

# ***Mortgage Senate a refreshing change from the usual***

I would like to write and thank all concerned with the planning, organisation and execution of the *British Mortgage Senate* held in Monte Carlo recently.

I am privileged to attend many of the varied raft of events held in our industry, and I find all to have value, albeit sometimes in differing degrees. The Senate, though, held at a time of great change and concern for the future, was constructive and informative, with keynote speakers who brought both distinction and clarity to the proceedings.

This was not simply an excuse to trot out the usual favourites, but a more in-depth and instructive insight into why we are in this so-called credit

crunch, what it really means and where it is likely to take us.

Any delegate who came away without ideas of value to their businesses must have been in the substantive minority. The speed dating sessions were short but good value, and ATOM will certainly benefit from some new relationships and ideas imparted therein.

No need to dwell on the venue, fayre or entertainment, which were all simply superb. Thank you again to all concerned and best wishes for the coming festive season.

**Victor J Jannels**

*Group executive chairman  
ATOM*