# ARE WE THERE YET?



**Mid Yorkshire Advanced Motorists Newsletter** 

August 2023



Group Number 4178
Registered Charity Number 1053843





#### WHAT'S INCLUDED IN THIS MONTH'S ISSUE



Page 3 Forthcoming Gatherings and Events

Page 3 MYAM Caravan

Page 4 From the Editor

Page 5-6 Group Membership News

5. Welcome, Congratulations

6. MYAM Online

Page 7 Directions to the Birkenshaw Liberal Club

Page 8 July Meeting – Home and Car Insurance

Page 10 IAM News Releases and Tips

Driving Abroad Kit – Get Summer Ready

Page 11 Buying a New Car

Page 13 Ford Capris that starred in a 70s hit TV series are predicted to smash

price records when sold together

Page 15 And Finally.....

This Month's Teaser and the Answer to Last Month's Teaser

Page 16 Your Committee Contact Details



#### Cover Photo - The Church at Mount Grace Priory

Mount Grace Priory, located in Northallerton, is the best preserved of the nine Carthusian monasteries in England. The front cover shows the church on the site built in the early 15th century and modified several times over the next 100 years.

#### **Forthcoming Gatherings and Events**

Monday 4th September 8pm

Drive Talking – An Evening with David Stringer Birkenshaw Liberal Club 10 Croft Street Birkenshaw, BD11 2HT

Monday 2nd October 8pm

Tony Young Tramways in Yorkshire

Birkenshaw Liberal Club

Everyone is welcome at these events and they are an ideal opportunity to meet new people socially, find out about what is going on within the Group and listen to interesting talks on a variety of topics, sharing our skills with other serious drivers and keeping up-to-date on club and driving matters.

Those of you who receive the email copy of the newsletter should have received an email from our secretary, Paul, regarding the WYAM event that was scheduled for the 13th July and has had to be postponed until September. Currently we do not know when it will be rescheduled for but if we are informed of the new date before the September newsletter is sent out it will be in the next issue. Those of you who do not receive the email newsletter or do not have access to the internet and wish to go should contact either myself or Paul at the beginning of September for up to date information on the date of the meeting.

#### **MYAM Caravan**

As you are probably aware we are in the process of selling the caravan we used when attending shows. It has now been cleaned inside and out and moved from the storage area



to an alternative site and has been advertised nationally.

However if any of our members are interested in purchasing it we would offer it at the price previously advertised.

Please contact a member of the committee if you are interested in purchasing it but note that you

will have to arrange to collect it from its current storage site.

#### From the Editor

It's the start of the school holidays and we have been relieved of childminding duties, at least for the next six weeks, with thoughts of days out without having to worry about being back in time to collect our elder grandson from school. However the weather, so far, has not exactly been conducive to days out. It could of course be worse when we see the pictures on TV of the fires around the Mediterranean sea. Our thoughts go out to all those affected.

Our speaker secretary, Sally, is busy sorting out the speaker programme for next year. If you have any suggestions for speakers or know of a speaker suitable for our group please get in touch with her.

You may notice a new name on the committee page. Lewis Wetherill, one of our younger members, has volunteered and has been co-opted onto the committee. It's always good to have fresh faces and ideas to benefit the group.

You may also notice that we have removed the reference to Facebook on the MYAM Online page as it appears not to be being used by our members. A few years ago we removed the reference to our Twitter account as it too appeared not to be being used. This was reinstated last year after we had a volunteer to look after the account.

If you do use the Facebook account please let us know as we may re-instate it if it is still being used. Also if you use the Twitter account and find it useful can you let us know

## Keith

Will any Member wishing to have an item, article or picture included in the newsletter please submit it to the editor no later than the 15th of the month. These may be edited to save space. Thank you.

#### Disclaimer

The items contained in this newsletter are the views of the Members who contribute and not necessarily the views of the Institute of Advanced Motorists (I.A.M.) or MYAM.

#### **GROUP MEMBERSHIP NEWS**

### Welcome to the Group

No new associates this month

## Congratulations

#### On passing the Advanced Test Jonathan Diskin - Observer Stuart Symons

As I mentioned last month it's always very satisfying when we receive letters or emails from our associates who have passed their IAM test thanking their observers. So thank you Jonathan for emailing us.

#### Hi Chris,

I hope this email finds you well! I just wanted to say massive thanks for helping me with my advanced driving training! Your comments and feedback were valued, and between yours and Stuart's support, I went into my test feeling good. I have to say a massive thanks to Stuart, he's a brilliant instructor and a great personality to have around, he made the experience fun! I have found the course to be very useful and enjoyable.

#### **Jonathan**



Spotted at a show on Anglesey in 1984 the restored land speed record car Babs designed, built and driven by John Parry Thomas.

Following an accident during a record attempt at Pendine Sands the car was buried in the Sands.

In 1967 it was recovered and restored by Owen Wyn Owen.

### MYAM Online



**WEB SITE** Our website is packed full of information and is the go to place for everything you need to know about our events, courses, meetings and news about us as a Group. How about copies of the newsletter going back a few years.

Need to know who the Committee are or see our

Observer team? We are all on there.

See us at www.iamroadsmart.com/groups/midyorkshire

We are adding to the content all the time so keep dropping in to see what we are doing.



<u>TWITTER</u> We have our own Twitter account which can be found at twitter.com/MYAM4178

**Group Telephone number is 0113 314 9969** 

#### <u>Data Protection – Privacy Notice</u> (GDPR)

Mid Yorkshire Advanced Motorists (MYAM) is committed to looking after the information that it holds on behalf of its members in a way that complies with the General Data Protection Regulations (GDPR).

MYAM has a legitimate interest in keeping sufficient personal information to communicate with its members and other local people with an interest in road safety, and to permit the renewal of subscriptions. A member can ask to see a copy of their personal information, correct any errors and ask for all or part of it to be deleted.

MYAM is affiliated to the Institute of Advanced Motorists (IAM) and will use a member's information to support them if and when they are assessed by IAM. MYAM will also ensure that any data shared with IAM is accurate. We will not share your details with anybody else.

#### **Directions to the Birkenshaw Liberal Club**

10 Croft Street, Birkenshaw, Bradford, BD11 2HT









From the M62 West leave at Junction 26 and take the A58 towards Leeds. At the second roundabout turn left into Bradford Road (A651) after about 700yds by the George pub, turn right into Town Street. Croft Street is approximately 60yds from the junction (top photo left) but to avoid the potholes carry on up Town Street and turn right into Old Lane. After approximately 100yds turn right into Croft Street (middle picture left between the car and the house next to it).

From Bradford follow the A650. Turn right onto the A651 at the traffic lights just before Tong Academy. Then just after the George pub turn left into Town Street and follow the previous directions.

From the M62 junction 27, take the A650. Turn left onto the A58. After approximately ½ mile turn right into Old Lane After approximately 550yds turn left into Croft Street (bottom picture left).

There is a large car park and the entrance is down the right hand side of the club as shown in the top picture.

Our meetings are held in the function room.

## July Meeting Home and Car Insurance

Are you adequately insured, both for your home and car? At our July social meeting Chris Bishop, from A-Plan Insurance, went through the history of insurance and the risks of being under insured.

Modern insurance began in the early 17th century when companies were established to compensate merchant ship owners if their ships were lost at sea. After the Great Fire of London insurance companies were set up to insure buildings and issued plaques which were attached to the insured buildings. They also operated early fire brigades but they would only fight fires in their insured buildings.

Chris then went on to give reasons why insurance premiums are rising – the cost of living, material costs and extreme weather were all factors. The increasing cost can result in being underinsured in an attempt to reduce your home insurance costs but to be adequately insured you need to know the value of the contents in your property. To be correctly insured the amount covered **must be high enough to replace everything at today's prices on a new for old basis**, except for clothing, furs and household linen.

To help their clients A-Plan have prepared a contents check list which allows a room by room breakdown. Don't be tempted to insure part of the contents as this could have consequences should you have to make a claim. Chris gave an example:-

If you have 10 Rolex watches at £10,000 each (I wish!) but decide to insure just £10,000 in total for a lower price (as you will only wear one at a time) the insurer may apply the average clause (due to the underinsurance) to a claim as the full risk of valuables at the property were not fully disclosed allowing them to evaluate the risk properly and apply the correct premium.

Contents insurance should be reviewed at each renewal.

Moving onto buildings insurance, this should represent the full rebuilding costs plus an allowance for site clearance and professional fees. This should be reviewed every 3 years unless there have been improvements to the building. To help with this there is an online

calculator located at the "Building Cost Information Service's" BCIS website ( <u>BCIS Public</u> Rebuild Calculator )

Chris then moved onto motor insurance starting with the value of your car. To avoid being underinsured, as with your house, you need to know the value of your car. This can be done by looking at secondhand car prices in the various publications or dealer forecourt prices. Additionally online checks are available. It may also be worth taking out extra protection such as GAP insurance which can make up the difference between the insurance valuation and the original price paid in the event of your car being written off. As with house insurance it's worth checking the value of your car regularly especially if it's a classic car.

One question that often crops up is "what is the effect on insurance of modifications made to your car". Chris then gave us a short quiz on various common modifications. I have a copy of the questions which I may use in a future newsletter but here is one

What happens if your car's Diesel Particulate Filter (DPF) fails?

- a) You can just remove it altogether.
- b) Keep it as it is. You don't need a working one.
- c) You must get it fixed or replace it with a working one.

The answer is later in the newsletter but related to the answer is the reason why I changed to a petrol car when I retired.

One question that was asked was about dashcams. These are considered as removable so it is not necessary to inform your insurance company. However the footage can be useful in the event of an accident.

It is worth consulting your insurance company or changing to a specialist insurance company if you are intending to modify your car.

It should also be noted that any options fitted at the time of manufacture are covered for replacement in the event of an accident.

All in all an interesting and enlightening evening. I have a copy of Chris's home contents check list which I can scan and send out to anyone who is interested. Please contact me at the email address on page 16 if you want a copy.

#### Keith

#### **IAM News Releases and Tips**





With the six-week summer break on the horizon many families will be heading to Europe for the holidays but, did you know there are some compulsory items you need to make sure you carry in the vehicle?

Rules can vary between EU countries, so if you are crossing borders, it is important to check the local laws. For example, in Spain you must carry at least two warning triangles in your vehicle, and in Cyprus it's against the law to eat or drink while driving.

To make sure you have everything you need, IAM RoadSmart has some top tips to make your journey go as smoothly as possible.

#### **Warning Triangle**

Most European countries require motorists to have a warning triangle in their kit in case of breakdown or accident, but those laws can vary so be sure to check EU driving regulations before you leave. You must place your warning triangle at least 45 metres behind your vehicle on the same side of the road. Always take great care when placing or retrieving the signs.

#### **Headlamp converters**

Headlight converters are compulsory in France and most other European countries that drive on the right. This is simply to ensure that you don't cause an accident by dazzling oncoming traffic at night. Your UK car will, as standard, have the beams set for driving on the left-hand side of the road and therefore, when on the right-hand side of the road, you will be a menace to other drivers.

#### **Reflective vest**

Wearing a reflective vest is essential and enables other road users to easily identify you. Although it is not yet a legal requirement within the UK, in many European countries, such as France, Italy, Spain and Belgium, wearing a reflective vest is

compulsory if the driver and/or passengers get out of the vehicle on the carriageway. Always carry enough vests for all occupants inside the car.

#### **UK sticker**

To drive in the EU, you need either a number plate with a UK flag on it or a UK sticker that's clearly displayed on the rear of the vehicle. If you have a GB sticker on your vehicle you must cover it or remove it. If you're in Spain, Malta or Cyprus, you must display a UK sticker no matter what is on your number plate.

#### **First Aid Kit**

It's always a good idea to have a first aid kit in your car, just in case someone gets hurt. Carrying a first aid kit is also a legal requirement in many European countries.

#### Chief Examiner for IAM RoadSmart, Richard Gladman says...

"Planning a continental trip is always exciting and doing your research before setting off is essential. Low-emission zones in some cities require a sticker for you to enter and you may need to apply before you travel. Make sure you carry your V5 registration document and proof of insurance. You may need an international driving permit and a bail bond depending on where you are. Both the AA and RAC have country-specific information on their websites and can help along with other providers if you need breakdown cover. A well-planned trip in a properly maintained vehicle can be a pleasure. A breakdown on a foreign motorway will certainly spoil the trip."

#### **Buying a New Car**

Until 1998 August 1st was the date on which the registration letter changed. After 1998 the letter changed on 1st March and 1st September. The change in registration letter caused a peak in new car sales which was intended to benefit the car manufacturers and the garages.

If you are in the market for a change of car you have several routes. Do you buy new or second hand? If second hand, do you buy from a garage or a private sale? If buying new do you buy one of the cars the garage has in stock or do you browse the options list and order one to your specification?

Buying a second hand car from a garage would normally come with some form of warranty whereas a private sale usually has no warranty. I believe that if bought from a garage, they are responsible for any fault that develops within 6 months that was not obvious at the point of sale. They may also offer additional warranties. Second hand cars from main dealers tend to be trade ins up to 3-4 years old and may have some manufacturers warranty left on them. Older trade ins are normally sent to the auctions, bought by independent garages and sold by them.

If you are changing your car you have the choice of trading it in or selling it privately. You'll probably get less for it by trading it in but it avoids the hassle of trying to sell it yourself. I've done both options and with one car I sold privately the battery failed on the day someone was coming to test drive it. I'd got it charged up in time for the test drive and explained to him that the battery would need to be replaced soon. The price was also reduced slightly because of that. Having informed him of the state of the battery and him having agreed to buy the car after road testing it, I was surprised to receive a phone call from him about a week later saying the battery had failed leaving him stranded.

New cars are manufactured to customer orders. Now these customers are not you and I but the garages. They will order new cars in various specifications that they think they can sell. Often unsold cars will be traded around the garages. I discovered this when I was looking for a garage to buy a new car from in 1983. I knew exactly what I wanted, the colour and the options so went to several garages one of which told me "That will have to be a special factory order". If I'd wanted that car without the options or with fewer options they would have contacted other garages to find a car that was nearest to my requirements. That car was one of the last Mk1 Fiesta XR2s to be made. My family seem to have a knack of buying cars just as they are being phased out — my father bought one of the last Mk2 Ford Cortinas to be made. That Fiestas replacement, an Escort GLX Estate, had been dropped from the range around the time I'd ordered it. (I wanted that particular model because it had a heated windscreen and I also wanted the option of ABS) This is where I found out that once a garage has received details of the chassis number for a car they know when it is going to be built. The garage did find a suitable car, but in a different colour, at a garage down south.

I had similar problems when I ordered my last car. I wanted several options but the local garage had used up their allocation of that model and it was about to be discontinued. There were several cars available that almost met my requirements but none that matched them exactly. One item that I did want was a spare wheel. This is fairly easy to fit by a garage as an accessory but how many people realise that most

cars these days do not come with a spare wheel as standard. They probably only realise at the side of the road with a flat tyre! Fortunately another garage, a little further away, was still able to order the car to my specification. A week later orders were closed on that variant.

If you ever get the opportunity to visit a car factory take it. I've been to the Peugeot plant at Ryton near Coventry a couple of times and to the Land Rover plant at Solihull. Having seen how cars are put together it's fairly obvious to me that they are primarily designed for ease of assembly. Being easy to service is a bonus! On the original Mini production line each operation had to be done in around 2½ minutes. Each car that goes down the production line has its own build requirements and it's the job of the production people to ensure that the correct parts are lined up in the correct order for each car.

The manufacturers don't always get it right as I heard of one Marina that pulled to one side when braking. It was discovered to have a disc brake on one front wheel and a drum brake on the other front wheel. Thankfully quality control is better these days.

It's also worth checking with your insurance company before you change your car as it may be worth changing company to get a better deal on the new car.

You may, or not, know that our chairman, Janice, has recently bought a new car which she picked up from a garage in Doncaster in June. Now her new car has heated seats, which I have and find very handy in winter, and she had inadvertently turned them on but couldn't work out how to turn them off, so had to drive from Doncaster back to Wakefield with the seats on maximum heat on one of the hottest days of the year. I think she has found the "off" switch now.

## Ford Capris that starred in a 70s hit TV series are predicted to smash price records when sold together

What's better than one immaculate - and famous - Ford Capri? Two of them.

The pair of eighties coupes are set to go under the hammer at a classic car auction next month, having originally been used in one of Britain's most-loved crime drama series that ran through the late seventies to the early eighties.

The two-car lot is expected to fetch a whopping £230,000 when the hammer. And if they do it will set a new record for the highest price paid for this particular version of Ford's iconic classic model.



But do you recognise which TV series they're from?

The pair of Capris featured in cult ITV show 'The Professionals' and were driven by characters Ray Doyle (played by Martin Shaw) and Bodie (played by Lewis Collins).

Having been retained in a private collection for the last 16 years, they will soon be offered

to the highest bidder as a single lot at Silverstone Festival on 25 August.

The pre-auction estimate for both cars ranges between £200,000 to £230,000, which would see it smash the existing record amount paid for a 3.0 S Capri.

That currently standards at £55,000 in 2016, which was also another Bodie driven Capri from the same show.

With acknowledgement to the internet source.

The answer to the question from the July meeting on Car Insurance "What happens if your car's Diesel Particulate Filter (DPF) fails?" is c) - You must get it fixed or replace it with a working one.

That is one reason why I changed from a diesel car to petrol car when I retired. I wasn't doing enough long journeys to keep the DPF in good condition

## And Finally.....



#### This Month's Teaser

In which year did the change of registration letter move from January 1st to August 1st?

#### **Last Month's Teaser**

Last month I asked "Who is the famous TV character with his dog on the front cover?" It is of course the late Peter Falk as Columbo but we never got to know the name of his dog.

#### **Your Committee**

Chairman	Janice Haigh		myam.chairman(at)outlook.com
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	Lewis Wetherill		

Due to computer hacking and high levels of spamming we have had to remove the hyperlinks to our e-mail addresses and have replaced the @ symbol with (at) so you will need to retype the address in the correct e-mail format, i.e. replace (at) with @, with no spaces.

#### **URGENT REQUEST**

We are in need of a Minutes secretary for our committee meetings and someone to look after the Website. Please contact any member of the committee if you are interested in any of these positions.