DECISION TIME:

LONDON MAYORAL ELECTION

MANIFESTOS NEWS Page 3

COVER STORY

STEVE MCNAMARA Page 5

BULIT21 CLAIM Q&A

ANTHONY STREET Pages 6 & 7

TAX

30th April 2024 #563

LICENCE SUSPENSIONS

LICENCE REVOCATIONS

DRIVER COMPLAINTS

23% 29% 33%

WORRYING TRENDS
FOR DRIVERS

Gett.

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How does it work?

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Complete 10 jobs, vour commission gets reduced to 15%

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Need to know



Tiered commission resets every week on Monday at 00:00 and ends on Sunday 23:59



Every order will count towards your weekly target once completed.



Any passenger cancellation won't count towards your weekly target, as our system will only record completed jobs.

Inside... 30.04.24

- 3 | News
- 5 | Steve McNamara
- 6 | Anthony Street
- 8 | Sam Houston
- 10 | F1 Silverstone
- 12 | So You Think You Know London?
- 16 | Rob Lordan
- 18 | Emma Lunn
- 20 | Cab You Drive
- 22 | Entertainment Corner
- 24 | EXCLUSIVE: Taxi Charity
- 27 | Puzzler
- 30 | Cabbie's Cartoon Puzzler answers

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MAYORAL CANDIDATES SET OUT THEIR PLANS

As part of his manifesto, A Fairer, Greener, Safer London for Everyone, current Mayor of London and Labour candidate for a third term as Mayor, Sadiq Khan, has pledged to introduce CCTV in in black taxis, private hire vehicles and minicabs. He has also committed to expanding the electric charging network. TfL had previously consulted on introducing CCTV with views on this divided and no further action taken. As one of his commitments to making London fairer, the current Mayor also pledges to "stand up for workers", but whilst he sets out to recognise PHV drivers as an essential part of the economy and "essential workers", licensed taxis and drivers get no further mention or recognition as a crucial part of the transport network.

Meanwhile, Conservative Candidate, Susan Hall, has committed to "rebalance" the transport strategy across all modes of transport, help communities to remove unwanted LTNs and remove 20mph zones where safe to do so, as part of her "contract with London, between Susan Hall and you." She has also pledged to ramp up the number of charging points. As part of here commitments to "Get London Moving and Stop the War on Motorists", Hall has also pledged that "Black cabs will go where buses go" putting an end to bus and cycle only corridors, bus gates and ensuring taxi access to bus lanes.

Green candidate, Zoe Garbett, has committed to "support London's valuable Black Taxis and their drivers by expanding fast charging points into outer London more quickly and making sure more dedicated rest and toilet facilities are provided..." Elsewhere, Liberal Democrat Candidate, Rob Blackie has set out his number one priority as 'Fixing the Met', which he believes is key to fixing London. His manifesto makes no specific mention of taxis but commits to getting Hammersmith Bridge back to full operational status and "developing a new Transport Plan for Outer London - to speed up our transition to lower carbon transport", as well as measures likely to be less popular with cabbies, such as working towards the pedestrianisation of Oxford Street. There are 13 candidates in total running to be London's next Mayor. You can read more about all the candidates at www.Londonelects.org.uk.

SHERBET OPENS CENTRAL LONDON HUB FOR BLACK TAXI DRIVERS

Sherbet Electric Taxis, London's award winning and biggest fleet of electric taxis has opened a new flagship Headquarters for the whole Licensed Black Taxi industry at 2 Parkhurst Road. The new hub will be open 24/7, 365 days a year and offer a multitude of services for all Licensed Black Taxi drivers, including EV rentals by shift, taxi repairs, taxi media advertising services, toilet facilities and free tea and coffee. Sherbet aims to make life for the drivers as convenient as possible whilst offering

them a welcome place to pop in, get their taxi serviced and connect with their driver friends over a cuppa. It will also offer a safe haven for any general public wishing to use facilities whilst waiting in a safe place for a taxi. Sherbet invite all Black Taxi drivers to visit and see what's on offer.



CONSULTATION ON VAT TREATMENT OF PHVS

The government has launched a consultation on the VAT treatment of Private Hire Vehicles in which it considers the potential tax impacts of the Uber Britannia Limited v Sefton Borough Council High Court judgment that was handed down on 28th July 2023, and the Uber London Limited v Transport for London High Court judgment that was handed down on 6th December 2021, on the private hire vehicle (PHV) sector and its passengers. This comes in response to the so-called *Stop the Taxi Tax* campaign sought to pressure the government to take a position on whether 20% VAT should be applied to PHV fares. In response to the 2021 Judgement in London, PH operators have already added VAT to their fares but the national campaign has argued that fares around the country could now rise by a fifth, negatively impacting passengers.

The consultation "invites views on potential government interventions that could help to mitigate any undue adverse effects on the PHV sector and its passengers." The document considers a number of options which could have potential implications for licensed taxis, as well as PH operators, which the LTDA will be responding to in the strongest possible terms.



LONDON CABBIES AND INSTAVOLT FIGHT AGAINST VAT ON PUBLIC CHARGING

Black cab drivers in London are calling for support from the government to help them with rising costs as they make the transition to an all-electric fleet, and have teamed up with InstaVolt, the UK's leading rapid charging network to show how this could be done. To support the campaign to have VAT reduced to 5% at public charging points in line with home chargers, InstaVolt is also removing 15% of the cost at its chargers in the capital for a month, as a sign of solidarity. Cabbies headed to InstaVolt's new 14 rapid charging superhub at Syon Park last week to mark the launch of this discount. Drivers can find out more and sign up for the discount by visiting https://instavolt.co.uk/black-cab-offer/.



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Worrying Trends for Drivers

I had no actual figures or data to compare any of this to and to accurately show what was happening, now that I do, I am shocked.

Steve's comment

knew that our workloads here at the LTDA had gone up massively, simply by the fact that we have had to ensure we have two receptionists all day long just to handle the calls and member walk-ins, but I didn't know by how much, until now.

Working flat out

All of our membership facing staff, the licensing experts, the medical specialists, and those that deal with complaints and PCNs are booked nearly all day everyday to assist members.

Our legal department are coping well, and delivering the most fantastic results for members, at levels totally unheard of previously, but I had no actual figures or data to compare any of this to and to accurately show what was happening.

Using our membership system we have now managed to pull a direct comparison of our annual figures between last year, Jan 23-Jan 24 and Jan 19-Jan 21 (the last full year before the pandemic) and to be totally honest I was shocked.

Shocking trends

The number of complaints against drivers we have responded to has risen by just over 25%, but there is also a trend where many of them come through from TfL not as a complaint, but as a 'fitness to be licensed' letter, something that was extremely rare four years ago. The vast majority of these are trivial and even petty complaints. They are most definitely NOT anything to do with a member's fitness to be licensed, but they do need to be responded to and it's almost always better not to respond until you have spoken to one of the team.

Licence revocations are up 29% and licence suspensions are up by a third! Most of these are as a result of drivers accruing points for very minor traffic offences and/or not informing TfL at the time, again something that never used to be an issue.



We are able to get many of the suspensions overturned totally or the suspension period significantly reduced either through supplying detailed evidence to TfL or through a reconsideration hearing in front of a senior licensing officer at TfL where our members are always represented by one of our lawyers. Of the ones we lose at this stage many of these decisions are subsequently overturned when we appeal the decision at a magistrate's court, but all of this is detailed and time-consuming work that previously we never had at these levels.

Speeding related

The final statistic, which I have checked and checked again,

is actually not that surprising, I do however think it's indicative, more than anything else, of what's changed in London during the last four years and that's the number of members being accused of speeding. If we include the speed awareness courses, the fixed penalty notices and the more serious Single Justice Procedure notices received by members the cumulative total is up more

Very few of these could be classified as dangerous or high speeds, most are from cameras and the vast majority are in the new 20mph zones. The advocates for these limits on the trunk roads argue that it is all about safety. It will be very interesting to see if there has been any significant

drop in the number of road casualties where the new limits apply. The sceptic in me tells me there won't have been any significant changes. If you ask me the policy is a flawed one invented and implemented by those in the front line of the war against cars!

Some good news

The good news for LTDA members is that we have your back. We are here and ready to assist. With our strong track record of successfully supporting drivers, we know that with our help you are more likely to come out of a difficult situation with your ability to drive a cab and livelihood intact or at the very least better off than when we started. LTDA

BULit21: Your Questions

You've got nothing to lose and if we all end up with some compensation to make up for those



Streets ahead

n recent weeks, I've been asked by a number of LTDA members whether they should join the BULit21 Black cabs vs Uber litigation. Some were unclear on how it worked and others didn't know if they would be eligible.

I contacted the team at RGL to find out the answers to some of the most common questions I was getting. I thought it would be useful to share them here for any one else who might be unsure or questioning whether to register.

If you want my personal opinion, I've signed up and I know most of my colleagues who are eligible have too. At the end of the day you've got nothing to lose and if we all end up with some compensation to make up for those dark days back in Uber's hey day when they seemed to be doing everything they could to put us out of business and refusing to play by the rules of the game, then so much the better. You only have to look at what's happened

in Australia recently to see that it's surely worth a try.

If you are interested, don't delay registering, as it's looking like the case may not be able to take on new potential claimants after mid-May so this could be your last chance to sign up.

What is the basis for the claim?

The case against *Uber* will focus on the way it breached the terms of its licence between June 2012 and mid-March 2018, giving rise to claims based on the Private Hire Vehicles (London) Act 1998. Loss of income will be the primary claim, but drivers who had to work more hours as a result of Uber's operations between 2012 and 2018 or had to take another job to make the same (pre-Uber) income should also register with BULit21.

If I do decide to sign up what kind of evidence will I need to provide to demonstrate how I was impacted?

At the moment it is too early to say what documentation will be required. Suffice to say, you will be expected to provide only those documents that are in your possession or to which you have

access and that relate to your claim for losses you have suffered. If you have lost documents along the way, then it will not be a problem (although it will not necessarily help your claim).

From now on, however, it is very important that you do not delete, throw away or destroy any documents, emails, or correspondence which could shed light on your level of earnings as a cabbie prior to June 2012 (if you worked then) and during the period of June 2012 to March 2018.

How long will it all take?

In recent months, things have started to move very quickly, with confirmation of some £14.7m of litigation funding announced in March 2024, along with associated insurance protections meaning the litigation can move ahead at pace. With over 12,500 cabbies and ex-cabbies now registered for the BULit21 group legal action, we expect the first BULit21 Claim Form against *Uber* to be issued in Court in the next couple of weeks.

Beyond then, timescales will become clearer when the substantive legal proceedings are commenced in Court and the claims subsequently come before a High Court Judge who will consider timeframes.

Everything is progressing as it should be, and our email newsletters keep registrants updated on progress.

Am I eligible? How do I know if I suffered a loss which is relevant to BUlit21?

If you were driving a black cab in London for any period between June 2012 and mid-March 2018, then we believe that you have suffered a loss which means that you have a potential claim in the RGL group litigation.

I am retired, can I still claim?

Yes, you can still be included - as long as you were driving a black cab in London for any period between June 2012 and mid-March 2018.

Is it open to yellow badges?

Yes both green and yellow badges

Does it cost me anything to register? What do I have to do?

No, there is no cost (and no obligation) as a result of

Answered

ondon Black Cab Drivers seeking justice

dark days, so much the better.

registering. You simply provide some basic contact details (along with photographs of your badge and your DVLA photo driving licence). RGL will then contact you with next steps, and will send your Litigation Management Agreement (LMA) for you to read, understand, and sign. We cannot include you in the action without a signed LMA. There is no cost or payment required at any point, unless and until your case is successful.

How is the claim funded? Is it really "no win, no fee"?

That's what it is commonly called. RGL have arranged a specialist litigation funder to cover all legal and other costs of the BULit21 claimants, and have also put in place insurance so that BULit21 claimants will not have to pay any "adverse costs" if the claim against *Uber* is not successful. On success, the funder will deduct an amount from the recoveries, and you will receive your share of the balance. This deduction is the only amount you will pay - it will be payable only on success. If the case does not succeed, you will not pay anything.

Is the case winnable against a huge company like Uber?

As some drivers will know, Uber has suffered some recent (and very significant) defeats in Court. However, the Courts will decide each different case against Uber on its own merits.

Pursuing legal action against large businesses and corporations is an extremely difficult, time consuming and expensive endeavour. Bringing a claim as one of a large group of claimants is far more effective. RGL Management are litigation specialists, with extensive expertise in law, investment banking, corporate operational management and claimant communication, all of which are essential when managing a large complex legal action. The BULit21 claimant drivers' group is now armed with the necessary funding and insurance, and is represented by a top legal team, so as to match Uber's lawyers and resources. This provides the fire power necessary to create the level playing field essential for any legal claim to have good prospects against a large, well-financed target.

Moreover, funders and insurers back legal claims with their significant financial resources only if they are confident of winning (because that is the only way they will get paid).

If the claim is successful what happens?

If your and the other drivers' claims are successful, a proportion will be deducted from the recoveries to pay the funder (from which the funder will pay RGL), the insurers and any other amounts due. This proportion to be deducted on success will reimburse the monies spent on the claims by the funder, pay the insurance premium due to the insurers, pay the lawyers' any deferred and success fees due and pay the funder's uplift (profit).

What proportion are we talking about?

On success, the funder will deduct an amount that is enough to reimburse what it has spent on the case up to the date of success and pay the premium due to the

insurers plus 27.5% of the total amount recovered. RGL is pleased that this deal is better for cabbies than the previous Cabbie Group Action deal (which was 30% not 27.5%). A financial illustration is provided with your LMA before you decide whether to join the BULit21 group litigation.

Rest assured, you are not required to make any commitment to the litigation before this information is explained in detail and before you expressly agree to it.

Uber always seem to appeal judgments against them. What happens if they do that?

If there is an appeal against the "first instance" judgment, i.e. the Judge decides that Uber should pay cabbies' losses, but that judgment is then appealed by Uber to the Court of Appeal, then our legal team would obviously have to prepare and argue that the first instance judgment is correct and Uber's appeal should not succeed. The litigation funder would fund the costs of the appeal and the

insurers would insure drivers against losing the appeal such that drivers would not have to pay anything. The funder and insurers would do this, because it would be very much in their financial interest to protect/confirm the "win" achieved before the Judge at first

What happens if the claim isn't successful. Will I have to pay anything?

How do I know if I'm already registered for BULit21?

If you receive the BULit21 email newsletters, then you are already registered. Please do not register again.

I haven't registered yet. How do I register?

Just visit www.BULit21.com and click on the Register tab. But don't forget that time is running out. New registrations may not be possible after mid-May. (There is also a Contact form on the website in case you have any questions).





The Not Taxi Tax

Ever since Uber entered the UK they've tried every trick in the book to steal a march on both Taxis and PH by disregarding legislation and trying to change the rules of the game.

M4 musings

he Sun has recently written a series of exciting articles warning their loyal readers about a dreadful new tax... THE TAXI TAX!!!

Except of course, it's not a new Tax at all, it's VAT (Value Added Tax) and has been charged at varying rates in the UK since 1973. It's also not a tax on Taxis, but on Private Hire Operators, so all the usual standards of accuracy being employed by The Sun there.

Call me an old cynic, but these stories bear all the hallmarks of having been 'placed' by a communications agency or department, as part of yet another attempt by a certain enormous PH firm to not fulfil their obligations under the law, or even more preferably, to have that law changed.

Ever since *Uber* entered the UK market in the early 2010s they have tried every trick in the book to steal a march on both Taxis and existing PH by disregarding legislation designed to maintain the safety of the public.

Now that they are being asked to pay VAT on fares, they want to change the Tax Laws to have their liability reduced or even removed, which the government's consultation on the subject says could cost taxpayers up to £750 million per year!

For more than ten years now, this company has tried every which way to gouge the London and UK market by being artificially cheap, and they refuse to learn the simple lesson that providing safe, reliable on-demand transport costs money.

As it looks likely there will be a new party in government next year, it will be interesting to see how far they stick by their principles to protect working people.

Bus lane PCNs

We still see a lot of cab drivers get PCNs in bus lanes and then come unstuck because they appeal the wrong way. These are really easy to



get cancelled as long as your cab is licensed and the bus lane is one of the vast majority in which taxis are permitted.

The problems come in when drivers appeal, quite reasonably, by simply pointing out the vehicle is a taxi, without proving it. It's understandable, as taxis (yes even Vitos) are extremely distinctive and recognisable.

But local authorities are awkward, and to cancel a PCN (even one they shouldn't have issued in the first place) will require a copy or upload of the

vehicle's taxi licence. Not your personal licence, the one for the vehicle which you get at your inspection and then forget about.

So don't waste time appealing without sending that certificate, as you will only be rejected or have to write back.

Private PCNs

Likewise private PCNs are still the bane of many cabbies' existence. These unscrupulous enforcement agencies operate using contract law, which is a completely different part of the law than

that which governs PCNs issued by local authorities or TfL. This means that once the PCN is issued and any appeal is rejected, it essentially becomes a financial matter that might well end up in the County Court like any other debt.

These PCNs often start at £60 but can escalate to £250 - £350 once they end up at court. So it is absolutely imperative that if you get one of these, you do not ignore it.

In some cases they can be resolved by returning to the venue and asking nicely if anything can be done. If not though, and you are 'bang to rights,' it's definitely worth considering paying at the discount level rather than be hounded for the next few years and end up with a CCJ.

Of course the best way is to not get a ticket at all - keep an eagle eye out for the hallmarks of private land, the illegible signage etc. If you are there, don't hang about, do your pick up or drop off double quick and don't get out of the cab unless you have to; if there are red lines don't stop on them.

Hopefully soon there will be better legislation to protect lawabiding Taxi drivers from these rip-off merchants.

Good luck out there.

English football fail

I was gutted the other night when both English teams were unceremoniously dumped out of the Champions League. I'm not a fan of either team and I know there are tons of Arsenal fans in our business but it's not about that. It's about English sides doing well against the best of Europe and not having any side beyond the quarters is pretty crap given the quality of our League.

I'm not a Man United fan either but I remember when they won the European Cup in 1999 I was happy. It had taken so long for English clubs to catch up after the tragic Heysel Stadium disaster, it was a really emotional moment, especially considering the last-minute comeback nature of the win.

At least it's good to see Jude Bellingham doing so brilliantly at Real Madrid - so many English players have tried their luck at the big European clubs and not made an impact, he really seems to be making his mark.

Anyway, the tenuous cab trade link here is firstly, lots of cab drivers follow football, but also these big football nights are good for business, and in what is shaping up as a slowish year, we could have done with and English club making it to the final. Maybe next year.



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TX Drivers Sought for Silverstone

Always dreamed of being an F1 driver? Well now you can be... sort of.





After the success of last year's British Grand Prix event where the Formula One (F1) organisers and race teams praised the taxis drivers for going above and beyond to assist with whatever was asked; we have been approached by the organisers for the third year to assist at Silverstone over four days, Thursday 4th, Friday 5th, Saturday 6th & Sunday 7th July 2024.

They require plain black TXs with no liveries or logos. Only drivers with TX zero emission capable taxis are eligible to apply as the transport provided by our cabs is part of F1's commitment to reducing their carbon footprint.

If you are a Formula 1 fan this is a fantastic opportunity to be right at the centre of the action. The organisers want spotless cabs, smart drivers (white shirt, black trousers etc) and, as the Americans say, a 'Can Do' attitude!

This is work paid at a set daily rate and drivers will have the luxury of watching the event between shuttle runs on all four days. You will also have access to a free fuelling site, free EV charging and even complimentary food and



drink. You can see the full event line up on the website at https://www.silverstone.co.uk/events/formula-1-british-grand-prix.

Please do not apply unless you are an LTDA member and can commit to a minimum of two full days. Please note that there will be an option to camp on-site for the duration of the event should you wish to do so, this will however need to be pre-arranged through our team at the LTDA. Otherwise you will either need to be prepared for the very long drive back and forth to Silverstone, or arrange accommodation nearby. You can see some accommodation options on the Silverstone website.

The chosen cabs will be required to be on site all day and the shifts will be 12 hours to run a shuttle service across various site locations for the F1 drivers, crews and celebrities

attending this global event. Some passengers will be going directly to the pit lanes, and these drivers will get pit access!



How to apply

If you are an LTDA member, have a plain black TX, love F1 and want to be at the very heart of it, then this is for you! It is a once in a lifetime opportunity to be part of the F1 team, possibly meet some of the drivers and other VIPs, gain access denied to ordinary members of the public and get paid for doing it. Scan the QR code to complete the application form for entry into the ballot where drivers will be selected at random, please note that applications will only be accepted in this format.

Applications close Monday 13th May 2024 and those selected will be contacted by Friday 24th May.

SCAN HERE TO REGISTER YOUR INTEREST



Ш

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The Roman girl under the Gherkin

pril 2004 saw the opening of A the Gherkin in St Mary Axe in the City of London. Formally known as the Swiss Re Building, the 591ft tall skyscraper was built on the site of the Baltic Exchange, which suffered extensive damage after a bombing by the Provisional IRA in 1992. However, the Gherkin possesses a rather unusual secret, because buried at the base of the skyscraper lies the body of a young Roman girl.

The corpse was discovered by archaeologists in 1995, during land clearance to lay the foundations for the Gherkin. The girl's skeleton was dated to around 350 to 400 AD, near the end of the Roman occupation of London. She was believed to be somewhere between the age of 13 and 17. Her skeleton was dated with the help of pottery which was found close by, although it is believed that she wasn't buried in an established cemetery as hers was the only body in the area. Roman tradition dictated that no burials were allowed to take place within urban areas, so she must have been buried outside of the city walls.

Interestingly, the girl is described as a Londoner rather than a Roman. There was also nothing to ascertain as to whether she was a slave girl, a Roman citizen or even a visitor all of which adds to the mystery.

The Gherkin's development company requested that the girl be reburied close to the site of her discovery. In April 2007, a funeral service took place with the Lady Mayoress of the City of London in attendance. This ceremony took place at St Botolph's Church, Aldgate, where a plaque with a laurel wreath decoration now marks her burial spot.

Polar bears in the Thames?

Polar bears, despite their serene beauty, are considered to be one of the most ferocious mammals on the planet. Generally inhabiting the northern arctic regions of the world, these beautiful creatures can stand at around 8 feet tall and weigh in excess of 800kg. They are not an animal to be trifled with, especially given that they can reach speeds of up 25mph, easily outrunning the average human. But did you know that a polar bear has been fishing in the Thames?

In 1252, Henry III was gifted one such creature by the King of Norway. The bear was part of a collection of exotic animals kept in captivity inside the grounds of the Tower of London. Other animals, included lions, tigers and even monkeys, were confined here. Although the polar bear was kept muzzled and chained, it was allowed to swim and hunt for fish in the Thames. To stop it from escaping, a collar and leash were attached to the animal.

The menagerie at the Tower had limited public access and remained in place for over 600 years. However, after a series of unfortunate incidents it was decided that it was to be closed. As a result of this in 1831, the animals were rehomed at London Zoo.



SO YOU THINK **YOU KNOW**

LONDON?

The strange coincidence at Curzon Place

The music industry can sometimes throw up some rather intriguing coincidences. However, one of the The music industry can sometimes unrow up some rather indiguing constants. Mayfair.

more bizarre anomalies occurred inside Flat 12, 9 Curzon Place (now Curzon Square), Mayfair. Ellen Naomi Cohen, better known as "Mama" Cass Elliot, was a member of the pop group the Mamas &

the Papas, whose hits included California Dreaming and Monday Monday. After leaving the group in 1968, she became a successful solo artist in her own right. It is however, not in life that a strange coincidence took place, but in her death.

Saturday, 27th July, saw the singer finish a two-week stint at the London Palladium. She then embarked on 24 hours of partying, first attending Mick Jagger's 31st birthday celebration. She then attended a brunch



in her honour, hosted by Georgia Brown. "Mama" Cass then attended a cocktail party hosted by American entertainment journalist Jack Martin. After leaving the party at 8pm on Sunday, 28th July 1974, she returned to an apartment owned by singer, Harry Nillson at 9 Curzon Place. Tragically, several hours after Elliot left Martin's cocktail party she died in her sleep from a heart attack at just 32.

In mid-1978, The Who drummer, Keith Moon, moved into Flat 12, 9 Curzon Place. Harry Nilsson was concerned about letting the flat to Moon, believing it to be cursed. Nillson was assured by their guitarist Pete Townsend that "lightning wouldn't strike the same place twice".

After moving in, Moon, an alcoholic, began a prescribed course of Heminevrin to alleviate his withdrawal symptoms. On September 7th 1978, Moon was found dead in his bed by his girlfriend, Annette Walter-Lax. Police determined that Moon had died from an overdose of Heminevrin he was also 32.

Both Cass Elliot and Keith Moon died in the same bedroom of the same flat at the same age... and possibly in the same bed. After the second tragedy, Harry Nillson sold the flat to Pete Townsend.



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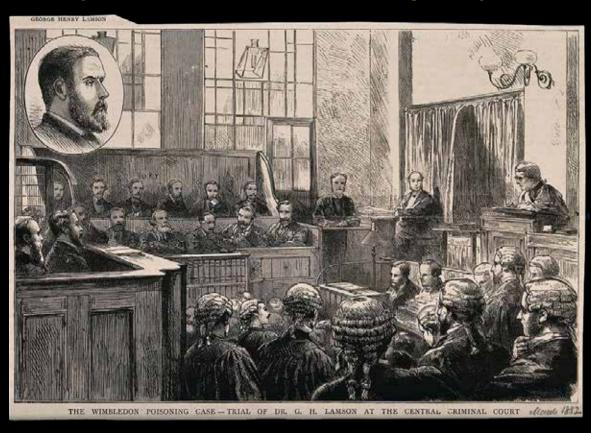
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The Wimbledon Poisoner

The story of how one unstable addict tried to get away with deceit and murder.



Rob's history tips

orn in New York City in 1852, George Henry Lamson came from an extremely well-to-do family. His father was a reverend, uncle a prominent architect, and the family could claim a close link to Founding Father, Alexander Hamilton.

Lamson decided to go into medicine, and after qualifying as a doctor at just 19, he volunteered to serve with the French Ambulance Corps during the Franco-Prussian War; a stint which, in 1871, earned him the Legion of Honour, which was France's highest civilian award.

Morphine addict

Following his war service, Lamson married a woman named Kate and, in 1878, the couple moved to Bournemouth where, using her inheritance (which, due to a law at the time named The Married Women's Property Act, Lamson gained complete control of) they established a general practice.

Life should've been good. However, during his time

on the front line, Lamson had developed a serious addiction to morphine.

Before long this habit began to dominate his life. His work suffered and as he ploughed money into obtaining drugs, bills went unpaid and banks refused to grant credit.

Evil greed

Kate was one of five children, although by the time she'd married Lamson only she and her younger brother, Percy, were alive.

Percy had also received an inheritance from his deceased parents, and it was this lump sum that Lamson now set his greedy sights upon.

Percy resided at a boarding school named Blenheim House, which was once located on St George's Road, Wimbledon. Due to a curvature of the spine, his legs were paralysed. This meant he often became frustrated when unable to participate in physical activities although, that aside, teachers said he was of a "cheerful disposition".

On 3rd December 1881, Lamson popped into Blenheim House to visit Percy. He claimed he was en-route to Italy, although in reality the troubled

doctor was in fact holed up in a hotel on Great Portland Street and had come to London in a desperate bid to pawn some possessions for some quick cash.

"Champion pill taker'

When he turned up at Blenheim House, Lamson brought along a tempting Dundee cake, and so he and Percy sat down to tea with a teacher name Mr Bedbrook.

Between them, the group managed to finish the cake, after which, at 7.15pm, Lamson took a box of pills from his bag.

"I have brought these capsules for you," he told Bedbrook. "You will find them very useful to give to the boys as medicine."

Then, after cracking one open and spooning in a little sugar, he turned to his young brotherin-law. "Here, Percy, you are a champion pill-taker; take this. Show Mr Bedbrook how easy it is

Percy obliged, and once he'd swallowed the capsule Lamson suddenly got up to leave, claiming if he didn't head off immediately he'd miss his train to Waterloo - even though Wimbledon station was barely a minute's walk.

As he left, Lamson paused

at the door and whispered to Bedbrook that he "did not think Percy had much time *left"*. It was a bizarre statement considering the lad was in generally good health.

Moments after Lamson's departure, Percy began complaining of a pain that felt like heartburn. Vomiting soon followed, and he cried that he could feel his throat closing up.

After several hours of agonising pain, Percy fell into a coma and died at 11pm.

The two doctors who attended Percy - Dr Little and Dr Berry - were in no doubt that Percy had been poisoned.

As such, they kept expulsions he'd coughed up as evidence, and upon hearing about the mysterious capsule he'd been given, police quickly apprehended Lamson.

Appealling to POTUS

Lamson was tried at the Old Bailey in March 1882, where it was revealed he'd purchased the poison at a chemist named Allen & Hanbury who were based on Lombard Street.

Lamson believed the substance - known as aconitine - was untraceable, although he was unaware that in recent years a method had been developed to detect it.

It also transpired that, along with the pill, Lamson had also used a sleight of hand to lace Percy's slice of cake with the poison.

Dr Lamson was found guilty of murder and sentenced to death.

His family launched an appeal, claiming his morphine addiction had turned him insane, and they used their privileged connections to go right to the then US President, Chester Arthur.

President Arthur responded by writing to the Home Office to request a reprieve, but even this couldn't save Lamson and, aged 30, he was executed at Wandsworth Prison on 28th April 1882.

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

16

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Important April Money Matters You Need to Know About

April is always a big month for money, with both tax changes and price hikes normally taking effect. Here's what to look out for when budgeting your cash.

Money matters

his year, thanks to the Budget, some changes will mean people save money, but others will mean paying more for certain

Here's a deeper dive into what's changing moving forward.

Broadband and phone

Households face price hikes for their broadband, mobile phone and TV package bills each April. These services typically have cost increases baked into the contract that are pegged to the RPI measure of inflation.

Because inflation has been high and the increases are in line with Retail Price Index (RPI) plus a bit more, it translates to some hefty increases for many telecoms users. The rise depends on the provider but could be as high as 8.8%. Your provider should have already contacted you to let you know your new monthly payment.

If you're out of your minimum contract term, you might be able to save money by switching providers.

Council tax

Most local authorities have increased their council tax by the maximum amount of 5% this month. The actual increase depends on whether your local authority has increased rates by the maximum 4.99% or a different amount, where several cashstrapped councils were allowed to bring in bigger rises

To give you a rough idea, a 4.99% increase for the average Band D property in the UK would mean your annual bill went up from £2,065 last financial year to £2,168 this year, a £103 increase.

Water bills

Water bills have risen by 6% in England and Wales and 8.8% in Scotland, the equivalent of £27 or £36 a year respectively. This is just the average amount, so many households could be seeing far bigger rises.

Unfortunatley, you don't get a choice about which company suppliers your water, but some



households will be able to save money if they have a water meter installed and find smarter ways to reduce their usage.

Make sure you submit regular water readings to keep your usage up-to-date, otherwise you'll be paying the same Direct Debit amount when you could in fact be using less.

TV licence

The cost of a TV licence went up £10.50 a year to £169.50 from 1s April. This the first time the TV licence fee has gone up since April 2021. A black and white TV licence now costs £57 a year (up £3.50). Bear in mind if you don't watch live TV or use any of the listed services (such as BBC iPlayer), you can avoid paying for a licence by opting out. Check the TV Licensing website for more details.

Benefits and state pension

Inflation-linked benefits went up 6.7% at the beginning of April. These include Universal Credit, the Personal Independence Payment (PIP), the Employment and Support Allowance (ESA), Jobseeker's Allowance (JSA), and housing benefit.

How much more benefits claimants now get depends on their situation. For a single person under 25, Universal Credit has gone up from £292.11 to £311.68 per month.

For a couple where one person is 25 or older, the amount has gone up from £578.82 to £617.60 a month.

The state pension has gone up too, now standing at £221.20 a

Energy bills

One bit of good news is that the energy price cap reduced by 12% from 1st April, meaning lower energy bills for most households. The price cap limits how much providers can charge per unit of energy and for standing charges for energy customers on standard variable

Expressed as an annual average for the typical household, the price cap fell from £1,928 to £1,690 a year at the start of April. This means the typical household will save about £20 a month - exactly how much you will save depends on how much energy you use.

More free childcare

If you've got kids, the free childcare hours have now been extended to two-year-olds. Up until April most parents only got free hours when their child turned three. But that has since been extended so families now get 15 free hours of funding for two-year-olds too.

To be eligible, parents need to be working and both need to earn less than £100,000 a year.

Changes announced in the Budget

A couple of things announced by Chancellor Jeremy Hunt in the Budget in March have now come into effect.

Families now don't have to start paying Child Benefit back until one partner starts earning £60,000 a year (up from £50,000) and you'll be able to earn up to £80,000 a year before losing the benefit completely (the limit was previously £60,000).

Workers are now paying less National Insurance after contributions were cut from 10% to 8% for employed workers and from 9% to 6% for self-employed workers from 6th April. TAXI



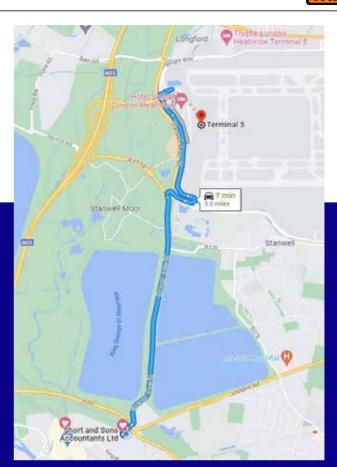




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A Changing Market

As the prices of early TXEs drop, the prices of late diesels are also dropping, as buyers are very aware that if a TX4 does not have much of a price difference they may as well buy the TXE.

Cab you drive

arch was pretty good for new cab sales. We saw the fourth highest ever number of new TXEs licensed with 234 new cabs joining the ranks, up from 225 last March.

Second hand market

Strong sales are undoubtedly beginning to have an impact on prices of used TXEs as many of the drivers buying the new cabs are trading their first TXE, either at the end of their lease or they are cutting it short and going again with a new cab.

As the prices of early TXEs drop, the prices of late diesels are also dropping, as buyers are very aware that if a TX4 does not have much of a price difference they may as well buy the TXE. This is not reflected as much with Vitos,

"March saw the fourth highest ever number of new TXEs licensed with 234 new cabs joining the ranks, up from 225 last March."



as the drivers who want Vitos, are not particularly concerned what a TXE costs. Having said that, Vito prices are dropping, and certainly with older cabs, we are now back to the regular guide price of £3k per plate left, with most traders offering £2k per plate.

Conversion conundrum

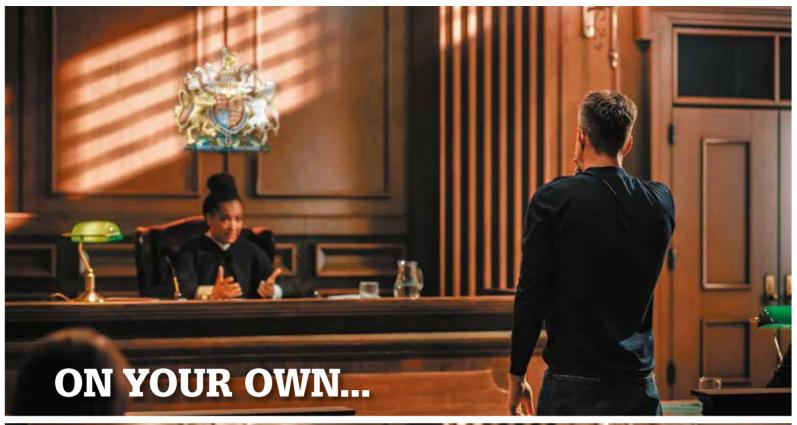
With the older cabs that are now coming off being Euro V, the

number of Euro V cabs available to convert to Euro VI is dropping fast, and the prospect of seeing the conversions approved before late summer seems slim. However, the good news is that the Vito is nearing the end of its 10,000-mile road test and the TX4 is just beginning, so there is a glimmer of hope for some. We should know more next month, hopefully I will have an update.

ΤΔΧΙ

DYNAMO	183
LEVC	8,241
TX1	1
TX2	56
TX4	4,224
VITO	2,095
TOTAL	14,800







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.

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Entertainment Corner

Our resident critic guides us through this month's biggest movie releases to watch or recommend to your passengers.

Reel Talk





Challengers (15)

With films like A Bigger Splash and Call Me By Your Name, Luca Guadagnino has earned his reputation as a director of sensual cinema. Those talents are very much at the fore again in *Challengers*, a horny, sweaty relationship drama masquerading as a sports film that focuses on three ambitious tennis players - Tashi (Zendaya), Patrick (Josh O'Connor), and Art (Mike Faist) - and the lust, love, and competition that binds them. It makes for an utterly riveting watch.

Key to why it all works is the sizzling chemistry between the cast. O'Connor gives great smug face as the arrogant but charming Patrick, and Faist is equally impressive as the more straight-laced but no less passionate Art. But of the threesome it's Zendaya who is the standout, giving a career-best performance as Tashi, a player turned coach who is more driven than either of the men in her life.

Justin Kurtizkes' time-hopping script keeps you guessing on the who, how, and when of the next power play, and the techno score by Trent Reznor and Atticus Ross further accentuates the drama both on and off the tennis court. It all leads to the most electrifying ending to a movie since Whiplash, where emotion, story, and character are all clearly communicated even though barely a word is uttered. This is one game you don't want to miss!

Challengers is in cinemas now.



The Fall Guy (12A) 🔱

Ryan Gosling and Emily Blunt both had a hand in the 'Barbenheimer' summer of 2023, with Barbie and Oppenheimer respectively. Now they combine forces in The Fall Guy, a fun and consistently funny slice of action cinema that doubles as a crowd pleasing ode to stunt people who take all of the hits and normally get none of the credit.

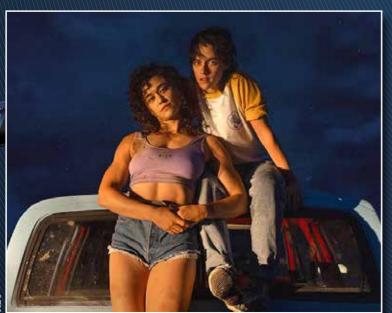
As stuntman Colt Seavers, Gosling is at the peak of his powers. His charisma feels effortless, and his chemistry with Blunt's director Judy Moreno is palpable. The conspiracy he's trying to solve - which involves the disappearance of huge action star Tom Ryder (Aaron Taylor-Johnson) - is just fine enough to move the plot along, but it's that central romance that really anchors the movie.

As you might expect, the stunts throughout are impressive and rich in variety, from hand-to-hand fights to car chases to record-breaking falls. With any luck, *The Fall Guy* could put more impetus on the creation of an Oscar for 'Best Stunt'. But at the very least, it's a surefire nominee for best summer blockbuster of the year.

The Fall Guy is in cinemas from 2nd May.







Love Lies Bleeding (15)

British director Rose Glass made waves with her feature debut Saint Maud in 2019, and now she's back with Love Lies Bleeding, a bold, sexy, twisty movie that earns its title and then some over two pulsating hours. Its focus is on Lou (the ever versatile Kristen Stewart), a confident but vulnerable gym manager with a dark history who quickly falls for Jackie (Katy O'Brian), a female bodybuilder blowing through town en route to Las Vegas to pursue her dreams of winning gold in a contest. This is not a movie that's shy about wearing its gay nature on its sleeve, and this is most evident in its steamy and sensual central relationship.

The other elements of the film are just as strong. Ed Harris is menacing as Lou's crime lord father; sporting hair extensions that are grotesquely fitting, as he constantly tries to tempt and taunt his daughter back into his life of violence. Credit should also be given to Anna Baryshnikov as Daisy, whose constant lust for Lou is as darkly funny as it is sad. And though proceedings get overly chaotic in the final act - a swing into magical realism comes out of nowhere - the clarity of character still comes through.

Love Lies Bleeding is in cinemas now.



New Orchestra in Town!



Michael Son BEM outlines his plans for the London Taxi Drivers Charity Orchestra and invites drivers and anyone else who is interested in joining to get in touch.

ear fellow taxi drivers and all supporters of the London taxi industry.

I have always wanted to create an orchestra that would promote the London taxi trade and allow competent musicians to perform for audiences.

To provide more background on myself and the inspiration behind the London Taxi Drivers Charity Orchestra, I have been a taxi driver for many years and have been involved in many other activities within our industry. I have always been passionate about helping the less fortunate in our communities.

My involvement in the music scene and role as a Patron of IC Sinfonietta and the London Taxi Drivers Charity for Children has fuelled my desire to create a platform where musicians can unite to support charitable causes.

Over the years, I have produced

performances in iconic venues, including St. John's Smith Square, the Guildhall, and St. Paul's Cathedral. These experiences, along with those of William Carslake, our Conductor, and other talented individuals, have reinforced my belief in the power of music to unite people and positively impact society.

As previous Chairman and now Executive Officer of the London Taxi Driver Charity for Children, I am acutely aware of the challenges faced

by charitable organisations in raising funds for their important work. Through the London Taxi Drivers Charity Orchestra,

I aim to leverage the universal language of music to promote awareness and generate revenue for various charitable initiatives.

I have built a website that I hope, with your help, will generate interest among both drivers and customers. Please visit www.ltdco.org to find out

You do not have to be a taxi driver to join the LTDCO. We welcome all competent and

enthusiastic musicians.

Please complete the **Musicians Contact Form on** our website or email feedback to info@ltdco.org.

Our first fundraising charity concert is an 'Autumn Concert' planned for October 2024 at the historic St Botolph's Church, Bishopsgate, EC2M 3TL. The proceeds will be donated to the charitable endeavours of the church



LOTTO WINNER!

You've probably heard of the **LTDA Lottery.** What you probably don't know is that since it started in 1986, we've paid out more

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Congratulations Mr Alan Heath!

April's LTDA Lottery winner was Mr Alan Heath who has been a member of the LTDA for more than 25 years. Mr Heath was driving into work when he received the call informing him of his win. He was delighted stating, "that's the best start to the day I've had in a long while".

When asked if he has any plans for the money, he told us he thinks it might go towards buying himself a car. The £5k might not quite stretch towards a Ferrari but we're sure it will help Alan find a pretty nice new car.

If you want to be in with a chance of spoiling yourself then sign up to the LTDA lottery today using the QR code below.



The first prize in our lottery is £5,000 - every month! But you won't win it if you're not in it. **Tickets cost £5 each per month**. And even if you don't win, you'll know that proceeds from the lottery contribute towards promoting and supporting the trade.





To be in it to win it, scan above to enter online or call **020 7286 1046** and ask about the LTDA Lottery.

Marathon Man



TAXI recently spoke to London cab driver and volunteer, Seb Philp, about his love of running marathons.

TAXI What about marathons appeals to you?

Seb: Well, why not? I have always been active and played football every week for many years. When I stopped playing regularly, I needed another sport, so took up running.

TAXI Tell us about your latest marathon.

Seb: My last was in Manchester on 14th April, but I had run one earlier that month on the 6th in Southampton. I really enjoyed both. I joined runners in Southampton who either ran the marathon, a half, a 10k or a 5k. The Southampton marathon course has green parks, shoreline and riverside

views, beginning and ending at the iconic Guildhall. The Manchester one is known for its famous flat route, and incredible atmosphere - it's the 4th most popular in Europe, with over 30,000 runners.

TAXI What's your personal best?

Seb: My PB is 3 hours 36 minutes, which I achieved in Seville.

TAXI How many races have you run?

Seb: I have done eleven so far. My first was in October 2021 and I hope that number twelve will be Edinburgh in May! I have set myself a personal challenge to run 100, so only another 89 to go!

TAXI What does training look like?

Seb: I aim to complete one longer run of 16 miles and two shorter distances of about 8km each week. The longer runs are done at a steady pace to build up my aerobic fitness and ensure my muscles are conditioned for the marathons. I run the shorter distances at marathon pace, which for me is between 4.5 and 5 minutes a kilometre.

TAXI What do you enjoy most? **Seb:** When I'm racing, I love the buzz you get from the other

the buzz you get from the other competitors and the crowd. If someone overtakes me, I try to stay with them for a while which helps me increase my pace. The best part of the marathon is probably halfway as that marker gives me the incredible boost that I am nearly there. And the hardest part is probably the first 5km when you are getting your body warm.

What do you enjoy most about volunteering for the Taxi Charity?

Seb: Meeting veterans from so many conflicts and hearing their stories is inspiring. As a Reservist, I get the opportunity to have some wonderful experiences and am working towards becoming a ski instructor and will be doing a









snowboarding course too. Listening to their stories reminds me just how fortunate we all are that men and women volunteered - and still volunteer now - to defend their country.

TAXI I also understand that through your involvement with the Taxi Charity you are planning to be a guided runner for a blind veteran?

Seb:Yes! Rifleman Paul Jacobs was blinded in 2009 while serving in Afghanistan when he stepped on an IED. He was awarded the George Medal for his bravery protecting colleagues from the Taliban. We are hoping that I will be able to guide Paul on a 5km, a 10km, half and a full marathon. Paul is incredibly resolute that his loss of sight won't stop him and he has already submitted Mount Kilimanjaro. I'm really looking forward to being able to support him with his challenges.

TAXI And what's next?

Seb: The charity will be taking veterans to the Netherlands for Dutch Liberation, and to Normandy for the 80th anniversary of D-Day. For me, I'm looking at completing an Ironman.



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

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

Please email info@taxicharity.org to reserve your badges

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

On Sunday 12th May, Sam Snowden and his friend Macauley Relton will be running the Leeds Marathon in aid of the Taxi Charity. The boys have been moved to run the marathon to raise funds, after hearing their friend Callum Reid talk about his visit to the Netherlands last year, as a companion for WWII veteran Don Turrell. This June, Callum will be accompanying Don on the Taxi Charity trip to Normandy for the 80th anniversary of D-Day.

www.gofundme.com/f/dxk7ek-leeds-marathon





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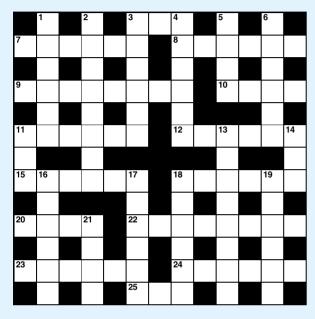
www.ltda.co.uk





Puzzler Page

Crossword



ACROSS

- 3 US crime agency (inits) (3)
- 7 Merchant (6)
- 8 The Arabian ____, Eastern tales (6)
- 9 Semblance (8)
- 10 Iniquities (4)
- 11 ___ Johnson, wrestler turned actor (6)
- 12 Military identification disc (3,3)
- 15 Counsel's instructions (6)
- 18 Earns, deserves (6)
- 20 Hit the roof (4)
- 22 Attenuated (8)
- 23 Established order (6)
- 24 Single (ticket) (3-3)
- 25 Safety ___, fastener (3)

DOWN

- 1 Very ancient language (6)
- 2 Puncture (4,4)
- 3 EU country (6)
- 4 Certainly (6)
- **5** Matures (4)
- 6 Verse of a poem (6)
- 11 Marine flatfish (3)
- 13 Tall long-necked animals (8)
- 14 Domestic fuel (3)
- 16 Electrically operated switches (6)
- 17 Small edible crustacean (6)
- 18 Member of a Utah-based religious sect (6)
- 19 Boot's hard part (6)
- 21 Savoury spread (4)

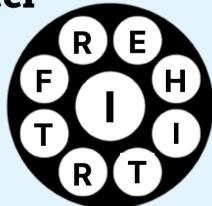
Sudoku

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.

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

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.

			\wedge
<u> </u>		 	$\overline{\wedge}$
	3		

<	$\leq \square$		
			\wedge

All answers to puzzler on p30

All puzzles © Puzzler Media Ltd - www.puzzler.com



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CABS WANTED

- All de-commissioned good quality TX4s wanted. Instant decision, cash paid. We come to you. 07973 335 739
- Euro 5 about to be decommissioned, Cabs wanted, TX4's and Vito's. Top Price paid. Call John 07702 554 934
- All cabs wanted. Tx4, euro 4, 5 & 6 also TXE wanted We come to you, any condition, very quick decision. Cash paid instantly. 07702 554 934
- De-commissioned your tx4's and Euro 5's? Earn more by selling outside London. We pay cash, collect, and drive away. Definitely still buying. John 07702 554 934

CABS FOR RENT

- Available immediately, 23 plate, 3 weeks holiday, black no advert, includes insurance. £330 per week, Dave 07956232290
- TXE Vista Plus 22 Plate, rent from £340 per week, pick up from Harrow call Krupali 07929360081
- TXE comfort plus models no ads from £320 a week full back up .Based in E17. Ring Michael 07968623209

Thinking of part-exchange.

All cabs wanted any condition: plated or not, cash, same day collection service— call Roy 07956 293 748

- TXE's available for rent, from £320 per week. Call Wax 07951 843 663
- TXE's to rent, black no ads, 68-73 Reg. Ring Steve 07976729033
- Rent Taxis, Euro 6 and also LEVC Cabs from £250 £345. We also do repairs on cabs, call Nick 020 7700 1045 / 07951 661 430
- **TX4s for rent, full backup** available from £240 per week 07824630247
- TXEs, TX4s and Vitos available from £260 per week contact Sabri 07958973944
- Vitos 113 & 114, also tx4s for rent 07872 504 604

CABS FOR SALE

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

TXE'S TO RENT JD TAXI COMPANY

TXE's available to rent now inc brand new 24 plates

- Different payment options available
 - 3 weeks payment holidays
 - Breakdown cover
 - Best rates

Call 02073838383 / 07956399369 Info@jdtaxico.com







James Martin



james.martin@cplone.co.uk



01727 739 197

(LTDA) APPLICATION FORM

Name	
Address	
	Postcode
Telephone	Mobile
Email	_ Twitter
Date of Birth	_ Badge No
Badge colour (please state whether green or yellow)	_ Year badge obtained
Suburban badge sector numbers	
Have you ever been a member of the LTDA before? (pleas	se tick) Yes No
Do you currently have points on your DVLA driving licens	se? (please tick) Yes No
If Yes how many points do you have?	
Do you have any motoring or other prosecutions pending	g? Yes No
Please note: We do not provide assistance for any matters that have occ	curred prior to you joining the LTDA.
Please tick if you DO NOT wish to receive information from t	the LTDA and other related organisations in the future
I understand that my application for membership of the Ass and that until this is confirmed I am not eligible to vote in rel benefits prior to approval of membership shall be at the disc	ation to any form of Association matters. I agree that all
Please note: We do not provide assistance for any matters	s that have occurred prior to you joining LTDA.
Signed	Date
LTDA Basic Direct Debit Instructions Instructions to your Bank/Building Society to pay Direct Debits: Please complete parts 1 to 5 to instruct your branch to make direct payments from your account. Then return the form to	Service User Number 9 1 4 4 2 8 For Office use only 1. Please write the name and full postal address of your
LTDA, FREEPOST, London, SE1 1PP	branch in the box (left)
To the Manager of	2. Name of account holder
	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

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.

This guarantee should be detached and retained by the payer

- 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.

You can now also apply to join the LTDA online, simply scan here to





Cabbie's Cartoon







RETENCE DOGTAG RAREF

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Crossword

Sudoku

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

Futoshiki

4 < 5 1 < 2 3 3 1 4 |5| 2 1 2 4 5 3

2 < 4 5 3 1

3 4 < 5 2 |1|

Wordwheel

SOLUTION: THRIFTIER

All words: Fire, firer, firth, fitter, fritter, heir, hire, hirer, refit, rife, rift, rite, their, thief, thrift, tier, tire, tithe, titre, trier, trite, THRIFTIER.

Word targets: Excellent: 19, Good: 16, Target: 12, Kids: 7







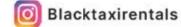
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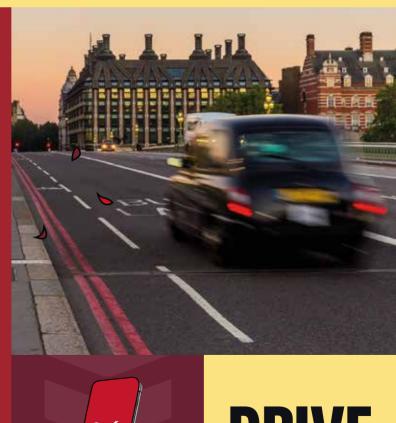
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 AND SICKNESS
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 AND PARENTAL
 LEAVE
- FOOD AND FUEL DISCOUNTS
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*Conditions apply