

Your Life, Your Rules

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Taking back control

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Foreword

I have lived without a job for some years now. I am my own boss, living and working in freedom. That's not to say it's all been smooth sailing, but that's a story for another day. There are plenty of exciting times and rarely a dull moment. I often share my experiences with those in the same boat and I talk about what I have been through with people who are facing the prospect of 'life without a job'. Or those who want to make that transition – the people for whom 'plan B' is a viable or perhaps even the only option. This book stems from dozens of these kinds of discussions.

I would like to thank everyone I have spoken to about this subject over the years; those who openly shared their experiences or offered advice. I thank you for your sincerity and vulnerability. I would also like to thank everyone with whom I feel a connection and who encouraged me to write this book. And all of the people who supported me on this voyage of discovery; thank you for your reassurance, patience, pats on the back, love, humour and comfort. You gave without asking anything in return and I will be eternally grateful for that.

And above all, to my nearest and dearest. You gave me the space I needed and had my back every step of this rocky way. I can always count on your love and friendship and I have learned that it's all about the connection – a connection that works both ways.

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The leap towards freedom

You are what you do and your work forms a significant part of your identity. It determines who you are and how others perceive you. You are a surgeon, a teacher, a consultant. Practice that profession well and you may even earn the title of 'archetypal'. That's you sorted. Or should I say 'secure'?

But nothing lasts forever. Many people would like nothing more than to leave their current job or profession, others get forced out. Some see the writing on the wall and leave of their own accord. Others are dumped, unceremoniously or otherwise.

I had always assumed that the prizes would be handed out at the end of one's term of office, so to speak. When you reach the finish line you reflect on the life you have led and ask yourself whether it was of your own making or if you merely did what was expected of you. It's all about making the right choices, but then the right choices for *you*. This may require some sacrifices, of course, but you can win your freedom in return. You might have reached a point where you want to choose for yourself, but you are filled with apprehension. You may be wondering whether you have the guts to do it whether it is even possible at all. In the end, it all comes down to you. You are the master of your own happiness.

This story begins with my decision to leave my job and my secure existence. I wanted to change the direction of my life. It was a matter of the heart, but that did not make it any less urgent. It was something I *had* to do. All over the world I have seen countless people at different stages of their life asking themselves the same questions and wondering if they should change their life around; find a different job or even attempt to go it alone.

I was a banker and had reached a point where I felt I was approaching my 'best before date'. Enough was enough. I was curious to see what else I had in me, to find out what other talents I could perhaps uncover. It wasn't the first time I'd thought about starting up for myself and I'd often wondered: would I earn enough money? What would the future hold for me? What skills would I need to achieve what I wanted? I dithered for some time until I finally bit the bullet.

Light-heartedly (or maybe light-headedly), I left my professional accomplishments behind and embarked confidently on a new path. It turned out to be the most profound decision I have ever made. I gave up more than I could have imagined. But I also gained so much more in return than I could ever have dreamed possible. The journey is as thrilling today as it was when I first began.

My investment is still paying dividends. I have surprised myself and I have often felt bemused and bewildered but never bitter. More often than not, I was filled with a sense of amazement. While writing this book, I was reminded of the many wonderful highs and, lest I forget, the occasional lows. I have had my fair share of successes and painful mistakes. Schoolboy errors at times. I feel as though I have been put through the wringer and re-emerged as a new person.

This book is the result of my experiences and a desire to share the great secret I have discovered. My story can be told in a myriad of ways. It is unique to me, but certainly not exclusive. In one way or another, everyone has faced or will face a similar situation at some point in their lives; the experiences are familiar. Whenever I share what I have been through, people are equally eager to tell me their stories and pass on their lessons. I hope to relay all those experiences and lessons to you in this book. After all, one man's failure is another man's fortune. Who knows, soon you may be the one with a story to tell.

This book does not have a 'happy ending'. Rather it describes a long and winding road. Neither will it massage your soul, but it should awaken your free spirit. It is not a self-help method or a cure for misery. This book is about the need to live *your* life and not someone else's. It is about taking back the reins and your right to choose your own destination; about the obstacles you will encounter along the way; about discovering the great secret yourself and enjoying the happiness and freedom it brings.

This book is made up of two parts that can be read independently of each other.

Part 1 is my personal story, a frank narrative of my experiences over the past few years – the good, the bad and the ugly. It describes what I encountered and what I went through after I chose a different path. All the lessons I learned lead ultimately to part 2.

Part 2 focuses on you. Where does the desire to change the course of your life come from? How do you go about it? How can you even be sure that it's doable, or that you have the confidence to take the plunge? All these matters

are incorporated in a model containing 'key questions' you can ask yourself whenever you are faced with a decision that could become the turning point in your life. I use examples from my own life to illustrate key questions. But what really matters is the answers that *you* find to those questions. Answers that can make you the master of the rest of your life.

Your life. Your rules. Your freedom!

PART 1

Living and working in freedom

'The unbankerly banker in self-reflection'

From king of the castle to Othello

Is there life after banking? The balance from year to year

I felt unsettled. The niggling feeling that something was wrong was growing stronger every day. I was plagued with doubt and could hear the incapacitating voice in my head reverberating with increasing volume: ‘What am I doing here?’ I had played the game so well that I had reached the top floor of the monumental Amsterdamse Poort building, colloquially known as ‘the Sandcastle’ due to its shape. Within the walls of ING’s head office, I was a big wig. I had an impressive executive suite on the fourth floor. It was a full fourteen metres from door to desk. First you had to circumnavigate a red leather settee (on which I never sat), the toilet (my own private bog) and the *en suite* shower (which I also never used), and then pass the impressive light red, oval walnut table and its eight black leather chairs. Only then would you get to my desk, also oval-shaped, complete with charming side table. There was a small cabinet behind that, upon which I always deposited my briefcase. A beautiful portrait of Johan Cruyff by Marlene Dumas hung on the wall behind the cabinet. It was the finest thing in my office. I have to hand it to ING – they know their art. This was my castle, my realm. One day my Polish colleague sat in the chair behind my desk to have his photo taken, flanked by two female colleagues standing like sentinels. The thought struck me: he looks

like a general, a proud Pole with stars and stripes being given credence by the desk at which he sits. He obviously played the game brilliantly but it was starting to make me feel uncomfortable. It was no longer *my* game and no longer *me*. I loved my job. I loved being the best and well-liked by clients and colleagues (admittedly, this popularity was based to a large extent on my executive 'power'). I felt privileged to be able to play with the 'big boys' in the market. It was thrilling to close deals, go after the big fish, outsmart my competitors and draw up fresh battle plans each time. I congratulated myself when I saw the front page of *De Telegraaf* newspaper one Saturday morning announcing that ING intended to become the number one player in the corporate market (when we were actually quite some way behind the number one at the time). Later that day I addressed a group of ING staff, using the same congratulatory tone, in the lobby of the former Stork factory on the Czaar Peterstraat in the Amsterdam East district. Stork had been my first big client, so the location itself was rather symbolic. Standing on the stage at the start of the show (because that's what we had turned it into: a spectacle to illustrate how we were building the biggest bank in the Netherlands), I was presented with a copy of the newspaper again, this time by a hired performer who cycled onto the stage. The performer turned out to be an old school friend of mine whom I hadn't seen in years. We used to do a paper round together in our hometown of Heerlen (two Protestant boys in the Catholic South). I remember one day cycling around with my daily batch of newspapers and saying to him: 'You know, we've done our stint as paperboys, the only thing left for us to do now is to become millionaires.' And now here we were again after all those years: the actor who had come

to Amsterdam East for a lucrative gig sharing the stage with the banker who was acting as if ING was going to become the biggest bank in the Netherlands. We embraced warmly afterwards. He smiled at me, asking an unspoken question. I nodded and smiled back at him. All was well.

This was two years before my big decision, but the niggling feeling intensified immediately after the show. All the talk about money and bonuses continued to set me on edge. An Anglo-Saxon wind was starting to blow through the ING boardrooms. The discussions were all about 'value' (the basis for handing out bonuses) and 'LEOs' (a playful reference to the ING lion logo but which actually referred to long-term options). The human dimension had always been a source of pride among ING executives and I felt very comfortable with that, too. I saw myself as following in the footsteps of the directors and personalities who had left their mark on ING's history. Salaries had never been a topic of discussion, but all that had changed now. It was a sign of the times and I couldn't really blame the current directors. Their intentions were not necessarily wrong. It was happening everywhere and, in fact, to a far lesser extent at ING than at our competitors, where the directors had been paid much higher salaries for many years already.

Besides ING, the ABN AMRO and Fortis banks were also 'my banks'. My father had joined the Netherlands Trading Society (forerunner of the ABN AMRO) in 1928 and it remained the only bank for him. My brother-in-law, who had always been my banker role model, spent his whole career at ABN AMRO and held the reins there for many years. By 1976 ABN had become the sole shareholder at Bank Mees & Hope, my first employer. I started

working there in 1982 and it was there that I met my wife. By the time I left MeesPierson (as it was called by then) the bank had merged to become Fortis Bank, so there were many familiar faces working there.

I was that kind of banker: a child of the bank, married to the bank and married to a banker. Banking was in my blood, running through my veins from my heart and then back again in a continuous cycle. The banking world was my home.

And now I was divorced. Not from my wife, but from the bank. Estranged from the job into which I had put all my heart and soul, I realised I didn't belong there anymore. The uniform didn't fit, I was no longer suited to my role. I could not take myself seriously anymore and I grew increasingly cynical about everything and everyone around me. And so I made my big decision. I was leaving ING. I was going to embark on a new path.

I gave up an awful lot, including a very impressive salary. It was more than a person would ever need and more than I had ever dreamed I could earn when I first began working. I also had status and prestige, an incredibly loyal secretary, a company car and a chauffeur. And I had a team of people who were always ready to serve me. I had no qualms about leaving my status behind, but my staff was a different matter. We had gotten to know each other standing around the coffee machine laughing, making jokes about the Ajax football team (which I really didn't appreciate on the rare occasions that they lost) and quips about Feyenoord, PSV and AZ (always a source of merriment when *they* didn't win). At the annual Executive Cabaret (household words within ING) we would have a whale of a time poking fun at ING and at ourselves. All

that acting obviously gave me some kind of satisfaction. But eventually it dawned on me that everything I was doing was an act. I acted at meetings (feigned annoyance, political games, mind-numbing figures) and I acted in the outside commercial world, too. I shuddered when I saw how market deals were closed and at the impetuous rise in debt financing which created so-called value. In reality, it was the perfect ruse to pay out high dividends and big fees to a small group of people. I mumbled and grumbled in protest but was always drowned out (and still am). I realised I would turn into a disgruntled grouch if I carried on like this. 'What's in it for me?' was becoming an all too common cry, and not just in the outside world but also within the bank itself. It seemed inappropriate to me. As far as I was concerned, it was not a question a banker should ever ask.

It continued to niggle away at me and that's why I wanted out. I wondered how I would explain it to the rest of the world. How could I even begin to explain it? Who would do such a thing? You're the king of the castle, get a grip man! Are you having problems at home? Is it burnout? That's how most people reacted and it was also how I'd expected them to react, although I was sometimes surprised by the source of those comments. It wasn't possible to explain my decision to everyone beforehand. I only discussed it with those closest to me, people I could trust, the ones on my side, the ones who will always have my best interests at heart. They know who they are and I will hold them dearly in my heart forever.

An interview was arranged with the *Financieele Dagblad* newspaper. It was an intense experience and I can still re-

member the long silences that befell the interviewer. The next day the headline above the article glared: 'Unbankerly banker in self-reflection'. Well, I had said I wanted to be free, so it was a compliment to be called 'unbankerly'. It felt indeed like my first taste of freedom! And, in any case, the direction the profession was taking felt completely alien to me. The headline had hit the nail on the head and it must have been exactly what the journalist was thinking during those silences in our interview: 'This man isn't a banker at all'.

The niggling feeling had gained the upper hand and now I definitely wanted out. I wanted to escape. I n fresh air. I wanted to develop other talents. I wanted to live a long and happy life and do other stuff. So, on a beautiful day in May, I took the big decision to leave. I took the path to freedom with a renewed spring in my step. Naive and happy as a child.

Time flew by. It seemed like the sun never stopped shining. I was permanently happy, each and every day. Before I realised it, a year had passed and I found myself totting up the balance sheet. I had been living like a kid in a toy shop. I had tried my hand at everything and spent my time and energy doing fun and inspirational things with interesting people. I made it up as I went along and let every day wash over me. The sun rose and the sun set and I had the wind in my sails. That's how it felt. I was intensely happy.

When you take time off and call it a sabbatical, no one asks you for an explanation. Students call it a gap year.

I chaired a committee on poverty for most of my 'sabbatical'. We were commissioned by the Amsterdam City Council to advise on new solutions for the persistent

problem of poverty in the city. One in five of the city's inhabitants were living in poverty. That's roughly 175,000 people, of which 40,000 were children. I still find these figures disturbing every time I write them down or say them out loud and nothing has changed in the meantime either. But being part of the committee was a fascinating experience. I enjoyed cycling around the city and meeting new people. People whose lives were a million miles away from my recent banking life. They taught me a great deal and made me feel very humble at the same time. I found myself living in a reality I'd not known for years. It was a genuine reality check and a valuable experience that I continue to recommend to others. I criss-crossed the entire city on my bike. I made countless house visits and went to the food bank on several occasions to talk to its users. The committee eventually submitted a fresh and unorthodox report and my passion for the topic has subsequently never waned. I still talk and write about it regularly and am prepared to debate it at any time of the day or night. The high levels of poverty in the city and country are the consequence of a fault in the system (so it can and must be fixed). Solutions exist. If you don't believe me, feel free to give me a call, although you might learn more by reading a book by Mandela or Gandhi.

We've now reached Christmas 2009. It's a year-and-a-half since my big decision and there I am drawing up the balance of my first full year of freedom. Suddenly I feel like someone has thrown a bucket of ice-cold water over me and rudely woken me from a lovely dream. The kid in the toy shop is being told off by the big, bad outside world. The bell has sounded – playtime is over.

So what was this all about? Well, I had just received a

phone call informing me that I had been turned down for a position as non-executive director of a private company. I had pinned all my hopes on the job. I'd known the firm for years and was full of confidence when I submitted my application. I really hadn't expected to be turned down and the rejection knocked the stuffing out of me, more than I initially dared to admit. My reaction unnerved me. It was the first time I had felt completely at sea since leaving the bank in 2008. It was like a bolt from the blue. Panic and fear took over. The financial crisis had not yet hit when I had announced my departure. But by 2009 it was in full swing. One thing was certain, there was no way back for me. I noticed that any mention of my banking career during conversations was met with scepticism. I was no longer the 'unbankerly banker'. I was now nothing but an 'ex-banker'. I was one of 'them' and that was not a good thing. There was no grey area and there still isn't.

I felt like an exiled leper. The door had been slammed shut on me and there was no way back in. That's how I tried to explain the blow I'd just been dealt by the rejection (which turned out to be the first in a long line of rejections). A man in his fifties, an ex-banker: not great in terms of marketability.

It hadn't been the first disappointment of the year either, but I had pushed the previous one to the back of my mind. I had envisioned starting up a business with two of my former ING colleagues. A plan was drawn up and the company was given a name: KGR Capital. My colleagues then both dropped out. By all accounts they have done well for themselves since. In the end, nothing ever came of KGR Capital.

Anyway, back to the phone call. I had been turned down and felt infuriated. Rejected? Me? And then it hit me: could this be a sign?

I did the maths. In 2009 my two serious attempts at getting myself back on track had failed. On top of that, a non-paying client introduced to me by a financial director friend had swindled me. He still claims we never had a *contractual* agreement and he's right on that score, we had made a *verbal* agreement about my remuneration and shook hands on it, man to man. I took him at his word, but I never got paid. It was a painful lesson, a schoolboy error. I quickly crossed his name off my list and I no longer see or speak to my once financial director friend either.

By now I'd invested some funds in a company called Dutch Water Dreams, but due to the ongoing financial crisis it wasn't doing well. The business was facing bankruptcy; it was only a matter of time. I really enjoyed working with the founder and main shareholder. He fought tirelessly until the last minute but in the end I knew my money had gone down the drain. It was another silly error on my part: I'd put too many eggs in the one basket, something I'd always advised my clients against countless times in the past. If only my former colleagues from ING's risk management department had been there to warn me. I thought of all the times they had made my life difficult and criticised my credit proposals, but I could have done with their help now to save me from making such a stupid mistake. My foolishness embarrassed me. Feeling despondent, I calculated how much I had lost in one year. I'd earned no salary and had lost a serious amount of money. A sizeable invoice had not been paid and my future business partners had all pulled out. Last but not least, I'd now been rejected for a position I'd hoped for (and count-

ed on). The balance shocked me. My self-confidence was shattered. It was a bitter pill to swallow. I felt as though the rug had suddenly been pulled out from under my feet. I was slipping and a feeling of dejection washed over me. I had lost my grip and was being swept along by the chaos in which I now found myself. 'Shit, I'm on the wrong side of fifty, I've just been rejected, where do I go from here?' This was not a one-off. For a while I could see no light at the end of the tunnel.

But it wasn't long before I had managed to pick myself up again. In January 2010 I started focusing on the things that I knew were going well: managing Johan Cruyff's business affairs and chairing the *Toneelgroep Amsterdam* (nowadays called *International Theatre Amsterdam*). The former was paid work, the latter wasn't, but I enjoyed both equally and to the full.

I first came into contact with the Toneelgroep Amsterdam in 2002 through ING. It wasn't until later on that I realised this is the only way to get yourself into positions like these – it's how the system of co-optation works. Birds of a feather and all that.

The first play I saw in 2002 was *Othello*, directed by Ivo van Hove. It made a deep impression on me. Some time later I asked Ivo why Othello had walked around the stage stark naked for about an hour in the final scene alongside the beautiful and equally naked Desdemona. The look Ivo gave me said it all: 'Do I really need to explain it to you?' He then gave me his take on Othello: a great general, originally an outcast in the army (an 'unsoldierly soldier', a lot like an 'unbankerly banker' perhaps?) who had returned a hero from his successful exploits on the battlefield. Othello became consumed by his passion for and jealousy towards his great love, Desdemona. By the end of the story

he had lost his status as a great general and was merely a man of flesh, blood and emotions.

'When all is said and done, man is naked, Rutger.'

Thank you, Ivo.

A year later, at the end of 2010, I totted up the balance sheet again. A few hopeful introductions I'd had that year (always remain hopeful!) had led to two attempts to join large consultancy firms. Talks were also ongoing with a third company. The chair of the board had initiated the latter job application, so it was very promising! The first two came to nothing. I can't even remember the reasons they gave me, they were so vague and nondescript. The discussions with the third company eventually became so one-sided (namely, mine) that I came to the conclusion it was all a waste of time. 'Could we please end this now?' I thought to myself several times. We never finalised the process, it was left to bleed to death. It was quite painful actually. I'd been dealt another blow.

Autumn of 2010 marked the start of a tough time for me. At Ajax, the football club I love (and of which I am a member), the most prominent honorary member, Johan Cruyff (my childhood idol and client at the time) took a stand against the club's management. The story dominated the sports news for months. The period went down in history as the 'Velvet Revolution.'

As a member of Ajax's members' council and Johan's business manager, I was heavily involved. I was driven by a strong desire to reunite the two – Ajax and Cruyff. The whole affair put me in a vulnerable position.

It turned into a turbulent period during which I couldn't defend myself against the accusations that were thrown at me. Suddenly, my reputation was a topic of

public debate. It was the last thing I wanted. My name was being dragged through the mud. Negative criticism was hurled at me, something I'd not encountered before. It is one experience I'd have been happy to skip. I missed my colleagues in the communications department badly at that point. Had I still been working at ING, they would have jumped in and shielded me from the scathing headlines. But I was on my own and I felt helpless. My only option was to keep my head down, say nothing, do nothing and stay clear of trouble. I had to keep telling myself it would all blow over and hope that people wouldn't believe all the rubbish they were being fed. It was a harrowing experience for me, as well as for those close to me. One that I wish I could have spared them.

As 2012 approached, I checked the balance sheet again. It was an annual ritual. I had just quit as Johan's business manager, although my decision had nothing to do with the situation at Ajax. I had given it plenty of thought and it all ended quite amicably. But it was a bitter pill to swallow.

I worried that ending my business relationship with Johan might send me spiralling into a deep abyss. But that didn't happen. Instead it gave me the final push in the right direction. Without knowing it, Johan had actually given me some very valuable advice. I had met a free spirit in Johan Cruyff. He was a man who always followed his own path and stuck to his principles. His example was exactly what I needed to take the next step. It gave me the confidence to finally let my free spirit take flight and choose my own path. A leap of faith, let's see where it takes me.

One of the qualities I admired in Johan Cruyff was also evident in my mentors within the banking world and in

many of my clients back in the day. I recognise it in everyone who inspires me: free spirits who know their minds, who follow their own free-thinking path and defend it all the way, which is precisely what Johan did. This quality is usually referred to as stubbornness, which was an understatement in Johan's case. Johan succeeded in creating his own reality and always proceeded from there. He was so straightforward and naturally intuitive that he could say the exact opposite of what people thought or expected he would say at any given moment. He left people speechless and wrongfooted. It's called 'authentic' leadership these days and I have seen the best entrepreneurs do precisely the same. And that's the crux of the matter. When all is said and done, we all desire a reality in which we can live within a system of your own making. One in which the outside world has to simply put up or shut up!

Free spirits are free to make up their own minds. They follow their inner compass and make their own decisions. A free spirit is led by their intuition and personal principles. A free spirit does not judge others but feels connected to their surroundings and their own fate. Free spirits make the most of all their talents, down to the last drop.

I decided to put the lessons I learned from Johan and others into practice and I learned how to keep my head when faced with another rejection or when having to write off another debt. I no longer fit in the standard pigeonholes and that scares some people off. I am no longer a by-product of *the system*. I create my own system as I go along.

I still stumble and fall and have to pick myself back up again. But the way I feel about it all has changed. I now regard it as a consequence of the life I choose to live, as something of my own making. I am doing this to myself,