

# LETTER FROM THE SECRETARY

**G**ood morning and **HAPPY NEW YEAR** from all of us at MGOc HQ.

There's a very useful website from the DVLA. Go into your search engine and type DVLA MOT HISTORY, then type in a registration number and you will see the MOT history for that vehicle. Any recent previous fails will be shown and any advisory remarks too. This is very useful especially if you use the service when considering the purchase of a vehicle, the Advisory/Fail reports can be very informative.

**Quick Quiz:** What is the most common cause of MOT failure?

Answer, windscreen washer not working properly – or wipers not covering the screen adequately. You would think that this obvious fault would be noticed before the vehicle was taken for testing and, in most cases, easily fixed by adding water to the washer bottle, straightening the wiper arm or clearing the water squirts with a pin.

**Quick Quiz:** How much did the DVLA collect in duty in the year 2016/17? (a) £3.52 billion (b) £5.87 billion or (c) £7.23 billion?

Answer, b. It is estimated that the abolition of the tax disc has resulted in an estimated loss of £107 million but of course with various low cost or free tax breaks for certain types of vehicles, the actual cost of losses due to owners dodging tax or forgetting to pay is lower.

In 2013 a survey showed 0.6% (around 210,000) untaxed vehicles. In 2015, that grew to 1.4% and has surged again.

The DVLA collected £5.87 billion in 2016 which was £200m less than they collected in 2013/14 but some of that reduction was due to tax incentives for cleaner vehicles.

How much money has been lost due to owners deliberately dodging or forgetting to pay the tax? The highest rates of vehicle tax evasion was allegedly in the West Midlands at 2.1%, and the North West at 2%. Apparently 6% of motorbikes are untaxed!

Should we campaign to bring the tax disc back? It will cost the DVLA £10 million to do so but at an estimated saving of ten times that in lost revenue. The intention however is to increase the number of number plate recognition cameras and to give the public the impression that if we don't pay our tax, we will be easily caught. (Question:- do Average Speed Cameras and motorway traffic flow cameras catch tax dodgers and if not, why not?)

## Registrations

Talking of registrations, in 1995 I bought one of the first MGFs and I was lucky enough to reserve the registration M6 MGF for just £200 from the DVLA. That of course looked like MG MGF and I naughtily used an italic F copying the MGF logo.

A few weeks later a new piece of motorway in the Midlands was being opened by the dignitary Michael Heseltine and the MGOc was asked to provide a selection of MGs as a link to the car manufacturing of the area. As instructed, I waited patiently in line with the roof down and was delighted to be joined by a pretty PR lady who asked if she could be a passenger in my new car. As we chatted, I noticed a uniformed police constable walking around my car and probably giving it more attention than it deserved. At first he totally ignored my companion and I but finally he said in a slightly snooty and sarcastic voice, "I have just spent ten minutes trying to work out your number plate." My reply automatically shot back, "well you won't make detective will you?" I couldn't believe what I had said, we both blushed, my companion shrieked with laughter which seemed to make the moment worse and I struggled to calm him down. "Sorry officer, I couldn't resist that but the plates are just on for show during a procession of British vehicles celebrating the opening of this new road by Michael Heseltine, the Trade and Industry Secretary". The officer mumbled a bit and walked on. Tip:- if you are ever cheeky enough to adapt a registration with M6 to make it an MG then have a set of "proper" plates in the boot with the sticky pads needed to stick them on if caught by an overzealous policeman. (Your adapted plates are of course for show only and off road use.) We used to have a Club Land Rover with the registration M66LUB. It looked like MG CLUB. Unfortunately a traffic officer threatened us with severe penalties and dire punishments and we reverted to using the proper numbers and spacing.

## Insured to drive other cars?

It is noticed that fewer insurers are giving policyholders the third party cover to drive other cars, not hired to us, and for years many of us have been able to borrow a car or help a friend and be covered by insurance. It's been noticed that some insurers have withdrawn this benefit and when insurance has been bought or

renewed the policyholder has assumed that he or she is still covered to drive other vehicles on that policy. My reason for mentioning this is to prompt you check your Policy Certificate wording now and at renewal. If you need to drive other cars, then make sure you have the endorsement. If you don't and are caught, the penalty is vicious, an IN 10 on your licence for 11 years, six points and a big fine for driving without insurance. You are in fact treated the same as any other uninsured driver. A related problem affects the spouse of a policyholder. The vehicle may be insured 'policyholder and spouse' but the driving other cars third party is normally restricted to the policyholder, not the spouse. If your spouse has a car with you named as an insured driver, do not assume that you too are covered when driving other cars. Please read your insurance paperwork and check and if you haven't got the cover you need, speak to your insurer.

## Historic Vehicles and their tax status

Jim Britland kindly passed on a copy of a very interesting letter from The Department of Transport to the Secretary of The Beach Buggy Club who were querying the Historic Vehicle Tax free status, here is an extract:

## Changes of VHI Status for Beach Buggies

'You asked how the VHI criteria will affect a Beach Buggy with a modified chassis. I should say that we are no longer proposing to use the DVLA's 8 point rule for determining whether a modified vehicle should be designated as 'substantially changed'. We are working on an alternative version in discussions with the Federation of British Historic Vehicle Clubs and other stakeholders. We hope to issue final guidance soon.

Any VHI (vehicle of historic interest) that is substantially changed will merely be required to have an MoT Test.'

## In Closing

**Quick Quiz:** Which classic vehicle has more Miles per Smile than any other vehicle?

Answer MG. (There are many wonderful classics that can bring a smile or involuntary expulsion of wind or even pure fear. Some classis are fine until they go wrong and replacement parts have to come from Mars or Venus and there's no point in owning a petrol guzzling classic like an E type if it will pass everything on the road except a petrol station).

You can always see if an MG driver is happy by the size of their grin and if they see you without a smile they'll give you one of theirs.