

MAY 2012

ISSUE 5/12



CHALLENGE

CHESTERFIELD ADVANCED MOTORISTS GROUP NEWSLETTER



Trip on the Judith Mary

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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SMALL CARS ... FAMILY CARS ... MINI BUSES ... VANS
ESTABLISHED FOR OVER 30 YEARS
10% DISCOUNT TO IAM MEMBERS
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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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Can I assume you read my last article where I left the Motorway and promised to come back on at the next slip road? It was actually a slip off at 28A which is unique in the area it being a single lane exit, so if you do use that junction keep in the marked lane and don't be tempted to cross the solid white into the left hand lane which acts as a hard shoulder and which quite suddenly comes to a dead end. Similarly the slip on at this junction is also unique since it is the only uphill one in the immediate area, and therefore has limited vision of traffic on the Motorway and sighting of a suitable slot to join the main stream. However to compensate for this the run in slip is much longer than the norm allowing you to adjust your speed to the main traffic flow.

So much for joining the Motorway again and back to the Traffic Signs book where on page 81 there is a variation on the signing for Lane Drops but this time exiting on two lanes which are designated on the sign and on the road by chevrons so make sure you don't change lanes until the chevrons end and it is safe to do so. Over to p 82 a familiar sign to most local drivers is shown for exits at junctions 31 and 32, namely A57 and M18, which are only two miles apart and at Motorway speeds this could be less than two minutes so lane discipline (correct lane to be in for the exit) is very important if exiting the M1 in heavy traffic conditions particularly at peak times. This may be a well known local sign but similar situations do arise in other less familiar locations and the elements of forward observation, reading the road and planning are essentials when on unfamiliar roads. Continuing on p83, having left the main carriageway of the Motorway it is important to know your intended destination or road number and to ensure you are in the correct lane at the end of the slip road and some good examples are given for this situation.

The next few pages show a number of other useful and interesting signs for destinations, services and regulatory signs, until we come to P88. Here chevron markings on the road indicate a safe travelling distance, at a speed of 70mph, from the vehicle in front provided there are two chevrons between yourself and the preceding vehicle. Roadside signs also advise you to keep your distance, keep two chevrons apart and to check your distance, they are there for a purpose on selected roads but the distance apart, which is 80 metres (263 feet) should ideally be maintained on all motorways to allow a safe driving distance.

A national survey conducted in conjunction with the RAC/IAM and I believe DSA, showed a very high percentage of vehicles were driving far too close for safety and with the increased speed proposals things have not got, and will not get, any better.

Traffic lights on Motorways? Do they exist? Well yes they do, but not in the conventional way that we generally assume them to be present for junctions, and certainly not for pedestrian crossings, but that is another subject for next month, in the meantime, think about it and safe driving for you and your families and for all other road users.

Bill Harrington.

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The Judith Mary “test run”

As a trial test run to see the lie of the land, or the canal in this case, 6 of us headed off to Whaley Bridge to embark on the Judith Mary canal boat. It was touch and go whether the trip would still be on, as there had been snowfalls a couple of days before but thankfully the roads to Whaley Bridge were clear. We did pass a couple of abandoned cars on the way however.

We spent a pleasant 2.5 hours on the Judith Mary, a gentle trip along the canal, with a hot pot lunch and apple pie dessert. There is a licensed bar on board and an apparently the loo was interesting although I didn't inspect it personally! The staff on board were very pleasant and we had the occasional commentary about the canal and things of interest which we were passing.

If there should be another organised at some point, please think about going. It isn't a long run to Whaley Bridge and you will be entertained and looked after on board.

Yvonne, Editor

More aspects of Car Insurance.....Some questions and answers ... From the President

As car insurance is never far away from our thoughts, I came across some interesting questions, and replies, recently, which I would like to share with you.

Question....”why do I have to declare the car’s value when I take out insurance, yet they will not necessarily pay this out in a write off situation?”
Reply.....Your car’s value does not really affect your premium, unless it is especially valuable, then they may insist on specific security measures, such as a tracking device.

Question?”. If I take out comprehensive insurance, can anyone with a full driving licence drive my car?”
Reply.....They must hold comprehensive cover themselves.. even then they will only be covered for third party insurance.

Question....” If I restrict my policy to just me to drive, will it be cheaper?”
Reply....Adding a spouse or partner often reduces the premium because you are statistically less likely to have an accident.

Question.....”Do I automatically have the use of a courtesy car in the event of an accident?”
Reply.....Courtesy cars are very often supplied by the insurers’ repair garage, so if your car is a write off or stolen, this does not qualify you to a hire car, as no repairs are to be done.

Question...”If my car is a total loss, will I get back the remaining premium for the remainder of the year?”
Reply....Your car insurance is a 12 month contract and for this period the insurance company guarantees to pay any justified claim you make for the price agreed at the outset. Even if you pay by monthly instalments, do not presume it is a monthly contract—it is not!

Question....”If I paid for a car with a loan, will my insurance cover the total cost of paying back the loan in the event of a total loss?”

Reply....Your insurance company will pay out the market value of the car, but as cars depreciate so quickly (we have been here before!) you will not get your loan paid off as your vehicle will be worth less than your outstanding loan. The exception is for brand new vehicles, as most insurers will replace on a “like for like” basis if it is less than one year old.

I suppose the moral of this is to read the small print before taking out a policy, or ask the relevant questions to be sure you get what you need....it is a bit of a minefield and remember, they are in the business to make a profit!!!

If you have any specific cases of “strange” insurance scenarios or queries, please send them to us to share, you never know, someone in the group may know the answer (or is this a crafty way to get more contributors to our monthly newsletter???)

Stay safe and happy Mike

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Putting Theory into Practice - Bob Stone

I was out with an associate the recently and we were honing their commentary skills. Part of the message was to look ahead as far as practical and ‘read’ the situation. The earlier a hazard or potential hazard is identified the easier it is to manage and thus avoids the need to react to the ‘unexpected’.

We were on the road that comes from the Huthwaite area through to Holmewood. The Associate seeking to put forward view and planning into practice correctly identified a junction ahead and that there was a van approaching it from the opposite direction – a potential hazard. They commented on the van signalling and therefore looking to cross our path and also on the traffic now coming into view on our left and seeking to emerge onto the main road. The associate also spotted the flash of headlights from the van driver and immediately switched their attention to the emerging traffic. As if I had written the script, the horse rider came out into the road across our path without a moments thought about us, closely followed by a second rider. We braked firmly but not sharply and without any sign of panic; and stopped without a ‘vicars curtsy’.

Good early observation and expecting others to do the wrong thing, had allowed us to ‘manage’ the situation without any histrionics.

I do like it when a plan comes together!

The following is included at the request of Ray Parker.

Dear FairFuelUK Supporter

Petrol and diesel have dominated the news headlines over the last few days. This email update is to let you know our take on the situation and to ask you for a little help.

Here is how we see it:

1) The real 'fuel crisis' is not the current particular dispute between the tanker drivers and their employers. Important as it is to see this dispute resolved fairly and quickly, the real 'fuel crisis' is the scandalously high price that families and businesses are having to pay for petrol & diesel. **This will be made worse by the fact that the Government waived through in the Budget another 16p a gallon in fuel taxes to hit us all this summer.**

The reaction to the possible disruption to fuel supplies has surely showed the Government one thing PETROL & DIESEL ARE ABSOLUTELY VITAL TO FAMILIES, BUSINESSES AND THE ENTIRE ECONOMY. Our argument is that forcing up prices by increasing fuel duty is hurting families, damaging business and holding back growth. All our polling shows that fuel tax is the nation's number 1 priority and recent figures have showed that Britain's economy is hardly growing at all. The Government is investing hundreds of millions of pounds in 'job creation' to fight unemployment. ***As well as truly understanding the suffering that high petrol & diesel prices are causing, they need to listen to our research which clearly shows that CUTTING FUEL DUTY is the most effective way of creating jobs and boosting growth. If you have not done so already, please see the evidence at <http://fairfueluk.com/cebr.html>***

2) Some people have asked why FairFuelUK doesn't support the idea of hauliers and farmers 'blockading' refineries and stopping the flow of fuel to protest about high prices. Please [go to this link](#) for a review of the Campaign's position. Over the next few weeks, we will be fighting in Parliament to see the 16p a gallon increase, waived through in the Budget speech, scrapped and to make the Government see that it should be cutting fuel duty, not raising it!

We need your help to give us the power to make the politicians listen. We are fortunate to be supported by the RAC, the Road Haulage Association, the Freight Transport Association and The Fuelcard Company. On top of that, we have over 235,000 individual supporters like you. That figure of 235,000 is impressive – but it needs to be so much higher! This is where we need your help. There are 30 million motorists in the country. We need to spread the word to those millions of potential supporters that they don't need to go and 'blockade'. What they need to do is sign

up to www.fairfueluk.com so that the Government realise they are facing a massive and growing movement of public opinion.

Please, as a matter of urgency do these three simple things:

- a) Please ask everyone you know to sign up to www.fairfueluk.com – every extra sign up (it's free and only takes a few seconds) really does make our argument more powerful. There's a simple copy and paste email below that you can send to your address book.
- b) Help us spread word of the campaign by a powerful showing of our 'CUT FUEL DUTY NOW' sticker campaign. You can order them here http://fairfueluk.com/sticker_donations.html
- c) Please post your experiences and comments on our blog at http://fairfueluk.com/quentins_blog.php so that we can see how the price of petrol & diesel are affecting you.

We had some success last year defeating over 9p per litre of rises in fuel duty. We were hugely disappointed that the chancellor ignored our calls in the recent Budget but with your help and support, the fight goes on!

Kind regards,

The FairFuelUK Team

******sample email to send to contacts, friends and family******

Dear Friend,

I've signed up to www.fairfueluk.com – the nation's leading campaign group fighting for a cut in tax on petrol and diesel. If you are as angry as I am at the scandalously high prices please help them by signing up yourself and forwarding this message to your contacts. Unbelievably, the Government is ploughing on with its plan to add another 16p a gallon in fuel taxes this summer. FairFuelUK needs to dramatically build up its supporter base to fight for this fuel tax rise to be scrapped. Signing up is free and takes just a few seconds. The campaign is backed by the RAC, The Fuelcard Company, and the two trade bodies that represent the UK's 20,000 leading road freight companies.

- 1 **Buy a Campaign Window Sticker to help support the Campaign**
- 2 **Sign up to support the FairFuelUK Campaign. www.fairfueluk.com**
- 3 **Spread the message on Facebook**
- 4 **Tell all your followers on Twitter**

The FairFuelUK campaign is backed by the [RAC](#), the Road Haulage Association [RHA](#), the Freight Transport Association [FTA](#) and the country's leading fuel card specialists the [Fuelcard Company](#). It is supported by over 235,000 members of the public and over 150 Parliamentarians.

Thoughts, Reports and Retorts

From the Chairman.

Not the best of starts to an article in which I have to report on something we didn't do last month, I do however have to refer to the need to cancel our first monthly outing with the caravan where we should have been promoting the Chesterfield Group of the IAM in the Market Square. Why you may ask was it necessary. Quite simply it was due to a lack of support to 'man' it on site. The incidence of holidays and also another important group 4 meeting which fell on the same day were contributory factors. As the saying goes "It is no use crying over spilt milk" and we hope it was only an isolated incident from which we shall have learnt the hard way.

The answer is simple in concept, but difficult in practice, and that is to ensure we have adequate cover for the event in question. If we have a pool of people willing to give a little of their time sufficient to ensure full coverage of the day then we can plan a successful day, but without that pool we are verging on the impossible again. A few stalwarts attend for the whole day, but we look for part time support on an organised basis, come for a specified length of time to suit your availability and for whichever event you are available.

Please get your name, dates and times on the list which Ray, Jan or myself are compiling, no matter whether you are a new member or of long standing with the group, whether you are young or old, whether you are an observer or observee, whether you are fair, fat or forty, do come along and join in with the need to promote road safety, the hard work has been done but it does need spreading around to the local community. Do we have your support?

Above I mentioned a meeting of Group 4 which was at Leeming Bar last month and would normally be reported in this newsletter, but due to meeting date versus publication date it has had to be held over until next month, but I can assure you there is a lot to look forward to when it finally goes to press.

Bill Harrington.

Insurance check.....a good idea? And a towing query From the President

It seems a regular occurrence that not joining the "Insurance Club" is in the news again. Reading the Derbyshire Times court cases (motoring), most driving without insurance cases only warrant fines of £100. This may be fine if it is a one off occasion for say one journey on one day.....but I wonder....

On the same topic. a possible wonderful idea has been put forward. As number plate recognition is all around us, Tesco, Meadowhall Retail Park et al, why not install the system in all filling stations together with a search for vehicle insurance. The technology for this is already up and running so no problem there then. If no current cover is shown, then NO FUEL IS DELIVERED. What a simple idea... is this too simple I wonder. Is this a feasible step in the right direction. What do you think? Can't remember where I read it, but it seems like a great idea.

Complete change of topic now..... coming back from Wembley having been to see Chesterfield F C win the Johnson's Paint Trophy even though I am not a regular supporter (last time I saw them live at Saltergate they were in the Third Division North!!) but it was a great day out, anyway, proceeding Northwards on the M1 in the vicinity of Leicester, we spied, from our lofty position on one of the 50 or so coaches, not ONE but TWO instances of cars being towed by another car, using a TOW ROPE. We all looked on in amazement that it was even being attempted on such a fast and busy road. One of the towed cars had its hazard lights on, which alerted us to it in the first place. The other situation, about a mile further on, the towed car had a small cardboard "ON TOW" notice, but NO lights, and it was quite dark.

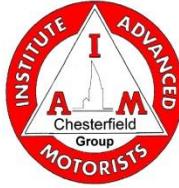
Back home now and on to Mr Google and the RTA pages. Believe it or not, it is NOT illegal to tow with a rope but a) only in an emergency (yes!) b) keeping to under 60 mph!!!! and c) only to the next exit. This could be many miles away though! These conditions are not to be found in the Act, but are the findings of individuals who have enquired of the Police. Seems to me a bit unconvincing. Here's a challenge.....can anyone please quote me the appropriate RTA section to clarify this query?

I shall hopefully report further.....

P.S. Update on Feb Auction total £170 on the night, PLUS £68 so far from the specialist auction and Hospice shop sales... more to follow, I hope.

Stay safe and happy

Mike.



PHOTOGRAPHY COMPETITION



UPCOMING THEMES

Theme	Opens	Competition closes	Winner Announced
2012			
Signs	15 th March	30th April	6 th May
Woodlands/Trees	6 th May	25 th June	1 st July
The Olympics/Sport	1 st July	27 th August	2 nd September
The Great British Holiday	2 nd September	29 th October	4 th November
Bridges	4 th November	31 st December	6 th January
2013			
Agriculture	6 th January	25 th February	3 rd March

Images must be your own but may be from your collection. They do not have to have been taken especially for the competition.

Grumpy is Back

I have read an article in the Advanced Driving magazine by a cyclist called Simon McGuire who is the IAM treasurer. You will read that he was cycling along and SUDDENLY a car door opened and he had to hit the brakes. Now we all know nothing happens suddenly, he should have been looking at parked vehicles and looking inside them where possible, looking for clues. Yes I'm sorry he was injured but did he pay for the damage he did to the car door? You can bet your life he didn't. Look at the picture in the article and see where the cyclist is looking. Certainly not well ahead of himself, he's looking at the road a few feet in front of him.

Ok I was parked up in Sheffield a while ago and I watched as a cyclist (middle aged) peddled slowly up the hill toward me, cars moved over to avoid him and so did an ambulance. Fine you might say, but the cyclist was going the wrong way on a one way street. There was even a policeman on the path and he never said a word to him.

It's ok saying car drivers should watch out for cyclists more and do more to avoid them but they have no respect for the car driver, no respect for traffic signs, and no respect for the law. How many times do you see them going through traffic lights and going on pavements to avoid traffic lights? Even on main roads you will see them coming towards you on the wrong side. They seem to think they are above the law. How many times have you seen where a cyclist has been prosecuted for doing something wrong? Not many I'll bet.

Until cyclists are made to do some sort of test they should not be on the road. I remember when I had to do a cycling proficiency test as a kid before my parents allowed me out with my bike. That kind of test should be brought back, and sooner rather than later.

I make no apology for my views as I see most cyclists as pest and a positive danger on our roads. Even very young children will ride all over the place, on housing estates you need to watch for them coming out of their homes without looking and straight on to the road. It does happen, how many times do you have to take evasive action for a cyclist.

Finally I would like to say not all cyclists are bad, but the good ones are few and far between.

Sorry Clare.

Safe Driving,
Grumpy

More news from the car industry.....and more.....From the President

As there is so much negative news re: the British manufacturing industry, it is uplifting to read recently of some car makers who are bucking the trend. Jaguar/Land Rover (although owned by Tata of India) reported a £559 million profit for the last quarter of 2011, Nissan recently revealed record production figures, safeguarding 6000 posts in Sunderland. BMW is investing £500 million for the new generation Mini, protecting another 5,000 jobs. Aston Martin, owned by a consortium of international investors, is creating 150 new jobs in Warwickshire to produce the new city car, the Cygnet. This must be good news in a climate of uncertainty.

(I wonder where the majority of the new cars go, as most people I know and including myself, are keeping their cars longer as the “tin worm” and unreliable motors seem to be a thing of the past.)

Have you any comments to make on the car industry ?...If so please share them with us.

It is a well documented fact that suppliers make very little profit on a “basic” sale, but rely on “add-on” options to make the real profit, followed by after sales and servicing which really cannot be done on a DIY basis any more, on account of the complicated electronics involved in the modern vehicle. So many components these days are not repairable and so are classed as “throw away” parts, suspension bushes being a typical case – now the whole arm has to be replaced – a more expensive scenario as well as being a lot more common these days due to speed bumps and potholes!!!

Modern motoring is expensive, but as I have said many times before, the alternative is not as convenient, and who can afford long distance travel by train these days?!!

Am I being too suspicious or is it just coincidence that nearly everyone you speak to lately about MOT testing, tells of quite a number of “advisory” items being listed even though some of them are so minor that it may be years until they become relevant to the test. My neighbour, who has a fairly top of the range Mercedes, had a “slight oil stain on the sump “ noted, but was told that

it was nothing to worry about in a 5 year old car!! Why put it on “advise” and not just mention it?

Have you had a similar experience lately, I would like to hear from you.

That’s all for now.....stay safe and happy Mike



**It wasn't ALL relaxation for some on the Judith Mary trip!
Sue and Sheilah helped with some elbow grease!**

**SOCIAL EVENING
CLUB CHESTERFIELD**

Thursday 17th May 2012. 7pm – 9pm.

COMMUNITY SPEED WATCH
and the role of a Community Support Officer.

Presented by

HANNAH BLOCKWELL

Please come along and support our group at what will be a very informative evening.



WHATS ON IN THE NEAR FUTURE

MAY 2012

Saturday 5 th	Observer's Training Day,	De Lacy Motor Club, Brotherton, N Yorks
Sunday 6 th	Guidance – use of Car Brake Reaction Tester	9.30 a.m. Sainsbury's Car Park
Saturday 12 th	Guidance	9.30 a.m. Sainsbury's Car Park
Thursday 17 th	Social – Community Speed Watch	(See Advert) 7 – 9 p.m. Chesterfield Club
Saturday 26 th	Caravan at Chesterfield Market	Set up time 8 a.m.
Saturday 26 th	Observer Training Day	The Lodge, Leeming Bar
Tuesday 29 th	Committee Meeting	7.30 pm Chesterfield Library Café

Future Dates:	June 3 rd	Guidance
	June 9 th	Guidance
	June 9 th	Special Assessment Day Leeming Bar
	June 13 th	Caravan & Display Renishaw Hall
	June 26 th	Committee Meeting