

On yer bike

IS THERE A FORM OF INSURANCE FOR THIS METAPHOR FOR LIFE?
LE TOUR DE FRANCE THROUGH A TREASURER'S EYES.

I admit at the outset that I have never won *Le Tour de France*. I have never won a stage. I have never even taken part in it, but I was totally addicted to it, back in the days when Channel 4 showed a daily highlights programme in the late afternoon.

Then Channel 4 dropped it, when they won the rights to show test cricket. I like test cricket, but I enjoy *Le Tour* even more. Will it come back now that test cricket is moving to Sky? Doubtful, since in the meantime ITV have won the rights to *Le Tour*, and show a weekly highlights programme at a time so late that I have gone to bed, and can only watch it if I can remember how to work my video recorder.

Le Tour is a much-used metaphor in French literature.

Man's Struggle against the Elements. The Individual Cyclist versus the Work Ethic of the Team. The Significance of the Banana in the Lunch-bag as the Source of Bodily Renewal. How *Le Tour* has formed a Single Nation out of a people that has not always appeared entirely united. That sort of thing. I do not understand big words myself, preferring pictures, and I particularly enjoy those grainy photographs circa 1923 of a farm-hand with handlebar moustache and heavy sweater, mud-spattered face, spare inner-tubes wound round his neck, cresting the summit of the Col de Galibier. That to me is *Le Tour*.

As an Anglo-Saxon corporate treasurer, I am always appalled that no-one seems to have to pay to watch *Le Tour*. Admittedly, there are stands at the stage finishes, but I guess that this is where French fat cats are entertained, and I accept that someone has to pay for the hospitality boxes. Ordinary little *citoyens*, however, do not seem to pay. In the first week, *Le Tour* goes down the flat, left-hand side, and in the third week, it comes back up the flat, right-hand side. (In some years, the directions are reversed for the sake of variety.) In the second week, which separates *les hommes* from *les garçons*, *Le Tour* climbs the Alps and Pyrenees over mountains so steep that they give me vertigo from just looking at them from my sofa.

In the flat left-hand side, French families set up their picnic tables in fields of sunflowers, rushing forward only to shout, "*Allez, Richard,*" as the stream of coloured jerseys whooshes by. In the flat, right-hand side, the French families drag their armchairs onto the pavement outside to watch the passing whoosh of colour. Should the stage end in a town on the left-hand or right-hand side, the French stand behind barriers to watch a suicidal mass sprint, which might produce the greatest carnage since *Ben Hur*.

It is in the middle week that the French really come into their own. Believe me, I am not a Francophobe, but I feel that the French behave like HOOLIGANS in the mountains. If they behaved like this in an English soccer ground, they would be banned for life. Thousands, tens of thousands, maybe hundreds of thousands, have camped out overnight on the mountainside, and, when they see the cyclists zig-zagging towards them up the mountain, they all rush down to stand on each side of the road, stepping back only when a cyclist approaches. Some of them do not step back quickly enough. I can remember once how the handlebars of Lance Armstrong got entangled with the straps of a handbag. Oh, yes, and there was the time that a cyclist

crashed into a spectator who had lingered too long over a head-on camera shot. Who was the cyclist? I

forget, but it was probably Lance again, since Lance, the greatest athlete of all time – much greater than Muhammad Ali or Tiger Woods – usually led *Le Tour* up mountains. And every mountain stage has to have a shirtless, fat Frenchman who tries to run uphill beside the cyclist, trying to empty a litre of bottled water over his head, a cooling gesture but one guaranteed to bring on an instant bout of pneumonia.

As a corporate treasurer, I wonder whether the cyclists might not take out some form of insurance. The most popular insurance would be against the risk that the Immortal Lance decides to come out of retirement. The premiums might be very expensive for that policy. More affordable would be a policy that protects against accidents caused by weather. As an insurance underwriter, I would carefully exclude damage caused by weather on the cyclist's body. I would not make a payout for simple heat exhaustion, or for a nasty cough caused by failing to stuff enough copies of *L'Equipe* inside the jerkin before making a mountain descent in the rain.

My policy would give protection against Wind (which, if blowing sideways, can make the cyclists in *le peleton* bump into each other, and collapse like a set of dominoes into a ditch), Heat (which can make the tarmac on the road melt, and make the wheels go wobbly), Rain (which can cause the cyclist to skid and crash into the straw bales when taking a corner), Slimy Seaweed (which causes tyres to slip, as was shown one year when the organisers were daft enough to take *Le Tour* across a causeway).

I know that the cyclists would really like a policy that protects them from attack from French HOOLIGANS. Alas, as an insurance underwriter, I cannot offer that. The attacks are so frequent that the risk is uninsurable. J.F.

