

Dear Sir/ Madam

I think it is essential to keep cash even though most of us are using it less these days .

Birthday money for children and grandchildren getting them to understand saving and managing money is a essential part of growing up .

Also going down the American digital dollar route is a stepping stone to the end of free speech and opinion as anyone disagreeing with the establishment at the time can have their bank account frozen and access to 'money' removed .

Yours faithfully

Michael Owen