

I am a member of the Core Group of the Older Peoples' Network attached to Cheshire County Council, and am most concerned at the prospect of the abolition of cheque transactions, as mentioned in an article by David Smith in yesterday's issue of The Observer.

I understand that you have 'User Forums' advising you, but would like confirmation that some foolproof alternative is first to be put in place, for the use of elderly and disabled people who are housebound? It does not need a great deal of imagination to contemplate the possibilities of fraudulent practices by a third party, should you fail to do so.

Another cause for concern, is the lack of publicity this scheme has received; I was only aware of certain companies refusing to accept cheques, but had not realised that this would become widespread to the point of total abolition. Why have no Older People and Carer organisations been consulted?

Having recently been a victim, I am also concerned about illegal access invalidating a credit card, with a considerable delay before it is replaced - does this mean that everyone will have to take out a second credit card to ensure they can purchase their needs while they are waiting for the original card to be replaced?

The means of protest is also limited - are you aware that only 23% of over 65's use a PC?

Irene Tyrrell