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LONDON COUNCILS AND TFL ISSUE EIGHT MILLION FINES TO DRIVERS

New data from *London Councils* has revealed an 11.2 per cent increase in the number of parking penalty charge notices (PCNs) issued to drivers.

The parking enforcement and appeals in London for 2023/24 statistics show that together the London boroughs, the London Lorry Control Scheme and Transport for London (TfL) issued 8,333,486 PCNs to motorists who had contravened parking, bus lane and moving traffic regulations.

The figures also show a 9.7 per cent year-on-year increase in the overall number of PCNs issued. Bus lane PCNs saw an increase of 1.9 per cent and moving traffic PCNs an increase of 8.5 per cent.



FUEL DUTY FREEZE MAINTAINED

The Chancellor of the Exchequer, Rt Hon Rachel Reeves MP announced that she would continue the Fuel Duty freeze and maintain the temporary 5p cut for another year. Delivering Labour's first Budget, the Chancellor said she had come to the decision that *"increasing fuel duty next year would be the wrong choice for working people.*" She went on to confirm that there will be *"no higher taxes at the petrol pumps next year.*"





MPS DISCUSS TAXI LICENSING & OUT OF AREA WORKING

TAXI

Chris Vince MP for Harlow recently led an Adjournment Debate in the House of **Commons discussing** taxi licensing and the need for new legislation to raise standards and specifically to address the issue of PHV drivers licence shopping and working out of area. In response to the points raised in the debate, by Vince and a number of other concerned MPs. stated that "out-of-area

working is not, should not and need not be the norm, but we need licensing authorities to ask themselves if they are doing what is best for passengers." He went on to say that the government is looking at what it can do, "to help the better regulation of the sector" and they are considering "a range of options". Hopefully the new government will take long overdue action on this issue and stop out of town working in London and other areas they are not licensed in.

ADDISON LEE ACQUIRED BY COMFORTDELGRO

A subsidiary of *ComfortDelGro*, *CityFleet Networks* has acquired *Addison Lee* for a whooping £269.1 million, in a deal which will extend the Group's London footprint and grow its taxi and private hire network to more than 34,000 vehicles globally. Interestingly, *Addison Lee* actually acquired *ComCab* from *ComfortDelGro* in June 2021 and it has been confirmed that *ComCab* is now part of this acquisition.

On completion, the 7,500 drivers and 5,000 vehicles of the Addison Lee's London-based network will complement *CityFleet Networks*' existing private hire and black taxi fleets elsewhere in the UK including Liverpool, the Wirral, Chester and Aberdeen.

ComfortDelGro is the world's second largest listed global transportation company based in Singapore. The Group also recently acquired *CMAC Group* which provides pre-planned and on-demand ground transportation to businesses, as well as private and ride-share transfers to airports, bus and train stations and ports. It also owns and operates *Metroline* buses and *Westbus* coaches in London, *Adventure Travel* buses and coaches in Wales, as well as the *Megabus, Scottish Citylink* and *Irish Citylink* inter-city coach services.



BATTERSEA BRIDGE WORKS

From Monday 4th November until late-2025, there will be a series of lane restrictions affecting Battersea Bridge Road (A3220) across Battersea Bridge, between Cambridge Road on the south side and Cheyne Walk on the north.

Work will start at the junction with Cambridge Road and progress north one junction at a time. This is while we deliver the Battersea Bridge safety improvements scheme. Some local roads will also be closed where required, with signed diversions in place.



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General Secretary | Steve McNamara

Calls for Support

It makes you see the lunacy of a system where every time the party in power changes or the leader of that party changes, it's back to square one on everything.



"Instead of trying to re-invent the wheel, they need to get on with actually solving the problem."

The Budget made no announcement about the PiTG, which was as expected, but it did provide additional funding for the Plug-in Van Grant and wheelchair accessible EVs, which is shift from the previous Conservative government, who were moving away from any kind of grant or incentives for EVs. We are hopeful that if we continue to make some noise over the next few months, we may be able to get the grant extended.

Cabbies for Climate

You might have seen the *Cabbies* for *Climate* campaign that launched a few weeks ago and wondered what it was all about. I was approached by the climate action charity behind it, *Possible*, a year ago now at an event on clean air, after I told the panel that our business is leading the way on this but not getting the help or credit we deserve. They wanted to try to help us change that.

The idea is that they can help us speak to and reach the kind of groups and decision makers who see cabbies as the enemy and don't understand what we are all about - the people who we know lead on all the decisions that negatively impact us and seem to set the agenda at City Hall. So, to me it makes sense to work with them to see what we can achieve and whether Possible can bridge the divide between 'us' and 'them' and make people recognise the need for more help for our trade with making this transition.

Cleaning up London's air and greening the taxi fleet shouldn't be something that puts cabbies out of business and forces them out of the trade permanently. Unless we get the support we need, for many there is a real risk that is what happens, so this campaign it definitely worth a try.

Steve's comment

B ack in 2017, I was asked to join a working group set up by the Department for Transport to look at Taxi and PHV licensing and how to improve it. The Task and Finish Group, as it was called, included lots of different industry representatives and an independent chair.

In 2018, it produced a report setting out a number of ways the government could improve the current system, ensure passenger safety and make sure it worked for industry and protected drivers' interests too. These recommendations included the need for national minimum standards and action on crossborder hiring. We've been calling on government to adopt and implement them ever since...

Task unfinished

Under the Conservatives, it was 'never the right time'. Instead, they introduced Statutory Standards and Best Practice Guidance – some of it good and some of it bad, especially when it comes to penalty points and driving offences! None of this has solved the two main problems the Group highlighted.

The first is that unless we have national minimum standards, which are legally enforceable, there will always be authorities that use lower standards to decide whether a driver is 'fit and proper' to be licensed. This raises the second issue, which is that there will always be drivers and operators looking to exploit the cross-border hiring provisions to get a licence in one authority (where it is easier) but work in another licensing area, known as 'out of area working.'

We've all seen the

Wolverhampton plated PHVs on our streets on the weekend and back when Uber was battling TfL for a licence, it was Brighton plates. With over 100,000 PHVs already licensed and working in London, the last thing we need is out of town drivers flooding in, making things worse. It also raises serious safety concerns and enforcement challenges.

Don't reinvent the wheel

With a new group of MPs keen to make their mark in Parliament, we are suddenly hearing lots of noise about these issues again. This is good and it seems like the Labour government is looking to finally take action to address them. But, it does make me laugh

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to see all these new faces talking about these issues, like they are the first people to ever bring them up. It makes you see the lunacy of a system where every time the party in power changes or the leader of that party changes, it's back to square one on everything.

I've written to the MPs and the government on this and will be making sure everyone is aware of the Task and Finish Group's report and that instead of trying to reinvent the wheel, they get on with actually solving the problem.

Budget joint trade letter

We used the recent Budget as an opportunity to write to the Chancellor and the Transport Secretary to stress the need for financial support for taxi drivers struggling with rising costs and making the transition to a zeroemission vehicle, to ensure no one is forced out of the trade.

We worked with Unite, LCDC, UCG, FREE NOW, Gett, ComCab and LEVC to organise a joint letter. We called for the Plugin Taxi Grant to be extended for at least another year and prevent what would effectively be a further increase in the price of the vehicle if the grant was removed. We also repeated calls for VAT relief on wheelchair accessible vehicles to be applied to purpose-built taxis.

TAXI Cabbies for Climate

Cabbies for Climate

Campaign launched to highlight need for more support for licensed taxi drivers whilst combatting stereotypes and finding common ground with clean air and climate campaigners.

veryone in the cab trade knows that cabbies are investing heavily in the transition to zero-emission capable vehicles, many by choice, some by necessity due to new rules and newly imposed age limits. For whatever reason, drivers and fleets are embracing the switch to electric and leading the way on this more than any other part of the transport network.

Earlier this year, the LTDA was approached by a climate charity, Possible. They had secured some funding to develop a campaign focused on highlighting the positive work being done by the London taxi trade to help clean up London's air. They also wanted to help us highlight the need for more support to help the trade achieve an all ZEC fleet, without undermining driver's livelihoods, what Possible describe as bringing about a 'just transition.'

Who are Possible?

Possible work with groups who they see as being marginalised by the current climate conversation. They recognise that these are the very people who can drive change given the right support and try to find ways to reframe the debate and to involve these groups positively by helping them achieve a just and fair transition. For example, they have led a campaign to help carers, who need to drive and use cars to do their jobs, find affordable ways to access electric vehicles so they are not negatively impacted by policies like the ULEZ expansion.

Working together

Taxi drivers and Possible definitely don't agree on everything but there are clear shared goals and with combatting climate change and cleaning up London's air driving the agenda at City Hall, it's crucial that cabbies' voices are heard in this space.

For the LTDA and the cab drivers involved, the campaign presents



an opportunity to highlight the need for more support for drivers to ensure that this transition doesn't force cabbies off the road and out of work.

The campaign

Possible designed a campaign to combat some of the stereotypes about cabbies as being against progress and the enemies of clean air and environmental activism. They interviewed drivers and gathered case studies to highlight the challenges and opportunities facing the trade as a result of the transition away from diesel vehicles.

What's next?

Over the coming months, the campaign seeks to highlight the fact that many of the incentives and grants that used to be available to help drivers meet the costs of a ZEC taxi are now gone, making it harder for drivers to make the transition. It will continue to demonstrate the need for more financial and other support.

Steve McNamara, General Secretary of the Licensed Taxi Drivers Association, said:

"No one knows more about London's poor air quality and the need for action to address it than a taxi driver who sits in traffic all day long breathing it in. That's why drivers are committed to this transition and doing their part to clean up London's air, and why so many

of our members have invested in zero-emission capable taxis, which now make up 60 per cent of the London taxi fleet.

"Cabbies are continuing to buy these expensive new vehicles and do the right thing, with little to no support from TfL or the government, but for many of those yet to make the switch, the sums simply don't add up. With the number of licensed vehicles already at an all time low, and many diesel taxis due to hit their age limit and come off the road in the next few years, many drivers risk being left without access to an affordable cab, and no option other than to retire or find a new profession.

"Without prompt action from TfL and central government, this could prove catastrophic for London's iconic black cabs.'

Izzy Romilly, Sustainable Transport Campaign & Research Manager at Possible, said: "We are excited to launch this campaign in collaboration with the LTDA. Taxi drivers are sometimes stereotyped as being against climate action, or switching to cleaner vehicles, but we've found huge support for cutting traffic and going electric. Many cabbies are keen to move away from running a fossil fuel-powered taxi to a greener, cleaner mode of transport that will enable them to continue supporting their livelihoods while helping the climate.

"We need to cut traffic by at least 20% to stand a chance of meeting our climate goals, but for those who rely on their vehicles like taxi drivers, switching to a cleaner vehicle is the best option. Getting diesel off London's streets is critical for Londoners' health and wellbeing, and for the climate." ΤΔΧΙ







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Road safety is everybody's responsibility, but too often in urban areas people are using the so-called hierarchy to abdicate from any caution or concern for their own lives.

M4 musings

eptember throughput at the Taxi Feeder Park was somewhat disappointing, and at time of writing October has also felt slow. As always in our business, many theories are put forward as to why, half term, wars, election uncertainty, I've heard it all...

Work levels

We've come off a good run of success at the Airport in the last few years and these things can be cyclical, but throughput is still above pre-Covid levels.

I have heard some grand plans for having desks back in the terminals but as a regular airport driver, I would want there to be a reasonable expectation that I will make more money per hour with the desks there than without.

Obviously, no-one can guarantee this, but if drivers are going to be convinced, there needs to be a coherent plan that explains how it will result in more revenue overall.

What hierarchy?

So, the other day I got on a bit of a roll in the evening rush and dropped off at the NoMad on Bow Street. Being a Vito driver, I'm not a big fan of working round there as it's so busy with foot traffic and cycles, but it's a great place to pick up work, so I crept down Bow Street and saw the Lyceum rank empty and decided to give it five there. As is typical when I make these kinds of decisions, five became 25 and no job. In the end, I pulled off and got a job from the Savoy pretty quick, but that's not the story.

There's a very well used cycle route that goes through there, and good luck to them, but I was struck by how unwilling the vast majority are to slow down, much less stop, for any reason, bar a brick wall across their path. I know this is not news to cab drivers but bear with me. While I stewed on the rank, not one but two bin lorries in quick succession turned up and had to reverse into the



pedestrianised area to pick up. I felt sorry for the driver as he's got a big lump of a vehicle

and I'm sure they have cameras but people just treat them like they don't exist. Cyclists and scooter riders will breeze through the narrowest gap and think nothing of whether a driver is reversing or not, even though one mistake from the driver and the consequences can be deadly.

The operatives also had it tough. Trying to sling bins while dodging lycra is no easy task! If there's a hierarchy that places pedestrians on top of everyone else, you don't see much evidence of that in central London. If you ask me, there's only one top dog and it's the cyclists.

From their point of view, you can understand it, they don't want to lose momentum. But hierarchy cuts both ways, and if taxi drivers are being reported, fined and suspended for relatively trivial offences, then cyclists should be held to account for the way they treat pedestrians.

Road safety is everybody's responsibility, but too often in urban areas people are using the so-called hierarchy to abdicate from any caution or concern for their own lives.

The Budget

As I write, the Chancellor has just got up to deliver the first Labour Budget for 14 years. This has come comparatively late compared to other new governments, and there have been a lot of leaks and worries about who will be taxed and how much, so much so that the government was criticised by the Speaker for essentially announcing policy in public rather than in the Commons as they should.

Sloane Street

It seems that whatever the specifics, working people like us will continue to be taxed at historically high levels.

In the current atmosphere, the new government will not have long to deliver visibly better public services before people get impatient and start to demand answers as to where all the money goes.

I see the works on Sloane Street appear to be trudging to a conclusion, inch by inch. I recently made the mistake of travelling East through Pont Street, Lyall Street and Eaton Square and encountered an impressive four sets of temporary traffic lights in a row. Kensington and Chelsea are far from the worst council in London when it comes to traffic schemes, so I won't be too critical, but these works on Sloane Street have taken an enormous amount of time, and in the end what will it be? Some planters, kerbs and cobbles, narrower carriageways and basically a load of concrete.

And the cost? Whatever it ends up being, they won't have factored in the countless hours of delay experienced by professional road users due to the works.

I'm sure the contractors will be very sorry to finally get to the end of the job but don't worry, there will always be a new proposal somewhere in London, as these councils can't seem to stop messing around with roads in their boroughs. I wonder why?

Good luck out there.



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TAXI News & Lotto Winner



TFL CONSULTING ON TAXI FARES & TARIFFS

Transport for London's review of black cab fares is once again underway with a consultation now live, seeking the views of drivers, taxi users and other interested parties to determine the best way forward.

TfL uses the 'Cost Index', which takes into account changes in taxi drivers' operating costs and changes in average national earnings to determine whether changes should be made to fares and tariffs.

This year, taxi driver operating

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costs have increased by 4.17 per cent, with average national earnings increasing by 3.31 per cent, which added together put the cost index at 7.48 per cent. This measure is then used as basis for potential changes – this year a potential increase – and a range of options are then consulted on.

The consultation opened on Monday 21st October and will close on Monday 2nd December. It covers three areas including minimum fare and tariffs, the Heathrow Extra and the Heathrow Terminal Drop Off Charge. On minimum fare and tariffs, the consultation is seeking views on whether the minimum fare should be frozen at £3.80, increased by 20 pence to £4.00 or increased by 40 pence to £4.20.

With regard to tariffs, the consultation asks whether Tariffs 1,2 and 3 should be frozen, increased inline with the total cost index figure which this year has been calculated at +7.48 per cent or whether it should be increased to reflect the change in taxi drivers' operating costs calculated at +4.17 per cent.

Turning to Heathrow, TfL note that Heathrow Airport Limited (HAL) have reduced the taxi feeder entry fee from £3.60 to £3.00 and they are therefore proposing reducing the Heathrow extra from £2.00 to £1.60. At the same time, HAL have advised TfL that they plan to increase the Terminal Drop Off Charge (TDOC) from £5.00 to £6.00 from 1st January 2025. The consultation wants drivers, other industry stakeholders and members of the public's views on whether the Heathrow Dropoff Charge should be increased to £6.00 so it is the same as the fee HAL charge taxi drivers, reduced so it is less than £5.20,

WINNER

frozen or removed altogether.

With the review, TfL note that they "want to ensure that taxi drivers are able to cover their operating costs and are paid fairly for their work. This helps ensure that being a taxi driver remains an attractive career option." They also state that it's "important to try and find a balance between taxi drivers being able to cover their costs and be paid fairly, and the public not using taxis as the fares are too expensive."

You can give your views on the options set out by scanning the QR code below or visiting the Have Your Say website.

www.haveyoursay.tfl.gov.uk/ taxi-fares-review-2024



Taiwo Ademosu collecting his cheque for £5000 from LTDA Executive, Anthony Street

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record completed jobs.

11

Columnist | Robert Lordan

Sarah Malcolm's Triple Murder

Sarah Malcolm had been seen at the property the night before, and as news of the atrocity spread, Mr Kerril and several watchmen headed to her chambers...

Rob's history trips

orn in County Durham in 1711, Sarah Malcom was an educated woman who came from a well-to-do family. During her teenage years, these comfortable circumstances took a turn for the worse when her father's poor financial sense plunged the Malcolm's into debt.

The Black Horse & Inns of Court

Consequently, the family split up, with Sarah moving south to London. Here, she secured work at the Black Horse; an inn located at Temple Bar (close to where the Royal Courts of Justice now stand). There, she became acquainted with two brothers, Thomas and James Alexander, a decidedly dodgy pair with connections to the city's criminal underworld.

Sarah then switched to a new job, this time working as a laundress in a set of lawyers' chambers located within the Inns of Court. In this capacity, she was overseen by two people, an Irish fellow named Mr Kerrill, and a wealthy 80-year-old woman named Lydia Duncomb, who employed a further two maids, 17-year-old Ann Price and 60-year-old Elizabeth Harrison. On the 4th February 1733, a friend of Mrs Duncomb's popped by the chambers to check on things, for Mrs Duncomb had recently been unwell. After receiving no answer, Mrs Duncomb's friend became concerned and so forced her way into the apartment, where she was

Three horrific murders

met with a horrific sight. The youngest servant, Ann, lay dead in a pool of blood on the bed, her throat cut from ear to ear. In the next room, lay the elder servant, Elizabeth, and in the

room next to that Lydia Duncomb, both of whom had been strangled to death with a cord. A chest in which Lydia kept her

valuables had also been forced open, its contents all gone.

Sarah Morgan had been seen at the property the night before, and as news of the atrocity spread, Mr Kerril and several watchmen headed to her chambers, which were thoroughly searched, turning up some valuable fabrics and a bloodstained silver tankard.

Sarah claimed the blood was her own, the result of a cut finger. The authorities did not buy it, and she was promptly carted off to Newgate Prison. Once locked up, Sarah

Once locked up, Sarah attempted to bribe one of the guards with some coins she claimed she'd found in the street, but the turnkey was having none of it, and a search of her person uncovered a small pouch containing coins valued at £100, roughly £20,000 in today's money, which she'd squirrelled away amongst her hair.

The trial

Sarah Malcolm was tried at the Old Bailey between the 21st and 24th February 1733.

When in the dock, she admitted she had planned the robbery in conjunction with the Alexander brothers she knew from the Black Horse, along with another woman named Martha Tracey. She also stated that her role was merely to act as a lookout, murder was never part of the plan. She claimed she had



SARAH MALCOLM.

Hogarth's Sketch of Sarah Malcom.

no idea at the time that the brutal killings had even occurred.

Despite these apparent attempts to distance herself from the triple murder, Sarah did admit that, as an accessory, she believed she deserved to die.

Sarah's account contained numerous inconsistencies, not helped by the fact that she had attempted to hide a small fortune in her hair, and it took the jury just 15 minutes to find her guilty of all three murders. The people she had tried to implicate-Thomas and James Alexander, and Martha Tracey, were never charged due to lack of evidence. Sarah Malcolm was sentenced to death and on 7th March 1733 she was taken in a horse-drawn cart to gallows which had been erected opposite Mitre Court on Fleet Street, moments away from where she'd committed the three murders.

A huge crowd turned out to witness the spectacle, and it was reported that Sarah 'wrung her hands', 'wept most bitterly' and fainted at least once.

The execution itself was conducted by John Hooper, known at the time as the 'Laughing Hangman', due to the jokes he liked to crack on the scaffold, and once dead, Sarah Malcolm was buried within the grounds of St Sepulchre Church.

Hogarth's sketch

Two days before she was hanged, the artist William Hogarth visited Sarah in the condemned cell at Newgate and sketched an image of her showcasing her strong arms and rosary beads, which he later turned into a painting. Following his meeting with her, Hogarth stated he believed Sarah Malcolm *"was capable of any wickedness."* His portrait of her can now be seen on display in the Scottish National Gallery, Edinburgh.

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

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TAXI Columnist | Steve Kenton



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Man in black

don't often write from a personal perspective, in fact I've only done it twice before but, I am making this personal because it IS personal to me. So here goes...

The emotions

Those who know me well, know that I'm actually quite a tough cookie, with the emotional content of a house-brick. I can be tactless, I can be obnoxious - in fact I'm damned hard work sometimes and I have to acknowledge that. There are very few things that genuinely upset me - anything involving animal abuse (especially dogs) is one of them, I really struggle with that. The other is something that turns my stomach every time I think about it - my grandsons' respective health issues and challenges. While my oldest grandson is autistic and has to face a number of battles on a daily basis, my youngest grandson has major heart problems.

My little Iron Man has had two rounds of open-heart surgery before his fourth birthday and will be in need of another one within the next few years. There are some of you who are aware of this and the support that myself and my family have received has been incredible. However, it isn't over yet. He will need another heart operation sooner rather than later. So for myself and my family this is a never ending nightmare. We as a family, have had to accept the fact that because of his heart issues he could be in serious trouble at any moment in time, and it scares the hell out of us, because there is nothing that we can do. We can not fix this. In my quieter, soppier moments, I'm reduced to a bit of a wreck.

For me, this is a hell of an admission, but why am I telling you this? Is it to elicit sympathy? Absolutely not! Is it for donations? I'm telling you this because you need to know the signs of a struggling heart and you may need to know how to become a hero, saving another human being's life.

The facts

It's been nearly a year since the footballing world, both players and fans alike, watched in horror as Luton Town captain, Tom Lockyer, collapsed on the pitch during a game against Bournemouth. Lightly jogging towards the centre circle at the Vitality Stadium, he suddenly dropped to the ground. Lockyer then regained consciousness, only to see physios and paramedics 'working on him'. This super-fit footballer had a cardiac arrest and was clinically dead for three minutes.

Lockyer, when interviewed about the incident, has stated: "I tried to respond to them, they were asking me how I was and I couldn't move, I couldn't speak. I remember that moment so well.

"It was probably only a few seconds but it felt like a good few minutes and I remember really, well feeling in that moment like 'I could be dying here." He also said: "I'm only here because my heroes - those people that saved my life that day - knew what to do."

This same cataclysmic event also happened to Christian Eriksen, Fabrice Muamba and Marc Vivien-Foe. Tragically, Vivien-Foe later died, the others survived, due to people knowing what to do and having access to immediate medical care, care that you and I generally won't have available to us while working.

According to the British Heart Foundation (BHF), there is one death every eight minutes due to Coronary Heart Disease (CHD). That equates to one in eight men and one in 14 women, every year. With 30,000 out-of-hospital cardiac arrests each year and less than a one in ten survival rate, action needs to be taken. The latter number would rise dramatically if more people knew how to perform CPR.

Now think about those words, this could be you, a family member, one of your customers or just a random passer-by, so what can you do?

Heart attack vs cardiac arrest

According to the BHF, there are several differences between a heart attack and a cardiac arrest. A heart attack is when one of the coronary arteries becomes blocked, the heart muscle is then robbed of its vital blood supply and, if left untreated, will begin to die because it is not getting enough oxygen.

A cardiac arrest is when a person's heart stops pumping blood around their body and they stop breathing normally. Many cardiac arrests in adults happen because of a heart attack. This is because a person who is having a heart attack may develop a dangerous heart rhythm, which can cause a cardiac arrest.

A heart attack and a cardiac arrest are both emergency situations and require emergency medical treatment right away, so call 999 immediately.

Symptoms to watch out for

Now as you will no doubt appreciate, I am not medically trained nor qualified, therefore all information within this article comes directly from the British Heart Foundation, the NHS and the St John's Ambulance.

Heart attack symptoms vary from person to person. They can include pain or discomfort in your chest that happens suddenly and doesn't go away. Pain that spreads to your left or right arm, or to your neck, jaw, back or stomach. For some people the pain or tightness is severe, while for others it's uncomfortable. It may feel like heaviness, or a burning pain similar to indigestion. You may also feel sick, sweaty, light-headed or short of breath.

Other less common symptoms include a sudden feeling of anxiety that can feel similar to a panic attack and lots of coughing or wheezing due to a build-up of fluid in the lungs.



It's possible to have a heart attack without experiencing all these symptoms, and it's important to remember everyone experiences pain differently. This is more likely to be the case in elderly people or people with diabetes, as the condition can cause nerve damage which affects how you feel pain.

Discomfort in the chest can be caused by many things from a heart attack to indigestion and muscle strain. It's essential to dial 999 if you have any symptoms that could indicate a heart attack. Any delay in seeking medical help could cause further serious heart damage and increase the need for intensive care and to spend longer in hospital.

CPR

Now we come to the bit where you can potentially save a life - CPR.

CPR or Cardiopulmonary resuscitation is an emergency procedure consisting of chest compressions often combined with artificial ventilation, or mouth to mouth, in an effort to manually preserve intact brain function until further measures are taken to restore spontaneous blood circulation and breathing in a person who is in cardiac arrest. It is recommended for those who are unresponsive with no breathing or abnormal breathing, for example, agonal respirations that's the science bit.

What is both interesting and essential to know is that CPR

differs for adults, children and infants - and it is important that you know the correct procedures. Rather than me trying to directly explain it in this article, there is a link to the NHS website, explaining



how to do this properly below: I would also strongly recommend that all cabbies,

indeed everybody, takes a first aid or life support course so they know

their stuff, if and when needed.

Defibs If you've been down the gym, football pitches or swimming baths, you couldn't fail to notice the little green boxes with

defibrillators (defibs) inside them. There are even a number of taxi drivers carrying them in their cabs. The initiative to install defibs at strategic locations is a welcome one and more importantly a potential lifesaver, but more needs to be done. The reality is that we should be seeing more of these vital pieces of equipment. They should be as common as the cash machines that we see on our streets, but from small acorns do mighty oaks grow.

Now, it's plainly obvious that using a defibrillator before an ambulance arrives, could increase a person's chances of survival. The equipment is surprisingly straightforward to use and according to the St John's

"I would strongly recommend that all cabbies, indeed everybody, takes a first aid or life support course."

Ambulance Service, no specific training is needed.

For a step-by-step guide on how to use a defibrillator you can visit the St John's Ambulance website here:



In short, don't be afraid to step up and help, learn the signs, learn the procedures, help save a life. **TAXI**



The news will come as a relief to drivers who feared an increase in fuel duty next year. Such a rise would have meant fuel duty rising by 7p per litre.

Money matters

hancellor Rachel Reeves delivered Labour's first Budget on 30th October 2024. There was good news for drivers, carers and minimum wage workers; and bad news for non-doms, families with children in private schools, landlords and investors.

Reeves told the House of Commons that her first Budget will raise taxes by £40 billion and blamed the previous Conservative government for a *"£22 billion black hole"*, in private finances.

Here's what was in the Budget and how it could affect you.

Fuel duty frozen

Reeves confirmed a continuation of the freeze in fuel duty rates and the 5-pence-per-litre temporary cut for another year. The move will save the typical motorist £60 a year.

The news will come as a relief to drivers who feared an increase in fuel duty next year. Such a rise would have meant fuel duty rising by 7p per litre.

Income tax and National Insurance

The current freeze on income tax thresholds will remain in place until the tax year 2028/29. From, then the rates will be uprated based on inflation.

Freezing income tax thresholds creates 'fiscal drag' as wage inflation means more people are drawn into paying tax, or a higher rate of tax, on their earnings.

National Insurance contributions (NICs) are increasing for employers – but not for employees. Employer contributions will go up by 1.8 percentage points to 15 per cent from April 2026, while the salary threshold per employee for when they pay it will reduce from £9,100 to £5,000 a year.

In a move to *"protect small businesses",* the Chancellor announced that the Employment Allowance will

more than double to £10,500 and the National Insurance liability of less than £100,000 criteria will be scrapped.

Boost for carers

Carer's Allowance is a state benefit you can apply for if you care for someone close to you. The current rate for 2024/25 is £81.90 per week.

Currently, you might be eligible for Carer's Allowance if you spend at least 35 hours per week caring for someone who receives a qualifying disability benefit. To get the cash, you can only earn up to £151 per week after tax – but Reeves announced that this figure will go up to £181 per week.

The £30 uplift is the equivalent of 16 hours a week for people on the living wage. It means a carer can now earn more than £10,000 a year while receiving Carer's Allowance, allowing them to increase their hours if they want to and keep more of their money.

Pensions and benefits to rise

The Chancellor confirmed that the triple lock on the State Pension will mean a 4.1 per cent increase from April next year. This will increase the full new State Pension from £221.20 to £230.25 a week (£470.60 a year).

The standard minimum guarantee for single pensioners will go up from £218.15 a week in 2024/25 to £227.10. That means that those earning less than £11,809 a year will be eligible for Pension Credit, which acts as a gateway for various other benefits such as the Winter Fuel Allowance.

Universal Credit payments will be uprated in line with inflation, meaning they will increase by 1.7 per cent. The standard allowance for a single person aged 25 or over is currently £393.45 a month – this will rise by £6.69 from April 2025. For a couple aged over 25 it will go up by £10.50 from £617.60.

Other inflation-linked benefits will go up by the same percentage. For Child Benefit, that will take the rate for the first child up from £25.60 to £26 a week, and the rate for additional children from £16.95 to £17.20 each.

National Living Wage rise

The National Living Wage will rise by 6.7 per cent from April 2025. For workers aged 21 and over the minimum hourly rate will increase from £11.44 to £12.21 an hour. The increase is worth £1,400 a year for an eligible full-time worker.

The 18-20 National Minimum Wage will rise by £1.40 per hour, from £8.60 an hour to £10. The increase will mean full-time younger workers eligible for the rate will see their pay boosted by £2,500 next year.

For apprentices, the minimum hourly wage will go up from £6.40 to £7.55 an hour, an 18 per cent rise.





Alcohol duty and vaping

From 1^{st} October 2026, the Government is introducing a vaping duty for the first time, set at £2.20 per 10ml of liquid.

There will also be a one-off tobacco duty rise "to keep the incentive to choose refillable vaping over smoking".

Alcohol duty rates on nondraught products will increase in line with RPI from February next year.

Other changes

The rate of stamp duty paid by people buying a second home or a property to let out is to rise, with the current 3 per cent surcharge increasing to 5 per cent

The rate of inheritance tax will remain at 40 per cent for estates worth over £325,000 for a further two years until 2030, but pensions will be included from 2027.

Capital gains tax (CGT) is levied when people sell property or other assets. Reeves confirmed that the lower CGT rate will rise from 10 per cent to 18 per cent and the higher rate will go up from 20 per cent to 24 per cent.

Reeves also announced the abolishment of the "non-dom" tax regime from 2025. This applies to a UK resident whose permanent home - or domicile - for tax purposes is outside the UK.

The Chancellor also confirmed she will introduce VAT on private school fees from January 2025, and that the government will introduce legislation to remove private schools' business rates relief from April 2025.

LTDA

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See your advertisement here

TA >

TAXI is the membership magazine for the Licensed Taxi Drivers' Association (LTDA). It is circulated to 12,000 taxi drivers in London every fortnight.

The LTDA is the definitive voice of and for London cab drivers and is responsible for ensuring best practise in the trade, making sure its members' voices are heard and serving members with the back up and support they need.

Get in touch

To see your advertisement in the leading magazine for black cab drivers in London contact us today:

♀ James Martin

james.martin@cplone.co.uk





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Grand Christmas Gala Dinner

In aid of the Children's Magical Taxi Tour on Saturday 14th December 2024

- Marriott Hotel Canary Wharf Hertsmere Road, London E14 4ED.
- Reception 7.00.
- Dinner 7.30.
- Dancing with a live band playing 80's & 90's music till 11.30.
- Price £85 which includes a Drinks reception, 3 Course meal, and half a bottle of wine per head.
- Raffle & Auction during the evening.

As places are limited, please reserve your ticket(s) using the following email address wendysorrell@magicaltaxitour.com



www.ltda.co.uk

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🛞 @TheLTDA



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TAXI So You Think You Know London?

SO YOU THINK YOU KNOW

LONDON?

The Thin House

There are many houses across our sprawling metropolis that could lay claim to be the thinnest or widest or tallest in the capital. One of those that can stake a valid claim to be the slimmest house in London sits right in the heart of South Kensington.

Tacked onto the end of a row of houses. just by the Victoria and Albert Museum, lies a house so narrow that it is actually no wider than a Ford Fiesta.

The house, situated in Thurloe Square is a bit of an anomaly. It was constructed decades after the original houses were built. A large number of the properties built in the square were designed by George Basevi. The talented architect was a student of Sir John Soane, the neo-classical architect, whose museum sits in Lincoln's Inn Fields. 20 years after the houses were built, 23 houses in the Square were sold to the Metropolitan District Railway, more commonly known as the London Underground. This sale took place despite uproar from landowner H.B. Alexander.

The late 19th century saw builder William Douglas take the opportunity to fill what was, a vacant triangle after numbers 1-5 Thurloe Square were demolished. The Kensington and Chelsea area was considered a hub for artists, a fact that Douglas took full advantage of, building seven artists' studios, all of which were of diminutive size. The wedgeshaped building, which is 34ft at its widest point, shrinks to an incredible 6ft, too narrow to drive a Ford Fiesta through.

The building no longer houses art studios and is instead home to a number of flats.



So You Think You Know London?

Deadman's Island

Well shiver-me-timbers and splice the main-brace, we are heading for Deadman's Island... and we haven't even brought a packed lunch with us.

Deadman's Island; it sounds like a pirates hideout in the middle of the Caribbean, however this rather distrubing location is situated just outside of the environs of London, at the slightly less exotic location of Queenborough in Kent. This island holds a rather macabre secret. There are hundreds of unknown people buried at the location. In a disturbing twist, the unmarked, wooden coffins are slowly being uncovered at low tide, with the bodies washed out into the Thames Estuary. As a result of the graves being distributed, residents in the area, who live by the sea are finding human remains washed up on the shoreline.

It is believed that there are in-excess of 200 bodies buried on the island, with many of them believed to have been buried between the 1600s and 1800s. The general consensus surrounding the deaths of those buried on Deadman's Island is that they were prisoners who had been incarcerated on nearby prison ships. With disease and squalid conditions not uncommon on those ships, it is widely accepted that outbreaks of cholera and typhoid were responsible for many of the deaths. It has also been suggested that the area was also a plague pit.

Many of the prisoners buried in the area may have been French soldiers captured during the Napoleonic War, however none of the coffins have any information on or in them. This is in part due to erosion and rising sea levels, resulting in the remains and any identifying material being washed out across the island.

With the constant destruction and erosion of the burial site, the remaining bodies were eventually exhumed and reburied on St Mary's Island. The bodies however, faced exhumation and reburial once more, when the land was scheduled for redevelopment. The remains were reburied at the St George's Centre in Chatham, where they remain to this day.





Fleet Marriages

It's generally accepted that 'quicky' weddings occur in Las Vegas, with couples in their droves flocking to the gambling mecca - but did you know that the true home of the Vegas style wedding was actually London?

Between 1613 and 1754 'quicky' weddings were carried out in and around the salubrious location of Fleet Prison. By a strange quirk of both location and the legal system, that particular area fell outside of the Church's jurisdiction resulting in couples being able to marry without the necessary paperwork. This unsurprisingly made it cheaper and quicker to tie the knot.

It is believed that by around 1750, at least ten per cent of all marriages in England took place in and around Fleet Prison. 'Quicky' nuptials eventually came to a halt in 1753 when the Marriage Act was entered into the statute books

TAXI FREENOW Advertorial

On-demand pay, accident and sickness insurance and much more!

FREENOW continues to pave the way

At FREENOW, drivers are at the heart of our business. So we want to make sure we're doing right by them whether it is providing them with a reliable platform for work or giving them peace of mind in their personal life.

We're always looking for ways to support our Black Cab drivers by bringing benefits that are of the most value to them. And as we head into another busy festive period, we're helping support our 10,000+ Black Cab drivers and their families.

We're pleased to share that our partnership with Onsi, a leading workplace rewards platform to help drivers look after their well-being, continues to evolve. Onsi brings unique benefits to our Black Cab drivers, including accident and sickness protection, compassionate and family leave, and on-demand pay.

With these benefits, all FREENOW Black Cab drivers will have access to the following:

Accident & sickness insurance (including accidental death and permanent disablement) - offering drivers financial protection in case of an accident or sickness.

Compassionate & parental leave - providing drivers with a lump sum to cover time off if they welcome a new family member or lose a loved one.

On-demand pay - giving drivers the option to withdraw

their earnings before FREENOW's regular weekly payment run.

Scott H., a Black Cab driver from London, said: "I'm glad FREENOW is supporting cabbies. Having accident and sickness insurance takes a weight off my mind. It's great that cabbies will be able to access compassionate and parental leave to spend time with loved ones when required."

How does it work?

To access the insurance benefits, drivers just need to have reached at least the 'Bronze' status in the FREENOW loyalty programme. Meanwhile on-demand pay is available to all drivers for a small withdrawal fee, although a number of free withdrawals are available monthly, depending on your loyalty status.

All the benefits will be provided through the benefits provider Onsi, and UK FREENOW Black Cab drivers will be invited to join the platform. All the drivers need to do is sign up to the Onsi platform. Then they will be able to view details and access all the benefits available to them.

Other benefits for FREENOW Black Cab drivers

These new benefits come on top of FREENOW's existing driver incentives. That includes weekly bonuses, savings on





car purchases and vehicle insurance, and our On-Cab advertising programme. Read on to learn more.

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Get £50 off your next policy with DCL insurance with the code FREENOW50 when you give them a call. Fuel & charging discounts:

We've partnered with BP to give you 25% off EV charging, and 4p/litre off fuel with a BP fuel and charge card.

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a discounted OVO charge subscription, and 2,800 free miles worth of home charging when you sign up to OVO Charge Anytime.

Replacement LEVC with Rapid Auto Assist Get a replacement LEVC and

Get a replacement LEVC and be back on the road earning within

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48 hours of an accident with Rapid Auto Assist.

Reduced commission for on-cab advertising

Reduce your commission to 12% when you get FREENOW on cab advertising (OCA), saving you on average a £100 per month based on the average OCA drivers' earnings. In addition, you'll also receive priority allocation on prebook jobs, as well as an additional 5 points per trip in the FREENOW loyalty programme. With all OCA benefits combined, that means a driver could earn up to £1,000 per month vs. a non-OCA driver. **Learn more:**



TAXI Exclusive | Taxi Charity



Give Back to Those Who Gave

The Taxi Charity for Military Veterans needs London taxi driver volunteers to keep doing its amazing work, can you help?



Colin Mills, WWII veteran Marie Scott and Ian Parsons.

re you looking for a way to make a real difference in the lives of those who served our country? Look no further than the Taxi Charity for **Military Veterans!**

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Since 1948, this incredible organisation has been providing fun outings, entertainment, and trips abroad for veterans across London. And the heart of their operation? London taxi drivers just like you!

What can you be a part of?

- The annual Worthing trip: This flagship event sees volunteer drivers ferry over 100 veterans to the seaside town of Worthing for a day of camaraderie, good food, and VIP treatment.
- Day trips and outings: From museum visits to concerts, volunteers provide veterans with opportunities to get out and about, socialize, and create lasting memories.
- International adventures: The Charity organises trips to countries including the

Netherlands, and France, offering veterans a chance to explore new places.

The impact you'll make

"These trips are a lifeline for many veterans," says a spokesperson for the Taxi Charity. "They provide a chance to escape loneliness, reconnect with old friends, and feel valued."

Here's what other volunteers are saying

- "It's humbling to meet these veterans and hear their stories. It's the least I can do to give back." - John, London Taxi Driver
- "The camaraderie between the drivers and veterans is fantastic. It's a truly rewarding experience." -Sarah, London Taxi Driver

Join a tradition of giving

Become a volunteer with the Taxi Charity for Military Veterans and be part of something special. Donate your time, your iconic black cab, and

your friendly personality..."

your friendly personality, and help make a difference in the lives of our veterans.

Ready to get involved? Contact them at info@taxicharity.org Together, let's ensure our veterans receive the recognition and support they deserve.

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 75th anniversary in 2023, a remarkable milestone for a small, niche charity peopled by enthusiastic volunteers.

In 2024, the charity took veterans to Normandy for the 80th anniversary of D-Day and commemorated the 80th anniversary of Operation Market Garden in the Netherlands in September. In May 2025 they will be returning to the Netherlands for the 80th anniversary of Dutch Liberation.

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

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Letters **TAXI**

TAXI and LTDA Member Mail

Subject: Get back on the ladder

Dear Editor,

I passed the Knowledge in 2001, rented a cab for about two years and then bought a new cab of my own, I then decided to try and upgrade every five years, four years to pay for the cab and a year freehold. However, like many, I made the mistake of selling my cab during the pandemic and I went back to my previous trade, fitting windows.

That saw me through the pandemic but the moment everyone was telling me it was OK to get back in the cab I rented one and went to work. I tried a few garages, some were better than others. Eventually, I found one that charged reasonable prices and had some decent cabs and I was renting a late TX4. As it got busier, and who ever thought it would be this busy? I thought about buying again but the thought of all that finance put me off and I stayed renting, I wasn't exactly happy but saw it as the best option. Then following an accident I was given a TXE and could not go back to the TX4! The rent was crippling and even though I installed a home charger (saved a fortune by buying one online and getting a spark to fit it) and was saving money on fuel, I knew the time had come to go back mushing.

Cut a long story short, I bought a second hand TXE with a warranty, which I have now had for just on a year, so far it's been great and I have three years to go on the finance, which works out with the insurance (how much has that gone up?), about two thirds of what I was paying to rent a new TXE, in short it works for me.

Every time I talk to a cabbie on a rank or in a café, I hear the same concerns and debates, 'Do I carry on renting or buy a new one?' My advice is to look at the third option, buy a second hand one with a warranty, less than half the price of a new one. I am now back on the musher ladder and hopefully with a plan to get back into trading every five years again, eventually!

Subject: Not alone with the LTDA

Dear Sirs,

Can I please use the auspices of your paper to thank the LTDA, and particularly Paul and Anthony, for sorting out two horrendous problems that arose almost simultaneously?

Firstly, I received a fitness to be licensed letter from TfL, alleging some atrocious behaviour on my part that I had no knowledge of whatsoever. The cab, supposedly involved, was identical to mine, it was certainly my registration number, and the description of the driver, although vague, could have been me.

In a state of absolute panic, I was immediately on the phone to the LTDA and within five minutes of sending the letter and speaking to Paul I felt as though I was not alone. I was asked lots of questions and provided my app work sheets for the day of the allegation. Between us, we were able to work out that I could not have been anywhere near the location of the incident. Paul then quickly sent a response to TfL and two days later I was informed that no further action was to be taken and that nothing would be kept on my record.

Having just gotten over this 'crisis' I realised that my licence was due to expire and despite having sent everything back to TfL, eight weeks previously, my new bill had not arrived. Another quick call to the LTDA, this time to Anthony, and two days later I received an email and a call from TfL advising me that I was licensed and that I could go to work until my new bill arrived, which it did two days later.

Thanks Chaps! Paul Myers



Subject: Taxi specialists only

Dear Sir,

My Vito was hit whilst parked. It was badly damaged but fortunately was not written off by the insurance company. I wanted it to be repaired by my garage, but the insurers took it to one of their repairers and there it has been for three months. I call, they advise they are awaiting parts. I call the insurance company, they tell me it's the repairers who are dealing and that all parts are in short supply.

Last week, I went down to their site, insisted on seeing a manager and eventually, after about an hour, got to see the senior manager. He took me to see the cab, it was in bits but I could see progress. However, he openly told me that the problem was the rear wheel steer components and that they were totally unavailable everywhere. I then visited my garage, told them what was happening and they offered to 'lend' me a component to get the cab back on the road, but then to take it straight to them. Two days later I got the cab back.

The moral of the story is to insist to your insurers that your cab goes to a taxi specialist. This is especially true with a Vito, with the complicated rear wheel steer system where parts are in such short supply that they are loaned and even rented between garages. What a crazy situation, surely someone can just make some more parts?

Please don't print my name, I don't want TfL knocking at my door to check my rear wheel steering!





The LTDA goes to bat for its members

Our expert officers and dedicated, in-house legal team will help keep you in the game. Don't get knocked out, scan here to join the LTDA today or call 0207 286 1046 to request an application form.



www.ltda.co.uk

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Brain twister | TAXI

Puzzler Page

Crossword



ACROSS

- 1 Practicality (11)
- 9 (Had) consumed (5)
- 10 Popular Portuguese holiday region (7)
- 11 Roped securely (7)
- 12 Group of chicks (5)
- 13 Gives advance warning to (6)
- 15 Pessimists (6)
- 18 Dietary roughage (5)
- 20 Lined up (7)
- 22 Transport terminal (7)
- 23 Sound, convincing (5)
- 24 Hang-gliding, ballooning, eg (11)

DOWN

- 2 Wax lyrical (7)
- 3 Musical pieces for the voice (5)
- 4 Gets on to a vehicle (6)
- 5 In a clearly written way (7)
- 6 Trunk of the body (5)
- 7 Reach a compromise with (4,7)
- 8 Long extinct (4,2,1,4)
- 14 Vibrato in singing (7)
- 16 Peaceful and picturesque (7)
- 17 Sacred word or phrase (6)
- 19 Capital of Switzerland (5)
- 21 Hammered bolt (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.

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

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.



4

1

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Euro 5 about to be decommissioned, Cabs wanted, TX4's and Vito's. Top Price paid. Call John 07702 554 934

07973 335 739

London Based Buyer, quick collection and payment, looking for nice TX4s and Vitos. Call James - 07931 964857

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Low mileage tx4's and Euro 5's wanted. Earn more by selling outside London. NOT BEATEN ON PRICE. John 07702 554 934

pump & Tensioner, Just plated. £24,000 Call - 07947220043

• Below average mileage 69 plate LEVC, Plated till February, full service history, retiring. £35,000 call -07985268176

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

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 TX4s to rent, starting from £235, full time or part time drivers welcome,

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

• TX4's for rent, no adverts, based north west London (Kingsbury) RAC backup, from £240 per week. Call - 07956 422 658

• LEVC, rent from £320 per week **long** term, pick up from Harrow call Krupali - 07929 360 081

Rent Taxis, Euro 6 and also LEVC Cabs from £250 - £335. We also do repairs on cabs, call Nick 020 7700 1045 / 07951 661 430

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Address					
	Postcode				
Telephone	Mobile				
Email	X				
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? (ple	ase tick) Yes No				
Do you currently have points on your DVLA driving lice	nse? (please tick) Yes No				
If Yes how many points do you have?					
Do you have any motoring or other prosecutions pending? Yes No					
Please note: We do not provide assistance for any matters that have occurred 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 As and that until this is confirmed I am not eligible to vote in re benefits prior to approval of membership shall be at the di	elation to any form of Association matters. I agree that				
Please note: We do not provide assistance for any matte	rs that have occurred prior to you joining LTDA.				
Signed	Date				
LTDA Basic Direct Debit Instructions Instructions to your Bank/Building Society to pay Direct Debits: Please complete parts 1 to 5 to instruct your branch to make direct payments from your account. Then return the form to LTDA, FREEPOST, London, SE1 1PP To the Manager of Bank/Building Society Address	 9 1 4 4 2 8 For Office use only 1. Please write the name and full postal address of your branch in the box (left) 2. Name of account holder 				
	o. o.g				

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PUZZLER ANSWERS



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Crossword

Sudoku

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

Futoshiki

3	2	5	4	1
4	1	3	2	5
5	3	2	1	4
1	^ 5	4	3 >	> 2
^ 2	4	> 1 <	< 5	3

Wordwheel

SOLUTION: HUMILIATE

All words: Alum, amulet, email, hail, hale, halt, hamlet, haul, heal, helium, helm, hilt, ileum, lame, late, lath, lathe, leat, lieu, lime, limit, lithe, lithium, lute, mail, male, malt, maul, meal, melt, metal, mile, milieu, mule, tail, tale, teal, tile, HUMILIATE.

Word targets: Excellent: 34, Good: 29, Target: 21, Kids: 16





FREENOW

CATCH THE UNMISSABLE TAXI DEBATE

> THE CRAZY GINGER GINGER CABBIE

FREENOW CHIEF OPERATING OFFICER

VS



EENOW

