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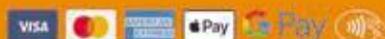
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AN APOLOGY

Tacsaí Magazine would like to extend our unreserved apologies to taxi driver Jim Waldron. In the course of quoting from an article from another publication, we reprinted a mistake originally made by said third party publication.

It was negligence on my part as editor to fail to notice the error in the third party publication and reprint it myself. I hold myself fully accountable for my negligence and offer Mr Waldron my most sincere and unreserved apologies.

This error implied that Mr Waldron is associated with Free Now taxi company. Mr Waldron wishes to make it clear that this is not the case. We sincerely hope

our error has not caused Mr Waldron any distress or discomfort.

Again I take full responsibility for my error and would like to apologise to Mr Waldron personally.

Keith Bellew
Editor

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DRIVERS ADDRESS OIREACHTAS ON INDUSTRY ISSUES

On Friday, July 24th representatives and drivers from the taxi industry addressed the Oireachtas Special Committee on Covid 19 Response to outline how their industry has been impacted by the pandemic.

Given the length of these types of meetings, it is very difficult to condense or cherry pick from the various statements made by PSV representative Gerard Macken, National Private Hire and Taxi Association spokesman, Jim Waldron and others. Taxi drivers and those in other areas of the industry are well aware of the issues, so here we will be focusing on the Governments response.

Representatives from the taxi sector appeared before the committee this morning. They outlined a deep sense of frustration in their industry and how it has been affected by Covid-19 and with the supports from Government. One issue they raised was engagement with the NTA and, to a lesser extent, I think, the Department and the Minister. Issues with the taxi advisory committee were raised. Will the Department engage with the taxi sector? More generally, how does the Department propose to address and engage with the concerns that have been raised? I am sure the witnesses will have access to the submissions that were made earlier. There is deep concern within the sector. Many of those in the sector are highly vulnerable workers who have been forced, through the way in which the system was set up, to work through the Covid period despite being quite vulnerable, said Deputy Darren O'Rourke (SF).

The Minister did meet the Advisory Committee on Small Public Service Vehicles recently to hear proposals on how to support the industry as the economy reopens. A report detailing those proposals has been received and is under consideration, replied Kenneth Spratt of the Department of Transport.

Deirdre Hanlon of the Department gave further specifics: here has been engagement by the NTA, the Department and the Minister primarily through the taxi advisory committee. Its official name is, as my colleague said, the Advisory Committee on Small Public Service Vehicles but it is known more commonly as the taxi advisory committee. It is set up under statute. It has a number of members, including six from the taxi industry. There are also members appointed with a public interest perspective and members appointed with a business perspective. The chairman is a retired head of traffic in the Garda. The committee has put together a number of recommendations. At the Minister's meeting with the committee, it was in the process of looking at the situation across the industry. The Minister encouraged the committee to produce its report and send it in. That has arrived within the past few days, during the course of last week, and I can assure the Deputy that there will be further engagement.

There is a meeting that both the Department and the NTA will be attending and giving an initial reaction to the recommendations that the industry group has to come up with.

"Another issue that arose during this morning's session was that of the use of screens in taxis. The NTA does not have a preferred screen in the context of protecting taxi drivers and their customers. At the same time, however, a person who installs a screen is essentially breaking the law and will probably have an insurance issue as a result. Can we not find common ground in order that we



Highly vulnerable workers have been forced to work through the pandemic, according to Darren O'Rourke (SF)

might make recommendations? This is not rocket science. I am responsible for two initiatives taken up by NPHE.

I am not an expert but I look at these things and speak to the people concerned, and logic tells us what we need to do and they can be done. I am frustrated today as I ask why these things cannot be done and as I listen to what we are hearing. I accept that the Department has a remit and must look at this in the round, but it is not rocket science. These are simple measures that would give confidence to the public and employers, would show the country we are trying to mitigate the disease and would not make simple solutions difficult to implement. The witnesses can come back to me in writing on the screens for the taxis," said Deputy Matt Shanahan (Ind).

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THE UNIQUE AND INSPIRING STORY OF TAXI WATCH

Taxi Watch, an organisation started by Kilkenny taxi driver Derek Devoy first started in November 2014, and has grown from strength to strength ever since.

This is Derek's story

I was in a crash in 2010. A drunk driver drove into the back of me and I broke my back and I ended up getting depression; tried to kill myself three times.

My first night back to work taxiing, I said I'd go out for a few hours and see could I manage it. I was after going through hell for four years like and my first night back to work I came across a fellow standing on the bridge [St John's Bridge, Kilkenny], got him down, got him into the taxi and spoke with him and said 'we'll get you help.' The Guards came. I didn't know anything about depression at the time, I hadn't a clue. I knew what depression was because I had it, but I didn't know how to help somebody with it or anything like that, but the Guards came and took him. I was a bit shaken because I knew the pain he was under because I had been there three times. An hour later I came over the same bridge I have to call the guards again another man was on a younger man. I rang the guards and the same guards came out they were brilliant, and they took him.

I just thought to myself, 'this is ridiculous what do you' I went off and started researching was there any courses I could do or training I could do for myself. I had no intention of setting up Taxi Watch at the time, but I found courses and I did courses. I found it brilliant so when I came back I asked drivers if they would do it with me, so at the end of the first session we 25 people between the local mayor Andrew McGuinness facilitated and gave us the use of his chamber. We went on to train 25 people and it just took off. The following day I was on every radio station, news station it was all over the place. So we started that, then we moved to Clonmel was the next place we settled in and at the moment we're in Seven counties but the Covid is the biggest problem at the moment. The HSE was great at the start but has refused to train groups of taxi drivers or training any group specific group. They just kind of walked away and won't help it takes too long. It would take maybe two years to do a few groups which is ridiculous so I went off and became a trainer myself.

It took me a long, long time to do it, it took me years to do it so now I'm a qualified trainer and we were just about to start training ourselves and getting it all going and



then the Covid hit. We've helped thousands of people through the years since we started, our Facebook page gets nearly 1 million hits a month since, which is great, everybody shares if anybody goes missing the whole of Ireland sees it. What happened then was that I was just about to pay my insurance for private indemnity insurance, so the Covid hit and that put a kibosh on everything. At the moment now I've teamed up with Volkswagen. For the last three years I've had a car from Volkswagen with Taxi Watch all over it which allows us to go around and do talks at schools and corporate functions. Volkswagen have helped us and are going to stick with us to spread this across the whole country, every county which is fantastic. We have Clonmel, Mayo, and taxi drivers in almost every county. We are going to team up with i-cabbie as well, they got in contact and want to help roll it out to the rest of the country.

We have just had to apply to become a charity. Whether you want to or not you have to become a charity if you're helping people. I had no intention of starting a charity because it's an awful lot of work and all of this is voluntary, nobody gets a penny out of this, we don't have any money coming in at all, it's all voluntary. They've made us become a charity, but looking at it now it's a very good idea to do that because now it will help us to do everything quicker, so I'm delighted we have become a charity. It should be sorted in the next couple of months, it takes a long time and it is an awful lot of work. The last year has been horrible setting it up



Derek Devoy founded Taxi Watch in November 2014 after a car crash changed his life.

to be honest but it will all be worth it in the end. What happened is I was going into every county signing up drivers, but since its been registered that's stopped. So taxi drivers themselves have been going and getting their own training individually with the HSE and I haven't been doing it because we are on hold at the moment, but that's just the way it is there is nothing we can do about it, but at the minute we are registered as a charity which we can roll out all over Ireland. But at the start when this happened, I wanted to set up groups where I could go in and say go to Dublin and set up a group in Dublin, or Donegal or Galway or Cork, and they're a part of Taxi Watch, but how do you manage that as a group? So the way it changed was, we can't manage it, I can't manage it, theres too many involved so the HSE has advised us that all we can do is train the people and then let them do it so nobody is actually part of Taxi Watch, they have done the training through Taxi Watch, and that is the way it is going to be from now on. That is the way it has to go on from now on because otherwise, we are responsible for what taxi drivers do and legally it just would'nt work. So now what we will do is I will go to a place like Galway and go to the biggest taxi firm there and I will approach

them and ask them would they like to train drivers. We are not going to stick to the one company anymore, so any drivers who would like to do the training for themselves can do it and then their own basically but if they need any help they can contact me by all means, but they're not actually going to be representing Taxi Watch. The reason for that is I am leaving myself open to be sued, and if something happened and somebody said they were from Taxi Watch, I have no way of knowing or dealing with it. If somebody was to do a fundraiser on behalf of Taxi Watch, I would have no way of knowing who they are. So the only way we can do it now is that Taxi Watch provides training for taxi drivers. It's the way forward and I'm looking forward to it.

He went on to say that he is anxious for the Covid – 19 situation to ease off so he can get back to work because he is still getting five or six calls a day, so people really need help.

While www.taxiwatch.ie is being upgraded, Derek can still be contacted at:

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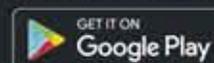
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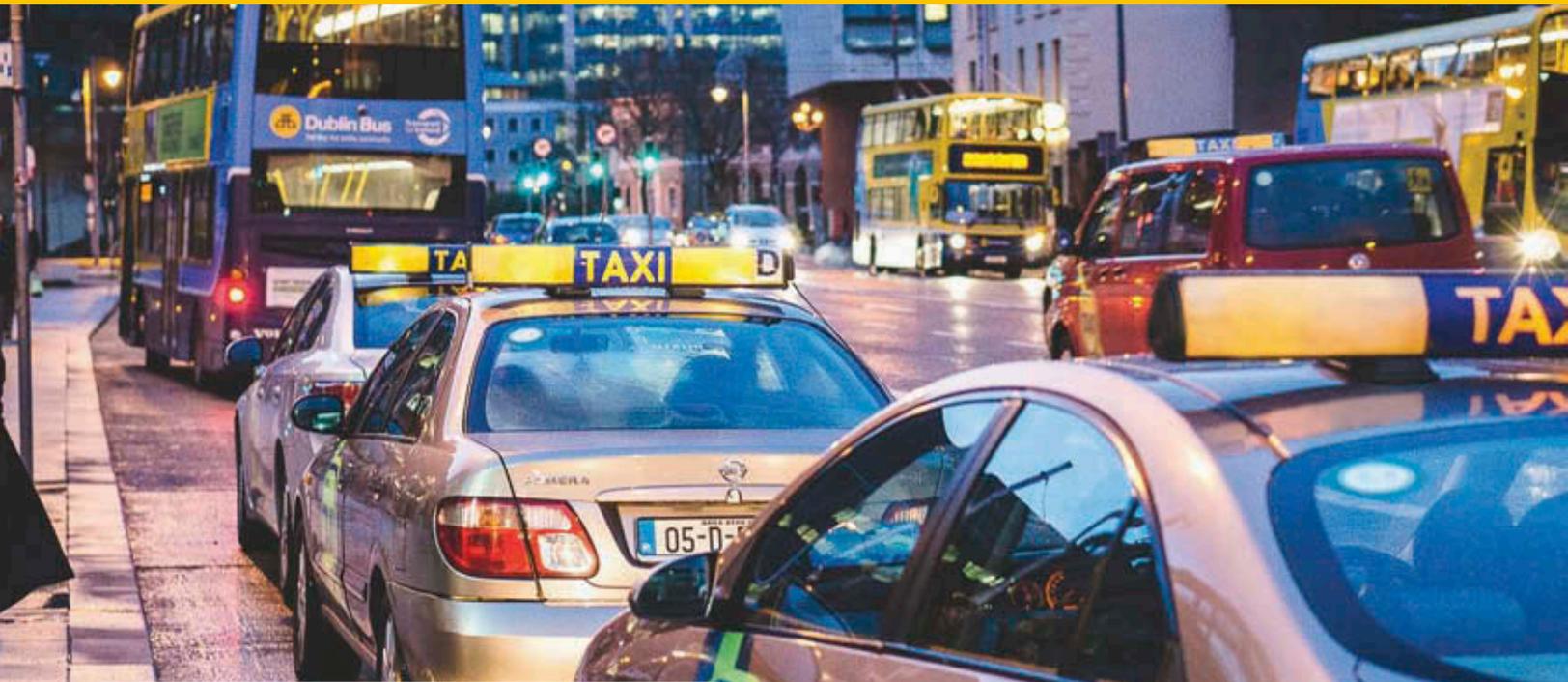
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PREPARING TAXIMETER VERIFICATION POST COVID UPDATE

Are you ready for your next Taximeter Verification?

As the all-important taxi verification services get back up and running, many taxi drivers will be looking to make their next appointment. However, over lockdown, some noteworthy changes have occurred to the taximeter verification process. We have a look at what can be expected when planning to present for verification at Applus, NSAI's Authorised Taximeter Verifier.

New Taximeter Seals

We'll start with the biggest news: The accepted sealing mechanism used in taximeters changed earlier this year. In place of the old tamper proof sticker, a wire and plastic locking mechanism will now be used on all taximeters, except the Cygnus MR500 View and the Tarola SPT5 models. These two taximeters will continue to be sealed with the tamper proof stickers.

All taximeters should now be presented for verification with the necessary screw(s) and associated fittings to allow for sealing by way of the new wire and locking mechanism arrangement, as pictured. NSAI Legal Metrology have approved the acceptable screw(s) and fittings for each taximeter make/ model in co-operation with taximeter manufacturers and installers.

Only the approved locking mechanism, screw(s) and fittings will be accepted when the taximeter is presented for verification. Before seeking verification, it is recommended that you contact your taximeter installer to ensure that your taximeter is sealed with the correct mechanism.

Online TTI Form

In April, changes were made so that taxi owners/operators will

Taximeter tag sample



no longer receive a green paper TTI form from their installer at the time of repair, alteration or adjustment of their taximeter. Taximeter owners are no longer required to bring a TTI form to the verification appointment, as a result.

Instead, on completion of a repair, alteration or adjustment of a taximeter, the installer will complete an online form which will be forwarded to NSAI Legal Metrology. Where the taxi owner books a verification appointment, this technical information related to the taximeter will be passed on to Applus in advance of the appointment. Owners/Operators will also receive an automated e-mail on completion of their appointment with an installer. This will provide details on the verification booking process.

The new online form has a number of benefits: It's GDPR compliant, notifies the taximeter operator of their legal obligations regarding taximeter verification, and improves environmental sustainability while streamlining the process.

Before making a booking, taxi operators should call their installer to ensure that this online system is in place before their next verification.

The Bottom Line: Call your Installer

Before going any further with making a verification booking, NSAI Legal Metrology encourages all taxi owners and operators to ring their installer to make sure their taximeter is in line with changes that have been made to the verification process. "They will be able to tell you if your taximeter is up-to-date, or if further changes will need to be made to your seal. If your taximeter has not been installed with the latest changes, it will not be valid for verification. One call will save time, stress and extra costs," said Paul Turner, head of Legal Metrology at NSAI.

For more information, visit: www.legalmetrology.ie

ROE HITS OUT AT GOVERNMENT OVER DRIVER SAFETY

Tony Roe chairman of the National Transport Assembly Committee(NTAC), and Spokesperson on taxis has said that taxi drivers are not being protected by the government.

Deputy Richard Boyd Barrett asked the Minister for Finance the income supports he plans to put in place for taxi drivers and arts, music, event and live entertainment workers in the July stimulus in view of the fact that these categories of workers will not see their industry return to pre-Covid-19 pandemic levels of activity in the medium term; and if he will make a statement on the matter.

At a recent meeting in Dail Eireann with the national transport assembly Committee and Deputy Richard Boyd Barrett (Solidarity/People Before Profit) to highlight the plight of hard pressed taxi drivers who are calling for compulsory measures for the government to safeguard public service vehicle operators taxi drivers it was raised in the Dail by Richard Boyd Barrett by that which we were glad of, said Roe.

Deputy Richard Boyd Barrett asked the Minister for Finance the income supports he plans to put in place for taxi drivers and arts, music, event and live entertainment workers in the July stimulus in view of the fact that these categories of workers will not see their industry return to pre-Covid-19 pandemic levels of activity in the medium term; and if he will make a statement on the matter.

Deputy Boyd Barrett received a boiler plate response unworthy of print space here in full. The following is an excerpt of Minister Paschal Donohoe's response:

In relation to other direct support measures, a recent publication by the Department of Business, Enterprise and Innovation outlines the key financial supports and resources that are being made available to help all businesses and sectors impacted by Covid-19. This

publication is available at the following link:

www.gov.ie/en/publication/c644c0-supports-for-businesses-impacted-by-covid-19/ .

Roe went on to say that the NTAC is calling for more coordination and consultation.

More coordination and consultation is needed in relation to safety for taxi drivers I brought this up also with the greens I brought this up with [Minister] Richard Bruton. We are calling for the government to step up safety measures to help and aid taxi drivers to return to work with safety being addressed for the common good. National Statistics Office have stated that a taxi drivers were very high on their fatality list of Corona Virus fatalities and casualties. I happen to know many of the early fatalities myself personally I can only offer my condolences to the families and drivers concerned you know the families and their wives and partners. We feel it is very negligent of the Government not to take measures not protect taxi drivers by issuing all taxi drivers with screens and personal protection equipment as well. A lot of the drivers now are off the road, and they have been for months, and can't afford proper screens. We feel that for the government to put their head in the sand here on this issue here is unacceptable and not good enough anymore. Taxi drivers were the only form of public transport that were available than 24 hours a day Seven days a week servicing hospitals and elderly people. By definition by contact payment you know some of them did pay the price so and are no longer with us you know rest in peace, said Roe.

We are looking for a wage subsidy for all taxi drivers; that should be a formality along with just things that



“Taxis are one of the first things that people use after coming in from these areas where the pandemic is rife like in UK and America. Taxi drivers in this country are not being protected, and this is lunacy.” (Tony Roe)

can help drivers get back to work and then along with abolishing a silly nine year rule that’s holding drivers back from work now because they can afford now to upgrade cars. Now you have to take into consideration that most of these cars have all passed the NCT test and its suitability test and it only inflicting further hardship on drivers forcing them now into extra expenditure which is unnecessary in my opinion. Other European countries can and do tend to solve this issue so why can it be done here? You can actually be failed for the likes of bandages in your first aid kit. Now This is absolutely crazy. There is talk now of a resurgence of this virus, it has been well documented, drivers are being put off the road by just moronic failure of the date on their first aid kit bandages now this is absolutely crazy that this means that these drivers have to re-apply again and it could take another three or four weeks and cost money. This is just absolutely crazy, the bandages. I don’t know one driver who ever had to use bandages anyway. They have to apply for the expenditure again of another test. Now the industry does have large numbers we can see you know we could see over 13,000 drivers applying for assistance and being on the dole queues. This could escalate, it is very precarious and its uncertain you know because the government input now could alleviate this

immediately. Now we have an awful lot of contributing factors here and one of them is the astronomical cost of insuring your car. Drivers are going to have to be helped by the government to get back to work because there’s been an awful lot of fall off in demand for taxis, the birds in the skies know this. There’s no rocket science on this one now the taxi industry here is in the state of near collapse here right now, it is quite chronic at the moment now it is due to an oversupply of taxis on the road that feeds the saturation of issuing the licence. The train and transmission of spreading this virus of contact must be limited in taxi so you know is now the average taxi for two metre rules cannot apply yeah otherwise people are going to be in the boot of the car you know and that’s just not practical so you know we can’t adhere to a two metre rule in a car, said Roe.

He went on to say that it’s standard issue to completely scrub out and sanitise the car after each fare.

“It’s not fair for someone who gets into contact. You see what we have to look out here is travel into the country is an ideal way to spread the virus. We need to you know prevent this at source. Taxis are one of the first things that people use after coming in from these areas where the pandemic is rife like in UK and America. Taxi drivers in this country are not being protected, and this is lunacy,” said Roe.

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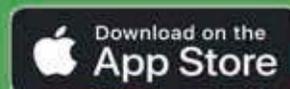
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IS THE NTA FIT FOR PURPOSE?

Taxi drivers who have returned to work in recent weeks have found themselves earning less than the minimum wage, less than they were getting on the covid 19 pandemic unemployment payment.

There has been no advice on this coming from the NTA, the taxi regulator, and no mention of financial assistance for taxi drivers returning to work. Nor has there been any advice as to what requirements there are when returning to work.

Is a dividing screen effective?

How many passengers should be carried?

How to keep the taxi covid free.

Advice should be given on disinfecting etc.

And is there a grant available to purchase a dividing screen and disinfectant, gloves and masks?

Issues taxi drivers have regarding the NTA are far to numerous to mention. Within this blog, issues that constantly arise will be discussed, but the immediate issue now is the lack of advice surrounding the covid 19 pandemic and getting back to work.

It seems taxis are not considered to be public transport, no mention is given within news bulletins or advertising campaigns of taxis when the NTA are advising people on travel.

Taxi use needs to be promoted at this time, people are not hailing on the streets and there are reports from drivers of sitting on ranks for up to two and a half hours before getting a fare which tends to be mostly local.

Freenow claimed recently that taxi usage has increased in the past couple of weeks, drivers say this is untrue and don't know where Freenow are getting this information from.

Driving a taxi for a living is like no other profession. Particularly in Ireland where the national transport authority and especially the taxi regulator give the impression of disliking the taxi industry and taxi drivers as a whole.

The number of hurdles, rules and regulations, that are put in place is ever increasing. A lot of these hurdles are



quite ridiculous and frustrate drivers no end.

One example, though there are many, is the annual NCT test along with the suitability test.

Why haven't the two tests been combined? They are both carried out under the same roof but at different times. How ridiculous is this? Is it perhaps 2 fees paid by the taxi driver?

The NTA will argue that the suitability test cannot be carried out unless the vehicle has recently passed a road worthiness test and if the 2 tests were combined then what happens if the vehicle were to fail the road worthiness part of the test.

Taxi drivers wouldn't mind paying the same fee for both tests if they were combined, the NTA simply don't want to convenience them. The NTA prefer that taxi drivers have to make 2 separate bookings and attend on 2 separate occasions where the one visit would suffice.

The suitability test has to be the most rigorous of all tests. Depending on how the tester of the day reads the rules, very few taxi's will pass first time. The slightest scratch on the paintwork, an innocuous stain on a seat or carpet, a slight tear in upholstery may be read as a fail. Plasters out of date in the first aid kit will mean a fail!!

These items should come under an advisory from the tester and not a straightforward fail. Of course there is an appeals process but in the meantime the vehicle has no licence to operate so no taxi driver is going to bother appealing and has to then rebook and pay a second test fee

Another rule which frustrates drivers is the age limit. Every body accepts that as a car ages it develops problems and that a troublesome or unsafe car is unsuitable for use as a taxi, but, isn't that why the national car test was brought about, to keep unsafe cars, bangers if you will, off the roads.

If a car passes the rigorous NCT test, regardless of it's age, it is then deemed to be safe for Irish roads. So why isn't this the case for a taxi?

Are the NTA saying that the NCT test is not good enough once a car reaches a certain age? Plenty of perfectly good, well maintained cars have been scrapped because of this age rule. Taxi drivers have put themselves into unnecessary debt borrowing to buy a new car when the car they have is perfectly fit for purpose, will pass the national car test and be considered perfectly safe to be driven on the public highways.

The rules surrounding a taxi licence, (the plate), have to be bordering on illegal. A plate owner cannot sell the plate. The only way to pass it on is to will it to a relative otherwise the plate dies with the owner, yet it was a purchasable item when the NTA sold it. Surely if one buys something it is theirs to do with what they will or there should be an option to sell it back to the NTA.

In the past couple of months a new rule has been introduced. When applying for a badge renewal, at a cost of €250, drivers now have to supply a driving history. Of course, there's a fee for this as well even though the click of an NTA computer will give them all the information they want.

Taxi's and taxi drivers are just a cash cow for the NTA who give very little in return.

There are a number of ways that taxi's pay into the



With covid 19 practically under control, the taxi industry is on it's knees.

exchequer, fuel purchase, income tax, licence fees, regulator fines, VAT on service and repairs etc.

The average taxi would use in the region of €160 fuel per week. The exchequer take on fuel is 57%..... 57% of 160 is 91.20..... taxi drivers are paying €91.20 tax per week on fuel alone. Multiply that by the amount of fulltime taxi drivers along with income tax, VAT and licence fees that taxi's pay and there is a hefty sum at the end. The question is, "What do taxi drivers get in return"?

Fare increase announcements from the NTA are always met with derision from the majority of drivers. Another bill to be paid with the taxi off the road for the time it takes the meter to be recalibrated. The increase never meets the cost of having the meter changed and yet if it's not changed the driver can be fined, yes, fined for under charging passengers!!!!

There are a lot of issues affecting taxi drivers that the National Transport Authority, which incorporates the taxi regulator, simply never address, they did recently run a campaign requesting respect for taxi drivers but this did nothing to address the real issues and it is the NTA who need to show taxi drivers respect.

The following are problems within the industry that the NTA have ignored.....

ISSUES AFFECTING TAXI DRIVERS

- ASSAULT AND ROBBERY
- NON PAYMENT (RUNNERS)
- FACEBOOK TAXI'S (non taxi's advertising cheap airport runs)
- T.D.s denouncing taxi's in bus lanes
- Illegal taxi's
- Decommissioned taxi ranks
- Pedestrianisation of College Green
- Freenow making rules

The way things are now, with covid 19 practically under control, the taxi industry is on it's knees. No airport work, no night club work, concerts and sports cancelled for the foreseeable future and with the unemployment pandemic payment coming to an end what is to become of taxi drivers?

LYNK TAXIS LATEST SAFETY MEASURES



Lynk understands that a lot has changed over the last few weeks, one of the biggest changes is how people commute every day. We have been working to create and implement new safety measures to keep our passengers and the team of drivers safe.

Twas in a crash in 2010. A drunk driver drove into the back of me and I broke my back and I ended up getting depression; tried to kill myself three times.

The first step taken was investing over €150,000 to create and install custom 'protective screens' for our fleet of taxis. The screen's primary purpose is to create a barrier between the driver and passenger to minimize any potential contact.

To work alongside the protective screen, we held a free drive-thru event for our team of drivers. The Carekit Drive Thru was an opportunity to provide sanitizing essentials to our drivers. The use of a drive-thru meant

minimal contact between our team and our drivers. Hundreds of drivers attended on the day to collect a pack with the essentials to keep both the taxi and driver safe and sanitized.

We are encouraging the use of contactless payments through the Lynk taxis app. This is another way to minimize contact between passengers and drivers by making the payment process completely contactless.

When all of these safety measures are combined it creates a safer workplace for our drivers and a safer way to travel for our passengers.

Book your taxi by App / Web Booker or give us a call on (01) 8202020.

TAXI DRIVERS – PROTECT YOURSELF AND PASSENGERS FROM CORONAVIRUS

Keeping you and your taxi safe – Coronavirus (COVID-19)

As more and more people start to move around and return to their normal routines it's important that you protect yourself and your customers from the virus. The virus is not gone and maintaining standards is now vitally important to prevent a second wave.

Being a taxi driver you're in close contact with a number of passengers daily so it's vitally important that you follow the below advice.

DO

- Wash hands regularly & have hand sanitiser in your taxi for you and your passenger (video below).
- Wear a face mask. Try to avoid touching your face.
- Wipe down touch points on your vehicle as often as you can. Areas like the steering wheel, door handles, seatbelts etc.

- Install a protective screen between you and your passenger.
- Ask passengers to sit in the backseats if possible.
- Avoid handling passengers bags, shopping, luggage unless the passenger requires your help.
- Use the driver app to phone/text passengers to let them know you've arrived rather than calling to the door.
- If doing deliveries, drop the package on the doorstep instead of handing it directly over the customer.
- Let people know the measures you've taken. Put up a sign with the safety steps you've taken and ask the passenger to follow the same practices.

DON'T

- Do not touch your eyes, nose or mouth if hands are not clean.
- Do not share objects that touch your mouth – eg bottles, cups.

What do I need for my taxi?

- Hand sanitizer or Hand wash (wash hands often)
- Tissues (sneezing, coughing & drying)
- Surface wipes (cleaning inside of your taxi)

Symptoms

- A cough
- Shortness of breath
- Breathing difficulties
- Fever (high temp)

If you've been in close contact with someone who has the virus or someone who has been to an infected place, please self-isolate and contact your GP or call 112.

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X'-CELLENT NEW MAZDA 3

The All-New Mazda 3 Hatchback was one of the most eagerly-anticipated new cars in recent memory, as it brought with it a whole new design language for the Japanese car manufacturing giant.

The ultra-stylish five-door hatchback channels the stunning 'Kai' concept car of 2017, with smoothly contoured surfaces and a sloped roofline that tapers off neatly into its rear screen. It is a world away from the more angular designs of many of its rivals, and breathes new life into the family car market. When the 'Kai' concept car made its world debut at the Tokyo Motor Show in 2017, reaction to it was overwhelmingly positive – as is the case with the new Mazda 3 now.

Strong, Sporty Appeal;

The All-New Mazda3 Hatchback strikes you with its powerful, seductive presence and strong, sporty appeal. It is designed to make you feel like you are looking at a work of art – not just a car. The way light plays on its flowing lines gives the impression that it is moving, even when standing still. The new Mazda 3 has the ability to stir every one of your senses, even before you drive it.

Choice of 3 Skyactiv Engines;

While some of the new Mazda 3's competitors are available with small capacity, turbo-charged petrol engines, the new 3 sticks with a naturally-aspirated 2.0-litre petrol engine. This wonderful 'Skyactiv-G' engine (120bhp) uses cylinder deactivation technology, and a clever 24V mild hybrid system that is claimed to improve fuel economy, and enhance performance. Also available in the new Mazda 3, is a 1.8-litre 'Skyactiv-D' diesel engine (116bhp) with a variable geometry turbo, which promises outstanding efficiency. The latest addition to the Mazda 3 engine line-up is the 2.0-litre petrol 'Skyactiv-X' (180bhp) power unit, which enjoys a performance boost over the 'Skyactiv-G' engine. As a result, the new Mazda 3 'Skyactiv-X' is even more enjoyable to drive, with added fuel efficiency and environmental performance, without compromising the outstanding driving dynamics that the new Mazda 3 has become famous for. Transmission options include a slick six-speed manual gearbox, or a conventional automatic, with all models coming in front-wheel-drive format.

Impressive Specification;

There are six trim levels available in the new Mazda 3 Hatchback – GS, GS Sport, GS-L, GS-L Sport, GT, and GT Sport, with every model benefitting from an impressive list of standard equipment.

QUICK FACTS

1. Stunning New Design
2. 358-Litre Boot Capacity
3. Manual or Automatic
4. Petrol or Diesel Engines
5. On Sale NOW.



Key features across the entire range include LED headlights with high beam control, Mazda radar cruise control, Bluetooth with Mazda MZD Connect, Lane Keep Assist with Lane Departure Warning, Blind Spot Monitoring, Rear Cross Traffic Alert, Driver Attention Alert, rear parking sensors, alarm & immobiliser, 8.8" colour centre-console display & multimedia commander, 7" TFT digital dashboard, Apple CarPlay & Android Auto, multiple airbags, ISOFIX child-seat anchorage points, engine start/stop button, traffic sign recognition, E-call with GPS, and Smart City Brake Support with pedestrian recognition.

Review Car;

My review car was a new Mazda 3 Hatchback 2.0-litre Skyactiv-X 'GS-L Sport' model, which looked stunning in Soul Red metallic paintwork. GS-L Sport specification includes 18" black alloy wheels, heated front seats, adaptive headlight system, smart keyless entry, front parking sensors, digital rear camera, front parking sensors, CD player, dual-zone climate control, and auto-dimming wing mirrors. On the road is where it can be appreciated that the new Mazda 3 drives every bit as well as it looks. With the Skyactiv-X engine producing 240Nm of torque, the car can complete the 0-100km/h sprint in just 8.3-seconds, can hit a top speed of 216km/h, and can return combined-cycle fuel efficiency of 5.5l/100km. The 3 is a fantastic car to drive on a variety of road surfaces, with the innate tautness of the car's platform resulting in confidence-inspiring driving enjoyment. The car remains remarkably composed when driven over road imperfections,



thereby retaining excellent ride quality at all times. The slick six-speed manual gearbox in my review car was super-easy to use, allowing for precise and direct gear changes every time.

Excellent Build Quality;

The interior design of the new 3 has been well thought-out, with excellent build quality evident throughout the cabin. Seating comfort has been prioritised, with all occupants benefitting from supportive seats, along with good levels of head, leg and shoulder room. In terms of safety, Mazda's ethos is that avoiding an accident in the first place is always the safest route. With the

available i-Activense suite of safety features, sophisticated safety innovations alert the driver to hazards to help avoid collisions, or lessen their impact. Features such as Advanced Blind Spot Monitoring and Rear Cross Traffic Alert help improve your visibility and awareness on the road, and are amazingly effective.

Pricing;

The all-new Mazda3 Hatchback is priced from just €28,320 (ex-delivery) and represents terrific value for money. This could very well be all the car you could ever want. Never before has the family car market looked so sporty, stylish and desirable.

NEW ŠKODA SUPERB GETS SPORTY



The ŠKODA SUPERB was first launched in Ireland back in 2001, and has become one of the brand's best-selling models with over 18,000 SUPERB vehicles currently on Irish roads. With ŠKODA occupying an incredible 4th place spot in the Irish car registration chart for January 2020, it is clear to see that ŠKODA can do no wrong, and the revised SUPERB is yet another fine example of this theory.

Extensively Revised

The third (and most successful) generation of the SUPERB has been extensively revised both inside and out. Available in a Combi (Estate) and Saloon (Liftback) versions, ŠKODA has slightly modified the exterior of the SUPERB and has carefully refined the front section. The redesigned front bumper means the car's length has increased by 8 mm (to 4,869mm) in the ŠKODA SUPERB Liftback, and by 6 mm (to 4,862mm) in the ŠKODA SUPERB Combi.

Sleek Design

The typical ŠKODA grille now bears double slats, is larger and protrudes a little further down into the front bumper. From the

entry-level version, the narrower headlights come with LED technology as standard for the dipped and high beam. At the rear, a horizontal chrome trim connects the full LED tail lights whilst the new 'ŠKODA' block lettering define the new ŠKODA design language. The SUPERB continues to set spaciousness benchmarks in the segment with 625 and 660 litres of luggage capacity in the Liftback and Combi respectively. However, when the rear seat backs are folded flat, the available space on offer is simply enormous.

Impressive Spec & Tech

There are five trim options on offer – Active, Ambition, Style, SportLine, and range-topping L&K (in honour of the company

QUICK FACTS

1. Extensively Revised Model
2. New Design Language
3. Massive Cabin & Boot Space
4. Five Trim Levels
5. On Sale NOW



founders & automotive pioneers, Václav Laurin & Václav Klement). The SUPERB update includes new technologies and an even more sophisticated interior. Full LED Matrix headlights are available for the first time in a ŠKODA production model, and feature as standard on SportLine and L&K models. Additionally, several new assistance systems (such as Predictive Cruise Control) have made their debut in the new SUPERB. The engine line-up in the new SUPERB consists of a 1.5-litre turbo-petrol (TSI) which produces 150bhp, a 1.6-litre turbo-diesel (TDI) with 120bhp, and a 2.0-litre TDI with a choice of 150bhp or 190bhp. Transmission options include a 6-speed manual, or a 7-speed DSG (automatic) – depending on the model and engine chosen, while four-wheel-drive is available with the TDI 190bhp engine.

Car On Review

My review car was a ŠKODA SUPERB SportLine Liftback 1.5TSI 150bhp, which was fitted with the VW group's wonderful DSG (automatic) transmission. An impressive specification comes as standard in SportLine trim, with features such as LED Matrix headlights, SunSet rear insulating glass, LED ambient lighting, keyless central door locking with engine start/stop, 3-zone climatronic air-conditioning, 8" Bolero colour touchscreen with Smart Link and voice control, heated driver & front passenger seats, electrically adjustable driver seat, dynamic indicators, and aluminium pedals for a thoroughly sporty look. Other distinctive features include a striking remodelled radiator grille and 18-inch alloy wheels – both of which come in black. The radiator grille frame and the trim between the full LED tail lights are also gloss black. A sports chassis, which

has been lowered by 10 mm, is also included as standard. Optional extras fitted to my review car included Brilliant Silver metallic paint, 19" 'Supernova' alloy wheels, a Virtual Cockpit, and Front Assist (including Adaptive Cruise Control).

Space In Abundance

The SUPERB has elevated roominess to one of the core comfort features on-board, and cuts no corners when it comes to passengers and their luggage. The famous abundance of rear-seat space has earned the SUPERB legendary status, and is a truly unique plus for the car's occupants. In my review car, the all-round sense of roominess is enhanced by the large panoramic electric roof. On the road, my review car handled every road surface with poise and precision, while the slick DSG transmission ensured that every journey was pleasurable. Fuel economy is another strong point for the SUPERB, with my car returning a consistent 43mpg (6.6l/100km) on a combined driving cycle, while annual road tax is just €270.

Verdict & Pricing

There is just one word required to describe the new ŠKODA SUPERB, and the clue is in the name. The big ŠKODA is 'superb' in every way – from its striking design language, and its sumptuous & spacious interior, to the impressive on-board technology, and modern engine line-up. A plug-in hybrid is due to join the wonderful SUPERB range soon, and this will enhance the appeal of the car to an even wider audience than ever before. Pricing for the revised ŠKODA SUPERB range starts at just €30,750 (including delivery), with my review car specification priced from €39,750.



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BOLTING INTO THE FUTURE

A new taxi hailing App is making its way to Ireland with a view to revolutionising the taxi App experience for both drivers and passengers.

Bolt is the leading European mobility platform that's focused on making urban travel more affordable, convenient, and responsible. Bolt has more than 35 million users in over 150 cities, with over 1 million professional drivers.

The company describes itself as a responsible and driver-friendly alternative to our competitors, with a big focus on providing the best earnings to drivers.

"We're building the transportation platform of the future, with services ranging from ride-hailing to micro-mobility. We have the fastest-growing ride-hailing business in the world - 30 million passengers globally in 6 years.

Bolt is designed as a business to be the most cost-efficient and frugal company in mobility. The business operates efficiently so we can pass the savings on to drivers and chargeless than the competition for using our platform.

We feel it's crucial to provide a safe way to move in the city and kick-start the urban economy. We'll do that by providing plenty of perks to riders and putting more money in our drivers' pockets," the company says.

Tacsai Magazine recently spoke with Bolt Country Manager, Luke Mackey.

"We are launching in Ireland with probably the lowest commission on the market. We are launching at 10% commission and that is always the aim of the company, to provide the lowest rate on the market and the highest earnings for their drivers. We are currently onboarding drivers and the interest we've seen from drivers so far has been immense. The key thing they want to see right now is a system that treats them fairly and more competition in the market. Our idea is to enter the market as a safer, friendlier, more responsible ride platform. We think it's crucial right now to help kickstart the economy because right now their volumes are quite low, we don't take any commission on tips or tolls," he said.

He went on to say that they don't have different tiers for more active drivers or a points system because their research has shown that drivers don't like that.

"The ride is always dispatched to the closest driver, we are trying to kickstart the economy so we're doing



a lot of incentives for riders when we launch, so we'll be subsidising a lot of the rides in Dublin, to try and get this city buzzing and moving a bit more, so we're doing campaigns with hospitality providers," he said, adding that they aim to have enough drivers to launch by the end of September in conjunction with the re-opening of the pubs.

While it is a standard ride hailing App there are a number of different features which make it more user friendly and easier to navigate.

"You can message drivers while you are booking, you can set multiple favourite addresses, riders will be able to get discounts on their first trips and also refer their friends and earn rewards," he said.

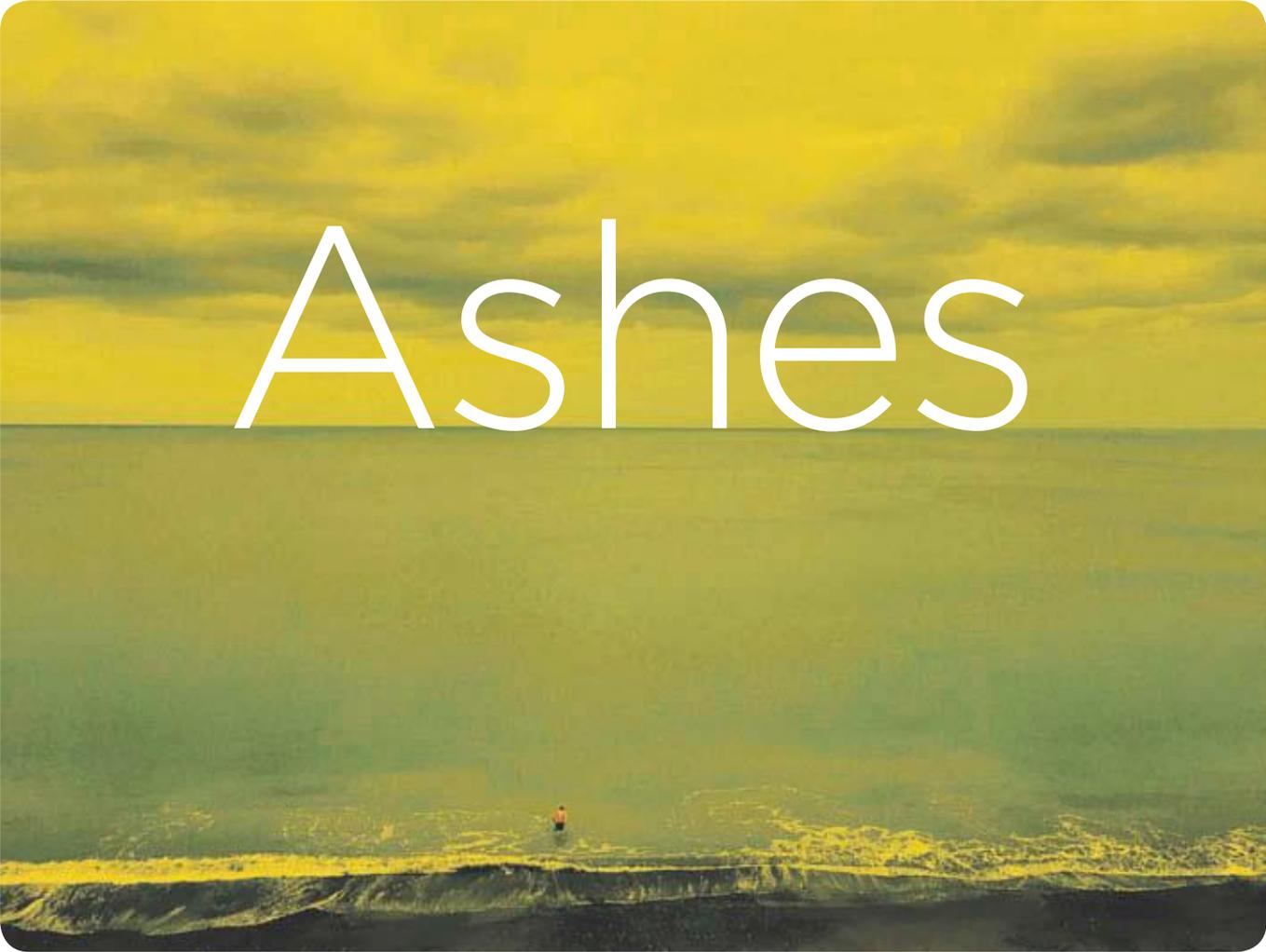
Not only is the App more user friendly, it also takes into account the safety of the driver.

"With this App drivers can actually rate the rider as well. So if there is a rider they feel should not be taking a trip with them, they can rate that and let us know. We have pretty strict rules on that, and would ban riders if there was anything like that," he said.

He went on to say that they are working towards cutting down on drivers overheads and are looking to get into business with a pretty innovative insurance company coming to Ireland, so bolt drivers will have perks like insurance and other benefits which will be announced.

For more information visit www.bolt.eu

Bolt



Ashes

Gerry sat on the bonnet of his ancient cab, flicking idly through a year old copy of Fishing Monthly. He was pinned into lane four of the Kesh, the infamous taxi holding area in Dublin airport with at least another forty minutes waiting ahead of him. The mid-summer sun warmed his face as he squinted towards his holy mountain, Lambay, to his right, lying five miles offshore rising from the deepest waters of the Irish Sea. As a child growing up in north Dublin it loomed at his shoulder, out there beckoning him over. Sure, he had many offers over the years to visit but he bided his time like a suitor intent on a lot more than a one-night stand. Anyway, he had a plan; there was an old clinker dory for sale in Loughshinney harbour. His name was on her but every time he made for the owner with a wedge in his pocket, the mortgage, the gas bill or the wife's Visa overdraft would block his passage.

The screech of a low flying Airbus broke his reverie. "Good girl," he mused, in anticipation of two hundred passengers disgorging at Arrivals, eighty of whom would wipe out at least six lanes of taxis in twenty minutes. He rang his night shift pal Ray; "What!?" "Don't what me. Are you in the pit yet?" "God knows I should be but there's a great programme on Operation Barbarossa on Discovery Channel and I dozed off somewhere between the Caucasus and the Crimea." "Good lad. Now take a cold shower and I'll collect you in an hour. The word is they're catching a few early mackerel off the cliffs in Howth. I'm at the Airport, up in ten minutes. I'll

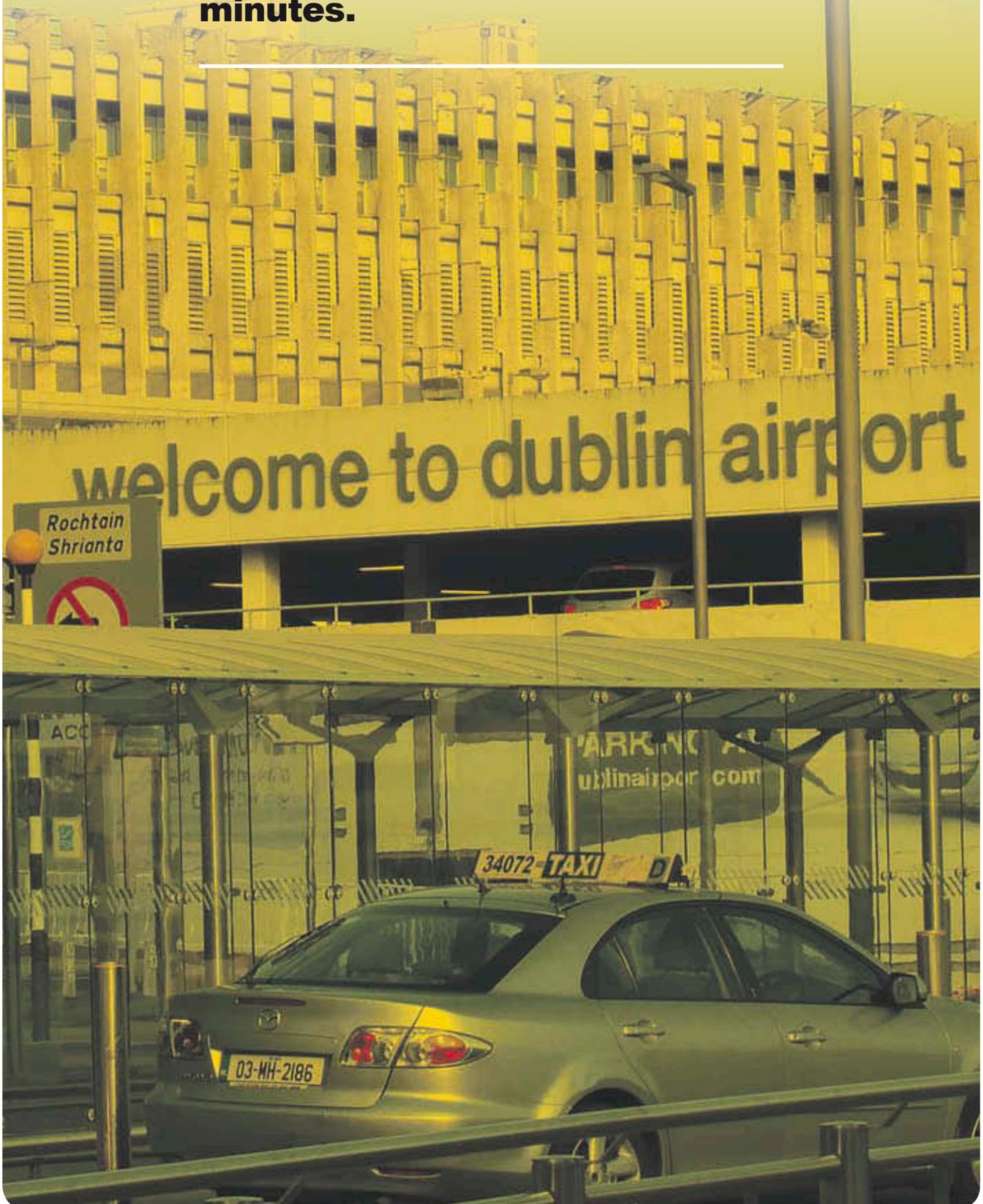
give you a bell when I find out where I'm off to, probably into the city. I'll be in touch."

At the Arrivals rank he beckoned towards a party of tourists laden with luggage. A model for some hotel in town. Before they could get to him the door opened behind him;

"Can you take me to Kinsale?" "Where?" Gerry turned to his passenger and studied him closely. Small canvas bag, mid fiftyish, expensive casual, probably English and a bit stuck up...whatever. "Kinsale; I think it's somewhere south of here." "Jasus a good bit south of here. Its a three-hour drive." "And I'll need you to take me back. My return flight is at eight this evening." He did a quick calculation. Three hours down, an hour there, three hours back and two hours for spillage. "Well it can be done ok; as long as you don't linger too long in Kinsale I'll have you back by seven." "That's fine, let's go."

He headed for the M50 charting the journey beyond him in his head; M7 South, off at Portlaoise, M8, Cork Ring road and follow the signs; sorted. He neglected to mention the fare, hadn't a clue but he would get out his magic fare book in Kinsale. He preferred to trust people, not many let him down. Anyway, the return leg would sweeten the pot and he wouldn't tear the arse out of it. Newlands Cross already, off the mark, through the gears, fifth, middle lane, visor down heading towards the sun. The message alert woke Ray from his snooze; "Change of plan, go to bed, call you later....and don't ask!" The Traffic was light as he sliced

Two hundred passengers disgorging at Arrivals, eighty of whom would wipe out at least six lanes of taxis in twenty minutes.



through the horse county of Kildare with not a word from the back. Just beyond Naas Gerry broke the silence. "Do you mind if I get the shipping forecast on the radio? I might go fishing this evening if we get back early." "Not at all. Do whatever you like." he responded. He caught the tail end of the BBC 4 forecast; "Lundy, Fastnet, Irish Sea; Wind westerly force 4 backing west south west and decreasing 2 or 3, occasionally 4 overnight; weather fair, visibility 25 miles; 1025 millibars; steady." "Nice one." Gerry muttered as he made for the off switch. "I wonder could you leave that on ol chap. Radio 4 are covering the Ashes from Lords." "Yeah, no sweat. Are you a cricket fan?" "You could say that ol boy." he chuckled accentuating his public-school accent. Gerry warmed to him; "I'll make a deal with you so. You may listen to this unintelligible drivel if you explain to me the ins and outs of it." "Done, I'll make an aficionado of you before journey's end!" "Some hope." Gerry retorted as they settled into the sonorous tones of some Home Counties commentator.

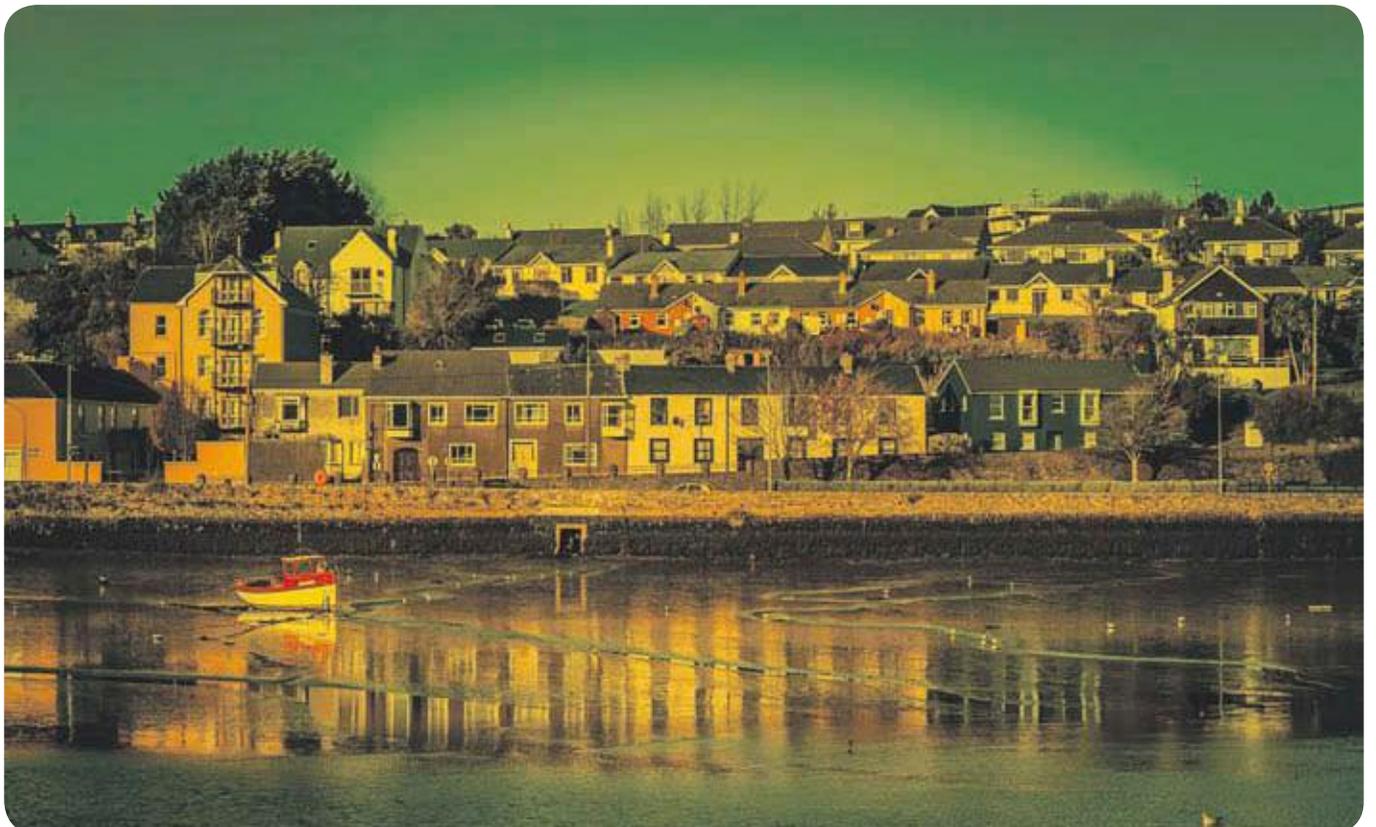
They peeled off the M7 Cork bound as one of the English middle order was caught at silly mid-off. "That's a field position just to the left of the batsman's shoulder but only if he is right-handed. Otherwise it's vice versa, if you get my drift." Gerry grunted with derision as he flipped back the visor; the mid-summer sun rising high over the Golden Vale. Soon the Rock of Cashel reared up before them shimmering in the heat haze. "Car crash country." his passenger mused as he gazed in awe at the Munster landscape. Gerry pulled on the hopping ball of his wonder. "The mountain over to the south with the lump out of it is called The Devil's Bit. They say the devil himself took a lump from the hill and spat it out in disgust." "Where is it now?" the passenger humoured him. "Well," said Gerry, "where in God's name did, we get

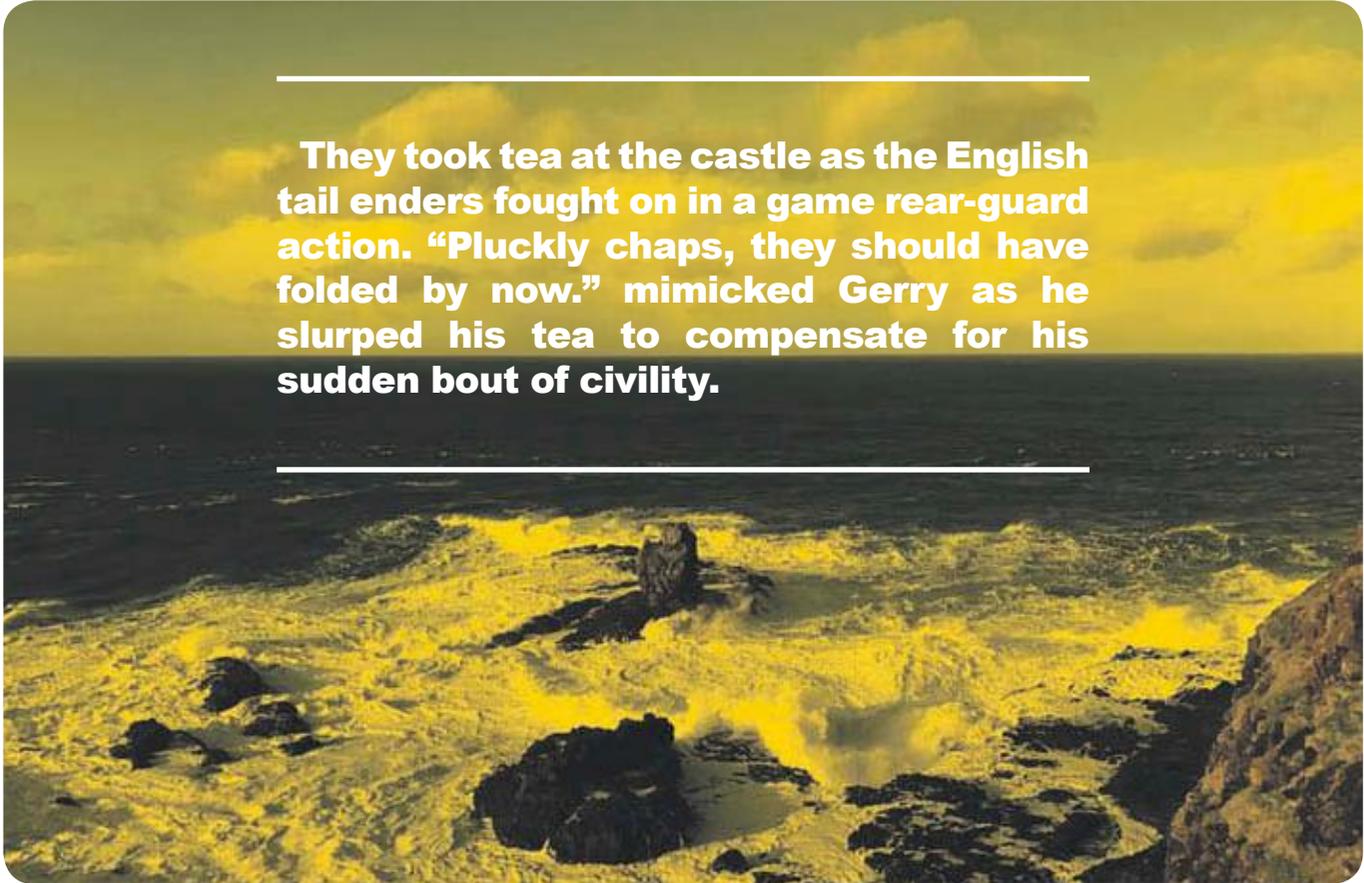
the Rock of Cashel!?" "I'm listening to bullshit alright. And it's not on the radio!"

The cricket match droned on through the late morning; apparently the English middle order was collapsing although Gerry couldn't discern anything as frenetic, save for the commentators collapsing with mirth recalling the hilarious antics of some long dead pre-war Aussie batsman. "That wicket is on the turn with that heat. It looks like the follow on already." came a groan from the back. "Whoa there!" Gerry interrupted. "Translation please!"

The verbal tennis between landscape and cricket lightened the mood and shortened the journey. They left the motorway at Cahir and took tea at the castle as the English tail enders fought on in a game rear-guard action. "Pluckily chaps, they should have folded by now." mimicked Gerry as he slurped his tea to compensate for his sudden bout of civility. They swept through what was left of county Tipperary and willow gave way to ash as the history of hurling and its great exponents were recalled from Setanta to John Doyle and then on to the great Christie Ring as they slipped into the rebel county Cork just north of Mitchelstown.

His passenger became animated with the prospect of imminent destination. "Not so fast, Cork is the largest county in Ireland. We have the city to get through and then towards the coast. Anyway, we're ahead of ourselves as it is." The Galtees gave way to the north Cork plains as the English were bowled out for 155. They were predictably made follow on as the Aussie batsmen cowered complacently in the shade on the pavilion terrace. They came off the plateau and plunged into the Lee Valley below Watergrasshill and alongside the mighty river Lee at Glanmire. He started





They took tea at the castle as the English tail enders fought on in a game rear-guard action. “Pluckily chaps, they should have folded by now.” mimicked Gerry as he slurped his tea to compensate for his sudden bout of civility.

humming the “Banks.” and to his surprise his passenger took up the tune as they descended into the tunnel. They lost the radio signal and as they climbed back into the south side of the city an invigorated England had 20 on the board with no loss of wicket.

He sliced through what was left of the city, under the beautiful Victorian viaduct towards the airport. They made short work of the rolling landscape and before long they got their first glimpse of the Atlantic. Suddenly she was there in summer.

Technicolor; the bay, the sheer cliffs and the creek itself. The wind freshened and the little boats bobbed and bounced on the choppy water as if to welcome them to the town. His passenger took a few seconds to take it all in. He got out and stretched his legs. Sniffing the heavily salted air, he stood at the quayside for a while. A battered and rusted lobster boat came alongside, and the Englishman took the bowline and secured it with surprising dexterity to an ancient capstan. He engaged the pot man in conversation, and they peered upwards towards the brow of a steep cliff to the south east. They shook hands and he got back into the taxi.

“I need to get to the top of that hill on the other side of the town. It’s a place called Heart Break Hill.” Gerry eased the cab slowly, purposely up the steep incline and at the brow the view of the turn in the creek as it snaked towards the sea was so stunning that he stalled the car. “They named the spot well.” his passenger muttered as his got out with the canvas bag. “I won’t be long.” he signalled as he made for the cliff edge. “No hurry here.”

muttered Gerry to himself as lunch was called at Lords.

He was as good as his word and within fifteen minutes was back in the cab. “Job done; what about lunch in the town?” Gerry eased the car off the incline. “Done” he barked “and on me old boy.” They dined at a fish restaurant back on the quay. He seemed more relaxed now with his work behind him. “Whose ashes were you scattering anyway?” asked Gerry before he slurped at the most delicious chowder he ever tasted. “It’s just that you’ve gone a shade greyer in the hair. The onshore westerlies have blown it all over you!” “Christ!” retorted his passenger, as he headed towards the toilets to fix himself. “You could have said!”

They had just joined the motorway beyond Cork city when he spoke again. “They were my mother’s; she passed away last month.” “I’m so sorry” Gerry replied, reproaching himself for his intrusiveness. “And why here? Why Ireland? And why Kinsale?” he persisted; a mixture of curiosity and concern unchecked. “It’s a long story about a tiny moment in time. A sepia snapshot from the fifties; happier days.” “When all the days were sunny, and all the skies were blue, in Dublin town in nineteen sixty-two,” Gerry hummed the melody of the Dublin ballad evocative of more halcyon days. His passenger added to the haunting melody, sotto voce, with the preamble to his tale. Gerry tailed off and let him at it; fifth gear one hundred kilometres per hour, slicing through the stillness of the stunning mid Cork countryside on a motorway like a magic carpet suspended on the afternoon haze.

Find out what happens to Gerry in our next edition!!!



TAXI INSURANCE MARKET UPDATE

I'm delighted to see the taxi insurance space is in the best health it has been for several years.

Whilst premiums may not be as low as they were 5 years ago, I feel the outlook is more positive because we are seeing more competition than we have for a long time. More competition is good for everyone and its particularly good now that there are several 'A' rated competitors to the incumbent insurers in the taxi market.

You only have to look at the example of KennCo Underwriting to see why having more than 1 competitor is good news for consumers. KennCo Underwriting came into the taxi space with aggressive pricing and this did initially lead to the existing insurers reducing their prices, too. However, once KennCo Underwriting withdrew from the market, the existing insurers simply increased their prices back to the previous levels (almost overnight), as the competition was gone.

As well as a choice of insurers, recently we also have seen real product innovation including products being based around technology that monitors driver behaviour. It will be interesting to see how such a product plays out in the heavily regulated taxi market, which consists of predominantly full-time taxi drivers, rather than the 'gig economy' workers more typically found in other territories. Will consumers adopt these products despite some of the cover differences? How will the technology and driver behaviour affect the future pricing on these products?

I'll say it again, competition in the market is fantastic for everyone and it's brilliant we are now asking these questions.

From our perspective at TaxiFair, the close of 2019 saw the latest exciting development in bringing a new competitor to the taxi market – FBD Insurance. We are extremely proud to be working with FBD Insurance as the exclusive provider of their products in the taxi space and we are already seeing a fantastic reaction to the product from consumers.

FBD Insurance, in our opinion, are 'the' Irish insurer and understand the nation better than any other insurance market. For that reason, we feel it is a perfect partnership. There are no unexpected surprises in store for FBD (sadly they are already well accustomed to the current claims culture) having been established in Ireland for over 50 years. This, combined with our sole focus on taxi insurance, means we're a very strong team.

But, at TaxiFair we feel our role as a broker is to provide products from more than 1 insurer. Our view is that if we only have 1 insurer partner, it is difficult to balance the needs of your business and those of your customers. For example, if we only had 1 insurer partner would we really push hard to get the best price for our customers? Or, would we not push the insurers too hard on price, because if we upset the insurer, we have no other product to offer our customers? It could be a delicate balance if we were in that position, which is why we've always worked with multiple partners. We demand the best quotations from insurers and let them compete for your business.

To that end, our second key insurer partner is Liberty Insurance. And, to be clear, they are second here only in alphabetical order. Liberty have been our leading partner in taxi for the past 3 years and we've seen fantastic growth during that time. We have an exclusive acceptance criteria with Liberty and extremely competitive rates – this means some policies Liberty won't quote directly or via other brokers, they will quote those same policies via TaxiFair. This is all in recognition of our expertise in the taxi space.

Whilst Liberty became the latest in a list of many insurers to exit the Irish Leisure Insurance market very recently, they reaffirmed their commitment to the taxi market at the same time. Liberty have clear growth plans for taxi in 2020 and we are delighted to be working in partnership with them.

So, generally all is very positive currently and we are delighted to be at the heart of this fast moving and evolving sector. However, we wouldn't be doing our job if we didn't touch on the issue of 'Ghost Broking' or the sale of insurance by unregulated parties.

Ghost brokers are deemed by the Central Bank of Ireland to be 'professional fraudsters selling forged or invalid discounted insurance policies to unsuspecting consumers'. We saw one recent example of this happening where a consumer was duped by an unknown website, paying them over €3,000 for an alleged taxi policy that proved to be useless – not even passing a taxi suitability test, let alone pay a potential claim (the insurer in question didn't even provide taxi cover at all and had been provided with completely inaccurate information).

The sale of insurance policies by unregulated parties is also on the rise in the taxi space. What do we mean by unregulated parties? Effectively, anyone who is selling insurance but is not under supervision of the Central Bank of Ireland. Why is this important? The Central Bank of Ireland impose strict regulations on insurance brokers and intermediaries, such as TaxiFair, in order to protect consumers. Briefly these include requirements such as:

- Staff being qualified within the insurance industry to high standards (meaning you always get advice from trained and qualified insurance professionals)
- Transparency on pricing including a clear declaration of all fees and charges
- Having professional indemnity/negligence insurance (meaning if we don't send an e-mail to put you on cover and you have a claim, our professional indemnity cover pays for your claim, so you are not adversely affected)
- We must provide any refunds due within set timeframes
- We must hold all client funds in a separate client bank account, keeping your funds secure
- Clear rules on product sales; we must sell these clearly to consumers and not misrepresent them

The list goes on and we could be here a while... but you get the idea. Whether you buy your insurance directly from an insurance company or via a broker/intermediary, make sure you buy it from a qualified professional that is regulated by the Central Bank of Ireland. Otherwise, a cheap deal could work out to be very expensive in the long run. There are helpful guides online within the Central Bank website, which enable you to check whether a company is regulated.

For any information or assistance on your taxi insurance (or any topic in this article) feel free to give us a call on 01 485 1996. Our offices are in Dublin and Cork, but make no mistake, we operate nationwide. So, whether you are driving a taxi in Dublin or applying for a new local area hackney license in Louisburgh, Mayo, we can help. Our team do nothing but deal with taxi insurance at TaxiFair, meaning we always have our finger on the pulse with what is happening in the market.

Finally, we understand driving a taxi is your business and livelihood – this isn't just another motor insurance policy – so you will always find us willing to help and offer the best possible advice to meet your individual circumstances.

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CAB:APP TO LAUNCH NEW DRIVER FRIENDLY NATIONAL TAXI BOOKING APP

Most drivers will know cab:app as a card payment solution, as we supply thousands of taxi drivers in 53 towns/cities across Ireland and the UK. We are now getting ready to mobilise our platform of 12,000 registered taxi drivers to launch a national taxi-booking app with a business model that is driver friendly, helping to bring down your costs and put more money in your pocket.

In the new version of cab:app there will be 2 types of passenger bookings, which will be charged to drivers at different commission rates. For all driver promoted bookings and organic app downloads these will be free of any booking commission in perpetuity. Why should you pay commission for customers that were once yours and are already a taxi user?

For all corporate work won and serviced by cab:app, these bookings will be a maximum of 10% commission to drivers which is inclusive of card fees and incentives for corporate accounts.

So how does commission FREE bookings work in practice?

As a driver, let's assume in a normal market (pre-COVID) you did 10 jobs per day at €15 per job. If 5 jobs are off the street and 5 are from an app charging 15% commission, that means you will be paying approx. €3,000 per annum in app commission. If you multiply this commission by 10,000 drivers, that's around €30 million collectively coming out of drivers' pockets every year.

So what if cab:app provided all drivers with the same app booking technology and all non-corporate bookings were FREE of any commission. Collectively 10,000 drivers will complete over 25 million taxi journeys per year, so if every driver directly tells their passengers to download cab:app then it won't be too long before the entire Irish population

of 4.8m people hear about cab:app. All of these driver promoted downloads will then re-circulate back into the wider driver community at 0% commission, rather than continuing to pay 15%.

How will cab:app make money if these bookings are free?

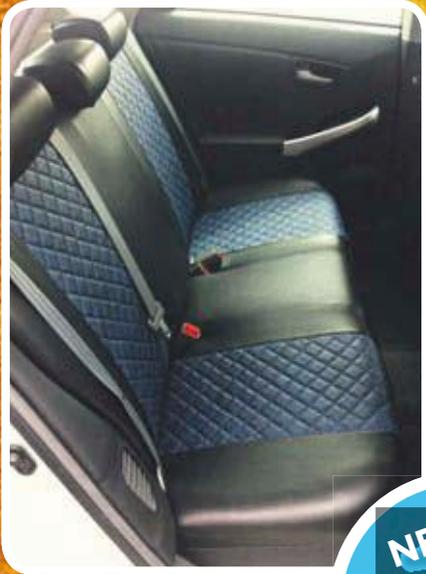
Cab:app was launched specifically to help drivers, so we can still make money as a business without charging high commission rates. We'll continue generating income from all card processing, 10% commission on corporate account bookings and other driver services we plan to roll out. These include digital banking with debit card, fuel discount card, insurance, vehicle discounts, accounting, pension, small business loans and any other services you need to run your taxi business.

All drivers need these services but individually you have very little bargaining or buying power. So by cab:app acting as a collective buying club on drivers behalf, we can negotiate meaningful discounts. We then share part of the savings to reduce costs for all drivers while also putting money back into the business to invest in sales, marketing, customer support and enhancing the technology platform.

It's time for change, so why not join the taxi revolution by contacting support@cabapp.net for more information.

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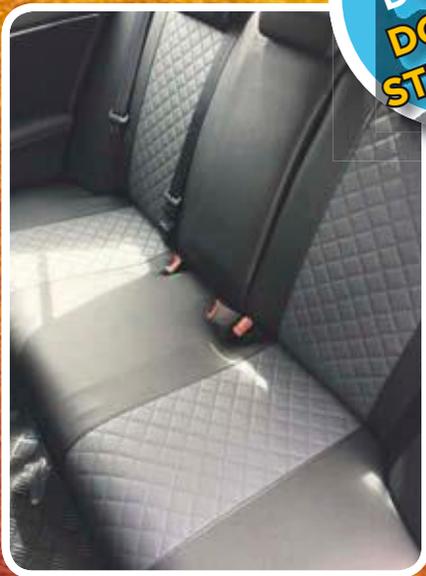
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WORLD NEWS

TOP STORIES FROM AROUND THE GLOBE

UK

People in “high-contact” professions, such as taxi drivers, pharmacists and cleaners will be tested for coronavirus even if they don’t have symptoms, as part of a pilot in England.

The NHS said employers including Addison Lee and Boots will take part. Care workers and some NHS staff already have access to “asymptomatic” testing.

As part of the pilot, local authorities in Bradford, Newham, Brent and Oldham, will also offer the tests to those identified as vulnerable to the virus. The expansion of routine testing is designed to look both at how much demand there is for testing among this group and at how different occupations are being affected by the virus.

Taxi drivers ‘unprotected’ against coronavirus

People recruited to the pilot through their employer will either be given access to a home test or an appointment at a mobile testing unit via their business.

The councils involved will use the capacity they have at their local testing sites to book specific times for people taking part in the pilot.

A number of NHS leaders have said people working in health and care roles should be tested at least once, if not twice, a week to catch these asymptomatic cases and isolate them, stopping them from unwittingly passing the virus on.

This trial will now look at what role asymptomatic testing could play for other occupations who have a lot of contact with the public.

It’s not known for sure what proportion of people have the virus without showing symptoms, and exactly what role they play in spreading it to others.

FRANCE

Vast illegal ride-sharing network dismantled in France

Five men have been arrested in western Paris on suspicion of running a vast ride-sharing network that exploited illegal

workers as drivers.

Five men are suspected of running two companies, through which they employed hundreds of illegally-working drivers in “a precarious situation” over “very long hours”, said the prosecutor in Nanterre (Hauts-de-Seine, Île-de-France).

The men have been indicted for allegedly “aiding illegal residence, money laundering, concealing work, receiving stolen goods, human trafficking, forgery, falsifying documents, using false documents, [and] abusing company property...as part of an organised gang”, the prosecutor stated.

Most of the workers involved were allegedly undocumented and were working as illegal ride-sharing drivers. Ride-sharing - or voitures de transport avec chauffeur (VTC) in French - generally refers to taxi apps such as Uber, Kapten, Bolt, or Heetch.

The workers were allegedly forced to “work for very long hours under intense pressure, under employers who kept them in a precarious situation” to force them to obey.

The network has now been dismantled completely. More than €195,000 in cash, and luxury cars, were also seized. The company reportedly had around 50 vehicles.

The prosecutor said: “Initial investigations have shown just how lucrative this trafficking was, generating financial movements of several hundred thousand euros.”

The business had been operating “for at least two years”, investigators said. The bust comes days after ride-sharing drivers’ union l’Union l’Intersyndicale Nationale VTC (INV) called for a strike next month, citing grievances including alleged “fake drivers” using the apps fraudulently.

CANADA

Taxi drivers outraged after Toronto initially tells people to cab to COVID-19 testing sites. Mayor John Tory says the city will work with the taxi industry to develop proper policies and procedures around transporting people who

Taxi driver Jaspreet, who was allegedly hit in the face with a whisky bottle.(Supplied)



may have COVID-19.

“We’re trying to develop a protocol that would happen as much more of a routine, that when for example, somebody were leaving an assessment center, having been there to get a test, that the taxi would be called and there would be a group of taxis that would be quite prepared in a number of different respects to expect to be taking people that had some possibility of having the virus or were actually confirmed to have it,” the mayor said at a news conference.

“We’re working on that between the emergency operations center and the taxi company because the objective here has always been the same and it hasn’t changed; To ensure that people who need transportation to and from the assessment centers and hospitals get it, and at the same time the drivers providing the transportation, whoever they are but including in particular taxi drivers, are kept safe and healthy at all times.”

Tory’s remarks follow anger from the taxi industry over what they called a lack of communication around transportation for people who have or might have COVID-19.

“Disappointed doesn’t begin to express my feelings about it,” Beck Taxi spokesperson Kristine Hubbard told CP24.

Hubbard said she found out yesterday that the city had been advising people needing tests to use a cab as one option. She said there was no communication with the taxi industry that people who might possibly have the virus were being advised to use their service. She said she found out that was the case after following up on a call from a customer.

“We had received a call from a customer actually who had said that she had tested positive. She had been in two taxis – on the way there and back the day before,” Hubbard said. “Thankfully she was very upfront and honest with the driver. She was wearing a mask and gloves. The driver was doing the same. They had the driver window open and the car was sanitized after, so we’re very thankful.

AUSTRALIA

Teens arrested after allegedly attacking taxi driver, stealing cab. A taxi driver was injured and his car stolen after an alleged attack by three teenagers in South Australia.

Jaspreet Singh was dropping off the trio, including two girls and one boy, at Gawler early Saturday morning. They handed him money, and when he went to get them change, they struck.

“They were hitting me continuously with punches at the back of my head and bottle on my face,” he said. “They started hitting me on my turban and they also untied my turban, which is a disrespectful thing.”

Mr Singh managed to stumble out of the car, which is when the teens drove off in his taxi. They allegedly took it on a 200km joyride before being arrested in the Riverland.

Mr Singh said more should be done to protect taxi drivers.

“We are working all the night, 12 hours, they don’t know how hard we are working,” he said.

The three arrested teens were refused bail and remain behind bars.

A home detention report has been ordered for one girl.

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One day, 3 men died and went to heaven. "Religion?" God's secretary asked the first man.

"Jewish," the man replied.

"Okay, go to room 23, but be very quiet when you go past room 8," the secretary said.

"Religion?" he asked the second man.

"Muslim."

"Go to room 10, but be very quiet when you go past room 8."

"Religion?" he asked the third man.

"Agnostic."

"Go to room 71, but be very quiet when you go past room 8."

"Why must I be quiet when I go past room 8?" the man asked.

There are three friends named Mad, Brain, and Fight. One day Fight went missing and his friends Mad and Brain started searching for him. Then Brain said, "Mad, let's file a missing person report with the police." When they were about to walk into the police station, Brain said, "Mad, you go and make the report. I will wait for you here." Mad said, "Okay." Mad walked in but no police officers paid attention to him. Then he saw a policeman drinking a cup of coffee. Mad went to the officer, smacked the table, and the cup of coffee flew in the air, landing in the officer's lap. Angry, the policeman asked, "Are you

Q: Have you heard about the new restaurant called Karma?

A: There's no menu; you get what you deserve.

Q: What has more lives than a cat?

A: A frog because it croaks every night.

Q: What do you call a cow that just gave birth?

A: Decalfeinated.

Bob goes to see his friend Pete. He finds Pete in his barn dancing naked around his John Deere. "What are you doing!" asks Bob. Pete stops dancing & says, "My wife has been ignoring me lately so I talked to my psychiatrist and he said I needed to do some thing sexy to a tractor." [to attract her]

A woman is at a grocery store. She goes to the clerk to purchase her groceries. The clerk looks at her items and sees a carton of eggs, a gallon of milk, and a head of lettuce. He says to the woman, "You must be single." The woman was surprised &

Late one night, a preacher was driving on a country road and had a wreck. A farmer stopped and said, "Sir, are you okay?" The preacher said, "Yes, I had the Lord riding with me." The farmer said, "Well, you better let him ride with me, because you're gonna kill him."

One day a duck walks in a store and ask the manager if they sell grapes. The manager says, "No, we don't sell grapes." The duck goes home and comes back the next day and asks the same question. The manager says the same thing again, "No, we do not sell grapes." The duck goes home, comes back the next day, and asks the manager if they sell grapes. This time the manager says, "No, we don't sell grapes! If you ask one more time, I will nail your beak to the floor!" The duck goes home. It comes back the next day and asks the manager if he has any nails. The manager says, "No, I don't have any nails." The duck says, "Okay, good. Do you sell grapes?"



THE TACSAÍ MAGAZINE BUMPER QUIZ

General Knowledge Questions

1. How many people held the office of British Prime Minister in the 20th Century?
2. According to the Bible in which river was Christ baptised?
3. What name did the Romans give to Ireland?
4. Who in 1998 founded internet giant Google with Larry Page?
5. Which songs with "Devil" in the title were UK top twenty hits for the following artists, [a] The Stereophonics (2005), [b] Cliff Richard (1976), [c] Jesus Jones (1993), [d] Neil Sedaka (1961) and [e] Sonia (1993)?
6. Who wrote the novel "Catch 22"?
7. What was the name of the Greenpeace ship that was sunk in Auckland in 1985?
8. Who was the original presenter of TV's "The Crystal Maze"?
9. Which is the only US State that only borders one other?
10. In the Popeye comic strip, who was Olive Oyl's brother?
11. What four train stations feature on the standard UK version of Monopoly?
12. Which two letters have a scoring value of 8 points in a game of Scrabble?
13. In which movie of 1956 did Elvis Presley make his acting debut?
14. Which is the fastest running bird, that is native to the UK?
15. Who attended the tea party in "Alice's Adventures in Wonderland" alongside Alice?

16. The ancient city of Byzantium could be found in which modern day country?
17. What were the names of the three original members of pop group The Police?
18. In which month of the year is Oak Apple Day?
19. In which year were the Grammys first awarded?
20. Which is the Holiest day of the year in Judaism?

11. Kings Cross, Marylebone, Fenchurch Street and Liverpool Street.
12. J & X.
13. Love Me Tender.
14. Pheasant.
15. The Mad Hatter, the Dormouse and the March Hare.
16. Turkey.
17. Sting, Andy Summers & Stewart Copeland.
18. May (29th).
19. 1959.
20. Yom Kippur (The Day of Atonement).
1. Twenty.
2. River Jordan.
3. Hibernia.
4. Sergey Brin.
5. [a] "Devil" reached no 11, [b] "Devil Woman", no 9, [c] "Rap Devil", no 15, [d] "Little Devil", no 9 and [e] "Better the Devil You Know", no 15.
6. Joseph Heller.
7. Rainbow Warrior.
8. Richard O'Brian.
9. Maine.
10. Castor Oyl.

ANSWERS

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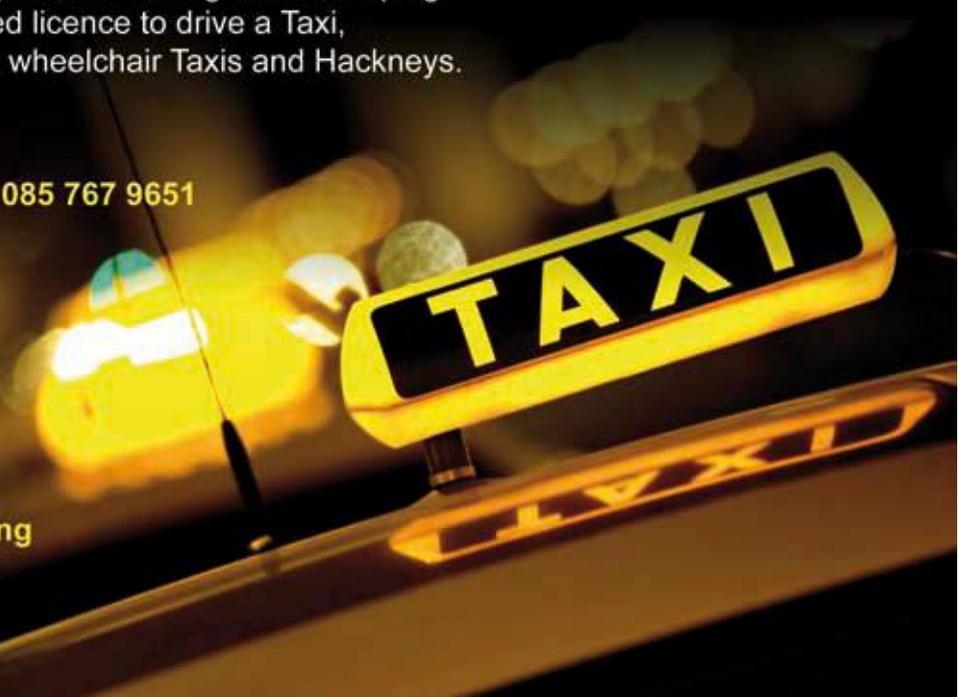
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Dublin 12



THOUSANDS GATHER TO DEMAND SUPPORT

Merrion Square Park would have seemed besieged on Tuesday, September 15 if not for the peaceful nature of the thousands of taxi drivers who had gathered there following a convoy from Conygham Road, in protest against what they feel to be inaction on the part of the Government to help drivers who say their industry is dying.



Key representatives of Four taxi organisations were present including Alan Brennan from TTNH, National Private Hire and Taxi Association, Jim Waldron, Gerard Macken, Taxi Alliance of Ireland, Joe Harron, Irish Taxi Drivers Federation. They were joined by the Solidarity Party with Deputy Richard Boyd Barrett present among others.

Essentially drivers maintain that there were too many taxis on the road before Covid-19 and the pandemic has brought the industry to its knees and among other

measures, some subsidy must be offered to drivers from Government.

Tacsai magazine spoke with city centre driver Mick Wall, to see what the average driver on the street is unhappy about:

"We're all out here protesting today because there's been very little done for the taxi industry during the Covid Pandemic. We have a situation where the industry is oversupplied and there's going to be 24 hour buses which have already started coming on stream which will decimate the industry as bad as the Pandemic next year.



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We need the NTA to stop issuing plates, we want them to do a buy back and reduce the fee, probably by a half," he said, adding that issuing 20, 000 new plates, even during the Pandemic while bringing 24 hour buses on stream makes no sense.

He went on to enumerate some of the other issues which has sparked the protest including the fact that drivers have to put in very long hours for very little return, working every Friday and Saturday night for instance, just to earn a living. The 9 year rule is another issue drivers are facing.

"The biggest point is to reduce the numbers. How they expect 20, 000 taxis to go around the streets of Dublin is beyond me. They bear the responsibility for this because they price control taxis. They tell you on one hand that you are self employed; I know no self employed plumber, carpenter or electrician who is dictated to by law to charge a certain fee. I dont understand how every six or seven months there's a new law or provision put in place to encumber taxi drivers going to work, these are just men trying to get a living. The situation we're in now we're at least half over-supplied an industry, trying to make ends meet, and then the Covid-19 Pandemic coming on top of it. This is not helping," said Wall.



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