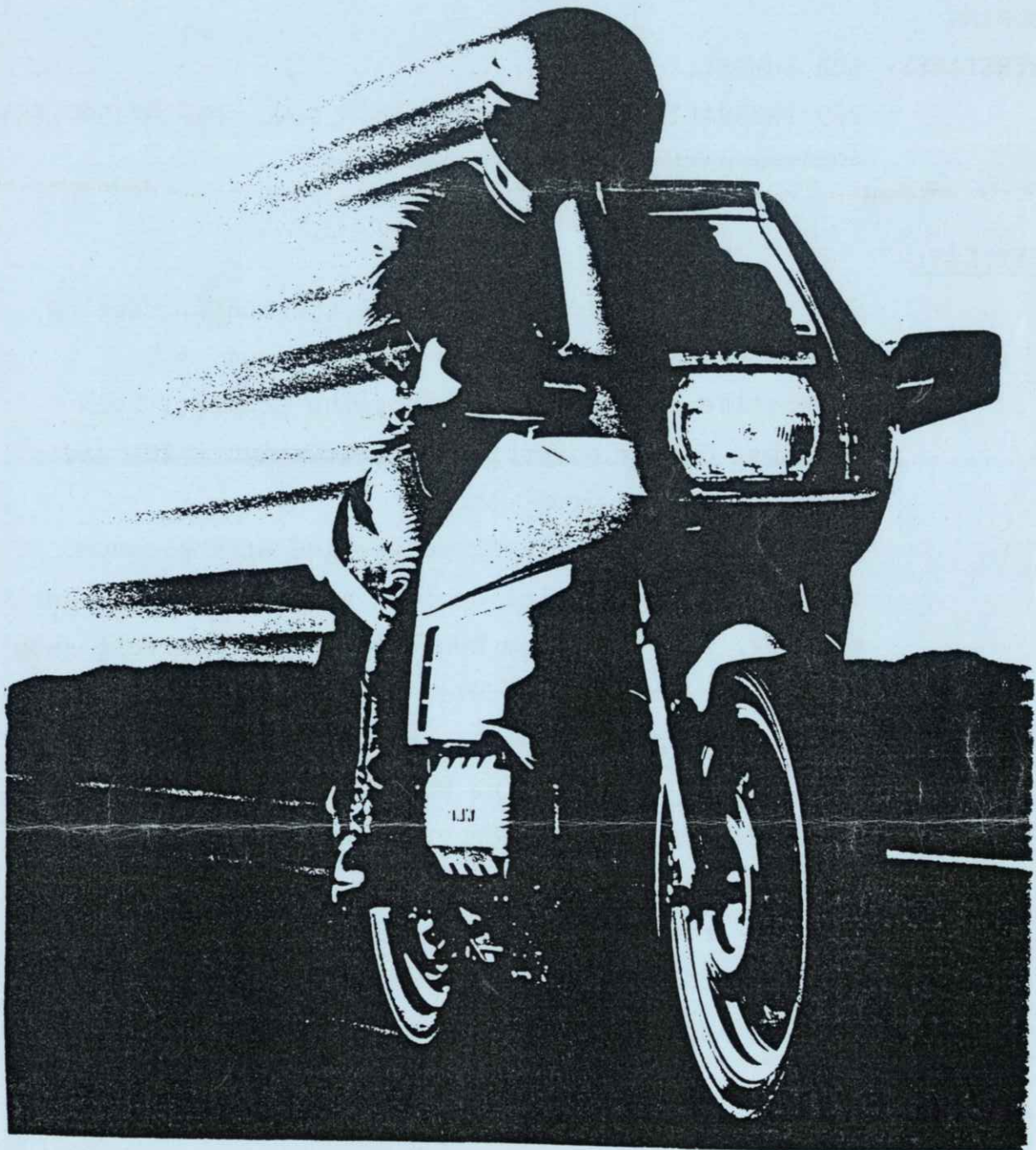




MONTHLY JOURNAL OF THE
ACT BMW MOTOR CYCLE CLUB
P.O. BOX 1042, WODEN, A.C.T. 2606



A.C.T. BMW MCC COMMITTEE.

PRESIDENT:- CHRISTOPHER FULKER,
61 BOSWORTH CIRCUIT, KAMBAH, ACT. Ph: 310114 (H)
SECRETARY:- MARK COGHLAN,
64 FINCHAM CRES. WANNIASSA, ACT. Ph: 318059 (H)
TREASURER:- URSULA STROTMANN,
22 DUNCAN STREET, TORRENS, ACT. Ph: 864057 (H)

TOURING

SECRETARY:- BOB RUMSEY,
2/9 THURRALILLY St. QUEANBEYAN, N.S.W. Ph: 977507 (H)

MEETINGS:-

General, Every second MONDAY of the month, meeting at the AUSTRIAN/AUSTRALIAN Club, Mawson, ACT. (Opposite the Southlands Shopping Centre,) From 7:45 pm. Unless advertised differently. (2CA radio " What's on" program etc.)

Monthly Runs, On the first weekend of the month, Saturday or Sunday, as decided at the previous monthly meeting. Starting from Doug Bryant's Motorcycle shop at Weston, unless otherwise arranged. Start time and destination as advised in the monthly journal.

Club Rally:- Held at the Kosciusko National Park, Geehi Hut Campsite, each year in October.

Social Events:- As arranged from time to time, and advised at the meetings and in the Club Journal.

A.G.M. Held as the normal meeting for MARCH each year, All positions declared vacant for re election etc.

Another Journal is about to hit the streets, and there has been a good response from members for input to it, some of our 'regulars' and some 'first timers', all are very welcome items. Have you been thinking of an article to submit, but just haven't got it down on paper yet???? How about trying this month to get your name in print, I know that some members are busy and don't have a lot of time to sit down with pen and pad to give us some pearl of their wisdom, but others do have the time and could make a little more effort to contribute something, it does not need to be a long story, or even directly related to bikes, say a recip'e that is easy to cook on a rally, or a joke/ cartoon that you would like to share, most any item would do (There are limits of course, this is a 'Family' Journal after all.) Anyhow, give it a go, give any item to Mark by the next meeting and we will put it in our next issue.

Talking of members, (WHO WAS ?) our club membership is up to 66,(as at July 20.) including 7 since last month, I would like to welcome those that have just joined and hope that you will quickly feel ' One of the Club'. We had a small drop off of previous members early in the year due to a variety of reasons, and now have reached a record level for our club.

Several members are overseas collecting new K100s or just touring, and Bill Searl is off early in August for two months (Must be nice to have a few spare dollars to afford an occaisional sojourn O.S.....) and we hope they all have a safe trip and return with lots of interesting tales for the Journal. One who has had a bit of bad luck O.S. is Peter Oliver, He went over to collect a new K100 RS, and late in June had a 'spot of bother' when he locked up the back brake in the wet, tried to keep the bike up by putting his leg out 'speedway style' and ran into a car, as he passed the back of it. His leg was fractured in three places, and he was in intensive care for four days, (Apart from that he is OK,) the bike is a little 'worse for wear' as well, but I don't have full details as yet. Peter is due back home in August so we will hear the full story then.

I need to leave room for a bit from Mark, so until next time,
Ride Safe. CHRISTOPHER.

SECRETARY'S BIT.

Have you ever needed some technical information on a specific item, fault, problem, simple interest, intended addition or modification on your Big Mean Workhorse ? (or Brilliant Mechanical Wonder if it's a K100....) Now tell the truth, I have, and it certainly pays to do some research as only the daring rush in.(I thought that was only Fools rush in.Ed.) The Club has some worthwhile references which may be of some use to you.

Frank Millwood, who is the Club librarian can arrange a loan of certain material by contacting him on 95 7349 at home. There is a good collection of interstate Club magazines containing technical info and good raves (not technical), workshop manuals, in-need-of-update ACT Motor Traffic Ordinance, and some very good maps, (not for loan).

Of course other reference sources are experienced fellow members and our friendly local BMW dealer. A list of members should be available at the next general meeting (after updating etc.). See you all there, OK.

MARK.

' I have the simplest tastes; I am always satisfied with the Best.'
Oscar Wilde.

MINUTES OF GENERAL MEETING 9 JULY 1984

Meeting opened at 8.05pm at the Austrian-Australian Club, Mawson with 20 members present, 5 visitors and 4 apologies.

Minutes of the June meeting were accepted without amendment.

CORRESPONDENCE

- Out : . 2CA Community Announcements
- . Donation of \$40 to Canberra 4B's organisation
- . Support for '100,000 On One' award concept
- In : . Club magazines from - Qld, N.S.W., Vic., W.A.
- . Response from Dept. Territories & Local Government on behalf of Minister (Tom Uren).
- . Jack Frost Rally forms.
- . Kosciusko Rally entries.

BUSINESS

- . New members acknowledged.
- . Note made that second Monday of the month is now our monthly general meeting night.
- . Intended design of the '100,000 On One' (kilometres) badge discussed -awaiting further advice from Mick Pagan.
- . Itinerary for next 3 months voted as:-
 - 5 August - Captains Flat
 - 2 September - Rhewinkles Animal Park (Family day & is Fathers Day!).
 - 7 October - Burrinjuck Dam
- . Progress score on Clubperson of the Year for each member to 8 July
- . Local action reminding A.C.T. House of Assembly of Govt's commitment/promise of funds for a dedicated motor sport area.
- . Looked at a BMW one piece rain suit (costs approx.\$179).
- . Discussion on A.C.T.Third Party Insurance Scheme with agreement to approach responsible bodies - NRMA & Gov't. through letters from individual members and composite letter from Club
 - member contributions to be handed to Sec. by August gen. meeting.
- . Next run noted as Sunday 5 August, meeting at 9.30am outside Doug Bryant M/C's, Weston. Destination Captains Flat.
- . Next General Meeting on Monday 13 August 7.45pm at Austrian Club.
- . Interest expressed in having guest speaker on tools at next meeting.
- . Meeting closed with supper at 9.30pm.

Mark C. (Sec.)

CLUBPERSON OF THE YEAR
PROGRESSIVE TOP 15

Bob RUMSEY	57
Chris FULKER	47
Frank MILLWOOD	45
Werner STROTMANN	38
Mark COGHLAN, Ian HAHN	36
Jeanette HAHN	35
Ursula STROTMANN	33
Doug BRYANT	30
Anne FULKER, Barry STEELE, Peter WHITE	28
Liz COGHLAN	25
Don BURT	24
Tony WURZER, Margaret WYLDE-BROWNE	23

(adjusted to 10 July 1984)

WHAT'S ON

JULY 28/29

'Bike Australia' Rally, Genoa, Vic. Just over the border on Princes H/way.

AUGUST 4

Club Run to Captain's flat. Meet at Doug Bryant's Weston 9:30 am, trip approx 75km's including call in to Tony Wurzer's father's farm for Bar'B'Que lunch.BYO

AUGUST 13

Monthly general meeting, 7:45 pm.

AUGUST 18/19

BMW Club's get-together at Innaminka, Northern S.A.

AUGUST 24

Centre Rally, at Alice Springs, \$7:00.

SEPTEMBER 2

Club Run to Rehwinkle's Animal Park, as this also is Father's Day, — it will be a family day. Depart Doug Bryant's at Weston at 10:00am. (sleep-iners please note.....)

SEPTEMBER 8/9

Wombat Rally near Neriga, N.S.W. and Dargo High Plains Rally, (Usually in snow) Vic. Highlands.

SEPTEMBER 10

Monthly general meeting, 7:45pm.

SEPTEMBER 22/23

Worlds End Rally, near Quorne, in S.A.

SEPTEMBER 29 -

Jack Frost Rally, near Taralga, N.S.W.

OCTOBER 1

Bonneville Rally, near Dubbo, N.S.W. (LWE)

OCTOBER 6/7

Also possible Club activity, TBA.

OCTOBER 7

King River Rally, (Invitation only, for club members,) to be held near Wangaratta, Vic. By the Warnambool M C.O. club, more details in August Jnl.

OCTOBER 8

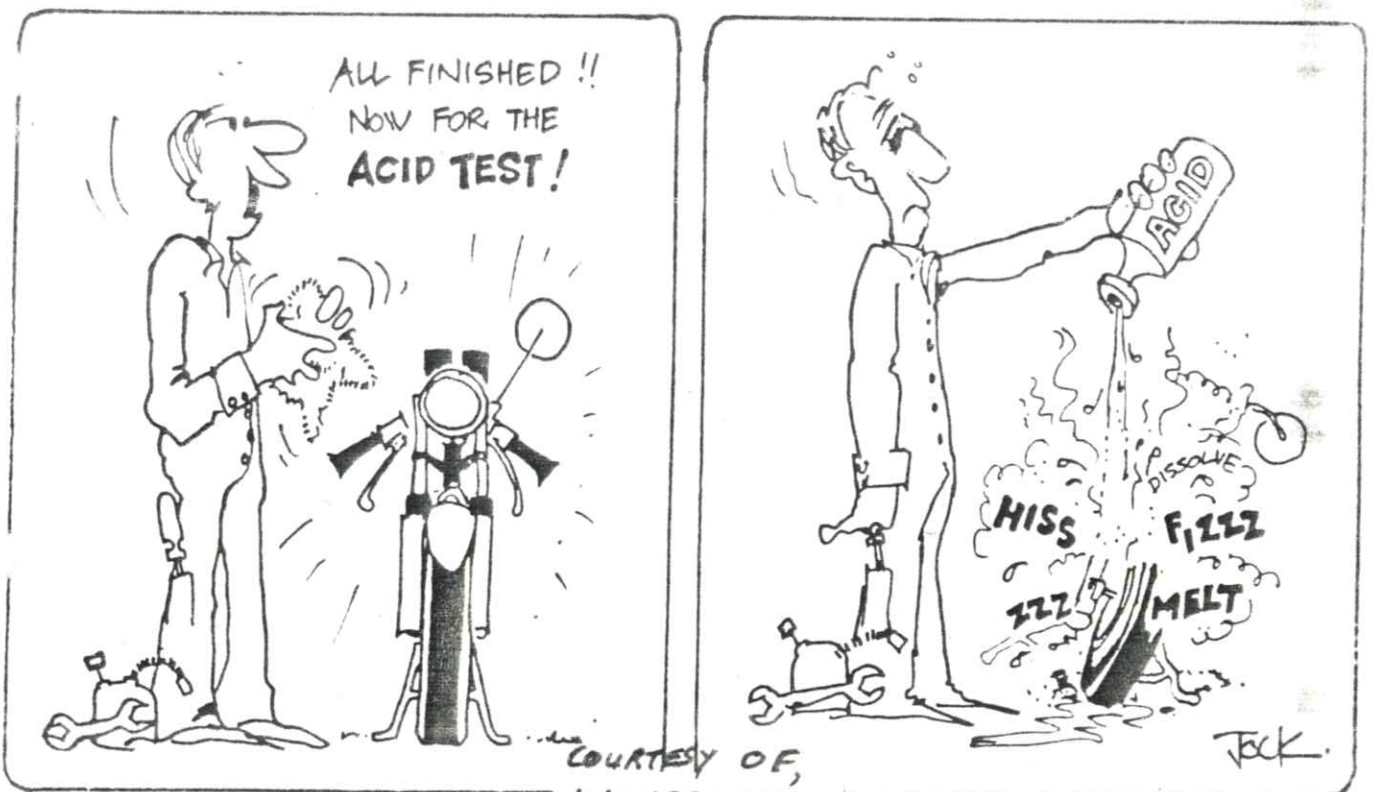
Club Run to Burrinjuck Dam, trip approx 110 kms.

OCTOBER 27/28

Further details T.B.A.
Monthly general meeting, 7:45pm.

Kosciusko Rally (ours) K. National Park, Geehi Camp site. (Discount for our club members if entry in before October. details at next meeting.)

Dates underlined are club activities, for more info on Rallies etc. contact Bob Rumsey, Touring Secretary.



COURTESY OF,
JULY 1984 BIKE

WE'RE 'GUNNING' FOR YOU, Or, Why did so few turn up for the run ??

Sunday arrived fine and mild. It was a perfect winter's day for a bike run. But where was everyone !? Our small party of eight (+ 2 Billy Lids...) Myself, Christopher, Bob, Christine, Margaret, Tony W. Ian & Jeanette + 2, left Weston at about 10:00 am (To give the sleepers-in time to arrive, ((They still didn't ED.)))

Ian, grounded with a cold, took the Mazda with the kids, and I took the Vee Dub (Camper) to supply another gas stove should we be inundated with more members than barbies. (Not required as it turned out....) The rest took to their bikes, Jeanette on the Suzuki again, and Tony and Margaret giving their newly aquired R60/5 it's first club run.

We arrived mid morning at Gundaroo, along the way we shared the road with a mob of local sheep out for a Sunday stroll. Tony was the first to find a way past, by taking to the scrub for a wide detour 15ft from the roadside! (Orite,,, 5 metres if you want to be fussy..) some followed and some waited till the sheep cleared the way. Gundaroo is a quite little community (That should be Quaint little community....) boasting the famous 'Mac Crowes' Wine Bar, of The Prickle Farm fame.

There is an interesting craft store with a variety of goods for sale, some made locally. Almost next door is an 'Original' store also selling souvenirs, health food cakes and other assortments, Several purchases of cakes and sweets took place while the rest warmed up by the fireside and admired the wares.

If You have been 'Everywhere', you've been to the Lyon's Park in Gunning. Actually, the tiny park has a waterside/countryside setting just off the main road, (The Gloom Byway, between Goulburn and Yass.) Unfortunately, only one side of the gas Bar-B-Que worked, but we managed / thanks Ian for bringing the stove and hot plate.

The day was special in that it was Christine's birthday, and we all sang 'Happy Birthday' after cutting up some Health food fruit cake. The only unhappy person was Andrew (Hahn) who didn't like being ignored.

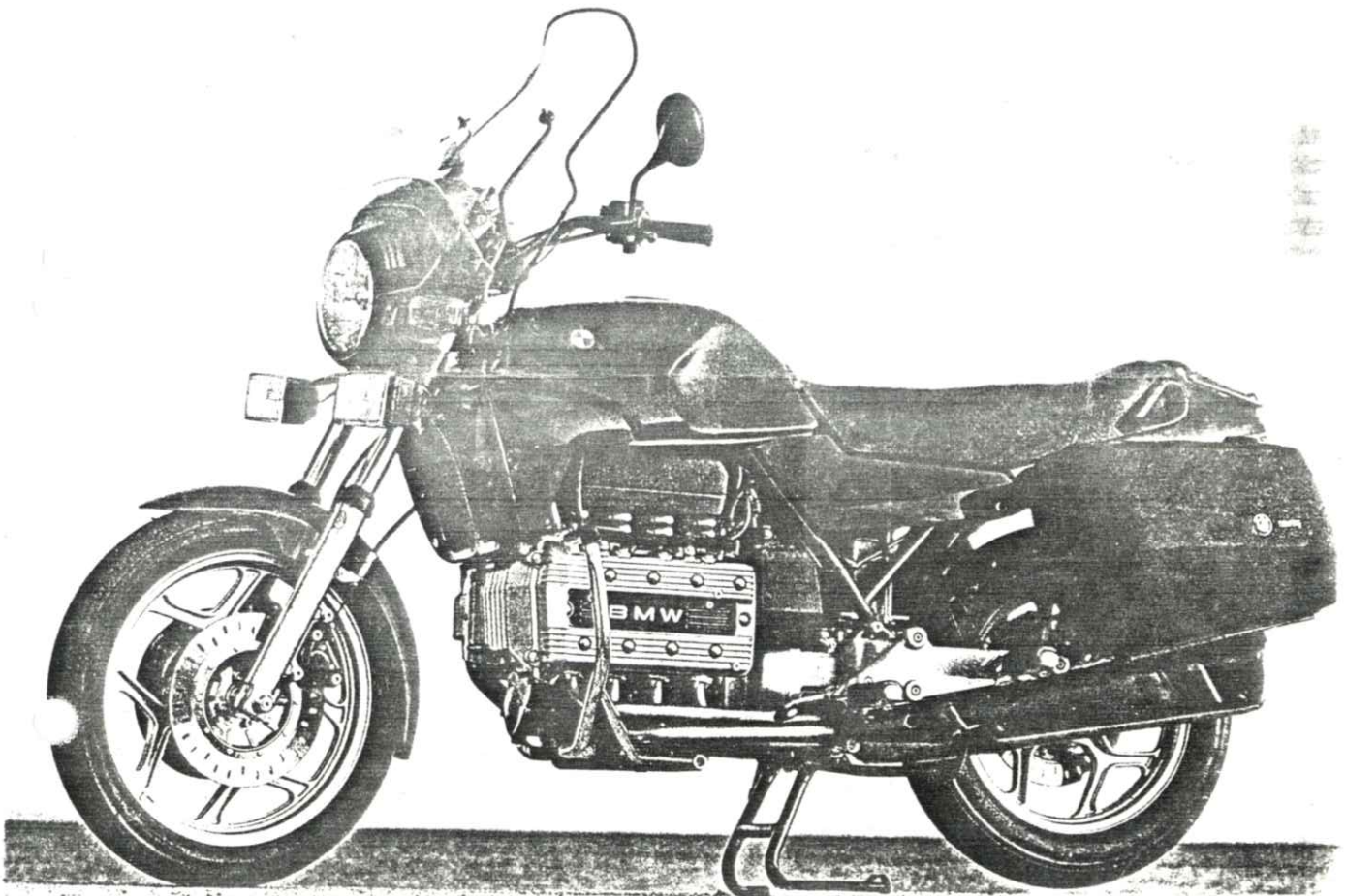
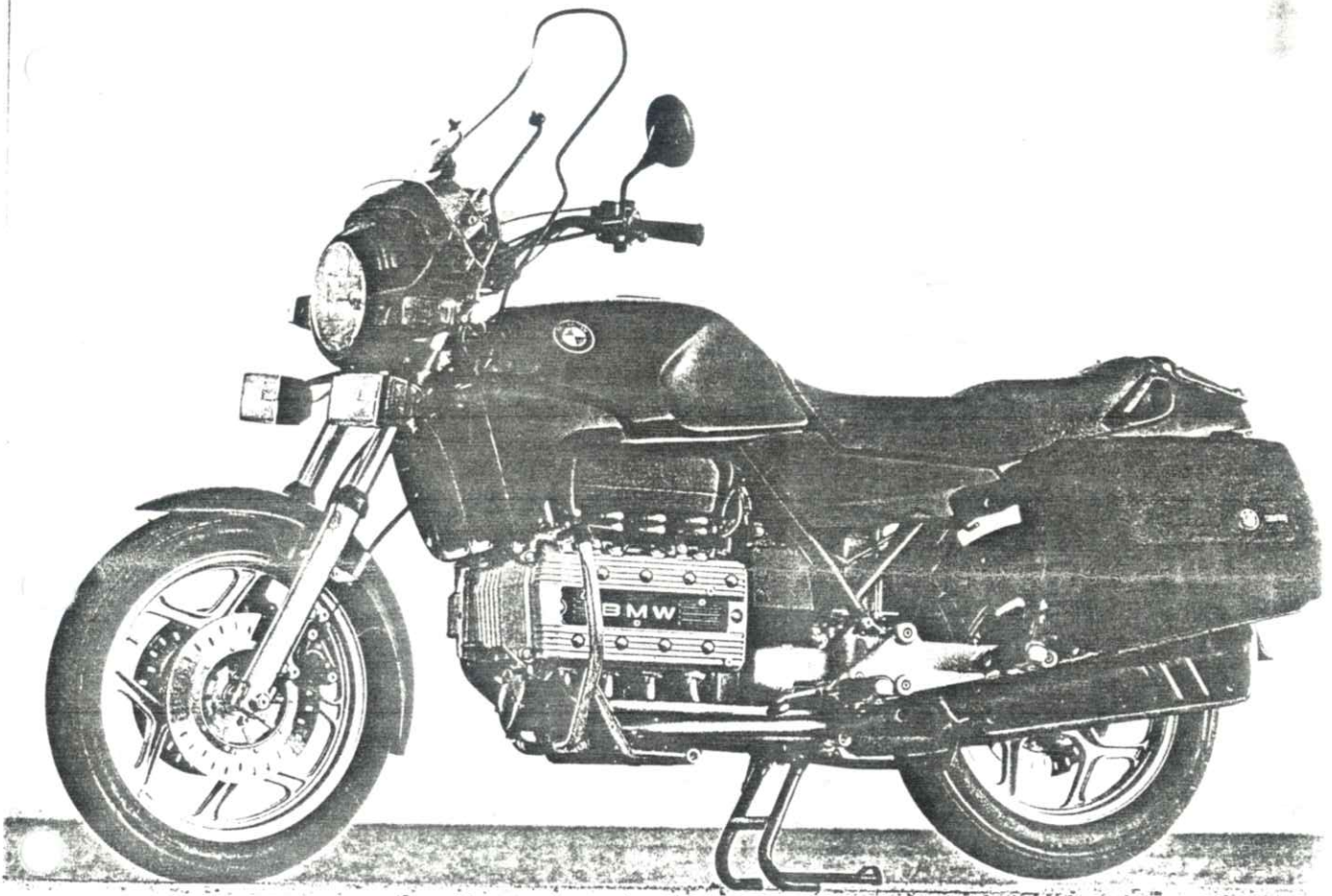
After lunch, we explored the shops which included a craft store (of course) and the first hotel. Another old building, still in use, was originally built to cater for horses and carriages, with the old stables still out the back.

Tony and Margaret departed early and the Hahn's, with Jeanette riding her trusty Suzuki, left via the route we came. The rest of us left for home travelling via Dalton, Jerrawa, Yass and stopping at Hall.

By the time we reached Hall it was much colder, however, the van proved warm and comfortable. Yet another craft shop! and an interesting Antique shop, which cost nothing to browse through, but a lot if you bought. There were even 'Antique' pieces one could buy and fix-it yourself.

A most enjoyable time was experienced by those that attended, the food was great, (Well ours was !) the day was great and the company good. We'd love to share these activities with all members. (HINT, HINT, MORE BODS TURN UP FOR THE MONTHLY RUNS !! Ed.)

There are 11 differences between the two photos. Can you find them?
Answers appear later in this magazine for checking (or cheating)!



LIZ COGLAN (R100/7)

A SUNDAY ON THE K100

I had to bring my bike in to replace a seal in the final drive. Doug had a secondhand K100 sitting there and I said I would like to have a ride on it.

Mum was on it too, just down to Coppins Crossing I scared the daylight out of her! Just beautiful. Saturday after I picked my bike up, I asked Doug how much I would get for my bike. But before I would buy a K I must have a proper ride on it.

Doug said "Yes, you can have it for this afternoon". "No", I said "there is not enough time. What about Sunday morning?" and Doug agreed. What he didn't know was that I was going down to Bermagui to have a look at a 27' caravan for \$5000 which was supposed to be worth \$7000. Sunday morning we picked the bike up at Doug's shop, since I didn't know where the steering wheel was on the bloody thing I asked him for the handbook. He said "You don't need that. Nothing goes wrong with that thing." He gave it to me anyway and we were on our way towards Cooma, getting the feeling of the K, trying her out in corners and on hills, and after Bredbo, behind the hill on the long stretch. I opened her up with just one thing in mind. Flying bikes don't fly around corners so I wanted to fly with her in a straight line - just beautiful. We turned in at Pollo Flats towards Nimmitabel, where the road allowed high speed low flying leaving everything behind us. The bike handled beautifully. After a distance like that on the 750 BM I have an intense pain between the shoulder blades and that was missing and I felt really comfortable. I didn't know what Ursula was doing on the back and I thought if she feels as well as I do we may get a new BM. Passing Nimmitabel going towards the Brown Mountains the road brings even more excitement, but all of a sudden there was that little ugly sign "ice on road". I saw the sign - had a glimpse at the speedo - only 140kph, looked at the road and she was nice and shiny. Oh my God! What about the next corner!!

Well, we were lucky. The sun was shining onto the road in that corner and from there on we took it easy to the Brown Mountains. Going down the pass I have never enjoyed myself that much going down the hill on a bike. I hardly used the brakes - gears and engine did the lot - it was a real pleasure. On the way down one of the fuel lights came on which told me that I had only seven litres left. As we went along it turned on and off all the time which made me a bit nervous and on the Bega turn-off the second light told me there was only four litres left. If one is not used to those signals it can make one very nervous so we stopped in Cobargo and filled the tank up. When I started the bike from the petrol station there was that warning light on the panel. It looked to me like a bright red street sign. I stopped out of town to find out what was wrong. The handbook came in handy and told me that I had a malfunction in the brake light switch (Ed - actually this is a brake check light. It goes out after both brakes have been applied) So, with nothing to worry about we took the shortcut to Bermagui where we had some dirt road as well. I was happy on the sealed road or the dirt road as the handling of the bike was beautiful.

So, we came in to Bermagui to inspect the 27' caravan. The owner told me there is a two storey house and block of land beside it with the caravan on it and we found it. Ursula said that thing looks good. "Yes," I said "but it is only 18' anyhow let's try the key". I parked the bike on the side of the road and locked her to make sure that nobody could pinch her and went down to the caravan. The key fitted and we had a look on the inside. It was alright but \$5000 was too much so we went up to the bike to find out that there was no key in

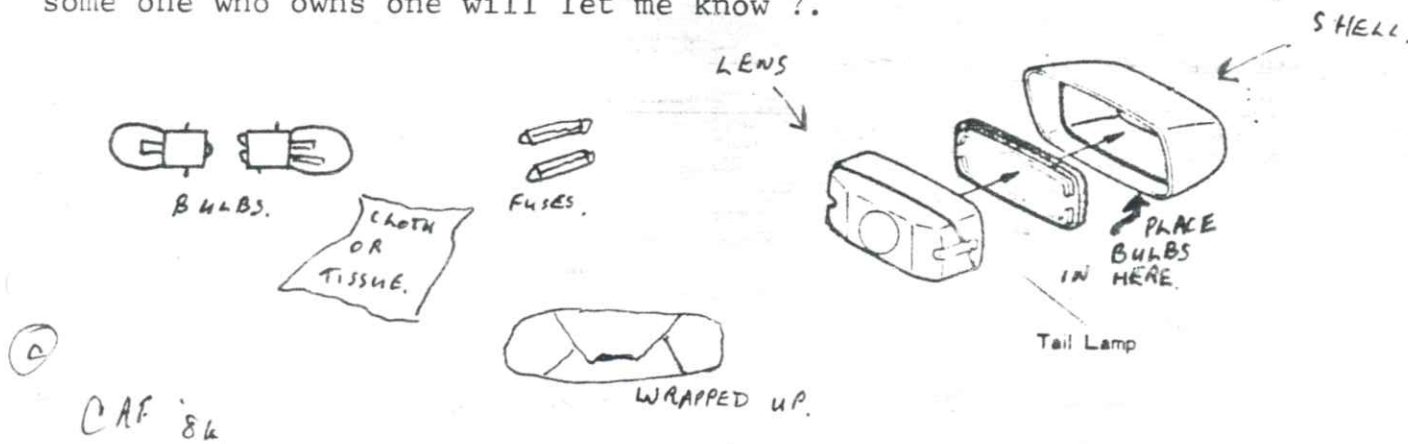
QUICK TIP DEPT.

You can easily carry a spare bulb or two on your bike with out the risk of them breaking, and some spare fuses too for that matter.

Find out the correct type of bulb used for your bike, tail/stop and indicator at least, (usually 12V 21/6 W and 21 or 23W indicator) after buying a few spares, select one of each and wrap them in a small piece of cloth or tissue. (Base to base is best.)

Unscrew the fittings for the taillight assembly and pull it out, careful not to damage the seal, place the bulbs in behind the base plate and reassemble the taillight.

I might add that this works well with the R series BMs, I don't know if there's much room in the taillight of the K100's, perhaps some one who owns one will let me know ?.



STOP PRESS Since the above was finished, we have found out that there is room in the taillight assembly of the K100 to take a spare bulb or two, after removing the light fitting (as per the hand book) tape the bulb/s on to the back of the taillight with insulation tape or similar, and reassemble the unit. CHRISTOPHER. R60/6

THE K100, cont.

(in) my pocket, on the bike or in Ursula's pocket. So, when I locked the bike I made a hundred percent sure that nobody could get away with it including me. I must have shook the key away (Must have been the excitement).

After searching every inch of the grass around the bike we found the key and looked very happily towards the Bowling club for a meal. Five hundred yards (or metres if your fussy Ed.) down the road there was another double storey house and a block of land with a 27' caravan on it. We stopped and tried the key in the door and it fitted! The 'van was not in bad shape, and it would have been worth the money, but I had a look under the 'van and the undercarriage was so bad that I forgot about the deal.

We went down to the club for a meal and went via Bateman's Bay home. Arriving at Doug's place to get our old 750, first thing Doug did was to look at the speedo and he said " You bugger, you did more km's in a day on a K100 than I have since I started selling them! " " So how was it?" and I said, " Just beautiful ! Thank you very much Doug, you have just sold another K100".

WERNER & URSULA. (NEW) K100.

A RATHER DIFFERENT RALLY

On 26-27 May the Classic Enthusiasts Motor Club of NSW held their third annual rally at Mudgee. Although this is not the hardened rallyist's idea of a get-together, eg instead of standing around a camp fire drinking cans of beer you sit around a table at the presentation dinner drinking cans of beer. But, if you like seeing old motorcycles running rather than sitting in a museum, then it's worthwhile going along. As this was a classic rally I was thinking of taking the R69S but as it wasn't running too well for a trip to Mudgee and I did not have a car and trailer to tow it up to Mudgee, I set out on the R80ST. What, tow your bike to a rally? Well, this is a classic rally and quite a few do just that, after all could you imagine riding a 1910 Triumph from Melbourne to Mudgee. With the first event being the barbecue lunch, I set off at 7.30 to try and make it by 12 o'clock. The ride to Yass was a bit on the cold side with a lot of fog lying around which made for a slow trip. I pulled up at a cafe in Yass half frozen to warm up a bit. After a couple of cups of coffee trying to get my fingers working again, it was back on the road. It was still cold and foggy as I went through Boorowa at 9.30 and I gave up any hope of making it by 12 o'clock.

By the time I got to Cowra for a fuel stop the weather had cleared up quite a bit and it became quite good riding weather. So it was very pleasant from Cowra through to Bathurst where I missed the turn off to Mudgee and ended up almost at Lithgow before getting on the right road to Mudgee. I finally arrived at Mudgee at 1.00, a bit late for the barbecue lunch. I pulled up at Lawson Park, which is the check point, only to find two people trying to start a 1930 BSA. When I asked them where everyone was, I was told that they had all gone on the run to Rylestone, so I set off after them. On the way to Rylstone I had to go onto reserve so when I got there I went to the petrol station to fill up - but, it was closed! So I went down to the town football oval where they held the concourse and judging. The judging is held after the run to show that the bikes can be ridden and are not just static displays. On the oval the bikes were in rows waiting to be judged. I parked the bike at the end of the modern row. I should have ridden up on my R69S for this event, but as it was I probably had more chance of taking out a prize in the modern category with the R80ST than I would of getting a prize in the post-war classic category with the R69S.

After getting some tea and biscuits from the pavilion I went for a walk to have a look at the bikes. There weren't any BMW's in the vintage or pre-war classic categories, but there was a very nice 1962 R60 and a 1960 R27 in the post-war classic category, along with a 1954 R50 and another 1962 R60 which were about the same standard as my R69S. There were also a few R60/5's, R65's, and an R75/5 as well as my R80ST in the modern category. Also an R60/5 in the outfit category, I was told, had the motor built up to 900cc to help tow the sidecar around. While looking around the bikes I met up with my brother George and his wife Rada. While saying our hello's there was an announcement that the petrol station in the main street would be open for half an hour for anyone who wanted to get some petrol. With my bike already on reserve and a 60km ride back to Mudgee, I promptly made my excuses and went off to fill up my bike. When I got back to the oval, everybody was getting ready for the run back to Mudgee. I met up with George again and we decided to swap bikes. George's bike being a 1960 Matchless G3 LS 350, I was given instructions on how to ride the bike, like not to rev it too hard as it might seize up, then we set off to Mudgee.

After a small time getting used to the right foot gear-change, I was riding the Matchless quite well when, all of a sudden, the back wheel locked up. Oh my God! the motor had seized up, but pulling in the clutch did not improve things, so while fighting to keep the Matchless upright, I pulled to the side of the road only to find that the speedo cable had rapped itself around the back axle. George and Rada were behind me so they pulled up and George helped me pull the speedo cable from the back wheel. The wheel would not move and it looked like the speedo drive had seized. It was late afternoon so we did not feel like doing a back wheel rebuild so I sent George back to Mudgee to get his ute. A while later one of the rally organisers showed up with a traile and after looking over the ten metre skid mark and hearing my story, he was amazed at the fact that I wasn't thrown halfway across the country. We loaded up the Matchless and headed off to Mudgee, keeping an eye out for George. We were just coming in to Mudgee when we saw George and managed to stop him from going any further. Then it was off for the caravan park to unload and thank the organiser for picking up the bike. We then set about putting up the tents before heading off to the presentation dinner.

This was held in an old cinema which was rather cold and draughty, but there was a bar at the back of the hall so we could get something to forget the cold. The dinner itself was quite good, being a smorgasbord affair so we could help ourselves to as much as we could eat. After dinner the awards were handed out. Best veteran went to a bike, believe it or not, an Abingdon King Dick which was made in 1912; Best Vintage went to a 1930 Harley Davidson 500; Best Pre-War Classic went to a 1939 Velocette GTP250; Best Military went to a Ural outfit; Best Post-War Classic went to a 1968 Ducati 350 and not the 1962 R60 - pitty as I thought it was the best of them; the King of the Rally went to a 1950 Douglas 350. Awards for best presented male rider and machine, female rider and machine, and a special award to Julie Pride (who also happened to be one of the rally organiser's daughter) riding a 1939 Ariel Red Hunter were also made. Other awards were for oldest rider, oldest bike and rider, youngest rider, longest distance, best special, best Velocette, best AJS, best Matchless (no George's bike didn't win this one, it went to a G80S) - no best BMW though. But, worst of all, my R80ST did not take out best modern - it was won by a 1972 Ducati 750SS. Just goes to show you that there is no justice in this world.

It was soon back to the caravan park for a night's sleep. The next morning saw George and I trying to get the Matchless going for the morning run. With a little help from another Matchless owner, we were able to take the speedo drive off and replace it with a spacer. After a few laps around the caravan park to see that everything was OK, it was off for the morning run. As it was already 11.00 and everybody would have left the starting point, we headed straight for Gulgong - the town on the \$10 note. We soon caught up with some of the late starters. It's really good seeing the old bikes running rather than just sitting in museums and there were quite a few of them, about 160 in all ranging from a 1910 Triumph to a 1983 BMW with only a small percentage of them being modern. Arriving at Gulgong we found the rest of the bikes parked up the road from the Ten Dollar Hotel, called that because they charge \$10 a drink (just joking!). After parking the bikes it was soon time for lunch which was held in the local opera house where we were entertained by two people singing bush songs. This was while we were seated and enjoying a chicken salad and a cup of tea.

After lunch we rode back to Mudgee where I helped George load the Matchless onto the back of his ute. Saying our goodbyes we headed off on our separate ways. I rode to Ilford where I turned off to Bathurst. This road had about 25km of dirt but it did not cause any problems. I stopped at Bathurst to fill up the bike and put another jumper on, then headed to Cowra. The sun was setting as I was riding between Cowra and Boorowa and by the time I got to Yass it was dark. As I had just gone onto reserve this called for a fuel stop, a cup of coffee and a bit of a warm up before going the last leg back to Canberra. All in all, a good weekend ride and a great rally. I believe that next year's rally will be held in Cowra so I should be able to get there on my R69S.

Frank Millwood R80ST
(but it should have been
an R69S)

Answers to Spot the Differences

Bolt missing on valve cover	Tank badge different
No holes in front right disc	Seat different shape
No rear mudflap	No choke cable
Centrestand different	Stripe on exhaust missing
(Helmet)hook missing	No right indicator
Valve on front wheel missing	

FOR SALE

FOR SALE

FOR SALE

R90S 1976 model only 36,000km smoke grey complete with colour matched replica R100RS fairing. \$3500 negotiable.
Contact Don Burt (062)314969 at home.

Panniers, white fibreglass by Laser Products Adelaide, complete with strong frames to suit /7 and similar models. \$85
Contact Tony Roberts (062)883928 at home.

Q: How do you catch a unique bird?

A: You sneak up behind him.

Q: How do you catch a tame bird?

A: The tame way.

Mike was going for his first ride in a sidecar. His mate Pat was zapping his outfit around a couple of the local streets and came across a shopping centre car park. Pat decided to show off a bit for Mike's benefit. Unfortunately, to Pat's surprise, a large gathering of motorcyclists were assembled for a club run. Pat was not prepared for this and in next to no time found himself heading straight for the crowd at some considerable speed. Gathering his senses finally, Pat managed to take evasive action just in time and came to an embarrassing stop. Laughing, Pat said, "I'll bet 50% of those people thought we were sure to crash into them." Mike quickly replied, "And I'll bet 50% of the people here thought so too".

SOME INFORMED COMMENT ON THE A.C.T. COMPULSORY
THIRD PARTY INSURANCE SCHEME

Canberra's present for the Queen's Birthday long weekend in June was the Minister for Territories and Local Government's (Tom Uren) announcement of the A.C.T. new compulsory third party insurance rates.

Understandably enough, owners of large motorcycles (over 600cc) were not impressed with a \$73 rise in premium, taking their rate to \$305. That is \$99 or 50% more than a private motor car at \$206.

At your Club's July General Meeting, a lot of the usual misconceptions about how motor cycle third party rates are calculated, and how they should be charged were aired. I am not at all saying that the new rates are right, just that a lot of arguments against them are inaccurate.

So then how much should motor cyclists pay for compulsory third party insurance? In order to answer that, one must look at how third party costs can and should influence motor cycle premiums. Third party insurance, as you may well know, provides coverage for those accident victims who can show that their injuries were caused by a vehicle owner or driver other than themselves. Since each claim depends on someone else being legally responsible for a claimant's injuries, it is only fair that those held legally responsible should bear the costs they incur. Motor cyclists for example, should not be expected to pay for the costs of claims by motor cyclists against motor car drivers. Rather, the motor car drivers should bear those costs.

According to the Department of Territories and Local Government, the policy applied to third party claims to ensure they are correctly debited against the various vehicle classes is made up as follows:-

- . Claims held against each vehicle class represent the assessed liabilities of the vehicle drivers/owners of each class to their victims;
- . Claims where the liable drivers/owners are from multiple vehicle classes are shared between the classes in proportion to the corresponding liabilities;
- . Claims held against each class exclude the assessed value of the claimant's responsibility for their injuries.

Assuming this policy is applied to all claims, the results for motor car drivers, motor cyclists, or whatever will form an equitable basis for assessing relative premium levels. Where new vehicle classes are introduced, as for A.C.T. motor cycles in 1981, the relative risks of motor cars and motor cycles can be estimated.

Detailed analysis of motor cycle accidents and motor cyclist's third party liabilities indicates that motor cyclists as a group, are legally liable for the injuries suffered by only 8 to 9% of motor cycle accident casualties. By comparison, motor car drivers are legally liable for the injuries suffered by 62 to 63% of motor car accident casualties (including motor cyclists etc).

At first sight this would seem to suggest motor cyclists should only pay one seventh (63% ÷ 9%) of a motor car driver's third party premium. Unfortunately, motor cycles have a casualty accident rate slightly more than 4 times worse than for motor cars. This immediately brings the motor cycle third party risk up to 60% (4 x 9% ÷ 63%) of a motor car's risk, which is still not too bad.

In the A.C.T. motor cycles are split into 3 classes for third party purposes:- (c) 0 - 300cc; (b) 301 - 600cc; (a) 601cc and over. (This is for any reader who may not know. Ed.) This complicates insurance risk

(THIRD PARTY INSURANCE CONTINUED)

as the risk for each class is different to the others.

Machines of less than 300cc only travel about 40% of the distance of those machines greater than 300cc annually and carry millions much less regularly. So therefore their risk of generating a third party claim is much lower.

Most of the third party costs arising from motor cycle accidents relate to injuries suffered by millions. The available data suggests that motor cycles over 300cc have an overall third party risk which is 4 times as high per vehicle as for those less than 300cc's.

As sub 300cc motor cycles account for slightly more (52%) than half of the motor cycle population, breaking down the third party costs of motor cycles as a whole in a ratio of 1:4 results in a significant change. The risks of this motor cycle class fall to around 20-25% of a motor car's, while machines over 300cc rise to around 95-100%. When the above 300cc machines are further split at the 600cc point, the risks of 301 - 600cc motor cycles settle to around 75-80% of a motor car's, while motor cycles above 600cc have a risk which rises still further to around 120-125%.

Into this picture comes the schemes flat rate costs for administration and so on, and in the end the motor cycle risk comes out at:-
0 - 300cc...25% ; 301 - 600cc...80% ; 601cc plus...120% of a motor car premium. Being estimates, these figures could be $\pm 10\%$ in error.

You may have noticed that I have not made any adjustments for motor cycle third party claims costing more or less per claim than motor car third party claims. The reason is that the available evidence indicates that the costs are close to equal.

I hope that by now you will have some appreciation of how much a motor cycle should cost for third party insurance as compared to that of a motor car. That cost takes into consideration the observed 70% of car-motor cycle accidents being principally the fault of the car driver, and that car-motor cycle accidents account for just over half of all motor cycle accidents.

In comparison to my analysis of third party insurance, the NRMA's submission claims that motor cycles over 600cc's have a third party risk of almost twice that of a car. The NRMA's figures have fundamental deficiencies which are statistically unreliable, and when all is said and done, just plain unadulterated nonsense.

Paul Edstein
Secretary, Australian Motorcycle Council

ANY MEMBER WHO WISHES TO STUDY THE NRMA SUBMISSION TO THE MINISTER FOR T AND L G CAN CONTACT ME OR OBTAIN YOUR OWN COPY OF NONSENSE DIRECT FROM NRMA.

PLEASE REMEMBER, BESIDES VOICING YOUR OPINION IN WRITING TO THE NRMA, MINISTER, SHADOW MINISTER, AND A.C.T. HOUSE OF ASSEMBLY.....
I WILL BE COLLATING YOUR VIEWS FOR A COMPOSITE CLUB LETTER. AS AGREED AT THE JULY GENERAL MEETING, I'LL NEED ALL WRITTEN WORDS FROM YOU BY OR AT THE AUGUST GENERAL MEETING. THANX .

Mark Coghlan Sec.