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is your best and last chance to
become the real you.*

The Existential Necessity of Midlife Change

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In a paper published in 1965, Elliott Jaques, then 48 and a relatively unknown Canadian psychoanalyst and organizational consultant, coined the term “midlife crisis.” Jaques wrote that during this period, we come face-to-face with our limitations, our restricted possibilities, and our mortality.

In his own midlife and beyond, however, Jaques did not seem to live with a sense of limitations. In the 38 years between the publication of that paper and his death in 2003, at age 86, he wrote 12 books; he consulted to the U.S. Army, the Church of England, and a wide variety of companies; he married Kathryn Cason, who was his wife and collaborator for more than 30 years; and, with Cason, he founded a consulting company devoted to the dissemination of their ideas.

Elliott Jaques, you might say, lived twice. By the end of his first life, in his mid-forties, he had earned two doctorates, one in medicine and another in psychology. He had gone through psychoanalytic training and had gained a lot of experience as both an organi-

zational consultant and a psychoanalyst. In his second life, Jaques became a truly independent thinker. He greatly expanded the range of organizations with which he worked, and he created the concepts and theories for which he is most famous. He formulated some of his most original ideas in the late 1990s, when he was in his late seventies and early eighties.

People tend to react to Jaques’s life with amazement: “How can a person stay productive for so long?” In these pages, however, we argue that a life such as Elliott Jaques lived should not be considered unusual. People’s conceptions of age are hopelessly out of touch with reality. Life expectancy today in the West is around 80 and continues to rise. This means that at 53—the median age of people in the baby boom generation (those born from 1946 to 1964)—the average baby boomer will live another 30 years. Stop and think about that for a moment: Since few people enter the workforce until they have completed their education—usually when

they are in their twenties—the average baby boomer has as many years of productivity ahead of her as she has behind her.

As life expectancy increases, changes in middle age will become an existential necessity for many businesspeople. Some of these changes will be internally driven. Executives may feel that their work is no longer satisfying and that they want new challenges, for instance, or they may decide that it's time to branch out. Other midlife changes will be triggered by external events: A CEO may face an irresolvable conflict with the board of directors; an executive may fear being fired; a manager may have been passed over for promotion and think that his chances of ever reaching the next level are slim.

Whether a person goes willingly—or is pushed out—some midlife change is inevitable. But despite the necessity and frequency of such change, midlife (roughly the ages from 43 to 62) remains a very difficult period and one for which people are, on the whole, lamentably ill prepared.

Two opposing myths underlie many people's fears about midlife, inhibiting successful midlife change. The first, the myth of midlife as the onset of decline, is rooted in historically outdated conceptions. According to this myth, people end their productive lives and retire at age 65. Sixty-five is not a magical number, however. It was introduced as the retirement age in Germany in 1916. Twenty-seven years earlier, Chancellor Otto von Bismarck had established 70 as the age to begin receiving a pension. When asked how the state could afford such largesse, Bismarck replied that almost nobody would reach this age anyway. He was right. According to one source, life expectancy in Germany at the time was 49.

The second myth is the notion of midlife as magical transformation. This myth, the fruit of the past few decades, has been fed by countless self-help books and magazine articles, and by a general cultural atmosphere. The myth tries to sell the illusion that if people have enough vision and willpower, they can be anything or anybody they want to be. Paradoxically, this doesn't make midlife career changes easier—it makes them more frightening. Faced with stories of doctors who get up one morning knowing that they want to become chefs, housewives who have a

sudden vision of the business empires they are about to build, and lawyers who one day have crystal clear plans for high-tech businesses, real-life human beings are bound to feel inadequate. They have fears, doubts, and vague ideas at best, so they'd better stick to their knitting.

Our theory that a belief in either of those myths inhibits successful midlife change is based on our decades of work with entrepreneurs and executives in many fields, our qualitative and quantitative studies of the over-50 age-group, and the most important theories of personality in the humanistic and psychoanalytic traditions. In the following pages, we will explore the myths in more detail and demonstrate how they lead to a dysfunctional approach to midlife. What we have learned is that executives who can see past these myths can make very successful life and career changes. The key is that they stay open to the range of possibilities their experience has actually qualified them for—but remain realistic about what they can achieve. Finally, we'll examine ways that cutting-edge companies are starting to help executives make the transition into their second lives.

Debunking the Myth of Midlife Decline

The ideas that midlife marks the onset of decline, and that acceptance of growing limitations is the only mature way to deal with aging, are still generally accepted as good common sense. Common sense, however, may be overrated. Midlife is exciting because it is a time when people have the opportunity to re-examine even their most basic assumptions.

Don't get us wrong: We are in no way trying to play down the objective problems that arise with midlife. There is the inevitable question of how aging citizens will maintain the standard of living most of them are used to without full-time corporate employment. Furthermore, people at midlife face more physical limitations. Health becomes a pervasive concern. As a physician once told us, "If you're 50 and nothing hurts, you're most likely dead!" Particularly in the U.S., which does not offer universal health insurance, a major illness can lead to a financial catastrophe. (See the sidebar "The Risk of Not Managing Midlife.") Add to this the fact that the cultural atmosphere makes it increasingly

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difficult for people in their fifties to find jobs, and it's not surprising that many middle-aged people experience enormous anxiety.

Our point is that while those problems have become the focus of endless discussion, the advantages that many people gain in midlife have hardly been mentioned. By middle age, most executives have gone through protracted crises that seemed insurmountable at the time; through these crises, they have discovered their strengths. One strength that tends to increase with age is the ability to put emerging problems into perspective, which helps executives deal with the issues at hand much more calmly and with much greater self-assurance. By midlife, most executives have also had at least two decades of professional experience. They have been in many situations that taught them a lot, not only about the business but about themselves. Most executives have learned that they really enjoy motivating people, for instance, or that the opposite is true: They enjoy working on their own and find working with others a drain of energy.

We argue that for a growing number of people, the midlife years can be a period of unprecedented opportunity for inner growth. At best midlife can be a time when people move from what psychologist Abraham

Maslow called deficiency motivations to growth motivations. Deficiency motivations are fed by lack. People who have no food, for example, will be consumed by the need to find nourishment. Those who lack self-esteem will be driven to prove their worth. By contrast, growth motivations are fed not by a deficiency but by the human need to realize our full potential. Motivated in this way, we may try listening to ourselves in order to discover who we are and what we want.

For all those reasons, we believe that individuals have more freedom at midlife than they do at any other time. We don't expect this idea to be accepted without resistance. The most deeply seated source of such resistance is the widespread belief that freedom is the absence of limitations and the presence of almost unlimited possibilities. According to this definition, midlife looks less than appealing.

The notion, however, that possibilities slip away with age is based on a false premise. The young do not have endless possibilities—that is an illusion, created by our limited knowledge of ourselves and the world when we are young. Early on, we make decisions on the basis of scant evidence of our true abilities; after all, in our late teens and early twenties, we know little about what we are good at and

The Risk of Not Managing Midlife

Some readers will no doubt feel that despite the potential advantages, making drastic changes in midlife is simply too risky. First, it may seem dangerous to forgo pension benefits. Second, particularly in the U.S. (where there is no universal health coverage), it may be foolish to walk away from the company health plan. Given the high cost of private health insurance, it might seem preferable to stick to the protective environment of the corporate world.

Those fears are certainly understandable. The generation currently in midlife was born into a world in which corporations inspired trust and made workers feel secure. Most people's instincts told them that to stay within a large organization was to play it safe.

But increasing life expectancy, the rising

costs of health care, and global competition have made it much harder for companies to meet their health care and pension obligations. Remember when GM was the largest company in the world and seemed unassailable? Now the union of automotive workers, generally intransigent in standing up for their members' rights, has renegotiated the terms of GM's health insurance benefits because the company has no way of meeting its actuarial debt of \$55 billion. The company could collapse under this weight.

The facts no longer support the strategy of sitting tight within a large organization. In fact, that's bad risk management. Psychologically, we all prefer the status quo when it feels secure. But staking the future on corporate safety is a bet, not a no-risk strategy. People need to take their destinies into their own

hands by thinking in terms not of safety nets but of active risk management.

Such a shift in mind-set has serious implications. Many people know quite early in midlife that there may be good reasons for a career change. Some may be in danger of losing their jobs; others may realize that their hearts are no longer in what they do. Hanging on for dear life is usually the wrong strategy. In terms of long-term risk management, it might be much better to start a new career at a relatively young age. Many people need to start thinking about alternatives that suit their abilities and personalities when they still have two or three productive decades ahead of them. In this way, they can discover the possibilities that will allow them to work much longer and thus ensure their financial well-being.

what we enjoy. Many careers evolve through a process of trial and error governed partially by external circumstances (company A rather than company B gave me a job) and by our images of success (“I *must* become a Wall Street executive!”). The illusion of the freedom of youth is also based on a retroactive idealization. We forget the pressures we faced: We had to get into a good school, get high grades, land a great first job, arrive at such-and-such a position by age 30, and so on. And in the middle of those demands, we had to shape our identities, develop our abilities, and establish our self-esteem.

By midlife, for many people, the pressures have lost much of their urgency. No longer riddled by the anxiety that they may not be good at anything, or by the need to prove that they are good at everything, they have the freedom that only self-knowledge can impart. They are also generally in less of a hurry. Most executives considering career changes do not need to act immediately. They have the time to listen to themselves, map their possibilities in the world, and create their new lives with care. The journey can take odd twists and turns before they end up in a satisfying place.

Consider Judith, an Israeli woman in her mid-fifties. She had done well for herself by most measures: She was a partner in one of the largest international accounting firms; she had a nice house; the youngest of her three children was about to graduate from a prestigious college. But there was one big problem: For the past year, Judith had found it increasingly difficult to go to work in the morning. She dreaded getting through her list of things to do; every time the phone rang, she was overcome by the temptation to tell her assistant to inform the caller that she was in a meeting. There was nothing at work that she was looking forward to: neither meetings with clients nor strategy interactions with her peers nor videoconferences with the firm’s overseas bureaus.

Judith was going through a midlife crisis. Although she felt that she needed a career change, she simply didn’t know where to start. Judith had lived her life along well-defined lines. She had married early; by becoming an accountant she had made a choice her family could accept easily; and she had suffered no major disruptions in the execution of her life plan. Her family had

instilled in her a strong work ethic—time not accounted for was time wasted. “No wonder I became an accountant,” she joked.

The first step in Judith’s midlife transition was surprising, and it had little to do with career change. For Judith, an observant Jew, religion had always been important. But at some point she began to feel that her practice of Judaism had become a deadening routine. “For a long time I felt that there was no use rocking the boat,” she said. “There were children to educate, and I didn’t have an alternative to the set ways of our congregation. A secular lifestyle never appealed to me.”

With prompting from a personal consultant, Judith started to read up on various strands of Judaism. Though highly intelligent, she had never truly considered the option of actively thinking about religion. After a few months of reading a variety of works by religious thinkers, she began to have a gleam in her eye. “These people are opening my mind! I can’t believe I missed out on this!” Judith soon started to organize reading groups of like-minded people, and her husband became an enthusiastic partner in the search for new ways of experiencing Judaism.

It wasn’t that Judith’s religious expansion turned into a new career for her. Instead, it served as a catalyst for further change. She talked more to people. She realized that her view of herself as a creature of habit who couldn’t do anything new was very limiting.

One of her responsibilities at work was advising companies in mergers and acquisitions. She had acquired a lot of expertise in this field but was finding the work repetitive and tiresome. However, the thought of crossing over to the investors’ side—“to enemy territory,” as she put it—was immensely threatening to her. Indeed, she was apprehensive when an acquaintance suggested that Judith talk to a venture capital fund. “I’m too old,” she said. “None of the venture capital funds would be interested in me.”

In fact, the first fund she talked to didn’t have a suitable opening, but people there reacted very favorably to the idea of her moving into the field and even offered to help her find a position. It took about half a year before Judith got an offer and started to work for a venture capital fund. The condition was that she’d come in as a senior analyst. If there was a fit between her and the partners by the

end of her first year, she would be offered a partnership. The fit was excellent, and within two years, Judith had made a successful midlife transition.

Judith's story exemplifies a ubiquitous pattern. She made use of a midlife transition not just for a career change but also to connect to her desires and become a more independent, self-directed woman. For people like Judith, midlife can be a particularly valuable period. Their lives can become enriched beyond recognition as they take steps toward what Carl Jung called individuation: the process of becoming your true self. Like Judith, many executives who successfully negotiate midlife changes finally have the freedom to ask themselves what they want and believe.

Debunking the Myth of Magical Transformations

What Judith did particularly well was to aspire to a realistic change. But that's not always the path that people take in midlife. An opposing myth about midlife transitions has flooded our culture in recent years, partly, we suspect, in reaction to the long-held view that midlife inevitably brings a loss of freedom. This new myth says that where there's a will, there's a way. Nike's immortal "Just do it!" sums up well the message disseminated by innumerable self-help books, inspirational workshops, and business talks that bill themselves as "electrifying," "uplifting," and "motivating." Take a closer look, and you'll find ideas from Eastern philosophies mixed up with slogans that are completely incoherent. Nevertheless, we have seen serious, experienced, and intelligent businesspeople poring over texts to find some unfathomable truths that are just not there.

One problem is that this myth of magical transformation conflicts with science. Our brains are composed of billions of neurons connected to one another through myriad pathways. Changing basic patterns of thought, feeling, and action requires that billions of new connections be formed. Such a process must be fed by constant experiential input and is therefore inevitably gradual. Our brains are organic structures, not computers onto which new programs can simply be downloaded. We accept that fact when it comes to sensorimotor skills like playing squash but tend to forget it when it comes to engrained

psychological patterns, which are no less complex.

The myth of magical transformation through vision and willpower also fails the test of everyday experience. Magical transformations do not happen. We have never met anybody who got up in the morning with a full-fledged vision in his mind and then followed a straight path to realize it. The flesh-and-blood human beings we work with go through a lot of fear, confusion, and trial and error on the road to transformation, and the serious coaches we have spoken with over the years confirm this.

At some point, most people come to recognize that radical transformation is unrealistic. But the disappointment of that realization can be debilitating. We have seen hundreds of people come back from uplifting talks and intensive workshops believing that their lives were about to change forever. But the pattern is always the same: The magic lasts for several days, and within a couple of weeks the overwhelming majority of participants no longer understand why they thought the pep talks they heard would transform them. Subsequently, they feel confused—they don't quite know in which direction they would like to evolve, so they abandon their efforts to change. Paradoxically, therefore, the very doctrine that aims to encourage change in people serves to stifle it.

The myth of magical transformation has become pervasive because it feeds the all-too-human tendency toward wishful thinking. We all have fantasies about what we could have been in a different life: actors, singers, writers, tycoons, political leaders. Although most of us don't talk about these fantasies, they can have a strong hold on our psychology, as Freud convincingly showed. We often feel like butterflies confined by the cocoon of our real lives, waiting to be released. This fantasy is expressed in fairy tales and movies, and as long as it remains clearly understood as a fairy tale it presents no problems. But when people buy into the message that fantasy is a potential reality, they get into trouble.

To understand this problem, one has to acknowledge the difference between dream and fantasy. The British psychoanalyst Donald W. Winnicott characterized dreaming as the use of the imagination to create possible scenarios in which our potential can come to

To be productive, dreams must be connected to our potential. Otherwise, they are idle fantasies.

fruition. But to be productive, dreams must be connected to our potential. Otherwise, they are idle fantasies. Hence the ability to differentiate between dreams and fantasies is crucial: Without dreams, we are unlikely to make any changes, but getting lost in fantasies is not only a waste of energy but can also become an impediment to actual change.

Consider Albert. He was a senior vice president of marketing at a large bank and had recently found a tremendously successful new way to promote the bank's latest financial instrument. The grapevine was buzzing with rumors that Albert would become the bank's next CEO. Suddenly, he began to have chest pains. After numerous checkups, his physician suspected that Albert's pains were psychosomatic in origin and referred him to one of the authors, Carlo Strenger, for counseling.

Albert accepted that his symptoms might be partly psychological and related to his age (he was approaching 50), but he kept wondering why he should be in trouble now when his career was going so well. If his body was telling him that the corporate game was no longer for him, what should he do? Just thinking about leaving the bank made Albert shiver and sweat. "I've been a banker all my life! It would be nuts to throw it all away now," he said.

Albert's fears were natural. It is never easy for people to leave a home base that has given them status, income, and security. After a period of intense anxiety about the future, there followed a couple of months in which Albert talked incessantly about becoming a screenwriter and film director. Prompted by self-help books promising he could be anything he wanted, Albert planned to enter the highly competitive world of filmmaking. He even sat down one weekend and tried to write a script. But after thinking things through in counseling, Albert realized that this was not a realistic field for him. He had always loved movies, and his knowledge of film history was remarkable, but when pushed he admitted that the closest he had ever come to directing had been taking videos of his kids: "When I wanted to turn the videos of a vacation into something more, I gave it to a film student to edit; it didn't even cross my mind to do it myself," he said. Albert was realizing that becoming a director or screenwriter was more a fantasy than a dream.

At this point, Albert became visibly depressed. Not surprisingly, the myth of magical transformation had a paralyzing effect on him. He felt he lacked the gusto and traction of the people described in the inspirational, self-help literature. "They must be really special, and I'm not. I'd better hang on at the bank until retirement age," he said.

This was the stage at which Albert needed input from the external world in order to crystallize a new vision. The personal consultant pushed Albert to wonder what attracted him to movies. First, he loved the medium. Second, he thought that being in film would give him an opportunity to work with different types of people. "I'm not sure I can stand the idea of seeing pinstriped suits around me for much longer!" he complained. But he had a deeper motivation as well. Albert had felt at crucial junctures in his adult life that certain movies helped him understand what he was going through. His intense interest in this art form was driven in part by the desire to make movies that could help others in the same way.

After some hard-hitting reality testing, Albert realized that although he couldn't do everything he fantasized about, by putting his mind to it he could still do quite a lot. He loved motivating people; he loved generating ideas, and he was good at it; he liked devising strategies and had a proven record for that. Eventually, after a lot of networking and some counseling, Albert met a group of people who had decided to break off from a large corporation in the media industry. They wanted a smaller operation and more direct contact with the creative people. But they needed funding, and none of them was up to heading a company.

Albert had what they needed. He was good at strategy and had connections to funding sources. Most of all, he enjoyed the process of sifting through scripts, generating ideas, and bringing them to fruition. It took Albert some time to accept that there was financial risk involved in teaming up with this group. He feared that he would feel humiliated if he drove a less luxurious car than his peers did or skied at less exclusive vacation places. But because his self-esteem was sufficiently stable, Albert, with his wife's support, was able to work out a detailed cost-cutting plan. To his surprise, when he gave up his big corner office

overlooking the city and the company car, he felt far less loss than he had thought he would. Several years later, he reported, not only was his new life more creative than his life at the bank had been, but his chest pains had disappeared as well.

Albert's transition was possible because ultimately he could distinguish between dreams and fantasies. Nobody would think that at age 50 it is realistic to start playing the piano with the goal of becoming an international concert pianist. It's also very rare for midlife career changes to entail a move from banking to writing scripts in Hollywood. People can rid themselves of the illusion of omnipotence by concentrating on the connection between their skills and aspirations. You might not become a professional pianist, but you could become an orchestra manager.

Managing the Career Change

The good news for executives approaching midlife is that changes in the work market in the past few decades have increased the opportunities for midlife career moves. For example, many professions and functions have emerged that didn't even exist 30 years ago. Moreover, large companies tend to outsource more and more tasks and functions, creating opportunities for professionals from various fields to market their services. The more executives are aware of the skills they have developed in the course of their work lives, the more they can take advantage of these opportunities.

Of course, as the examples we have described show, coming to a realization of possibilities is a challenging task, one that often requires the help of a personal consultant, coach, or therapist with some understanding of career development. Achieving self-awareness can also be a lengthy process. It took Albert more than a year even to admit that he should contemplate a career change, and he had the impetus of growing health concerns to signal the problem. Frequently the process will, as Judith found, require embarking on some nonprofessional project that serves as a catalyst. Executives can, perhaps, find such projects in their home communities or in the CSR projects their firms sponsor. Many executives may respond that the demands of their jobs at this stage of their lives preclude an investment of time in

activities unrelated to their jobs. We strongly believe, however, that such activities can help executives discern the need for a transition; they can also highlight the direction that transition might take.

Midlife transitions are not just an exercise in self-management, however. Companies and their investors need to prepare themselves for the possibility that senior executives seemingly on track to become CEO (like Albert) may in fact be contemplating a very different path. Conversely, midlife transitions offer corporations an opportunity to import perspectives and skills from people looking to move into new areas of business, as Judith did. Because midlife transition is a problem (and an opportunity) facing companies for the first time on such a large scale, there are as yet no best practices. Nonetheless, some companies are trying to address the situation. Most limit themselves to sending managers to short seminars and programs that sell some simple message, such as "keep moving," "find the untapped potential inside yourself," or "think outside the box."

Those events can be useful, but companies that want to be serious about managing executives' midlife changes need to realize that it will require time. A three-day workshop can at best spur executives to initiate change, but it can never complete the job for them. Organizations need to take radical steps to help their executives understand that given current life expectancy, everybody in the company will leave at some point and begin a second life. The only question is at what age.

To create this mind-set, companies must help executives prepare for a second life as a matter of policy. We believe that everyone above middle management and over the age of 45 should have periodic meetings with coaches or consultants to help plan their second careers. Companies should also establish a continuing-education fund that executives can draw on to develop knowledge, skills, and interests that serve their personal development, not just their performance in their current jobs. As Rosabeth Moss Kanter, Rakesh Khurana, and Nitin Nohria have suggested, the business world must collaborate with institutions of higher education to develop programs and courses geared toward that end.

Companies may also find it helpful to establish links with business and nonbusiness

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organizations that offer opportunities for executives to collaborate on specific projects. Of course, such investments cost money, but the return is invaluable for as long as the executives stay at the company. Through various developmental activities, executives will become well-rounded professionals, which is a competitive asset in itself. More important, perhaps, encouraging people to think about their lives after they leave the organization may help them stop equating the end of employment with death—a belief that can cause panic to seep into the organization's culture. If people have developed other interests, knowledge bases, and skills, they will have greater self-confidence and feel less paranoia, and the organization will be more productive.

Companies also need to learn how to deal with an influx of talent from the baby boom generation. While many executives at midlife will discover that they need to find venues outside the corporate world, others will want to get in. Organizations that are willing to be creative in finding ways to use the skills and experience of the midlife executive can gain a competitive edge in the marketplace. One large financial company, for example, understood that baby boomers constituted a highly lucrative segment of its market. Many people in this generation have accumulated substantial assets and seek good management for their money. To attract this cohort, the company built a new midlife-oriented venture around a group of executives who were themselves in their fifties. These executives

understood the specific needs of the target customers, knew what services they wanted, and were able to earn their trust in marketing efforts.

Because it is still so early in the game, few of the corporate responsibilities and opportunities for midlife transitions have been fully thought out. But this much is certain: Solutions such as therapy and coaching are at best stopgap measures. Realistic programs will have to be developed to help the growing numbers of midlife senior executives go through the long process of finding a vocation for the second half of their adult lives.

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The baby boom generation is getting older, but its work is far from finished. Many people can anticipate and enjoy a second life, if not a second career. The task at hand is not as easy as the "just do it" culture of self-help promises, however. True transformation at midlife does not reside in us, waiting to emerge like the butterfly from the cocoon. Self-actualization is a work of art. It must be achieved through effort and stamina and skill. Fortunately, the life force does not just extinguish itself at age 65. Indeed, there is no period better suited to inner growth and development than midlife, when many people learn to listen to their inner selves—the necessary first step on the journey of self-realization.

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