#### The newspaper of the Licensed Taxi Drivers' Association

27<sup>th</sup> February 2024 #559

RAFT OF ROAD CLOSURES PROPOSED BY CAMDEN

PAUL BRENNAN Pages 6 & 7

CLAIMING FOR POTHOLE DAMAGE STEVE KENTON Pages 16 & 17

HAVE YOUR SAY ON PLANS FOR HOLLAND PARK ROUNDABOUT NEWS Page 22

## PLUG-IN TAXI GRANT EXTENDED

GOVERNMENT ANNOUNCEMENT FOLLOWS CONSERVATIVE MAYORAL CANDIDATE SUSAN HALL'S INTERVENTION



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#### BLACKWALL TUNNEL SOUTHBOUND TRAFFIC CLOSURES IN MARCH AND APRIL

TfL is advising drivers that the Blackwall Tunnel will be closed to southbound traffic across the weekends of 16-18th March and 13-15th April to help support carriageway works on the northbound Blackwall Tunnel approach. The closure is to enable works required to implement the road configuration for the new Silvertown Tunnel. The three planned weekend closures will start at 00:01 on the Saturday morning and will be reopened by 05:00 on the Monday morning at the latest.

Across the weekends, drivers will need to take alternative routes. Northbound traffic will not be affected by these closures as traffic will be diverted through the southbound Blackwall Tunnel. However, there will be no access to Tunnel Avenue from the A102 at Pear Island across the weekend of 16-18<sup>th</sup> March due to the works. The northbound on-slip on Blackwall Lane will also be closed and a signed diversion via the Woolwich Flyover roundabout will be in place. During the weekend of the 24-26th February, northbound traffic will also be diverted from the A102 via Millennium Way to the Blackwall Tunnel entrance from 10.00pm on Saturday until 10am on Sunday to allow for additional works to install new gantries across all lanes of the A102. Traffic around **Rotherhithe Tunnel and along** the A13 Commercial Road are expected to be heavier than normal over the weekends due to the closures.





#### **GREAT ORMOND STREET DROP-OFFS**

Changes are being made to the Great Ormond Street Hospital entrance with passengers now needing to be dropped off at alternative locations to access the hospital. The main entrance on Great Ormond Street closed on 19<sup>th</sup> February 2024 with building works now underway. Access to the hospital is now via the Morgan Stanley Clinical Building on Guilford Street. Visitors may also use the Octav Botnar Wing (OBW) entrance, which is on Lamb's Conduit Street, if their appointment is in the OBW. These changes will be in place for around four years.



#### PEDICABS BILL PROGRESSES

The Pedicabs (London) Bill has its second reading in the House of Commons this week, having already completed its passage through the House of Lords, moving it one step closer to becoming law. The Bill made it through the House of Lords without any significant amendments being made, other than a welcome addition, which would give the regulator, TfL, the power to make provisions about the conduct of riders, specifically in relation to making noise. This would enable TfL to clamp down on antisocial behaviour by pedicab riders blasting out loud music at all hours. Let's hope it makes it through the Commons intact and we finally see action taken to address the scourge of rickshaws.

#### SELF-DEFENCE COURSE REMINDER

There is still time to sign up for the FREE Krav Maga classes which help drivers learn how to protect themselves and shape up, run by fellow taxi driver, Ricky Manetta. Ricky starts the next eight-week course at the Orwell Centre in Wapping on Monday 4<sup>th</sup> March 1.00 to 3.00pm. It is open to any LTDA members who want to try it for the first time and even those who have completed the course before but fancy a refresh. Call Taxi House on 0207 286 1046 and ask to register.

TAXI



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## General Secretary | Steve McNamara **Is Change Coming?**

There have been no further licence suspensions for any 3-point convictions, and our lawyers are now winning many more appeals following suspensions and revocations for 6-point offences.



Susan's help following our meeting may have proved crucial

#### **Steve's comment**

e are meeting with TfL later this week to further discuss our concerns over their new driver licensing policy. What I can already report is that following on from the recent London Assembly Transport Committee meeting, where I highlighted the devastating impact of the policy, we have seen a marked change and softening in the interpretation of the policy.

There have been no further suspensions for any 3-point convictions and our lawyers are now winning many more appeals following suspensions and revocations for 6-point offences.

Interestingly, we are also seeing more decisions to revoke, where TfL have declined the appeal to them, being overturned at Magistrate's Courts and licences being reinstated.

Whilst this is all good news, our legal department is still busier than ever dealing with the massive increase in members reaching 12-points as a result of the 20mph cameras, cyclists with cameras and mobile phone offences. As a result, we are having to employ more legal staff and spending increased amounts on barristers and court appearances.

#### Don't wait til it's too late

It's quite incredible how many calls we get, or drivers coming into Taxi House, who are not members, or members of another trade association asking for help or advice. Some

"Interestingly, we are also seeing more decisions to revoke, where TfL have declined the appeal to them, being overturned at Magistrate's **Courts and** licences being reinstated."

are, literally, desperate and have no one else to turn to for help. Often the revocation or suspension has come out of the blue, some to cabbies with long unblemished records, but we are just too busy to assist, and we have to turn them away. The best analogy I can think of is looking for house insurance and asking for cover after your house has already burnt down!

#### **Plug-in Taxi Grant** extended

The Plug-in Taxi Grant (PiTG) was due to end in early April, and we were very concerned about the impact this would have had on our trade, with drivers already struggling to meet the costs of a new zero emission capable cab.

Last week, I received a call from the Joint Head of the Office for Zero Emission Vehicles (OZEV) informing me that it was to be extended, at a slightly reduced rate, for the next financial year.

This means that drivers will still be able to benefit from a £6000 grant when purchasing a new electric taxi and the grant at this level is now guaranteed until 5th April 2025, in large part thanks to the LTDA's efforts.

Until recently, it was looking unlikely that the grant would have remained in place at any level, as the government has been moving away from these kinds of measures and reviewing whether they deliver value for money for the taxpayer, so this is positive news for the trade, even with the reduction.

#### LTDA campaign

We've been working hard behind the scenes to make this happen. We supplied OZEV with evidence to demonstrate how important the grant has been and continues to be, and why it needed to be extended. We lobbied HM Treasury and made submissions to both the most recent Autumn Statement and the upcoming Budget, we spoke with MPs, Assembly Members, Department for Transport (DfT) civil servants and ministers and encouraged the Deputy Mayor for Transport, Seb Dance and the Transport Commissioner, Andy Lord, to call on the government to extend the grant, which they did in a letter.

I also raised it at the recent London Assembly Transport Committe Session and highlighted the importance of the grant in the media, making it clear that not extending it threatened the future of our great trade, securing widespread coverage and helping to put pressure on the government to act. Finally, two weeks ago, following the media coverage, we met with Conservative London Mayoral Candidate, Susan Hall AM, who in turn raised it with her colleague, Transport Secretary, Mark Harper MP. Susan's help in this matter may have proved crucial in convincing Conservative ministers, and I have written to her thanking her on behalf of the trade.

#### **Doesn't end there**

The LTDA will continue to emphasise the importance of this grant and the need for further financial support and incentives for drivers over the coming months, as we know more is needed at a time of rising costs and raised interest rates.

In the meantime, this announcement should help give those drivers needing to make the considerable investment required in a new cab over the next year, the support and the certainty they need to be able to do so, and it shouldn't result in any significant increase in the cost of a new cab or finance payments. Be lucky. 

🛞 @TheLTDA

#### 🚥 Chairman | Paul Brennan

## **Camden Madness**

We should be used to Camden's ability to really mess things up by now, you just need to look at Covent Garden and how it's become a no-go zone, but 'Liveable Holborn' could be even worse...

#### Top rank

or someone of my age and musical tastes, when I think of Camden, I think of some great nights out in the many varied pubs and clubs in the area and also

of the music group, Madness, who are famously proud of their roots in Camden Town. Now, I have another reason to associate Camden with the word madness.

#### Holborn Liveable Neighbourhood

This time the Madness I refer to is not with affection for the Nutty boys and their humorous videos often filmed on the very streets of Camden, but referring to the sheer lunacy the Council's latest proposal. Decision makers seem to have had yet another brain fart, sorry, I mean brainwave, and have proposed another hairbrained scheme for a 'Liveable Holborn'.

You and I of course, should be used to Camden's ability to really mess things up by now, you just need to look at Covent Garden and how it's become a no-go zone. However, if they press ahead with their plans, or as they often refer to this project in the documents for Liveable Holborn 'exploring' becomes 'we're doing' then getting around Covent Garden will be the least of our problems. In fact, if this new scheme goes ahead, particularly if you are coming from the Camden side, getting anywhere near Covent Garden will become pretty much impossible.

They couldn't even keep straight what they are actually 'exploring' within the consultation documents. In one version of the outline of projects being 'explored', (and in my view the one that just so happens to be the easier to read and therefore the more likely to be read), when referring to Bloomsbury Way, they simply mention "exploring changing the road to two-way traffic, improvements to bus journeys and improving cycling." Okay so that doesn't sound too bad, could even be an



improvement! Heaven knows it's pretty much gridlock 24/7 since the last round of 'liveable' improvements. Then you read on another version for the exact same road that they

are "*exploring changing the road* to a bus and cycle only route". It's at this point your head sinks into your hands and you realise, they really have no clue.

So, one of the key things they are looking it as change to vehicle access to Bloomsbury Way, which I think you will agree is quite a major road for vehicle movements, with two very different explanations of what is being 'explored'. Under the proposals for the scheme, all the roads pictured here could see access restricted, either pedestrianised and closed to vehicles entirely, or becoming bus and cycle only. The LTDA will of course be lobbying for full taxi access to the scheme and for taxis to go where buses do. Other less significant changes are also being proposed to Great Ormond Street, Orde Hall Street, Southampton Row, Bedford Place, Theobalds Road, High Holborn and Kingsway.

#### Have your say

Already the cycling lobby is all over this with the usual remarks 'everyone should cycle', 'ban taxis' blah blah blah. Don't let their voices be the only ones heard, go to **www.holbornln.** 

commonplace.is/ en-GB/proposals/ holbornproject/ step1 and give



your thoughts on Camden's exploration or scan the QR code above.

To be honest with you, and before you get there, it won't be a simple task to complete because as always the questions are very heavily weighted into only producing the outcome they want but there are a couple opportunities for you to leave them your opinion.

#### LEGEND





## Chairman | Paul Brennan 🚥



#### **Executive** | Anthony Street

**Backup Plan** 

Too many drivers still experience issues with their card payment systems, and this can result in drivers not getting paid, which is unacceptable. TfL need to help us find a solution.

#### **Streets ahead**

remember when the mandate came in for taxis taking credit cards. It caused a lot of controversy amongst drivers, and many weren't happy. I am sure most of you now agree it was a good decision. It brought us new customers and made us a more convenient option for those used to not carrying cash and simply tapping a card to pay for everything, especially since the pandemic.

#### **Convenient and safe**

Card payments are not just a matter of convenience for our passengers, they also address some safety concerns. In recent years, at certain locations in the capital drivers have witnessed incidents of attacks and robberies targeting taxi drivers, highlighting the vulnerability of cash-based transactions. By transitioning to credit card payments, drivers help mitigate the risk of carrying large sums of cash, significantly reducing the likelihood of becoming targets for criminal activities.

#### **Reliability issues**

The downside however is that too many drivers still experience issues with their card payment systems. They can be unreliable in areas with poor signal and this can result in drivers not getting paid, which is unacceptable.

In the event of connectivity issues or signal disruptions, drivers find themselves in a precarious situation where they risk not receiving payment for their services. This raises questions about accountability and responsibility. Who should bear the consequences when credit card terminals fail to function optimally? Is it the credit card provider, the network operator, or a combination of factors? This leads to a blame game scenario and drivers tend to be on the losing end, as no one takes responsibility.

# Bank

#### **Drivers need** a backup option

Many drivers resort to using secondary devices as backups to ensure they receive payment. However, these devices are generally not approved by TfL, potentially subjecting drivers to penalties or warnings that could impact their taxi licence.

At the moment, all credit card payment providers and devices must undergo rigorous scrutiny and approval by Transport for London (TfL) to

ensure compliance with industry standards and regulations. This stringent vetting process serves as a safeguard, protecting both drivers and passengers from potential fraud or misuse of payment systems. Unfortunately, it can also be quite a slow process and limits the options available to drivers due to specific requirements, meaning they aren't always able to access new technologies, the best rates of commission and other potential deals on offer.

The LTDA recognises the need for backup solutions, but drivers shouldn't be doing anything that could lead to licensing enforcement action being taken against them, including using an alternative unapproved payment device, especially in the current climate.

We are discussing the need for a viable backup option with TfL and trying to find a solution which works for both sides. For example, we've been working with the company behind a QR code-based system that can be linked to the meter, to see if

they can get TfL approval. Credit card payments

are increasingly key to our business, and we've all come a long way since they were mandated in 2016, but issues around reliability continue to cause serious problems for drivers. Until there is a TfL approved, convenient back-up option available to drivers to make sure they can always get paid, some will continue to feel like they are being forced into using systems that don't work and cost them their hard-earned money and others will likely continue to resort to alternatives risking potentially serious consequences. We will continue to push TfL for action on this.

#### Sustainability vs affordability

Since the Mayor of London imposed stringent taxi age limits in 2019, we have seen a significant and ongoing reduction in the number of taxis on London's roads. Whilst sales of new, zero emission taxis are strong for many drivers the cost of the new vehicle is prohibitive. Drivers face a significant financial investment, with the cost of acquisition hovering around £100,000, depending on the chosen financing option, such as hire purchase. Those who manage to make it work can find themselves under significant pressure to keep up with monthly payments and earn a decent living.

It's vital that policy and decision makers recognise the financial burden imposed on drivers by the transition to more sustainable, zero-emission vehicles. The trade can not be expected to do all the heavy lifting alone. Central to this support is Plug-in Taxi Grant, which serves as a key (and only real) incentive for drivers opting to invest in environmentally friendly cabs, helping drivers to meet the cost of the new vehicle.

The LTDA have been lobbying to ensure the grant remained in place beyond March 2024 for several years and specifically over the last six months when it has been under review in advance of the cut off date on 5th April. Thankfully, this has resulted in the grant being extended for another year. Whilst this is at a reduced rate of £6000 instead of £7500, the reduction shouldn't impact financing and payments dramatically and still gives drivers some support, when until very recently it looked like we could be left with nothing. The government has at least recognised the fantastic work being done by London licensed taxi drivers and their contribution to cleaning up London's air and going green.

More support is still needed, and we continue pushing on issues like VAT to help drivers offset the rising cost of everything from the vehicle to fuel and energy and looking at other ways to save drivers money. Good luck out there.

LTDA





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## Executive S.O | Lloyd Baldwin Keep Moving Up

If you have to go past the cab you went in behind, make a note of the reg or take a look at the cabbie, make eye contact, and if you get to the U-turn in front of them, you wait for them to go round.



#### On Point

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t's that time of year again when your patience can run thin. I've taken quite a few calls from members complaining about us moving up on whatever rank you may be on.

Harrods Brompton Road seems to be a place where this happens a lot and where cabbies end up getting stuck on the Zig Zags and Transport for London gleefully send a PCN, which, at £80 a pop at this time of year (or any time of year for that matter), is going to hurt. Please keep an eye out for when the rank moves and move up with it.

I am also getting reports from frustrated cabbies, who struggle to get on the feeder rank on Bishop's Bridge. Then when they finally enter the station, one of the two lanes is half empty meaning 15 to 20 cabs can get on. It's easy enough. My advice is, if you have to go past the cab you went in behind, you just make a note of the reg or take a look at the cabbie, make eye contact and if you get to the U-turn in front of them, you wait for them to go round.

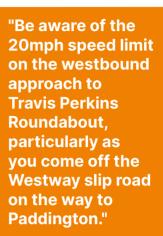
While we are talking about Paddington, please be aware of the 20mph speed limit on the approach westbound to Travis Perkins Roundabout, particularly as you come off the Westway slip road on the way to Paddington. There is an entrance to the road sweepers depot on the right. The people often found standing there looking at the approaching traffic are not road sweepers...

#### Sopwith Way update

It is still my advice that cabbies should avoid at all costs dropping or picking up in Sopwith Way for the Battersea Power Station complex. After receiving the original call from the management company, advising me to inform cabbies not to enter, I have had no further communications from them. I would be interested to know if any cabbies have gone down there in the last month or so and not received a PCN?

Sopwith Way is policed by a Private Parking Company, and we all know how they can behave, so please be aware and pass on to your colleagues. I want to make cabbies aware that the 15-minute grace period we had is no longer in place and assurances made by the ground management company that they would assist, if a cabbie was issued a ticket within that grace period, have not been honoured. I will obviously let you know if this situation changes.

One final thing to be aware of is that the restriction starts as you bear left and move further into Sopwith Way. We have not seen any tickets issued for the 100 metres of Sopwith Way that you turn into off Oueenstown Road. We've also been contacted by residents who live in that section who were concerned about not being able to be dropped at their building by taxi. According to the residents, that initial section of the road is a council adopted road administered by Wandsworth and the warning signs do not start until further down the



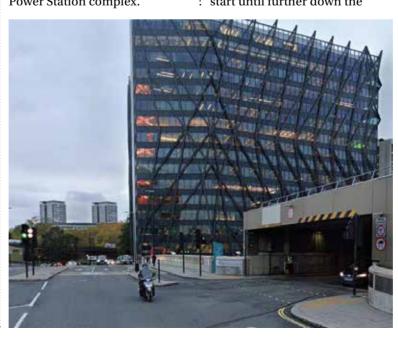
road. I had only just been sent this at the time of writing, so I am looking to confirm this with Wandsworth and check out where exactly the signage starts. I will update with any more info I get on this next time.



#### **DBS Update Service**

The oddest thing has happened. I find myself agreeing with TfL's latest demand that cabbies must join the DBS Update service after the end of February when they apply for a licence and initial DBS check or at their next renewal. This means that every cabbie renewing from that date and receiving a new DBS certificate must join the update service.

Joining the update service is not only cheaper but also you need never apply for one again unless your circumstances change. It's important to note that you can only join the update service within 30 days of a new DBS certificate being issued, so if you are licenced at the moment, you don't join it now, you need to join it the next time you renew. **LIDA** 





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#### I've learned from watching other drivers over the years that the best (and safest) drivers on the road, are those who don't react, or try to 'teach the other person a lesson'.

#### M4 musings

ike a lot of drivers, I was relieved to read that TfL will review its policy associated with points on your DVLA Licence. The last few weeks have been a very stressful time, with many drivers questioning what on earth is going on.

#### **Cruel and usual**

Nobody goes out on a shift intending to break the law but the tightening of restrictions on traffic, combined with a dramatic increase in the level of enforcement, by cameras, Police, and amateur videographers (they're just trying to 'make the world a better place...') makes it much more challenging than it used to be to stay the right side.

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It is right to expect licensed taxi drivers to hold to a higher standard than others, and this heightened safety is part of what we are selling to our customers. But we are once again victims to ideology here. Some people want to see a dramatic reduction in motorised transport, no matter what, and this 'hostile environment' for drivers is a part of that movement.

But to take away someone's living, their ability to pay their cab finance, their mortgage, or to look after their children, for some of the marginal offences we've seen over the last few months is wildly disproportionate, and cruel.

I hope decision-makers will arrive at a more reasonable accommodation with the Statutory Standards and guidance.

#### My right of way

I remember once when I worked as a courier, a PH driver from the same firm ran over my foot.

Not really badly, he just caught the outside of it and I was left with no more than a bit of bruising.

But he ran over it all the same. To be clear, I was not blameless in this encounter as I had been filtering down the outside of stationary traffic on Great Marlborough Street, in a space



that was probably too narrow. The other driver arrived at the gap we both wanted to occupy and must have decided that, as it was 'his right of way', it should be OK to proceed and if someone (me) were to be slightly injured, well that's my fault, as I was on the wrong side of the road.

I was stopped at this point; I had seen what was coming so just tried to make myself as narrow as possible but to no avail – as the guy's front wheel pinned my foot to the ground I 'politely' banged my hand on his bonnet and a brief exchange of views took place. He actually used the phrase 'it's my right of way', but that's where he was wrong – there's no right of way that leads into another vehicle or especially into a human being. It doesn't matter how "If you don't choose the safest option for all concerned, then you are also in the wrong, and can be held to account if something bad happens."

wrong you think the other person might be, if you don't subsequently choose the safest option for all concerned, then you are also in the wrong, and can be held to account if something bad happens.

The point here is that we all get narked when another road user does something stupid or annoying – but if you're driving five days a week, that is going to happen pretty much constantly, and I've learned from watching other drivers over the years that the best (and safest) drivers on the road, are those who don't react, or try to 'teach the other person a lesson'.

Anyway, as I worked for the same firm, I went storming up to the office to complain about this guy, where they calmed me down and of course nothing came of it...

#### **Preferred route**

A friend of mine is a regular cab user and surprised me the other day with a story of how he took a journey during one of the recent strikes and was a bit reluctant to ask the cabbie to go a certain route. This is not some wallflower, he can hold his own in an argument and has been taking cabs for years. He's also got a good knowledge of London and was confident his way would be better. So why the reluctance?

Customers are right to assume that a London Taxi driver will have a better overall knowledge than them but I never particularly mind when someone asks to go a certain way. After all, it's their journey, if they want me to drive around in circles for an hour, then I'm more than happy to oblige.

If it's in the suburbs I will sometimes say that if the customer knows a better way than the one I've chosen then please let me know – people have favourite ways they like to go.

The rub of course comes when there's a dispute about a route selected by the driver that might have ended up more expensive than the passenger thought. This is the sentiment of the old partition sign about a preferred route being stated at the start of the journey, as it can be seen as unfair to question a route taken once it's already too late to change. If no preference is expressed, it's our job to choose the most cost-effective way to complete the journey.

Anyway I told the guy not to be shy, that it's his journey and no cab driver is going to mind going your favourite route, as long as you understand it might not necessarily be quicker (or cheaper)! **Good luck out there!** 



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#### **TAXI** Columnist | Perry Richardson



#### Budget 2024: A Crucial One for the UK Taxi Industry

One of the announcements expected on Budget Day arrived early, but outstanding issues include VAT regulations, fuel duty, electric charging point investment and tax thresholds.

#### National Correspondent

s the 2024 Spring Budget approaches on 6<sup>th</sup> March, anticipation mounts within the UK taxi sector, with potential policy changes on the horizon that could significantly impact its future. With the preelection atmosphere adding to the stakes, the industry awaits several critical updates.

One of those expected on Budget Day arrived early, as the trade welcomed the extension of the vital Plug-in Taxi Grant (PiTG), but still outstanding issues include VAT regulations, fuel duty, electric chargepoint investment and tax thresholds.

#### VAT concerns take centre stage

The industry is abuzz with debates over VAT implications, especially following the Uber Britannia Ltd v Sefton MBC High Court ruling. With private hire operators nationwide pushing for zero-rated VAT status to alleviate financial pressures, the government has pledged to explore the ruling's impacts further. Baroness Vere of Norbiton has confirmed an upcoming consultation, suggesting that the Budget might bring news on this front.

Additionally, the contentious issue of the VAT treatment of Wheelchair Accessible Vehicle (WAV) taxis is under scrutiny once more. Taxi drivers have long debated whether or not they should be paying VAT on cabs specifically designed to offer facilities for disabled passengers. As a rule, VAT generally has to be paid on all goods and services. However, in certain circumstances there's relief from paying VAT on a limited range of goods and services for disabled people, specifically there is VAT relief on the purchase of vehicles adapted to carry wheelchairs.

According to HMRC, individuals purchasing a vehicle on behalf of a disabled wheelchair user can claim relief if the supply of a 'qualifying



motor vehicle' has been:

- designed to enable the disabled wheelchair user to travel in it, or
- substantially and permanently adapted to enable the disabled wheelchair user to travel in it and the adaptation is necessary to enable that person to travel in the vehicle.
  So the valid question remains shouldn't wheelchair accessible, licensed taxis be included?
  Could this Budget finally see some movement on the topic, we shall see.

#### VAT on EV charging

Another key topic is the investment in electric vehicle charging infrastructure, critical for the widespread adoption of electric taxis. The current VAT applied to public charging points has been a deterrent for many drivers, pushing them to rely on private home charging solutions, which many cabbies do not have access to. A revision of VAT rates on charging point usage could significantly influence taxi drivers' transition to electric vehicles, aligning with environmental objectives throughout England.

In recent times, Budget days have also been an opportunity to announce new measures to support electric vehicle drivers. This month, the government launched its 'Plan for Drivers' which already includes grants for schools, cash for councils and new proposals to boost charging point numbers. Can we expect more? I'd like to think so, given the political timing.

#### Cut or freeze on Fuel Duty?

Fuel duty always comes under media scrutiny in the run up to the Budget, and this one will be no different. Just this week, RAC Fuel Watch data revealed the price of petrol rising up more than 3p a litre in the last three weeks while diesel has increased by 4p.

Worryingly for LEVC TX drivers, unleaded has risen by 3.2p from 140.2p on 29 January to 143.4p on 18th February and diesel shot up from 148p to 152p in the same period, adding around £2 to fill up your black cab.

Fuel duty currently sits at 52.95p per litre after the



Chancellor announced a 12-month freeze in last year's Spring Budget.

In 2023, Jeremy Hunt said the 5p per litre reduction in duty which took place in March 2022 would be retained for another year as inflation and also said duty would not increase in line with inflation. However, can the Government afford two-years' worth of Fuel Duty freezes? In any other year the motorist would probably get hit, but in election year, it would be a brave move while motoring cost continue to escalate.

#### VAT thresholds

The rising operating costs are pushing some hard-working taxi drivers to stop working due to VAT threshold concerns. Increases in running costs and the cost of living has forced many drivers to earn more to maintain the same standard of living. However, the increased turnover means some of the hardest working cabbies are now approaching the frozen £85,000 VAT threshold and potentially face an extra tax bill. With meter tariffs set to rise again soon, there could be more cabbies glancing nervously at the VAT threshold. Will we see some movement here from the Chancellor? TAXI



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Columnist | Steve Kenton

## That's Why Dads

#### One of our many hobbies in the Kenton household is chasing the Northern Lights... Let me explain...

#### Man in black

yself and the lovely Mrs K have been chasing them for over 20 years, they are a true wonder of the world. One of the places that we've spent time doing so is Iceland, predominantly on the Reykjanes Peninsula. Being of a rather intrepid nature, we hire a sturdy, rugged beast of a vehicle to tour the area.

Now the one thing that you will notice about Iceland's roads, should you decide to embark on a tour, is that they aren't a patchwork quilt of crumbling concrete. They are solely asphalt (on the main roads) and, uniquely, they are sited on a type of roller system, that allows the road to flex. The reason for this is to compensate for the seismic activity in and around the region. If the road wasn't able to flex then it would just crack every time there was a seismic rumble. As a result of this system, you don't see too many cracked and shattered main roads. It's safe to say that the roads are smoother than Barry White smeared in axle grease.

This, of course, has been tested of late, given the three major lava chamber eruptions near Grindavik, although even the current hellish activity in the area hasn't damaged all of the roads in there. In short, Iceland's road surface is built to last and can cope well with all that Mother Nature throws at it. Admittedly, these paths aren't as widely used as Charing Cross Road during rush hour, but then as Suggs once sang, "A volcano is erupting, but not in Orange Street" (The Prince was a cracking song, and who doesn't love a bit of Madness?). We have no major seismic activity, unlike Iceland.

#### The London crumble

Anybody who knows me will be aware I never grumble over a bit of crumble, to quote the words of Kevin Keegan during his first tenure as Newcastle manager, "*I LOOOVE IT!*" Let's be honest, who doesn't enjoy apple and blackberry crumble with custard? However, one crumble that is considered to be the Devil's work is the London crumble. It seems as though the capital's road surface is falling to pieces. And it's becoming dangerous for everybody.

The state of London's roads can be attributed to a number of factors, with the wet and cold climate being a major villain of the piece. Temperature changes cause the roads to crack and disintegrate, leading to potholes emerging - some of which are deeper than the internal chamber of Mount Hekla. With much of London's damage appearing in winter, the level of roadworks also increase, causing travel chaos. These potholes are formed after water seeps into the road via small cracks and fissures. The water freezes and thaws, subsequently forcing the road surface to break up.



#### Columnist | Steve Kenton

## Go to Iceland!

Other factors exacerbating the problem include the volume of traffic, vehicular weight and poor remedial measures.

#### We're in it together

We've all seen cyclists avoiding some of the bike lanes across London, with the general consensus among many drivers being that cyclists are deliberately doing it to be a pain in the backside. This, in the main, is absolute nonsense. There actually seems to be a logical reason for our two-wheeled friends steering clear of some of these bike lanes and that reason seems to be safety.

It's hard not to notice the awful state of the kerbside areas of many roads. Leaf-mulch, blocked drains and, of course, potholes and cracks in abundance, so it's no wonder cyclists occupy a primary position in the middle "With much of London's damage appearing in winter, the level of roadworks also increase, causing travel chaos."

of the road or carriageway, rather than ride on a slippery, badly damaged cycle lane. You can't blame them, these areas are simply unsafe, especially in those winter months.

The taxi industry doesn't fare too well either. Damage to tyres, suspension and even the bodywork of a vehicle itself is not uncommon. So what action can drivers, cyclists and pedestrians take if their vehicle is damaged, or an injury has occurred because of a pothole?

#### Where there's blame, there's a claim

With taxi insurance premiums rising quicker than an Icelandic ash cloud, the last thing any cab driver or fleet owner wants to do is make a claim on their own insurance, should there be an issue from a pothole or fissure in the road. As long as you can prove that your vehicle has suffered damage due to the poor state of repair of any given road, you are free to try to make a claim for compensation from the respective council that the damaged road is situated in - this includes TfL.

To make a claim, you need to contact the organisation responsible to tell them what the damage is, why you think they are responsible and the specific location where the damage took place. You will also need the road name and the nearest marker post number or feature which identifies the part of the road you were on. Other information should include the date and time the damage occured. Taking a photograph of the pothole with an object placed in or by it, to put it into perspective (such as a pen) is also helpful.

Bear in mind that most motorways and A roads in England are administered by The Highways England, all Red Routes in London are TfL's responsibility.

And finally, most other roads fall under the jurisdiction of a local council.

Filling out the claims form takes just 10 minutes and could save you hundreds of pounds!



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#### 

## **Entertainment Corner**

#### Our seasoned critic takes us through the month's top cinema and TV releases to recommend to your passengers.

#### Reel Talk



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#### The Iron Claw (15) 🚺

When we reach the end of 2024, there will surely be several contenders for the title of 'Saddest Film of the Year'. But as of now, that label belongs to *The Iron Claw*. Written and directed by Sean Durkin, it tells the true story of the Von Erich brothers' wrestling dynasty, and the tragedy and triumph they experienced while being spurred on by their overbearing father and coach (a terrific Holt McCallany). Punches may be pulled in the ring, but the film itself lands multiple emotional haymakers, especially when it's focused on the connection between the Von Erich kids.

Zac Efron has come a long way since the days of *High School Musical*, but no role has demanded as much of him as Kevin Von Erich. His cartoonishly muscular physique is the first thing that catches your eye, but as things progress it becomes clear that he's the heart and soul of the film. By the time the final emotional wallops come, Efron earns our tears. Make no mistake – the saddest film of the year is also one of the best.

\*\*\*\*\*\*

The Iron Claw is in cinemas now.



#### American Fiction (15) 🖖

It's rare that a film from a first-time filmmaker is nominated for numerous awards across multiple categories, but writer-director Cord Jefferson's *American Fiction* is worthy of all the hype. Based on the 2001 book *Erasure* by Percival Everett, it focuses on Thelonious 'Monk' Ellison (Jeffrey Wright), a frustrated professor and writer who pens a satirical novel full of outdated tropes after being told his work isn't 'Black enough'. To his shock and dismay, it becomes a huge success.

It's a perfect setup to interrogate what white audiences have wanted from Black art in the past (and to a lesser extent, the present), and *American Fiction*'s satirical elements are as hilarious as they are truthful. More impressively, that plot is paired with a tender family drama as Monk deals with a tragic loss.

Wright has long been one of Hollywood's finest actors, but his lead roles have been few and far between. He's on excellent form here, with much of his best work coming in the form of non-verbal reactions to the ridiculous racism he's subjected to. Sterling K. Brown brings vulnerability while also flexing more comedic muscles than we're used to seeing as Monk's brother. And Issa Rae makes the most of her limited screen time as a fellow author who challenges Monk's ideas on Black art.

#### $\star\star\star\star\star\star$

American Fiction is in cinemas now.



#### **One Day** (15) 🧲

David Nicholls' bestselling romance novel, *One Day*, has already been adapted for the screen once before in a 2011 movie starring Anne Hathaway. But whereas that only had two hours to explore the *will they, won't they* relationship between working-class Leeds girl Emma (Ambika Mod) and privileged middle-class Dexter (Leo Woodall) - who continue to meet up on the same day year after year after spending graduation night together in 1988 - this new Netflix series has 14 episodes to delve into all the details, arguments, and make-outs. And it's an addictive watch.

The key to the show's success are the two central performances, and both Mod and Woodall are exceptional. After playing a despicable character in *The White Lotus*, it's no surprise that Woodall is at his best when Dexter is acting like a self-centred ass. But there's a vulnerability he slowly teases out as the character matures. Meanwhile, Emma is allowed to be sarcastic and judgy as well as funny and charming. Mod excels at expressing several emotions at once, while subtly evolving the character over two decades. The result is a relationship you're rooting for, through the good times and the bad.



All 14 episodes of One Day are available to stream on Netflix now.





## The Infamous Life of

### The Infamous Life of Anti-Hero Cynthia Payne

One evening, just before Christmas 1978, police raided number 32 Ambleside Avenue; a large house in a leafy part of Streatham...



#### Rob's history tips

Ithough perfectly self-effacing on the outside, the property was in fact concealing all manner of saucy secrets. For 32 Ambleside Avenue was in fact a thriving brothel, catering for well-heeled men whom society would normally deem 'respectful.'

Once inside what came to be dubbed 'Naughty Towers', police found 53 punters, many of whom were queuing patiently on the stairs. Amongst them was a vicar, several barristers, accountants and businessmen, an Irish MP and a member of the House of Lords.

Almost every room in the house had been requisitioned for sex work, whilst in the lounge a projector flickered away, beaming blue movies upon the wall. Elsewhere, small signs bore the legend, "*Please adjust your clothing before leaving*." As he was being led out by police, one 70 year-old attendee claimed there must be some mistake; he thought he'd been invited to a Christmas party, whilst another fellow insisted he couldn't have done anything wrong as he was impotent.

#### Madame Cyn

Overseeing this scene of debauchery was the madame herself: 46 year-old Cynthia Payne, aka 'Madame Cyn', a figure who would soon become one of Britain's most infamous anti-heroes.

Cynthia Payne was born in Bognor Regis on Christmas Eve in 1932.

Her father was a disciplinarian, and her mother, Betty, died of cancer when Cynthia was 10. This turbulent childhood instilled a rebellious streak in her, leading her to flee to London when she was a teenager.

At first she got by with a job at Swan & Edgar, a department store which used to overlook Piccadilly Circus. Cynthia then entered into a relationship with a much older man, but when this turned sour she was left struggling to pay the rent. It was this situation that drew her into sex work, the reasoning being, "I was never going to go crawling for money". And she soon discovered there was cash to be made in offering "kinky parties for kinky people."

#### **Ambleside** Avenue

This led her to establish her illicit business on Ambleside Avenue, promoting it as a safe, discreet place where wealthy clients could come to get their kicks, as opposed to having to trawl the neon-soaked alleys of seedy Soho.

The raid on number 32 came after an anonymous tip off. Before they burst in, police spent 12 days observing the property, during which time they counted 249 men and 50 women enter the house.

They also found Cynthia had devised a novel way of handling payments, whereby each punter would pay £25 (about £130 in today's money), for which they'd receive a luncheon voucher.

This voucher would then permit the client to have intercourse with

any one of the women (who took a 50% cut) working in the house. Meals were also provided, and the token also entitled the bearer to view films in the front room's pornographic cinema.

#### **Holloway Prison**

Following the raid, Cynthia was arrested and charged with exercising control over three prostitutes and keeping a disorderly house. She pleaded guilty at Inner London Crown Court in April 1980, and received an 18-month sentence, plus a £1,950 fine and £2,000 in costs.

This, however, led to some controversy.

Although Cynthia was jailed, those who used her services got off scot-free, and it appeared the judge, Lord Justice Lawton, was keen to protect the identities of the high-profile clients who'd been rumbled at Ambleside Avenue. In his own words, there was "*not a shred of evidence*" to suggest any of them had been there.

After serving her sentence in Holloway, Cynthia was met at the prison gate by a media scrum whom, with a big grin on her face, she delighted in flicking the v-sign at, before being whisked away in a Rolls Royce by one of her old customers.

#### Later life

Once free, she seemingly returned to her old ways: her home was raided again in 1987, although on this occasion she was acquitted.

That same year, the film *Personal Services*, starring Julie Walters and inspired by Cynthia's story, was released. In 1992, Cynthia staged a one-woman show at the Edinburgh Festival which, unsurprisingly, given her notoriety, was a sell out.

She also attempted to become an elected MP, standing for both Kensington and Streatham. At one point there was even talk of Andrew Lloyd Webber and Tim Rice penning a musical about her.

Cynthia Payne died in London in November 2015, aged 82.

If you wish to learn more, you can visit my YouTube channel, robslondon. TAXI



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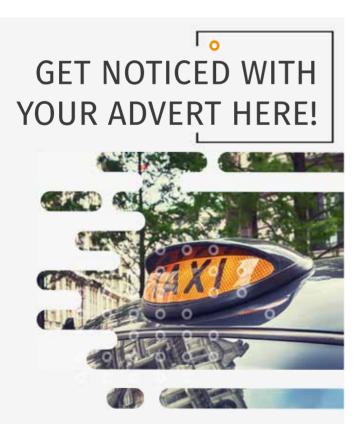
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#### **HOLLAND PARK ROUNDABOUT CYCLE** LANE PROPOSALS PROVE CONTROVERSIAL

Big changes are once again being proposed for Holland Park roundabout. TfL is currently consulting on proposed changes between Shepherd's Bush Green and Holland Park Roundabout, which include building a two-way



cycle lane on the inner lane of the roundabout's southern edge to create a protected cycle route. The westbound approach to the roundabout on Holland Park Avenue would also be reduced from three to two traffic lanes and to make space for a new priority bus lane one westbound lane will also be removed on Shepherd's Bush Green.

Felicity Buchan, Conservative MP for Kensington has condemned the proposals. She is supported by London Assembly Member, Tony Devenish, and Kensington and the local council. It is felt that the changes would increase congestion on Holland Park Avenue and Holland Road, worsen air pollution, deter people from shopping on Holland Park Avenue, as well as resulting in an increase the number of drivers "rat running" through residential areas.

Local campaigners along with Ms Buchan, have also warned that the scheme could be a "precursor" to the cycleway being extended along Holland Park Avenue to Notting Hill. TfL tried to introduce this larger scheme in 2019, but it was blocked by RBKC Council following massive outcry from local residents and road users, with support from taxi organisations, including the LTDA at the time.

The LTDA has again been contacted by local residents groups urging taxi drivers to respond to the consultation and oppose these measures, which will negatively impact the flow of vehicles through the area by limiting road space, create bottlenecks and congestion



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and could be just the start of a wider more damaging scheme. If the scheme is to go ahead in any form, it's also vital that taxis have full access to the bus priority lanes. The consultation is open until Sunday 3rd March. You can read more about the proposals and respond by using the QR code below or visit here haveyoursay.tfl.gov.uk/hollandparkroundabout/ survey tools/holland-park-roundabout-survey (tfl.gov.uk)

#### **JUST WHEN YOU THOUGHT YOU HAD SEEN IT ALL ON LONDON'S** ROADS...





#### 

#### **ONE4ALL BONUS FOR LTDA MEMBERS**

The LTDA diary spotters have been out and about, on the lookout for members displaying their diaries on the dashboard. The first cab they spotted was Mr Paul Franklin's.

Paul Franklin is a long serving member having been part of the LTDA for nearly 24 years. He was spotted at Heathrow proudly showing off his LTDA diary and was thrilled to receive a One4all gift card worth £150.

One4all cards can be spent on a huge array of items from 130 high street brands in store or online and restaurants. Participating retailers and restaurants include Argos, H&M, River Island, B&O, John Lewis, Harvester, Pizza Express and Marks & Spencer. Each year, the LTDA gives away

thousands of pounds worth of gift cards to its members. All you need to do to be in with a chance to win is have your LTDA membership diary on display and let us do the rest. Good luck out there.

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## Iraq and Afghanistan Veteran to Fundraise for the Taxi Charity

*TAXI* spoke to veteran Ben Mead, who served with REME, about raising money for the Taxi Charity trip to Normandy ahead of the 80<sup>th</sup> D-Day anniversary.





TAXI Hi Ben, great to meet you, how did you get involved with

the Taxi Charity? Ben: I'm an injured veteran who volunteers with another military charity called Waterloo Uncovered. It was through them that I got involved here. The Taxi Charity has been a huge supporter of Waterloo Uncovered and has helped to take veterans to Belgium for the archaeological digs we carry out on the Waterloo battlefield.

#### **TAXI** Who did you serve with and which conflicts were you involved in?

**Ben:** When I joined the army, I originally joined The Corps

of the Royal Electrical and Mechanical Engineers (REME). Later in my career I would transfer to The Royal Corps of Signals (RCS), where I was posted all over the world. Throughout my military career I have undertaken operational tours of the former Yugoslavia (Bosnia and Kosovo), Iraq and Afghanistan.

#### **TAXI** You've visited Normandy with the charity. What's it like?

**Ben:** I have been really lucky to visit Normandy a couple of times with the charity, where I have been fortunate to meet D-Day veterans. On the trips there is the opportunity to spend time with these men and women who served during WWII, and not only share our war stories but build close friendships with them. Just being able to stand on Sword Beach or at the Cafe Gondrée (next to Pegasus Bridge) with these D-Day veterans, is truly priceless and a great honour.

#### **TAXI** Can you tell us what you have planned for your D-Day challenge?

**Ben:** To commemorate the 80<sup>th</sup> anniversary of D-Day on the 6<sup>th</sup> June 2024, a team of four London-based drivers, and two modern day veterans, will be retracing the steps taken by No. 3 Commando from Sword Beach to the famous Cafe Gondrée,

(commonly known as Pegasus Café). Each individual will be responsible for carrying a specific weight to simulate the ammunition and equipment, just as the commandos did 80 years ago. It costs around £2,000 to take one WWII Veteran back to Normandy, and our aim is to raise as much money as possible, in order to support and give the D-Day veterans a trip that will be remembered forever.

TAXI Which cab drivers are joining you and who is the other modern day veteran? Ben: Joining me for the early start on 6<sup>th</sup> June will be London cab drivers, Paul Cook, Tony Neal, Danny Shelton and Seb Philp, who all

#### Exclusive | Taxi Charity



volunteer for the Taxi Charity. Walking with us will be Afghanistan and Iraq veteran Chris Longford, who lives near me in Eastbourne. Chris joined the trip to Normandy last summer and was so moved that he was the first to volunteer for this fundraiser.

#### **TAXI** I understand you'll be in authentic costume and have a special gift for Madame Arlette at Café Gondrée?

Ben: We will all be wearing WWII battle dress and webbing, with our faces blacked out just as the commandoes did 80 years ago. The French children who saw the commandos on D-Day were scared by their blacked out faces, so the soldiers shared their chocolate. Those who had arrived in Normandy in gliders shared their boiled sweets that they'd been given

to stop their ears popping. A friend will be making replica chocolate from the WWII army rations and we will be presenting Madame Arlette with this gift when we arrive there.

#### **TAXI** How can our readers support you?

Ben: We have posters about the fundraiser that could be displayed in cab shelters or in cabs themselves. There is a sponsorship pack to share with businesses or you can order a limited edition D-Day badge by emailing info@taxicharity.org

You can also make a donation by visiting www.justgiving.com/page/ taximarch6june2024 **TAXI** 

To find out more about the support the Taxi Charity offers to veterans, or to donate, please visit www.taxicharity.org



#### About the Taxi Charity for Military Veterans

The Taxi Charity is run by volunteer London black taxi drivers and has been supporting thousands of veterans since 1948. It is the only Forces charity that focuses on providing fun and entertainment and arranges free trips (for veterans from all conflicts) to the Netherlands and France for acts of commemoration and days out to museums, concerts, or social events across the UK

The charity received the Queen's Award for Voluntary Service in 2021 and celebrated its 75<sup>th</sup> anniversary in 2023, a remarkable milestone for a small, niche charity peopled by enthusiastic volunteers

To fund and facilitate their work, the charity is wholly reliant on donations, grants and sponsorship. www.taxicharity.org

Fancy a limited edition D-Day 80 badge or windscreen sticker? Our special badges and stickers will raise funds to allow the Taxi Charity for Military Veterans to take up to 15 WWII veterans and their carers to Normandy this June, for the 80<sup>th</sup> anniversary of D-Day.



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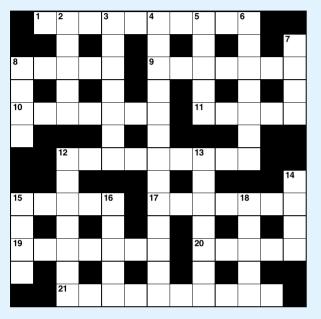
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Brain twister | TAXI

## **Puzzler Page**

#### Crossword



#### ACROSS

- 1 Good luck! (3,3,4)
- 8 Accurately (5)
- 9 Without exception (3,4)
- 10 Maritime, on the shore (7)
- 11 Lawn flower (5)
- 12 Janitor (9)
- 15 Hole-boring electric tool (5)
- 17 \_\_\_ Court, royal palace (7)
- 19 Short, brief (7)
- 20 Pointed missile (5)
- 21 About to be in trouble (2,3,5)

#### DOWN

- **2** \_\_\_\_ Ashley, clothing and design store (5)
- **3** Test a person's patience deliberately (3,2,2)
- **4** Addition of decorative details (13)
- 5 Went astray (5)
- 6 Deceive (a lover) (3-4)
- 7 Group (of beautiful girls) (4)
- 8 Thin and crisp Mexican pancake (4)
- **12** Red wine from Tuscany (7)
- **13** Rich alcohol-soaked cake (3,4)
- 14 Nibble like a rodent (4)
- 15 Cubes used in Ludo (4)
- 16 Vivien \_\_\_\_, Gone with the Wind actress (5)
- 18 Succinct (5)

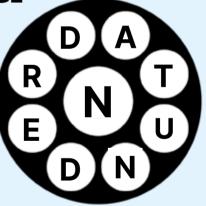
#### Sudoku

Have a go at this medium level Sudoku puzzle. Fill the grid so that every row, every column and every 3x3 box contains the numbers 1-9 just once.

			6				8	
		6		7			2	
	9		4			7		
	4	3	8		7			5
		1				4		
7			2		9	8	3	
		8			4		7	
	7			6		1		
	2				5			

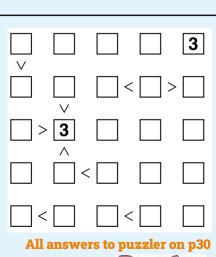
#### Wordwheel

How many words of four letters or more can you make from this Wordwheel? Each word must use the central letter, and each letter may be used once only. At least one nine-letter word can be found. We found 13 words can you do better?



#### Futoshiki

Fill in the blank squares so that each row and column contains all the numbers 1 - 5. Use any given numbers and the symbols that tell you if the number in the square is larger (>) or smaller (<) than the number next to it.



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#### (TAXI)

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All de-commissioned good quality TX4s wanted. Instant decision, cash paid. We come to you. Also, white TX4 elegance wanted 07973 335 739

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All cabs wanted. Tx4, euro 4, 5 & 6 also TXE wanted We come to you, any condition, very quick decision. Cash paid instantly. 07702 554 934

De-commissioned your tx4's and Euro 5's? Earn more by selling outside London. We pay cash, collect, and drive away. Definitely still buying. John 07702 554 934

Looking to sell your TX4? Too old to replate? Call James London based buyer for quick and easy sale -07931 964 857

#### LINAGE

#### **CABS FOR SALE**

Cabs for sale. Main Dealer service history. Non-fleet cabs. New stock daily. Cabs also wanted. Finance Paid 07957 465423

• TX4 Style 2015 195k Miles Full Service History, £12,500 Call Terry -07796 840038

TXE Vista comfort plus Black 22 plate 2 years old 37000 miles 3 Years warranty 1 year plate and one year service at Ascotts private sale £48K Genuine reason for sale lovely cab Tony 07800886400

Silver Vito 2013, 226,000 miles, plated til' March'25, v.gd condition inside & out: £6,800. Call Martin 07956 367 899

#### **CABS FOR RENT**

Thinking of part-exchange. All cabs wanted any condition: plated or not, cash, same day collection service- call Roy 07956 293 748

TXE's available for rent, from £320 per week. Call Wax 07951 843 663

**TAXI** 

**SERVICES & REPAIRS** 

Earn more by selling outside London.

We pay cash, collect

and drive away.

Iohn 07702 554934

TXE's to rent, black no ads, 68-73 Reg. Ring Steve - 07976729033

Rent Taxis, Euro 6 and also LEVC Cabs from £250 - £345. We also do repairs on cabs, call Nick 020 7700 1045 / 07951 661 430

• TX4s for rent, full backup available from £240 per week -07824630247

• Tx4's for rent full back up phone Paul at Bermondsey Taxi Rentals on 07831 371016

• TXEs, TX4s and Vitos available from £260 per week contact Sabri -07958973944

Euro5&6 vitos for rent, full backup, prices starting from £230 please call - 07956211478

#### LTDA Branch Meeting

The next LTDA Central Branch meeting will take place on Monday 18<sup>th</sup> March at 1pm. It will be held at Our Lady, Help of Christians, 4 Lady Margaret Road, NW5 2XT.



## LTDA APPLICATION FORM

Address	
	Postcode
Telephone	Mobile
Email	_ Twitter
Date of Birth	_ Badge No
Badge colour (please state whether green or yellow)	_ Year badge obtained
Suburban badge sector numbers	
Have you ever been a member of the LTDA before? (please	se tick) Yes No
Do you currently have points on your DVLA driving licens	se? (please tick) Yes No
If Yes how many points do you have?	
Do you have any motoring or other prosecutions pending	g? Yes No
Please note: We do not provide assistance for any matters that have occ	curred prior to you joining the LTDA.

Please tick if you **DO NOT** wish to receive information from the LTDA and other related organisations in the future

I understand that my application for membership of the Association must be approved by the Council of Management and that until this is confirmed I am not eligible to vote in relation to any form of Association matters. I agree that all benefits prior to approval of membership shall be at the discretion of the Council of Management.

Please note: We do not provide assistance for any matters that have occurred prior to you joining LTDA.

Signed\_

#### lr S

· This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If you receive a refund you are not entitled to, you must pay it back when LTDA asks you to.

To the Manager of	2. 3.	Name of a Account N
	4.	Bank Sort
Bank/Building Society Address		Banks/Build Debit from
	_	

• If there are any changes to the amount, date or frequency of your Direct Debit LTDA will notify you (10 working days) in advance of your account being debited or as otherwise agreed. If you request LTDA to collect a payment, confirmation of the amount and date will be given to you at the time of the

• If an error is made in the payment of your Direct Debit, by LTDA, or your bank or building society, you are entitled to a full and immediate refund of the

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Date\_

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For Office use only		
ease write the name and full postal address of your ranch in the box (left)		
ame of account holder		
ccount Number		
ank Sort Code		
anks/Building Societies may not accept instructions to pay Direct abit from some types of account.		
gnature		
<u></u>		

This guarantee should be detached and retained by the payer

#### The Direct Debit Guarantee

amount paid from your bank or building society.



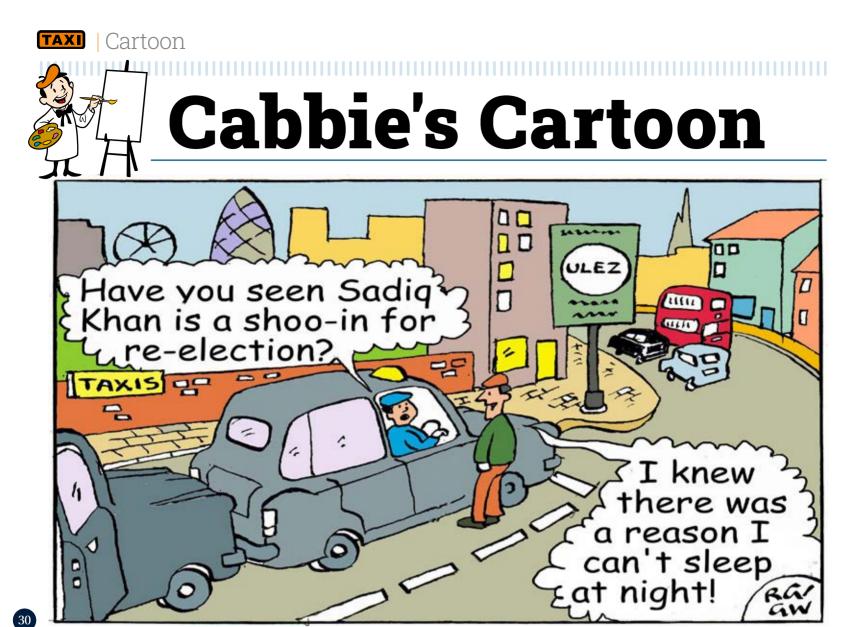
You can now also apply to join the LTDA online, simply scan here to complete an online application:



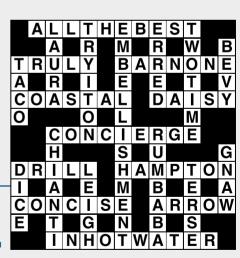
LTDA

request

2







#### Sudoku

4	1	7	6	9	2	5	8	3
8	3	6	5	7	1	9	2	4
5	9	2	4	8	3	7	1	6
9	4	3	8	1	7	2	6	5
2	8	1	3	5	6	4	9	7
7	6	5	2	4	9	8	3	1
6	5	8	1	2	4	3	7	9
3	7	4	9	6	8	1	5	2
1	2	9	7	3	5	6	4	8

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Futoshiki					
5	1	4	2	3	
3	5	1	< 4 >	> 2	
4	> 3	2	1	5	
2	4 <	< 5	3	1	
1	< 2	3 <	< 5	4	

#### Wordwheel

Crossword

#### SOLUTION: REDUNDANT

**All words:** Ante, ardent, aunt, darn, darned, daunt, daunted, dean, dent, dune, earn, nature, near, neat, nerd, nude, rand, rant, ranted, rend, rent, rune, runt, tanned, tanner, tarn, tend, tern, trend, tuna, tundra, tune, tuned, tuner, turn, turned, undated, undead, under, unread, REDUNDANT.

Word targets: Excellent: 36, Good: 30, Target: 22, Kids: 17







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125k	5th	£249
150k	6th	£589
175k	7th	£1049
200k	8th	£439
250k	10th	£439

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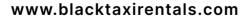
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