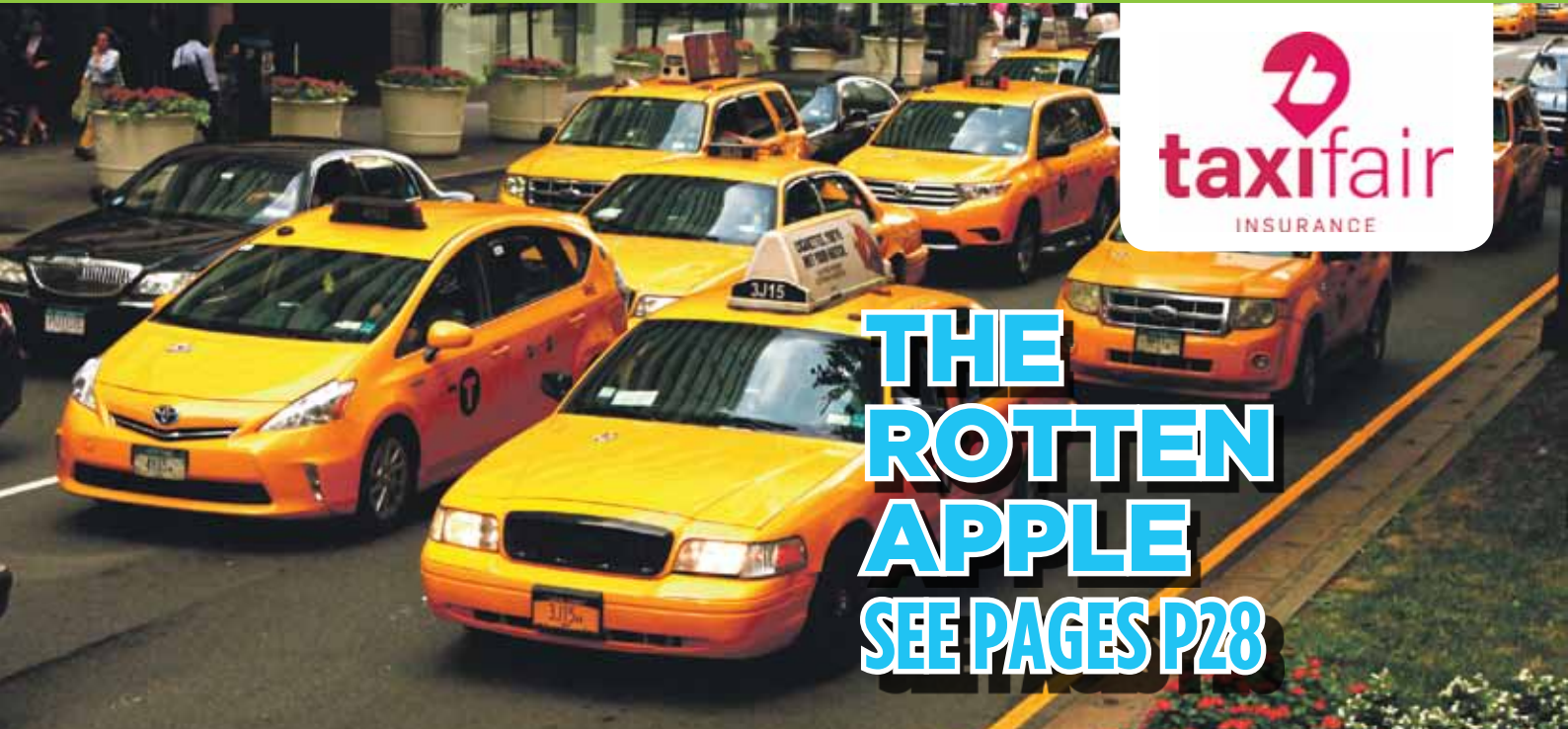


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CONTENTS

Well the word on everyone's lips is the same: Lockdown. Taxi drivers in Ireland are really feeling the crunch as fares dry up and revenue diminishes as bills still need to be paid.

The National Transport Authority (NTA) is holding a number of public consultations on some key issues including the 10 year rule. The NTA has also published statistics on licensing, driver numbers and much more for the 2019 calendar year.

N.P.H.T.A the Taxi Alliance of Ireland, Taxi Federation and T.T.n.H. have been meeting with politicians on a regular basis to ensure our Industry is not forgotten. Drivers in Cork under the Cork Taxi Council along with their colleagues in Waterford and Limerick continue to hold ongoing protests. On Tuesday, November 24, the N.P.H.T.A. the I.T.D.F. the T.A.O.I. and T.T.n.H. met with the NTA to discuss the Taxi Advisory Committee in its current format and role.

It is our intention to see the Industry in a negotiation position as opposed to an advisory or consultative role. The NTA have requested the groups put forward proposals to reform

the Taxi Advisory Committee and the group will keep drivers updated on this important issue.

We have also looked into the dire situation of taxi drivers or "Cabbies" in New York City. As many will know, a cab medallion in the Big Apple is tantamount to buying a house and ride sharing apps had the industry on its knees before the pandemic. Driver groups in NYC actually see the pandemic as the catalyst for long awaited reform.

The news isn't all bad though, a new taxi app JoeMaxi has just launched and is looking for interested drivers. The structure of this new app is unique and perhaps revolutionary as it is a limited company owned by each driver collectively with profit sharing among the many benefits.

We at Tacsai magazine wish all drivers the Merriest of Christmas's and a prosperous New Year. Here's to a brighter 2021.

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Tacsai Magazine is stocked in each taxi firm in Dublin, Cork, Galway and Limerick. Most ranks have "Rank Reps" who have a stock of magazines. Additionally, the magazine is available in the following locations:

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RESPECT

Transport for Ireland (TFI) have launched our 'Staff Respect' campaign to encourage customers to show respect for public transport drivers, staff and taxi drivers who continue providing vital services for essential workers.



TFI want to highlight the important role public transport workers play in keeping Ireland moving.

The campaign is being supported by the NTA in partnership with Dublin Bus, Bus Éireann, Iarnród Éireann, TFI Local Link, Luas and Go-Ahead Ireland.

By rolling out the campaign, TFI aim to encourage even greater levels of respect by customers for drivers and staff working across the TFI network. It also provides an opportunity to recognise the significant efforts of those who help essential workers within healthcare, education and beyond to get to work.

Public transport staff have earned our thanks and deserve respect from all commuters. We hope that everyone travelling is aware of their contribution and is polite and kind on their journey.

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THINK TAXI, THINK JOEMAXI

Hi there and welcome to JoeMaxi The Irish taxi app. I'm Connor Byrne, my partner is Keith Reid and together we have created JoeMaxi The Irish taxi app.

JoeMaxi aims to empower you with the resources needed to grow your customer base, envision a better future loosely based on the Shamrock Rovers 400 club we have created the JoeMaxi 500 club and gifted 30% ownership to drivers who wish to be part of the only fully driver owned local Irish taxi app.

We are delighted to announce the drivers 500 club is fully formed and we're ready to talk to interested drivers. We get that one size does not fit all. Part ownership of the JoeMaxi 500 club not your thing? Don't worry we have you covered. We can offer you a pay as you go option with just 10% Commission on all jobs. We believe this will be the cheapest in Dublin. We are going back to basics with no carpooling, no hospitality charges, no Commission on your tips and tolls and no priority status. Our way of working is the closest car to the job gets the first offer. We like to think this model is taxi apping as it should be and that's an app worth spreading.



5 GREAT REASONS WHY YOU SHOULD JOIN THE JOE MAXI 500 CLUB.

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will be tax deductible the JoeMaxi 500 club is set up for drivers to earn more and pay less.

3. HAVE YOUR SAY.

Drivers in the 500 club will be part owners of JoeMaxi, vote on pressing matters, influence how we drive JoeMaxi forward at our AGM.

4. SUPPORT LOCAL

Be part of Ireland's only fully driver owned local Irish taxi app. JoeMaxi plays a responsible role in the local community. JoeMaxi sponsors local sports clubs. For example Thomas Davis, the transport club. JoeMaxi sponsors "Turn to Me" the online counselling platform. JoeMaxi proudly supports local charity partners Temple St Children's Hospital.

5. GROW YOUR BUSINESS.

We will empower you with the resources needed to grow your customer base, business and ultimately envision a better future.

If you are curious to learn more about the JoeMaxi 500 club here are some frequently asked questions:

What is Joe maxi drivers company limited by guarantee (CLG)?

In short a company limited by guarantee is the only formation we could use to fit a large number of drivers in without shares going public, meaning that we are safe from being sold out.

Other examples of companies using this formation are golf clubs and apartment blocks where the members own the company.

What will my membership cost?

The membership fees will be €21 per week, of which €20 will go to JoeMaxi and €1 per week will be held in the bank account belonging to the 500 club to cover the admin cost and year end accounts to be filed.

What if I want to leave the 500 club?

No problem. We will replace you with the next driver who wants to join the 500 club. No individual driver owns 30% of JoeMaxi. The 30% is owned by the CLG and held in trust by its members. Drivers may come and go, but while they are members they are part owners.

Will my membership have any tax liability?

Like all expenses you incur throughout your tax year you're €21 per week membership fee will be a full write off to your tax bill.

Will I pay commissions on top of €21 per week membership fee?

No. Your €21 per week will cover all your work Commission free. however there will be a charge on credit card jobs of 2.5% merchant fee. So for example, if you earn €1000 through JoeMaxi, the maximum it can cost is €21 plus €25 euro fees if all jobs were on card giving a total of €46. The Joe maxi 500 club is set up for drivers to earn more and pay less

Where is JoeMaxi based?

JoeMaxi HQ is in Tallaght, Dublin 24, but our app is live throughout all of Ireland. Our base is open from 10:00 AM to 6:00 PM daily so why not drop in for a chat if you have any further questions you are most welcome.

What will happen to the profits?

If at the end of each financial year Joe maxi is in profit then 30% of this is issued to the 500 club. What the members decide to do with this is up to them.

Who will do the early accounts?

BKN Accountancy has been appointed our tax agents and will do our VAT returns. However, the accountant acting on behalf of the 500 club will sign off in the year end accounts.

We want to thank you for taking the time to learn more about JoeMaxi. We are really excited about the journey ahead. Our aim is to build a better future for local taxi drivers and passengers here in Ireland and we'd love to have you on the road with us.

We are ready to talk to interested drivers. Don't delay, get in touch today.

For the JoeMaxi 500 Club, please contact:

Alan Tobin 085 731 3679.

For the pay-as-you-go option, please contact:

Connor Byrne 085 860 9237.

Most importantly don't forget to download the JoeMaxi app on the App Store Or Google play.

THINK TAXI, THINK JOEMAXI.

There is no strength without unity.

Ni neart go cuir le Cheile.

Looking forward to hearing from you very soon,
Connor & Keith.

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Ph: 01 462 8777

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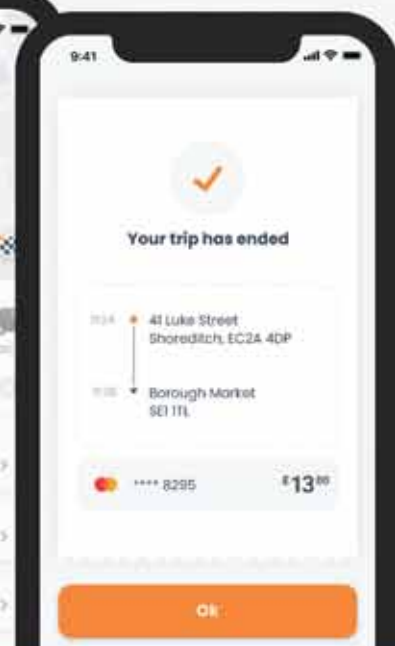
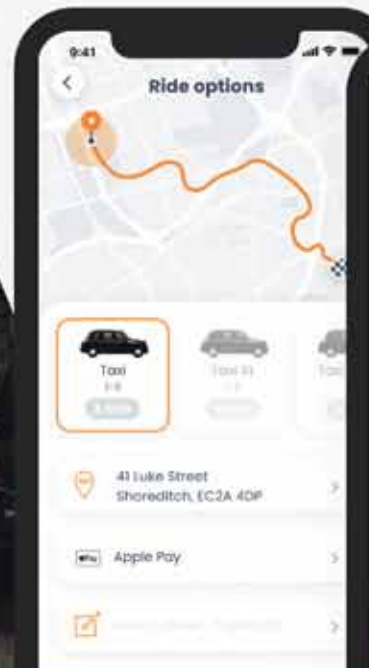
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As 2020 draws to a close, many taxi drivers will be looking to get their affairs in order and book their next taximeter verification appointment.

New Taximeter Seals

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.

Back in April, changes were made so that taxi owners/operators



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

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.

December 2020 / January 2021 Tacsai 11



TAXI DRIVERS STAND TALL

The Covid 19 pandemic has completely decimated the Taxi Industry. The movement of people Air Traffic, Hospitality Closures coupled with a ban on large gatherings have taken their toll on drivers' incomes.

Whilst the pandemic payment (pup) has helped many drivers remain fearful for their future. It is not clear when and if the industry will return to profitability similar to pre Covid levels. The groups pictured N.P.H.T.A the Taxi Alliance of Ireland, Taxi Federation and T.T.n.H. have been meeting with politicians on a regular basis to ensure our Industry is not forgotten. Drivers in Cork under the Cork Taxi Council along with their colleagues in Waterford and Limerick continue to hold ongoing protests. There has never been a more important time for drivers to stand together to ensure theirs and their families future.

Budgetary measures have allowed drivers maintain their pup payment whilst being allowed to operate and have a nett income of 480.00 p.m. For many drivers not returning taxi insurance remains a factor with drivers forced to pay insurers from their weekly payment. We have raised this issue at every level and will continue to keep it at the forefront of negotiations. The consultation regarding extending vehicle age limits due to be replaced in 2021 was completed on Nov 12th and we would hope for a positive outcome to alleviate financial pressures on drivers facing vehicle replacement. We would advise drivers with credible information due for renewal Jan, feb and March 21 not to change their vehicle and the impending announcement will cover all vehicles due for replacement throughout 2021. This consultation also took in annual licence renewals for all operators costing 150.00 (suitability test fee) and it is expected this fee will be waived for all operators for 2021. For drivers whose licence

has lapsed there are no late licence renewal fees to March 31st 2021.

At the time of writing the groups have met with An Tánaiste Leo Varadkar and the agenda included, Taxi Advisory Committee, insurance costs, buy back scheme, income continuance plan(pup payment due to cease April 2021), extension of all vehicle licences, return to work grant whilst maintaining pup payment. An Tánaiste has agreed to speak to the relevant Departments with our requests.

On Tue Nov 24th N.P.H.T.A. the I.T.D.F. the T.A.O.I. and T.T.n.H. met with the National Transport Authority to discuss the Taxi Advisory Committee in its current format and role. It is our intention to see the Industry in a negotiation position as opposed to and advisory or consultative role. The NTA have requested the groups put forward proposals to reform the Taxi Advisory Committee and we will keep drivers updated on this important issue. To all drivers we are stronger together. Our industry plays a vital role in public transport and we must ensure we are not forgotten. An incredibly special Thank You to all Drivers who turned up to support their Industry and Colleagues on Sept 15th. To the drivers countrywide who travelled to Dublin many thanks. To Richard Boyd Barrett, People Before Profit, and Darren O'Rourke Sinn Féin a heartfelt thanks for your continued support in difficult times for drivers and their families. If negotiations fail it is likely we will have to take action to ensure we are not forgotten and would hope for your continued support.

David Mc Guinness. T.T.n.H.



‘THE FLEET IS DYING’

Cork taxi drivers shift support demands into new gear

For the past 38 years, John Ford has been driving a taxi around Cork, getting to know the city’s people and its streets intimately. The Covid-19 pandemic has no respect for such service, small industry and fraternity. John Ford is unequivocal - this is the worst it has been in all his decades of driving.

He said: “It is dire. We could barely survive on €350 a week as it was, but now being back at work, it is the worst I have ever seen it.

“We are working longer hours but barely scraping by. You come home and shudder when you see another bill coming through the door. This is what we are all facing. You wonder where it is going to end.”

John was one of hundreds of Cork taxi drivers who lined up in front of Ringmahon Rangers FC and drove in unison - slowly but deliberately and with the guidance of gardaí - into the city centre as part of a protest undertaken by the industry.

They have been on the frontlines bringing older people to their homes from shopping and funerals, they have brought exhausted medical staff home and back to the coalface, yet they feel taken for granted, they said.

They honked their horns in a cacophony down Patrick Street, the South Mall and on to City Hall, highlighting their plight and pleas for government help.

There was poignancy littered with hope as they passed the striking Debenhams workers on Patrick Street, who held their hands aloft in solidarity with their working compatriots.

Derry Coughlan of the Irish Taxi Drivers Federation told the Irish Examiner that the industry wants fairness.

Mr Coughlan said: “Taxi drivers have no guaranteed income. They invest and support the national transport scheme at no cost

to the State, they have to put money into the car and the service, they have to be available, they have to pay a tax, have to replace the car.

“The State supports Bus Éireann, Dublin Bus and Irish Rail, and all we are asking is to do something for taxi drivers because we run parallel with those.

Our taxi drivers have mortgages, families to send to school, car loans to pay.

Taxi drivers want a two-year extension on the car licensing for older cars, which means when the 10-year rule is up, they get another two to carry over as the pandemic recovery begins, according to Mr Coughlan.

“We want to stop the vehicle licence for a while, go back to our own taxi meter areas and have strict control in those areas, so we can survive, live, protect and contribute to the industry.”

Cork Taxi Council (CTC) chairman Bobby Lynch said drivers are angry and worried.

“I’m looking at people here who don’t know what it is going to be like by Christmas. They are going to suffer. We have nobody helping us, no guidelines. We have good people gone from the industry.”

Taxi drivers want a support package for drivers struggling to make a living income, a buy-back scheme for older drivers who now want to retire from the industry, free access to testing, and support with the provision of face masks and personal protective equipment, CTC said.

The 10-year rule must be extended to 12, Mr Lynch said.

“We’re not asking for special favours, just fairness.”

“I’m at this since 1990, you get to know your people, a lot of whom depend on you. A lot of those drivers won’t be able to continue. The fleet is dying.”

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NTA is responsible for regulation of the Small Public Service Vehicle (SPSV) industry in Ireland. As part of this regulatory function, and in accordance with Sections 7 and 20 of the Taxi Regulation Acts 2013 & 2016, NTA may make regulations in respect of the type and age of a vehicle which may be used as an SPSV. The Taxi Regulation (Small Public Service Vehicle) Regulations 2015 specify the “maximum permissible age” limits for operating a vehicle as an SPSV.

The “maximum permissible age” in this context means the age of a vehicle beyond which that vehicle may not be licensed as an SPSV of the relevant vehicle licence category. Once a vehicle reaches its final operation date, the licence holder may not apply to the Authority for the renewal of a vehicle licence on that vehicle. A younger replacement vehicle must be purchased, and both a roadworthiness test (NCT) and an SPSV initial suitability test completed.

At the beginning of the COVID-19 crisis and following a public consultation in April 2020, NTA made an exceptional legal provision, the Small Public Service Vehicle (Emergency Measure COVID-19) Regulation 2020, to temporarily amend Regulation 31 of the Taxi Regulation (Small Public Service Vehicle) Regulations 2015, Maximum Permissible Age Requirements. The temporary amendment was enacted on 19 May 2020 and related to a period up to 31 December 2020.

As at 09 October, the SPSV fleet comprised 22,020 taxis, hackneys and limousines in active and inactive licence status (i.e. eligible to be renewed). Having regard to the continuing Covid-19 pandemic, and in order to mitigate the enduring adverse economic consequences to the SPSV industry resulting from the spread of that disease, NTA proposes a further exceptional COVID-19 provision, the Draft Small Public Service Vehicle (Emergency Measure COVID-19) (2) Regulation 2020, in relation to maximum permissible age limits.

The purpose of the Small Public Service Vehicle (Emergency Measure COVID-19) (2) Regulation 2020 is to temporarily amend Regulation 31 of the Taxi Regulation (Small Public Service Vehicle) Regulations 2015, Maximum Permissible Age Requirements, up to and including 31 December 2021. This amendment is intended to be made as an exceptional provision and emergency measure resultant from the COVID-19 pandemic, noting that public transport, specifically including small public

service vehicles, is deemed by Government an essential service. It relates to the 2,480 fleet vehicles which will reach their end of life by the end of 2021.

In the context of the COVID-19 pandemic and the associated extraordinary economic circumstances being experienced by the regulated industry, we consider extending the Maximum Permissible Age Requirements by one (1) year for expiry dates to 31 December 2021 worthy of public consultation. The draft regulation is timebound and will automatically fall away after that date. Once this COVID-19 regulation has reached its end date, Regulation 31 of the Taxi Regulation (Small Public Service Vehicle) Regulations 2015 and the maximum permissible ages therein will apply.

The Small Public Service Vehicle (Emergency Measure COVID-19) (2) Regulation 2020 will repeal the Small Public Service Vehicle (Emergency Measure COVID-19) Regulation 2020 which was enacted in May 2020. Those licensed SPSVs which received an extension to their maximum permissible age under the Small Public Service Vehicle (Emergency Measure COVID-19) Regulation 2020, will not receive a further extension.

The result of the changes to Regulation 31 of the Taxi Regulation (Small Public Service Vehicle) Regulations 2015 would, for 2,480 vehicles licences expiring to 31 December 2021, be that the associated vehicle would remain eligible to be licenced, all other obligations met, as follows:

1. standard taxi/hackney and local area hackney until 11 years from the date of first registration of the vehicle;
2. wheelchair accessible taxi/hackney until 16 years from the date of first registration of the vehicle; and
3. certain other very limited standalone cases until 16 years from the date of first registration of the vehicle.

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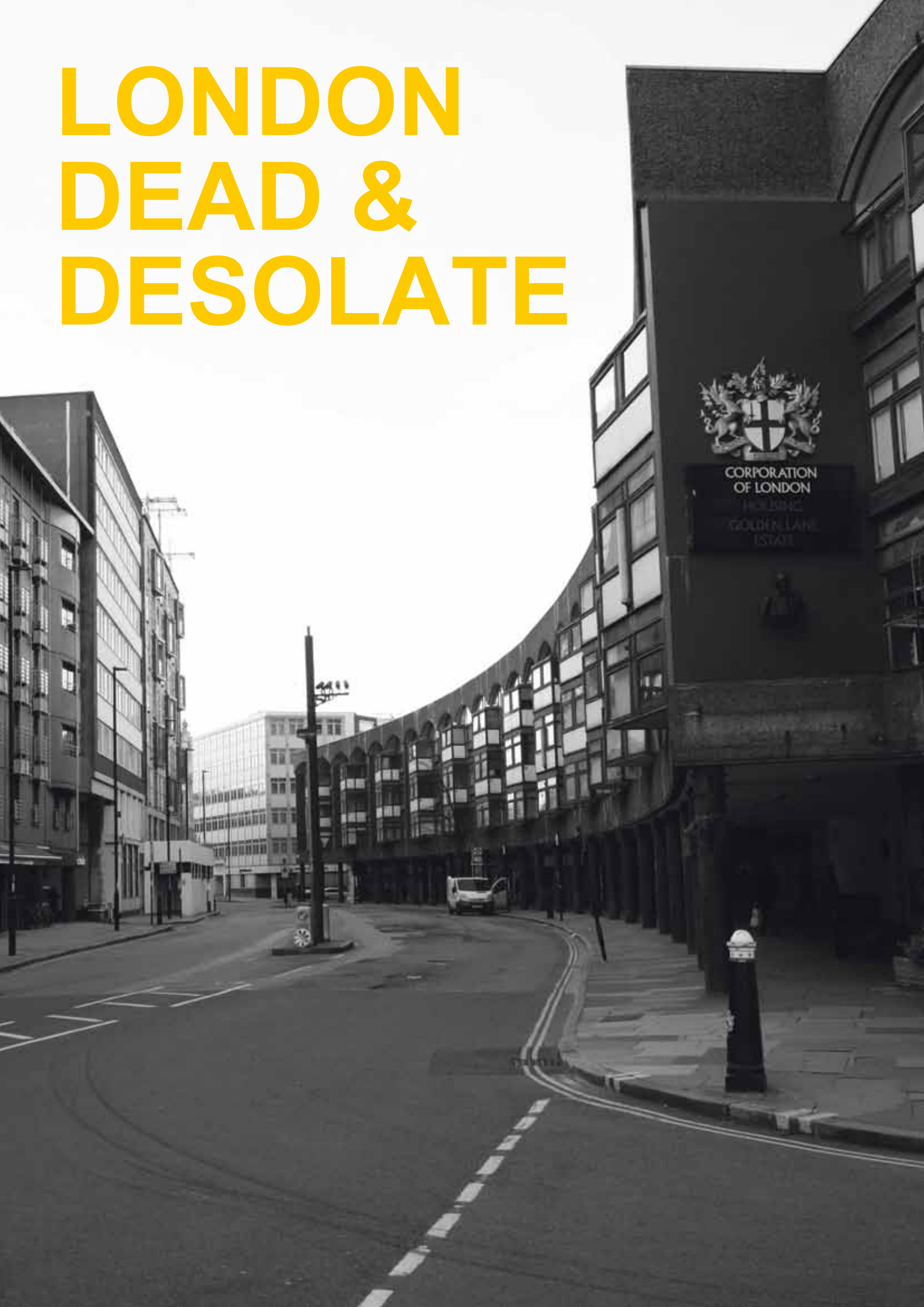
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LONDON DEAD & DESOLATE





One in five black cabs has been taken off London's roads since June due to a lack of passengers during the coronavirus pandemic, research reveals.

The number of vehicles fell from 18,900 on 7 June to 15,000 on 8 November, Transport for London (TfL) data shows.

Black cab rental firms have had to hire fields and car parks to store vehicles handed back by drivers. The Licensed Taxi Drivers' Association (LTDA) says only 20% of drivers still have their vehicles in the capital.

General secretary Steve McNamara said London cabbies were earning "starvation wages", at around a quarter of normal levels.

Drivers "are doing desperate things" such as selling their taxis for well below market value to "get through the next few months", he added.

Many have received "no income at all" since March, Mr McNamara said.

"We're in a position now where London could lose this icon," he said. "We're a very viable business. We're an integral part of this city's DNA."

London cabbie Andy Biggs, 63, said demand had "evaporated" and he was lucky if he had three customers a day.

"When we first went back after the initial lockdown, things started to get a little bit better very slowly," he said. "But now it's as dead as it's ever been."

LTDA figures show drivers arriving at Heathrow Airport last month waited an average of nine hours before being dispatched to pick up a passenger.

Howard Taylor, 60, who has been a cab driver in the capital for more than three decades, said he went to work with "no expectation at all" of being hailed for a ride.

"I've never seen London like it. In 33 years I've never seen it as quiet, as desolate and depressing."

North London-based rental company GB Taxi Services has seen the occupation rate of its fleet of 100 black cabs drop from 95% before the crisis to just 10%.

It is one of two firms using an area of farmland in Epping Forest, Essex, to store about 220 unwanted taxis so they can stop paying to insure them.

Another rental firm, Sherbet London, has hired a car park to store 400 cabs, representing two-thirds of its fleet. Chief executive Asher Moses said: "The whole trade has suffered. There must be 2,000 taxis on fields at the moment."

LEVC and Black Horse have agreed to make a payment holiday available to TX cab drivers on existing finance deals.

Three-month payment suspension in direct response to Coronavirus crisis and its impact on the trade.

Black cab drivers can take a three-month finance payment holiday, LEVC can reveal, designed to ease the burden on the trade due to the current Coronavirus crisis.

TX drivers on any existing finance contract can apply for a three-month suspension of repayments by simply completing their details at www.levc.com/payment-holiday. The initiative has been agreed by LEVC and Black Horse – and is available nationwide.

Joerg Hofmann, LEVC CEO, said:

This is an extremely critical time and the payment holiday will hopefully play a role in softening the impact that Coronavirus has on taxi drivers. We recognise and celebrate the efforts they make daily to keep working and Britain moving. The taxi trade has this three-month bridge will hopefully ease the burden drivers face.

TfL said it had provided drivers with "practical advice on a number of issues" during the crisis, and added that black cabs "remain an integral part of the transport network".



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NYC TAXI INDUSTRY A ROTTEN APPLE

Taxi drivers the world over are feeling the brunt of the Covid-19 Pandemic, none less so than cabbies in the Big Apple.

You don't have to be in the taxi industry to know that the drivers of those famous New York City cabs were fighting for their lives due to ride hailing apps and the astronomical price of a taxi medallion in New York.

To give you an idea of the dire situationThe following is a letter from the New York Taxi Drivers Alliance to City Council Transportation Committee Chairman Ydanis Rodriguez.

Dear Honorable Chairman Rodriguez and Members of the Transportation Committee, Greetings. I submit this letter to you ahead of the Transportation Committee public hearing on Friday, October 16th at 2PM. The New York Taxi Workers Alliance has had a campaign for debt forgiveness since 2019 and in August and September of this year we held massive protests that shut down the Brooklyn and 59th Street Bridges to demand urgent action. The video of our action had over 3 million views on Twitter alone. We have had an outpouring of public support. Wherever our motorcade has travelled - from City Hall to Connecticut to New Jersey to Long Island, across the FDR and mid-town - we have received nothing but encouragement and solidarity from our neighbors. They know our struggle is just and righteous. We are fighting for the most basic survival after a crisis was hoisted upon us by the corruption and neglect of officials and the greed and manipulation of lenders and brokers. The only question that remains is, when will this city deliver us justice? We ask you, Chairman Rodriguez, and all members of the Transportation Committee, to allow this hearing to serve as the beginning toward that path of justice where the lives of 6,000 families can be reorganized with the dignity they deserve, and a 100-plus year sector - and the 20,000+ workers whose jobs depend on it - can be saved from extinction. 1. We call on you to ask the NYC Comptroller and the Office of Management and Budget to vet NYTWA's Debt Forgiveness proposal. Our proposal seeks to have the city (or federal or state entity) act as a backstop for loans that are restructured to \$125,000 and amortized over no more than 20 years with a monthly mortgage of \$757 per month (this would mean max 4% interest.) If, after 90 days of loan delinquency, the medallion is repossessed and submitted for a public auction, the city would place a minimum bid equal to the balance of the loan at







105%. If no one bids higher, only then is the city responsible for the purchase, after which it would be free to sell it at the market rate.

We have built a financial tool to assess the potential cost to the city for acting as a backstop. We identify the main factors for assessment: number of loans; probability of foreclosure; market value of medallion if the city has to purchase back foreclosed medallions and then resell them. Even in the highest risk scenario: 6,000 underwater loans, a foreclosure rate of 5% per year, and a static medallion market value of \$75,000, the NET COST to the city as backstop under our proposal would be only \$75 Million over 20 years; with \$60 Million over the first five years. For context and comparison, as of February 2020, the surplus in the Taxicab Improvement Fund had reached \$50 Million. The cost of damages estimated by the New York State Attorney General in a notice of claim filed against the City of New York for defrauding medallion owners during 2002 to 2014 auctions was 2 for \$850 Million. While other backstop proposals have envisioned the city guaranteeing 20% on every individual loan, our proposal limits the city's exposure to \$125k loan balances that are manageable for borrowers and will be well collateralized when the medallion market stabilizes. Our proposal also spreads out any potential cost to the city over 20 years, with maximum cost over the first five years. You can download NYTWA's Proposal and Analysis of Risk to NYC Backstop for Medallion Debt Forgiveness¹ to access both the proposal and an interactive financial tool. We ask you to call on the Comptroller and OMB to evaluate our risk model. Co Come back and tell us it's no good. But stop shutting us out and wishing the crisis away. 2. The resources of the Driver Resource Center (DRC) should be used to vet a systemic solution and build data for the city through surveys with every single medallion owner. The answer from the city to this massive and systemic crisis cannot be individualized bankruptcy counseling through the Driver Resource Center. It is disingenuous and manipulative of the city to funnel individual owner-drivers who are deep in crisis into individualized negotiations where they do not have the power to bargain for an outcome that will keep them out of poverty and a life sentence in debtor's prison. Non-

profit services that counsel tenants in matters of eviction will inform tenants about their right to tenants' strikes and even give referrals to tenant unions. When the city has funded pro bono legal services before, for example, for all tenants going through evictions, it was done to protect the tenant and to bring down the rate of evictions. Why should medallion owner-drivers and passive owners - individuals who the city knows have been close to financial ruin - be treated to any less protection? Why should owner-drivers who face eviction as tenants be equipped with legal protection and resources that are aimed at helping them keep their home, only to be treated as less deserving when they aim to fix the actual predicament that has led to the eviction and fight to keep their job and their investment? 3. The data which the city should collect from medallion owners or lenders, or both, can be easily captured. While only a fraction of medallion owners responded to the TLC's inquiry for data earlier in the year, the DRC, for example, could be deployed for phone banking to all medallion owners and complete the survey over the phone. For your reference, here is a survey which NYTWA is continuing to gather. Of the 336 responses we have tabulated so far, 90% report active loans. 70% have been making payments in full, or a total of \$537,101.33 each month. 20% have not always been paying at the full amount, but they have been paying steadily. That is another \$176,000 per month. They were collectively making monthly payments of \$713,101.33 and paying off a collective debt of \$132,804,824.70. Our proposal to restructure loans to \$125,000 would guarantee lenders 31% of the balance that is currently on the backs of borrowers, whereas today, lenders have no guarantees that loans written down to even below the proposed \$125,000 will be paid off.

Unlike the housing mortgage crisis, or even student or medical debt, the city is now in a position to contact each borrower and gather information vital to a systemic solution. In the mid-90's, the TLC used to require medallion owners to fill out a Financial Disclosure form, for example. It was mandated by regulation. Given the wide-spread news and concern across the medallion industry about the present debt crisis, the city could easily gather that information today. We have no doubt that failure to do so up to today is a reflection



of a lack of political will, not a lack of reach. The City Council must require the data gathering and allocate resources as needed. There is no time to waste. Since yellow cab owner-drivers qualify only for Pandemic Unemployment Assistance, PUA, for selfemployed, the majority would have received only a \$182 weekly benefit. Business meanwhile is nowhere close to “bouncing back.” The TSA reports national air travel to be at 26% of what it was this time last year. In conversations with the Port Authority, we have learned that in NYC airport taxi trips are down 90% compared to 2019. The Daily News reported that the TLC found, “(w)hen New York became the epicenter of the outbreak in April, the amount of money yellow cab drivers grossed before expenses was down to \$54 per day, a decline of 70% from the \$176 per day they grossed in February.” <https://bit.ly/320h6Uv> NYS unemployment, at 16%, is five percent higher than the rest of the country. NYC is at 20%. When others can’t work, neither can drivers. Even before COVID-19, owner-drivers averaged \$25,000 in annual arrears as revenue had come down by 44% between 2011 and 2019. Many of the industries that drivers rely on are still shut down and many of the industry’s regular consumer base is now working from home. Drivers don’t have savings from this time. They have added debt. Since July, we have been holding non-stop massive protests. We have shut down the Brooklyn Bridge & the 59th Street Bridge and took over Marblegate, Aspire, New York Community Bank, New York Credit Union Association and Mega Funding parking lots/buildings. We shut down Madison Avenue outside Medallion Financial and 31st Street outside PenFed Credit Union. Against the suffering of suicides, early deaths, despair, poverty and fatigue, our members refuse to give up or give in. We ask you to stand with us: Call on the Comptroller and OMB to vet our proposal and risk model; ask the DRC to work

on a systemic solution; require the collection of data on all medallion loans and provide resources toward the project if needed.

Even the New York City Council itself has written to Mayor, Bill de Blasio about over-indebted taxi medallion owners.

Here is an excerpt from that letter:

“The collapse of our City’s Medallion market, properly understood, should and will be remembered as one of the greatest government failures in the history of New York City. The bankruptcies and foreclosures, the suffering and the suicides were not the consequences of market forces beyond the city’s control. The humanitarian crisis is the product of a deregulated, overpriced, over-leveraged market for medallions Medallion that the City not only failed to regulate, but also helped to create through auctions, advertising and approvals of predatory transactions. While the City is largely at fault for the current state of the taxi industry, The Council Task Force’s findings offered a guiding light for how we can begin to address the taxi industry’s crisis. Though that progress was halted along with our government, economy and way of life by the coronavirus pandemic, there is now an opportunity to change that. As the City weighs various proposals to help the countless New Yorkers across every industry who are struggling, it is critical we remember that among those hit hardest by the current pandemic are the over 21,000 yellow and green taxi drivers – 95% of whom are immigrants – who were already fighting to stay afloat for years before coronavirus took hold of our City and economy. The simple fact is, Independent owner-drivers who played by the rules set by the City are now enduring extraordinary financial hardships made even worse by the current coronavirus pandemic.”



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Leading insurtech Zego partners with ride-hailing giant FREE NOW as it looks to disrupt Ireland's taxi insurance market

Leading insurtech firm Zego has partnered with the country's leading e-hailing app FREE NOW as it looks to disrupt Ireland's taxi insurance market.

Zego's taxi policy will be available to the 14,000 taxi drivers using FREE NOW in Ireland, enabling them to reduce their costs, thanks to fairer, more flexible and more competitive insurance than anything that currently exists in the Irish market.

FREE NOW drivers will have access to Zego's annual or 30-day policies upon sign-up, providing a more cost-effective model for drivers, especially

those whose workload or ability to work has been negatively impacted by COVID-19. The partnership is Zego's first taxi work provider partnership in Ireland and a significant milestone in a market with huge potential for disruption.

Zego, in the B2B space, has been disrupting the traditional insurance model since 2016, offering tailored, flexible products to gig economy drivers, commercial fleet businesses and more recently, new mobility services such as e-scooter platforms.

As a technology led insurer, Zego is able to serve its customers without incurring many of the common operational overheads associated with traditional motor insurance, while also employing additional data points to enhance its understanding of customer risk. These developments mean that Zego can offer much fairer pricing to its ever-growing customer base, in a sustainable way.

FREE NOW, formerly mytaxi, is one of Europe's leading taxi e-hailing apps, operating in over 100 cities across the UK and Europe. During the pandemic, the e-hailing app has diversified its booking options in order to give drivers and passengers peace of mind, for example, by adding a Taxi+Screen booking option which allows passengers to specifically book a taxi with a partition between the driver and passenger. More recently, the company has launched its new eco-friendly booking option, allowing passengers to select a hybrid or electric taxi, with over 90% of passengers saying they would consider using this option in Dublin.

Sten Saar, CEO and Co-Founder of Zego, said: "The Irish insurance market is overinflated and ripe for disruption. We believe that we can do this in a sustainable way, offering drivers a smarter and more cost-effective insurance product which better reflects their risk."

"We are very happy to be partnering with one of the world's most influential mobility brands and hope to build on this relationship in the months and years to come."

Fiona Brady, Head of Operations at FREE NOW, said: "We know insurance costs are simply too high for many drivers in Ireland. We believe that there needs to be a concerted effort to address this and we are pleased to be able to work with an innovative insurance company like Zego to enable drivers to benefit from better value insurance. This year has been a real challenge for taxi drivers and we will continue to support them in accessing better products so that they can reduce their cost base and maximise their revenue."

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ZEGO

About Zego

Zego is an insurer specialising in flexible insurance for new mobility and fleet service providers, offering highly customised policies to gig economy workers and businesses. Established in 2016, Zego has provided over 230 million hours of insurance protection to over 110,000 vehicles. In 2019, Zego raised \$42million in Series B funding and was the first UK insurtech to be awarded an insurance licence. Zego is a trading name of Extracover Limited, which is authorised and regulated by the Financial Conduct Authority.

FREE NOW

About FREE NOW

FREE NOW is Ireland's leading taxi app and has been active in the market for eight years. Moving over 16 million people a year, operating in over 20 towns and cities across Ireland offering drivers a pay as you go solution to their business and passengers the opportunity to pay by card, business account or cash if they wish. FREE NOW is part of the FREE NOW Group, the multi service mobility joint venture from Daimler and BMW. The Group attracts 41 million users in 17 markets and more than 150 cities. This makes the FREE NOW Group the biggest ride hailing provider in Europe and the fastest-growing in Latin America. Niall Carson is the General Manager of FREE NOW Ireland, the CEO of the FREE NOW Group, is Marc Berg.

Taxi Statistics 2019

December 2020

Small Public Service Vehicle Licences 2017 – 2019







Small Public Service Vehicle Driver Licences 2017 – 2019



New driver licences



Wheelchair Accessible Vehicle (WAV) Grants 2017 – 2019

	2017	2018	2019
 Grants issued	284	761	1,039
 Funding issued	€1,747,500	€3,366,000	€4,420,000
 New WAV licences	233	679	907
 Upgrades to WAVs already in the fleet	51	82	132

SPSV mobile checks, roadside audits and fixed payment notices 2017 – 2019



Mobile checks:	151,561	199,369	196,868
Roadside Audits:	10,959	17,610	14,589
Fixed Payment Notices:	1,512	1,878	1,600
Cases prosecuted:	262	326	357

Small Public Service Vehicle Fleet By Category 2019



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QUESTIONS

1. In 2001, Irish troops vacated Camp Shamrock, ending more than two decades of peacekeeping duty in which country?
2. The lead singer of which band wrote the opening theme tune to Channel 4 comedy series, Father Ted?
3. Who became Northern Ireland's first Prime Minister in 1921?
4. Tattoo, Calling Card and Wheels Within Wheels are all albums by which Irish musician?
5. If the colour of the carpet in the Dáil Chamber is blue, what colour are the carpets in Seanad Éireann?
6. Which horse trained by Jim Dreaper won the Irish Grand National in 1975, 1976 and 1978?
7. Which late broadcaster and astronomer was once curator of Armagh Observatory?
8. Who took over from Gay Byrne as Chair of the Road Safety Authority in 2014?
9. In which decade was a proposal for the penalty kick accepted by the Football Association (FA)? The proposal was the brainchild of Armagh's William McCrum and was championed by his colleague in the FAI, Jack Reid.
10. How many presenters of the Rose of Tralee have there been?
11. Who from 1959 to 1977 was the first presenter of the Rose of Tralee?
12. Mullagh, Feakle, Carron and Labasheeda are all villages in which Irish county?
13. What was the final score in Munster's famous 1978 win over the All Blacks?
14. Former US President Bill Clinton travelled to which Northern Irish town in 2002 to open a £3m peace centre named after him?
15. In what year did the last outbreak of Foot and Mouth Disease occur on the island of Ireland?
16. Priest and established palaeographer, Leonard Boyle was a native of which Irish County?
17. Name the Mayor of Limerick City who was shot at his home by disguised members of the Black and Tans in 1921.
18. Which former Sunday Tribune editor replaced Eamon Dunphy as presenter of Today FM's The Last Word show in 2002?
19. Born in 1957, athlete John Treacy is a native of which Irish county?
20. In which year did George Bernard Shaw die?
21. In Northern Ireland's Parliament at Stormont, what does MLA stand for?

THE TAXI MAGAZINE CHRISTMAS QUIZ

22. What is the county town of Leitrim?
23. Who scored the equalising goal for the Republic of Ireland in their 1-1 draw with Germany in October 2014?
24. How many times has Clare won the Liam McCarthy Cup?
25. Who were the first winners of Liam McCarthy Cup?
26. Irish republican and socialist leader, James Connolly was born in which city?
27. What was the title of U2's first album?
28. Who is the Irish Government Chief Whip (as of November 2014)?
29. Which future Ireland and Lions rugby captain was born in Toomebridge, Co. Antrim in 1940?
30. While Father Ted Crilly lived on Craggy Island, what island did Father Dick Byrne live on?

21. Members of the Legislature Assembly
22. Carrick-on-Shannon
23. John O'Shea
24. 3 (Clare have won 4 All Ireland titles. However, the 1914 win was before the Liam McCarthy Cup's introduction)
25. Limerick (1921)
26. Edinburgh
27. Boy
28. Paul Kehoe
29. Willie John McBride
30. Rugged Island
10. 7 (Kevin Hilton, Gay Byrne, Derek Davis, Marty Whelan, Ryan Tubridy, Ray Darcy, Dáithí Ó Sé)
11. Kevin Hilton
12. Clare
13. 12-0
14. Enniskillen
15. 2001
16. Donegal
17. George Clancy
18. Matt Cooper
19. Waterford (born in Wiltshire)
20. 1950

1. Lebanon
2. The Divine Comedy (lead singer Neil Hannon wrote the theme)
3. James Craig
4. Rory Gallagher
5. Blue
6. Brown Lad
7. Sir Patrick Moore
8. Liz O'Donnell
9. 1890s (1891 was the exact year)

ANSWERS

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WORLD NEWS

TOP STORIES FROM AROUND THE GLOBE

TOKYO

Well it seems the Empire of the Rising Sun rose later than most as Japan's transport ministry waited until November before it allowed taxi drivers in Tokyo to refuse passengers who are not wearing face masks without a valid reason, amid persistent concern about the spread of the novel coronavirus.

The approval of the provision, requested by 10 taxi companies in the capital, could also affect the norms of etiquette in other areas of the country.

Japan's road transportation law stipulates that taxi operators cannot deny passengers unless they are heavily intoxicated or violent to drivers, among other special circumstances.

Taxi operators set rules based on the law that have to be authorized by the Ministry of Land, Infrastructure, Transport and Tourism.

The Tokyo taxi companies had asked the ministry to allow them to change part of the rules as behavior such as drunk passengers speaking loudly without wearing masks would increase the risk of coronavirus infection for taxi drivers.

"The provision does not endorse an across-the-board refusal of people who are not wearing face masks," a transport ministry official said, adding that if their customers are maskless, taxi drivers should check whether they have health or other unavoidable reasons.

The ministry said the provision was approved to protect not only taxi drivers but also subsequent riders.

Since the outbreak of the virus, taxi companies in Japan have been taking precautionary measures such as frequent disinfection of vehicles. Drivers are required to wear face masks and undergo body temperature checks as well.

BEIJING

Beijing Taxi Driver Works Inside Improvised 'Bubble' Amid Coronavirus Outbreak

ily Angwin, an anchor with Chinese state media outlet CGTN, posted to Twitter with the video.

On October 10, self-driving taxis began to fully operate in Beijing and the weekly number of orders per day during the peak period has exceeded 2,600, and the daily number of orders at a single station has peaked to 600. According to Baidu, in addition

to the 13 pick-up and drop-off stations approved and opened to the public, Beijing will open more than 100 autonomous taxi stops in the future.

At this stage, Baidu's self-driving taxi service will continue to test trips free of charge, through bookings via Baidu Maps, Baidu, and Apollo GO apps. It is worth noting that for now all riders must be between 18 and 60, which means elderly and children are unable to participate.

What's the story?

The self-driving Apollo Go service has undergone more than 60 safety tests before being first let loose on China's roads in September.

From Oct. 11, Beijing commuters may access the service on Baidu map's mobile app and choose a pick-up and drop-off site, or request a ride through the Apollo Go app.

At present, districts, operating hours, and service groups are restricted and passengers must be adults between 18 to 60 years of age. The cars will be driven under human supervision for safety reasons.

What are people saying online?

Sina Vehicle surveyed Weibo users about their willingness to try the new taxi service. Although over half of participants voted "yes," many worried about safety. A netizen who tried the service shared his experience of the driverless car he was getting into being unable to recognize a parking guard's instructions, leaving the car to be driven away by its supervisor. "We are still far from fully automatic driving cars. In some cases, the human factor is very important, and it is difficult for AI to handle these complex situations," the user opined. "I asked the safety supervisor about insurance, but he did not answer me."

Another test passenger complained that the taxi ride was very slow, saying "it feels like only 30 kph, and the safety supervisor assisted driving when turning."

BELGIUM

New taxi service launches in Ghent, Leuven and Antwerp

Belgium has seen the launch of the French-owned taxi service Heetch in Ghent, Antwerp and Leuven. The service is already

New taxi service Heetch, launches in Ghent, Leuven and Antwerp



active in Brussels.

Heetch (the name refers to 'hitch,' as in hitch-hike, but with a French accent) offers a service almost identical to Uber: order via an app, pay online, driver in independent rather than employee, driving their own car.

But whereas Uber had to carve out its own trail against much opposition, Heetch slips in where the path has already been well-trodden. In Ghent, where Heetch becomes active on Monday, the city authorities said they have simply had notification the service will start, but no attempt at discussion.

"There's no need for that," Maxime Vander Stichele, CEO of Heetch Belgium, told the VRT. "We consulted at the Flemish level, which drew up the taxi decree. But we are open to consultation with the local players if they wish."

Heetch, like Uber, denies it is competition for classic taxi service, unfair because unregulated.

"Actually we are just complementary," he said.

"We cover Ghent and the surrounding municipalities, and our customers are mainly people who are used to arranging all kinds of things with their smartphone: young and local people. The taxi companies mainly rely on people who are regular customers, and go to a taxi rank or stop a taxi."

The company is basing its roll-out to Flanders on two things: a successful trial run in Brussels, and a new taxi decree covering Flanders, which allows entry to the new services initially seen as unfair competition to the classic taxi-rank based services.

The newcomers, led by Uber, were opposed by the authorities because of their corporate structure, by which drivers are seen as not being employees of the company, but independent contractors responsible for their own tax and social security responsibilities.

On the other hand, the general public opened its arms wide to

the newcomers. Traditional taxis were expensive, unresponsive and far from customer friendly.

Above all, they were offline: why call up a phone number and then wait in hope for the taxi to arrive when you could carry out the whole transaction online and even see on a map where the taxi was on its way to you?

NORWAY

Norway's latest taxi reform results in several hundred new applications

One week after the new taxi reform came into force, there have been 104 applications for taxi licenses for 487 cars.

The figures were revealed by the newspaper Klassekampen, which collected them from eleven county municipalities that administer the licenses in Norway.

From November 1, the rules for driving a taxi were very relaxed.

It is no longer a requirement that drivers must belong to a taxi center, it is easier to be a part-time taxi driver, and the municipalities can no longer set a limit on how many taxis there should be.

There are currently 8,040 taxi licenses in Norway. A total of 1750 of them are in Oslo and 1240 in Viken.

A tough market

Oslo has received applications from 18 different companies for licenses for a total of 231 taxis. One of the companies has applied for a license for 100 cars, but most applications are for one car, according to Klassekampen.

"For those who are going to the market, it will be very tough. There is no demand at present. There will be even more people fighting for the same customers," remarked Glenn Tuxen, taxi owner and chairman of the board of the Norwegian Taxi Association's department in Oslo.

Tuxen believes the reform will lead to redundancies, dismissals and bankruptcies in the future.



Knock Knock...

Mother: "Sweetie, make a Christmas wish."

Girl: "I wish that Santa will send some clothes to those naked girls in papa's computer."

Q: What is the difference between Tiger Woods and Santa Claus?

A: Santa stops after three hos.

Q: Why did the witches' team lose the baseball game?

A: Their bats flew away.

It was Christmas Eve. A woman came home to her husband after a day of busy shopping. Later on that night when she was getting undressed for bed, he noticed a mark on the inside of her leg. "What is that?" he asked. She said, "I visited the tattoo parlor today. On the inside of one leg I had them tattoo 'Merry Christmas,' and on the inside of the other one they tattooed 'Happy New Year.'" Perplexed, he asked, "Why did you do that?" "Well," she replied, "now you can't complain that there's never anything to eat between Christmas and New Years!"

A little kids sends a letter to Santa that says: "Dear Santa I want a brother for Christmas." Santa writes back, "Dear Timmy send me me your mommy."

Q: How is Christmas like your job?

A: You do all the work and the fat guy in the suit gets all the credit.

Yo mamma is so stupid when I told her Christmas is right around the corner she went looking for it.

On Thanksgiving day, a little boy overhears his mom and dad fighting. He hears his mom call his dad a bastard and hears his dad call his mom a bitch. He asks, "Mommy, what does bastard mean?" She answers, "Um, it means boy." Then he asks, "Daddy, what does bitch mean?" He says, "Uh, it means girl." Later that day, the boy sees his father in the bathroom shaving; the dad accidentally cuts himself and says, "Sh*t." The son asks, "What does that mean?" The dad says, "It means shaving cream." Then he sees his mom in the kitchen carving the turkey; she accidentally cuts herself and says, "F*ck." The son asks her what that word means and she says, "It means carving." That evening, the family's guests arrive for Thanksgiving dinner. The son opens the door to welcome them and says, "Welcome bitches and bastards! My dad is in the bathroom rubbing sh*t on his face and my mom is in the kitchen f*cking the turkey."

Yo mamma is so short, when she went to meet Santa he said, "Go back to work!"

Q: Can February march?

A: No, but April may.

Q: Why are ghosts bad liars?

A: You can see right through them.

If athletes get athletes foot, what do astronauts get? Mistletoe!

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