

Bar Lines meets Steve Girling



Introducing the Gala Concert

If you come to our concerts regularly, you will no-doubt recognise Steve Girling, Director of our Principal Sponsors, SG Wealth Management. A BarLines chat with Steve was well over due, so he kindly put aside some time to rectify this.

- BL -** Steve let's just start with SG Wealth Management as that is how people know you. Am I right in recalling that it was started by you and Neil Shillito?
- SG -** Yes Neil and I worked together at another firm. We were chatting together over a drink one day about the future of financial services. We both recognised that being paid via commission, (that is, the financial advisor recommending products apparently free of charge but then getting a nice cash reward for doing so), was becoming increasingly unpopular and getting a lot of bad press. As a result advisors weren't trusted and this was not how we wanted to work. We felt there must be an alternative way of working and came up with our own model where the client pays for advice rather than products, so effectively the advisor is sitting on the same side of the table looking at all the available options, but also giving really basic advice to be more tax efficient, sometimes as simple as a husband and wife separating their accounts. At the time, this was ground breaking however, since 2013 all the other financial advisors have had to do the same. It is a far more satisfying and transparent way of working.
- With the recent changes in pension freedoms (allowing people to take lump sums when they reach pensionable age and do with it what they wish), there is suddenly a lot more flexibility, which is great but also daunting and advice is certainly welcomed.
- BL -** It all sounds so sensible Steve... I think maybe musicians are put off because of the "wealth" bit of Wealth Management... 'wealth' and 'musician' tend not to be words that end up in the same sentence too often! I didn't realise until I had a further look at your website the other day that the initial consultation is free?
- SG -** Absolutely. We'd be happy to talk to anyone who wants advice to see if we can help or if we know someone else who can.
- BL -** Looking ahead, for your own career, what do you see in the future?
- SG -** I suppose, as well as direct client work, and obviously my management role here, I see myself as advising and helping the younger consultants... along the lines of "don't make the mistakes I made"! It would be good to be able to use all the experience I have acquired in life to assist and encourage others along the way. Maybe in the future too I might alter the work /life balance a little more before retiring?
- BL -** What do you enjoy away from work Steve?
- SG -** Well I love walking.. and my bike. I have a Triumph Sprint 1050cc. It's not really the beast it sounds.. it's built for comfort; controlled power, and I am well aware of the dangers of riding so always wear the full leathers. My brother-in-law is a Marshall for the *British Superbikes* (BSB) racing tour and we have had several great trips together... taking the overnight ferry and riding down to Assen

in the Netherlands on the wonderful Dutch roads to the *British Superbikes* event held there each year.

BL - Have you done the Isle of Man TT?

SG - Ah no... maybe one day; apparently it sells out really

quickly. The island is so small that they have to ticket it. I would like to do a bit more biking around though...riding some of the famous twisty routes. I've got all the books at home, it's just having the time and opportunity. Maybe I will be able to persuade my wife to come... she trusts me and will ride on the back for short distances, but a whole bike tour is a bit more of a challenge. The joy is in the journey as much as the destinations and I imagine for the pillion passenger it is rather less exhilarating.

BL - What about the walking you mentioned

SG - Yes, another love of mine... There is a group of us, half a dozen men 'of a certain age', all previously runners, who now meet with partners to walk some of the trails of Norfolk and Suffolk. Then every now and again we have a boy's weekend and fit in a bit of camping and a few nice pubs.



BL - Ah that sounds good. So that's what retired/broken runners do! But you still run don't you?

SG - Oh yes. In fact running was what I turned to after football to get a bit of exercise. I had been on the end of too many enthusiastic tackles with opposing defenders and what used to be a 2-day recovery period after a match was becoming 4 days and then 6, at which point you think that maybe it's time to move to a less full-on contact sport! So I tried squash for a while but that wasn't great for my back. Then one day I met an ex-work colleague, Keith, in town ... I hadn't seen him for ages and he looked fantastic. He had lost weight and looked really fit. He told me he had started running and was doing a half marathon in a few months' time. It was one of those "Well, if he can, I can" moments, and so the next day I was up and out there and was quite quickly able to manage the distances, sufficiently in fact to join Keith for the half marathon.



BL - Wow, that was quick work. I suppose you had some residual football fitness

SG - I think so, but actually the mentality of distance running is so different. As children our idea of "running" is go as fast as you can until you collapse in a heap, gasping... it takes a while to adapt to "conversational pace" which is what I advise new runners to aim for.

So, that was in 1999, I did my first London Marathon in April 2000 and have done 5 more since. My son has a place in the next one so I will train with him.

BL - What about music? Has that featured much in your life?

SG - Yes definitely, although I seem to have been the only one of the 6 Girling children not to have inherited musical genes; my grandmother was a concert pianist, my sisters all played piano and you already know Jonathan as one of your composition competition judges. I did ask my mother at one point why I hadn't had piano lessons too and apparently it was because I was always out playing football!

Listening to my parents stereogram (as it was then) is certainly something I remember though, in particular playing with my toy soldiers to the sounds of Holst's *Planets* or *The 1812 Overture*..

BL - Ah a great choice for battle music!

SG - I also remember one of those really significant school moments... I was aged 10 or 11 and a teacher put on a record for us all which completely captured my imagination and had me riveted. I remember going to look at the LP cover at the end and writing down the details so I could go to the corner shop and buy it. It was called "Russia's greatest hits". It was wonderful... in my mind I could see myself running across the snowy landscape... so evocative.

I admit that we played classical music to all our children before they were born... to see if there was any reaction, to Pachelbel's canon etc..

BL - Ah that's a nice idea! So you never had the chance to play an instrument?

SG - Well I did try trumpet but I didn't get anywhere really. More recently my oldest daughter had piano lessons but gave them up because of the pressures of school and other things, so I asked her teacher if I could take them instead. So for a year I had piano lessons. It was great at first because the amount you learn and the rate of improvement is pretty quick initially. However it just got very frustrating when, yet again, I would turn up to my lesson having had no time to practice. In the end I felt I had to shelve it for now at least.

BL - Maybe another project for your retirement, in between your bike rides and walks?

SG - Maybe. Over the years my own appreciation of music has broadened. We listen quite a lot. I think Classic FM is excellent for introducing its audience to different styles of music. I have often written down a title and nipped out to get it or added it to the Christmas list. Recently I heard a piece by Philip Glass which really captivated me (but actually the rest of the album was a bit of an anti-climax). I loved the Patrick Hawes *Song of Songs* which you performed with *Seraphim* in July.

I also like a bit of 80s pop such as *Ultravox*, and we really enjoyed the *Take That* gigs in Norwich last summer

BL - Ah yes... you probably remember that the evening of the first gig was beautiful; warm and balmy, and I was walking home from the station along riverside, as hundreds of people were going the other way, clearly heading to Carrow Road. It was lovely to see lots of couples in their 40s and 50s strolling along, most hand in hand, chatting and reminiscing (as I imagined) about first dates, "our tune" memories etc.

SG - Yes there was a lovely atmosphere. The children like our music too ... a bit of *Roxy Music* and *George Michael*, and in turn we have enjoyed some of theirs.. such as *Green Day* and *My Chemical Romance*.

BL - Doesn't it make you marvel at the longevity of the composers we play with Norwich Baroque when there is such variety of music around now? Was Baroque music something you were into at all before linking up with us? (and you don't have to say you loved it!)

SG - I knew some pieces... like most people do, such as *The Four Seasons*, and some *Handel*. I have really enjoyed coming to the Baroque concerts though. I love the intimate settings, the relaxed atmosphere, the colour and the chance to chat to the band in the interval. It's friendly and informal. The information you give us during the concert is great too and makes it all very inclusive. I particularly like the *Live Programme Notes* concerts with Simon Heighes. I had no idea that composers would take bits of works they had written previously and use them again somewhere else!

BL - Oh yes, Handel was a master of it! We are very lucky to have Simon on board with us. I remember your group particularly enjoying *Lovers Baroque* with the *Brickdust man* and *Murder and Mustard*.

SG - Yes, we didwe love the unique approach; it makes it all very accessible.

BL - What about the future then Steve.. any plans?

SG - I'd love to travel a bit more.. there are some European capitals to experience. But there is lots of opportunity in Britain too; and we love the countryside, architecture, and we are National Trust members so there is lots of opportunity. Also we moved house about 3 years ago and there is lots of garden to sort out.

BL - Brilliant. Well with a few concerts mixed in, it sounds like good times ahead! Many thanks again, to you and Neil, for seeing the possibilities in Sponsorship; it's fantastic for our ensemble and also a real pleasure to get to know you all a bit better.



Marathon success