

[take issue]

Give your view and get involved

YOUR LETTERS

MRSA: wider risks

I refer to your report on MRSA last month. It's vital that not only doctors and nurses but also other people who move from ward to ward (caterers, cleaners, newspaper sellers, voluntary workers and even chaplains) are tested for MRSA and other germs which put patients at risk.

As an in-patient last year, my wife watched a cleaner sneeze and splutter her way round the ward and patients, presumably moving on to do the same in the next wards.

I don't know what can be done, but I have no doubt things could improve if the will was there.

*John Parfitt
by email*

TVs: set for HD?

Are any of the Best Buy conventional widescreen TVs on

Car reliability conundrum

I'm puzzled. The headline to your August report on car reliability claims that 'Ford triumphs...'. Yet, according to the diagram on p28, many other brands achieved a far better performance. How did you arrive at your conclusion?

Angela Fletcher, Aberdeen

This has confused other members, too. The apparent contradiction arises because our two diagrams are based on different data. The one on p26 relates to breakdowns, niggles and faults in cars up to eight years old. When taking this age range and these factors into



account, Ford came out well overall. The diagram on p28 refers to breakdowns only, for new cars (up to two years old). In this category, some individual Ford models didn't perform so well.

your Which? Extra website compatible with high definition?

*Sarah Mayers
Edinburgh*

No. HD technology is relevant mainly for flat-panel TV technologies (LCD, plasma and DLP). But that doesn't mean

you wouldn't be able to use them when high-definition broadcasting comes in – you just won't get the superior

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picture quality of high-definition broadcasting.

Our November issue will feature a report on future technology that will touch on HD TVs, as well as a test of TVs, including sets that are HD ready.

On the house

In your August report on mobile phones, you suggest people add cover for their phone to their house insurance instead of buying it from the phone companies.

Would this give me the same protection?

*David Owen
London NW3*

Most house insurance companies will cover damage to, and loss or theft of, a mobile phone provided that you pay extra to cover your possessions while away from home. But some

mobile phone policies also cover the cost of fraudulent calls.

Claiming on house insurance may increase premiums – as with all insurance, check the terms and conditions carefully.

Shopper's tactics

I read your August supermarkets report with interest as the 'deals' they offer have long been a major irritant to me.

When I buy Bogofs or money-off specials, I check my till receipts to ensure I've received the benefits. Tesco, for instance, can be slow at updating prices, but guarantees to refund the whole price as well as give customers the goods free if it makes a mistake. So far this year, I've had, among other goods, 24 cans of Coke, two packs of plants and two packs of chocolate muffins. After all, every little helps!

*Brian Baxter
Cambridgeshire*

HELP WANTED Help us with our research for future reports

Burglar alarms

Do you have a burglar alarm that is maintained through a service contract? What company handles the contract, and what services are included? Are you pleased with the service you get or have you had problems? Andrew Neeson.

Home security

Are you interested in having your home assessed by experts who will give advice on how to improve security and

highlight flaws? We're looking for one volunteer to help us with our forthcoming report on home security. Andrew Neeson.

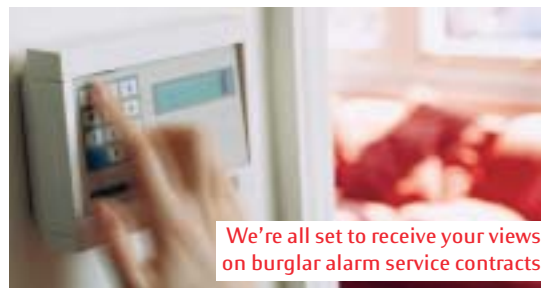
Investing property in a pension

From April 2006 you'll be able to include residential property, not just commercial, in a self-invested personal pension. This can apply to your main home and to property in the UK and abroad. If you'd like to know whether you could

benefit from this change in pension rules, send us your details, including current income and an email address or daytime phone number. You must be prepared to have your income level published. Alison Watson.

Paying to go private

Have you recently paid for medical treatment yourself or via private medical insurance? If the latter, did the policy meet your expectations? Alison Watson.



We're all set to receive your views on burglar alarm service contracts

contact us

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Please quote the name given – it helps us direct your reply to the right person. We regret that we are unable to help with individual

problems or to acknowledge all your replies. You'll find more requests for help online at which.co.uk/whichextra



Get back to basics

By focusing on choice, the government is failing to tackle the main concerns parents have when it comes to finding a secondary school, concludes *Which Choice?* – Education, the last report in our *Which Choice?* series. Parents consider choice far less important than being able to send their child to a local school that meets their basic standards of academic achievement, discipline and safety.

The report also reveals that parents find the process of choosing a secondary school highly stressful, particularly since they're worried that failure to get their chosen school will mean their children miss out on a good education. Lack of guidance, plus the feeling that criteria used to allocate children to oversubscribed schools are unclear, leaves parents confused.

You can download the full report, and the others in the series, at our campaigns website.

CARE HOME LETDOWN

Government plans for care homes fall short of addressing fully the issues we raised in our complaint to the Office of Fair Trading (OFT).

The OFT recommended that providers of care, including local authorities, supply clear contracts, pricing information and a system of redress. But rather than setting out a clear plan, the government has opted for pilot studies, consultation and other reform processes. It's also

failed to take steps to prevent local authorities misapplying the law – for example, by not giving residents who pay for their own care the same advice and guidance as those who qualify for state help.

We'll be keeping up pressure to ensure elderly consumers get a fair deal.



Personal finance industry: in need of the personal touch

Underperforming pensions...banks that reward loyal customers with low rates...mis-sold endowments...it's no wonder consumers feel that the personal finance industry has let them down. From the stories you've posted on our Moneytalk pages, we know you face a hard time getting a good deal from, and being treated fairly by, parts of the industry.

To try to reverse this, we're inviting the industry to work with us to restore confidence and trust. We've sent a consultation paper to over 400 financial services companies, including banks and insurance companies, setting out ideas for how standards could be more consumer-focused. For example, firms could be more open about

publishing records of how complaints are handled; they could change the current form of commission-based sales; consumer interests could be represented through consumer councils. It's the first time we've tried such an approach; we'll let you know the result.

We still need your help. In particular, we want to know whether you've taken any action after last month's article on contracting out. Has your insurer refused to provide a pensions statement? Do you know whether you should contract back in? Go to www.which.co.uk/campaigns and tell us.



The personal finance services industry: out of touch with consumers

CAMPAIGNING BY YOU

Pat Mullen, of Warrington, is fighting for an end to unfair practices in the travel industry, after a tour operator offered her just £75 when her suitcase was delayed. She's spent the last two years lobbying MPs, industry and government bodies and has the support of Gwyneth Dunwoody MP, who chairs the Transport Select Committee. Pat told us: 'I found it really difficult to get adequate compensation and would like to see an ombudsman for the travel industry.'

For information on your rights when you travel, see Holidaytravelwatch.com. (The site was being updated when we went to press.)

roundup

● New cereal is worth a look

Kellogg's has taken a step towards more responsible marketing of foods to children with its Tiger Power from Frosties, a new breakfast cereal marketed for children that is lower in sugar and salt.

● Improvements for Scottish legal system

A new bill in the Scottish Parliament is to address widespread criticism of the way complaints about lawyers are dealt with in Scotland. The Legal Assistance and Legal Profession Bill should result in a fairer and more independent complaints system.

● Drug regulation still needs tackling

We're disappointed by the government's response to the Health Select Committee report on the influence of the pharmaceutical industry. It neither tackles weaknesses in the way drugs are regulated nor addresses the need for a medicines regulator that's truly independent.



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