

Money Talks: the 5-minute interview with... Andrew Michael **Tuesday 1 October 2013**

This week, Headlinemoney's out-going editor Andrew Michael recalls a journalism board game which helped shape his career path and remembers the day that the legend that was Jeffrey Bernard did him a favour.

My business card says that my job-title is:

Last week it said editor and publisher of Headlinemoney. But I've just hung up my full-time HM boots after six years for a life of writing/journalism, digital projects, media training, consultancy work, news reviewing, and any other freelance opportunities that come my way care of the money media.

The main areas of the financial services arena that I cover are:

Anything and everything, from short-dated gilts to savings accounts to pension funds and private equity. I also write about horse racing under the nom de plume of Philippos (for several years I was the racing editor of the sports magazine Inside Edge). If you're a PR who needs an experienced tipster to entertain and inform a hospitality box full of guests, get in touch!

I decided I wanted to be a financial journalist:

Once I'd landed my first job working for various financial magazines as an editorial assistant at the United Trade Press in 1988. The appeal of covering money and City-related issues must have rubbed off because after 18 months at the UTP I joined the Financial Times Group and money matters have pretty much been at the core of what I've done ever since.

The biggest influence on my career to date is:

Doing the unheard of thing by editing my junior school magazine for two years running in both 1976 and 1977 and absolutely loving the board game [Newsdesk](#). Basically I'd always wanted to be a

journalist and editor from an early age.

The best news story/feature that I've put together on the subject of money is:

Not a story but an entire magazine. I'm really proud to have launch-edited [Pensions Week](#) in 1997. Back then UK company pension fund assets were worth around £700 billion but, astonishingly, there wasn't a regular, dedicated news title covering the sector. We specialised in unearthing off-diary gems which probably came as a bit of a shock to the institutional pension fund management world which had managed until that time to trundle along under the radar quite nicely, thank you. Pensions Week still exists with its own entry in the Quick Links section on the [FT.com](#) homepage.

The financial services term or item of jargon that most confuses me is:

I'm fairly comfortable with most terms and where I'm not I'd ask an expert to explain something to me in really simple terms so that I did understand it.

As a deadline approaches, my manner becomes:

Purposeful.

The finance-related headline I would most like to see is:

'HMRC scraps income tax for freelancers called Andrew'.

I would describe my relationship with financial PRs as:

A tale of two instalments given I had nearly 20 years as a journalist, followed by six years wearing my Headlinemoney hat. Some relationships have inevitably changed over that time given the different nature of pure journalism compared with running a service like Headlinemoney. I expect they'll change again going forward.

And to improve it they could:

Remember my answer to the first question at the top of this page.

In 12 months' time, I predict the Footsie 100 will stand at:

In the range 6,050 to 6,900. In other words, about plus or minus 7 per cent of where it stands at the moment.

I would invest a £500,000 windfall in:

I'd use some of it to back a really worthwhile consumer money editorial project that I'd like to get off the ground. I'd also buy three racehorses to run on the flat and give one each to the trainers Roger Charlton, William Haggas, and Roger Varian, with the express aim of winning the Cambridgeshire.

If I was given a tenner, I would gamble it on a quiz machine/horse race/scratch card/other:

I'd have two five pound win bets on the Prix de l'Arc de Triomphe coming up this weekend at Longchamp in Paris. I quite fancy Intello providing he gets a decent draw.

My desert island book would have to be:

My signed and dedicated copy of Jeffrey Bernard's Talking Horses which my wife bought for me 20 years ago. She sent it to The Spectator (where Jeff wrote his legendary Low Life column) and he was kind enough to add a dedication and then send it back. Not a bad effort for a notorious old soak! Beautiful writer, though.

If I could choose a super-power it would be:

When I'm on the move the ability at will to clear pavements of pedestrians (especially Oxford Street), roads of cars, train carriages of people, and departure lounges of fellow flyers. I imagine this is what travelling is like for HM Queen.

If I had a coat of arms it would feature:

It would be in quarters and include: a book, a cat couchant (possibly dormant), a winning post, and some wiggly blue lines to signify water.

And the motto would say:

'All heat is of the same kind' (which, as I'm sure you all know, is a simple expression of The Zeroth Law of Thermodynamics).

Given an afternoon to prepare it, my culinary signature dish is:

Crab bisque, home-made aioli and garlic croutons.

My guiltiest pleasure is:

Buying two copies of the Paris Turf on the same day of Arc

weekend in order to save a pristine copy for the big race itself.

My top money-saving tip is:

Never bet each-way because it's ultimately a route to the poor house. And when you do gamble make sure it's only with money that you can't afford to lose. Concentrates the mind wonderfully.

You won't know this, but I'm really good at:

Odds compiling. 15/8 I'm not!

You won't know this but I'm hopeless at:

Colouring things in.

I would sum myself up in five words:

Very lucky to be alive.

If I wasn't answering these questions I would be:

(Hopefully) fending off requests from the money media requiring my freelance services.