



# Mid Wales Matters



## The Newsletter of Mid Wales Advanced Motorists

New Web site: [mwam.btck.co.uk](http://mwam.btck.co.uk)

I AM a better road user ...

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## From the Chairman

Like most drivers, I've noticed my insurance premium going up year by year. This rise is partly due to the activities of fraudsters who put in false claims, which push up costs for honest motorists. A common ploy is to slam on the brakes suddenly for no reason so the driver behind crashes into the back of the car. Another trick, which is becoming increasingly common, is the so-called flash-for-cash tactic. Criminals flash their headlights to indicate to another driver to proceed, only to then crash into them. Such scams are costing insurers hundreds of millions of pounds a year. Some drivers intentionally write off their own car but claim they were the victim of a hit-and-run accident. Unless there are surveillance cameras in the area, it is very difficult for insurers to prove whether or not there was another vehicle involved. Another approach used by fraudsters is to dump their vehicle and claim it was stolen. Some go as far as to set the car on fire, or drive it into a river or lake, to make the claim appear genuine. They fill in a police report and, once the car is found, lodge a claim for the cost of the vehicle with their insurer. The most common injury associated with car accidents is whiplash – and it is notoriously difficult for insurers, and even medical professionals, to prove or disprove. Fraudsters often claim for the injury itself, plus loss of earnings, and some submit claims even though they were not in the car at the time of the accident.

**IAM**  
DRIVING ROAD SAFETY

The Association of British Insurers (ABI) said every year 570,000 people put in claims for whiplash. This drives up premiums by a total of £2bn, adding £90 to the average driver's premium. Whiplash now accounts for 78pc of all personal injury claims in the UK.

It is not always motorists running the scams. Earlier this year The Telegraph carried out an investigation and found insurers are "steering" motorists to garages in their approved repairer network in order to maximise their own profits. Some body shop owners and car makers said they are concerned that insurance companies and their agents are primarily focused on keeping costs down and some fit non-genuine parts or repair instead of replace parts, potentially compromising the safety of drivers.

Alas, we honest motorists can do little other than make sure that we find the best possible deal.

## IAM Gift Vouchers

The IAM has announced the availability of gift vouchers as a Christmas present idea. Prices start from £35 for the cycling membership voucher and go up to £249 for a place on the Skill for Life Fast Track course. As an added incentive, Skill for Life courses, both car and bike, are available at a 10% discount in the run up to Christmas, bringing the cost down to £125. The Skill for Life gift pack contains all that is needed to reach advanced status including the IAM manual. The cost also includes a valuable 12 months free RAC roadside and recovery assistance on becoming an advanced driver or rider.

There are seven different gift vouchers which can be bought either online by visiting [www.iam.org.uk/shop/xmas](http://www.iam.org.uk/shop/xmas) or calling membership services on 02089969600 or 0845 126 8600. They are guaranteed to arrive for Christmas if ordered before 16th December 2013 and are valid for 12 months from the date of purchase.

## MWAM is 10 years old!

MWAM was officially 'born' on 26<sup>th</sup> October 2003 when the IAM accepted the new group registration form signed by our inaugural officers. During our last 10 years we have enrolled 199 associates and so far 123 have passed the IAM Advanced driving or riding test.

To celebrate our 10<sup>th</sup> the committee has decided to offer a **£10 discount** on the IAM Skill for Life Course for all purchases made prior to the end of 2013. This offer is in addition to the 10% discount offered by the IAM in the run up to Christmas which **reduces the cost to £115**. Our members are our best advocates so why not bring this offer to the attention of your family, friend or colleagues. You will all remember and know the benefits to your driving skills and enjoyment gained from the Skill for Life course. This can be purchased from the IAM web site [iam.org.uk](http://iam.org.uk) as a gift pack which can be used by you or given as a present for Christmas or a birthday. The pack will be activated when the recipient presents the gift token to the IAM and enrolls in their chosen group. If you would like further details of our offer and how to claim your discount please contact Geoff Smith.

## Web Master

Howard Roberts-Jones has re-joined our committee and has agreed to take on responsibility as our Web Master. Howard will manage the contents of our web site [mwam.btck.co.uk](http://mwam.btck.co.uk). Please contact Howard if you have any comments on our website or suggestions for content which you believe our memberships would find useful or interesting. Howard's contact details are on the last page of the newsletter and the website.

## What now?

Well first of all a brief introduction. My main background has been in the local Police Service having served in all of the 'old' Powys Shires. Since retiring from the Police in 1990 I have been employed in various posts in the community and care sectors covering all areas in Wales before finally retiring in 2011.

After becoming one of the latest members of the branch I volunteered to accept the role of Publicity and Events Secretary hence this contribution to the branch newsletter which has been largely prompted by my own question to myself after becoming a member, that is, 'So I've passed the driving course - what now'? My purpose in taking a few moments of your time in addition to reading this is to ask the same question to see if we can find out what activities fellow members might be prepared to get involved in and/or to attend any of the activities mentioned.

I am making a presumption that if we have all taken the time and effort to enhance our driving skills to an advanced level then we must be enthusiastic about cars, motor cycles and motoring in general and would welcome the chance to meet on a social basis and to share that love and enthusiasm in a common purpose. I am sure that everyone would agree that without an on-going interest and participation membership will decline and wither hence I have the hope that such as below will rekindle interest and with that word of mouth publicity supplemented by appropriate press release.

For example members and I suggest, family and friends may enjoy:

1. An occasional pub lunch or evenings meet rotating around our branch area.
2. A meet at The Bracken (or other venue) with a speaker on I.A.M. or motoring matters.
3. A ½ day or full day car run on a planned route with perhaps coffee or lunch stops.
4. A ½ day or full day run combined with the bikers who already have social run outs.
5. A ½ day or full day run to a place of interest such as a tourist venue, motoring event/ museum or car factory or the coast.
6. If you have a sports car, a run with other such owners on similar lines to above.
7. A navigation exercise.

For the runs the suggestion would be to meet at a common start point before setting off.

These are just some personal thoughts so if you have any other suggestions to support the branch then please feel free to let me know.

For ease of reply I have numbered the suggestions 1 – 7 so if you would be kind enough to reply with for e.g. 1. Yes 2. Yes 3. No etc or whatever to indicate your views that would be great.

My contact details are on the last page of this newsletter.

Bill Smith

## How to Buy a Car

Haggling might not come particularly naturally to us reserved Brits, but we're getting the hang of it. In 2012 we talked an average of £939 off the price of our cars. And as we get used to trying to make our money go further, there's every sign that more of us are looking at price tags as simple suggestions rather than set in stone.

Speak to an expert about negotiation and they might talk about anchor and adjustment. In other words, when a car dealer puts a price sticker on the windscreen they are setting the anchor. Our job as the buyer is to adjust away from it. The anchor will be set as high as possible because the result of extensive research has shown that somewhere in our subconscious we remain heavily influenced by previous estimates of value. Our mind anchors us to that initial price.

When the salesperson accepts our lower price, we assume – generally wrongly – that the new figure represents good value. Cognitive scientist Art Markman explains: "Unless you know the real value of the object, you're unlikely to adjust enough." So the first lesson in haggling over that new motor is to know its true value, so you're creating your personal anchor before negotiations begin.

For used cars, there are free, easy-to-use valuation tools on the [www.cap.co.uk](http://www.cap.co.uk) and [www.glass.co.uk](http://www.glass.co.uk) websites.

For new cars, a look at internet forums will reveal that car salespeople have a pretty jaundiced view of the 'aim to pay' prices in various car magazines. It's still worth looking at price guides but there are other clues to a car's true price and whether or not a dealer will be ready to negotiate.

Psychologists will also point to the sort of person you are. Humans, they say, are conditioned to pleasing others when we talk to them. It's how we relate to people. Markman adds: "To haggle effectively we have to overcome our natural tendency to be co-operative in conversation." Females apparently find this harder to overcome than males.

According to Autotrader's research into haggling, men negotiate an average of £323 more off their car's price than women. Now-defunct US motor maker Saturn set itself up in the mid-1980s as a "new kind of car company" renowned for its no-haggle policy. The result was 63 per cent of its customers were women. Car makers here aren't allowed to make such bold claims, but in the build-up to budget brand Dacia's launch in the UK in January 2013, the company was keen to point out its "clear and straightforward" pricing policy and suggested that the price you see would be the price you pay, with no room for negotiation.

### Be informed

Before you visit a dealership you need to be armed with as much information as possible to back up your assertion that the model you're interested in is overpriced.

For a new car, check if it's about to be superseded by either an all-new or mid-life "facelift" model. I remember reading a magazine feature where a reporter visited a series of dealerships asking if a specific model that was about to be replaced with a new version was on the way out. Only a very small percentage of sales staff told the truth, perhaps unsurprisingly.

Check the manufacturer websites, too. Some are quite explicit about the money being knocked off in the form of "contributions". But if the car you're after has a significant discount advertised, don't be afraid to ask the dealer for more. They will have a margin on top of the maker's, albeit possibly a slender one.

For a used car, try to find out how long a trader's had it. The longer that is, the more receptive they'll be to a deal. Consider its colour and equipment, too. Is it desirable red, or vibrant pink? And is it the only car of its type you've ever seen not to have alloy wheels, electric windows and air-con? They are all items owners of other models will have paid extra for, so are negotiating points on the price.

Taking a thorough test drive followed by an even more thorough examination of both the car (preferably by a professional) and its paperwork will likely throw up some more bargaining chips. Damage and potential repairs have an attributable cost that can come off the asking price. Missing documents make the car's history less certain, providing another bargaining point.

If the car's road tax and MoT are about to need renewing, they are another negotiating tool. If the owner won't come down on the price enough, suggest they put it through an MoT test you. Not only is it saving you the cost of the test, it's saving you the price of potentially expensive repairs.

## History of road signs

Rarely do we get something so right first time as we did with the road signage system born half a century ago. It was in July 1963 that the Worboys Report was published, with its recommendation for radical change to almost every road sign in the land.

Until Worboys, waymarking of roads and destinations had been achieved by a jumble of signs produced by the Ministry of Transport, local councils, motoring and cycling organisations and private concerns. With their endless variety of shape, size, colour and typeface, it made for a cluttered and confusing roadscape. The system recommended in the 1963 report took its cue from the one created five years earlier for Britain's first motorways. Realising that signage at the new high speeds demanded far greater standards of legibility from a distance, the government had commissioned Jock Kinneir to come up with a system for the motorways.

Kinneir's signs were installed on the very first motorway, the Preston bypass in 1958, and to considerable acclaim. As only an eight-mile dual carriageway, our first motorway was hardly the grand stage for Kinneir's masterplan of a more streamlined roadscape. The following year presented him with that in the shape of the first 72-mile section of the M1. The gleaming new road was a huge hit, a day out in itself for many, and its bold blue signs, with their giant white lettering, fitted the futuristic feel perfectly.

Prior to Worboys, many such signs in Britain depended on the literal spelling out, in words, of the danger ahead. The stark new pictograms with their bold red edging fitted an era that was beginning to take graphic design far more seriously and even spawned their own jokes and mythology (the "man at work" trying to unfurl his umbrella, for instance, the "beware low-flying motorcycles" sign or the impossible cross-over tyre-marks of the skidding car).

The original colour schemes have stuck, too. From the outset, the motorways have been signed in white lettering on a blue background, like the sky of a summer's day. Before long, our road maps followed suit, making light blue the default colour for the depiction of motorways. Primary destinations on main roads are shown as white on green, with yellow used for the road numbers, and all other minor places and routes are shown as black on white – these colour schemes have also transmuted on to most maps, both paper and electronic.

As motoring has become more complicated, the signs have had to be adapted for many uses that Kinneir and Calvert could never have anticipated, but it is testament to the power of their design that the system has coped admirably, has been copied all over the world and after more than half a century in use, still looks fit for purpose today. Their system has undoubtedly helped road safety: there are three times as many vehicles on the road today than the 12 million when the Worboys report was enacted, yet the number of deaths is less than a quarter of what it was then.

It is all too easy to take for granted the design of what we might call the wallpaper of life – elements such as our maps, our roads and their signs. These are things more often in the background, quietly doing their job and only really noticed if they fail to do so properly. Their greatest ambition is to be ignored, for then they are working well. Our road signs most definitely fall into this rather rare and lovely category.

Few people know the names of Jock Kinneir and Margaret Calvert, but their artistic legacy is ubiquitous, and their gallery is our entire built environment.

## Self-parking Cars

Ultimately it will be possible for a driver to get out of the car and park it with the aid of an app on a mobile phone.

But the problem is there are a number of legal hurdles to overcome. In Britain, the Highway Code says motorists must not leave a vehicle unattended with the engine running. Police say this applies even when unloading shopping or luggage.

In Europe too, allowing drivers to leave the car while it is running is considered unsafe. Talks are in progress between the EU and the motor industry with the aim of approving new legislation. Ford claims that it can have cars with this facility in the showroom within two years of the go-ahead being given.

## Enhanced Safety Features – Are They Value for Money?

A report by Autotrader shows that 88 per cent of drivers consider safety to be one of the most important considerations when buying a new car. It also found that 55 per cent would spend more on a vehicle with enhanced safety features, while 81 per cent of those (44 per cent of all drivers) would spend up to £2,000 more on advanced safety features.

Independent studies show that if Electronic Stability Programme (ESP) was fitted to all cars it could slash accident rates by between a third and a half. Unsurprisingly, that day is nearly upon us and all new cars introduced in the EU since 2011 have to have ESP by law.

If you decide to spend your hard-earned money on other safety-related equipment, would that investment be rewarded in financial terms?

According to Philip Nothard, consumer specialist for valuation company CAP, it's unlikely. He explains: "Dealers very often aren't aware of these items and don't communicate the benefits to buyers so safety additions aren't reflected in the car's resale price. If you're buying new it is more cost-effective to buy the next model up which includes the safety items plus other enhancements. Value then comes as part of the trim or model, rather than the individual option."

## National Observer success

We are very pleased to report that Nigel Godman, our Chief Observer, has now been awarded National Observer status. This new qualification has replaced the IAM Senior Observer qualification and is awarded by the independent Motor Industries (IMI) organisation.








Nigel is the first observer in our group to achieve this externally recognised qualification. The committee offer Nigel our sincere congratulations on his achievement and his continued contributions to the success of our group.

Nigel Godman from Newtown is pictured on the right receiving his IMI National Car Observer certificate from, and being congratulated by, Mike Lovelock the IAM Staff Examiner at the observers meeting held at the Bracken Trust on 26th October 2013.



## Associate Course Dates 2014

 Denotes Car Course  Denotes Motorcycle Course

Course	Start Date	Day	Times		Location
 14/1 	19/03/2014	Wednesday	7:00 PM	9:30 PM	Bracken Trust, Llandrindod Wells
 14/1 	21/05/2014	Wednesday	7:00 PM	9:30 PM	Bracken Trust, Llandrindod Wells
 14/1 	23/07/2014	Wednesday	7:00 PM	9:30 PM	Bracken Trust, Llandrindod Wells
 14/1	24/09/2014	Wednesday	7:00 PM	9:30 PM	Bracken Trust, Llandrindod Wells

## Static Observer Training Dates

Date	Day	Times		Location
22/03/2014	Saturday	10:00 AM	12:00 PM	Bracken Trust, Llandrindod Wells
02/07/2014	Wednesday	7:00 PM	9:00 PM	Bracken Trust, Llandrindod Wells
25/10/2014	Saturday	2:00 PM	4:00 PM	Bracken Trust, Llandrindod Wells

Please note that all the above-published dates and venues may be subject to change due to circumstances beyond the committee's control. For the latest information, visit our web site: [mwam.powys.org.uk](http://mwam.powys.org.uk) or contact the group secretary. **Please contact our Secretary Geoff Smith if you require any further details.**

## Your Committee

GROUP CHAIRMAN <b>Francis Torrens</b>	Ael-y-Bryn, Plas Heulog, Milford Road Newtown, Powys SY16 2EQ	01686 622019 frank.torrens1@btinternet.com
SECRETARY & MEMBERSHIP SEC. <b>Geoff Smith</b>	Heddfan, Cortay Park, Llanyre Llandrindod Wells, Powys LD1 6DT	01597 823442 geoff.smith@gcs104.plus.com
TREASURER & CHIEF OBSERVER <b>Nigel Godman</b>	21 Park Avenue, Kerry Newtown, Powys SY16 4DA	01686 670176 ngodman0@googlemail.com
OBSERVER CO-ORDINATOR - SOUTH <b>Humphrey Morgan</b>	Kielder, Ithon Road Llandrindod Wells, Powys LD1 6AS	01597 822082 humph@btinternet.com
MOTORCYCLE CO-ORDINATOR <b>David Tompsett</b>	Catton, Pont Robert, Meifod, Powys SY22 6RB	01938 500789 dandjtomp@yahoo.co.uk
EVENTS & PUBLICITY SECRETARY <b>Bill Smith</b>	The Beeches, 6 Mill Fields, Milford, Newtown, Powys SY16 3JP	01686 629286 bill-iam@outlook.com
VICE CHAIR <b>Mandy Giordano</b>	Maesmelan, New Radnor Presteigne, Powys LD8 2TN	01544 350297 mgiordano@agrin.co.uk
WEB MASTER <b>Howard Roberts-Jones</b>	56 Dolforgan View, Kerry Newtown, Powys SY16 4DZ	01686 670502 mwam@easyitis.net
<b>Pat Allen</b>	Tan House Cottage, Dolau Llandrindod Wells, Powys LD1 6TL	01597 851668 patriciaj.allen@btinternet.com
OBSERVER CO-ORDINATOR - NORTH <b>Vacant</b>		
MOTORCYCLE CO-ORDINATOR <b>Vacant</b>		
NEWSLETTER EDITOR (Non-Committee) <b>Berwyn Woolnough</b>	50 Lakeside Avenue, Llandrindod Wells, Powys LD1 5NT	01597 823217 ridge50@btinternet.com

Mid Wales Advanced Motorists (MWAM) publish this Newsletter to provide a means of communication within the group to Members and Associates. The opinions are those of the Editor and individual contributors and do not necessarily represent the view of MWAM or the Institute of Advanced Motorists to which it is affiliated.