

MONEY



TALKS

Dale Jannels is sales and marketing director at All Types of Mortgages (AToM) – a family-run packager, branded lender and a founding member of PMPA. Operating for 15 years, AToM claims to give a comprehensive mortgage service with 'all types of mortgages to all types of people'. Its stated aim is to deliver a 'professional and compliant mortgage service at all times using competitively priced products from lenders able to meet demand for speedy decisions and early offers'.

■ How much money do you have on you at the moment?

■ I think I may have about £20 on me today, but that is quite unusual for me as the kids tend to have all my cash in the mornings.

■ Do you own a buy-to-let property, if so how many?

■ Yes I do. Working for AToM perhaps it was inevitable that I would want to invest in properties at some point. Prior to getting married, my wife and I both had properties we owned individually. We decided to keep both of these as investment vehicles rather than selling them when we bought our current property.

■ What has been the best piece of financial advice you have taken?

■ My parents always tried to encourage me to get onto the property ladder sooner rather than later so that I did not get priced out of the market. With a

little help from them I was able to buy my first home at the tender age of 20. Two years later I sold it for a reasonable profit and was able to slowly climb the ladder.

■ What has been your biggest regret?

■ I visited Australia for a month in 1996, and really wished that I had stayed out there for a year. Australia was such an amazing country and the people were incredibly friendly.

■ Do you like to gamble? If so what do you like to bet on?

■ I like to make the odd visit to the casino here and there, corporate nights at the dogs and each week I try my luck at the National Lottery – you have got to be in it to lose it.

■ Do you take care of your own financial affairs?

■ I am a bit of a control freak, and like to try and keep on top

of everything. However, I usually leave the finances to my wife and accountant to sort out, as I know between them, everything is covered.

■ If you could change one tax what would it be?

■ This is a tricky one as there are a few taxes that I am opposed to. However, if I had to choose one, then it would be Inheritance Tax. Most people work hard all their lives and pay the taxes imposed on them. Why then should their estate be subject to yet more tax on their death?

■ What has been your biggest waste of money?

■ My car. I drive a Volvo XC90 (4x4), which costs a fortune to fill up, does zero miles to the gallon, costs an arm and a leg to service and if I am honest I have never actually driven off-road in the three years I have owned it. And as for depreciation... [MS]