had promised myself and my wife in 1986, when my mother was diagnosed with stage-four cancer, that after she recovered, I would move on to another job. I was no longer worried about pleasing others and getting promoted. As I brought all of me to work, I felt “free” and flourished.

It's hard to feel confident in your abilities and intuition and not mimic others. Cultural dictates are powerful. Those voices of judgment (VOJs, as they're called) can make it difficult to find your voice, to be *you* and not *them*. If you're driven to prove your worthiness to others, you've handed over your life to the VOJs.

At times, you feel like an impostor—a little kid dressed up in big kid's clothing—with a job beyond your abilities. You feel that someone is going to find out and call you to task. Rather than relaxing and being yourself, you get into trouble trying to do stuff that doesn't fit who you are. Finding and sticking

with your little voice helps you set your values and focus on what you really want to give and get out of life.

How hard is it? Think of the startling revelation by Senator Hillary Clinton after her surprise win in the New Hampshire presidential primary in January 2008. Following an unusually emotional week of campaigning, she was considered out of the race. She began her victory speech with “I listened to you and in the process found my own voice.”

Are you in touch with your little voice? How do you know? One way is to take a look at your body language when you respond to questions about your work in social situations.

For example, I was in New York in 2000 with my leadership consultant, Mike Barr, talking about launching a new executive program. It would be a big money-maker for us both. Mike had four children bound for college in the next few years, so I was sure he would be excited about it. Mike’s response: “You went through it beautifully, like a true MBA.” He then asked me how my writing was going.

As he told me fifteen minutes later, I nearly “exploded” (his word) in my seat, arms waving wildly as I talked, enthusiasm oozing with every word. He could hardly get in a word himself. He simply smiled. When I finished, I knew what I’d forgotten. My body language had made me aware of my little voice.

When you’re in touch with your little voice, you come alive—you are being *you*, being *authentic*. So how do you get in touch with your little voice and bring it into your life? Just answer the question “When do I feel authentic?” Those times are windows to your inner world.

It would take me ten years after playing the accordion in class to give my first speech with my own voice. As you can see from my 2000 conversation with Mike, it’s easy to slip back into old habits without friendly advice. As you read through the circumstances of my speech, think about what elements of my story may help you hear your inner voice.

Through chance events, I had the opportunity to give an official speech to the United Nations and its delegates on June 5, 1996. I had done a survey of MBAs’ attitudes and values to help promote Net Impact. To get MBA students

to fill out an online thirty-five-minute survey, I promised that if a thousand students filled it out, I'd deliver the findings to the United Nations. I had no idea how to get a UN speech, but the "Let Your Voice Be Heard" MBA campaign pulled in twenty-three hundred completed surveys.

Fortunately, through Social Venture Network (SVN) Europe, an Italian colleague arranged two sessions for me at the UN's official conference in Istanbul, Turkey. One was a seminar and the other was a speech to business leaders. I delivered the findings to the three hundred business leaders and got ready to go home after a day of relaxation with SVN friends.

The official speeches to the delegates began two days later. A top U.S. educator was to deliver a speech on the role of education in creating socially responsible, young global business leaders. Unfortunately, her brother was killed back in the States, and she had to rush home. A replacement was needed, an educator. Though I balked, my friends made it clear that this was something that I had to do.

I spent the next two days practicing a twelve-minute speech that I was given to read verbatim to the assembly of delegates and guests. It was handed to UN translators, too. It was technically an excellent speech, but it had no heart, no soul. How could I give such a dry, uninspiring speech about educating the next generation to help the homeless and the needy of the world?

Before the session, I promised myself two things: that I would not be nervous so I could enjoy the two-and-a-half-hour session (five twelve-minute speeches and discussion time) and that I'd give the speech from my heart.

I was the third speaker. As the second presenter wound down, I could see the delegates nodding off. Listening to a speech read word for word is not exciting. About five minutes before my turn, I decided not to use the prepared speech and just speak from my heart, without notes. (This was a little hard on the translators, but they caught up quickly.)

To my surprise, I gave the speech of my life. I talked about lessons on compassion from my daughters and the importance of service work in developing responsible young leaders. I discussed the heart of the survey results and the importance of a career that addresses social challenges. As I gave the speech, I felt

bathed in a light of peace and comfort. No nerves. Tranquillity. Whatever I said, while I knew it wouldn't be perfect, I also knew it would be from the heart. It would have energy behind it. *It would be me.* And the delegates could tell.

When I finished, I felt as if a great weight had been lifted from my shoulders. For once, I didn't need any compliments, though the next day I'd meet a member of the audience, whose complimentary words still mean a great deal to me. I would have never met her if I hadn't listened to and spoken with my voice.

What does this "little voice" look like? Mother Teresa expressed hers on the calling card she'd hand to people. It read:

The fruit of SILENCE is Prayer

The fruit of PRAYER is Faith

The fruit of FAITH is Love

The fruit of LOVE is Service

The fruit of SERVICE is Peace

How better to describe the essence of Mother Teresa? That little voice allows you to close the chasm between the divine and the human, between doctrine and doing.

What can you take from my story? When I look back, I realize that by following the love—my passion for Net Impact—and serving like-minded people whose concerns are my concerns (SVN), if I take a deep breath and trust in those people who care about me, they will help me dig deeper and be true to that little voice. It means taking risks (the trip had many complications) and letting go of control at times. It requires you to not think too much.

Listening to your *inner* voice requires you to go *outside* yourself and be aware of what's happening around you. Rarely do these life experiences come from "straight ahead." More often than not, they occur when you least expect them, when you are doing things you don't normally do. Maybe it's when you are doing a special favor or attending a particular function for the first time. They come "out of nowhere." But nowhere is somewhere when you broaden your vision.

Destiny Plan Questions

- ▶ When do you feel authentic?
- ▶ Who are your voices of judgment? What do they say, and how do you deal with them?
- ▶ If you had a calling card, like Mother Teresa, what would yours say?

■ LIFELINE 3 ■

Broaden Your Vision of Life

Management consultant Peter Patch described to my MBA class what he learned at business school. A Stanford MBA, Peter responded that as business school is primarily an education in how to develop your own way of making decisions, whenever he had to make a decision, he'd call a dozen of his brightest friends and get their take, to make sure he hadn't overlooked something. "Perspective is worth 100 IQ points," he summarized.

Two decades later, on September 11, 2006, I was near Ground Zero. After my speech to nonprofit executives, I was asked what is the most important quality for young leaders. I responded that it was *multicultural sensitivity*. Who you are as a leader is defined not only by your own inner sense of being but also by your relationships with others. More than ever before, these relationships are with people from different cultures and ways of life. Understanding them and how to work with them is critical to becoming a successful leader in the twenty-first century.

These two aspects of broadening your vision—perspective and understanding—form what I call my "travel the world and talk to grandmas" lifeline. This lifeline asks you to broaden and deepen your understanding of who you are through a range of relationships so that you don't risk limiting your potential.

That there are different perspectives on ways of living life was the most important lesson I learned from my backpacking trip around the world. In trying to become "me," there wasn't just the one way I had learned in the

Boston-Washington corridor of careers of achievement and contribution. There were many other ways to be a successful human being.

I traveled by bus and third-class train and even hitchhiked, all of which allowed me to meet people I'd never normally meet. And of course, I spent time with the grandmothers, the keepers of the cultures. Years later, I realized how that experience had deepened my knowledge of myself in a way that school or work never could.

At the MBA career restaurant, you're fed a narrow selection of meals to represent the menu of life. What is or is not success is made clear. Anything off the menu is considered high risk. Yet I believe that even though those few options may help you start on the path of who you want to become, there are many others that may suit some of you better. Without investigating those options, you are taking a greater risk: setting out on your path with a shaky foundation.

In some cultures, for example, who *you* are is understood through the lens of who *we* are. In South Africa, the African aphorism "I am because we are" guides personhood. If you want to know a person, you must know the community, for it is the community that makes us who we are. So if you want to meet someone properly, you should learn about the community that raised that person. If you were visiting, say, Nelson Mandela, it would be best to read about Transkei, the region where he was born, and Qunu, the village where he was raised.

That's the paradox of individuality, not just in South Africa but to some extent everywhere. Who we are is very much in relation to others, to a set of values and expectations we call "culture." As the social philosopher Charles Handy has said, "True individuality is necessarily social. . . . We find ourselves through what we do and through the long struggle of living with and for others."

A narrow vision of what defines you—labels of the past: "I'm the son of So-and-So," "I come from a place called . . .," "I'm a _____ at IBM"—does not encompass the breadth of your life or your possibilities and potential. It can prevent you from connecting to your higher purpose.

This trap is all too common. I'll never forget the chilling comment from a college senior applying for business school: "Dr. Albion, I've played soccer all

my life. The season is now over, and I'm not going to play in the pros," she stammered as her eyes filled with tears. "I don't know who I am."

The Sufi say, "Wisdom tells me I am nothing; love tells me that I am everything. Between the two, my life flows." Business schools provide you with one culture, one way of looking at who you are and how to be a successful person. It is your job to look outside those four walls and inside your own heart. Ask yourself, "How would I define myself as broadly as possible?" Think broadly!

You now have three lifelines to guide you and nothing to lose. If you need help, think back to all the ways you might have defined "who I am" at various ages. Then compile those definitions and see what you have. In the next chapter, we'll complete your self-examination by making explicit the goals and priorities of your personal destiny plan.

Destiny Plan Questions

- ▶ When people ask you who you are, what do you say? Consider different variations depending on the situation and who is doing the asking.
- ▶ Think about who you are as defined by four different people in your life. What do those definitions have in common?
- ▶ Without your current job or family, who are you? Think as broadly as possible about your definition.

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