

January 2014

ISSUE 1/14

IAM
DRIVING ROAD SAFETY
CHESTERFIELD GROUP

CHALLENGE

*CHESTERFIELD ADVANCED MOTORISTS
AND MOTORCYCLISTS*
GROUP NEWSLETTER



facebook



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REGISTERED CHARITY NUMBER 1017471

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DATA PROTECTION ACT

PLEASE NOTE - Details that members have supplied to the group are held a database for Groups use. If you object to your details being held this way, please inform the Secretary in writing.



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ASSOCIATE MEMBERS –

PLEASE attend the forthcoming Sunday &/or Saturday guidance sessions at the **SAINSBURYS CAR PARK** as listed in 'What's On'.

If this causes any difficulty, please contact **Ray Parker** on **01246 206959** so that other arrangements can be made. New joiners are welcome to come along at anytime during the morning for a free assessment drive, or you can phone Ray to arrange a drive at any suitable time.

It is a fundamental part of your on-going training that you attend at least one, if not both of the guidance sessions each month. So please try to attend.

WE THANK THE MANAGEMENT OF SAINSBURY'S SUPERMARKET FOR ALLOWING US TO USE THEIR CAR PARK FOR OUR GUIDANCE SESSIONS

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Although this is the January 2014 Newsletter it is being published before Christmas, so I would like to wish everyone a very Happy Christmas, and a peaceful and healthy New Year, and here's looking forward to more of your articles in 2014.

And when you are full to the brim of Christmas Fayre, there are two 'fun' puzzles to occupy you in this Newsletter!



Yvonne Stone, Editor



A mixed bag this month - From the President

As in previous years, I am sending Christmas Greetings via this newsletter and the money saved in cards and postage will be donated, once again, to charity – so a very happy Christmas to everyone.

It has come around to that time of year again to remind everyone that the February Social Night will be the Group's Auction event. For any new members who have not had the pleasure before, this is how it works.....you bring any new, or nearly new items such as toiletries, bottles of wine, small electrical (fully working) items unwanted presents, gold watches, diamond rings et al and then buy them back, or rather buy what others have donated.... Simple. The money raised is then given to charity and any really good unsold items will be sent to one of the Ashgate Hospice Shops.

Now this year, the nominated charity is to change. Over the past seven years we have managed to donate over £2000 to the Hospice, and will continue to donate goods as and when, but the proceeds of the evening, this year will go to a very deserving charity called "Smiletrain". My wife and I have been supporting them for a number of years and if you do not know of them, this is their endeavour. Teams of surgeons give their unpaid time and expertise to repairing cleft palates in babies and youngsters, mainly in the Third World giving them a chance of a normal life that would otherwise be denied them. On the night I will show you some "before and after" photographs the send us each time we donate. Believe me it is a very worthy cause.

As winter is now upon us and may send some really bad weather, let us all take extra care out there, and watch out for those drivers whose aspirations are greater than their skills.

I wish you all a happy (and prosperous) new year.

Finally, for lovers of numbers, here is a good one....

$111,111,111 \times 111,111,111 = 12,345,678,987,654,321$. Have you anything similar?

Stay safe and happy

Mike

Decembers message from the Chair.

It has been really busy for me the last few months with work and thus I missed the last Newsletter, so apologies.

This October's committee meeting saw two gentlemen join us to discuss their interest in promoting and operating our motorcycle section of the Chesterfield group. 'Motorcycle section' I hear you say, well only a few of us knew but the group was actually formed as motorist and motorcyclist group back in the 70's. So the group is welcoming Stuart and Paul to raise awareness and run our motorcycle section which Chesterfield group has never done before. Stuart and Paul's background is that they have been members of the Derby IAM motorcycle group but as they are based in Chesterfield have approached us as they feel this is a good area to develop. Stuarts police background, senior observer status and potential examiner will help the section on its journey.

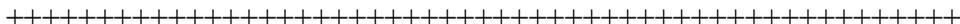
One thing to remember, there isn't an IAM Motorcycle Group in Chesterfield, but there is a Motorist and Motorcycle group. The committee still stands and Stuart and Peter will be party to all the rules and regulations the Chesterfield committee adhere to.

So exciting times coming up to Christmas for the Group; Motorcyclists being on the agenda in future and promoting more people to the IAM from different channels.

I'd just like to mention a thank you to Mark Hallam (Chesterfield test examiner) for the talk last month on IPSSGA. We welcome his status as Acting Police Advanced Trainer and his tuition and guidance at our social evening.

I leave you with some interesting articles on car insurance which goes into driving behaviours.
Have a very Merry Christmas and a Happy New Year.

Chris Lake, Chair



How insurers decide liability in a pile-up

This September, a multi-car pile-up in Sheppey, Kent, has been blamed on drivers failing to adapt to the foggy conditions. We look at how insurers decide liability in such cases. The pile-up involved more than 130 vehicles on the Isle of Sheppey crossing in Kent earlier this month. Emergency workers said it was a miracle that no one was killed as a result of the accident. Fewer than 35 people were reported to have needed hospital treatment, thanks no doubt to the excellent safety features on modern cars.

Poor visibility

Witnesses said that despite very poor visibility, many drivers were not using their lights. Others were reported to have been tailgating: not leaving sufficient space between themselves and the cars in front.

A spokesman for motoring organisation and car insurance firm the AA says that, according to the Highway Code, motorists must use their headlights when visibility is "seriously reduced". In practice this means when you are unable to see more than 100 metres ahead of you – which is roughly the length of a football pitch.

Fog lights 'are optional'



Using fog lights is optional, although the AA warns that car insurance firms may query a decision not to turn them on if you have an accident when visibility is poor.

The spokesman adds: "When there's fog around visibility can seriously deteriorate in a matter of seconds. "Be extra vigilant, drive only as fast as conditions allow and maintain a greater distance between you and the car in front."

How to drive in fog:

The AA's tips for driving in fog include:

- ⌚ Use dipped headlights at all times.
- ⌚ Know how to turn on front and rear fog lights and use them when appropriate.
- ⌚ Follow the three-second rule: leave a gap of three seconds between your vehicle and the car in front.
- ⌚ Be sure that you can stop within the distance you can see clearly.
- ⌚ If you come to a junction where visibility is low, stop and wind down your windows to listen for approaching traffic.

Car insurance: Who is liable in a multi-car accident?

Stuart Cook, head of technical claims at car insurance firm Admiral, says that normally, when a car hits the vehicle ahead of them, they will be held liable.

"The automatic assumption is that the car travelling behind must stay a safe braking distance behind the car in front. It would be very difficult indeed to escape liability in those circumstances."

But in an accident involving a large number of vehicles, insurers tend to view matters differently.

Multi-car shunts 'difficult to establish who did what'



Cook says: "In a large multi-shunt accident, the insurer needs to go through the normal procedures for establishing negligence. However, because the accident involves so many vehicles in collision in such close succession it is often very difficult to establish who did what."

Cook explains that trade body the Association of British Insurers has encouraged firms to simply cover losses incurred by their own customers in such circumstances, rather than seeking to recover costs from any of the other parties.

He adds: "This is often phrased as the insurers 'standing their own losses'."

Claim on your own policy

This means that those involved in the Sheppey pile-up will probably have to pay the excess – typically a few hundred pounds – on any claims for damage.

Recent news reports have highlighted a type of fraud known as crash-for-cash and flash-for-cash.

In the former, criminals brake suddenly so the car behind runs into them. They then take advantage of the fact the rear car is likely to be held liable to claim for damage and personal injury such as whiplash.

How to foil crash criminals

Flash-for-cash involves the criminals flashing their headlights to let a car at a junction pull out, but then speeding up and driving into it. Again, the victim appears liable for the accident.

Cook says: "If somebody felt that they were the victim of a staged accident they should call the police and tell them that they think has just happened.

"They should also check for any independent witnesses who may be able to support their account of what occurred.

'Major insurers share information to prevent fraud'

"Make sure photographs are taken of the damage that is alleged to have been caused to both cars and to ensure that captures the registration plates too."

He adds that you should check how many occupants are travelling in the other car to ensure that no claims are raised for phantom passengers.

"Also check the area for CCTV cameras that may have captured the incident and finally insist that your insurance company vigorously investigate the other driver's - and their passengers' - claims history.

"All major insurers share information to try to prevent fraud."

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## **Test Pass**

Many congratulations to Kevin Hawkins who passed his test on 9th December 2013. His Observer was Bob Stone.

From Member Penny Evans .....

For many years I harboured an ambition to pass my Advanced Driving Test and a few years ago actually made enquiries, when I saw the IAM display in Sainsbury's car Park. It was only in January this year, having retired and in need of a challenge, that I finally took the plunge.

My Observer, your main 'teacher', was Ray Parker, the Chesterfield Guidance Officer who conveniently lived not too far away. After an initial phone call to Ray a date for my first drive was set.

Each week we used to go out for a couple of hours driving. Chesterfield, Sheffield, A-roads, B roads, lanes and motorways come rain or shine, sleet and show drifts. I did query the last one as it was one of those days "you did not go out unless your journey was really necessary"!

I reversed around corners, parallel parked and did 3 point turns over and over again until they were deemed good enough, Ray was a hard taskmaster but I knew when he said something was good I really had made the grade. On one occasion Ray actually drove me in his car just to prove that it could be done his way. He actually took both hands off the wheel at one stage for a split second, but I promised him that I would not tell a soul.

As well as our regular runs I was also encouraged to go to Guidance

sessions once a month meeting in Sainsbury's Car Park. The meant going out with other Observers which gave me a chance to get used to having someone else watching and assessing my driving and the now regular commentary I was having to do, not easy to start with but which did eventually flow.

Much to my surprise, I began hearing that I should be putting in for my test. Going out and enjoying driving to a much higher and safer standard was one thing – but a test! But why come so far and not prove what you have learnt, so my test was applied for. I had actually been to an IAM social where one of the Examiners explained how the test was conducted and what they were looking for – no speeding was high up there.

I took my Advanced Driving Test in July and passed. What a relief, and a Certificate to prove it as well.

My driving is now vastly improved. I am safer, more observant, more speed aware and more tolerant of other drivers.

I hope you have realised from this piece just how much I enjoyed my IAM experience. If you like driving and want to improve your skills or are a wary driver and want to gain confidence, I would recommend you talk to a member of Chesterfield IAM and see how they can help YOU.

**(APOLOGIES TO PENNY FOR DELAY IN PUBLISHING THIS ARTICLE - EDITOR)**

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## Lunch at the Bowshaw, 9 December



*(Photo courtesy of Dom Booth)*

### **Christmas Anagram Puzzles**

**Can you rearrange the letters in the anagrams below to make festive phrases? The numbers in brackets after each anagram indicate the number of words in the festive phrase.**

- Travel and Dance (2)**
- Rich Star Meets (2)**
- Smashing tricks cost (2)**
- Wean again Mary (4)**
- Vicars Themes (2)**
- Spice in 'em (2)**
- Modestly switch after-shave (5)**
- He's Fat, Smart, Rich (2)**
- Scathing mud drips (2)**
- Red Ernie (1)**

**(Answers later on in this Newsletter – no cheating!)**



## OBSERVERS CORNER

### Observers all use the same hymn sheet. But do we?

Sometimes things get a little confusing, that is why in December 2012 IAM brought out a leaflet called Common Confusions. You may have seen a copy of it, No. What do you mean no? It's a leaflet we all should read, it enables all Observers to sing with one voice, and from the same hymn sheet. The leaflet has been produced in consultation with Staff Examiners across the country and will be added to as further 'confusions' are identified. Here are some of the items contained.

#### 1 Misconception: At STOP lines the driver must set the parking brake.

There is no specific requirement for the driver to do so. The essential requirement is that the vehicle must come to a complete STOP, and not roll adversely.

#### 2 Overtaking speed clarification:

Any overtake needs to be accomplished safely and without risk of conflict with other road users. If, to overtake successfully, a candidate will have to exceed the speed limit, they should not commence the overtake. If the posted speed limit has to be exceeded the candidate must ask themselves the question as to whether they should have attempted the overtake in the first place.

HTBABD states (page 51) 'You will fail your Advanced Driving Challenge immediately if you break any speed limits.'

#### 3 Definition Clarification:

This is not true. Neutral should be selected when the Candidate is likely to be stationary for some time. This counts towards the test competencies of Vehicle Sympathy. To not select neutral is not a test failure on its own but might contribute with other faults to an eventual failure.

#### **4 Definition clarification:**

'Off siding' = the crossing of the centre line/hazard line, (or in the absence of such lines, the centre of the carriageway) in order to extend a view.

#### **Off-siding – single track road clarification:**

In situations where there is no possibility of passing an oncoming vehicle due to the width of the road and in order to enable your presence to be seen earlier, this is acceptable providing it is both advantageous and gives no risk of conflict.

#### **Off-siding (to extend view) Two-way carriageway clarification:**

Experience is showing that this is causing Candidates to put themselves in danger. The IAM actively discourages this practice and it is therefore not acceptable on the test.

#### **5 Set of open bends – straight-lining/trimming clarification:**

Trimming or straight-lining a set of open bends whilst acceptable on test must not be carried out if there is a risk of conflict with other road users or where it will inconvenience, confuse or cause alarm or distress, to others.

If the Candidate compromises their own, or any other road user's safety they will fail the test.

#### **6 Roundabout – Straight-lining/trimming clarification:**

'Trimming' or 'straight-lining' roundabouts, is often encouraged to enhance safety, stability and progress. This is correct if the situation is appropriate

This must not however be done if there is a risk of conflict with other road users or where it will inconvenience or confuse others. The risk from traffic approaching from the rear is also a serious consideration in the decision on whether to 'straighten' a roundabout.

If the driver compromises their own or any other road user's safety they will fail the test.

#### **7 Crossing the white line – clarification: Highway Code (revised 2007) rule 129 p43 applies.**

You can cross a solid white line in the following circumstances providing it is done safely and causes no conflict with other road users:

To pass stationary vehicle(s); N.B. Queuing traffic is not considered to fall within the meaning of this term

When it is necessary to turn right into a side road, premises, drive or other access but you must not straddle the line whilst waiting for a gap in the oncoming traffic or for your exit to be clear;

To pass a bicycle, horse or maintenance vehicle proving they are not travelling at more than 10 mph; the road maintenance vehicle has to be actively engaged in road maintenance with its amber light on and keep right arrow on the back;

If you are directed to do so by a Police officer, VOSA or HATO officer.

You may overtake moving traffic by staying on the correct side of the solid white line provided there is sufficient space available between the vehicle(s) to be overtaken and the solid white line. The manoeuvre must be carried out safely and cause no conflict or confusion with other road users.



**CHRISTMAS EVENING MEAL**  
**Thursday 9th January 2014**  
**7pm for 7-30pm**  
**The Carnarvon, Teversal, NG17 3JA**

**3 Courses £19-95.**

**Deposits of £5 p.p. and menu choices are required.**

**Sue will be available on 21<sup>st</sup> Nov. (social evening) 26<sup>th</sup> Nov. (committee meeting) and 1<sup>st</sup> Dec. (guidance)**

**Alternatively, please contact Sue on Tel. 01246 274785 or email [dw.sw274@btinternet.com](mailto:dw.sw274@btinternet.com)**



## **WELCOME TO THE FOLLOWING NEW BIKER MEMBERS**

MARTIN SPELMAN  
ALAN PICKERING



### **NOTICE of GROUP AGM**

**Notice is hereby given by order of the Group Committee that the 38<sup>th</sup> Annual General Meeting of the Chesterfield Group of Advanced Motorists is to be held Club Chesterfield (also called the Chester Street Miners Welfare) at the junction of Ashgate Road and Chester Street, Chesterfield, S40 1DL on Thursday January 16<sup>th</sup> 2014, starting at 7.45pm.**

The AGM is to enable the trustees of the Group (Charity number 1017471) to present for approval the Annual Report and Accounts for the year 2011, and for election of the 2012 Committee.

All members and friends are invited to attend but only fully paid up members of the IAM and Group will be eligible to vote.

#### **Election of 2014 Committee**

In accordance with our past practice, all committee members will be retiring and therefore all posts are open for nomination.

#### **Committee Posts to be elected are**

**Chair / Vice Chair / Secretary / Treasurer / Membership Secretary / Social Secretary / Guidance Officer / Observer Training Officer / Public Relations Officer / Associate Liaison Officer / Webmaster, plus additional committee members including a Motorcycle Representative.**

Should you be interested in standing for any post the Secretary holds outline Job Descriptions for all posts, please contact him for a copy.

Nomination forms are available from the Secretary. Please submit nominations to the Secretary before the start of the meeting.

Secretary, Bob Stone, 5 Clifford Close, Chesterfield S40 3PP.  
01246-568894 or 0770-447-1083 [robjstone@aol.com](mailto:robjstone@aol.com).

## **The following submitted by Ray Parker**

- ⌚ After more than 90 years affixed to British motorists' cars, the tax disc is to be scrapped and replaced with a modern electronic system, Chancellor George Osborne will announce today.

For the first time motorists will also be able to pay for their vehicle excise duty (VED) by monthly direct debit, spreading the burden for hard-pressed drivers, although this will cost an extra 5%.

The extra charge for paying for six months at a time will be reduced from 10% to 5% and the two measures are expected to save motorists who spread their payments over £20 million a year.

Scrapping the tax disk is expected to save businesses a total of £7 million a year in administration costs, but customers who are not online will still be able to tax their car in person at a Post Office or on the phone.

A Treasury spokesman said: "This is a visual symbol of how we are moving government into the modern age and making dealing with government more hassle free."

The changes will be legislated for in next year's Finance Bill and will come into effect from October 2014.

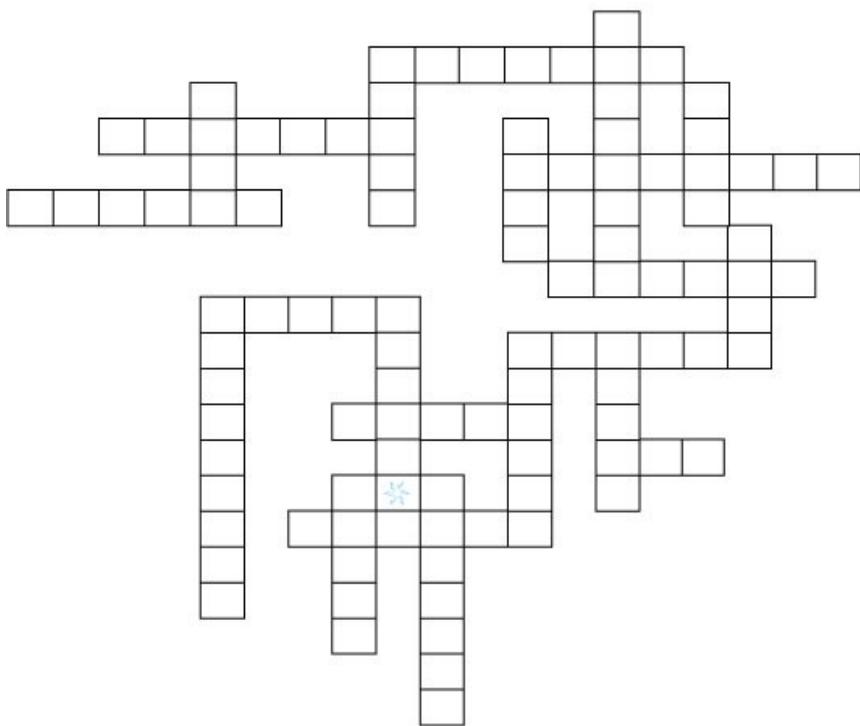
Officials said the tax disc was no longer needed for enforcement purposes, with the Driver and Vehicle Licencing Agency and police already relying on an electronic register.

The number of visual notifications by the police has fallen by 75% since 2008, the Treasury said.

Vehicle tax was introduced in the 1888 budget and the system of excise duty applying specifically to motor vehicles was introduced in 1920, with the tax disc appearing the following year.

# Christmas Crossword

Make all the words fit into the crossword.  
Each word is used only once.



elf  
toy  
gift  
bell  
tree  
star  
santa

prancer  
snowman  
presents  
reindeer  
cupid  
comet  
rudolph  
dancer

vixen  
candy  
frosty  
wreath  
dasher  
chimney  
blitzen  
sleigh



### Answers to anagrams

Advent Calendar

Christmas Tree

Christmas Stockings

Away in a manger

Christmas Eve

Twas the night before Christmas

Mince Pies

Father Christmas

Christmas Pudding

Reindeer





## WHATS ON IN THE NEAR FUTURE

### JANUARY 2014

|                                 |                                         |                                        |
|---------------------------------|-----------------------------------------|----------------------------------------|
| Sunday 5 <sup>th</sup>          | Guidance                                | Sainsbury's Car Park<br>9.30 am        |
| Thursday 9 <sup>th</sup>        | Post Christmas meal<br>At The Carnarvon | SEE ADVERT                             |
| Saturday 11 <sup>th</sup>       | Guidance                                | Sainsbury's Car Park<br>9.30 am        |
| <b>Thursday 16<sup>th</sup></b> | <b>A.G.M.</b>                           | <b>Club Chesterfield<br/>7.30 p.m.</b> |
| Tuesday 28 <sup>th</sup>        | Committee Meeting                       | Chesterfield Library<br>café 7.30 pm   |

### Future events: February

|           |                                                   |                                    |
|-----------|---------------------------------------------------|------------------------------------|
| Guidance: | Sunday 2 <sup>nd</sup>                            | Sainsbury's Car Park,<br>9.30 am   |
| Guidance  | Saturday 8 <sup>th</sup>                          | Sainsbury's Car Park,<br>9.30 a.m. |
| Social    | Thursday 20 <sup>th</sup> Mike's<br>Auction Night | Club Chesterfield,<br>7.30 P.M.    |