



Official Provider



ROADWORTHY

JOURNAL OF THE

**NORTH-EAST LONDON AND ESSEX GROUP
OF ADVANCED MOTORISTS**

STOP PRESS!

COVID-19 Restart Guidance - Cars

The Driver and Vehicle Standards Agency (DVSA) has announced that learners can resume driving lessons in England from 4th July. This means, subject to government guidelines (awaited), that we can prepare for a return to car observing from Monday 20th July and tests from Monday 3rd August. Further details to follow.

The Committee fully understands just how frustrating the situation has been for our Associates, and indeed our Observers. IAM Roadsmart and NELE will ensure that Associates are not disadvantaged long term and that they will be able to complete the course as soon as the situation improves and restrictions are relaxed.

SUMMER 2020

INSTITUTE OF ADVANCED MOTORISTS AFFILIATION NUMBER 7043
REGISTERED CHARITY NUMBER 1056280

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Paul Heasmer (Treasurer) (left), Mike Noel (Secretary) (middle) and Group Chairman, Paul Gillett (right) leading the A.G.M. (Summary on page 12).

NELE Committee

(updated 10th March 2020)

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Group Meetings

Once we are advised that these can resume, our Group Meetings will be held at **7.30 p.m.** on the **second Tuesday** of each month (except in **August** and **December**). Our venue is now **St James United Reform Church Hall, Palmerston Road, Buckhurst Hill, IG9 5NG.** If the car park is full, on-road parking is plentiful in Russell Road, IG9 5QB. Russell Road runs behind the Church and there is a noticeboard marking the entrance to the Hall via a footpath.

Group meetings are an opportunity for members and associate members of NELE to get together. The format of the evenings varies, but we aim to include sessions on advanced driving techniques and other themes and includes guest speakers. They also provide an opportunity to meet Committee members and Observers and to seek advice on matters relating to advanced driving. Guests and visitors are welcome along with full members and associates. Admission is free but it is customary to purchase raffle tickets to help cover the cost of hiring the venue.

IAM Membership and NELE Group Membership. Please ensure that your IAM membership is up to date. As part of the renewal process, you must sign the declaration form that the IAM will send you on the anniversary of your test pass date. If you fail to complete the renewal process, your IAM membership will lapse. You must be a full member of the IAM to be a full member of NELE. In order to keep your IAM RoadSmart status, please notify the IAM and NELE Membership Secretary if any of your contact details have changed.



Group Associates

WELCOME to the following new NELE Group Associates:

NAME	FROM
David Akanbe	South Ockendon
Daniel Balabin	Romford
Georgi Balyekov	Harlow
Tony Brandon	Romford
Nigel Clothier	Romford
Tor Davis	Edmonton
Stephen Hayes	Woodford Green
Susan Hyett	Woodford Green
Dr Harinder Mann	Palmers Green
Mohammad Rashid	Forest Gate
Gorana Renovica	Poplar
Mark Rodney	Hornchurch

CONGRATULATIONS to the following Advanced Drivers who passed the IAM Test recently, and to their Observers:

NAME	OBSERVER
Claire Bradshaw (F1RST)	Barry Collins
Sohrab Captain (F1RST)	Paul Gillett
Rashid Hussain	John Baxter
Des Sowerby	Iain Wyness
Andrew Townend	Terry Vincent

The Group likes to present newly qualified Advanced Drivers with their Certificates at the Group Meeting following their test.

Chairman's Chat – Back on the Road (post lockdown)

It seems an age since the COVID-19 lockdown brought NELE's activities to an emergency stop faster than an examiner's slap on the dashboard. Since that time, any practical driving activities or social meetings have perforce remained off-limits.

Life has seemed particularly empty for many Observers and committee members, as IAM RoadSmart made up a large proportion of our weekly activities. Many full members will also feel deprived of an activity from which they derive pleasure and stimulation. Particular sympathy must also go to those Associates who were in the middle of the Advanced Driving course when the regulations came into force. We still await clarity on the way forward but thinking drivers can at least make *some* preparations for when greater flexibility eventually arrives.



Keeping the car ready

Cars are designed to be driven, not parked for long periods of time. Prolonged lack of use can lead to potential problems. Some of these can be avoided with a little routine maintenance:

- Layers of gritty dirt coating the windscreen and paint
- Windscreen wipers sticking to the screen
- Low pressure in tyres and potential weak spots in the sidewalls
- Discharged battery

A regular wash will avoid the build-up of dirt, including the sticky windscreen wiper issue (it is surprising how few people clean wipers as part of the wash routine!). Remember, too, that a regular car wash could form part of your weekly exercise routine with all those stretches and bends to reach every part of the vehicle including wheels, wheel arches and sills!

Since the start of lockdown, the ambient temperature has changed, so expect tyre pressures to have changed also. As part of the wash routine, check tyre pressures, tread, and general condition to confirm that they remain fit for use.

The battery could potentially cause the greatest problem since, even with the ignition off, modern cars rely on battery power to maintain always-on electrical components such as clocks, computers, and alarms. Ideally, charge should be maintained by using a float-charger which has special circuitry to allow charging whilst the battery is still connected to the car. Ensure that the battery is not over-charged and minimize the risk of damage to the car's electronics. You can find these for example in the centre aisles Aldi or Lidl during their motoring theme weeks. However, some manufacturers' handbooks advise against the use of float chargers, so check first and then use your discretion! If you must park on the street, float chargers may be impractical because of the need to run a mains cable from the house. A solar-powered battery charger provides a potential alternative at a cost of about £35 – 40.

If you have left things for too long and the battery turns out to be flat, you will either need a jump-start or to have the battery recharged. However, some manufacturers now caution against jump-starting or even charging the battery whilst it is still connected – check the handbook! Assuming your battery is not already flat, a better solution is to go for a short drive once a week, now that driving is acceptable where the journey is appropriate. The trip should ideally be for at least 5 miles to ensure that the battery is fully charged and that the engine and exhaust are warm enough to deter rust caused by water vapour condensing after switch-off. A regular drive will also minimise the problems of rusty brake discs or stuck-on handbrakes. Moreover, your tyres are unlikely to be parked in the same orientation after a short drive, so you will also have reduced the risk of uneven deformation. Exercise your judgement to balance the need to minimize travel, keep your vehicle in a usable state and maintain social distancing; maybe a drive to a park to exercise, or to collect a large shopping order?

Keeping ourselves ready

During lockdown, I am sure that you will all have been following a challenging workout regime to make up for the lack of daily outdoor exercise. Daytime TV has been helpful in this respect since there is a limit to how many re-runs of *Midsummer Murders* or *Homes Under the Hammer* can be watched without going mad! Boredom may also have provided the incentive to do other long-postponed tasks, such as redecorating, gardening or sorting out the box room and garage and advertising the junk on eBay. However, many of us will be longing for the opportunity to go for a good drive.

A lot has been written and said about the potential difficulties in re-learning road skills after minimal practice during lockdown. However, for most people, this is not likely to be a significant issue. Many people rapidly resume driving after holidays lasting two or three weeks; some regularly manage it after cruises lasting a month or more. Once acquired, physical driving skills generally remain embedded – rather like swimming, skating, or riding a bike.

However, that does not mean we cannot make the most of the enforced respite to improve some aspects of our driving. Enforced inactivity unlocks opportunities to exercise the skill of thinking about our driving in a way that is not possible when on the road. Here are a few examples:

When did you last read the Highway Code? You now have an opportunity to refresh your memory and catch up all with the changes since last you checked. Do not try to absorb it all at once; half a dozen pages is a reasonable daily target, especially if you note when rules are **MUST/MUST NOT** and **SHOULD/SHOULD NOT** - think why there is a distinction. If you haven't got a paper copy, you can now access the latest version online at <https://www.highwaycodeuk.co.uk>

Similarly, you can always revisit the Advanced Driving Manual that was used as part of your Advanced Driving Course. If that was more than a few years ago, you could consider getting an up-to-date copy from the IAM Shop at <https://www.iamroadsmart.com/shop>. The same goes for a copy of Roadcraft - the Police Driver's Manual. Again, I would recommend reading these books in small chunks to allow time for reflection and understanding.

Moving on from books, the internet now offers many opportunities to refresh and improve your knowledge and skills. I have heard long-term drivers bemoan the standards displayed by new drivers, but how many of them could pass today's online theory and hazard-perception tests? The Government provides practice versions of both online through clicking through to www.gov.uk/take-practice-theory-test. Do not worry! The practice versions are totally anonymous, so you will not risk your licence by taking them!

It's also worth taking a look at the IAM RoadSmart's advice pages at www.iamroadsmart.com/media-and-policy/news-and-insights for some useful food for thought.

First post-lockdown drive

Once you are ready to start driving again, it is worthwhile making sure that everything is up to the task. Wash the car, or at least the windows, mirrors, lights, and number-plates. Check all fluids and make sure that no damage has been caused by passing vehicles, animals, plants, or vermin. Remember to look under wheel-arches and similar hidden areas. Have a quick look at the tyres for pressure, tread depth and damage; if you find any, *don't* use an electric inflator just yet – first check that the battery is able to start the engine then, leaving the engine running, pump up the tyres. Alternatively, use a foot pump! Once the engine is running, you can check that all lights and other electrics are functioning.

If the car's battery too flat to start the engine, have a look at www.iamroadsmart.com and search Tim Shallcross on jump-starting to see the recommended way to jump-start a modern car.

Assuming the car is ready to go, be aware of potential problems with the brakes. The handbrake could have stuck on through lack of use; as you pull away for the first time, there may be a slight "bang" as the brake pads release their rusty grip. Whilst under gentle power, consider lightly using the handbrake for 10 or so yards to clean away the rust (this is one of the rare occasions when the handbrake should be used whilst moving). Similarly, a patina of rust may have built up on brake discs, so once it is safe with no other vehicle nearby, consider a light application of the brake from about 20mph to clear away the rust. Both actions are akin to testing your brakes after going through a ford.

The rest of your drive should be without incident but keep your ears open for unusual noises and your eyes peeled for unexpected warnings on the dash.

Road Changes since Lockdown

As a thinking driver, anticipate changes in road conditions since you last drove. The layout of many urban roads will have been adjusted to provide more space for cyclists and pedestrians, facilitating social distancing. Lanes for motor vehicles may well have been reduced consequently. Some roads including many in the City have been completely closed to motor traffic, so consider using live traffic apps on your phone such as *Waze* to plan your route (don't forget to mount your phone in a cradle whilst doing that!)

Since the onset of the COVID situation, many people have given up public transport and are instead walking or cycling. Many will not be as aware of vehicles or road safety as we would wish, but that is no excuse to punish them with a collision! We need to increase our awareness and anticipation to keep things safe for them, for us, and for others all around.

By contrast, there currently appear to be fewer vehicles outside of the urban environment. A small but significant number of drivers seem to have reacted to this change by taking no notice of their speedometers, but instead drive at a speed that they perceive as being right for the circumstances. On relatively empty roads, this results in them driving significantly above the limit and in an aggressive manner. Remember that an Advanced Driver's responsibility is to obey the law, not to try and enforce it upon others. Don't try to baulk the aggressive minority, but at the same time, don't allow yourself to be bullied or become flustered - just anticipate being overtaken needlessly in the near future and be prepared to take safe evasive action if needs be.

In conclusion, the post-COVID world of driving should not present a significant challenge to NELE members, but rest assured that we are here to support you if you need it.

Paul Gillett

.From the (new) Editor Jen MacLellan

Dear Members and Associates,



Please let me introduce myself to you as the new Editor of Roadworthy.

First, an apology for the delay in sending out this summer edition of *ROADWORTHY* which due to the current pandemic and the difficulties in administering the usual printing and circulation procedures during lockdown is being sent out by e-mail. This also helps keep costs down. A hard copy will be posted out should you have specifically requested this or should we not have a current e-mail address for you.

The Committee will be reviewing the format of Roadworthy over the coming weeks with a view to "modernising" the process.

I have been a member of the NELE IAM since 1995 having joined the Committee in March 2019 and am proud - although a little daunted - to pick up the mantle from Eric Saunderson who has done a sterling job in pulling together our newsletter since 2016. Our last Group meeting and AGM on 10th March proved to be rather emotional as we said goodbye to three very valued Committee Members (see page 14) one of whom was Eric. Eric, we will so miss your ready wit and ever upbeat contributions to the Group, and we wish you all the very best following your relocation to Bushey. Not many people know this, but quite by chance it transpired that Eric's former home was some 200 yards from mine and we had never met until we were introduced at a Group meeting and when Eric announced he was relocating!

And so it was. Eric left, I took up my role and it was just my luck that a few days after the AGM, the announcement was made that observed runs, meetings and social gatherings were to stop with immediate effect due to the pandemic and social distancing considerations.

I now consider myself semi-retired following 30 years in Local Government plus 15 in Education. My final role at Hendon (the Prep School, not the Police Training Centre) meant I spent many hours parked on the M25 and so I am finishing my career in a part-time role in Education a little nearer to home. With a little more time on my hands, I joined the Committee last March.

I joined the IAM and passed my Advanced Driving Test in 1995. One of my reasons for joining was that I had totally lost confidence in driving at a time when my work required that I drive into London and around the South East area on a regular basis. Initially I found it a little hard to take feedback from my assigned observer – the Late Jean Kelly – but she had the patience of a saint and my objective was quickly achieved, and I am pleased to say I remain a confident driver. I still remember Jean with much affection.

Since joining the Committee, I have noted with admiration just how well women do in their tests and I am determined to see more women simply “go for it”! In fact, I recently took advantage of the opportunity to have an observed drive – something all Members might wish to think about - and plan to retake my test at some point with a view to getting a F1RST. I would also love to see the ladies better represented at Group Meetings and on the Committee. We have lost three long serving Members over the course of the last twelve months. Please ladies, do get in touch if you would like to get involved.

At time of writing, we await confirmation as to what, when and how the Group’s services can recommence. As a starting point, some Members may like a refresher run with an Observer to help get back into the swing of driving. Do contact Peter Rowles if you would like to know more about this and he will make the necessary arrangements.

There are many other ways that Members and Associates can help the work of the Group; Paul reminds us of these quite often! Please encourage friends or family members to join, perhaps propose something that the Group could do to promote our work, write an article, engage in some refresher sessions as mentioned above or participate in one of our recruitment activities. Finally, perhaps you know an organization that needs a speaker such as Rotary or Lions Clubs, talks at local Libraries, *etc.* We know just the people who can do this!

All feedback and/or contributions would be most welcome – contact details of all the Committee can be found on **page 3**.

2020 Annual General Meeting – Summary

Tuesday 10th March 2020



The AGM was well attended this year and gave us a chance to reflect on how we are doing as a Group, to congratulate those who have done well and to consider what could be done better. 24 members passed the Advanced Test and 4 failed. To their credit, they all persevered and subsequently passed on retest. It was good to see two members trying for a First where previously they had achieved a standard pass, something that other members might wish to go for.

The Group's talented and enthusiastic team of observers carried out around 200 Observed Runs plus ten or so Assessment Drives – our thanks to them and particularly to Peter Rowles, our Chief Observer. We currently have 9 National and 6 Local Observers, together with three Trainee Observers. We have capacity to grow by taking on more Associates and encouraging more of the recent Test passes to progress to becoming Observers, so that should be one of our ambitions for the coming year.

Whilst Observed Runs are the prime focus of the Group's activities, they are dependent upon the administrative streams of work and buoyed up by the social side. In that connection, the Chair thanked the following for their contributions over the past year: Group Secretary - Mike Noel, Group Treasurer - Paul Heasmer, Membership Secretary - Brian Calcutt, Speaker coordinator - Jackie Brown, Newsletter Editor - Eric Saunderson, Incoming Newsletter Editor, Press and PRO, web content and social media guru - Jennifer MacLellan, Webmaster - Clint Childs, IT Co-Ordinator - Pete Minvalla, Meetings support team - Charlie McGlinchey and Ken Wheeler, Christmas meal organiser - Karen Challis and two Committee members without portfolio - Iain [Wyness](#) and Derek Leggetter.

With three members leaving the committee at this AGM, coupled with the departure of Margaret Houlihan earlier this year, our core team is a little depleted. The need for new committee members is becoming pressing.

The Group may benefit by adopting the "Membership by portfolio" scheme that has been successfully piloted in about 10% of IAM Groups nationwide and the Committee will review this in the coming year. At present, we do not do much in the way of active recruiting. We took a stand at the Orsett Show which, being on the edge of our area, was more effective at signing up members for neighbouring Groups rather than NELE. The Committee are considering more effective alternatives for 2020.

One event in which NELE took the lead was the London New Year's Day Parade. It involved most IAM RoadSmart car and bike Groups in and around London – look out for coverage in the next IAM RoadSmart magazine. Thanks go to the NELE members who took part in this high profile event. Head Office was so pleased with the Parade that it has been proposed to repeat it next year in a manner that improves our presence in the TV coverage.

Just as we have speakers from external bodies at NELE's social meetings, we are occasionally asked to provide representatives to other organizations. In the past year, we have done so for branches of the University of the Third Age (U3A), Rotary clubs and an event for older drivers organized by London Fire Brigade.

Over the coming year, we need to consider how best to boost our local Group Publicity. We must also bring on board more Observers so that we can cope with a potential increase in Associates. Ideally, we should also interact through social media, which should help engage with younger drivers.

NELE's area of operation is vast – effectively everything in the North-East quadrant within the M25 plus Epping Forest. That includes the boroughs of Tower Hamlets, Newham, Waltham Forest, Redbridge, Havering, Barking and Dagenham, Enfield, Hackney, Haringey, Islington, and the City of London, with a population approaching 2 million. At present, we have difficulty in serving that area to any meaningful extent – our 20 new Advanced drivers for 2019 is a mere drop in the ocean. Over the coming year, I would like to work with the committee to think how we can give ourselves more ambitious targets of, say, 50 or more safer drivers a year by 2023, 100 by 2025 and – what could be achievable by 2030 if we really put our mind to it?

I ask every NELE member to help us with our goal of building up the Group's effectiveness. At the very least, take leaflets to give to friends, or adopt a suitable venue to keep supplied regularly with leaflets. If you can commit more time, consider becoming an Observer (we will give you the necessary training) or volunteer for the committee. One thing is for certain: without members' efforts, NELE would not exist.

With that in mind, I would like to take this opportunity to thank everyone, Observers, Committee members, volunteers at events and leafleteers who have given your time over the past year to contribute to NELE's continuing existence. Let us make it even more successful in the coming year.

The Chairman's Report was carried unanimously as was the Treasurer's Report and the accounts. The changes in the Committee are reflected in the Who's Who on the Committee (*page 3*).

Presentations were made by the Chair to the three retiring members of the Committee who had each made individual, collective, and steadfast contributions to the Committee and to NELE over many years – Eric Saunderson, Karen Challis and Jackie Brown (*photo of Karen and Eric right*).



Chief Observer Peter Rowles praised and thanked his team of Observers and after much consideration awarded Terry Vincent the Observer of the Year award noting his service over nearly seven years and overcoming some challenging situations.

The Walsh Trophy for “going the extra mile and beyond the call of duty” was awarded to Jennifer MacLellan who has immersed herself into the Committee and NELE, resulting in positive results in a short space of time.

The change of venue from the Police Club in Chigwell to St James Church Hall was confirmed for the forthcoming year. Membership subscriptions will be reviewed in September but in the meantime, members are to be encouraged to sign up for Gift Aid (see page 18).

The Chair announced with regret that Pat Clements was standing down as the Group’s President and the Committee proposed to make her an Honorary Member and make a presentation to her. We wish her all the very best in her retirement.

February Group Meeting Tax Care and Toy boys



On 11th February, the Group received a talk given by **Mike Murfitt**, an Estate Planning Consultant for Co-op Estate Planning. Although many people may have Wills in place, are they the right arrangements?

Mike explained that there are often three threats to a person's wish to pass on their assets.

Tax. The first issue that Mike dealt with was Tax.

Inheritance tax (IHT) rules can be quite complex, but individuals will have an exemption, or amount that can be passed, without any IHT being payable. The individual allowance is £325,000. Thus, for a couple this often means £650,000 can pass without any IHT being due. In addition, for those who own property, a further allowance may be available which, if all conditions are met, could mean up to £1,000,000 could pass for a married couple to beneficiaries without tax. However, these allowances can easily be lost or compromised by an incorrect Will. Indeed, many Wills set up more than five years ago specially to save on IHT could, because of the new rules, lead to more tax being paid rather than saving! Mike emphasized the need to get advice on this area.

Care. The second issue or threat to a person's wish to pass as much of their assets to their chosen beneficiaries is the cost of social care.

Care home costs vary but the average is @ £1,000 per week. If an individual has assets more than £23,250 (including their home in certain circumstances), then they are considered "self-funding" and would have to use the assets to pay for their care.

For many people who have a simple Will which leaves all assets to a surviving spouse or civil partner, it will inevitably lead on the first persons passing, to one person owning all the assets. If care, as is often the case, is then needed at some point, the costs can mean that a huge amount of the potential estate is lost for care costs.

The use of trusts and trust-based Wills can provide some protection against this happening and again it is important to have the right advice in this area.

Toy boys. The third area for discussion is toy boys, or to be politically correct perhaps this should be Toy persons!

Mike asked that we consider a scenario where a couple who had a standard Will passing all assets to the surviving spouse and one of them had now sadly died.

Loneliness is a hard thing to live with, and often he found that the surviving spouse had found a new partner, and many would remarry. Sometimes the new partner is much younger a Toy boy or Toy girl!

Marriage cancels any existing Will. If people were unaware of this it could lead to the assets now passing to the "new" spouse and the original family missing out completely on what had been intended to be left to them.

Even if a marriage does not result from the new relationship the "partner" could have rights to make a claim against the estate on the survivor's death, so simply living together does not avoid the issue.

Another common occurrence would be for the surviving spouse to change their Will to leave all the assets to different beneficiaries. This can often happen where there were children from two different relationships. Thus, again children or beneficiaries from the family of the first to pass can completely miss on the intended benefit. Once more, trusts can protect against this kind of issue.

Lasting Powers of Attorney

We all have times where we forget things. For example, "Why did I come in here? What was I going to do? Where did I put my glasses?"

For many of us this is just a temporary aberration but for some it can be the start of a decline in mental faculties. A Lasting Power of Attorney is an important part of a person's protection needs. It quite simply allows an individual to appoint the people they trust to manage either Property and Financial Affairs or Health and Welfare or both.

Without it, no-one can legally manage that individual's affairs. It can allow the appointed people for instance to look at rental of the family home rather than a sale. If a sale of property is the only option, it can allow the appointed people to do so without having to go through Court procedures.

Mike explained that although often seen as something taken later in life, Lasting Powers of Attorney should be created as soon as possible as sudden life changing events – for example, an accident or stroke - can happen at any age without any warning.

Funeral Planning

The talk then turned to funeral planning. Pre-paid funeral plans have 2 important benefits. A financial benefit and an emotional benefit.

The financial is simply that the funeral is paid for in advance and the price is therefore fixed meaning that any savings previously held back for funeral costs can instead be enjoyed by the individual in the knowledge that the costs have been covered. With funeral costs also rising it means it can be purchased in a cost-effective manner.

The emotional benefit is that it allows the person to choose what their funeral looks like, religious, or non-religious/cremation or burial/music, songs or hymns can be chosen. These are often areas that the family can disagree on or they can simply be unaware of that persons wishes. Many families "do not want to talk" about this area as it is very emotive so taking this emotionally difficult decision into your own hands can be the best gift that you could leave them.

Estate Planning is more than just writing a simple will it is looking at what you would want to happen and making sure that you have done all you can to ensure this is what actually happens.

Mike kindly explained that he is available to discuss without cost or obligation all the above areas and provide advice and guidance. Should you wish to contact him he can be contacted by phone on 07702 601861, or by e-mail michael.murfitt@coop.co.uk

**Mike Murfitt, Estate
Planning Consultant.
Co-op Estate Planning**

GIFT AID

Gift Aid is a government scheme that allows charities such as **NELE IAM** to reclaim the tax that you have already paid on your membership subscription through UK Income Tax or Capital Gains Tax.

It costs our Members nothing to sign up for Gift Aid and so, provided you pay UK income tax in the year for which it is claimed, you can assist NELE by gift aiding your membership fee. This will provide a much-needed boost to NELE finances.

We can claim Gift Aid on subscriptions made in the last four years as well as on your future subscriptions just as long as the amount of tax paid exceeds the total amount of gift reclaimed. For every subscription you pay, we receive an extra 25% from the government.

Members can sign up to Gift Aid by sending an email to: **Treasurer@neleiam.co.uk** in the following format:

"I request that all subscriptions and donations that I have made to the NELE Group in the past 4 years (as applicable) and all subscriptions and donations I make hereafter be treated as GIFT AID donations.

My full name, house number and postcode are as follows:

....."

giftaid it

