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INVESTIGATING HUGE HIKES IN INSURANCE PREMIUMS

STEVE KENTON Pages 14 & 15



4th February 2025 #579



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TFL LAUNCHES PEDICAB REGULATIONS **CONSULTATION**

TfL has finally launched its consultation on proposed regulations for pedicabs. The consultation comes after years of campaigning for action to address the damaging practices and disruption caused by London's rickshaws. The campaign culminated last year with the government passing The Pedicabs (London) Act 2024 granting TfL the powers to regulate pedicabs in public places in London. It remains to be seen if the new regulations will have the teeth necessary to remove these hazards from our streets and make them safe.

The consultation is seeking views on a range of measures that TfL could introduce. Which aim not only to protect passengers and ensure pedicabs are properly regulated, in a similar way to taxis and PHVs, but also looks at ways to address "broader issues" such as the outrageous fares some passengers are charged and anti-social behaviour caused by loud music, parking and congestion. Proposals being considered include criminal records checks for riders, vehicle inspections, measures to limit where and how pedicabs operate and controls to prevent them playing loud music. The consultation also asks whether pedicabs should have access to existing bus and cycle lanes.

You can find out more and respond to the consultation online until 7th March at https://haveyoursay.tfl.gov.uk/ pedicab-regulations.

RESURFACING WORKS AT **BOW ROUNDABOUT**

As part of the preparations for the opening of the Silvertown Tunnel in April, Transport for London has been undertaking improvement works at the Bow roundabout to increase traffic capacity and to reduce delays at this junction. The final part of these improvement



TAXI

works will involve carriageway resurfacing at the roundabout. The resurfacing will be done in two phases with phase 1 covering the northern side of the roundabout and phase 2 covering the southern side. Phase 1 will take place over two nights on 24th and 25th February 2025 from 21:30 until 05:00. Phase 2 will follow on the 26th and 28th February 2025. During these times there will be road closures with signed diversions in place which are likely to cause delays in the area. Please note there will be no closures on the night of the 27th February 2025 to prevent disruption around the West Ham game at the London Stadium.



LONDON CABBIES **EFFICIENT' BRAINS COULD HELP DEVELOP AI**

Researchers at the University of York have measured the thinking time of London taxi drivers famous for their Knowledge of more than 26,000 streets across the city - as part of a study into the future of Artificial Intelligence (AI) route-mapping.

Unlike a satnay, which calculates every possible route until it gets to the destination, academics at the University of York, in collaboration with University College London and the Champalimaud Foundation, found that London taxi drivers rationally plan each route by prioritising the most challenging areas first and filling in the rest of the route around these tricky points.

Dr Pablo Fernandex Velasco, British Academy Postdoctoral Fellow at the University of York, said: "London is incredibly complex, so planning a journey in a car 'off the top of your head' and at speed is a remarkable achievement."

He explained how the research found that cabbies "look at the entire network of streets, prioritising the most important junctions on the route first, using theoretical metrics to determine what is important. This is a highly efficient way of planning, and it is the first time that we are able to study it in action.

The researchers showed that taxi drivers use their cognitive resources in a much more efficient way than current technology, and argue that learning about expert human planners can help with AI development in a number of ways.

TIME FOR ACTION ON LIME BIKES **LEFT IN TAXI RANKS**

The scourge of lime bikes being abandoned and blocking taxi ranks has been making the headlines again, as problems continue despite TfL pledging a crackfown. In November, TfL updated its policies so that dockless e-bike companies, which include Lime and Forest, would face fines or prosecution over cycles dumped on TfL land. A TfL spokesperson confirmed to the News Shopper that e-bike operators "were given a six-week notice period to comply with TfL's updated policy". They



added that this period has now passed and that "targeted enforcement activity has commenced". The first step in the enforcement process is a warning letter which TfL have reportedly begun issuing. Asked what the company is doing to address this problem, Hal Stevenson, director of policy for Lime said: "We are working to address this issue by working with TfL, local councils and the Mayor to fund and create dedicated e-bike parking bays around the city, and bolstering our Lime parking patrol, who tidy mis-parked bikes and overcrowded bays". Lime reportedly added that riders parking in taxi ranks will be "fined using its end-trip photo process, with repeat offenders banned."

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Lights, Camera, Action!

It's only this type of funding that will enable many cabbies to replace older cabs due to come off the road and ensure our numbers do not drop any further.

Steve's comment

025 has started with a lot of unknowns for the trade, which means a lot of lobbying and meetings on our part to try to get the results we need. Our two major concerns are what will be in the Mayor's new Taxi Action Plan, and will the government extend the Plug in Taxi Grant (PiTG) beyond the end of March?

A month of lobbying

Following on from meeting Andy Lord, the Transport Commissioner, Seb Dance, the Deputy Mayor for Transport and Claire Mann TfL's Chief Operating Officer in December, during which the Taxi Action Plan was top, middle and bottom of the agenda, I met with Seb again last week at an event for an update from him and TfL. I reiterated how crucial it is that the new plan delivers what we need to enable us to continue to provide the best taxi service in the world.

I was reassured on some things, but I am far from



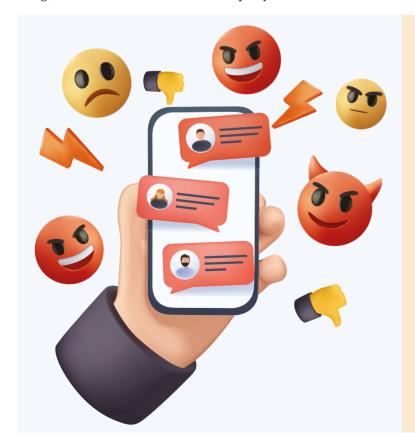
confident that we will get the commitment on full access or that TfL will be able to secure the funding to either resurrect some kind of scrappage scheme or introduce an interest free loan scheme, similar to that currently available to cabbies in Scotland. It's only this type of funding that will enable many cabbies to replace older cabs due to come off the road and ensure our numbers do not drop any further.

Action needed

The other factor that is crucial to keeping the price of a cab down is the PiTG, it's currently only £6,000, down from £7,500, but with interest rates the way they are, if we lose it, the increase cost on a new cab will be significant. To reinforce the arguments that we have made in letters and through various MPs, I met the Minister for Local Transport, Simon Lightwood MP and took the opportunity to

stress to him how important it is that we retain the PiTG.

I was able to follow this up when I met the Civil Servants from the Office for Zero Energy Vehicles (OZEV) to ensure that they were aware of the progress we have made in getting 60 per cent of London's taxi fleet green and clean but that the PiTG remains crucial to enabling more cabbies to upgrade and to finish the job.



Social media attacks

On a separate note, I have always had my concerns over social media platforms and how it often portrays cabbies and the trade in general negatively. Some of our number are our own worst enemy, constantly abusing politicians, media personalities, TfL, the Mayor and just about anyone else they consider fair game, needless to say this seldom endears us to some influential people.

We at the LTDA have been on the receiving end of some of it, and whilst its water of a duck's back to me and most of the team, not everyone feels that way.

Usual suspects

Over seven years ago, one of our airport reps made a funny karaoke type video with her partner and posted it to their friends on one of the platforms. Lots of people do it and some of them are quite funny, including this one.

Somebody managed to download it and has circulated it with the most bizarre twist that its somehow a 'dig' at some cabbies and has falsely represented it as new and linked to some ongoing issues at the port.

It's been an abysmal failure as most drivers recognise it for what it is, and a quick look at the list of those copied in, and circulating it, reveals the usual suspects. Those who are first to moan and twist everything and start false rumours yet have little time or inclination to do anything positive or useful, whilst the rep in question spends all their time trying to help other cabbies and make the airport work, it's a funny old world!



A Nonsensical Scheme in Lambeth and Millbank

Who would have thought that in trying to get me off the side roads onto the main ones, the barmy army have actually achieved the opposite.

Top rank

e've seen some absolutely barmy road schemes being introduced in London in recent years, in fact, far too many for me to even begin to be able to list. Another such barmy scheme starts in a couple of days and it has to be right up there with the best of them, as the king of barmy ideas. After years of trying to close as many side roads as possible and forcing us all to use just main roads, this scheme actually does the exact opposite.

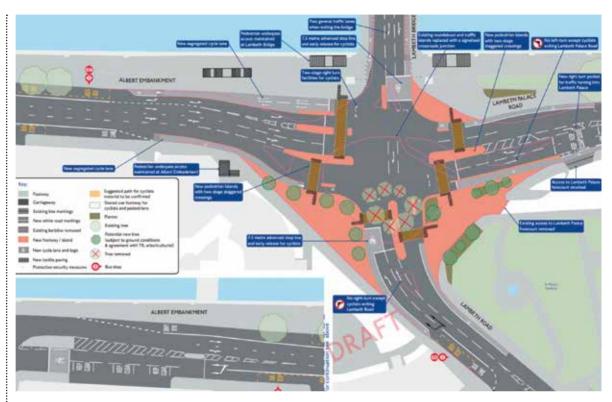
Nonsensical

How or to whom this scheme makes any sense, I have absolutely no idea. The team behind this latest scheme, have it would seem, refused to meet with me and the other members of the Cab Ranks and Highways Committee, despite our continued requests to do so ever since the notice of this scheme first popped into our e-mail boxes.

Perhaps they are always busy working from home down in East Sussex or some other county far from the chaos they are causing or perhaps they are just out sharing a special mushroom pizza? Who knows!

Now don't get me wrong, as with many of these barmy schemes that have been introduced, our professionalism and unique Knowledge of London has meant we've always been able to find an alternative route. Some are quite simple, others perhaps being quite complicated or certainly convoluted. In this instance, the alternative routes are not very complicated at all, just nonsensical.

All they've really done here is prevented a left or right turn from one main road into another. Instead, the left or right turns will now be made from a main road into a side road. Now, instead of passing by zero residences and a minimal number of businesses, we will



now go past countless homes and businesses. It just makes no sense. Now I don't know why I thought it would make sense, after all they seldom do.

Paved over palm Have a look at the scheme below. You will see that as of the 6th February, after what seems a lifetime of roadworks and delays, as well as the removal of the iconic palm tree allowing them to pave over the roundabout. When travelling along Millbank coming from Parliament Square/ Abingdon Street, you will no longer be able to turn right into Horseferry Road. Coming from the other direction along Millbank past Tate Britain, we will no longer be able to turn left into Horseferry Road. What's more, and just to put the proverbial cherry on top, if you're travelling along Horseferry Road towards Lambeth Bridge, I hope that bridge is your intended route because that's the only way you can go. There's no more left or right turn into Millbank there either.

Avoiding main roads

Not too long ago, this probably would have upset me much



more than it has today. Since the ludicrous and extensive implementation of 20mph speed restrictions on London's road network, driving along Cremorne Road, Cheyne Walk, Chelsea Embankment, Grosvenor Road and Millbank at 20mph is tough to do. You're often forced to deal with other drivers either tailgating you or excessively beeping their horns and using impolite hand gestures and driving erratically as you stick to the rules of the road. So now, unless I absolutely have to, I no longer travel along those roads, I would rather take

the smaller side roads, where yes, I know I still have to drive at 20mph, but typically it's done more so in traffic and so it's not as stressful when driving along.

Thinking about it, I tend to do that all across London now! Who would have thought that in trying to get me off the side roads onto the main ones, the barmy army have actually achieved the opposite.

Oh, and one more thing, they're also making some changes on the southside with no right turn from Lambeth Road into Lambeth Palace Road.

Good luck out there! **LTDA**



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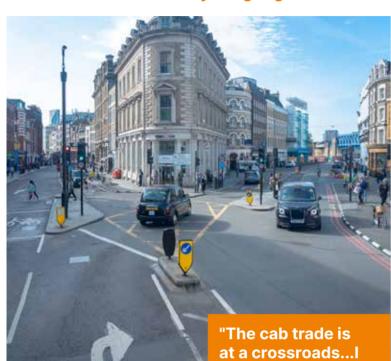
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The Knowledge & the Changing Landscape of the Cab Trade

I love this trade and want to do everything I can to ensure it thrives, not only for current drivers but also for the vounger generation coming into the profession.



Streets ahead

decided many years ago to study the Knowledge of London for several very convincing reasons at the time. Like many of us, I couldn't see myself working for a company or being stuck in the norm of a 9-to-5 job with a fixed wage. I wanted the freedom to work on my own terms.

As a cabbie, I enjoyed being able to play golf two or three times a week during the day and then putting in a shift at night if I wanted to. It gave me the flexibility to live life as I wanted while still earning a decent living.

Changing times

The cab trade, however, has changed dramatically over the years. We've seen the emergence of apps like FREENOW and Gett, which provide us with a significant amount of workalbeit at a cost and an invasion of PH drivers. Whether we like it or not, these platforms have reshaped the industry. Meanwhile, the current Mayor has mandated the use of zeroemission capable taxis, like the TXE, which can set a driver

back over £100,000 on a PCP deal. Local councils have also introduced measures such as Low Traffic Neighbourhoods (LTNs) and 20mph speed limits, both of which impact our trade.

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encouraged to sign

The number of taxi drivers has also seen a steep decline. Currently, there are 15,180 All-London licence holders and 1,074 Suburban licence holders, making a total of 16,919 drivers and 14,525 vehicles licenced. This is a significant drop from the days when there were consistently just under 24,000 drivers-an alarming and steady decline.

Considering the high costs of purchasing or renting a taxi and the ageing demographic of drivers, many will have little choice but to retire from the trade. Options for renting taxis at reasonable rates or sharing cabs are also becoming increasingly scarce. Meanwhile, private hire licences are growing rapidly, with the current figure standing at 107,884 and continuing to climb.

Crossroads

The cab trade is at a crossroads, and although this is just my opinion, I believe we face a bleak future unless more people are encouraged to sign up and complete the Knowledge. While the immediate situation may not appear dire, the long-term outlook could be concerning. I love this trade and want to do everything I can to ensure it thrives, not only for current drivers but also for the vounger generation coming into the profession.

Securing our future

One pressing issue is that there is currently only one vehicle on the market that meets the licensing requirements, and I think we can all agree that it comes with a hefty price tag. Do we need another manufacturer to introduce a

more affordable alternative? It's a crucial question. Over the coming years, another 2,000 taxis are expected to come off the road. While the government may extend the plug-in grant to help drivers purchase new taxis, we simply don't know if that will happen.

Drivers will have to make difficult decisions. Will they invest over £100,000 in a new vehicle, retire from the trade, or transition to another job? Many drivers I know already have another trade or skill they could fall back on, and they may opt to return to their previous careers.

I think we need to explore every possible option to secure the future of this trade. It's time for us as a community to reflect and plan ahead to keep this industry alive and thriving for generations to come.

Driver medical delays

We want to make you aware of significant delays in the processing of driver medical information by Occupational Health (OPH), which has impacted drivers applying for or renewing their licences. This has led to drivers being unable to work for extended periods, causing financial hardship.

For example, one member applied to renew his licence in July 2024, following TfL's guideline to apply four months before his licence's expiry date (11/11/24). Despite his compliance and prompt submission of all the required documents, the process has faced lengthy delays, with responses from TfL and OPH stretching over three months.

These delays are unacceptable, and we have contacted TfL to raise our concerns and urge immediate action to address the inefficiencies in the system. As a result of these delays, our member has been unable to work for nearly three months. While I understand the importance of assessing driver medicals thoroughly, particularly if concerns arise, the current timelines are unreasonably long and causing undue financial and professional hardship for drivers.

We urge OPH and TfL to address these delays and streamline the process to prevent further impact on livelihoods. A more efficient system for handling these assessments is critical to ensuring drivers are not left unable to work for extended periods.

Medicals are due at ages 50-56-62-65- then every year. We strongly advise all drivers with a history of medical issues to apply for licence renewals as early as possible to minimise the risk of being unable to work due to these delays. However, we recognise that even proactive efforts may not prevent the extended waiting times currently experienced.

We are advocating on your behalf and will continue to try to resolve these matters and improve the situation to prevent drivers being unfairly impacted. LTDA





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Washing Our Dirty Laundry in Public

I don't need to go into the dangers of cabbies using social media as I've written about it many times, but this is the first time I'm aware of that TfL have questioned our member over a tweet.



On Point

had a very distressed and upset cabbie come into Taxi House last week telling me that Transport for London had written to him informing him that they were calling into question his 'Fitness to be Licensed' after they had seen a tweet in which another cabbie had accused him of brooming a fare.

He did nothing of the sort and did not refuse or broom the job. TfL informed him they had done this after seeing a post on a social media platform. He explained that he remembered the incident and it was the fare who refused to go with him. He had inadvertently upset the lady fare by not knowing her destination. When I asked and he told me the place that had been asked for neither myself, nor the other cabbies who work at the LTDA had ever heard of it.

When he asked the fare for a bit more information about the destination, the lady announced, 'I'm not going with you, and walked to the cab behind. The customer then got in the cab behind, and after a minute or so (which may have been because that cabbie was trying to nail down exactly where it was the lady wanted) they left, and as they did the other cabbie opened his window, accused our member of brooming the job, and shouted he would make him famous.

I don't need to go into the dangers of cabbies tweeting, Facebooking or whatever social media platform you prefer as I've written about it many times, but this is the first time I'm aware of that TfL have questioned our member over a tweet. This tweet was posted by a cabbie, who believed exactly what the lady fare had said and took it upon himself to post her version of events.

On the very rare occasion, I have had a fare come up to my cab and announce they would not take the cab in front because he didn't know the destination. When this happened, I would simply get out and talk to the cabbie. I would then get a feeling if he was brooming or genuinely didn't know the place asked for. It would not even enter my mind to jump straight on social media and dig out another cabbie on the strength of what someone told me had happened without knowing the true facts.

I have also recently helped a member who has had another cabbie complain about him for doing a U-turn in front of him. Our member had dash cam and emailed the footage into me. The team at the LTDA watched it and we all agree it shows he did absolutely nothing wrong, but if you read what he is accused of, you would have thought he had nearly killed the other cabbie.

I've had the odd altercation and crossed words with another cabbie over the nearly 30 years of driving a cab, as I'm sure all that are reading this have, but I would never consider running to TfL for what happened in this instance.



DBS reminder

I realise that colleagues have written about this a lot but as it's really important, I think it best to reiterate that when you renew and apply for a DBS search as part of your renewal, you must then join the DBS update service. It is important to note that this only becomes necessary when you renew, so for instance if your licence expires next year you need to join it then, not now.

As always, if any members need our help with the above, please do not hesitate to call us at the LTDA offices.

New Yellow Box camera

We've had a couple of calls from members about a new yellow box junction on Piccadilly Circus. I know that box has been there for ever, but they are now issuing PCNs there. Be extra careful here and don't give Westminster the opportunity of charging you £65.





RAC breakdown cover

I had two members call within two days of each other saying that after their cab had broken down and had to be recovered to a garage, the RAC has sent them both invoices for around £300. This is because they claim that a specialised tow truck had had to be used. The members tell me when they have questioned the RAC they say that this was outlined in the terms and conditions. I advise very strongly that if you are a RAC customer you contact them for clarification on this subject to check you are covered and don't end up with a big bill.

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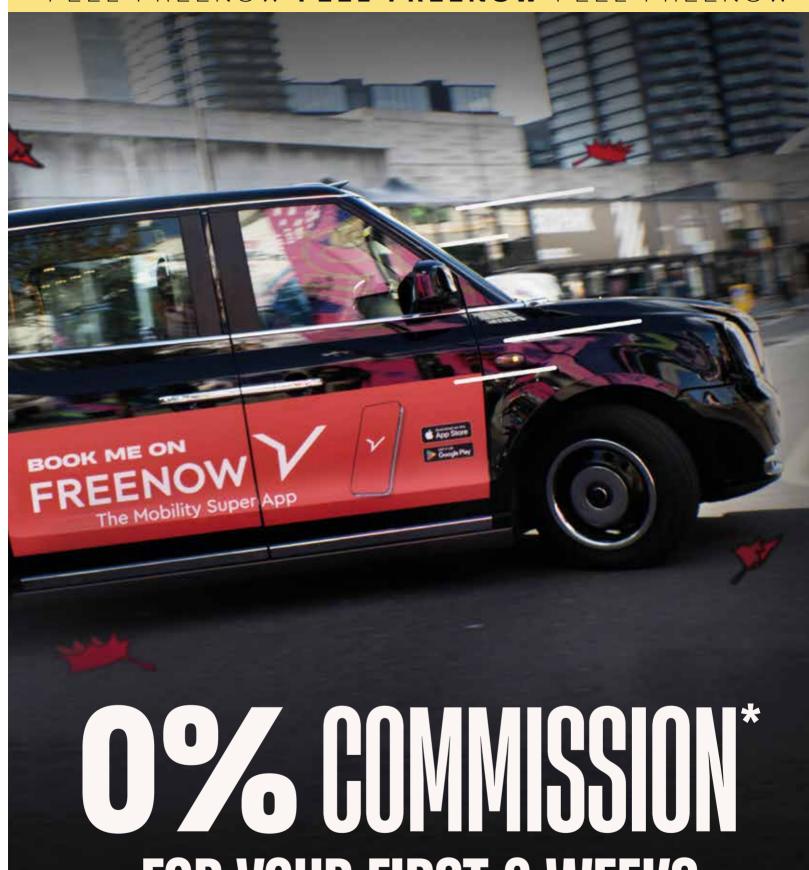
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Now, what was interesting about this joke, sorry, I mean quote, was that there had been no circumstantial change and I had one year's no claims bonus. I wanted to find out was going on...



Man in black

ell, I don't know about you lot, but I found New Year about as much fun as eating an over-cooked brussel sprout. I was unfortunate enough to spend the entire time in bed dying of man-flu, sweating like an Uber driver with a broken sat-nay, the only upside was that I binge-watched the entire series of Father Ted. This was however, the second near-death experience I had encountered in six weeks. The first one was upon receiving the insurance renewal quote on my taxi, my entire body shutdown after discovering that my policy would see a hike from a mere £2,400.....to over £15,000.

1111111111111111111111111111

The £15,000 Man

Nope, that wasn't an error or a typo, you read that right - over FIFTEEN THOUSAND POUNDS sterling. Now, what was interesting about this joke, sorry, I mean quote, was that there had been no circumstantial change

and I had one year's no claims bonus. The previous year I had to make a claim after a stone flicked up while I was driving along the A13, fracturing my panoramic roof...however, that predated my previous year's premium.

I thought that I was unique in relation to this insurance issue, however, I have since discovered that this isn't as uncommon as I initially thought and prices are shooting up across the trade. So, being the inquisitive beastie that I am, I decided to ask some questions.

The search for sense

Understandably, there was some trepidation from those within the insurance industry in relation to those questions that had by now, burned into my psyche like a branding-iron on a prize steer. Questions such as: Why are premiums different within the same insurance companies? What major factors are driving the increasing cost of premiums? Why are there stark differences with insurance premiums in relation to location or postcode when two different locations

may be just a couple of hundred vards apart?

I did however, get some answers from Quotax's, Dan Fosker. He had seen an article in TAXI back in May on this issue and had been keen to respond to some of the points made in it, so now was his chance.

Dan Fosker, Director, **Quotax Insurance tells** s what's happening:

There has been much discussion recently about rising insurance premiums for London Taxi Drivers. We would like to give some context behind the increases drivers are currently seeing and tell driver what we are seeing first-hand here at Quotax in the London Taxi **Insurance Market.**

At Quotax, our average fleet premium is considerably less than £2,000 per vehicle mentioned in TAXI previously and continued to be under that figure for the first six months of 2024. Fleets seeing increases of over 100 per cent as described, are likely experiencing these

hikes due to exceptionally poor claims records or are using a broker without a panel of insurers so that they have alternative choices should their current provider not be offering a competitive renewal.

For owner drivers, we have seen the average premium per policy for our drivers has increased 37.5 per cent in that same time. The Consumer Price Index has meant goods purchased in 2017 now would cost 29.13 per cent more, so it is correct to say premiums have increased against inflation, by 8.37 per cent in seven years. The difference being the consumer price index access the same goods every year, but the London Taxi Fleet has changed significantly since 2017. There are more LEVC TXs licenced as London Taxis and the third-party vehicles are more advanced and therefore more expensive to repair.

This shift in the cost of vehicles on the road has increased underlying costs for insurers. For example, labour costs per hour from TX4s to TXEs in that period have risen by over 100%, windscreen costs by over 300 per cent, and front bumper costs by over 100 per cent. As of January, 2025, 60 per cent of London's licensed taxis are TX electric taxis.

A reduction in market capacity

Insurers are seeing increases in general in their claims costs due to the following economic and industry-specific issues. The first is that we've seen a reduction in market capacity. A number of insurers have exited from the UK Motor Insurance market due to losses exceeding income from policy premiums. Due to restrictions set by the FCA, insurers are only allowed to take on a limited number of policies based on how much capital they have. The remaining insurers are filling their capacity sooner, are being more restrictive and this is having an impact on prices.

to tackle the cost of claims that impact on premiums. "While average premiums have

and we look forward to bringing ideas to the taskforce table, building on the 10-point roadmap we released earlier this year. "The taskforce will bring together expertise from regulators, motoring groups, insurers and consumer groups to find solutions for the high cost of insurance,

addressing contributing factors

that may be disproportionate

to high costs generally and those

fallen recently, there should be no

loss of momentum on tackling costs

depending on age or ethnicity. The taskforce will help support the government's missions to grow the economy and break down the barriers to opportunity, by acting on the cost pressures facing industry and supporting drivers to hit the road.

Now, I'm not exactly sure where average insurance premiums have fallen as the ABI suggested, but it sure isn't in the taxi industry, in fact, a simple question posed on social media asking whether taxi drivers were paying more or less for their insurance premiums at renewal elicited a response, which showed that less than 25 per cent of drivers who responded saw their premiums drop.

Ultimately, the industry is very much at the mercy of a combination of market forces, worldwide events, algorithms and statistics - so it may be time for the insurance industry in general to re-evaluate how it determines risk but, that of course, is easier said than done. Hopefully the government taskforce will be able to identify ways of streamlining costs, to help consumers, including the ΤΔΧΙ taxi industry.

"Ultimately, the industry is very much at the mercy of a combination of market forces. worldwide events. algorithms and statistics..."

Supply chain disruptions

Another significant issue has been the impact of supply chain issues causing delays to repairs. The UK's reliance on global imports for vehicles and parts has exacerbated supply chain issues. The average vehicle, made up of 30,000 parts from 200 countries, faces significant delays due to geopolitical tensions and the pandemic. The Association of British Insurers (ABI) reports that 40% of vehicle repairs are delayed due to parts shortages. Part Delays are then causing clients to remain in hire vehicles significantly longer than they had previously as well as increased storage charges on claims.

Advancing Technology and Repair Costs

The rise of electric vehicles (EVs) and advanced vehicle technology has increased repair costs. EVs require highly trained engineers, and non-electric vehicles now include advanced driving assistance systems (ADAS that are expensive to repair. Semiconductor shortages, worsened by the pandemic and geopolitical issues, have further complicated production.

Labour Shortages in the Repair Sector

The motor repair industry is experiencing a skills shortage due a decrease in EU immigration post-Brexit, an aging workforce, and difficulties attracting new talent. The shift towards electric vehicles, which require specialized skills, compounds this issue.

Inflation in Large Claims

General and wage inflation have significantly impacted large personal injury claims. The care sector, experiencing extraordinary inflation, has further increased these costs due to a shortage of care workers. Factors like Covid, Brexit, and challenging work conditions contribute to this shortage. Individuals severely injured in a claim are therefore able to claim hire payouts to cover their ongoing care.

Future Outlook

In summary, while there have been premium increases, they are not as severe as reported. The motor insurance industry is navigating a complex landscape of supply chain disruptions, labour shortages, advancing technology and rising costs. At Quotax, we have a large panel of specialist Taxi Insurers. Whilst capacity in the Taxi Insurance market remains tight, we have maintained strong relationships with all our insurer partners, ensuring their commitment to covering our clients.

The disappearing task force

It's quite clear that nothing is straightforward in relation to issues surrounding the insurance industry - and this seems to permeate across all aspects of the sector. All insurances seem to have increased, whether it be life insurance, home insurance, even travel insurance.

Where the motoring sector is concerned, a new taskforce was set up by Economic Secretary, Tulip Siddiq MP and Secretary of State for Transport, Louise Haigh MP, to look at some of the factors affecting insurance costs. The problem with the taskforce is that both founding parties have since resigned their positions.

However, the government said in a statement last October (when they actually had at least two people on the task force):

"A new cross-government motor insurance taskforce, supported by industry experts, will also be launched by the Transport Secretary and Economic Secretary to the Treasury today to help drive down the high costs of car insurance.

"The taskforce will identify the factors behind rapidly rising premiums and will agree solutions to keep costs under control. Factors driving up the cost of insurance include inflation, rising car thefts and the country's pothole-ridden roads, which the government has pledged to fix with its pledge of filling up to 1 million more potholes every year."

A statement from then Transport Secretary, Louise Haigh MP, said:

"Car insurance is an essential, not a luxury. It is vital to accessing economic opportunities and this government is committed to getting costs under control. That's why we're taking direct action to bring insurance companies and regulators round the table to discuss how we can crack down on spiralling costs.

"The rising cost of cover affects all drivers but some groups have been hit harder than others. No matter your background or circumstance, this government is determined to ensure drivers get a fair deal."

However, it was Hannah Gurga's statement which raised both of my eyebrows. The ABI Director General said:

"We're aware just how tough the last couple of years have been for motorists and we have been working hard with our members







New Year Reminders

Make sure you get off to the best possible start this year, avoid these pitfalls, and if you are unsure about any aspect of your renewal or need help please call the LTDA.



Knowledge is power

irstly, as this is my first article of 2025, I'd like to wish you all a very happy and healthy belated New Year. I wanted to take the opportunity to remind you about some of the recent changes to the licensing and renewal process and the pitfalls to avoid!

DBS requirements

As of December 2024, the fee for the DBS Enhanced application increased to £64.92 and the DBS Update subscription went up to £16. As you should all know by now, the DBS Update Service became mandatory back in February 2024 which means that ALL new and renewal TfL driver applications MUST be registered for the update service. This is a simple process that can be done either using your E-reference number within 28 days of receiving it or within 30 days of receiving your DBS Certificate.

The Update Service costs £16 per year, payable via bank card and means no more trips

to the Post Office to get your documents verified, as it's done automatically. But you MUST always keep the actual DBS Certificate that the Update

issue a licence unless you are signed up to it. Upon subscription to this service, you will be given a C-reference number, this will only be shown on the website and not in any subsequent emails, so it's crucial that you make a note of this as TfL will require proof of your subscription.

Service relates too. TfL will not

Renewing your Bill

When it comes to completing the payment part of your TfL taxi licence renewal form, it is best to add your bank card details in Section H to allow them to take the payment direct from you rather than paying monies to the Post Office, as it can take a long time for the Post Office to transfer the funds to TfL. This then causes delays to the renewal process as TfL will not even start it until they have our £300. I recently dealt with a member who paid at the Post Office and TfL still hadn't received it 28 days later.

If you are unsure about any aspect of your renewal or you would just like help with the process, please call the LTDA and we will be happy to help.

The Strand O/S Charing

Kirby's PCN Hotspots YELLOW BOX CAMERAS

- Cross Station
- Upper Woburn Place/ Endsleigh Gardens
- Eversholt Street/ Churchway
- All along Piccadilly and Piccadilly Circus
- Park Street/Green St W1
- Vauxhall Cross
- Shepherds Bush Green (Westfield)
- Hans Road (Rear of Harrods)
- Victoria Street/Palace Street
- Bayswater Road/ Westbourne Street
- Bayswater Road/Brook Street
- Bayswater Road/Hyde Park
- *NEW* Holland Park Ave/ **Holland Circus**

CAMERA PCN ENFORCEMENT

- Harrods (Brompton Road) Over-ranking/Zig-Zags
- **Tottenham Court Road**
- Sopwith Way (Chelsea Bridge) Do Not Enter
- Cornhill (coming from Leadenhall Street)
- Bath Street EC1 No Motor Vehicles 24/7
- Wilton Road, Victoria Station Over-ranking
- Edgware Road W2 Red Route
- Borough High Street Red Route
- Tower Bridge Road Red Route
- Park Plaza Westminster Bridge Hotel, No Right Turn
- Lower Belgrave Street AM/PM Timed School Restrictions
- Great Suffolk Street (The old Café) When using J V Bright's or the toilets, Private PCNs are being issued for over-staying the short grace period or nonpayment of longer stays.

20MPH MOBILE CAMERAS

- Vauxhall Bridge Road/ Neathouse Place
- Harrow Road/Hermitage
- Bayswater Road/ Hyde Park
- Aldwych, No U-Turn across the solid white line. This is police enforced and endorsable with 3 points.

Car wash issues

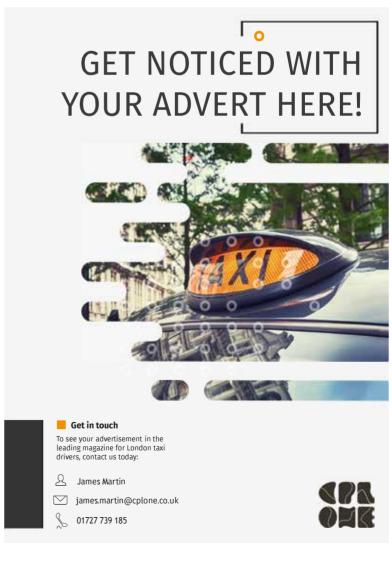
I have recently spoken with a driver whose dashcam was damaged whilst in a hand carwash. Without saying anything to him they bodged a temporary repair. When he noticed it and raised the issue, they firstly completely denied it and then pointed to their signage which stated the use of the carwash was at the driver's own risk. This cost the driver a lot of money to have fixed, so please be very careful when using these services and check for any issues before you leave their premises.













Stinky Kipper

Experienced drivers know to plan for January and August, it's nothing new of course...As always at these times of year there's work there if you graft and persevere but it is hard.



M4 musings

ipper season so far has been pretty ropy. On the positive side, drivers we speak to mostly agreed that November and December were very good I've never seen so many tourists in London, the crowds were huge at times and there was good quality work around.

Ups and downs

Personally, I'm still not working apps and I was pretty much nonstop when I was in town, even at the usually quiet times of day. I found the work held up till the weekend after New Year and then fell away as always.

By contrast, January so far has been poor, numbers in London are visibly down although the West End is still crowded, just not as much as before. Experienced drivers know to plan for January and August, it's nothing new of course, but is it worse than last year? Some are saying yes.

When there are lots of empties, the usual behaviours start creeping in, you're keeping one eye on the driver behind, are they going to sneak past and nick a job? Sometimes it happens of course but more often than not, we both stay empty and one of us turns off.

We all have our favoured ranks or areas off the beaten track to trap a job, and you only need one or two decent rides to hang a day around. Drivers find 'inventive' areas to have a cup of tea and although accepting a hiring in this circumstance is not allowed, I say if you're not causing an obstruction or touting, then good luck to you.

As always at these times of year, there's work there if you graft and persevere but it is hard.

Ebbs and flows

All my life (I was a dispatch rider before) I've been in a job like this, where you start at zero every day, and you occasionally get long periods where nothing happens.

This can be psychologically challenging. The most successful drivers are those who know how to manage the fickle ebbs and flows of demand and count the money monthly and annually, instead of just hourly and daily.

I might be imagining it, but things seemed to improve somewhat after 24th January, which was payday for some.

Anyway, hopefully 2025 will be a good year and the early Summer season as good as the run up to Christmas was.

Kids say the strangest things

It's happened too many times to be a coincidence - I'm sat in my cab, maybe at lights or on a rank, often near home just getting in or out, and a parent will go past with one or two small kids, toddlers usually, and they'll point at the cab (even the Vito) and say 'Taxi!'

As I said, this is not a coincidence, London Taxis are

things not just in London, but all over the world. Competitors have come and gone, but noone is going to match that brand recognition.

While there are still humans born as recently as the last few years pointing at us and getting excited about a Taxi, the game is a long way from dead.

Lots of drivers fret about losing this recognition but incidents like the above clearly show that the 'brand image' of a London Taxi is a lot more durable than we think. My current cab is a navy Vito and I'm not joking, just the other day a kid crossed the road in front of me and did the pointy shouty thing.

A new classic or diluting the brand?

As a trade, we worry every time a new cab arrives that the brand is being diluted, I know for a fact it happened with the Vitos, but I think they're great cabs. For ten years prior I drove an 11 plate TX4 and I've heard people didn't like that shape when it first came

out, but I reckon they're classics

There's a lot of chat about the new cab being developed in Scotland, those that've seen it say it looks good but others are worried about the turning circle. Speaking as someone who likes the turning circle so much I

even use the rear wheel steer on a Vito, I'd be very sad to see it go. It's one of the lesser-known things about our service but there is an obvious advantage to having it.

Having said all that, drivers should benefit from competition in the vehicle market. I've got a lot of sympathy for the amount of money LEVC has ploughed into developing their cab and a lot of drivers I know love them they're certainly a comfortable ride as a customer.

Ultimately, it's up to TfL to decide on this thorny issue. No manufacturer owes us a cab, it's got to be something they think they can make money out of, as well as being a top-class public transport option for the London market. Our customers deserve the best vehicle as well as the hest drivers

Good luck out there. **LTDA**





Mad Hatter's Tea Party 2025

The look of pure happiness on the children's faces was truly priceless, making this year's Mad Hatter's Tea Party a resounding success.

n Sunday 19th January, the LTCFC hosted its 51st annual Mad Hatter's Tea Party at the prestigious **Grosvenor House Hotel**, marking 53 years of tradition.

Around 600 children, accompanied by their parents and carers from all corners of London, gathered for a day filled with wonder and joy.

The entertainment lineup was nothing short of spectacular, featuring two Robo dogs engaging with the children, Star Wars characters, Disney princesses, face painting, and even the Band of the Scots Guards making a grand entrance.

The children, mostly invited from SEN primary schools, were treated to a feast at their own tables, while adults and volunteers enjoyed refreshments courtesy of Wenzel's the Bakers.

As the day unfolded, laughter and excitement filled the air, creating unforgettable memories for everyone present. To top it off, each child was welcomed into Santa's grotto, where they were presented with toys, board games, and chocolates generously donated by various toy companies, along with a

special LTCFC sensory 'Loui' taxi and LTCFC bag.

The look of pure happiness on the children's faces was truly priceless, making this year's Mad Hatter's Tea Party a resounding success and a testament to the LTCFC's commitment to creating magical experiences for London children.

The Committee would like to thank everyone who made it such a success.

"We are unable to name everyone individually, but we would like give grateful thanks to all those organisations and individuals named below."

- The incredible costumed characters: Furry Tail Folk, QPR FC mascots, the UK Garrison (including Batman, Deadpool, the Star Wars characters and crew), Willow Wishes Celebrations (Disney Princesses)
- London's Pearly Kings, Queens, Princes & Princesses
- Action Amanda
- The Crystals (Crystal Palace Cheerleaders)
- Dance 21 (Dance group)
- Ray "Elton" Johnson
- Gemma Blackie and her team of Face Painters, Candy Floss and Popcorn makers













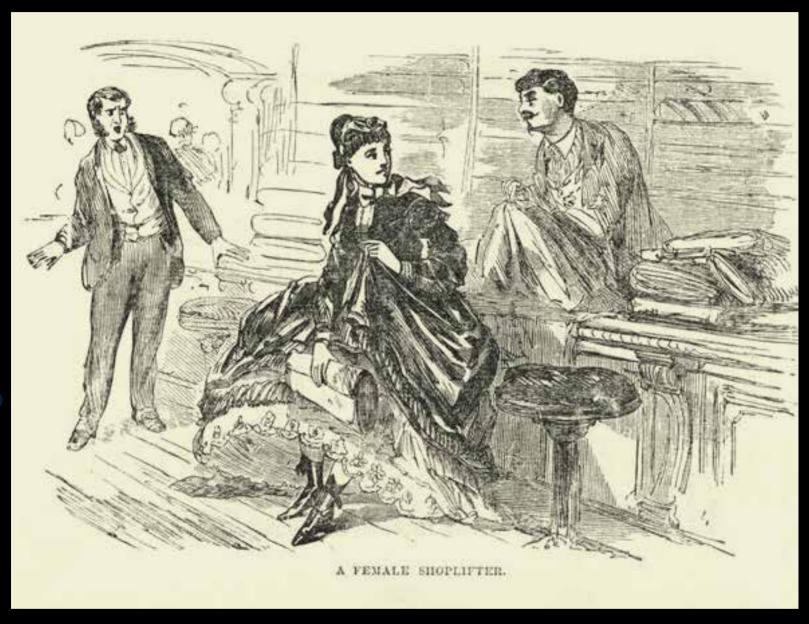
- Global Marketing Group Ltd for the Glow Sticks
- Magicians: Andy Clockwise, Brian Storey, Nick Brown, Norman Gee, Mark Shortland, Dave Allen, & Bron Coveney
- The Band of the Scots Guards
- Singer/Songwriter Shivani
- Rock Choir
- NextGen Ri for their robot dogs 'Scottie & Bertie'
- **INK Recruitment**
- **DCL** Insurance
- Scott "DJ" Bumpy
- Mark Cohen Starman **Productions**
- Jon & Sandeep and their crew -**Kudos AV Productions** Amanda Miller and her Police
- Officers and Cadets
- London Fire Brigade (Soho)
- Photographers: Dean Euesden, Ken Cameron, Gail Bailey & Marie Corrigan
- Videographers: Sean Paul Day & Mirna Borne
- The Ultimate Promotion





- Company Ltd
- Wenzel's the Bakers (Baker Street Stn. branch) for the buffet catering
- Westminster Council
- Catherine Devonald and James Melville from the **Grosvenor House**
- Nicci Fogarty and the team from LMS (Location Medical team)
- Danny O'Sullivan (Ears Radios)
- Big Yellow Storeroom
- Alan Munn who organised all the toy companies that donated gifts for the Christmas Grotto: **Goliath Character Options** Golden Bear Spinmaster Tomy Mattel Jumbo Hasbro
- The Deputy Mayoress of Westminster
- Chingford Golf Club (John Hall Captain's Charity)
- A&S Services Hoddesdon Ltd
- The Harapan Trust
- The helpers Drivers and their partners, Committee members partners and extended families.





Rob's history trips 11111111111111111111111111

uring the Victorian era, London- much like today- had numerous issues relating to criminal gangs, with crews such as 'The Lambeth Lads', 'The New Cut Gang', 'The Millwallers' and 'The Bow-Commoners' to name but a few, lauding over turf throughout the city.

Perhaps the most unusual gang though were the so-called 'Forty Elephants', also known as 'The Forty Thieves', who were unique in that they were a solely female enterprise.

Elephant Boys & Elephant Girls

The Forty Elephants began operating in the early 1870s (although it's believed their origins went back further), their formation coming about thanks to a close connection with the all-male 'Elephant & Castle Gang' (aka 'The Elephant Boys'); a dangerous rabble of organised street-toughs who made money through burglary, fencing and illicit gambling founded in and around Elephant and Castle.

The women who were in relationships with members of the Elephant Boys often socialised together and, usually coming from desperately poor backgrounds and families already tainted by crime, they too took to dabbling

in theft; both for the thrill of it and to make a bit of cash on the side; any such money being of great use whenever their partners inevitably ended up in prison.

It transpired that these women were very good at robbery, and by the 1890s the Forty Elephants were considered to be a serious criminal syndicate boasting around 70 members.

Modus operandi

Shoplifting was somewhat easier during the late 19th and early 20th centuries. There was no CCTV of course, and shop assistants in the city's swanky department stores often granted lone women a certain degree of privacy.

Furthermore, the fashions of the time-namely large hats, bloomers and billowing dresses were ideal for squirrelling things away. Members of the Forty Elephants would sew secret pockets into their garments where they would stash any luxury item which took their fancy. At least one member even employed a false arm for cover.

Other schemes included disguising themselves as maids, which allowed them to sneak into grand homes to pinch money and jewellery, and the seduction of wealthy men who, if not fleeced, would be subjected to blackmail.

Anyone bold enough to challenge a member of the Forty Elephants took a great risk in doing so, for despite Victorian ideals of femininity, these women weren't to be messed with. Just

20

"The fashions of the time- namely large hats, bloomers and billowing dresses were ideal for squirrelling things away..."

like their male counterparts, they thought nothing of packing blades and knuckle-dusters.

Queens of the 40 Elephants The first true leader of the gang,

The first true leader of the gang, the 'Queen of the Forty Elephants', was Mary Carr- aka 'Polly'- who turned shoplifting into an art form. Her biggest score occurred in 1915 when she and a number of associates pulled up outside Selfridges in a fleet of taxis.

Decked out in their finest outfits and affecting the poshest of accents, Polly and her girls proceeded to steal thousands of pounds worth of goods, a fortune at the time, with Polly herself even managing to hide two fur coats beneath the one she was already wearing.

Diamond Annie

The Forty Elephants' second Queen was Alice Diamond, aka 'Diamond Annie', who took on the mantle towards the end of World War One.

Annie came from a particularly rough background. Born in Lambeth Workhouse in 1896, her father, Thomas, was a notorious thug who'd once smashed a man's head through a pane of glass - the victim in question being none other than the Lord Mayor of London's son.

Living up to her name,
Diamond Annie, loved to adorn
her fingers with diamond rings,
not only because the sparklers
looked good, but also because
they helped pack a vicious punch
when required.

Based at the Hayles Building just off of St George's Road, Annie expanded upon the organisation Polly had fostered by drawing up a strict 'Hoister's Code', which forbade drinking before a job and included a clause stating that any member must be prepared to provide an alibi when required.

Whenever the heat became too much in London, Annie would organise robberies in other cities, using a network of empty suitcases and luggage lockers in railway stations to transfer the loot.

Diamond Annie died relatively young in Marnock House, East Street in 1952, although she'd already retired from crime following a stint in Holloway prison in the 1920s.

Her successor was Lillian Goldstein, aka the 'Bobbed Hair Bandit', who, like many male criminals in the wake of WWI, took to using fast cars in their criminal escapades; Lillian's specialty being smash and grab raids.

After World War Two, the Forty Elephant Gang began to dwindle, their fortunes impacted by improvements in shop security and sharper women's fashions, and by the 1950s their activities had ceased altogether.

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





Black Eyes and Boiled Eggs

As Valentine's Day approaches, Meg reflects on the true meaning of romance having seen it all in the back of her cab...



A woman of words

ebruary is the month of romance. Not for me, you understand, but for my passengers.

Mr Meg and I have been married for almost four decades. We have experienced lots of laughter. Like in Summer 2012 when he set fire to himself whilst barbequing sausages and I had to extinguish him with Stella Artois.

And anger - I was fuming when he went to bed after me and left the patio door wide open a few years ago. Later that same night I told him there was a burglar coming up the stairs and he told me I was dreaming and to go back to sleep. I was right, he was wrong.

And very emotional times, when the mini Megs came along of course, and the time our bank account was hacked and some B***!!er swiped all our cash.

But romance? Not really. At least not in the way I see it in the back of the cab around Valentine's Day.

Last February, I picked up a guy in Kentish Town, who wanted to go to Pond Street in Hampstead.

"He then told me to drive on to a house in Borough. There, another very glamorous lady joined him in the back of the cab."

He was small, around five feet, had the build of the late Paul Daniels, and was sporting a very fresh-looking black eye.

Talking of Paul Daniels, I had him in the back of my cab once. He did a trick for me...vanished without giving me a tip.

Back to my fare, he was carrying a floral arrangement as big as himself. "You saying it with flowers, then?" I smiled. "Do you like them?" he asked. "They're fabulous!" I told him. "Hope she thinks so", he said before telling me his sad story.

The night before he'd got home and found his beloved on the couch with another bloke. Flower man tried, and failed, to swing a punch, he then fell over and hit his face on the other man's knee. "You idiot!" his girlfriend yelled, "He's a double-glazing salesman!"

"She's fuming. She really wants a conservatory and had got him down to a good price before I got *involved...!*" he wailed.

Then was the romantic buck, who snogged his attractive girlfriend all the way home after I picked them up from Sexy Fish in Berkeley Square. I dropped them to a block of flats on the Albert Embankment. He told me to wait whilst he walked her

to her door. "Happy Valentine's Baby!" he said as he waved her in. He then told me to drive on to a house in Borough. There, another very glamorous lady joined him in the back of the cab, "Happy Valentine's. Baby!" he cooed and told me to drop them off at ... Sexy Fish. They smooched all the way. That man certainly had a big appetite.

On Valentines Day last year, I got home very late, or very early, depending how you see it. I had done two airport runs back-to-back.

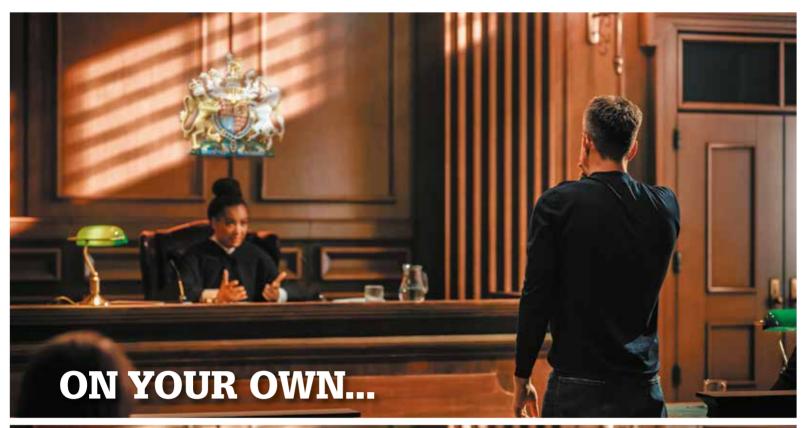
The lights were on at Meg Towers when I pulled up on the drive and when I got in, knackered, Mr Meg was there in his pjs boiling me an egg. He had made toast and a pot of tea, too. "Thought you'd be too tired to make something for yourself," he said.

Forget Sexy Fish - that was a proper sexy egg moment.

Happy Valentine's Mr Meg X

TAXI







Even the most experienced London taxi drivers can find themselves in legal trouble, and with the law constantly changing, it's easy to get caught out.

The LTDA has the taxi trade's only dedicated, in-house legal team, defending members for all alleged offences (traffic, hackney or criminal) with a track record second to none.

- Free legal cover for all LTDA members
- Experienced, specialist team on call and here to help 24/7
- Four times more likely than the national average to get an acquittal*

 * Based on percentage of successful outcomes out of total number of cases, compared to national average.

Scan here to join



TATTATTAT Itdo co ulz

Commemorating the 80th Anniversary of VE Day

On 8th May 2025, people across Europe will commemorate the 80th anniversary of Victory in Europe Day.



ollowing the huge interest across the globe about the 80th anniversary of D Day in June 2024, the next big WWII anniversary celebrated in the UK will be the 80th anniversary of VE day on 8th May.

The History of VE Day

Victory in Europe Day is celebrated on 8 May to mark the end of World War II in Europe. It honours the service and sacrifice of those who fought in the war, including British, Commonwealth, and Allied Forces. The Day marks the date of the formal acceptance by the allies of WWII, of Germany's unconditional surrender on Tuesday 8th May 1945. This marked the official end of the war in Europe.

Russia and some former Soviet countries celebrate on 9th May, as Germany's unconditional surrender entered into force at 23:01 on 8th May Central European Summer Time; this corresponded with 00:01 on 9th May in Moscow Time.

For the Taxi Charity, which has been supporting veterans who served in WWII for 77 years, this will be another wonderful opportunity to honour those who gave so much for our freedom.

Colin Mills, Chairman, Taxi
Charity for Military Veterans
said, "As a charity which is wholly
reliant on grants and donations,
fundraising is always in the
forefront of our plans, as we are
continually checking the balance
sheet with concerns that we won't
have the funds to continue our
work with veterans. For the 80
anniversary of D Day, charity
volunteer Susy Goodwin designed





"For VE Day, Susy **Goodwin has** designed another logo which we hope will also help with our fundraising."

a wonderful logo that was used on badges, keyrings and t-shirts to raise much needed funds. For VE Day she has designed another logo which we hope will also help with our fundraising."

V for Victory

The Taxi Charity VE Day symbol was created by graphic designer and Taxi Charity volunteer, Susy Goodwin.

The history of using 'V during the war began in 1941, when Belgian refugee Victor de Laveleye proposed the 'V' symbol as a symbol of resistance. He broadcast that the letter V should become a resistance emblem standing for 'Victoire', victory in French. It also conveniently worked for

'Vrijeid', freedom in Dutch, and 'Viktoria,' victory in German. People began scrawling V graffiti across occupied countries. Someone also realised that the Morse Code symbol for V, 'dot dot dot dash, is the same rhythm as Beethoven's Fifth Symphony and the music became part of the victory movement.

The BBC launched a 'V for Victory' campaign, and the symbol was used on badges, walls, and other items. Winston Churchill became a prominent user of the symbol, making it with his hand and urging citizens to do the same.

Susy Goodwin, Taxi Charity volunteer said, "When I was looking at this design, I took into account how important the 'V for Victory' symbol had been throughout the war. With that mind I wanted to incorporate the morse code for V. The Morse code for the letter 'V' is three dots and a dash and as V was used during World War II to represent freedom, resistance, and victory and it seemed very fitting to add it to the design. What I also particularly liked is that this Morse code pattern is also

the same as the opening notes of Beethoven's Fifth Symphony. This stirring piece of music was used before every news broadcast and people were encouraged to use 'V' whenever they could, including on envelopes and stationery."

Taxi Charity badges, key rings

and windscreen stickers will be available from the website shop by visiting www.taxicharity.org/shop

Dick and Susy Goodwin.

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

About the Taxi Charity for Military Veterans

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 2025 the charity 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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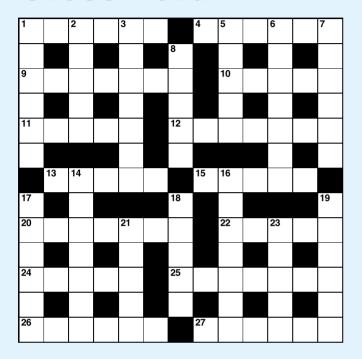
www.ltda.co.uk





Puzzler Page

Crossword



ACROSS

- 7 Givers (6)
- 8 Biscuit, in America (6)
- 9 Bone in the forearm (4)
- 10 Big ___, famous London bell (3)
- 11 Bewildered state (4)
- 12 Get free (6)
- 14 Humiliated (6)
- 16 Trance (6)
- 19 Social errors (6)
- 21 Swimming tournament (4)
- 23 Small green vegetable (3)
- 24 Completely spoil (4)
- 25 Not fastened (of buttons) (6)
- 26 Alfresco meal (6)

DOWN

- 1 Loads, lots (6)
- 2 Meat-substitute bean (4)
- 3 To hand and in working order (6)
- 4 Flower smells (6)
- 5 Part of a sentence (4)
- 6 ___ out, end weakly (6)
- 13 Unit of electrical current (3)
- 15 Sir ___ Ramsey, England's 1966 soccer boss (3)
- 17 Instructs (6)
- 18 Tore (6)
- 19 Clutches, holds (6)
- 20 Magical potion (6)
- 22 Missing from the army (inits) (4)
- 24 Shelf for spice bottles (4)

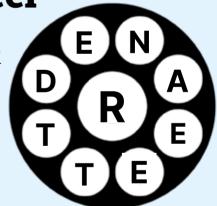
Sudoku

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.

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

_ < _	
<	

All answers to puzzler on p30

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TAXI

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- Nissan Dynamo for sale, 71 reg, 97k miles, needs battery work hence £10,000 ONO Call Chris 07555 103 152
- 67 Reg Vito for sale. 248,000 miles, London plated. £21000. Call 07736743159
- Black 64 plate, elegance EURO 5, FSH, very good condition. Driver retiring. £6,000. Call 07754488993
- Cabs for sale. Main Dealer service history. Non-fleet cabs, trade sales. New stock daily. Cabs also wanted. Finance Paid 07957 465423
- LEVC Comfort plus, 69 plate (January 2020), 75k miles, FSH, Retiring. £35,000. Call 07305207899

LTDA APPLICATION FORM

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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? (pla	ease tick) Yes No
Do you currently have points on your DVLA driving lice	ense? (please tick) Yes No
If Yes how many points do you have?	
Do you have any motoring or other prosecutions pendi	ing? Yes No
Please note: We do not provide assistance for any matters that have o	occurred prior to you joining the LTDA.
Please tick if you DO NOT wish to receive information from	n 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 r benefits prior to approval of membership shall be at the di	,
Please note: We do not provide assistance for any matte	ers that have occurred prior to you joining LTDA.
Signed	Date
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PUZZLER ANSWERS



DONORS BEN ESCAPE SHAMED M STUPOR GAFFES R R G|A|L|APEA R|U|I|NS P UNDONE PICNIC

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Crossword

Sudoku

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

Futoshiki

2	4 < 5	3	1

Wordwheel

SOLUTION: ENTREATED

All words: Ardent, attender, dare, darn, dart, dear, deer, deter, eared, earn, earned, eater, endear, enter, entered, entreat, entree, erne, natter, near, neared, neater, nerd, rand, rant, ranted, rate, rated, read, reed, rend, rent, rented, tarn, tart, tear, teeter, tender, tern, trade, tread, treat, treated, tree, trend, ENTREATED.

Word targets: Excellent: 41, Good: 34, Target: 25, Kids: 20







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