(This story is a memoir based on personal recollections. Events and conversations have been recreated to the best of the author's memory. The names, details and identifying characteristics of some people and places have been changed to respect the privacy of individuals.)

"Kill the Chief Executive!"

Mike was sitting in his office, checking emails before the emergency meeting of team leaders. And trying to look confident for anyone who might be watching through the glass walls. But he wasn't feeling confident...

He stared at the message in big letters on the whiteboard – "Launch on 1st August 1998". Mike vividly remembered writing up that date after his project kick-off meeting with Paul. Once more, he mentally reviewed how the project had reached this point.

In his 50s, Paul was the energetic Chief Operating Officer of the New Zealand subsidiary of a multinational insurance company. With the retiring-next-year Chief Executive not around much, Paul was for practical purposes the company's leader. They had first met after Mike managed a project for one of his senior team. Paul had congratulated him warmly. "Mike, I didn't think we would pull that breakthrough off. And they tell me that without your help, we wouldn't have."

"That breakthrough" hadn't seemed difficult to Mike at first. Why NOT sell life insurance over the telephone, to qualifying people at least? And why bring an outsider into an insurance company to plan and manage a project to start that?

Mike's first question soon got answered. The underwriting department refused to issue any policy until the applicant had completed a written form and paid a premium in advance. And the company's legal and internal audit departments backed that stance. Issuing a policy based on a telephone call was "risky and impossible".

The policy application form, printed in triplicate, had 56 questions. Agents hated it. They pointed out that most of the questions were irrelevant to most customers. The formidable paperwork and the requirement for an accompanying payment of the first premium put potential customers off, often to the point where they made excuses and didn't proceed. And of course no sale meant no commission for the agent, and no revenue for the company. So Sales and Finance both wanted change, in principle.

Mike's second question was soon answered too. Underwriting, legal and audit didn't want any change at all. Sales didn't want any telephone sales except through their (expensive!) traditional agents, while Finance wanted to set up a lower-cost call centre instead. On all sides, attitudes were too deeply entrenched for compromise or new thinking. So the company needed a fresh and independent approach just to get change underway.

Technically, the project had not been difficult. "Asking why five times" to find the genuine business reasons behind restrictive underwriting procedures proved fruitful. Analysis of policies that had passed through those procedures to successful issue, and those that had not, delivered a typical "80/20" result. The great majority of applications could be processed by asking just four questions – eminently feasible by telephone. And in those cases policies could be <u>provisionally</u> approved there and then, to take effect only when written confirmation had been received and the first premium had been paid. More complicated situations could be referred back to a sales agent to follow up in person. Breakthrough!

The human side had been trickier. The evidence for change was overwhelming and everyone could see the potential business value of a solution. But egos got in the way, and excuses were made. At one point Mike got backing from his sponsor to schedule a dramatic meeting of all the contenders at 6 a.m., when no-one could claim "other commitments"! Then Mike had soothed egos by pointing out that everyone had been partially right, and everyone could win from change. After that it hadn't taken long to document and implement the new business processes.

There had been one serious hiccup when the IT Department failed to deliver a working IT system on schedule. That news had reached Mike on Friday afternoon just as the company was announcing to a room of journalists that sales would start on Monday! But a desperate weekend of re-programming at speed to get the core processes up and running on time had pulled the project through.

So Paul had called Mike in for this far bigger project to design and launch an entire new generation of investment products, replacing the traditional "whole of life" and "endowment" products that bundled up life insurance and saving. Those traditional products were increasingly uncompetitive. In fact they were becoming toxic. Customers cashing in policies found that their "surrender value" fell far short of the glowing sample returns they had been quoted at the outset. And they told others.

Paul was frank about the challenges. "This will be the most critical project we've done in years. You'll have my full backing. I think a guy like you -40+, a bit radical, with strong change management experience - can pull it off. But you will meet a lot of resistance, sometimes deliberate. Too many of our people are comfortable with the status quo, and the idea that everything must be done slowly to be done right. 'We've always done it that way' is a good-enough answer in their minds. So you need to build a critical mass behind high-speed change and make it happen."

Mike's very first act had been to set a challenge. He had written that launch date up on the whiteboard, giving himself just six months to make the project happen. It was obvious from the skeptical or sarcastic remarks of company staff passing by the office that no one thought he could. Even strong supporters of the project were disbelieving: "Mike, I support what you're trying to do. But you would need at least two years for that. In this company, probably three years."

Mike knew the initial definition and structure of the overall project would be crucial. Instead of diving into activity, he took several weeks to meet all the relevant players, understand the technical challenges that would have to be overcome, and develop a project plan. Five phases would be needed, each with its own team leader and team. The five teams – design, systems, launch, operation and migration – would proceed in sequence but with some overlap in timetables and team membership. Each team would have goals to meet or beat competitor offerings, at dramatically lower cost than the company had ever achieved before. The master project plan detailed deliverables, deadlines and risks to manage, including the culture change that would be needed. Hundreds of tasks would need coordination, not just within the teams but also amongst them.

Mike selected team leaders with great care. Technical capability would not be enough. They also needed drive and attitude to help push a risky and time-critical project through obstacles and resistance. Few company staff seemed to have those qualities. But utilising a large number of "strangers" wasn't likely to be effective either, so only a few people could be imported for the most crucial roles.

The design, launch, and migration teams needed high company knowledge and support to meet their goals. Promising young candidates keen to prove themselves, not "senior staff", were appointed as internal leaders for these teams. Team members were selected from staff who had at least some appetite for change. A sales agent who genuinely wanted better products to sell, even if that meant lower commissions for him, was one key find. Mike, the team leaders, and a part-time secretary Diane would act as the overall management team for "Project Fresh Start".

Systems was harder. The in-house IT Department was slow and cumbersome, in process and style. And the staff its manager suggested were long-serving and narrowly experienced, oriented around control not performance. As Mike explained to Paul, "He's trying to sell me people who have '25 years' experience'. In reality those people have had only one year's experience, 25 times over! I can't take them." Paul understood, and quickly approved Mike's proposal to recruit a contractor to lead the systems team. A thorough market search located lan, a rugged IT all-rounder with a strong track record of meeting deadlines.

Operations was another problem area. The existing "Customer Service Department" was anything but! Everyone (apart from its manager) agreed that it was an unwieldy and inefficient bureaucracy that would be slow to change and would probably wreck the customer experience for any new products. But organisational politics dictated that the manager had to be kept onside. Operations (and later on migration) would be the last teams to be needed, so Paul and Mike deferred those decisions until later. For now they could test out staff from Customer Service in the other teams.

Martin's design team started first. They worked from a true marketing perspective of what potential customers wanted to buy, not from a sales perspective of what agents wanted to sell. To achieve that goal, the new product suite needed to be modular not bundled. And commissions had to be competitive and transparent.

That was all new territory for the company, but none of the technical design was particularly difficult. Applying "keep it simple" with a focus on customer benefit meant that concepts of legal structures, investment options, contribution levels and a range of insurance add-ons were all quickly developed. A quality assurance review commissioned from an independent industry expert endorsed in glowing terms a dramatic shift to product transparency, simplicity and standardisation. Paul was delighted: "I haven't seen work of this quality done in our company before, even with far longer timeframes!"

With design concepts clear, Annie's launch team could start to work in parallel. The team planned a creative advertising campaign to reinforce the company's core brand but firmly refresh its product lines and marketplace image. Brochures, agent information packs and application forms were all straightforward. But getting internal buy-in was challenging. Many staff, and most agents, didn't like the idea of "leading the market down" with lower commissions and cost structures. It took strong messaging from Paul to make it clear that change was NOT negotiable.

Meanwhile lan's systems team quickly ran into problems. Everyone agreed that existing programs and databases could not easily be modified to deliver new

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requirements. IT Department also conceded that their in-house development teams couldn't possibly develop new systems in time. But they actively resisted outsourcing software development and keeping specifications simple. Ian's wide experience in similar battles proved invaluable as he broke down the technical barricades that were persistently erected. He also proved adept at searching the market for potential suppliers and assessing their capability to deliver, not just make promises. The final software contract included some compromises. But the development timetable was viable, and the core system would be up on launch day.

lan's success came with a price. Resentful at losing battles over the new system, IT Department became obstructive in other ways. Project team members had trouble getting the more capable PCs they needed, and authorisation even for simple needs like new user names was far too slow. Mike was repeatedly forced to intervene in minor matters. He applied the usual positive methods for getting project work done: cajoling, flattering, asking for "favours" and copying requests to managers. But project pressures mounted and obstruction didn't stop…

On one occasion when "IT Procurement" claimed several weeks would be needed for new equipment, Mike went to see Henry, the IT Department manager. "Henry, your staff are being deliberately unhelpful. That equipment is just standard stuff, available anywhere. If you can't guarantee to get it here by Friday, then I'm going to walk down the street and buy it personally at the PC shop there, with my own credit card. And then when I put in my expense claim, you can explain to Paul why I had to do that."

Henry was a tall and broad American. He stared at Mike for a few seconds. "You know, I think you would do that. And you're right – it's just standard stuff. Okay, we'll put urgency on it." His tone stayed friendly, but his eyes stared hard.

The next test came along quickly. One of Henry's staff – the only person able to sign off a new user name – ignored an urgent email request from Mike, and then went on leave for a week. Mike decided enough was enough. Confrontation had to happen. He sent an e-mail to his team members and everyone in IT Department explaining what had happened. The tone was deliberately sarcastic and provocative. Henry was known for his bad temper. He would react fast.

And he did. 15 minutes later, Henry flung open the door to Mike's office, after first banging all around the windows. He came up close, red with fury. "Give me one good reason why I shouldn't put my fist through your face!", he shouted, raising that fist within inches of Mike's nose. Mike froze. He thought fast and spoke slowly. "I'll give you three. One – I'll be in hospital. Two – you'll be in jail. Three – the project will fail."

Henry trembled with rage. For a few long seconds, nothing happened. Then he spun around and stalked out. Mike waited a few seconds to be sure Henry really was gone, and then - shakily - sat down. The rest of the day passed without incident. Meanwhile the gossip of two witnesses spread like wildfire.

First thing next morning, Henry came in again. This time he quietly closed the door. "Mike, I've thought about what happened yesterday, and over the last few weeks. And you're right. Instead of supporting your project, my department's been obstructing it. That's not doing our duty, and it's not professional. From now on we'll help every way we can. Here's my hand on it." They shook. Henry was as good as his word, and the systems team quickly caught up with its milestones. Meanwhile the launch team had been running hot. Newspaper stories had been planted about how the company would soon be "best in market", shaking up the insurance industry. Full-page advertisements highlighting the flexible options, high returns and lower fees of the new product set were ready to go. It was time to get the operations team underway and plan business processes!

And then came trouble. Paul's messaging hadn't been enough. Discussions on process changes and staff roles to deliver "the total customer experience", especially the use of direct distribution to complement traditional agents, met with heavy resistance. The agents balked, threatening a "sales strike". The launch team stalled.

Mike called in the heavy artillery. Paul convened a meeting of senior managers. A sales plan for the new products was the first agenda topic. Frank, Manager of "Sales and Distribution", was a former sales agent himself (not a highly successful one). His limp explanation of how he had "done my best over many long meetings" to persuade agents to support the new product and accept a parallel direct distribution channel fooled no-one. Mike quoted comments from members of the project's launch team who had attended the few and perfunctory meetings that had actually occurred. Caught out, Frank dodged for a while, discrediting himself in the process. Finally he stood up, drew himself tall and took a stand. "Let's be clear. As long as I'm Sales and Distribution Manager, those lower commissions won't be coming in." Paul responded calmly. "And if you're not the Manager any longer, then they will be." Frank coloured up and walked out. Shocked silence around the table. Paul adjourned the meeting.

Next morning's announcement that Frank would be "taking early retirement" had a salutary effect. The reconvened meeting to decide how to handle the new process requirements went well. The Customer Services Manager smiled smoothly as he announced the arrangement that had already been agreed with Mike. The new product would need a "greenfield" approach to customer service and initially operate from a new independent unit. That unit would be headed by a new external appointee recruited by the project. (He didn't mention that deal had been agreed just an hour before, and Mike didn't either.)

Two weeks later, Mike had been flying high. A recruitment agency had by great good luck found an excellent candidate to head the service team. Irene, newly arrived from overseas and keen to make a mark in New Zealand, was perfect for that role. Other internal obstacles had been overcome too:

- A corporate requirement for a "business case" for the new products, to satisfy the actuaries, had been circumvented by the sympathetic Finance Manager
- A challenge from Internal Audit had been overcome. Mike had welcomed the assignment of one of their staff to sit in on project work. But that "risk oversight" soon became constant criticism of the risks of change with no consideration of the greater risk of doing nothing. The battle had gone all the way to global head office, but with Paul's political support it had been won.
- Objections from Human Resources to "non-standard employment contracts" for the manager and staff of the new unit had dissipated after a private talk between Mike and the HR manager. She had her eye on an upcoming vacancy at head office, and wasn't going to risk that promotion.

More vitally, the team leaders and project teams had learned how to get things done, and quickly. And that culture change was spreading through the company.

Then a lightning bolt struck. Head office announced that the Chief Executive would retire a year earlier than planned. He would be replaced with immediate effect by a new appointee – who would not be Paul!

Ralph, the new Chief Executive, arrived a week later. A technical expert, keen to impress in his first front-line role, Ralph was quick off the mark. "CEO Circular #1" announced his intention to delegate oversight of current operations to Paul but personally review all projects already in process to assess their strategic relevance. A nationwide tour to meet staff and agents would start straightaway.

Paul called in for a chat. "Mike, the project could be in trouble. The agents hate the lower commission structure we need to introduce. They will work hard on getting Ralph as new boy to call a halt. And it's all out of my hands now...."

Paul's prediction proved all too accurate. Ralph returned from the tour and called Mike in to propose a rethink of "Fresh Start". The launch of new products would have to be delayed, if not cancelled. Ralph squared his shoulders. "It's my responsibility as Chief Executive to make those strategic decisions, when I'm ready."

Mike's strenuous attempts to explain the project rationale and describe the terrific momentum of culture change – "Ralph, to stop now would take things further back than when we started" – fell on stony ground. The best he could do was win a day's respite to talk with the team leaders, "generate our options from here", and report back to Ralph.

Now it was time to go to the emergency meeting......

The room was tense as Mike explained the position. He whiteboarded a range of options from "continue as planned" through various levels of delay or modification all the way to "abandon the project". After a short discussion, the picture was clear to everyone. The intermediate options offered little gain and would fatally compromise project goals. So those options had all been crossed out, with specific notes added,. There were only two true alternatives - continue as planned or abandon the project.

"I'm pleased we all agree. But I've already explained all that to Ralph", concluded Mike wearily. "If I go back with the same message, he'll reject it. And if I quit, he'll just find someone else to take over."

"What would happen if we <u>all</u> quit?", mused Ian into the silence that followed. "He'd look really silly then..." Several others murmured agreement.

Mike looked around the table. "All right, if you're serious, let's do that." He added to the whiteboard a recommendation to "continue as planned", and a note that "if this recommendation is rejected, the undersigned persons would not be willing to work further on the project". He pushed the print button and added his signature and role at the bottom of the printout.

"Remember, this is serious. It's your contract or your career on the line here. Don't feel pressured to do this just because others do." Solemnly, the printout moved around the table. Each team leader signed up just as Mike had done. Finally Diane tried to sign as project secretary. She was furious when Mike wouldn't let her!

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It was now early evening. But a quick phone call confirmed that Ralph was still in his office and could see Mike. Mike wanted Oliver, the newly designated "Acting Sales and Distribution Manager", to accompany him. Oliver, a cheerful but timid administrator, wasn't keen. Mike insisted. "After all Oliver, it's opposition from sales agents that's the biggest rock here. That's your area now. And you know that the company and the products need to change. You don't have to say anything – just be there to verify the situation and hear Ralph's decision." Truth be told, Mike wanted a witness to what might happen.

The meeting began quietly. Mike and Ralph sat facing each other. Oliver stood away from the table, out of sight-line but still in earshot. Mike outlined the key points from the meeting of team leaders, and its recommendation to continue the project as planned. "Ralph, now's the moment. A critical mass of the company is committed to change. If you decide not to continue the project, then abandon it. Don't pretend with half measures that won't fool anybody, within the company or in the wider market.."

Ralph's body language had grown grimmer as Mike spoke. His glasses glinted ominously. His response was curt. "Mike, I asked you to generate options, not close them all off. We're not continuing as planned and we're not abandoning the project. If you can't live with that, someone else will have to take over."

Mike laid a photocopy of the printout in front of Ralph. "Okay, if that's what you want. But there won't be much project left to take over. You will have to replace every team leader, and probably the best team members too."

Ralph read the printout and sat back. Visibly shaken, he was thinking fast. "I see there are strong feelings around this. All right, I'll meet with the team leaders tomorrow. Schedule a meeting for 9.30 and meet me here 10 minutes before that."

Mike nodded, and motioned to Oliver to exit. Once well outside, Oliver took a deep breath. "Mike, I've worked in this company for 27 years, and I've never seen anyone directly challenge authority like that. I don't think Ralph will forget this. Or forgive it...." Mike shrugged. "I don't either. Thanks for coming along."

At 9.20, Mike was outside Ralph's door. After a cursory greeting, they walked along the corridor silently. Then they stood silently in the lift. Ralph was either too proud or too angry to speak. Mike felt he should say something to make it easier for Ralph, but wasn't sure what. Anyway he didn't want to – let the silly bugger sweat!

They reached the meeting room and sat down. Mike recapped the position briefly, and held up a copy of the printout. "And as we agreed at our last meeting, I presented our analysis and signed recommendation to Ralph last night."

Faces turned towards Ralph. He didn't look happy, but he tried to sound genial. "Firstly, I want to thank you all for your great work on this project so far. We all know changes are needed. But as Chief Executive, I must satisfy myself that we're making the right changes, at the right time. I haven't been able to do that yet in this case." He paused. "But I'll accept your recommendation, and let you continue Project Fresh Start as planned. Any comments or questions?" There were none. Ralph tried to smile. "Okay, carry on. I have another meeting to go to." He exited and shut the door. Everyone relaxed. Ian spoke first. "Well! That's a surprise. Great work Mike." Mike wasn't so sure. "We've won a battle, not the war. Anyway let's box on while we can. It's just five weeks to launch date now and we've slipped behind on too many tasks!"

Oliver came to see Mike a few days later. "Mike, Ralph has asked me to deputise for him on Project Fresh Start. I know the timetables were tight already and that work's been disrupted. What I need right now is to fully understand the project plan and timetable from here. Can you update that documentation for me please?"

Mike frowned. "Oliver, this project is five months old now. Everyone knows what they still need to do. We're in catch-up mode. So I haven't updated the documentation for a couple of weeks. And I don't have time to do that now sorry."

Oliver shook his head. "Mike, I can't accept that. You've seen what Ralph is like. If we screw up after making him eat humble pie, Ralph will be furious. And with me, not just you or the team leaders."

Mike shook his head. "Oliver, my people are working on dozens of complicated tasks with interdependent deadlines. I'm the only one with the full project plan in his head and I have to make the key calls. I can produce all the deliverables on time, just. Or I can update the documentation for you. But I can't do both. Which do you want?"

Oliver looked unhappy. "Mike, I've seen what's been achieved so far. It's been great." He paused. "I'd like to see the project documentation. But I'm willing to trust you. I'll tell Ralph that I checked things out and we're on track." Mike gratefully shook hands.

Just eight days to go! Mike phoned around the team leaders to communicate decisions and confirm everything was back on track for launch date. It was. He smiled happily. Maybe he could go home early for once...

Then Oliver walked in, without knocking. "Mike, I've got some bad news. The agents have been getting in Ralph's ear again. Some other people too. He's told me unofficially that he plans to delay the launch date by two months, and rethink the product design and agent commission structure. I know what a blow that will be to everyone on Fresh Start. But it's not negotiable. I'm really sorry."

Mike slumped in his chair. "Who knows about this, Oliver?"

"Right now, just you, me, and Ralph. It's still confidential. Ralph asked me to package up and communicate the decision, but I wanted to let you know first." He held up his hand. "And before you ask, he doesn't care any longer if you or anyone else walks away from the project. The delay will let us reconfigure the teams."

Recovering a little, Mike thanked him for bringing the news so quickly. "Oliver, let me think about this overnight. I'll get the team leaders together first thing in the morning. Can you join us about 11 o'clock and keep this under wraps until then please?"

Mike's announcement at the emergency meeting was followed by a sombre silence. Annie blinked back a few tears. Others weren't far away. Irene recovered first, and spoke angrily. "Why give up so easily? My operations unit is counting off the days to launch! Maybe we can still find some way forward." Mike smiled sadly. "You don't know Ralph well enough. But sure, let's give it a try. I'll go round the table. I want at least one idea from each of you. Let's start with you lan."

Ian had been silent until now. "We have to kill the Chief Executive."

Someone snickered. The tension broke. Mike wrote "Kill the Chief Executive!" at the top of the whiteboard. Then he went right around the table, writing up the tentative ideas that slowly and unconvincingly emerged. "So what do we think?"

No one seemed impressed. "All right, let's try that again." This time Mike started with Irene. Each team leader struggled to generate a new idea so Mike could move on. Except for Ian, who was speaking last this time. "We have to kill the Chief Executive".

Mike snapped at him. "That's not funny the second time around Ian. You're an excellent analyst. Can we be constructive please?"

lan shrugged. "There's nothing else to say. If we don't kill the Chief Executive, he kills the project. Everything else on the whiteboard is just wishful thinking."

Before Mike could reply, there was a knock at the door. Oliver entered. "How's it going?", he asked cheerily.

Mike explained the notes on the whiteboard. Oliver studied them. "I hate to say this, but nothing up there will work. Unless you really do plan to murder Ralph!"

No one had anything more to say. Oliver stood up. "Thanks for trying everyone. I'll let Ralph know he can announce the delay and we can talk about the rest after that."

Diane spoke for the first time. "You'll have to catch him before he leaves for his flight."

"Leaves for what flight, Diane?", Martin asked. "How do you know he's flying out?"

"I know because I'm his duty secretary this afternoon. Ralph's going on a leadership course back at HQ, for three weeks I think. One of those full-time immersion things, where the participants stay away from all normal duties and communications. I guess Paul will be acting Chief Executive again. Ralph's flying out at 4 PM so he'll need to leave here at 3. He's working flat out in his office until then and isn't taking calls."

Mike sat up. "Hang on a minute. You're saying that Ralph leaves this afternoon, and that he will be out of contact until <u>after</u> the scheduled launch date?" Diane nodded. Mike turned to Oliver. "And Ralph hasn't actually made the decision to delay the project? Or documented any such intention?" Oliver nodded. "And Paul will be in charge until Ralph gets back?" They both nodded.

"That's our chance! All we have to do is make sure Ralph doesn't make a formal decision before he gets on that plane. Then it will be up to Paul."

Mike stood up. "Meeting closed. Oliver and Diane, stay here please. Everyone else, leave the building right now and take a very long lunch. Go for a walk or something. Stay away until after 3. And don't repeat anything from this room."

The room quickly emptied. Oliver sat down slowly. "Mike, you can't do this. Or at least I can't. It's mutiny!"

"No", Mike replied, "it's not. We can do this without breaking any rules. You hang around outside Ralph's office and rugby tackle anyone who tries to get to him. Diane, you filter his phone and email communications and keep him fully engaged with other things. I'm taking Paul out for a long lunch to make sure he doesn't hear another word about Fresh Start."

Their plan worked. The new product suite launched on time! They really had "killed the Chief Executive"....

A month later, Mike was saying farewells. He was feeling hollow. Ian had handed over the new system to IT and left the project. Irene's operations unit had been mostly idle due to the agents' boycott, and was deeply frustrated. The other team leaders and members had returned to their business-as-usual roles. The buzz and energy of Project Fresh Start seemed to be draining away.

Worst of all, Ralph had rejected Derek's work on migration. His team had done a terrific job planning how customers could be switched onto the new investment products, where they would get better returns. The agents had agreed to manage the switching process for a minimal fee, and even forego some of the commissions they would otherwise have received. To overcome concern about the financial cost of that migration to the company, the team had calculated the "retention cost per customer" to be just a few hundred dollars. Derek and Mike were sure that the loyalty and favourable publicity would be generated from those delighted customers would be worth more than that. But head office (and Ralph) had decided that enough customers would hang onto their existing products to produce a better result from leaving the old contracts in place. So no migration.

Mike's last stop was in Paul's office. "Paul, here's the project evaluation you asked for. There's plenty of useful technical detail there. But the team leaders wanted to give you a really short executive summary. I'll read it – "the project tried to do something urgently needed, and mostly did it. The business didn't show up."

Paul sighed. "Mike, I can't disagree. You and your team did a terrific job and moved us a long way forward. I'm grateful, and I'd like to promise that change will continue. But as you know I don't have much of a future here myself now."

Mike hesitated a moment before speaking. "Paul, you're the best sponsor I've ever worked for. And the best line executive. You don't have to stay with this company..."

Paul held up his hand. "I know what you're going to say. Don't. I've been too long with the company to leave now and wreck my pension arrangements. So I've asked for a transfer to head office or another country. In the meantime I'll just help a little here where I can."

It was Mike's turn to sigh. "Personally I couldn't do that. But I guess that's why I'm not employed in this company, or any other. At least we both enjoyed the ride..."