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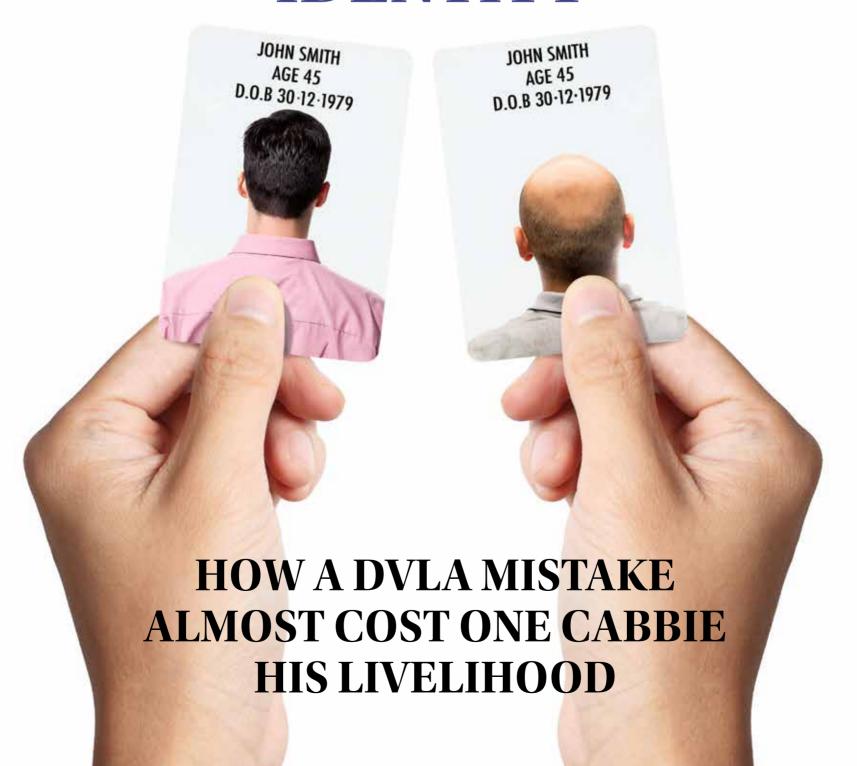
BANK JUNCTION: CRUNCH VOTE

PAUL BRENNAN Pages 6 & 7



29th May 2024 #565

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SELF-DRIVING CARS ON THE ROAD BY 2026?

The government claims road safety is at the heart of new legislation paving the way for autonomous vehicles (AVs) to be on our roads, as soon as 2026. According to the Department for Transport's press release, AVs are "expected to improve road safety by reducing human error which contributes to 88% of road collisions".

The Autonomous Vehicles Act became law last week, setting out a regulatory framework designed to ensure AVs can operate safely and to protect the public. The law will require self-driving vehicles to "achieve a level of safety at least as high as careful and competent human drivers, as well as meeting rigorous safety checks before being allowed onto roads." It also sets out who is liable for AVs so drivers can be assured that, while their vehicle is in self-driving mode, they will not be held responsible for how it drives and anything that happens. Under the new rules, corporations such as insurance providers, software developers and automotive manufacturers can assume this responsibility for the first time.

The new law also establishes an independent incident investigation function similar to that of the aviation industry ensuring that any incidents are fully understood and lessons learned. It seems the door is now firmly open for *Uber* and others to move forward with their ambitions to make self-driving cars, and one day maybe even taxis, a reality. Can anything truly replace an experienced driver safely? Time will tell.

CLAIM YOU FREE LONDON ZOO TICKETS

For all those times you have given directions to London Zoo, ZSL wants to say a little thank you for all your hard work. For two weekends in June, ZSL invites the 'Voices of London', otherwise known as cabbies, concierges and tourist information staff, to enjoy a visit to London Zoo, free of charge.

As special guests of ZSL, from Friday $14^{\rm th}$ to Sunday $16^{\rm th}$ and Friday $21^{\rm st}$ to Sunday $23^{\rm rd}$ June 2024, you are invited to explore London's wildest attraction, home to over 15,000 animals in leafy Regent's Park. Unfortunately, as much as ZSL would love to give tickets to everyone, there are only a limited number of tickets available so head to the website to claim yours now. **https:**//



Please note that the promotion is only valid for Black Cab Drivers, Concierges and Tourist Centre Information Staff. In order to validate your e-ticket you must bring an appropriate proof of entitlement (concierge business card, TIC National Passcard or black cab driver badge). Free entry for this event is limited to a maximum of two adult and two child tickets per person. Tickets are limited and must be booked in advance. There will be no allocation on the door.

MPS HIGHLIGHT IMPORTANCE OF TAXI ACCESS TO LTNS



In a recent debate in the House of Commons, members considered two e-petitions signed by thousands of people concerned about Low Traffic Neighbourhoods and accessibility. The debate was led by Marsha De Cordova, Labour MP for Battersea. De Cordova highlighted a survey conducted by the Petitions Committee, which found that 78 per cent of respondents said that LTNs had a "negative" or "very negative" effect on them, with only 17 per cent saying that LTNs had a "positive" or "very positive" effect on them. The MP also noted common complaints about LTNs included the shifting of traffic to boundary or sacrificial roads, increased congestion, barriers for emergency services, worsening pollution and a negative knock-on effect on public transport. She went on to explain how increased travel

times were, "not just mild inconveniences", and how many disabled people often find commuting far more exhausting. Worryingly, she noted that travel times were also linked to the increased cost of petrol and taxi fares, adding to the financial burden borne by disabled people. She called for an independent review that had a specific focus on the impact on disabled people and consulted all the relevant people and stakeholders.

Also speaking in the debate, Theresa Villiers, Conservative MP for Chipping Barnet told the House that in an era of increased awareness and concern regarding crimes against women, they had to listen to women who felt real fear and insecurity because an LTN meant they could no longer be dropped off right outside their home by a taxi when they came home at night. She also asked how bad a scheme had to be before the government would consider intervening, under its plans to potentially withdraw access to the DVLA database to prevent enforcement. Simon Lightwood, Labour's Shadow Transport Minister, was supportive of the need for LTNs to have proper, clear exemptions for the emergency services, public transport, permit holders, and sometimes taxis. However, he stated that Labour's position on low-traffic neighbourhoods was clear they were "decisions that should continue to be made by local authorities, not be decided by diktat from Whitehall or Westminster." With an election on the horizon we wait to see what happens next.



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Mistakes Can Cost You

The huge increase in enforcement across the country has led to the courts, and the DVLA, being swamped with cases, with an inevitable increase in the number of mistakes.

Steve's comment

n the last issue, I detailed what I thought, at the time, was an unusual case for our legal team. It now transpires that whilst it is not that common, we have another two very similar cases that our lawyers are dealing with at the moment.

Dorset case update

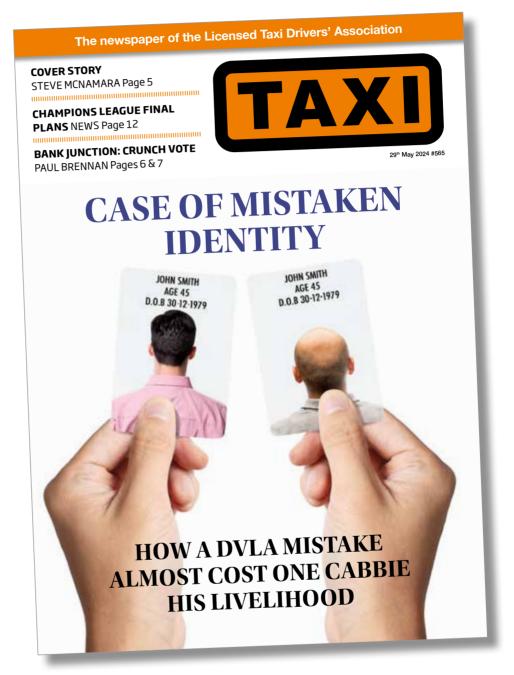
The initial incident concerned a member who received a letter from the DVLA in Swansea asking him to surrender his driving licence as he had been disqualified from driving by a court in Dorset. Our member knew nothing about any disqualification, had never been to Dorset, and certainly had not broken any driving laws down that way. Luckily for him he was our member. He quickly attended Taxi House and our in-house legal team were immediately on the case.

A helping hand

After spending hours on the phone to various agencies in Dorset (including the Court itself), a flurry of emails and an online meeting, both we, and the Court, were eventually able to figure out what had happened. Someone with an identical name and date of birth from a totally different part of the country had been sent, and completely ignored, a Notice to Owner (S172) for a speeding offence. They had then been sent a Single Justice Procedure Notice (SJPN) for failing to notify and had been convicted in their absence and awarded six points. Because the owner had ignored all the paperwork the points were given to the registered keeper, and these were mistakenly put on our member's driving licence.

LTDA to the rescue

Our lawyers were then able to arrange a video hearing and our member made a statutory declaration to confirm it was not him. As a result, they were able to get the conviction squashed



and then made the DVLA aware of the error. The disqualification was eventually cancelled and our member back driving and at work.

Costly mistake

It all turned out ok in the end, but this simple case of mistaken identity had already cost our member considerably with time off the road and a whole lot of stress and inconvenience. Without our lawyers, he would probably still be sat at home without a driving licence trying to unravel the whole mess.

At this point I would question, rare though this case is, how anyone who was not a member

of the LTDA, would find this level and quality of legal services, without having Michael Mansfield KC on speed dial, and the funds to pay him! However, I am now aware that this is not a one off. We also have another two members, with broadly similar circumstances, being represented by our legal team at the moment. We put it down to the fact that across the country the increase in speed cameras, coupled with the changing of so many speed limits and a change in policing priorities from catching criminals to chasing minor motoring offences, primarily with camera enforcement, has led to the courts,

and the DVLA being swamped with cases and the inevitable increase in mistakes being made.

Don't get caught out

We are confident that we will secure a similar result for the two members we are currently representing, but it can only be a matter of time before we receive, one of our regular calls, from a non-member, facing a similar situation and asking for advice and help. When that happens all we will be able to do is to refer them to the Law Society to recommend a lawyer with experience of this sort of thing. Don't get caught out!

Bank Junction

After meeting many people in recent years and never giving up on this issue, the voice of those in favour of taxi access has become stronger and louder. We will soon find out if that voice is loud enough...

Top rank

ver since the Bank **Junction restrictions** were implemented and London taxis were shockingly excluded from a pivotal and crucial part of the City of London, the LTDA have been fighting and arguing for the access to be once again available for taxis.

Ups and downs

There have been many ups and downs along the way, with multiple hurdles put in our path (and the height of those hurdles adjusted just as we approach) but we have also met with some very supportive businesses, city officers, councilmen and women and Alderman, Alderwomen and Lords along the way as well.

We are now probably at the final hurdle. It's not going to be an easy hurdle and the odds are against us, so we don't know if we are going to make it over but with some good people on our side such as Alderman Timothy Hailes, Deputy James Thompson, Lord Holmes and many more besides and alongside endorsements from the Ned Hotel, Royal Exchange and the London Chamber of Commerce, who all requested that we once again have access, we have at least managed to get this far. Believe you me, given the amount of roadblocks (pun intended) that had been placed in our path, it is astonishing that we have got this far.

So, what is the final hurdle, well that is a vote at the Court of Common Council at the City of London. It's fair to say that at the start of this journey, the supportive voice within was very small but by engaging and meeting many people in recent years that voice has become stronger and louder and on the 20th of June, we will find out if that voice is loud enough when a vote will be taking place following the final report by City of London officers on whether there is a

justification in their opinion on permitting an experiment reinstating taxi access.

A misleading report

The report in its summary states "arguments are finally balanced and evidence mixed", so it is very disappointing that the officers that wrote the report gave a recommendation to keep things as they are and not give us access.

Taking a closer look at the report, which will be used by those who do not want us to have access, to justify their decision, it is difficult to see how that conclusion was reached. Much of the report is based on flawed data, they haven't even managed to get some of the basics right, at no time did they ask us or any member of the taxi trade to be involved, at no time in the collection of the data on the costs and journey times was an actual London taxi used!! You would have thought that if they wanted to complete a fair and impartial report they would have asked for our input, no request was ever made.

Here are just a couple of the issues we spotted with the data and report which we have written to all the concerned parties about.

They sought to prove that there are no issues with taxi availability in the City by saying that when they opened an App it says taxis are available within six minutes. Of course, an App saying that and a driver actually accepting and completing the job is a different matter. I can open an App outside the Ned and see five cabs in the vicinity, but if they are in Cornhill or King William Street, they won't be coming to pick me up. To be fair to the report, it does state 'it's crucial to note, no rides were actually booked or undertaken. That part though won't make the headline, instead what they take from it will be, "taxis are easily available".

In completing the cost and time survey to see if the restrictions have made journeys longer and/or more expensive. Navigation app, Waze, was used to configure some routes and for the Southwark Street to Silk Street route they were looking it took them via Blackfriars Bridge,

because Waze didn't permit the London Bridge route as general traffic is restricted. That begs the question, why bother to calculate the time and cost on a route that a taxi wouldn't take or more shockingly, why a so-called reputable company who were conducting this 'professional' report didn't know to use the Taxi setting in Waze that would show a route via London Bridge?

We've now sent a more detailed briefing to every member of the Court of Common Council highlighting all the issues with the report which made the following points.

LTDA briefing

We are very concerned by the methodology used in the Taxi Availability Report conducted by WSP, which forms the basis of the officers' recommendation and the assertion that there is "no transport" reason to justify making a change and restoring taxi access. The data was gathered, and report written with no input from the taxi trade, leading taxi apps and shockingly no licensed taxis were ever actually used or hired during the data gathering - in fact, we can assume from reading it that no one ever stepped foot in an actual licensed taxi.

The officers' report also does not include any other data, such as data from taxi apps which has previously been shown to contradict that included in the WSP report, and from what we can tell minimal effort was made to gather additional, real-world data. As a result of this, there are significant discrepancies and questionable conclusions drawn in the report which I would like to highlight.

Just wrong

Taxi fares go up in 20p increments, yet the report quotes fares such as £12.15 and £13.88 and it is unclear how these could have been calculated based on TfL's Tariff 1.

The routes surveyed to look at the impact of the current restrictions on journey times and fares are not reflective of routes a

taxi would use as they are not the most direct. The data gathered for 'fastest' routes was calculated on app Waze, these routes do not reflect the real-world routes taxi drivers would take as Waze does not account for the use of bus lanes and other routes open to taxis such as London Bridge.

Testing their routes

The LTDA tested both north and southbound routes for one of the location pairs used by WSP - Southwark Street to Silk Street (Via London Bridge) - to assess the impact on journey times and fares of the restrictions by comparing the route through Bank Junction against routes using necessary detours to avoid the restrictions. Two cabs set off at the same time on Friday 10th May 2024. The weather was good, and the traffic conditions were described as normal by the drivers. We found that the route via Bank Junction came out with a journey time of 10 minutes 4 seconds and fare of £13.60 compared to WSP's figures, which were 14 minutes 54 seconds and a fare of £12.15. (It must be noted that fares will not be directly comparable as WSP conducted their surveys before



the taxi tariff and fare increase in April 2024, but journey times are like for like.) We then tested the alternative routes and found similar discrepancies.

Perhaps more importantly, to get from Southwark Street to Silk Street, in reality a highly trained cabbie with the Knowledge would travel via London Bridge and Cannon Street, which is the best alternative route to using Bank Junction. This was not tested as WSP used Waze, which took them via Blackfriars because it did not recognise that taxis can use London Bridge. The cabbie 'real-world route' which we surveyed, took 20 minutes 55 secs with a fare of £20.80. When compared to our data for the direct route via Bank Junction above, this shows that the restrictions are adding considerably to taxi journey times and fares, as the route needed to avoid the restrictions was 10 minutes and 51 seconds longer and the fare £6.80 more. We do not consider these differences negligible and neither do our passengers.

Similarly, southbound we found that via Bank Junction the route took 7 mins 55 seconds at a fare of £11.40 compared to the

current required best real-world route that would be used by a taxi driver via Cannon Street and London Bridge, which came out at 22 mins 13 seconds with a fare of £20.80 which was longer by 14 minutes 8 seconds and cost an additional £9.10.

App data

Turning to the ride hailing app surveys undertaken as part of the availability report. Gett, one of the two largest taxi apps which focuses on business accounts and corporate work (likely the kind most prevalent in the City), was for some reason discounted. The report also highlights the fact that no journeys were made as part of these surveys. This renders the data completely useless as there is no way of knowing whether the vehicle would have arrived in the time frame given and whether the job would have been completed.

Real world data from FREE NOW has shown the scale of the problem in the City finding that out of all the licensed taxi requests from 1 July 2023 until 23 October 2023, three out of four could not be fulfilled and just under half of corporate taxi requests made by businesses

in the area were also unable to be fulfilled. Figures from Gett, also showed 40% of jobs around Bank were unfulfilled, compared to 33% in Covent Garden and 18% in Knightsbridge. Gett also recorded average waiting times of over six minutes, which was double the wait in Knightsbridge and 33% longer wait than in Covent Garden.

Rank analysis

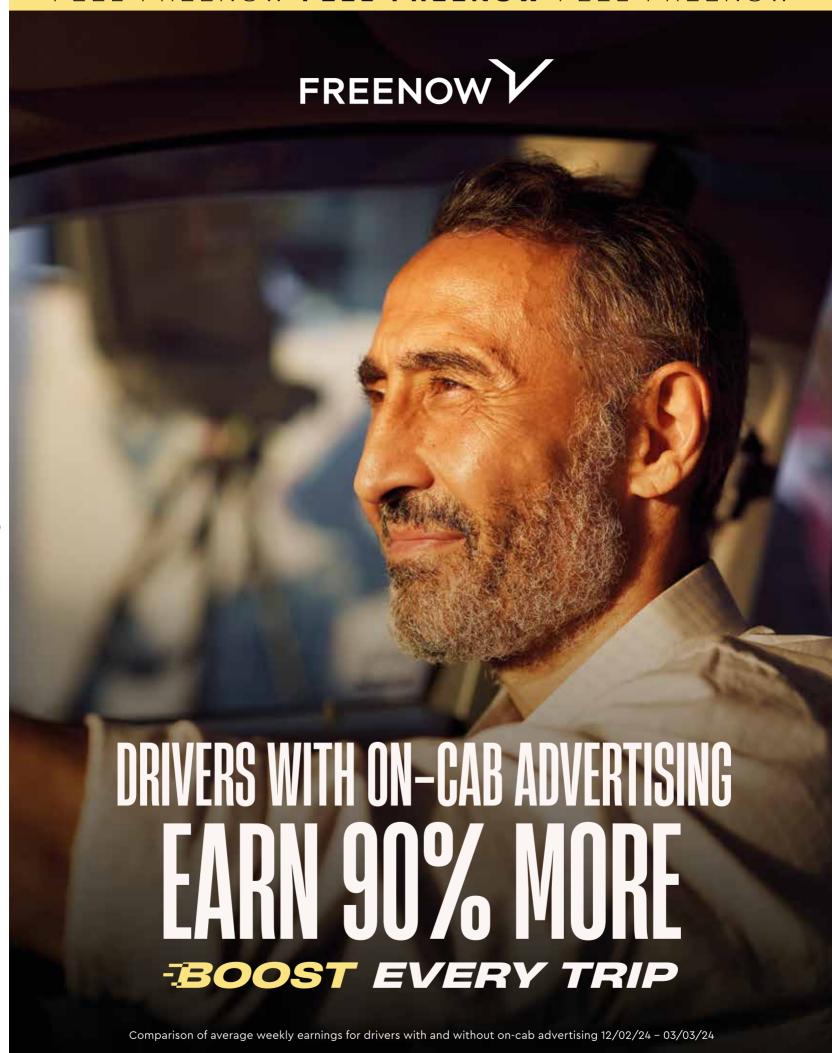
The taxi rank analysis also lacks any real-world context and rather unsurprisingly shows that some of the ranks close to Bank Junction have some of the lowest usage, but this is precisely because of the restrictions. Ranks including Oueen Victoria Street, Leadenhall Street, Cornhill, Princes Street, Gresham Street (Bank end) were previously very well-serviced by taxis and frequented by passengers and would be again if Bank Junction was available or if access and egress was easier. The majority of ranks that showed low usage beyond the immediate Bank area were also those that have difficult access due to other road restrictions, with examples including Appold Street, Devonshire Square, Little New Street and Tudor Street. The busy

ranks were those with easy access and egress, in many ways proving the point that the restrictions are clearly impacting the availability of licensed taxis and rank usage. Even where rank usage was found to be higher e.g. at Liverpool Street, the figures showed lower number of taxis than we would expect at a major railway station, and we know that there have been many times in the last two years when there has been a serious shortage of taxis at Liverpool Street, with TfL contacting us asking us to put out comms to drivers urging them to go there on a number of occasions.

Poor comparison

Finally, the taxi availability comparisons drawn with locations in the West End are misleading because some of the locations chosen such as Regent's Street have also seen significant changes to road layouts, which have similarly limited the number of taxis circulating in the area and deterred drivers. We understand that this was only area for which data was available but again we feel it is a poor and unrepresentative comparison. LTDA

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Fare's Fair

Whatever customers say, most people know what a Taximeter is and it's perfectly possible to ask the driver at any hiring to give you an idea of cost, if you're not sure.

M4 musings

pril was another month of strong demand at Heathrow, though waiting times are variable and there have been a number of occasions recently when both car parks have been full.

Following the recent Tariff adjustment there has been some discussion on changing the price of the 'Fare's Fair' journeys. These are journeys to nearby destinations that are outside the TfL area, and can be offered at a fixed price with a return ticket. Although many of these journeys are priced above what the meter would go, others are not, and drivers are sometimes reluctant to accept these jobs, particularly late at night when there might not be another job afterwards. Any driver with a view on this can speak to a representative.

It's worth remembering that every Taxi journey we sell is a job our competitors didn't get and money into our pocket that could go elsewhere. It's also another cab off the rank and another cab out of the feeder park. I've always taken these jobs, as I find them to be well worth doing. Maybe if the prices go up a little bit more drivers will feel the same.

DBS advice

This has perhaps been written about elsewhere recently but I'm going to reiterate it again here. At the moment especially, it is so important to be careful when entering details into your DBS application.

We have had lots of delays recently associated with names, former names and different spelling of names. For some unknown reason the current provider being used by TfL to process DBS applications appears unable to grapple with these complexities, if any confusion arises.

Several times, we have had a situation where a member has been contacted for clarification by email, has responded in good time



and then heard nothing back, only to find their application runs on and on without being progressed, and is eventually withdrawn, often leading to the driver having to reapply and potentially run out of licence.

This situation is unfair on the applicants, as minor errors such as these should be relatively straightforward to correct as part of the application process.

After all, drivers are paying money in good faith to receive a service and it is not right that people should be out of work for such trivial reasons. Let's hope the process can be improved

sooner rather than later, but for now we would encourage members to make sure you are as accurate as possible when filling out the application, whether you are doing it yourself or with help from the LTDA.

Fixed fares, anybody?

A certain app that shall remain nameless has recently caused cabbie controversy by offering fixed fares to customers. Of course, this is not the first time and won't be the last – I don't work apps, so I don't know what the price levels are like, but I think this whole idea of passengers having 'meter anxiety' is a nonsense.

Whatever customers say, most people know what a Taximeter is and it's perfectly possible to ask the driver at any hiring to give you an idea of cost if you're not sure.

As always, the best way to hire a Taxi is off the street or a rank, and most of our customers know that. Of course, there is work to be won from those who want a cab to pick them up from home or from a restaurant, but we've been down this fixed price route before, I'd be surprised if they have much success with it, particularly when it's busy.

Good luck out there.



The big fight

I actually only caught the last four rounds of the Fury – Usyk fight the other day but by all accounts it was a classic.

As I switched on, I could see that Usyk was cut and Tyson wasn't which seemed a good sign, and commentators agreed he had the best of the early rounds. But when Usyk produced that magnificent onslaught in the ninth round and caught him with some massive shots, Tyson Fury was all but finished.

Somehow he stayed in the fight, and I thought he showed enormous heart and strength to fight on through the final three rounds, still hitting, still scoring punches and looking the other guy in the eye all the way to the end. He's a huge bloke and to still be able to lift those arms in the 12^{th} round after all he had taken was truly impressive.

Some people thought that the referee should have stopped it in the ninth and for sure Tyson was saved by the ropes and the bell. But that's boxing and in the end he walked out of there and maybe there will be a rematch.

Whatever happens next, he fought like a champion and did himself and his country proud, good luck to him.

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CHAMPIONS LEAGUE FINAL

For the UEFA Champions League Final on Saturday $1^{\rm st}$ June there will be a number of road and rank closures and diversions in place across central London.

Several timed taxi rank suspensions will take place as the following hotels will be hosting UEFA officials. Please note all these hotels are at 99 per cent capacity for the officials. Suspensions will be in place on Friday 31st May and Saturday 1st June 2024 at the following ranks:

- Park Lane (Grosvenor House Hotel)
- Portman Square (Churchill Hyatt Regency London Hotel)
- Westbourne Street (Royal Lancaster Hotel)
- Upper Ground (Sea Containers)

On \vec{Fri} day 31^{st} May, the Grosvenor House taxi rank will be suspended from 5.30pm to 8.30pm to accommodate a UEFA dinner.

The Churchill Hyatt Regency Taxi rank will be suspended from 6.00pm – 8.00pm again for a dinner.

On Saturday 1st June from 3.00pm – 6.00pm the Grosvenor House, Churchill, Royal Lancaster, and Sea Containers will be suspended at the same time for egress from the hotels by UEFA officials to Wembley.

Kick off for the final itself is at 8.00pm. The event taxi rank will be on Engineers Way.

Key road closures:

- Pall Mall East –Wednesday 29th 12.01am to Monday 3rd June 12.01am.
- Morley's Hill/Charing Cross Road/Duncannon Street to be closed 15:00 on Friday 31st May 3.00pm to Saturday 1st June 2024 01 30am

Champions Festival (Regent Street): Wednesday 29^{th} May – Saturday 1^{st} June 2024:

 Regent Street and surrounding roads will close from Wednesday 29th May 7.00pm to Saturday 1st June 7.00am.
 Three strategic closures will also be utilised to manage traffic



around the Soho area. These will be staffed by traffic stewards and installed/removed as required:

- Wardour Street from Shaftesbury Avenue
- Broadwick Street from Wardour Street
- Noel Street from Wardour Street
- North Carriage Drive closure from Tuesday 28th May Wednesday 5th June 2024.

There will also be two fan zones in place:

Fan Zone 1 (Victoria Embankment) full road and cycle lane closure: Friday 31st May – Sunday 2nd June (Real Madrid) Accessibility pick-up at Northumberland Avenue and step free drop off is Sandell Street for Waterloo Station.

Fan Zone 2 (Hyde Park) – Tuesday 28th May – Saturday 2nd June 2024 (Borussia Dortmund). Full closure Saturday 1st June. Accessibility pick-up is Park Lane and step free drop off is Marylebone Station.

More details including maps will be available via social media and further information will be sent to drivers via updates from TfL.









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SO YOU THINK YOU KNOW

LONDON?

The Churchill Arms Pub

7ith its ornate external f V floral decor, the Churchill Arms Pub is probably one of the most recognisable drinking establishments in London. Situated at 119 Kensington Church Street, this 1750s built establishment is actually one of the city's oldest.

Previously known as the 'Church-on-the-Hill', the pub had its name changed to the Churchill Arms after the Second World War, in honour of Winston Churchill's grandfather John Spencer-Churchill (and not Winston himself) who frequented the establishment in the 1800s. John Spencer-Churchill was the 7th Duke of Marlborough and Viceroy of Ireland... and was always short of money.

The location carries the rather unique distinction of being a Chelsea Flower Show winner too. Over the Christmas period it becomes one of the most decorated (and highly illuminated) pubs in London, with barely a square inch of the exterior free of decoration. Its other claim to fame is that it was the first pub to serve Thai food, dishing up this cuisine since the early 1990s. One of the more dubious claims associated with it is that Winston Churchill performed broadcasts from the venue. This is, of course, completely false. The pub does however, celebrate its links with Churchill with a plethora of different types of memorabilia attributed to the former PM.







Poet, painter, printmaker, William Blake spent most of his life as a tragic, unrecognised talent. Now considered to be a major figure in the art and literary world, and what's not generally known about him is that he was born in a house near Soho.

Blake's birth took place at 28 Broad Street, in 1757. The house was situated at the corner of Marshall Street and was a five storey building (including a basement). The area of Soho, just to the East of Broad and Marshall Street, was nothing more than fields at this point in history. Blake lived here until he was 25, before moving to another property in Green Street. It is believed that

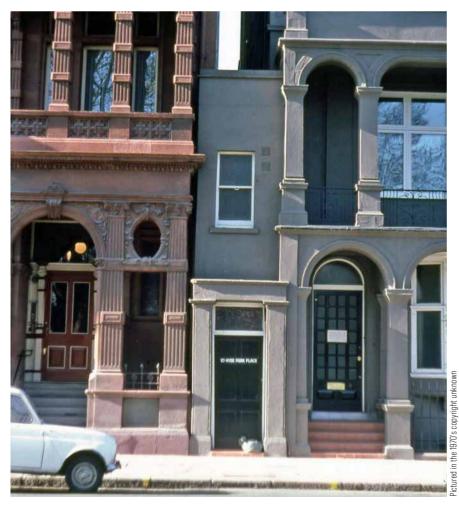
the poet was driven out of his house by his father, James, who became enraged after disapproving of his marriage to an 'educated' woman.

In 1790, Blake and his wife eventually moved to 13 Hercules Buildings, Hercules Road, living there for a decade. Although the property was demolished in 1918, there is a commemorative plaque dedicated to him.



A series of 70 mosaics commemorate the work of William Blake, situated in the railway tunnels of Waterloo Station.

As for 28 Broad Street? It no longer exists and the road has been renamed Broadwick Street. The only recognition of Blake's birth in that street is a high-rise block of flats called William Blake House.



London's smallest house

We all know that available housing in London has become somewhat scarce. Space to build new properties is at a premium, with buildings going upwards rather than outwards. However, there is a residential property in London which makes maximum use of its surroundings while occupying an extraordinarily small space.

At just four feet wide and 32 feet long, 10 Hyde Park Place, located near Marble Arch, is officially London's smallest residential building.

This tiny dwelling dates back to 1805 and is situated between two much larger mansion blocks. Interestingly, legend has it that the house was built to deter grave robbers. These ne'er-do-wells were alleged to have used the passage where the house is situated as a cut-through to reach St George's Graveyard. A more likely scenario is that the property was used as a small annexe for servants' quarters, as part of a neighbouring mansion.

Another (somewhat wild) theory attributed to the home was that it was the abode of a mythical dwarf. In fact, it was even dubbed the 'Dwarf's dream house' after an old legend arose whereby a mythical creature with a red face and long beard supposedly ran out every night on the stroke of midnight and played by himself in Broad Walk.

The property, which contains just two rooms connected by a ladder, with a partition separating the upper room, was inhabited by a man named Lewis Grant Wallace who was reportedly its first and only tenant.

In 1913, the property was sold at auction for £9,250, although the auction price may have also included the neighbouring property. The house was eventually incorporated into Tyburn Convent, its current residents are the Benedictine nuns who never step outside the walls of the convent.





The Art of Direct Debits

According to Pay.Uk, Direct Debits are used by nine out of 10 Brits to pay some - or all - of their bills. Here's how you can use them most effectively.

Money matters

n case you were not aware, Direct Debit (DD) is an automated payment method used to pay for things such as household bills, mobile phone contracts, gym memberships, and debt payments. It's also used for subscriptions such as Spotify and Netflix, and for charity donations.

Generally speaking, using DDs is convenient and can actually save you money. But there are a few scenarios where it is best avoided.



When to use them

DD is always the best option for paying

phone or broadband bills, with most telecom firms adding a surcharge for customers who do not pay this way.

The same applies to energy companies as the majority of gas and electricity tariffs are only available to customers who pay this way.

Energy bills

According to *MoneySavingExpert*. com, paying on receipt of an energy bill is on average 6% higher than paying by DD. This means a typical home on a DD will pay £1,690 a year for energy, but those paying on receipt of their bills will pay £1,796 a year.

Council Tax benefits

When it comes to Council Tax, most local authorities give households the option of paying the whole bill upfront, in two half-yearly instalments or monthly (either in person, at the bank, over the phone or online).

If you miss two monthly payments, you lose your right to pay in instalments and will be sent a demand for the whole amount. With the average bill now being over £2,000 this would be a struggle for most people. This is why DD is a good idea, as it spreads the cost of the bill throughout the year at no extra charge and ensures you don't miss a payment.

Instruction to you Please fill out the whole form using a	r Bank or Building So	ciety to pay by
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and full postal address of your Ban ne Manager	nk or Building Society	
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Credit cards

If you have credit card debt, you'll need to make at least a minimum payment each month. Missing a payment can result in penalty charges or an introductory rate of interest such as a 0% deal - reverting back to the standard rate. It could also damage your credit rating.

You can set up a DD for your credit card to make either the minimum payment, a fixed amount each month, or to pay the bill in full each time.



When not to use them

Drivers paying their car insurance by

monthly DD risk paying over the odds for the convenience.

If you opt to pay yours monthly, rather than upfront for the year's premium, you are effectively taking a loan for the premium. This will therefore need to be repaid with interest.

Annual Percentage Rate (APR) on monthly car insurance payments can be high. A recent survey by Which? found the average APR charged was 23%, with some charging between as much as 30% and 40%.

Insurance renewals

Most insurers also give drivers the option to autorenew their policy each year. This is normally done via a recurring payment on their credit or debit card. This type of payment is also known as a continuous payment authority (CPA) and is set up by a company using your debit or credit card details, instead of your current account details.

Bear in mind that recurring payments can be a bit trickier to cancel than a DDs. You can cancel DDs via your online banking, but you'll need to cancel the company taking the payment to cancel a CPA.

Auto-renewals

Car insurance auto-renewal might sound convenient, but it doesn't mean your policy will be renewed at the same price as the previous year. Your insurer should send your renewal price a few weeks before your policy ends - this should act as a prompt to shop around and see if you can get cheaper cover elsewhere. If you can, make sure your policy is not set to auto-renew.

It's a similar story with where you live too, with most home insurers charging extra for DD payments. Among providers in a Which? home insurance survey, APRs for paying monthly ranged from 2% to 34%. So it's always cheaper to pay the whole premium upfront if you can. Your home insurance policy might also be set to auto-renew, so check you're happy with the premium before letting your home insurer take the payment. TAXI

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First come first served!

Murder At The Savoy

First opened in 1889, the Savoy Hotel, which was built using profits from Gilbert and Sullivan's operas, has long been considered the epitome of luxury.



Rob's history tips

11111111111111111111111111

he Savoy has something of a dark side. For in its 135-year history, its plush interior has borne witness to two separate murders.

The prince & the playboy

The first of these crimes occurred in the summer of 1923.

Born in Paris in 1890, Marguerite Alibert came from a humble background. Her father was a coachman and mother a housekeeper. She was also considered to be exceptionally beautiful, and at the age of 26 began working as a high class

In 1917, Alibert happened to meet Edward Prince of Wales (whose later relationship with Wallis Simpson sparked the Abdication Crisis) whilst he was serving as an officer on the Western Front in France.

The future king became besotted with Alibert, and wrote many raunchy letters to her,

although by the end of the war he'd ceased contact.

Then in 1922, Alibert escorted a rich businessman on a trip to Egypt, and whilst there she met another wealthy fellow named Ali Fahmy Bey; a playboy who hailed from one of Cairo's most prominent families.

Like the Prince, Bey became enamoured with the beautiful Parisian and the pair went on to marry in January of 1923.

Row in the Savoy

In July of that same year, the newlyweds travelled to London where they took a room at the

However, this was no honeymoon period as the couple were notorious for arguing in public; their spats often descending into biting and kicking.

On 9th July, they attended an operetta entitled The Merry Widow, which was playing at Daly's Theatre, a now lost venue once located on Cranbourn Street. Aferwards, they returned to the Savoy for a late dinner.

There, in the fancy dining

room, one of their rows kicked off, in which Alibert was heard shouting, "Shut up or I'll smash this bottle of wine over your head!", to which Bey replied that he'd happily do the same to her.

The pair calmed down when waiters intervened, although just a few hours later, at around 2.30am and in the middle of an almighty thunderstorm, several shots were heard ringing out from their room.

Alibert's trial

It transpired that Alibert had gained possession of a Browning pistol that she'd used to shoot her husband several times, striking him in the head, back and neck.

Bey was rushed to Charing Cross Hospital, but was dead within an hour.

Alibert's trial caused a sensation when it was held over six days during September of 1923. At the trial, it was claimed her husband was a sadistic, sexual deviant, which was enough for the jury to find her not guilty.

In the wake of this, Alibert attempted to obtain property from her late husband by suing his family. The attempt failed though, as an Egyptian Court rejected the Old Bailey's verdict.

Catherine Russell

The second murder at the Sayov occurred in the autumn of 1980.

On 1st October, a 27-year-old woman named Catherine Russell who, like Alibert, worked as an escort, travelled to the hotel from her Chelsea Cloisters apartment.

She had an appointment with a man, supposedly from Birmingham, who'd given his name as D. Richards. This was a complete fabrication because, in reality, the punter was called Tony Marriott, and he lived in Horsham.

At around 10.15pm, screams were heard coming from Marriott's room on the eighth floor. They were so disturbing that a member of staff decided to investigate. Upon reaching the door however, they were nearly knocked over as Marriott burst from the room and fled the hotel.

Tragically, Cathrine lay dead; her bloodied body sprawled across the bed. She'd been stabbed over 50 times with a clasp knife.

Marriott apprehended

Marriott hailed a taxi to the President Hotel, where he tried and failed - to take his own life.

Back at the Savoy, he'd dropped a small diary, complete with his name and address. Just a few days later, after his image was shown on television, the landlord of a pub in Southend-on-Sea spotted the suspect and alerted police.

Once arrested, Marriott claimed he'd invited Catherine to the Savoy as he did indeed intend to kill her. his excuse being that due to "a resentment of normal sexual relationships" he'd always wanted to murder a sex woker.

At his trial, it was argued Marriott suffered from a psychopathic disorder, and after being found guilty of manslaughter he was sent to Broadmoor for an indefinite sentence.

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

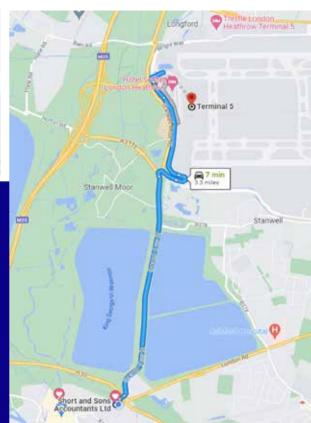




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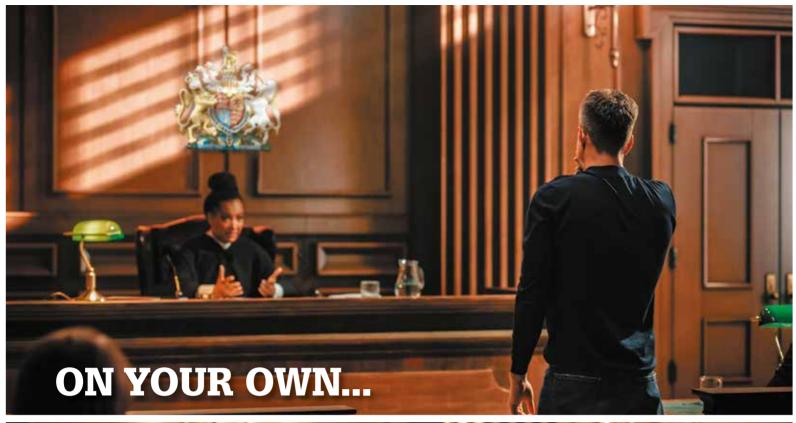
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Entertainment Corner

Our resident film critic takes us through this month's biggest cinema releases to recommend to your passengers.

Reel talk





Hit Man (15) 🕦

It says a lot about the quality of Hit Man - the latest feature from Richard Linklater - that it's right up there with the best of the director's storied filmography. Very loosely based on a true story, it stars man of the moment Glen Powell as Gary Johnson, a dorky philosophy professor who helps out the police with some surveillance work before being suddenly thrust into the role of a hired killer. What follows is by turns hilarious, sexy, and wonderfully entertaining, with winning performances coalescing beautifully with whip smart writing.

Indeed, the script (co-written by Powell) not only wrings a lot of humorous mileage out of Johnson's numerous hitmen identities, but it has a lot to say about the id & ego and how to go about becoming your best selves. Add that to the sizzling chemistry between Powell's Johnson and Adria Arjona's Madison - she hires a hitman named Ron to eliminate her husband, but it's actually Gary undercover, as their relationship takes some unexpected twists and turns - and you have one of the most purely enjoyable films of the year. And if that's not enough, it's worth watching this in cinemas for one especially clever third act sequence - you'll know it when you see it.



Hit Man is in cinemas now.

Furiosa: A Mad Max Saga (15) 🔱

In 2015, George Miller reintroduced us to Mad Max's singular wasteland with Fury Road, an outrageously entertaining action movie with stunts that had to be seen to be believed. *Furiosa* - a prequel to that movie - offers more of the same insane vehicular warfare alongside a five chapter origin story for the titular heroine, first brought to such vivid life by Charlize Theron. And while it doesn't quite reach the highs of Fury Road, at its best it comes damn close.

In Theron's place this time round is Alyla Browne and, after a time jump that surprisingly comes halfway into the movie, Anya Taylor-Joy. The transition between the adolescent and adult Furiosa is seamless, with both actors embodying the steely fierceness of the character. With little dialogue to work with, Taylor-Joy uses her emotive eyes especially well to convey intensity at every turn. Even better is Chris Hemsworth as Dementus, a villainous warlord who revels in cruelty.

Together with peerless action direction - there is a lot going on in multiple mammoth sequences, but each beat has clarity and momentum - this is an instalment of the Mad Max Saga you won't want to miss. The director of *Happy Feet* has made another banger.



Furiosa: A Mad Max Saga is in cinemas now.





The phrase 'one person's trash is another person's treasure' is put to the ultimate test in *Hoard*, the feature debut of writer-director Luna Carmoon. It stars Saura Lightfoot-Leon as Maria, a foster kid who finds herself drawn to Michael (Joseph Quinn) following a personal tragedy. Their evolving relationship reignites a hoarding habit passed down from mother to daughter, with consequences that are as intimate and compassionate as they are gross.

Indeed, Hoard is not for the faint of heart: grime, sweat, saliva, and other bodily fluids aren't just on the screen but feel as if they come through it, with the detailed production design only accentuating the unsanitary environs that much more. Some of that messiness is true of the storytelling too – though grief is inherently confusing, more clarity for certain characters would not have gone amiss. Still, the central performance by Lightfoot-Leon is fearless and committed, and the opening 30 minutes as the mother-daughter relationship is established - featuring Hayley Squires in a standout turn - is beautifully tender.



Hoard is in cinemas now.





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Taxi Charity and Veterans Visit Marks Dutch Liberation

TAXI spoke to Colin Mills about the recent trip to the Netherlands and what it meant to everyone involved.



TAXI What exactly does Dutch Liberation refer to?

Colin: Dutch Liberation is an important two days in the calendar. 4th May is a day of remembrance across the Netherlands, and 5th May is one of celebration to mark the capitulation of the Germans. The Taxi Charity has been making an annual trip there since 2012, and this year we were joined by a Canadian veteran in Wageningen, the Dutch city of liberation.

TAXI What were the highlights of the trip?

Colin: The trip is always very

special for veterans, volunteers and drivers. This year, Market Garden veteran Geoff Roberts had the honour of lighting the flame of liberation with Canadian veteran George Brewster, at midnight in the Wageningen town square, that was watched by millions on Dutch TV.

The following day, thousands of people arrived in Wageningen to watch the annual Liberation Day Parade, which we were honoured to lead, driving three golf carts and two London cabs carrying Taxi Charity veterans.

The vets are showered with

flowers, gifts and thunderous applause during the 5km route. It is heartening to see the tears shared by the veterans and families of those they had liberated 79 years earlier.

TAXI Can you sum up the emotion of the journey?

Colin: For anyone making this trip for the first time it is impossible to explain the feeling of overwhelming gratitude, warmth and love that the Dutch express towards their liberators. Every generation is in the crowd and everyone knows that they owe their freedom to these wonderful individuals.

TAXI Why is there such an outpouring of thanks?

Colin: As we were never occupied, I don't think we will ever be able to fully understand their history, but one of our guests summed it up perfectly: during lunch on 4th May, we were joined by Hans Kranenburg, President of the Police Sport Association, who delivered a wonderful speech which came from the heart.

"We are extremely honoured and privileged with your presence. Without your sacrifices, and those of the many soldiers and freedom fighters, we would not have been

24



able to stand here to speak freely and to walk in freedom. Words cannot express what you have done for us. We will never fully understand the depth of your scars. Your dedication and commitment to liberate our country will always be in our hearts and minds. We owe you so much."

TAXI Planning these trips must be a huge undertaking.

Colin: It certainly is but we have so much amazing support. Our Dutch Ambassadors, Frans Ammerlaan MBE from the Market Garden Foundation and Roger Beets, ensure everything is ready for our arrival. As a cab driver who is usually driving around London at speeds of only 20mph, it is a joy that a team of police motorbikes escort us from the ferry terminal at the Hook of Holland to our hotel in Wageningen - a two hour drive with all the roads closed to other traffic, which was motoring heaven! Apparently, the only other people who receive this type of escort are the King of the Netherlands and President Obama!

TAXI I also understand that congratulations are in order...

Colin: Thank you. Following the resignation of our previous Chair Brian Heffernan I am delighted that the committee has voted me as the next Chair and fellow cab driver Paul Cook will be my Vice Chair. It is a real honour and I am delighted to have been handed the reins. The charity has some amazing volunteers and supporters who are determined to offer continued support to our veterans. It'll be a pleasure to lead the charity through the next few years!

TAXI I know funding is an ongoing issue for all charities. How are you finding things? Colin: it is a continuous battle









to ensure the charity has the funds it needs to support veterans. We have an incredible veteran collection team who shake buckets at Underground stations. We have a shop on our website selling merchandise and we are always grateful to those who set up fundraisers.

Entrepreneur Johnny Gallagher, one of our Ambassadors, launched a fundraising campaign on 13th May to help fund Normandy for the 80th anniversary of D-Day and in a video that he posted on *X* he asked simply for 100,000 people to donate just £1 each - sounds very simple, doesn't it! If you would like to help - www. justgiving.com/page/johnnygallagher-1714059136560





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

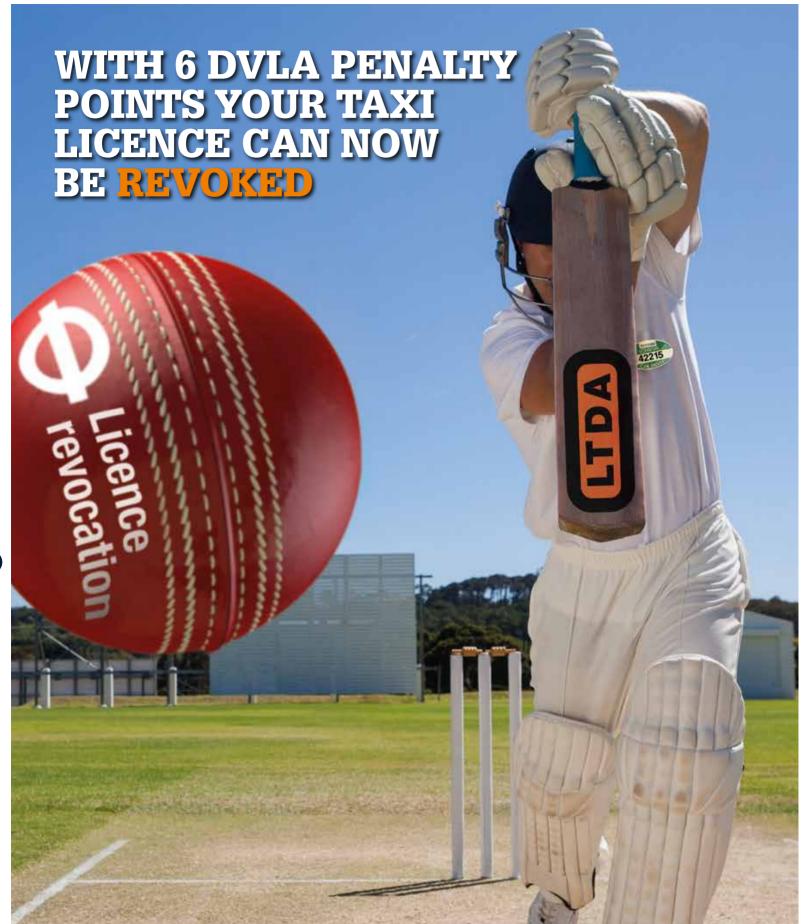
The charity received the Queen's Award for Voluntary Service in 2021 and celebrated its 75th anniversary in 2023, a remarkable milestone for a small, niche charity peopled by enthusiastic volunteers

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

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



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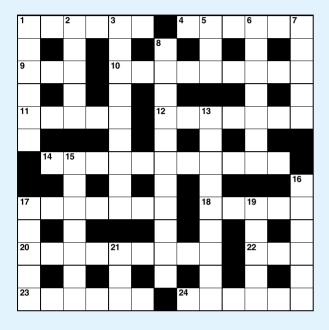
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Puzzler Page

Crossword



ACROSS

- 1 African wildlife tour (6)
- 4 ___ against, opposes (6)
- 9 Boxer once known as Clay (3)
- 10 Unexpected events (9)
- 11 Blade used for shaving (5)
- 12 Excessive modesty (7)
- 14 Flash, moment (5,6)
- 17 Tension-filled (7)
- 18 Metal-worker's iron block (5)
- 20 Female of a billy (5-4)
- 22 Promise of payment (inits) (3)
- 23 Very small fishes (6)
- 24 ___ calendar, Christmas decoration (6)

DOWN

- 1 Full of heavenly bodies (6)
- 2 Curl tightly (5)
- 3 Holding back (9)
- **5** Be wrong (3)
- 6 Water-closet tank (7)
- **7** Lively, bold (5)
- 8 Scheme suggested (11)
- 13 Not mapped in detail (9)
- 15 Town designer (7)
- **16** Display (6)
- 17 Archaeological discoveries (5)
- 19 Light semi-transparent fabric (5)
- 21 Till now (3)

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.

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

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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LIDA, I IILLI OOI, LOIIGOII, SLI II I	2. Name of account holder
To the Manager of	3. Account Number
Bank/Building Society Address	4. Bank Sort Code Banks/Building Societies may not accept instructions to pay Direct Debit from some types of account. 5. Signature
	_ Date

This guarantee should be detached and retained by the payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- 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
 request.
- 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 amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when LTDA asks you to.
- 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.

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Cabbie's Cartoon





PUZZLER ANSWERS



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Crossword

Sudoku

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

Futoshiki

 1

 4

 5
 3

 2

2 5 4 > 1 3

5 3 1 < 2 4

 \wedge

3 1 2 4 < 5

4 2 3 5 1

Wordwheel

SOLUTION: MOONLIGHT

All words: Gloom, holing, homing, hoot, hooting, igloo, ingot, into, limo, lingo, lino, loon, logo, loin, long, loom, looming, loon, loot, looting, loth, lotion, mono, monolith, month, mooing, moon, moonlit, moot, moth, motion, omit, onto, thong, toil, tool, tooling, MOONLIGHT.

Word targets: Excellent: 33, Good: 28, Target: 20, Kids: 15







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