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TAXI

8th October 2024 #573

CYBER ATTACK CAUSING LICENSING BACKLOG AT TFL



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TFL CYBER ATTACK CONTINUES TO IMPACT THE NETWORK

The effects of last month's cyber attack on TfL are still be felt by many across the capital including taxi drivers unable to reach the regulator or renew their licence. The 17-year old hacker reportedly accessed customer names, emails, home addresses and potentially Oyster refund data, including bank account numbers and sort codes during the hack.

TfL were forced to shut down key areas of their computer network to control the situation and limit access. This saw online Oyster photocard applications suspended, including Zip cards for young people, and the roll-out of contactless ticketing to 47 stations outside Greater London delayed "to a later date". TfL also remains unable to issue refunds for incomplete pay-as-you-go journeys made using contactless and is managing backlogs in all areas caused by staff being unable to access systems during the hack.

Speaking about the ongoing issues, Mayor of London, Sadiq Khan said: "TfL are working incredibly hard around the clock. I speak to the commissioner on a daily basis - I mean, he's working seven days a week, with experts, to try and avoid the consequences of the cyber-attack being even worse.

"We do think there's light at the end of the tunnel, and I'd ask Londoners to bear with TfL, as they carry on trying to withstand the attempts of these criminals to cause extreme damage to TfL."

WOLVERHAMPTON ISSUES RECORD NUMBER OF PRIVATE HIRE LICENCES

Figures obtained by the GMB Union have revealed that in the first five months of 2024, Wolverhampton Council issued 8,563 new private hire licences. That's more than 30 times the number issued by any of the neighbouring authorities across the West Midlands, including the much larger metropolitan area of Birmingham. These figures once again show the scale of the problem with drivers flocking to Wolverhampton, which has less stringent licensing requirements, and then working out of area, exploiting cross-border hiring provisions. With nearly 108,000 private hire drivers licensed in London, the last thing we need is more drivers coming in from out of town and working in the capital. It's high time the government took action to address this.



MYSTERY OF CAB SHOOTING SOLVED

Last week, a black cab carrying Private Eye Editor, Ian Hislop was reportedly 'shot at' whilst driving through Soho, sending the media and trade into a frenzy. The driver reported having come to a stop in traffic on Dean Street,

close to where it meets Oxford Street, just after 10.00am last Tuesday morning, when he heard what he believed was a bullet hitting and damaging his window. Whilst neither the driver nor his passenger, Mr Hislop, were hurt, the Police were informed and opened an investigation. Following "Urgent CCTV and forensic examinations", a spokesperson for the Metropolitan Police confirmed the next day that their investigations had found no evidence of a weapon having been discharged. They have now suggested instead that the incident was caused by a mechanical fault with the vehicle, which made a loud noise and caused the rear window to shatter. Phew!

BLACKWALL TUNNEL CLOSURE

The Blackwall Tunnel will once again be closed to southbound traffic between the following times:

- 11.00pm Friday 11th to 5.00am Saturday 12th October
- 11.00pm Friday 18th to 5.00am Saturday 19th October

This is while works continue to complete the new road layout, as part of the Silvertown Tunnel project. The tunnel will remain open to northbound traffic during these times.

WINNER

DIARY PRIZE!

ONE4ALL BONUS FOR LTDA MEMBERS

The LTDA diary spotters have been out and about, on the lookout for members displaying their diaries on the dashboard. The first cab they spotted was Pat Smith's. Pat has been a proud member of the LTDA for over 25 years. Pat was overwhelmed to receive a One4all gift card worth £150. Next up was Stephen Jeal, who has been a member for over 20 years and was also spotted with his LTDA diary in pride of place.

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

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

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Cyber Attack Aftermath & Poor Policing



Arrests made will come of little comfort to anyone who was unlicensed, could not get their cab plated, or received a penalty mistakenly issued to taxis...

Steve's comment

The news that TfL was the victim of a massive cyber attack is no secret to anyone who has recently tried to renew their bill, change an address, respond to a complaint, licence or pass a cab or do anything that involved any interaction with our regulator.

Shut out

The attack was incredibly clever and to prevent the hackers from accessing confidential data, large parts of TfL systems, including taxi licensing, were shut down to ensure our data was not compromised. There have been arrests following a major investigation led by the National Crime Agency, who were assisted by computer experts from various government agencies.

That is, however, of little comfort to anyone who was unlicensed, could not get their cab plated, or received one of the hundreds of penalties mistakenly issued to taxis for not paying the congestion charge or ULEZ.

On the case

Fortunately, in the vast majority of cases, LTDA licensing and PCN specialists, working with their contacts at TfL, were able to resolve issues speedily for our members and get them back on the road and working. It has to be said that many TfL staff went above and beyond, with many working late at night and all weekends to resolve problems that were created through no fault of their own. TfL regularly get a lot of criticism from cabbies so its only right that the hard work put in to help our members should be acknowledged, thank you!

Drivers must not pay the price

Equally though, no hard-working taxi driver should be put out of work, even if only temporarily, because TfL are unable to process their renewal in time, especially when they did everything right and got everything submitted



well in advance. If licences can't be issued there needs to be an alternative solution.

Poor priorities

Earlier in the year, a few police officers, obviously with little else to do, and with a very twisted view of what their priorities should be, spent their time parked in the Aldwych, filming and reporting cabbies who carried out a 'U' turn.

If you ask me, the videos which were captured on body worn cameras, with audio, are a sad indictment on the Met and indictive of an almost confrontational attitude towards cabbies just trying to earn a living. The very same attitude, which is completely absent, along with any enthusiasm, when it comes to tackling the phone

snatchers on electric bikes, who now seem to have been given a free hand to rampage unhindered across the Metropolis.

In one recent 'U' turn case the officer, who had obviously been sat there for some time, can be heard getting incredibly excited, almost hysterical, as they read out a description of the cab and cabbie committing the heinous offence. Again, it's my view that the video should be seen as an embarrassment to the Met, who surely have bigger and better things they should be deploying their officers to deal with, but alas it will probably wind up as a recruitment video!

Aldwych appeal

Whilst on the subject of Aldwych 'U' turns, we are currently in

"LTDA licensing and PCN specialists, working with their contacts at TfL, were able to resolve issues speedily for our members."

the process of appealing, via the 'case stated' route, a case where a member was convicted, in what we say, was a perverse decision, at a magistrate's court.

This case could set a precedent on the situation in the Aldwych and is yet another example of the lengths the LTDA go to defend our members.

Be careful out there and be lucky.



Where Has London's Nightlife Gone?



I wanted to see if it was just a bad Friday or a particularly quiet night, so I decided to go out in the cab on Friday and Saturday night for the following two weekends to see how it was.



Top rank

6

London's nightlife has long been a vibrant tapestry of culture, music, and camaraderie. Yet, as the sun sets over the city, a curious phenomenon has emerged: many of the lively spots that once thrummed with energy are now eerily quiet.

With office workers increasingly opting for remote work, Friday nights seem less bustling, but what about Saturdays? Where have the weekend revellers from across the UK and even Europe gone?

A night on the town

At the start of September, my son and I met up on a Friday evening to celebrate my birthday, as he was flying off to Turkey when I was to celebrate it with the rest of my family. We started our evening, which was a hot one, at The Coal Hole pub on the Strand, as we had booked Oche a few doors down to play some darts, before heading off to Hawksmoor for a meal. Afterwards, the intention was for me to show him some of my old haunts and for him to show me some of his.

We came out of Hawksmoor (fantastic meal by the way, if

you've been wondering what it is like) and headed into Covent Garden to the pubs and bars I used to go, and one or two new ones I hadn't been to. Well, I was shocked. What for several decades has always been a vibrant area, was lacklustre at best, as were a couple of other areas we visited.

Last train home

Speaking with some people as we meandered from venue to venue, they all seemed to be heading off early, 'catching the last train out of London' was often mentioned, yet it wasn't even midnight! 'It gets too dangerous as the night goes on,' was another frequent comment.

Crime has been highlighted as one of the prominent reasons that people no longer feel safe going out in our city and if recent events in Clapham are anything to go by, where a large group of people decided to have a massive knife fight in the street, which tragically left one young man dead and yet another London family grieving his loss, it's little wonder people are afraid.

A one off?

I wanted to see if that was just a bad Friday or a particularly quiet night, so I decided to go out in the cab on Friday and Saturday night for the following two weekends

to see how it was, as I've rarely worked past 10pm in recent years, although in all my years as a cabbie, I've experienced every conceivable shift going. In fact, my preferred hours were always from 6.00pm until the early hours, when the streets came alive with people eager for a night out.

Initially, as my shift began all seemed ok, from 10.00pm till midnight, it still felt a little like old times—plenty of passengers and laughter echoing on the streets and spilling from some bars. But as the clock struck midnight, the atmosphere shifted dramatically. Venues across London that once thrived became eerily quiet and devoid of patrons and activity.

The hard facts

Turns out this decline isn't just my imagination or anecdotal; it's supported by hard data. A recent article in *The Times* highlighted that London ranked last among the UK's twelve largest cities for nightlife, with a mere 5.9 per cent of venues remaining open after 2.00am on a Saturday compared to Manchester with 15.8 per cent so almost 3 times as many in a city of 2.8 million compared to London's 9.8 million.

This is particularly perplexing considering there is a London night czar tasked with enhancing the city's nightlife. However, the statistics suggest she's

only managed the opposite: rather than revitalization, we're witnessing a steady decline.

Despite these challenges, pockets of vibrant nightlife I'm told still exist, particularly in areas like Shoreditch (I refused to go to Shoreditch that Friday evening as I've never liked picking people up from there as they usually have a bit of an attitude). However, the overall landscape of London's nightlife has shifted dramatically.

Action needed

As we navigate this new landscape, it's clear that London's nightlife needs more than just a part time overpaid night czar; it requires collective action to reclaim its status as a bustling hub of evening entertainment. Only then can we hope to see the city's streets filled with laughter and life once more.

It would appear that unlike New York that famously, never sleeps, London is now the city that is constantly asleep.

The ink on this article had barely dried when the news came out that the night Czar, Amy Lamé, had stood down after eight years in the post. It's about eight years too late, so let's hope whoever takes over the role does more than just seemingly collect a pay cheque like the departing one. ■ LTDA

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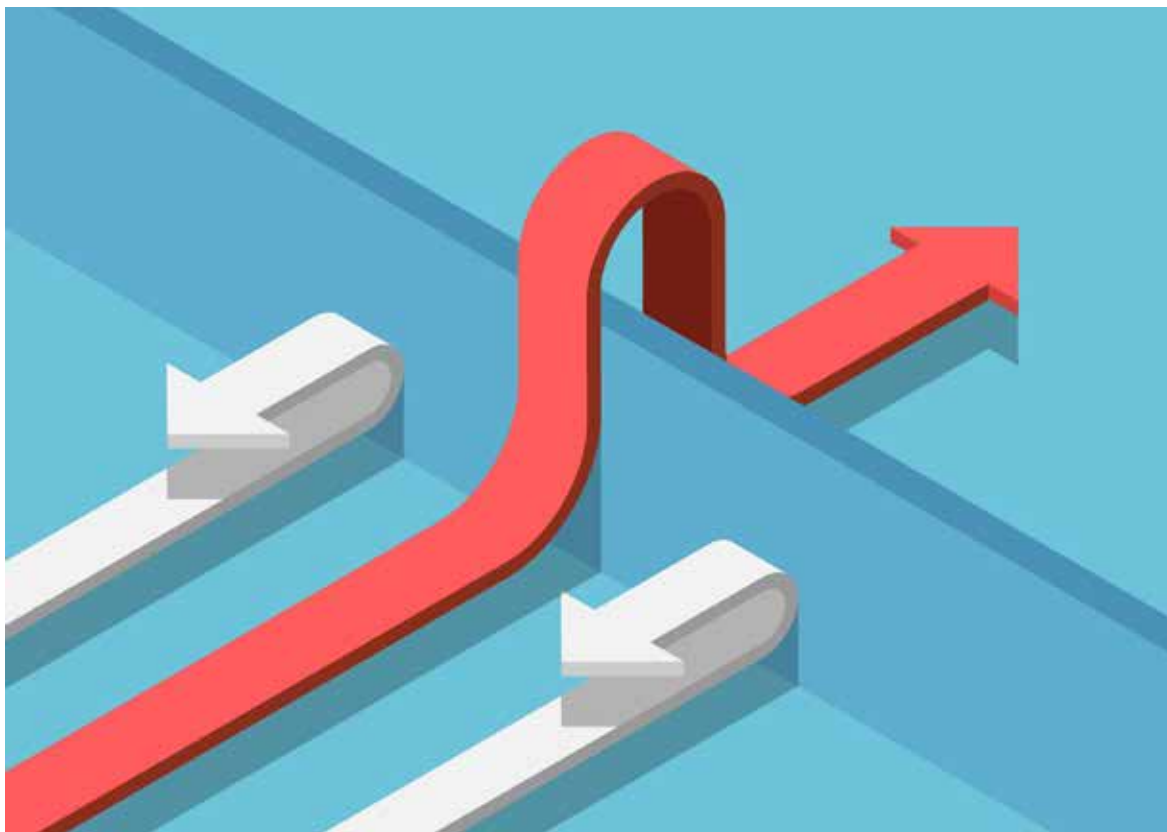
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A Way Forward

Drivers I've spoken with share their concerns about whether staying in the trade is still viable. The stress is mounting, and it's clear that our profession is facing unprecedented hurdles.



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Streets ahead

Whether you are a veteran or a newcomer to the taxi industry, it's undeniable that we have all witnessed significant changes over the years. For those who have been around a bit longer, memories of the boys in brown coats at Penton Street, and the annual inspection where your cab had to be in pristine condition to earn a license plate, still linger.

Back in the day, most of us replaced parts like ball joints, and rubber washers yearly to ensure our vehicles passed inspection, and while this was costly, it was a simpler time. I remember only needing one or two services throughout the year, and with the cab on the road most of the time, the setup was cost-effective.

The good old days

When the Metropolitan Police were in charge, booking an inspection was as easy as picking up the phone and talking to a real

person. Renewing your licence was just as straightforward—you'd make an appointment at Penton Street, provide your ID and pay the fee, and a friendly face behind the counter would hand you your new licence right there.

It seems that with time, things should have become easier, but in my experience, it's quite the opposite under TfL. Getting to speak to someone on the phone for even the simplest matter can be a real challenge. While many drivers initially welcomed the move from the Met Police to TfL, I often wonder—was it really the right choice?

Evolution

There have certainly been some positive changes, such as making credit card payments mandatory, which has modernised the way we do business. But on the flip side, fewer people are signing up for The Knowledge, the number of licensed vehicles has declined, and many drivers simply can't afford the high cost of purchasing a new taxi. This has forced part-time drivers, who can't justify the cost of renting or who don't want to be tied to hefty monthly finance payments,

into early retirement. The price of charging a cab has tripled, and many live in flats and cannot charge at home.

Drivers who found other jobs during the pandemic are opting not to return to the trade because for some it's no longer financially viable. The Euro 5 to Euro 6 conversion not being approved has also been a setback, contributing to the challenges drivers face. All these factors are putting immense strain on our industry, and with TfL's stricter policies on revoking or suspending licences due to points, the situation feels even more precarious.

Drivers I've spoken with share their concerns about whether staying in the trade is still viable. The stress is mounting, and it's clear that our profession is facing unprecedented hurdles.

Iconic but at what cost?

Many drivers agree that the LEVC taxi is an impressive vehicle, but there are ongoing concerns. Common issues like ERADs, warranty terms, and the lack of parts have been frustrating for many drivers. Even though LEVC locations like

Brewery Road or E1 and Ascots are eager to assist drivers, they often need authorisation from head office in Coventry before any work can be done, adding another layer of difficulty to an already frustrating process.

As the deadline for Euro 5 taxis being taken off the road in 2027 approaches, and with Euro 6 vehicles potentially next on the chopping block, it's hard not to wonder what the future holds. Without a crystal ball, none of us can be sure.

Do we need a more affordable taxi?

Many in the trade believe that we need a more affordable vehicle to offer drivers more choice. A fair price, combined with a longer manufacturer's warranty, could go a long way toward restoring faith in the product. A good finance package would also be essential. However, the concern remains that a cheaper vehicle might come at the expense of quality, both in terms of its appearance and the interior.

Perhaps it's time to revisit the conditions of fitness and reconsider the turning circle requirement. If eliminating this feature could lower vehicle costs and make the taxi more viable, it seems worth exploring. We'll be conducting a survey soon, asking you, the drivers, what you want and need. Ultimately, it all comes down to affordability. However you look at it, the goal is to encourage more drivers to join what is still, in my opinion, the best taxi service in the world.

The impact

With more cabs being taken off the road each year and the price of new vehicles continuing to rise, the impact on our trade is becoming more profound. Finding a way to strike a balance between cost and quality will be crucial if we're to maintain the high standards that have made London taxis so iconic.

In the face of these challenges, the future of the trade is uncertain. But one thing is for sure: the resilience and adaptability of London's taxi drivers have always been at the heart of this industry, and together, we can navigate whatever changes lie ahead. **LTDA**

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The Same Old Story

Twice in a week after telling someone my occupation, I was asked, 'So what do you think about Uber then?' What the hell are people thinking, it's been what, 12 years?

M4 musings

The history of politics is riddled with examples of different methods of gaining influence, or the ear, of those in power; whether it be the King, President, Prime Minister or Mayor. It's a necessary, if somewhat pungent exchange at the heart a nation's relationship with its leaders. That is presumably why people are prepared to buy a dress for the PM's wife, for example.

Free gear?

It must be hugely frustrating for the new government that this story keeps on dripping away, because the amounts of money involved are not enormous and so the reputational damage currently being sustained is utterly without benefit.

Undoubtedly Mr Starmer can afford his own clothes so why did he need to take these gifts?

Well, he didn't of course, but he was guided by whoever advised him on the arcane set of rules and conventions that govern how MPs and Ministers are rewarded. In fact, in real terms, the Prime Minister is paid less than Gordon Brown was in 2010. It's a good salary, and more than cab drivers make, but it's peanuts compared with what he could have made in the private sector, had he chosen a different path after being Director of Public Prosecutions.

Tony Blair was famously eager to make money after he was PM, and Boris Johnson could barely afford to do the job, such were his financial needs. He apparently made £5 million in just six months after leaving office.

I remember the outrage of the MPs' Expenses Scandal in 2009; in a story that seemed to last forever (and one that is sort of still going on, see above) MPs were lambasted for bending the rules surrounding expenses. It was a huge national scandal and seriously undermined faith in our system of government. Several MPs were convicted of offences, some received prison sentences.



"We have a natural advantage as one of the world's most recognisable brands."

Lobbying

So, what hope do we have, as an industry, beyond buying our way into the lobbies of power? Well, there are other ways, and despite what you might hear in some quarters, we've been quite successful raising the profile of our business against an absolute tidal wave of adverse ideology when it comes to motorised transport.

Of course, we have a natural advantage as one of the world's most recognisable brands - other businesses, including our direct competitors, pay millions in advertising and marketing and don't come close to the sort of recognition we have.

Our job is to make sure the service lives up to the expectation created by that brand, so that when customers choose our service they come back again and again.

The dreaded question

I was getting a routine blood test the other day, and you get chatting of course but when it comes round to occupation there's a pause, and I'm counting down in my head...

3, 2, 1... 'So what do you think about Uber then?'

Then believe it or not three days later, I'm at a funeral, same thing again! What the hell are people thinking, it's been what, 12 years!

I think it's partly because the trade protested so much (justifiably) at the start, but as I normally say to people, we are well over that now. As I tell them, there's always been unscrupulous Private Hire, people pay their money and take their choice. Our biggest problem by far is access.

After that the person generally asks that other hoary old cliché, 'I bet you meet lots of interesting people in the cab?' Again no, not really, most customers are just as boring as I am, but yes I did have Liam Gallagher in once.

No comparison

All you really have to think as a driver though is which would you rather be, a taxi driver or a private hire driver? I was watching TV the other day and they showed someone getting in a PH car and the bloke sat down in the front next to the driver; straight away

I thought thank goodness I'm a taxi driver - it's a totally different way of working and a different product that we sell.

We have many loyal customers, who pay for quality, safety and accessibility.

They also pay for the partition, that element of privacy and seclusion that you only get in a black cab - get in, say your destination, and then sit back and forget about the world for a while. That in itself is a valuable service in super busy town like London.

Nothing will stop people asking the same old questions though, it's a good thing in a way, because it's part of that recognition I was talking about earlier.

The taxi trade has been in London for a great many years, and it's not going away any time soon because everyone in the world knows who we are and what we do. You can't buy that.

Good luck out there. **LTDA**

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Licensing Delays

Why did TfL not have a backup plan or a policy in place? It's not like they don't love inventing a policy for this or a policy for that, what's one more?



"Drivers should not be forced out of work, unable to pay their bills or support their family."

to earn. If drivers rent a cab, they often need to be returned to the garages from which they are rented and then of course there's no guarantee they'll be able to get another one when they eventually do get their licence.

We all know there is currently a shortage of taxis available to rent and a waiting list of drivers looking to hire one from garages. Will a fleet owner leave a cab parked up for two, three or maybe even more weeks waiting for the driver to get his licence or will they contact someone on his waiting list and make sure their £300 a week income continues to flow?

New or temporary licence

It's time for Transport for London to review their policies regarding the renewal process for all eventualities and be a 'fit and proper' regulator just as they expect us to be 'fit and proper' cabbies. They need to either issue the new licence on time or allow the drivers to continue working with a temporary licence issued. After all, if the driver was fit and proper on the last day of the current licence then surely, they will be fit and proper for up to a couple weeks whilst any issue is resolved. **TAXI**

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Views on the news

The renewal process for cab drivers' licences is at the best of times a bit chaotic and often leaves drivers feeling nothing but utter confusion. TfL's failure to issue renewal licences on time has resulted in too many drivers being unable to continue working in their cabs, which is their sole source of income and for a reason that is beyond their control.

Cyber attack

Transport for London (TfL) reported a cyber-attack on their system earlier this month, and whilst it is understandable that this may have an impact on renewal applications, if you ask me TfL should have had a backup system or process ready to go in the likely event of an IT issue. It's not as if these things never happen or are unexpected especially in a post-Covid world.

It will still be very fresh in many people's minds how the recent worldwide IT meltdown occurred due to a piece of corrupted data from CrowdStrike, which meant planes were grounded, credit card payment systems were unable to process payments and even Sky News was taken off the air.

Backup plan

The question must be asked, why did TfL not have a backup plan or a policy in place for the inevitable eventuality of an IT issue occurring with their system, whether that was by a piece of corrupted data, a hard drive problem or a malicious hack? It's not like they don't love inventing a policy for this or a policy for that! What's one more piece of policy to write?

It's understandable that the licensing process can take longer at times, particularly if there are medical or further DBS checks to be carried out for an applicant or if the driver has submitted things late, and if they have then it's fair to say they have to shoulder the blame

and suffer the consequences. However, when it is not their fault, and the driver did nothing wrong, they should not be forced to pay any consequences.

Forced out of work

Drivers should not be forced out of work, unable to pay their bills, support their family etc. What TfL needs to understand is that when a driver's licence is not renewed and issued in good time, it might not be just a short period of time that drivers end up being unable



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SCAN THE CODE





Hanged By Microscope

PC Gutteridge was brutally murdered with no witnesses to the crime but forensic evidence saw his killers brought to justice.

Rob's history trips

In the early hours of 27th September 1927, Police Constable George Gutteridge was out on patrol in Stapleford Abbots; a small village in Essex sited on a lonely stretch of road between Romford and Ongar.

The night air was suddenly interrupted by the thrum of an engine, as a blue Morris-Cowley sped towards the area. A car matching its description had been reported as stolen from an address in Billericay earlier that evening, and so PC Gutteridge flashed his lamp in an attempt to stop it. His first signal was ignored, but when he blew his whistle, the vehicle came to a halt...

16 'What are you looking at me like that for?'

As PC Gutteridge made his way to the driver's side, he may well have clocked that there were two occupants, although we'll never know for sure, because before he had time to do anything, the driver whipped out a pistol and shot him twice in the face.

The driver and his passenger got out to inspect their evil deed. He was severely wounded, but PC Gutteridge was still alive. Sadly, there was zero compassion from his attacker: "What are you looking at me like that for", sneered the gunman, before callously shooting his victim twice more; a bullet in each eye. This killed PC Gutteridge instantly and the two men sped away towards London.

Forensic evidence

The policeman's body was discovered at 6.00am by a postman named Bill Ward, and at around the same time the stolen Morris-Cowley was found abandoned some 20 miles away on Foxley Road, Stockwell.

There were traces of blood on the floor of the vehicle, and investigators also uncovered a cartridge marked 'RLIV', which indicated it had been made at Woolwich Arsenal during WWI. One of the nation's most



renowned weapons experts, a fellow named Robert Churchill, was called in to examine the cartridge. He concluded it had been fired from a Webley revolver.

Browne and Kennedy

The murder of PC Gutteridge shocked the nation and, given where the stolen vehicle had been found, the Metropolitan Police already had two suspects in mind: a pair of notorious south London car thieves named Frederick Browne and Pat Kennedy, who operated out of a dodgy garage, *Browne's Globe Garage*, on Clapham's Northcote Road. There was no direct evidence though, and the investigation ticked over with little to show.

Then, four months later, Frederick Browne was arrested for stealing another car - a Vauxhall - providing detectives with the perfect excuse to raid his garage. Here, they found a number of loaded weapons along with bullets also bearing the Woolwich RLIV mark.

Whilst Browne was hauled off to Tooting Police Station,

police also conducted a search of his flat which was located on the Lavender Hill end of Sisters Avenue. In doing so, they found a Smith & Wesson revolver, along with more cartridges.

After stealing the Vauxhall, Browne had part-exchanged it for another car, and when that was searched police found yet another gun, this time a Webley, tucked away in a hidden compartment.

When Robert Churchill examined this gun in conjunction with the cartridge that had been found in the Morris Cowley, he concluded that this was indeed the murder weapon.

Kennedy Flees

Meanwhile, Browne's accomplice, Pat Kennedy, had spotted police descending upon the Northcote Road garage, prompting him to hotfoot it to Euston Station where he boarded a train for Liverpool, a city he had close ties with.

Unfortunately for Kennedy, an old army pal of his tipped off Liverpool City Police, who were already familiar with Kennedy's criminal past. His home was placed under observation, and

when officers moved in to arrest him, Kennedy attempted to shoot one of them - DS Mattinson. Fortunately, Kennedy's gun jammed and he was taken by train down to New Scotland Yard.

Kennedy's wife (they'd been married for just one week) implored him to make a statement to the Met. He did so, wholly blaming Browne for the murder. He said he had no idea Browne was carrying a gun that night, and it would also appear that Browne shot PC Gutteridge in the eyes as he feared his image was imprinted upon them like a photograph.

Browne denied all of this. He claimed he was at home in bed when the murder occurred.

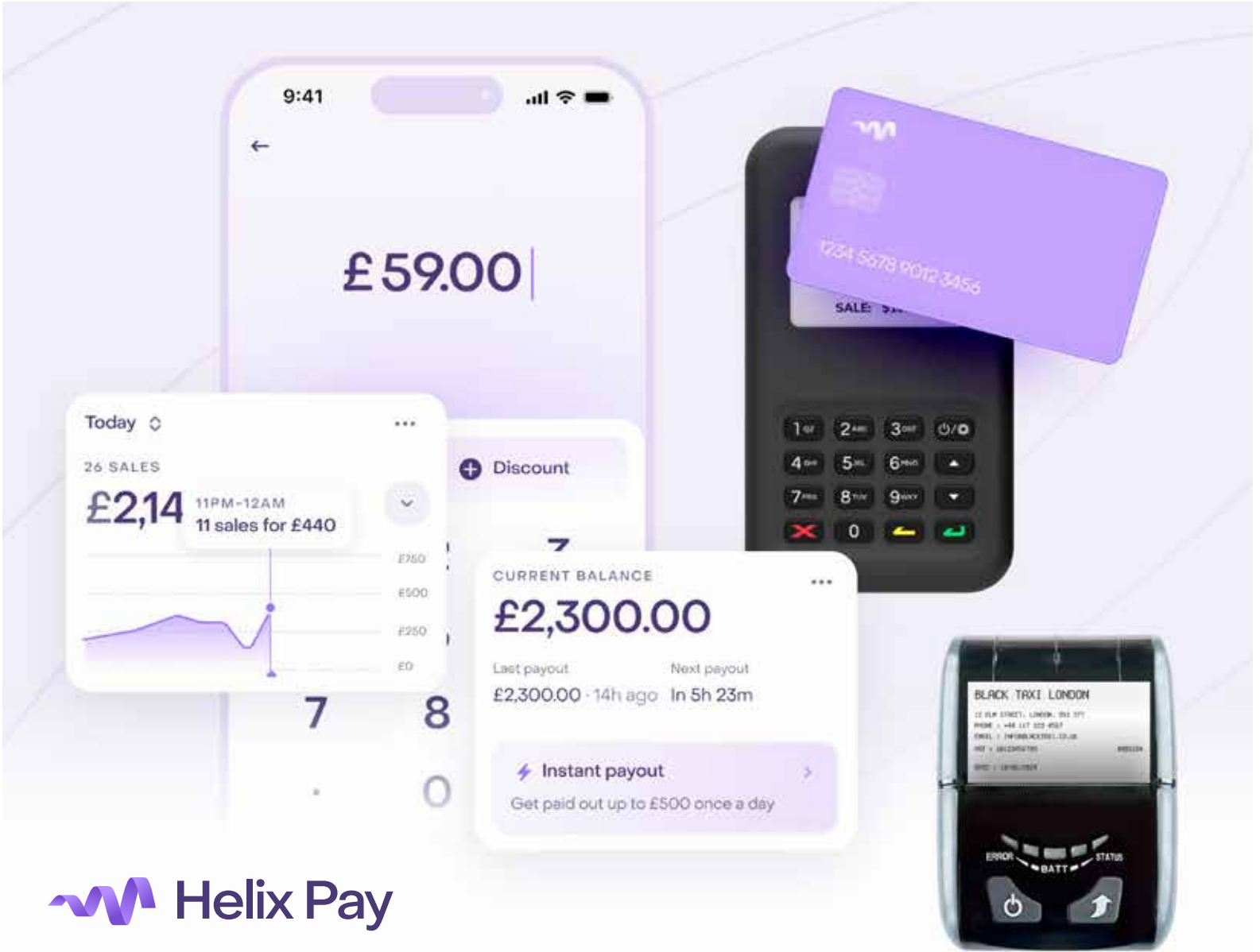
Trial and execution

The pair were tried at the Old Bailey in April 1928. Both were found guilty of PC Gutteridge's murder and were sentenced to execution. As forensic evidence had played a crucial role, the press dubbed the outcome "hanged by microscope."

The two men were both hanged at 9.00am on the 31st May: Browne at Pentonville prison, and Kennedy at Wandsworth.

If you wish to learn more, you can visit my YouTube channel, [robslondon](#). ■ TAXI





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What Has Labour Meant For Your Finances So Far?



The new Labour government has drastically reduced the number of households eligible to receive the Winter Fuel Payment, which will come into effect this winter.



Money matters

18

With energy prices remaining high and inflation affecting the cost of living, the Winter Fuel Payment is a critical source of support for pensioners across the UK. But the annual payment is now restricted to households claiming Pension Credit.

As Chancellor, Rachel Reeves, attempts to balance the books, many fear that other policy changes will also affect their personal finances. Various announcements are expected in the Budget on 30th October.

We've taken a look at what Labour might have planned.

What is the Winter Fuel Payment?

The Winter Fuel Payment is an annual, tax-free lump sum payment intended to give older people reassurance they can afford to heat their homes in winter.

Introduced in 1997, up until this year the Winter Fuel Payment has been paid to people who have reached State Pension age (currently 66). The payment is either £200 or £300, depending on your age and living circumstances.

But not long after coming to power, Labour announced that from winter 2024/2025, households in England and Wales will no longer be entitled to the Winter Fuel Payment unless they receive Pension Credit or certain other means-tested benefits.

The move was part of a package of measures announced by the Labour government aimed at making immediate savings, following an audit of public spending. It is expected to save around £1.3bn in 2024/25 and £1.5bn in subsequent years.

Campaign groups have warned that changes to the payment will put millions of pensioners at risk of fuel poverty this winter.

Caroline Abrahams CBE, charity director at Age UK, said: *"There's been a lot of discussion about the government's decision, but at heart Age UK's critique of their policy is really simple: we just don't think it's fair to remove the payment from the 2.5 million pensioners on low incomes who badly need it, and to do it so quickly this winter, at the same time as energy bills are rising by 10%."*

Will council tax change?

The past few weeks have seen rumours that Labour might scrap the single occupier council tax discount after Reeves refused

to commit to keeping it in place when quizzed on the subject.

Solo dwellers are given a 25% discount on their annual council tax bill, although this still leaves people who live alone paying proportionately more for council services than people who live as a couple or with other adults.

Scrapping the discount would affect everyone who lives alone, including single people, divorcees and widows, with the typical bill for a solo occupant rising by more than £500 a year.

The government has now confirmed the single occupier discount on council tax will stay – for now. However, the Budget might contain plans to reform the council tax system, the current system having been in place since 1993. Any reforms could see properties re-banded, and council tax bills calculated, based on current values.

Other taxes in the spotlight

The government has already ruled out raising VAT, income tax and National Insurance. However, investment experts are widely predicting changes to the capital gains tax (CGT) regime. CGT is charged on the profit made from the sale of assets that have increased in value, such as second homes or investments. Rates vary

depending on your income tax band and the type of asset you sell.

Inheritance tax (IHT) is another tax that could see some changes. IHT is currently 40%, and it is usually paid on the value of a deceased person's assets above a threshold of £325,000. Currently, only about 4% of estates are subject to IHT. Any changes to the system could see more people dragged into the IHT net.

The government has already announced changes to the tax treatment of private schools. VAT will be added to private school fees from 1st January 2025, while some private schools will also lose business rates relief.

What else might change?

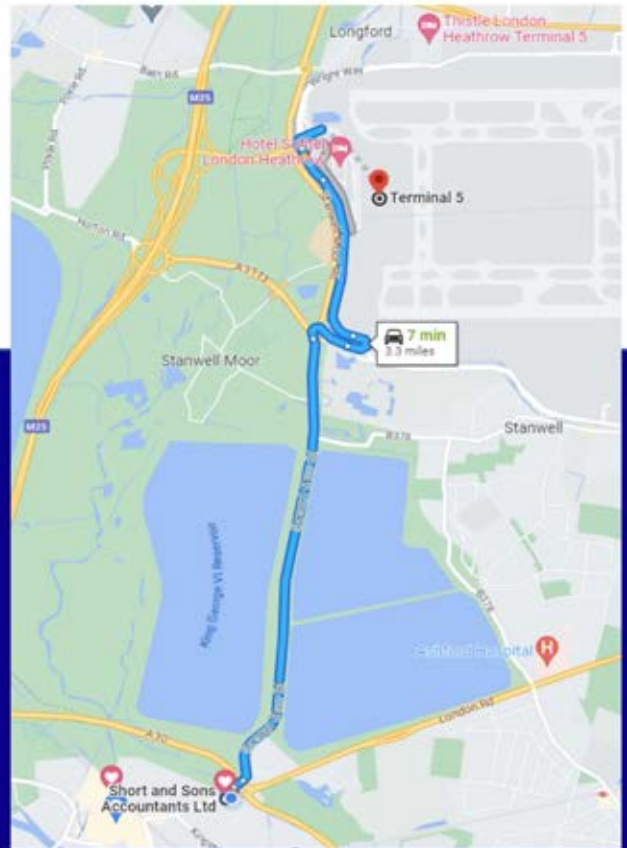
In its election manifesto, Labour pledged to tackle the problem of soaring car insurance premiums, and more details could be included in the Autumn Budget.

But on the downside for drivers, fuel duty could rise. This is the tax charged per unit of fuel purchased, which is included in the price paid for petrol, diesel and other fuels used in vehicles or for heating. The rate has been frozen since 2011.

Changes to housing might include social rent hikes, tighter Right to Buy rules and tougher energy efficiency rules for landlords. **TAXI**

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The Not So Golden Age of Motoring

There really is a perfect storm where vehicle repairs are concerned, and it doesn't look like it will abate any-time soon...

Man in black

If you are as old as I am, you will no-doubt, have encountered some classic motor vehicles in your youth, so imagine my surprise when I recently came across several classics, all in the space of a fortnight.

Over just two weeks, two Ford Capris, a Mark III and Mark IV Ford Cortina, a Ford Anglia and even an old K reg Vauxhall Victor had the audacity to cross my steely gaze. I was fortunate enough to have a chat with the owner of the Anglia and the Mark IV Cortina.

Vehicle repairs

Now as a former mechanic, the one thing that I miss is the ability to work on my own vehicle. Whether it be changing the spark plugs or changing the gearbox, it was a relatively straightforward endeavour (for me) and parts were readily available. Imagine my surprise when these gentlemen I met explained that they had very little trouble sourcing parts for their cars, despite them being over 40 and 50 years old respectively.

Nowadays, vehicle repairs are a very different story. It's extremely difficult to repair any modern vehicle oneself, unless you have a degree in computing and the patience of a saint. But why the need for patience, in particular? The answer is simple - parts! There seems to be a supply problem with some manufacturers.

On backorder

Unless you have been hiding under a rock somewhere on the Shetland Isles and have had no internet for the past couple of years, it cannot have escaped your notice that the taxi industry has been beset with supply problems regarding some TXE parts. This problem has also spilled over to the TX4. From Electric Rear Axle Drives (ERAD) to Upper Control Arms and even the glass for panoramic roofs, there has been quite a list of parts taking a seemingly excessive amount of time reaching garages when needed. This has also had a major impact on insurance, with premiums ascending faster than Elon Musk's Space X rocket.

This can of course create serious issues for both musers and fleet owners. When questioning garage owners, I was informed that there are a number of parts 'on backorder' - many drivers have heard this term but don't actually know what it means - so armed with my trusty dictionary and strongest binoculars, I'm going to illuminate you, with the definition of the term (drum-roll please). A backorder is an order for a good or service that cannot be filled at the current time due to a lack of available supply. The item may not be held in the company's available inventory but could still be in production, or the company may need to still manufacture

more of the product.

Many driver's (not unreasonably) assume that this is directly the manufacturer's fault and, in the taxi industry's case, a problem exclusive to LEVC. In some cases this may be true - but not in every case.

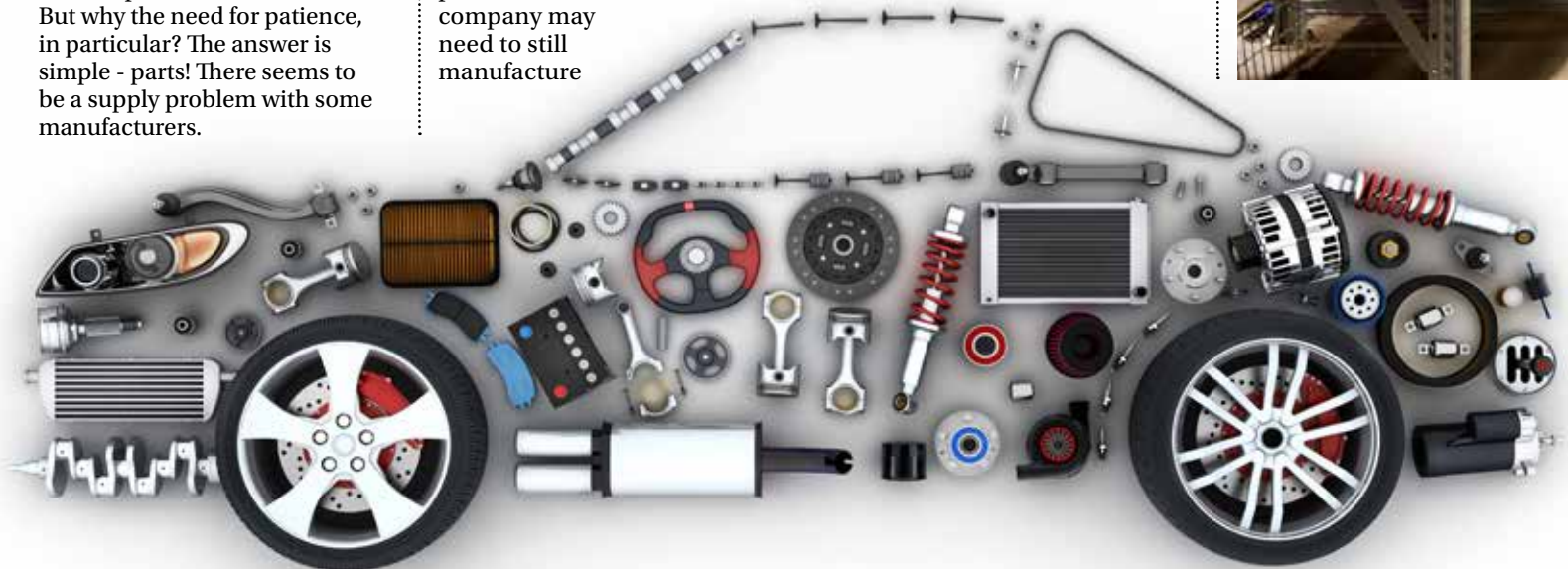
Insights from Sir Edmund King

Being a rather tenacious and inquisitive individual, I decided to make some enquiries. I contacted AA president, Sir Edmund King OBE, who said:

"It is fair to say that the war in Ukraine did have a major effect particularly on electrical components. It is also believed that the electronic chip shortage was in part due to extra demand brought about globally by the increase in EV production."

Sir Edmund went on to say: *"Insurance prices were affected by a shortage of parts and indeed even a shortage of rental cars etc. I'm told that seems to be settling and insurance premiums have started to drop and even themselves out. The higher price of EV insurance is to some extent exacerbated by the insurers being unsure of the cost of repairs, obtaining parts (i.e. Teslas) and an over-cautious approach on whether EV battery damage could be repaired - hence some vehicles written-off when they could have been repaired."*

Whilst these are useful insights,



“There is a voluntary code of conduct, which states that parts should be available throughout production of a model and for a reasonable period thereafter.”

with two-thirds of vehicle components being produced in China and the Middle East, plus a shortage of HGV drivers to transport parts and a dearth of mechanics to fit them across Europe. There really is a perfect storm where vehicle repairs are concerned, and it doesn't look like it will abate any-time soon. There is also some concern that vehicle sales are being prioritised over repairs in a bid to boost profits. Motor manufacturers have also faced criticism for a lack of transparency and poor communication.

The legal spiel

Now here's the curious bit - after pulling out my investigatory shovel, I went digging.....and digging.....and digging - and I discovered something worrying. There is, in fact no legal requirement for spares to be available for a set period in the UK. But, there is a voluntary code of conduct, which states that parts should be available throughout production of a model and for a reasonable period thereafter. It should be noted though, that if a vehicle is less than two years old, or it is under warranty, the manufacturer has a legal responsibility to replace that vehicle with one of similar specification if it cannot be repaired.

There may be some light at the end of the tunnel in relation to parts supply (and no, that light is not the front of an oncoming train). Environmentally friendly parts or “green parts” are starting to hit the market, and in some cases they are 70% cheaper than branded parts. With some insurance companies using these parts, this may be the way forward where the taxi industry is concerned. We can live in hope - or if all else fails at least submerge ourselves in glorious delusion. **TAXI**



there does seem to be more to this problem than meets the eye. Believe it or not, the motor industry may still be suffering from the effects of pandemic-related lockdowns and ‘playing catch-up’ as the expression goes. Of course, the conflict in the Middle East will also be creating transportation and production problems too - but this is irrelevant to the consumer, who just wants their vehicle in good running order, and it certainly doesn't help the taxi industry.

In some cases the situation is

so desperate that some insurers are choosing to write off vehicles for minor damage rather than covering the cost of courtesy car use over an extended period, while waiting for repairs. This may be responsible for driving up the cost of insurance.

The problem with insurance

Ask any motorist what their biggest gripe is in relation to owning a vehicle is and one complaint will feature high on the list - the cost of insurance.

This cost has started to reach unacceptable levels for a number of reasons. One reason is that as I have said, insurers are finding it easier to write off vehicles than get them repaired. The reason for this is because repairs are simply taking far too long due to parts shortages. According to the National Body Repair Association, drivers are having to wait five weeks longer than pre-Covid levels to see their vehicle return to the road. There are other complications though,

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Do you currently have points on your DVLA driving license? *(please tick)* Yes No

If Yes how many points do you have?

Do you have any motoring or other prosecutions pending? Yes No

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

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AI Murray with Vice Chairman Paul Cook and Veteran Chris Langford.



Annhem Veteran meets Pegasus.



Annhem Veteran Geoff Roberts meet The Princess Royal.

24 80th Anniversary of Operation Market Garden

Taxi Charity for Military Veterans Chairman, Colin Mills, and Volunteer, Keely Allen, share their highlights from the recent trip to Netherlands to mark the anniversary of Operation Market Garden.

TAXI Hi Colin, tell us the highlights from your recent trip.

Colin Mills, Chairman of the Taxi Charity for Military Veterans: In September 1944, the Allies launched a daring airborne operation to secure the River Rhine crossings and advance into northern Germany. Although it ultimately failed to achieve its objectives, the determination and courage shown by the airborne troops and the units that assisted them made Operation Market Garden one of the Second World War's most famous battles.

It is always a pleasure to travel to the Netherlands but the recent trip for the 80th anniversary of Operation Market Garden was unforgettable. The veterans, drivers and volunteers created some wonderful memories as

well as catching up with old friends and making new ones. For me the highlights included the reception with HRH The Princess Royal at The Hartenstein Museum, the parachute drop on Ginkel Heath and the service at Oosterbeek cemetery where the flower children laid stems on every grave.

TAXI Keely, you laid a wreath on behalf of the charity at the Oosterbeek cemetery during the service attended by HRH The Princess Royal, what was your experience of the trip?

Keely Allen, Volunteer: I had the most amazing time at our home from home! Our veterans are just the most courageous, humble, quick witted and (to be honest) real life superheroes! I'm always very honoured to be

able to spend time with them. Whether it's an early morning singsong whilst doing personal care, playing Uno in down time, listening to their heroic experiences or seeing them all bursting with pride when they're all together. It's been a fantastic experience; one I'll always be proud to be part of.

TAXI The success of trips to the Netherlands relies on a huge team and the Charity would like to extend special thanks to the London taxi drivers, volunteers, Dick and Susy Goodwin and their Dutch Advisors Frans Ammerlaan MBE and Roger Beets MBE.

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



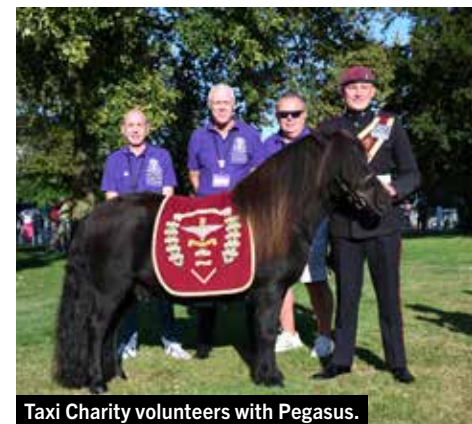
HRH The Princess Royal and Ambassador Joanna Roper meet the Red Devils at the Hartenstein Museum.



Ginkel Heath.



Chris Langford with Defence Attache Piers Strudwick.



Taxi Charity volunteers with Pegasus.



TC volunteer Keely Allen with WWII veteran Don Turrell.



Geoff Roberts at Oosterbeek Cemetary with his daughter and son in law.



Ginkel Heath Parachute Drop.

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. This year, they 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.

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

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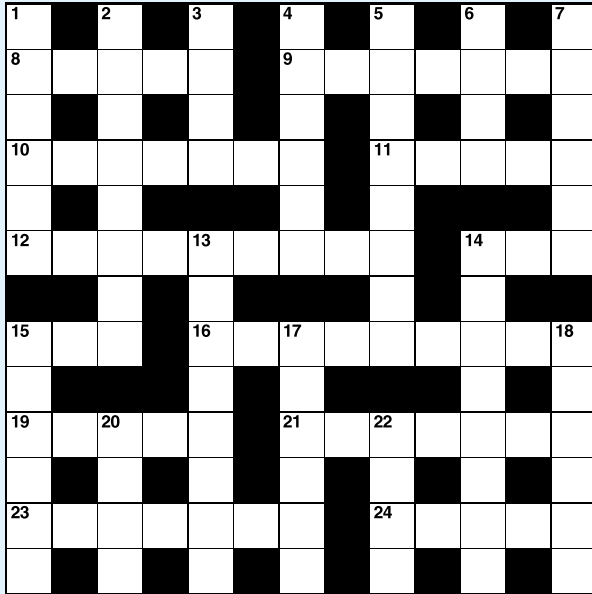
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Puzzler Page

Crossword



ACROSS

- 8 Communicate via the internet (5)
- 9 With no skill at all (7)
- 10 Woodland flower (7)
- 11 Hooded serpent (5)
- 12 Cinema attendant (9)
- 14 Small garden bird (3)
- 15 Small insect found near picnics (3)
- 16 Become narrower (9)
- 19 Adherent of an Indian religion (5)
- 21 Effects, influences (7)
- 23 Wooden pin used in a ball game (7)
- 24 Draw the outline of (5)

DOWN

- 1 'Seen this before' feeling (4,2)
- 2 Party headgear item (5,3)
- 3 Lowest female singing voice (4)
- 4 Furthest across (6)
- 5 Storage box (3,5)
- 6 Bang (your toe) (4)
- 7 Despot, dictator (6)
- 13 Tells in detail (8)
- 14 Item of formal attire (8)
- 15 Horror-struck (6)
- 17 Loud or unpleasant sounds (6)
- 18 Hurls (6)
- 20 Panel pin (4)
- 22 Positions, lays down (4)

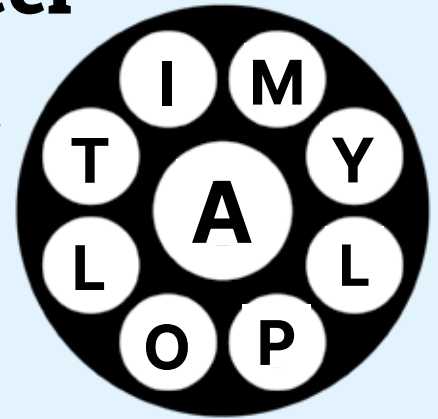
Sudoku

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.

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

<input type="text"/>	>	<input type="text"/>	<input type="text"/>	>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>
<input type="text"/>	2	>	<input type="text"/>	5	<input type="text"/>
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∨				∧	∧
<input type="text"/>	<input type="text"/>	<	<input type="text"/>	>	<input type="text"/>

All answers to puzzler on p30



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LTDA Central Branch Meeting
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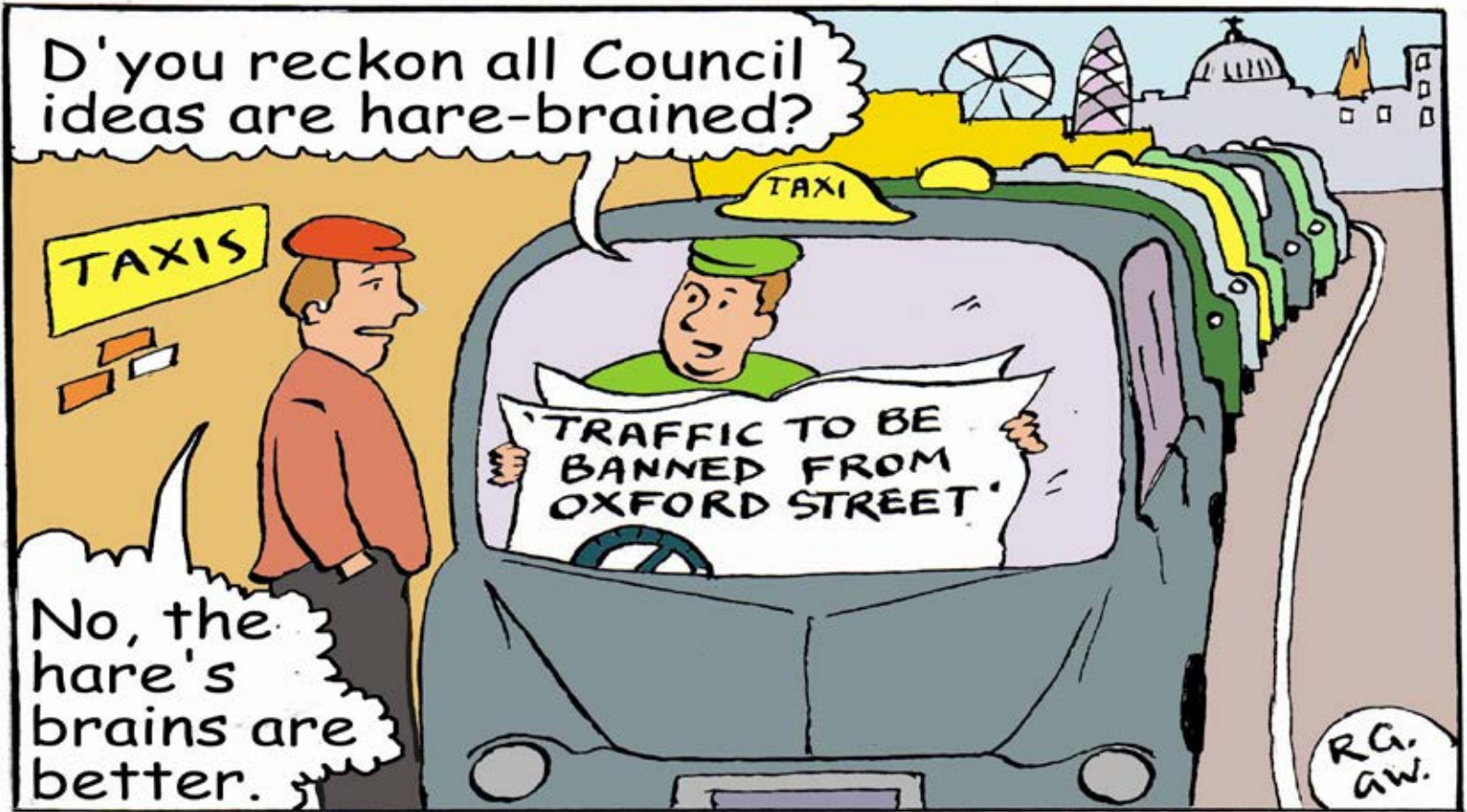
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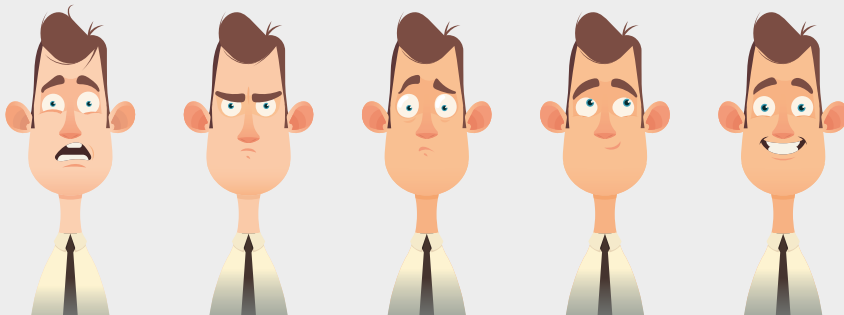


Cabbie's Cartoon



30

PUZZLER ANSWERS



D	P	A	W	T	S	T
E	M	A	I	L	I	N
J	P	T	D	A	U	R
A	N	E	M	O	N	E
V	R	S	H	C	O	B
U	S	H	E	R	E	T
A	E	S	A	T	T	I
A	N	T	C	O	N	S
G	O	O	L	O	C	T
H	I	N	D	I	M	P
A	A	N	S	U	O	S
S	K	I	T	T	L	E
T	L	S	S	S	T	S

Crossword

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Sudoku

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

Futoshiki

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

Wordwheel

SOLUTION: OPTIMALLY

All words: Allot, alloy, ally, alto, amity, amply, aptly, atoll, atom, atop, iota, laity, lamp, lamplit, loam, loamy, loyal, mail, mall, malt, moat, myopia, opal, optimal, pail, pall, palm, patio, plait, plat, play, tail, tall, tally, tamp, OPTIMALLY.

Word targets: Excellent: 32, Good: 26, Target: 19, Kids: 14



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