

# CYCLE

THE MEMBERS' MAGAZINE - No. 198  
MAY TO JULY 2023



## COMMUNITY CYCLING NEWS

» REPORT DELIVERS  
ROADMAP FOR  
ACTION ON ACTIVE  
TRANSPORT

» DIRTY WEEKEND:  
A FULL REVIEW  
OF OUR ANNUAL  
MTB EPIC

» BICYCLE SA'S  
CALL FOR  
CHANGE IN ROAD  
SAFETY THINKING

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Front cover image:

Keeping your tyres on the trail was entirely optional at Dirty Weekend 2023.

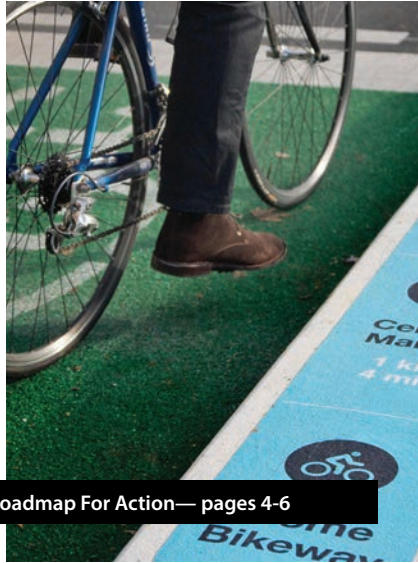
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#### Contributing to Cycle

Have you something you would like to contribute to *Cycle*? If so we'd love to hear about it. Please contact the Bike SA office. Email: [office@bikesa.asn.au](mailto:office@bikesa.asn.au)



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## BICYCLE SA OFFICE

11A Croydon Road, Keswick SA 5035

Phone (08) 8168 9999

Email [office@bikesa.asn.au](mailto:office@bikesa.asn.au)

Web [www.bikesa.asn.au](http://www.bikesa.asn.au)

@BicycleSA

@bicyclesa

@bike\_sa

Bicycle SA

The Bike SA office is open

Mondays to Thursdays, 9am to 5pm

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## BICYCLE SA EXECUTIVE TEAM

President, Maureen Merrick

Email [maureen.merrick@bikesa.asn.au](mailto:maureen.merrick@bikesa.asn.au)

Vice President, Nathan Petrus

Treasurer, Tom Walker

Secretary, Anne Smith

Members,

Chris Beauchamp

Garry Bettison

Warwick Cooper

Edytka Mizgalski

Carol Seely

Nick Spyrou

## CHIEF EXECUTIVE'S NOTES

BRETT GILLETT



### SELECT COMMITTEE HAS AIMED THE SPOTLIGHT. IT'S UP TO US TO KEEP IT SHINING.

In this edition's feature story you will read about the work, the results and the opportunities arising from the Select Committee on Public and Active Transport that delivered its report to the South Australian Parliament in February.

Bicycle SA considers itself privileged to have been part of the important work that the committee undertook and to have a voice in arriving at the recommendations and conclusions it compiled.

But as valuable and laudable as this work was, it remains to be seen as to whether the powers that be will choose to take up the torch and deliver all

the benefits a fully multi-modal transport system that encourages public and active transport offers or whether the report will suffer the same lonely, dusty fate of many others over the years.

Because this does feel a lot like reinventing the wheel, answering the same questions that have been asked time and again with the same answers. The facts haven't changed. The benefits to everyone - including drivers, taxpayers and the entire community - of encouraging greater active transport have not changed. In fact, they've only been reinforced by further study and the examples of so many cities around the world.

What needs to change is the response to the facts. The leadership of those presented with the data to act and create the future we all need. Our children - and theirs - will thank them for it.

The report is comprehensive and is clear in its recommendations as well as the committee's reasons for them. Chairman Robert Simms MLC and his fellow members who span the political spectrum should be proud of their work.

This is the sort of action that is needed to keep front of mind for our decision-makers the fact that our community's transport requirements are far more diverse than the automotive monoculture that has been pushed for decades to the

detriment of our health, our environment and our social and economic engagement.

You can read the active transport-related recommendations from the report on Bicycle SA's website at [bikesa.asn.au/advocacy-%26-media](http://bikesa.asn.au/advocacy-%26-media) or pick up a copy of the report in person at Parliament House or call on 8237 9384 to have the report mailed out to you. I urge you to do so to keep this priceless opportunity alive and reverse the inaction of recent years while the rest of the nation and the world has surged ahead of South Australia in relation to active transport.

Bicycle SA will always keep working towards a safer, healthier transport environment but the more who join our chorus the more clearly we will be heard. Together we will make a difference.



SCAN THIS QR CODE TO READ THE ACTIVE TRANSPORT-RELATED RECOMMENDATIONS FROM THE REPORT.

## PRESIDENT'S NOTES

MAUREEN MERRICK



For many years now there has been an increasing number of women participating in various types of sport and recreational activities. There is also a growing number of women being appointed or elected to boards and in leadership positions.

The Office for Recreation, Sport and Racing has made a commitment to supporting organisations to provide opportunities for women by dealing with the inequalities of women involved in sport. Opportunities where the contribution that women make is respected, valued and encouraged.

To bring about change, the Office for Recreation

Sport and Racing's policy requires the implementation of a minimum of 40% women in leadership to redefine the composition of state sport and recreation organisation boards. Boards which meet this initiative will have a minimum of 40% women, either by election or appointment, as a total of board members.

Organisations currently receiving the Office for Recreation, Sport and Racing's, State Sport and Recreation Development Funding are expected to have met the target by 30 June 2023.

State-level organisations in receipt of funding must continue to adhere to the board gender diversity target on their governing body board to maintain eligibility to the State Sport and Recreation Development Program funding. (ORSR website 2023).

For some years Bicycle SA has had - and continues to have - a minimum of 40% women on the Executive Committee. Their contribution is encouraged and valued. With your support we shall continue to provide opportunities for women on the Committee.

Congratulations and welcome to our Southern

Cycling Fun Rides group. The group's inaugural weekly Saturday rides will commence in June and include the Coast to Vines Trail and the Southern wine region. There will be a coffee/refreshment stop at the Tin Shed Café, in McLaren Vale. For more information about the group and its rides, contact Ashraf on 0416 575 222.

We would like to thank Garry Mills for coordinating the Northside Cycling group's Monday and Wednesday morning rides since the 1980s. Garry, your longstanding and significant contribution to the group and to cycling in general is to be commended. Our very best wishes to you in your retirement.

National Volunteer Week this year is being held from 15-21 May and its theme will be 'The Change Makers'. The week will celebrate and acknowledge the enormous contribution that millions of volunteers provide in Australia. It will also be an opportunity to encourage people to think about volunteering.

To all our volunteers, thank you for giving so much of your time in support of the organisation's various events and activities. It is a privilege to be working with you.

## REPORT SHOWS PATH TO HEALTHY, ACTIVE FUTURE – NOW WE NEED ACTION

South Australia's government has a golden opportunity to boost health and wellbeing and positively impact traffic congestion after having been presented with a blueprint for action in the form of the Report of the Select Committee on Public and Active Transport.

The committee, chaired by Greens MLC Robert Simms, was established on 1 June last year. After months of receiving public submissions and hearing from witnesses including many in the cycling industry, it delivered a report in February containing 13 detailed recommendations to reduce the motor vehicle's stranglehold on our transport options.

More than 100 individuals and organisations including Bicycle SA, Bike Adelaide, the Amy Gillett Foundation, Unley Bicycle User Group, Conservation Council SA and the Heart Foundation provided written submissions and 50 witnesses, including BSA Chief Executive Brett Gillett, appeared before the committee in person.

Brett said he was thrilled with the chance to take part in the committee's work in striving for a more equitable and healthy transport network.

"As your voice in community and recreational cycling, Bicycle SA is here to advocate for you," he said. "Addressing the Select Committee was a wonderful opportunity to highlight some of the key issues that continue to affect our cycling community. We will continue to pursue every such opportunity we can."

Many of the recommendations – like increasing the frequency and integration of public transport services or setting targets for increased take-up of active transport - were predictable while still being well worth repeating.

But others boldly provided the means for South Australia to climb out of the quicksand it has been bogged down in on this issue, including:

- Commencing planning for a statewide, integrated, separated cycling network;
- Having the Department for Infrastructure and Transport remove messaging that promotes cars over other modes of travel and actively promote alternatives to car travel;
- Developing targets for increasing patronage of active travel as well as plans to ensure those targets are met; and
- Actively promoting alternatives to car travel to improve community health and wellbeing and reduce carbon emissions.

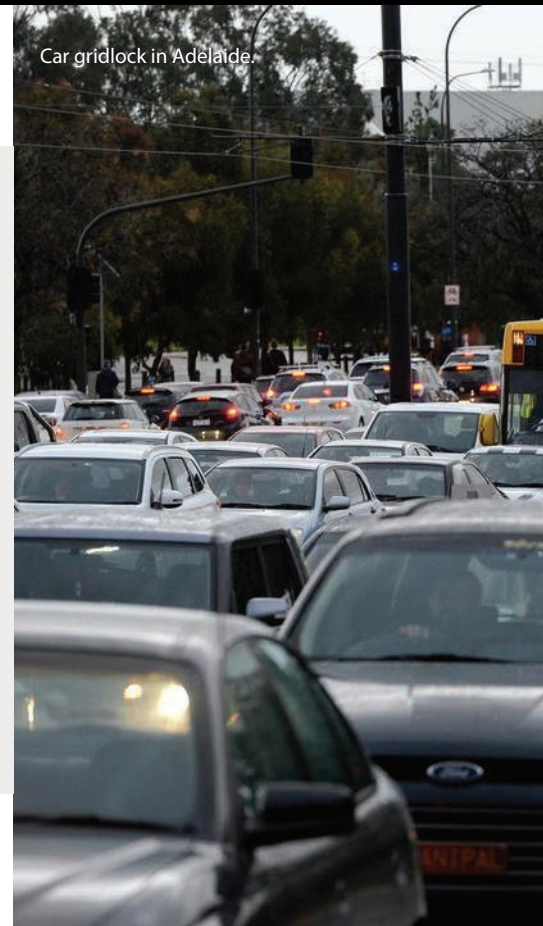
The key feature of all these recommendations is high-level leadership that advocates for widespread adoption of transport choices other than the personal motor vehicle.

This is exactly the change South Australia needs.

Successive governments have acknowledged the challenges we face in regard to health & fitness, climate change and the traffic chaos caused by the ever-increasing number of single-occupant motor vehicles on our roads. But there has been nothing like this report and these policies that take a giant swipe at all these issues at the same time.

Acknowledging a problem is pointless without providing this kind of leadership to solve it.

Car gridlock in Adelaide.



People are not going to make the kind of changes we need en masse without it – that is what government is for.

The terms of reference for the inquiry included examining the role of government in enabling and encouraging active transport, including: Measures to improve safety for cyclists and pedestrians; measures to enable more participation; and the effect such encouragement would have on health, wellbeing and climate change mitigation.

It found that although there is an economic cost to improving infrastructure, those costs are balanced by benefits involving improvements to those community and environmental health metrics.

"The problem with transport policy is chicken and egg, Mr Simms said. "Governments don't invest in alternatives to motor transport then say no one is using the alternatives. They have to appropriately invest in the alternatives, particularly public transport, cycling infrastructure and making streets safer for cyclists and pedestrians.

"The report also recommends things like pop-up bikeways which happened around the world (during Covid). Unfortunately, it didn't happen here in South Australia. I pushed it when I was on the Adelaide City Council and I'll continue to push it with the State Government.

"I'm pushing the government to make cycling a priority and to work with other levels of government to achieve that."

Mr Simms, who practises what he preaches and

More cyclists reduces traffic for everyone.





Robert  
Simms  
MLC



“A NETWORK OF SEPARATED BIKE PATHS THAT RUN THROUGHOUT THE STATE, I THINK IS REALLY KEY. I THINK YOU’D SEE A BIG UPTAKE OF CYCLING IF THAT WERE TO OCCUR.”

does not own a car, preferring to walk and use public transport, puts great value on the idea of an extensive separated cycling network. “A network of separated bike paths that run throughout the state, I think is really key.”

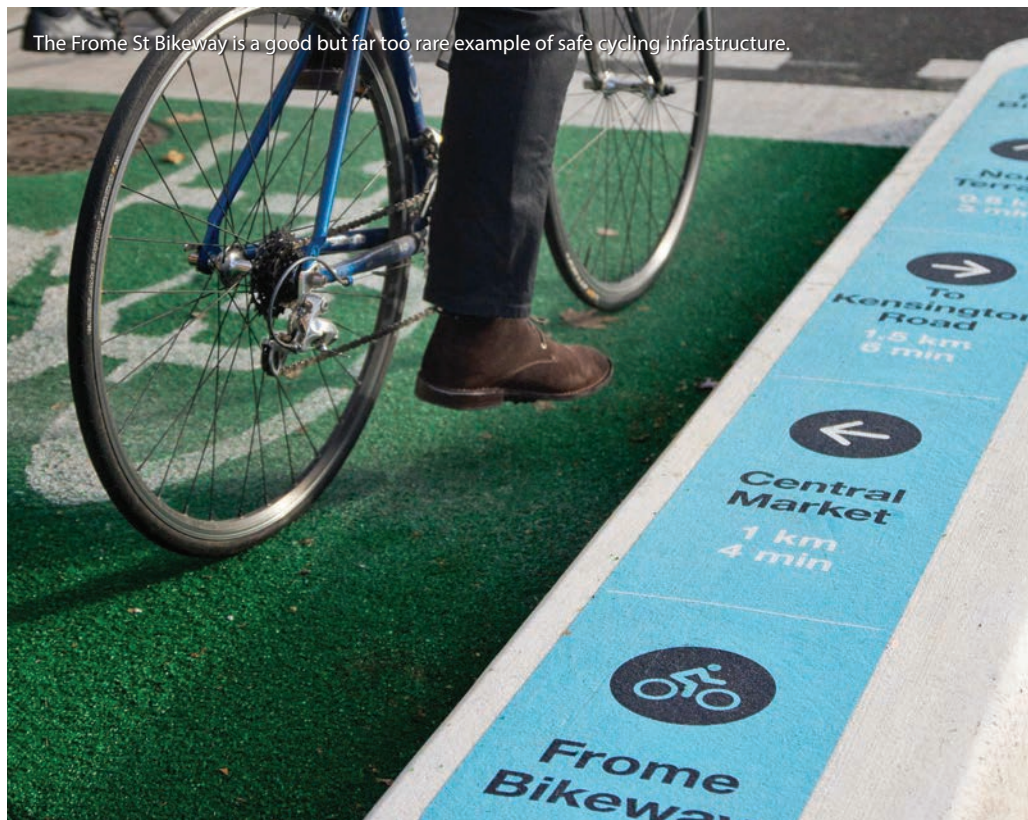
“That’s something I’d love to see government get behind so cyclists can travel safely right across the state, and I think you’d see a big uptake of cycling if that were to occur.”

And he said that South Australia “desperately needs” a broader vision in regards to community mobility. “Imagine what we could achieve in our state if rather than pumping \$15 billion into building tunnels to alleviate congestion in the south, we actually looked at alternative forms of transport.”

“Cities around the world are light years ahead of Adelaide yet here in SA we really have the handbrake applied. Things like pop-up bikeways are easy changes that could be implemented. I’d really love to see the government think creatively and look at what’s happening in other jurisdictions overseas.”

SA’s Minister for Infrastructure and Transport, Tom Koutsantonis, said the State Government was considering the committee’s recommendations.

“The Labor Government has a strong commitment to active transport,” Mr Koutsantonis said. “Encouraging greater bicycle use takes congestion off our roads and ultimately helps ease pressure on our health system by encouraging healthy lifestyles.”



The Frome St Bikeway is a good but far too rare example of safe cycling infrastructure.

“We are looking at further options for encouraging greater bike use around Adelaide – and making travel safer and more enjoyable for those who already ride.”

One submission to the committee that did not become a recommendation, but which Mr Simms

personally supports, is that government should consider a subsidy for the purchase of e-bikes. It is an idea that is also being strongly advocated by national independent voice for cycling, We Ride Australia.

...continued from previous page

We Ride has for years been working on developing a national e-bike leasing scheme and last year led an alliance that presented federal parliamentarians with a document calling for three transport policies for the 2022 federal election, one of which was the e-bike subsidy scheme.

The election initiative was made in concert with the Australasian Society of Physical Activity, more than 35 national organisations and nearly one hundred experts and the data supporting it is clear and significant.

Not only would a government incentive to get more people riding e-bikes return up to \$3 for every \$1 invested, but:

- Two-thirds of Australians (67%) back a diversion of some government road funding for local walking and cycling infrastructure and public transport;
- Business as usual will continue to lead to crashes (\$22bn), congestion (\$19bn), and physical inactivity (\$16bn), costing Australia a whopping \$57 billion every year;
- The rate of children walking or cycling to school has dropped from three in four to one in four despite more than half of children living within 1km of school in urban areas while one in 10 Australians will die early from diseases caused by inactivity; and
- E-bike subsidies would provide greater equity and choice for daily trips, reduce the pressure on families affected by cost-of-living increases and would provide an economic and practical option for trips of 5km or less, which are half of all trips nationally.

We Ride executive officer Peter Bourke said the increasing cost of transport was headlining cost-of-living pressures across the country.

“It is a critical time for families as they struggle with transport and living costs in general,” Mr Bourke said. “The pandemic showed how willing Australians are to embrace walking and cycling for their short local trips and e-bikes are the great leveller that can get us all mobile easily, quickly and enjoyably.

“Our modelling shows how effective an incentive would be for Australians who would like to take their kids to school, ride to the local shops or ride to work.”

only worthy and beneficial, but inevitable. That to encourage more people to be more active and have a much smaller environmental footprint is not turning our backs on modern technology.

It is, rather, embracing the best of new technologies to maximise their benefits where we really need them but to use simpler, cleaner, healthier options where they are clearly more appropriate.

Our transport planning and organisation has become quite the one-trick pony and that lack of imagination has become entrenched to society’s considerable detriment.



The We Ride data, particularly the 3-1 return on investment, supports the committee’s finding that the costs of improving infrastructure for active transport “are balanced by benefits for community health and wellbeing, and the environment” and that those costs are likely to be offset by savings in public health outcomes.

Mr Simms strongly believes that the changes recommended in the committee’s report are not

Imagine if we used that same philosophy in our own households, our personal tool sheds. Sledgehammers and chainsaws are worthy, useful tools. But most of the time the appropriate tool is much smaller, safer, less impactful and more precise.

Such is the case with our transport environment, but instead we have been led into climbing into a sledgehammer day after day.

Safe, separated bikeways open up healthy, active commuting, tourism, fun and opportunity to people of all ages and abilities.





## PEDALLING INTO A GRAND ADVENTURE - OUTBACK ODYSSEY 2023

We're off again!



FRONT



BACK

As you sit comfortably reading this magazine, another group of 200+ adventurers have begun the 16-day exploration for which Bicycle SA is famous – the awe-inspiring 900km ride over the full length of the mighty Mawson Trail on our Outback Odyssey 2023.

The 6-21 May ride from Adelaide to Blinman is our 11th venture north since the first in 2002 to celebrate the International Year of the Outback. But no matter how many times we go, it never ceases to amaze and delight.

The awesome beauty of the rugged terrain that changes dramatically from the autumn leaves of the Adelaide Hills to the stark and ragged ancient ranges of the Northern Flinders serves as the backdrop for the breathtaking wide-open vistas of

Big Sky territory and the challenge of conquering a truly epic ride.

We will keep you updated on their progress via our social media pages and website. Soak in the stories and photos and inspire yourself to join us when we next live this adventure in 2025.

And while you're imagining yourself savouring the splendid isolation and beauty of the spectacular landscape of the Far North, stay tuned to our website, magazine and social media for the launch of Flinders Escape 2024. The inaugural event last year was a roaring success with a full complement of happy, enthusiastic riders and the time is fast approaching do it all again. Don't miss your chance to lock in your ticket to ride.

“  
NO MATTER HOW MANY  
TIMES WE GO, IT NEVER  
CEASES TO AMAZE AND  
DELIGHT.  
”

Enjoying the view from the famous Razorback Lookout



## FUN, FRIENDSHIP, ACHIEVEMENT AND ENTERTAINMENT AT ANOTHER AWESOME DIRTY WEEKEND



More than 200 riders of all ages and abilities came from far and wide to share a perfect weekend of singletrack mountain bike adventure with Bicycle SA on 22-23 April as the jewel of the SA MTB calendar, Dirty Weekend, presented by Rackman Australia, shone brightly again.

The size of the field was matched by the riders' enthusiasm, energy and delight with both the competitive opportunity and the festival atmosphere. That atmosphere was shared throughout the Event Village, the campgrounds, on the trails and - of course - with

the Forest Fairies Disco entertainers blasting out the energising tunes non-stop.

Countless hours of volunteer work began months before the event to make the trails as pristine as they were. Similarly, a weekend like this is simply impossible without even more volunteers on duty night and day and for all that, Bicycle SA offers its heartfelt gratitude to everyone who lent a hand.

We were blessed with perfect weather to match the trail conditions and that was reflected in the thousands of laps churned out by everyone from the super-serious racers to the team who dressed up as cavemen throughout their 24-hour team campaign.

Youngsters made their presence felt, both with their speed and with the skill and daring they showed on any jump they could find that only youthful exuberance can deliver.

While the pace was on out on the trails, the Event



Village was also a hive of activity and fun. All Fired Up fed us perfect pizzas, Donut King served gallons of coffee for when it was time to stay alert and Union Bridge poured boutique beers and drinks when the time came to chill.

Bicycles Mount Barker provided maintenance support and Cycle Closet, Rubber Side Down and Knarly lifted the room with bright display stalls of their fine products. And, as usual, Events Medical Plus lifted everyone's confidence with the 24-hour presence of their skilled personnel while Malcolm







from Event Strategies Race Timing made sure everyone knew how they were performing from start to finish.

And, of course, Dirty Weekend simply can't take place without the hospitality and support of Fox Creek Bike Park and Forestry SA and, once again, without the generous sponsorship of Roof Racks Galore.

Congratulations to all of the winners but, as anyone who has been there knows, Dirty Weekend is far more than just the race. It's a gathering, a celebration and an escape from the ordinary, which is why we are already planning for next year. Not to hand out trophies but to create memories!

So start planning yourselves, bring your friends and family and help us make Dirty Weekend 2024 even better!



## THE WINNERS

### 24HR SOLO

M: Kevin Pullen, 38 laps

W: Ronel Cook, 35 laps

### 24HR DUO

M: The Bald and Not Beautiful, 31 laps

F: Up, Down and Dirty, 36 laps

MIXED: The Key Clan, 14 Laps

### 24HR TEAM

M: Red Ball Sacks, 41 laps

WF: N/A

MIXED: What the Fox, 40 laps

### 12HR SOLO

M: Max Coleman, 25 laps

W: Michelle Krockenberger, 17 laps

### 12HR DUO

M: Team Orbea, 25 laps

W: Caz and Jules, 11 laps

MIXED: Cycle Closet Woo Hoo, 25 laps

### 12HR TEAM

M: Dangleberry Quads, 25 laps

W: N/A

MIXED: Worst Paced Scenario, 20 laps

YOUTH: Green Fox, 28 laps

### 6HR SOLO

M: Paul Byatt, 13 laps

W: Anna Sewell, 6 laps

### 6HR YOUTH TEAM

Boolair Bashers, 15 laps

### 3HR E-MTB

M: Phil Sansom, 6 laps

W: Anita Smith, 5 laps



## CONCRETE CHANGES, NOT CHANGES TO CONCRETE, THE SECRET TO ROAD SAFETY FOR ALL

If you drink and drive, you're a Bloody Idiot!  
If you throw a wild swing at someone, you're not delivering a "king hit", you're inflicting a "Coward Punch".

These powerful campaigns changed public perception of once tolerated - certainly not reflexively condemned - behaviour virtually overnight and Australian society is now far better for it.

Now it is time to take the same giant step forward on the roads, to remedy what far too often is entirely reprehensible behaviour towards our most vulnerable road users by people who - like the Coward Punchers - will likely never feel the sting of their own actions.

Attacks - deliberate, malicious attacks - on cyclists are made much easier for those predisposed to do so by the sadly prevailing public attitude that bike riders are "cockroaches on wheels" as former journalist and federal senator Derryn Hinch sweepingly described bike riders on television in 2013.

Teaching military recruits to dehumanise the enemy by giving them offensive names makes it easier for well-adjusted young people to kill other human beings. Similarly, the all-too-common behaviour of denying the humanity of cyclists and making jokes about killing them - jokes that would not be tolerated if made about any other demographic - makes the violence being inflicted upon cyclists far too easy and far too common.

It is time for it to stop!

We need our own Coward Punch moment. A

public campaign to leave no one in doubt that those who bully, abuse, attack or disregard the safety of vulnerable road users will be held in contempt by the rest of society and will face the full force of the law.

Behaviour change among Australian motorists should be the gold standard, the first port of call, the top of the agenda of all active transport road safety campaigns.

Because while selective speed limit reductions and separated infrastructure in areas prone to greater walking and cycling traffic are fine ideas, by definition they are highly localised solutions.

Conversely, behaviour change, attitude adjustment or societal maturity - call it what you will - would provide benefits across the board, on any road or region and in a 110km/h area the same as in a school speed zone.

The localised solutions are effective and have been proven so across the world. But it is impossible for them to be instituted across the entire transportation network of our sprawling cities and throughout the vast area of South Australia. But, barring freeways, cyclists have the right and the need to use these roads the same as any other road user.

And, like any other road user, they have the right to feel safe while doing so. Feeling safe on the road is one of the biggest obstacles to getting more people to ride, which benefits all South Australians including those who will continue to drive.

Knowing those around you see you, feel compassion and responsibility instead of animosity and intolerance and will prioritise your safety ahead of five seconds of time can only increase those feelings of safety and confidence, meaning complicated, expensive, often controversial solutions to road safety become less urgent and less frequently necessary.

We don't need to reinvent the wheel, we just need to acknowledge that we all use many different types of wheels to make our way in life and all of us, regardless of size, speed or appearance, have the same right for consideration on our travels and to expect to reach our destination safely.

Bicycle SA will continue to advocate for more and better safe cycling infrastructure but we cannot ignore the reality that the existing transport environment could be made better, safer, calmer and more inviting for all its users if we could replicate previously successful campaigns that have united us rather than entrenched division.

Australia has matured a great deal over the decades. The banter, behaviour and prejudices that were prevalent and uncontroversial 30 or 40 years ago are now reviled and rightly so.

“  
THE REFLEXIVE ANIMOSITY TOWARDS  
CYCLISTS AND INDIFFERENCE TO THEIR  
SAFETY MUST BE CONSIGNED TO THE  
DUSTBIN OF HISTORY.”

The reflexive animosity towards cyclists and indifference to their safety is just the latest prejudice that must be consigned to the dustbin of history. That time is now and the fervour to make it so must match that of those who so successfully advanced our community in years past.

And just like in years past, the benefit of doing so will be shared by all of us.

## BIKE SA EXPANDS ITS MISSION TO INSPIRE YOUTH TO GET ACTIVE AND BE THEIR BEST

Getting South Australians moving has always been a core philosophy of Bicycle SA's work.

Now, thanks to our successful bid for a new State Government grant within the Active State Collaboration Program, it will become even more tightly woven into our DNA while we also work to inspire students to be passionate about health and activity in 10 schools across metropolitan Adelaide.

We will begin delivering the new three-year program – Bikes Active – in July, in Term 3 of the school year. Each of the 10 schools involved will introduce a new group of 10 students to the opportunities and benefits of the eight-week program each year.

Bikes Active is a cycling engagement and education program, which encourages youth aged 12–16 to adopt cycling as a healthy form of active transport and to engage in an active lifestyle. It will also encourage young people to connect with school and to engage with social activities.

A school-based mountain biking program, it teaches essential cycling and road safety skills in a fun and less structured setting to help to engage students who don't thrive in the standard classroom environment.

It begins with in-school instruction, then as the students build their skills and knowledge they will expand their horizons to sessions based on MTB riding on trails within the Forestry SA trail network. The experience promotes riding, learning to repair and maintain bikes and healthy eating as catalysts to happier, healthier kids and communities.

Each program will culminate in a Bike Olympics day where the participants will lead – with guidance from their instructors – more than 100 of their classmates through a series of fun and engaging events.

Schools will also receive online interactive learning modules as resources.

Bikes for Refugees will donate 300 refurbished bikes which will be offered to schools for use in the program and which will be gifted to participants to foster equitable access to cycling.

Helmets will also be donated to participants courtesy of financial support from the Wyatt Foundation.



“  
SHOWING YOUNG PEOPLE  
EVERYTHING THEY CAN GAIN  
FROM CYCLING AND BEING  
HEALTHY AND ACTIVE IS  
ENORMOUSLY REWARDING  
FOR US AT BIKE SA.”

Bicycle SA CEO Brett Gillett said the Bikes Active program was a tremendous opportunity, one that continues the high level of work done by our Bikes Palya team whose efforts were recognised with multiple awards in 2022.

“Showing young people everything they can gain from embracing cycling and being healthy and active is enormously rewarding for all of us at Bike SA,” Brett said. “Furthermore, this three-year contract will enable us to strengthen all our other services to the SA cycling community.”

Students learning, growing and exploring with Bike SA.



## WHAT ARE SOME WAYS TO PROTECT YOUR BIKES FROM LOSS?

RYAN THOMAS – ANDERSONS SOLICITORS

Many cycling enthusiasts ride bicycles that are worth thousands of dollars and that are often highly personalised and custom-suited to them. It is therefore essential for bike owners to be aware of the ways they can protect their bikes in situations such as in theft, an accident, marriage breakdown or bankruptcy.

Some ways to protect your much-loved bicycle include taking out insurance, opening and implementing a discretionary trust and entering into a binding financial agreement. Andersons Partner Ryan Thomas discusses these options below.

### BICYCLE INSURANCE

The greatest risk to your bike is from theft or accident. So, the most important way of protecting an expensive asset, such as a bicycle, may be through taking out bicycle insurance. Some household insurance policies now have personal and public liability insurance that can cover you and your bicycle should it be stolen, if you damage someone else's property or if you injure someone else. However, a specialised policy may be needed to ensure that any expensive, high-end and highly personalised bicycles are covered.

Bike SA membership includes insurance cover that applies whenever and wherever members are riding their bikes, anywhere in the world.

Coverage includes:

- Third party property damage & bodily injury insurance cover
- Personal accident insurance, death & permanent injuries cover
- Medical expenses insurance (items that are not covered by Medicare or privately)
- Loss of income insurance
- Student tutorial and domestic help insurance.

When taking out an insurance policy, ensure you carefully read through the terms and conditions and confirm that it will provide the appropriate coverage that you are seeking. Important questions to ask yourself may be: How much am I covered for under this policy and in what situations will theft be covered under the policy? For example, if you are intending to use the bike for races you will need to make sure it is covered in that situation.

### DISCRETIONARY TRUST

While there are many forms of asset protection, one of the most effective is the discretionary trust. This is a legal arrangement where assets are held by a trustee for the benefit of one or more specified beneficiaries; it is the trust itself that effectively owns the property, whereby the

trustee has discretion over when and how the trust income is distributed.

Although discretionary trusts can be quite expensive to run and maintain, they are nevertheless a good asset protection structure. For example, if a beneficiary of a discretionary trust subsequently becomes bankrupt or is sued personally, the assets held within the trust are generally protected against those claims; this is as they do not form part of the individual's own assets. While you probably wouldn't establish a trust to own your bike, it may be something you look at in terms of a broader asset protection strategy.

There may also be taxation benefits associated with a discretionary trust arrangement, however each individual's situation is different and so professional taxation advice should always be sought. It is also important to note that trusts may not ensure protection if you and your spouse separate or divorce. For example, if the trust is viewed as an asset of the marital (or de facto) relationship, then it will be included in the asset pool for division, and even if it is not viewed as an asset, it may be classified as a financial resource that one party will have access to in the future.



### BINDING FINANCIAL AGREEMENTS

If you are worried about your bike or other expensive asset becoming open to loss upon a divorce or relationship breakdown, you and your respective spouse could consider entering into a binding financial agreement (or as is commonly known, a 'pre-nuptial agreement'). These sorts of agreements can stipulate how assets are to be divided if two parties separate, including who receives which assets. If a bike is extremely valuable to you, you may want to ensure that you would retain it upon any subsequent divorce or relationship breakdown, and thus make provision for this wish within any sort of binding arrangement.

### BANKRUPTCY

If you are declared bankrupt, there may be some serious consequences that affect your personal belongings. This is as the trustee has the power to take control of and sell some of your assets. When bankrupt, you will be permitted to keep most of your 'ordinary household items' of reasonable value, such as your furniture, television, computer, and appliances.

Furthermore, you may also be able to keep other items if they are below a set amount, such as a vehicle (worth up to \$8550) or tools that you use to earn a wage (up to \$3950). However, if you have not paid off a vehicle, the amount that counts towards the \$8550 limit is its value minus the amount you owe. Please note that these are the set amounts as at 5 April 2023, per the *Bankruptcy Act 1966* (Cth) and the *Bankruptcy Regulations 2021* (Cth), and as indexed by the Australian Financial Security Authority; these amounts may change in the future.

Following on from the above, in order to keep your 'vehicle' when bankrupt, it must also be your primary means of transport, and if it is

under finance, you must continue to maintain your repayments on it. A bicycle falls within the definition of 'vehicle' and therefore, if the abovementioned requirements are met, you may be able to keep your bicycle.

### ASSISTANCE

Should you require advice on asset protection strategies or any of the topics discussed above, please contact the team at **Andersons Solicitors** to book a consultation.

# MEMBER STORIES

## BEACH TO BORDER 2023: 30 YEARS OF FUN AND FUNDRAISING, AN INSPIRATIONAL ACHIEVEMENT



The 2023 riders are all smiles before the start in Kingston SE.

On March 25, the Bordertown Health & Community Foundation held its 30th annual fundraising bike ride and marked a significant milestone for an event that has made an extraordinary contribution to its region.

The event that began as the Murray to Moyne Cycle Relay and in 2020 became the Bordertown to Beach ride, this year reinvented itself again as the Beach to Bordertown so that finishing celebrations could be held in Bordertown to mark the three decades of fundraising for the town's hospital.

Over the years, that has tallied a phenomenal amount of approximately \$800,000!

This year 30 riders were part of the 114km ride from the beach at Kingston SE, including four children who joined for the final 14km from Mundulla to Bordertown, and they raised more than \$30,000 via rider sponsorship and generous community donations.

Chair of the Bordertown Health & Community Foundation, Leanne Mastrangelo, was thrilled with the fundraising achievement.

"The \$30,000 raised will provide much-needed equipment at the Bordertown Hospital and Aged Care facility," she said.

Similarly, long-time Bicycle SA member and founding member of the Bordertown event, Des Murray, said the community should be immensely proud of the foundation and the contribution that it has made for so long.

The riders were full of encouragement and support for one another on the long ride from the coast, looking stylish and professional in their 30th anniversary jerseys.

Blessed by ideal weather and the knowledge of a very warm welcome when they arrived at the finish line in Bordertown, they rolled through the day full of smiles and enthusiasm.

And as the celebrations wound down and the weary riders headed off to soothe aching muscles, plans were already underway to lay the foundations of another 30 years of community cycling success.

## ADA'S GRAND (SLAM) ADVENTURE – 40KM OF FUN WITH DAD

It's wonderful to stand at the start of the first Zen Energy Grand Slam Challenge Series ride of the year and look at all the people who are taking their first steps towards expanding their cycling world.

But sometimes there's a rider who will give that idea a whole new meaning!

Such was the case with young Ada at the first Grand Slam ride of 2023 at Mount Torrens on 26 February.

At only 10 years of age, she was by far the youngest entrant but that certainly didn't show as she took on the 40km course with gusto and some healthy encouragement from her dad, William.

Undeterred by the older, faster riders, Ada stuck fast to her goal of finishing the Mini Slam loop in less than four hours and to conquer the sections of steep climbing that she'd face.

Ada and William had gone on practice rides through the hills in the lead-up to Grand Slam #1 but still the 40km effort included 150m of extra elevation than she had ever tackled before. Despite this, she smashed her goal, finishing in only three hours and surviving all the climbs, including the tough Martin Hill Road pinch near the end.

With one Grand Slam event under her belt, Ada was quick to start planning her next challenge

– a 50km ride – which she had aimed to achieve at Grand Slam #2 at Woodside but was stopped in her tracks by Covid. Ada remains, however, determined to tick off that milestone.

**“SHE SMASHED HER GOAL,  
FINISHING IN ONLY THREE HOURS  
AND SURVIVING ALL THE CLIMBS”**

William was enormously proud of her determination and for taking on the Mount Torrens challenge.

"This is all Ada's idea. She has seen me doing the Grand Slam series for a few years now. She wanted another challenge and it is good cross-training for her swimming. We are enjoying riding together," William said.

Looking ahead, what does Ada think she can achieve by the time she's a teenager? "I just want to complete the Mini Grand Slam and maybe do a triathlon", she said.



Ada before the start of Grand Slam #1 in Mount Torrens.

# MEMBER STORIES

## VICTORIAN RAIL TRAIL DAY TRIP WAS A RIDE TO REMEMBER

BY WAYNE HOOPER & LIBBY ROBERTSON

As the years go by and cycling steep hills has become less of a priority and relaxing rides through beautiful countryside move to centre stage, we seek out off-road trails to cycle.

This has led to South Australian trails such as the Amy Gillett Bikeway, the trails in the southern vales, the Riesling Trail, the Mid North and Barossa Rail Trails and the city trails such as the Mike Turtur Bikeway having become a priority for our excursions.

And on our frequent holiday trips to Victoria, we try to incorporate a rail trail cycle.

In January this year, on the way for a post-Covid catch-up with family and to join the Adelaide Canoe Club at Eildon, we decided to camp at Heathcote Caravan Park in central Victoria. Heathcote is at one end of the O'Keefe Trail, a picturesque track that meanders over 49km north-west to Bendigo.

We decided to make a one-day trip from Heathcote to Axedale and return, which turned out to be a 63km cycle. After a leisurely breakfast, we rode to the well-marked trail head which was only a five-minute cycle from the caravan park. The well-maintained bushland trail, virtually flat with only minor undulations, passes through eucalypt forest and past Lake Eppalock. It has a firm gravel base that is suitable for hybrid, gravel or mountain bikes. The trail is clearly marked with historical information and distances at regular intervals.

An extra bonus, which we thoroughly enjoyed, was a leisurely lunch at the historic Axedale



Wayne taking in the peace and quiet of the bushland surrounding the trail.

Tavern. On our arrival back at Heathcote about 4pm, the well-stocked supermarket and variety of cafes and restaurants offered us a range of choices for our evening meal.

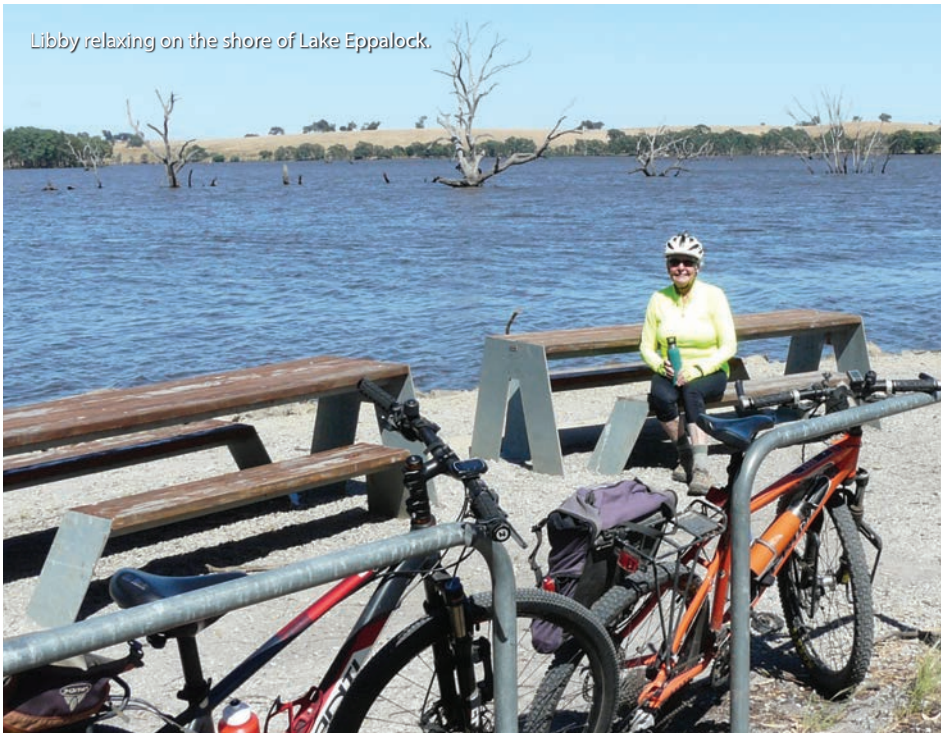
This trail did not disappoint and joins the long list of Victorian rail trails which we have had the opportunity to enjoy.

## SPOILT FOR CHOICE

Other trails in Victoria that Wayne and Libby have cycled - many on extended trips - and which they highly recommend are:

- **Murray to the Mountains Rail Trail**  
Wangaratta to Bright and Beechworth and Oxley.
- **Great Victoria Rail Trail**  
Tallarook to Alexandra and Mansfield.
- **East Gippsland Rail Trail**  
Bairnsdale to Orbost.
- **Ballarat to Skipton Rail Trail**
- **Bellarine Rail Trail**  
Geelong to Queenscliff.

Libby relaxing on the shore of Lake Eppalock.





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The logo for Bike SA, featuring the word "BIKE" in white on a red background, followed by "SA" in blue with a white outline.

[bikesa.asn.au/membership](https://bikesa.asn.au/membership)