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EDITORIAL

It may only be the size of a beermat, but my god that little insurance disc on your windscreen is causing a lot of bother this weather.

The biggest storm to hit the taxi industry since the controversial Vehicle Age Limit has landed. This time though, the country is unified in its horror.

Regular motorists are feeling the pinch too. Protests have been organised and carried out. Government ministers are saying all the right things in the press. Yet still, the insurance companies continue to ride roughshod over every motorist in the land.

The difference being of course that taxi drivers drive for a living, spend more time on the road and pay a higher premium. The surge in policy charges is leaving many cabbies on the brink. A dark fog has descended, and it's not showing any signs of passing soon.

The TTnH and Tony Rowe give us their perspective on the current crisis. We hear from one driver whose life has been shattered by one insurance company, while we look at what the experts are saying on the matter.

Elsewhere, the College Green proposals kicked off their own storm last year, in this edition of *Tacsaí* we hear from a man who firmly for the pedestrianisation of College Green. Read his thoughts on pages 38 & 39.

Uber have opened their 'centre of excellence' in Limerick but all is not well with the controversial taxi app giant, Travis Kalenick's troops ran up a loss over \$1billion in the first half of this year. How will that impact them? That remains to be seen. But drivers in Limerick will no doubt be hoping it hits them hard.

We get two very different views on how the bus strike is affecting the taxi industry on pages 12 & 13, while we save the best for last here and open up the *Tacsaí Magazine* with a fine bit of colour and festivity on pages 6 & 7. The Dublin Taxdriver's Special Children's Day Out was back last month and was a huge success! We hear from Paul Matthews on how the day went, and the presence of the one and only Sam Maguire...

Safe travels.

Stephen Young

Editor

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CUP, CUP AND AWAY....

A Day to remember as Sam Maguire joins the DTSCO parade

Our favourite Day of the year has rolled around again. The Dublin Taxidriver's Special Children's Day Out took place last month, and as always, all involved made it a Day to remember. We spoke to Paul Matthews, who told us: "The day, again, exceeded previous outings. It just keeps getting better and better!"

"The big thing this year was having the Sam Maguire Cup. That went down a storm with all the kids - everybody really! All the drivers, carers, everyone... it was a huge plus.

"You'll see the photos of the Lord Mayor and Johnnie Walker and everyone with the Cup, it was fantastic. The Lord Mayor hadn't had the Cup in his hands yet this year, so he was delighted.

"We got lucky with the weather. On the Monday it was looking terrible, but thankfully it turned on the Tuesday and we had a great day. There was some great coverage on RTE, which looked amazing. The colour was brilliant.

I send out invitations to all the various media every year. Luckily this year RTE had a cameraman free to come out and film the event. The footage went up on their website and there were over 100,000 hits on that. And then it was on Six One News - we got a nice 30 second segment where they do the wrap up of news from around the country. It was great.

"The sponsors were excellent, they were all happy, and everyone's back on board for next year already. TGI Friday's are back too, which is important as they provided the food and drinks this year. OMI Tipperary - brilliant aswell. They provided the transport for the Lord Mayor with their Jag. That went down a treat. It looked very well, going down O'Connell Street behind the Garda band, it looked superb. It looked way better than previous years where just walking down the street... It all looked the part.

"Once again, the feedback on the Facebook page is still coming in. The drivers, the carers, and most





importantly the kids had a great day. The new groups that came in this, who were totally new to the Day Out, can't wait to come back next year!

"The only thing we have to look at next year is cars; we had some letdowns on the day with drivers as per usual. We were blessed that the day itself didn't fall with a bus strike... if we'd have had a bus strike on that Tuesday we would have struggled to get a taxi. We do need to sit down and try address it ourselves for next year.

"Maybe what's happening now is there's a lot of guys getting out of the industry with the economy turning around, so there may be a smaller pool of drivers out there. We're thinking that next year we'll get in touch with the drivers who've said they'll take part in the day a little earlier than we have been doing and just make sure they're on board.

"But it was another massive success this year and we can't wait for next September already!"



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THE BUS STRIKE - DO TAXIS STAND TO BENEFIT?

WE HEAR TWO VERY DIFFERENT SIDES OF THE ARGUMENT

The recent and upcoming bus strikes have wreaked havoc for the general public, trains have been packed to capacity, the old bicycles in garden sheds have been dusted off and even the Nike's have replaced the Clark's as people have walked miles to get to work.

There's no end in sight either. Public opinion is divided on those who support and oppose the strikes. One thing most of the general public agree on is that it is a massive inconvenience to them - particularly in the morning and evening rush hours.

Logic would suggest that all other modes of transport would see an increase.

But how have taxis fared in the chaos? Is business booming or has it affected the industry. We have two very different views in this article.

Quieter streets and fewer commuters means less business, says Christopher Humphries

Humphries - the head of one of the largest taxi unions - claims that many taxi drivers are struggling due to the Dublin Bus strike and want to see an end to the dispute.

The common perception may be that less competition from public transport should lead to a surge in activity for taxi drivers, but this has not proven to be the case according



to Christopher Humphries of the National Private Hire and Taxi Association.

"We're actually busier when the buses are on because there's usually more people around. There doesn't seem to be any people about," he said.

The lack of traffic throughout the city due to the absence of buses means the streets are more easily navigable for members of the public who are driving, and Mr Humphries suspects that others are simply staying away from town altogether rather than organising alternative transport.

"I was out and about myself this morning and traffic is very light in different parts. Town itself seems to be moving freely," he said.

Dublin Bus workers are currently engaged in strike action which is now running three weeks - at the time of going to print - in relation to a pay dispute with the company, and further stoppages are scheduled for October too.

One driver works for a radio call-out company said some of the first days of the strike were "like Christmas" with a glut of extra customers, but others are finding fares difficult to come by.

"It hasn't been too busy this morning. The traffic is moving fine, if there's extra traffic it adds to the business," said Jim Waldron.

"Last week there was lots of work on the street. This



morning wouldn't have been as busy, people have made other arrangements or maybe they're meeting up with somebody and getting a taxi together," he added.

Mr Waldron sought to discourage people from using apps like Uber and Hailo as drivers prefer to rely on street pickups on days of the strike to avoid taking a hit on missed callout charges and levies from such companies, and he encouraged people to use radio operators instead.

"You have every taxi driver thinking he's going to make a fortune so you have double the amount of taxis that come in. On a normal Friday I'd have a better day than this," said another driver at the Gresham Hotel rank on O'Connell Street, who expressed sympathy for the strikers.

"It's eight years since they last got a pay increase, fair is fair. I don't want to see it going on."

Lyink inundated with extra work and claim a 300% upsurge in business

Dublin taxi app Lyink say there has been a massive 300% jump in the number of people pre-booking taxis during the Dublin Bus strikes.

Up to 80,000 commuters across the capital are being forced to make alternative travel arrangements once again today as Dublin Bus drivers carry out the first in a series of 48-hour strikes.

Many stressed commuters have been using taxis to get around the city, with Lyink reporting a 300% increase in pre-bookings.

Already, 85% of their drivers have been booked for fares over the period, and are working hard to meet the high demand.

Taxi driver Niall Cleary explained: "The traffic can be chaos at certain times of day during the bus strikes, in particular the morning and after-work commute.

"We have seen a lot of concerned customers pre-plan their journeys to ensure they don't have any mishaps with work in the days ahead.

"For those concerned about cost, one good option is for friends and colleagues in nearby locations to agree a mutually convenient pick up time and then share taxis in and out of the office."

Trade unions representing the Dublin Bus workers are calling for wage increases of up to 18%, in line with the pay increase Luas drivers got earlier this year.

The strike came about after unions rejected a proposed 8.2% pay rise over three years.

Let *Tacsaí Magazine* know your thoughts on the bus strikes; are they good or bad for business? Email the editor at stephenyoung399@hotmail.com



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WHEELCHAIR ACCESSIBLE TAXIS ON THE BRINK

Insurance set to force drivers out

Alan Kelly didn't have too many successes to his name as Minister for Public Transport but his push for more Wheelchair Accessible Taxis was probably one of them.

Now however, drivers of those cabs are being hit with astronomical insurance premiums, potentially driving them out of the taxi industry, undoing the good work done in adding these vehicles to the fleet.

Tacsaí spoke to Tony Rowe.

"It's time to stop the hike in taxi insurance premiums!

"In my opinion, drivers are being ripped off by savage increases in their policies and their premiums. It's putting an awful lot of drivers out of the business. The increase in charges was alleged to be 30-35% earlier this year. Most drivers are now seeing premiums in excess of 100%.

"Most drivers are on a 60% no-claims bonus, god help them if they weren't... So how can it be justified? It's unacceptable. How are drivers being punished, not rewarded, for being good drivers. We're being penalised for nothing.

"We maintain that it's time to stop these lavish, excessive hikes and we've been on to the competitive watchdog, The Competitive Consumer Protection Committee. We contacted them ourselves and we've asked them to investigate what's happening. We're looking to see if there is competitive behaviour in the insurance industry, and we want this to be highlighted by the government.

"We've spoken to various different media outlets; if you look at London, London has the London black taxi. It can weight in excess of 3 tons. Yet the average premium is approximately £500. I've also been talking to taxi drivers in Spain – driving State of the Art cars – who are paying an average of 375 euros. Yet, I've just been chatting one of our lads here who is driving a Toyota Avensis and he's after being quoted 7 grand!

"Every single taxi driver, we maintain, is now only one step away from being put off the road. We have to look into these massive charges and we have to ask questions. Like, for example, is there a cartel mentality in the motor insurance industry?

"The Competitive Consumer Protection Committee has been looking into it and we hope that some sense comes out of all this.

"My final point is this; there are a lot of drivers out there, and drivers I know myself personally who are driving the Wheelchair Accessible Taxis. These taxis are for people who very often have no other mode of transport, and the drivers of these taxis are being greatly penalised and this has to be looked into.

"We're calling on the minister to look into this.

"To have a Wheelchair Accessible taxi modified it's 8,000 euros. That's before anything else is paid for... so if you get a quote of 11,000 euros it's shocking. And a lot of these lads won't take up the offer. They can't afford it. They'll get out of the taxi game. Last year we had 154 Wheelchair Accessible taxi added to the fleet. It's pointless having those new cars out there if the drivers can't afford the insurance on them."

NTA ACT ON RICKSHAWS



Finally, pressure is paying off with changes forthcoming

Change never happens fast in Ireland – sometimes it never happens at all – so when the transitions do come it is always welcome.

The National Transport Authority (NTA) is to seek to have the law changed so that it can introduce regulations for bicycle rickshaws.

The move has been a long time coming: Dublin City councillors frequently complain about rickshaws at meetings of the council's Transportation committee and the NTA sought legal advice on how to deal with the issue more than a year ago.

We here at *Tacsaí Magazine* have pursued the issue relentlessly, along with the various taxi organisations, and finally there now seems to be some movement on the issue.

The problem was that the Taxi Regulation Act 2013 only applied to motorised vehicles and did not apply to pedal powered rickshaws.

But now the NTA will make a formal request to the Department of Transport to have the legislation amended to include provisions for rickshaws. A spokeswoman for the authority said the two bodies have been in talks over the past few weeks and the formal request will be issued "in the next couple of days".

She said the change in the law will allow the NTA to put a regulatory regime in place. However she added that it was too early to say exactly what sort of regulation will

be introduced. "We are not in a position to work on it until we've got legislative permissions to do it," she said.

The news was welcomed by rickshaws.ie, the largest company operating the bikes in Dublin, which said it had been pressing for regulations for the past two years. "We are all for it," a company spokesman said, because it will "get the cowboys out".

Issues he said he'd like to see tackled include poorly maintained bikes, bikes without lights and indicators, uninsured bikes and dangerous cycling (such as going to wrong way on a one way street).

The spokesman said rickshaws.ie has a fleet of about 40 bikes which it rents out to self-employed cyclists who then work on a "tips for trips" basis. The company trains the cyclists and has mechanics who maintain the bikes.

The spokesman added that the number of rickshaws on Dublin streets has fallen in the past year. He put this down to a Garda and Revenue operation last August which saw 100 bikes inspected for road worthiness, driver identity and other issues.

Rickshaws have already been banned in Galway City where councillors voted to discontinue a licensing.

The move was welcomed by local taxi drivers in the city and should a similar move happen in Dublin and Cork etc, it would surely be a huge sigh of relief to those who have fought tooth and nail to have the rickshaws removed or monitored and simply subject to the rules of the road.



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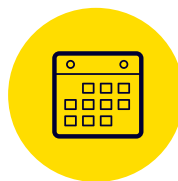
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TAXI DRIVER SOLD COKE TO PAY FOR HIS KIDS' MAINTENANCE

Cabbie in the courts

A Dublin taxi driver was caught with deals of cocaine in his car twice within a 12-month period following a sting operation by gardai, a court heard.

Barry Burns (42) turned to selling cocaine to “make a quick buck” as he needed the money to pay maintenance for his three young children after he had split from his partner, Swords District Court heard last month.

Gardai set up a surveillance operation on suspected drug dealing and stopped Burns, who was driving a silver Skoda taxi on the Glen Ellen Link Road on February 6. They searched the vehicle and Burns handed over one deal of cocaine which he retrieved from the glove box. Gardai later retrieved a further six deals of cocaine, with a total value of €525. Burns was arrested and made admissions, the court heard.

A year previously, on February 7, a warrant was executed at a premises in Swords and Burns was parked in the driveway. Deals of cocaine worth €75 were located in his vehicle.

Burns, of Bath Road, Balbriggan, Co Dublin pleaded guilty to two counts of the sale and supply of drugs under Section 15 of the Misuse of Drugs Act.

Burns, who has been driving a taxi for ten years, was found guilty in July at Dublin District Court of failing to take an accountant

on the shortest route to his home in Blackrock from Dublin Airport. He was fined €250 for this offence.

Defence solicitor Fiona D’Arcy told Judge John Lindsay Burns had been “going through a difficult time” following the split from his partner three years ago. “He had to move back in with his parents and was trying to find money to pay maintenance and because of the break-up he turned to drugs.”

She said it got out of control but he has since reigned it in.

“He was in a bad place financially and in February this year he received a phone call, obtained the cocaine to make a quick buck but it was a set-up,” she said.

When he was arrested he handed over the drugs and made full and frank admissions and has no other charges pending, Ms D’Arcy told the court.

She said Burns has a history of anxiety and attends counselling which she said he finds very beneficial, and that he is heavily involved in the local community managing children’s GAA, soccer and badminton teams. She added that he is willing to make €1,000 as a charitable donation.

Judge Lindsay decided to adjourn the case until December for Burns to provide clean urine analysis to prove he isn’t taking any drugs and to come up with a charitable donation.

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PAYING THROUGH THE NOSE

MOTORISTS TAKE TO THE STREETS OVER SKYROCKETING INSURANCE PREMIUMS

A protest took place in Dublin city centre last week over the spiralling cost of Irish motor insurance. The taxi industry has been put to the pin of its collar as we're highlighting in various different articles in this month's edition.

But for motorists as a whole, the surge in premiums is choking the so-called recovery.

It's an issue that greatly affects young drivers in particular, with stories of young men in their early 20s being asked to pay anything between €6,000 and €14,000 for an annual premium par for the course.

But at this stage the issue of premium-costs affects all drivers.

But what is the state of play with car premiums? Why are they spiralling to such an extent?

Traditionally, insurance costs have tended to be higher for younger drivers (and male drivers in particular) as they represented a higher risk of reckless behaviour.

But in recent times, annual hikes have become familiar for all drivers, not just the younger ones.

In the last year, more than a third of Irish drivers have seen their insurance rise by up to 50%, with people consequently driving with reduced levels of insurance in an attempt to manage costs.

The industry here has previously defended itself saying that higher claim payouts in recent years have necessitated premium hikes in order to balance the books.

However, recently this fact was seemingly debunked by Fianna

Fáil finance spokesman (and Cork TD) Michael McGrath.

In an answer to a parliamentary question submitted by McGrath, Minister for Finance Michael Noonan outlined the fact that claims have in fact been decreasing across Ireland since 2011.

In his written response, Noonan said the figures relating to 2015 are still being compiled.

However, the available figures showed insurance companies paid out €1.01 billion in 2014. This is less than the €1.5 billion paid out in 2011 and €1.06 billion paid in 2012. Just over €987 million was paid out in 2013.

McGrath said the figures show the amount paid out in claims in 2014 was 36% less than the amount paid out in 2011.

Of perhaps even more relevance is a case that came before the Court of Appeal here in March.

The judgement in that case ruled that Ireland's insurance sector is liable for the costs of Setanta Insurance, which collapsed last year with roughly 1,750 claims outstanding (about €90 million worth). As you might expect having to cover those losses is seeing the losses passed onto drivers' premiums.

Last week's protest is aimed more at stimulating a response from the government, organiser Kian Griffin said.

Following McGrath's revelations last month, the Fianna Fáil TD had a motion passed in the Dáil calling for the re-establishment of the Motor Insurance Advisory Board on a time-limited basis.

Griffin (who gave his input regarding McGrath's motion) sees this as the first step.



MICHAEL MCGRATH TD



Damien O Kelly
36 mins · 48

All ready for tomorrow's insurance protest



"We're not specifically targeting insurers," he says.

"Primarily we're looking to the government to do something about this. We've already got a bit of movement through Deputy McGrath, with whom we're in complete agreement.

So what do Ireland's insurers make of all this?

Michael Horan of industry body Insurance Ireland says that, contrary to McGrath's revelations regarding insurance claims, the value of claims is in fact increasing not decreasing.

The devil is in the detail it seems.

"You have to look at both sides of the equation," he says.

"You have to look at claims costs as well as premium levels, so claims costs as a percentage of premium. In 2011 we had higher claims it's true, but we also had higher premium income because there were more cars on the road. The average cost per claim actually saw an increase between 2012 and 2014 and that's borne out by the figures.

Horan says: "We've been calling for action on this constantly."

"At the end of the day it's not in our interests to have higher premiums, because that means less insured drivers. It also means more uninsured drivers and nobody wants that."

Horan says that insurers here are "focused on solutions not problems", and outlines four ways of combating the rise of premiums.

And what of enormous premium quotes? Like a 25-year-old fully-licenced man in Letterkenny, Co Donegal, who was recently quoted a €14,000 premium?

"If you're looking for quotes, you'll get a variety across the spectrum," says Horan.

"Some insurers have a more conservative risk appetite," he says diplomatically.

Meanwhile, Conor Faughnan of the AA says insurance payouts in Ireland are far more generous than elsewhere.

He said: "I blame the insurance industry for banging this drum too much and for overegging it, because it's been true for years and it is still true that a bodily injury in Ireland of a given severity gets a much more generous bit of compensation than you get in most other places in the world.

"So we settle very generously, we sue far too often, we're devils for fraud."

Irish motorists are facing increases of around 40% in their car insurance premiums. The average cover has increased to €970 and it is expected that drivers will have to pay an additional 15% by the end of 2016.

According to reports in the Irish Daily Mail, the increases are down to steep compensation payouts, fraud, uninsured drivers and collapsing insurance companies.

It has also emerged that a Government taskforce set up to address the high costs of policies has met just once.

This issue is only likely to get worse before it gets better. For the regular road user it's painful. For a taxi driver, it's career-threatening.

The politicians will need to act swiftly.



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UBER RECORD HUGE LOSSES!

While drivers in Limerick vow to fight ride-share scheme

Losses at ride-hailing giant Uber totalled \$1.27 billion (€1.12 billion) in the first half of this year. In the first quarter of this year Uber lost about \$520 million before interest, taxes, depreciation and amortisation (ebitda), according to people familiar with the matter.

In the second quarter the losses significantly exceeded \$750 million, including a roughly \$100 million shortfall in the US, those people said.

That means Uber's losses in the first half of 2016 totalled at least \$1.27 billion.

Subsidies for Uber's drivers are responsible for the majority of the company's losses globally, Gupta told investors, according to people familiar with the matter. An Uber spokesman declined to comment.

"You won't find too many technology companies that could lose this much money this quickly," said Aswath Damodaran, a business professor at New York University who has written sceptically about Uber's astronomical valuation. "For a private business to raise as much capital as Uber has been able to is unprecedented."

Bookings grew tremendously from the first quarter of this year to the second, from more than \$3.8 billion to more than \$5 billion.

Net revenue, under generally accepted accounting principles, grew about 18 per cent, from about \$960 million in the first quarter to about \$1.1 billion in the second.

Uber also told investors during the call that it was changing how it calculates UberPool's contribution to revenue in the second quarter, which had the effect of artificially increasing revenue.

Uber's losses and revenue have generally grown in lockstep as the company's global ambitions have expanded. Uber has lost money quarter after quarter.

In 2015, Uber lost at least \$2 billion before ebitda.

Uber, which is seven years old, has lost at least \$4 billion in the history of the company. It's hard to find much of a precedent for Uber's losses. – (Bloomberg).

Meanwhile, Taxi drivers are vowing to fight proposals by Uber to introduce a ride-share scheme in Limerick city.

One driver, Joe McNamara, says he was 'shocked' when he read about the proposals.

Uber, which opened a centre of excellence at Thomas Street earlier this year, has been in discussions with Limerick City and County Council, the National Transport Authority (NTA) and the Department of Transport for several months about introducing a pilot scheme.

"Every sort of city is looking at trying to ease congestion, lower carbon emissions these are all things that cities are really having to start to think about more and more. We think we have got a really good solution," said Kieran Harte, head of Uber in Ireland.

However Joe McNamara, who has been a taxi driver for 26 years, says any ride-sharing scheme will decimate the taxi industry locally.

"If it does come into Limerick, nearly 50% of the taxi drivers in the city are going to go out of business," he warned.

"Uber goes into a city, every Tom Dick and Harry comes along and presses his button and then they're gone off and legitimate taxi drivers, who are providing a service for people week-in week-out, are left sitting around doing nothing," he added.

Joe has also criticised Limerick City and County Council for indicating its support for the concept subject to "government and regulatory approval".

"I'm very concerned about it and I will be getting onto my local councillors about it and we'll see how things go," said Joe.



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TACSAÍ AWARDS OCTOBER 2016 SPECIAL



TAXI TECH ARE AL' THE RAGE

Company boast Alberen Elektronik technology

Congratulations to Taxi Tech, the joint winner of the first-ever Tacsai Awards!

The Tacsai Awards is a new feature to the Tacsai Magazine. Companies who have shone and gone from strength to strength, all the while providing the industry with invaluable goods and services are eligible. Every edition we will pick two just such companies and present them with the silverware.

Since 2014, Taxi Tech has excelled in supplying taxi products and accessories in Ireland. They are authorised distributors of Alberen Elektronik range of products to the Irish and UK markets.

Alberen, as many drivers will know, is a genuinely classy, top-of-the-range meter. It's highly sought-after now by those in the industry looking to give their taxi that little bit extra in the looks department.

Taxi Tech also supply and fit their customers with car navigation and tracker systems, hands-free systems, plug and play car kits, car stereos, iPhone and Android phones accessories, and more.

Gary Commons is the owner of Taxi Tech.

Delighted to receive his award, Gary said: "It's my own company. We started up in April 2014. What we do here at Taxi Tech is install taxi meters. We install Alberen. We're the main agent for Alberen in Ireland. We also fit Aquila. They're our two meters that we fit."

"I've been in the industry for about seven years. Business is good. Obviously the industry dictates how fast things go, but thankfully at the moment everything is going great! We're going well, we're looking to progress and build our customer base. We're in the process of going up the North now as well."

"The Alberen mirror meter is a huge product for us. Alberen is top of the range – it's a really classy taxi meter and we're proud to have it. We're a nationwide agent; covering Dublin, Cork, Galway, Donegal, Belfast... We've got a good agency with the Alberen meter. It's our main product."

"We provide bespoke accessory fitting and vehicle maintenance services. Being new on the market we wish to grow our presence in the Irish industry. Our priority is customers' satisfaction!"

A great, new company and deserved winner of our first Tacsai Award

For more information on Taxi Tech go to www.taxitech.ie



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The Tacsai Magazine covers all aspects of the taxi industry. From the big current news, big interviews, the tragic stories to the uplifting ones. We of course pay for all this by selling ads. We give you a free magazine, and in return you get the news.

However, sometimes the news in your day might be; had a couple in the cab last night drunk... the bloke got sick in the back and there's a mighty stench. His missus' lipstick fell out of her handbag, the lid came off, she then sat on it and left a great big stain right beside her fella's puke stain.

Nightmare right?

So what's the story? Who do you turn to get some new seat covers down and sort out that back seat. Well we know just the crowd.

Our joint winners of the brand new Tacsai Awards – Auto Boutique in Drimnagh.

Auto Boutique are specialists in waterproof seat covers for taxis, along with a full range of accessories for taxis, cars and vans.

Run by Oliver Burns for 35 years, we spoke to Oliver a few weeks ago to hear how his company is doing. Needless to say, Oliver was delighted with the Tacsai Award and was only too happy to delve into the details of what goes on behind the scenes.

"Well I've been in business here for 35 years – seen a lot of ups and downs in the industry but we've ploughed on and we're still going strong."

"We import the materials from the UK, through a well-respected importer. We get very good quality product in and then we manufacture it here ourselves."

"It's very busy for me, with the rules and regulations changing in recent years – taxis have to be neater and all that – it's kept us very busy here."

For more information on Auto Boutique and their ideal car seat covers for your taxi call Oliver on 085 7843098.



TTNH LOOK FOR SOLUTIONS TO INSURANCE CRISIS

Organisation make positive moves for change

Insurance premiums are the issue of the day. We, as a country, and the taxi profession in particular, have been hit with the highest policy charges ever seen.

This edition of Tacsai is remarkable in our almost-wall-to-wall coverage of insurance - more than any other issue the industry has faced, this is the one that almost every driver wants to talk about.

Tacsai spoke to TTnH to hear their views on the ongoing crisis.

"Taxi drivers have seen their premiums rocket in the last 16 months.

"Insurers are claiming the level of claims and pay-outs has increased dramatically. They are claiming 50 euros of every policy sold goes towards fraud.

"Drivers are experiencing increases of 45% to 60% and in some cases over 100%. Taxi drivers renting taxis for varying reasons have seen their policies increase to a start rate of between 3,200 euros and in some cases 5,000. Drivers operating vehicles 9 years and older are currently paying an excess charge of 250.00 euros as insurers say their car is ageing.

"Despite a current NCT test certificate validating the car is roadworthy and safe to drive. Insurers are using every means at their disposal not to offer quotations forcing drivers to go through the declined cases agreement forcing a quote which will be between 4,000 and 12,000 euros.

"TTnH member Kenneth Cunningham recently availed of the grant to provide a Wheelchair Accessible Taxi. His quote from AXA including APR was 12,560 euros. TTnH member James Reilly currently providing a wheelchair service was quoted 11,196 euros with RSA. Or, there's the extreme case of Joseph Heffernan - written off by a drunk driver on Christmas Eve 2015. Joseph's previous insurer Kenco exited the taxi market. Following what seemed like a successful agreement with AXA, Joseph was then told that policy would be cancelled. Joseph had to force a quote from Kenco of 5,500 euros. Joseph is currently unemployed.

"This is a completely ludicrous situation. We have highlighted these cases and dozens more with the Minister. At the time of writing it is our intention to hold a motor insurance protest at the Dáil on the second week of October to highlight these issues. We would welcome all drivers to attend.

"In June, Minister Noonan set up a committee to investigate the motor insurance industry. In September, at an Oireachtas committee meeting it was reported that a claimant not accepting a personal injuries board settlement and offering to go to court, can accept the increased offer on the court steps and these final settlements are not recorded and the data becomes invisible.

"This is totally wrong as increases to policies cannot be totally justified with readily available figures. Insurers are simply hiding these figures. This committee is due to liaise with all stakeholders availing of motor insurance and report back to the minister with a number of recommendations with a view to lowering insurance quotes through a range of measures.

"Currently the judiciary and the motor insurance bureau use the book of Quantum as a guideline reference to issuing monies to claimants. This book is only a guideline and figures quoted do not have to be accepted by the claimant. The majority of claims - 83% - are for soft tissue damage.



Michael Noonan TD



Dave McGuinness

"The book of Quantum offers up to 14,400 euros for claims settled out of court. Claimants are simply not accepting this settlement, going to court and receiving up to 25,000 euros not withstanding legal fees involved. Presently the book of quantum is being revised and TTnH would hope for a lowering of this figure coupled with new powers for the personal injuries board. Soft tissue claims should be benchmarked with other EU jurisdictions as settlements range from 3,500 to 6,000 euros. These cases should not be going to court and incurring huge legal expenses. On speaking with insurers outside of Ireland they say they cannot compete with Irish pay-outs.

"In terms of fraud, ie uninsured drivers, technology has a part to play. Information sharing between An Garda Síochána, NCT test centres, Motor Tax office and the Motor Insurance Bureau of Ireland could lead to higher detection levels and make it almost impossible to drive an uninsured vehicle. Shining a torch on an insurance disc at a checkpoint is simply not working. At present only 80% of the vehicles in the Garda Traffic Corps have ANPR number plate recognition capabilities. A number of cameras exist on motorways and could be used to detect uninsured drivers.

"TTnH call on Minister Noonan and the Committee to enact the following;

To benchmark soft tissue claims in line with other EU jurisdictions. To revise the book of Quantum.

To give greater data technology sharing to state organisations to detect uninsured drivers.

Make Insurers more accountable on claims pay-outs.

"These are just some of the measures TTnH believes will lead to a lowering of premiums at renewals.

"As provided for in the Taxi Regulation Act 2013 taxi fares are reviewed every 2 years. The last review took place in 2014. At the time of writing the NTA has relayed the following; The NTA envisages commencing a taxi fares review later this year. We have not yet instructed any firm to assist us with this review. We will keep our members informed on this important issue as it arises.

"In other news; at the Airport a refresher and defibrillator course is being organised in conjunction with the D.A.A. Interested applicants are invited to contact Philip Kavanagh at the Airport."

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VICTIM OF DRUNK DRIVER CRASH DENIED INSURANCE

We hear from the taxi driver involved

At two o'clock in the afternoon on Christmas Eve, a taxi driver is making his way through the capital city going about his business. His world is turned upside down in a heartbeat as a drunk driver comes out of nowhere and smashes into his car causing damage to another vehicle in the process. Lucky to come away with his life, the man is out of work for a month with various injuries. He slowly returns to work as the financial pressure of not working is weighing heavily. The driver is back in work a few months when his insurance is up for renewal. Following a seemingly successful phone call he is then refused coverage by an insurer. The company say they cannot insure a driver whilst there is a case pending. The driver informs them that the case pending – a case with which they have access to the information – does not place him in the wrong. Cleared in Garda reports, he is not the one under investigation. He is the victim. He remains denied of insurance by that company.

Meet Joe Heffernan.

"On the 26th of June I went down to my brokers, looking to get in touch with Axa. 20 minutes later my broker says they'll insure me but it'll be 3 grand. I rang the TTnH for advice, they said if that's the best I could get then take it, so I took it. I gave a deposit, got a receipt for the deposit. I dropped in a temporary disc for two weeks as I had to bring them in a serial number off the meter.

"But then, a fella from upstairs comes running down and says 'we're cancelling your policy'. I was stunned. He says 'you've a case pending with the MBI' and I informed him that that was nothing to do with anything. He said the policy would be

cancelled within 7 working days. I got a registered letter in the post and that was it."

Joe continues: "I was in an accident on Christmas Eve last year at 2pm on Bolton Street I written off by a drunk driver – who was also not insured. It was a 3-car accident. The drunk driver was arrested at the scene. I had Garda reports, I had solicitors' letters to state that it was not my fault. The Insurance Federation couldn't believe that Axa has a policy of not taking a policy like this.

"I was out til the 27th of January. I did ligaments going into my lower back and pelvis and was given 12-18 months' recovery time. It was hard enough missing Christmas, but I got myself back into work slowly. I eventually got my head around it.

"The knock-on effect is unbelievable. I've a son, 15 years of age, living in Kilcock. I managed his soccer side. I gave a dig out, bringing three other kids with me in the car on a Saturday morning, all that type of thing. The knock-on effect is unbelievable.

"He's suffering over it.

"Even when I got back on the road in January, I'd ring him every evening to say goodnight he'd say 'Da, you're not in work are ya? In case there's any more drunk people...' I'd said no I'm at home or I'd let on I was in his Nana's. I live with my aunt, she's 72 years old and recovering from two strokes. I'd bring her to all her hospital appointments, she has bad mobility... everyone is suffering because of this. My life is suffering.

"I would like to say the lads in the TTnH have been great – Alan and Dave and the lads. I would like to thank them for their help with this."

Axa Insurance were unavailable for comment.



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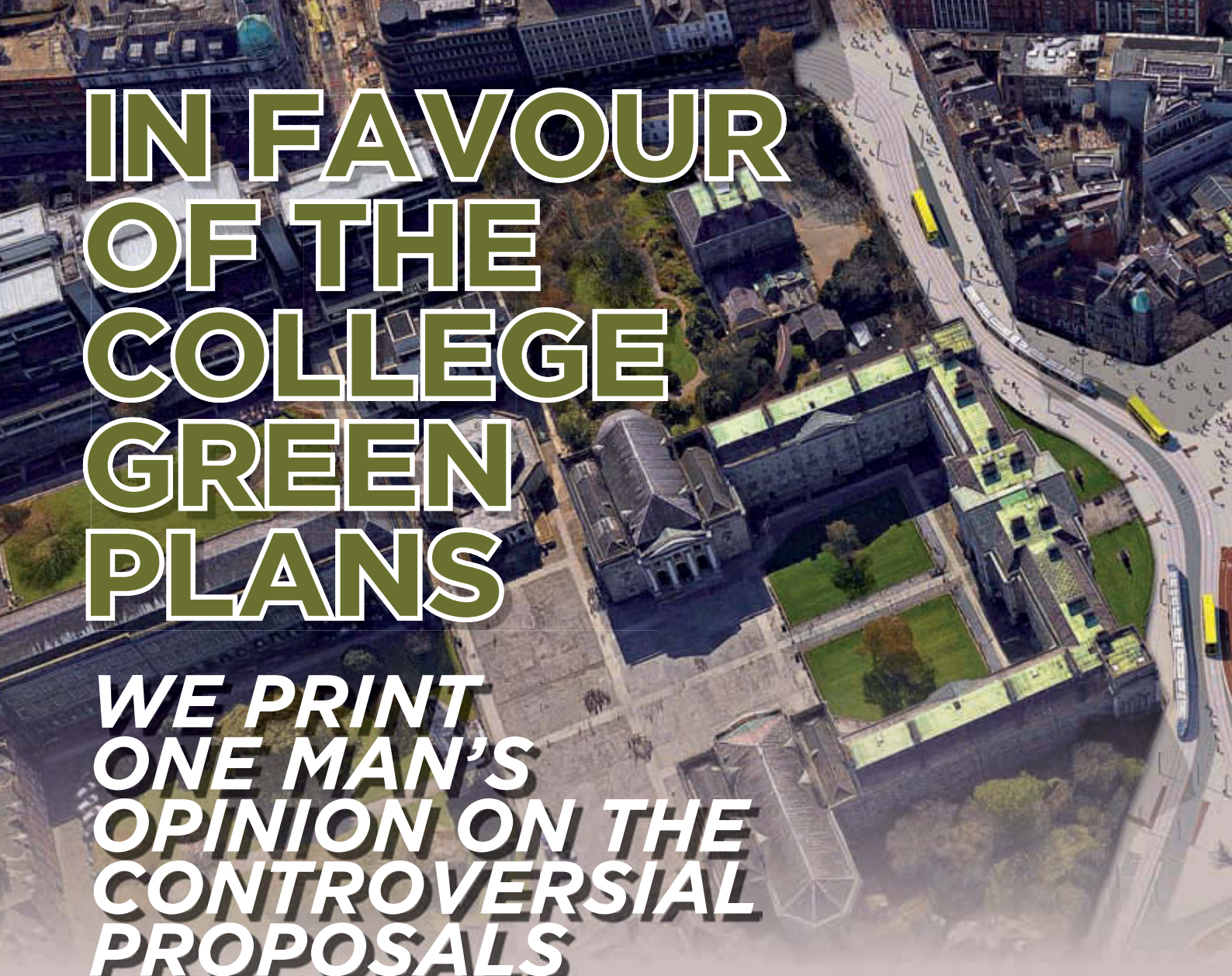


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IN FAVOUR OF THE COLLEGE GREEN PLANS

WE PRINT ONE MAN'S OPINION ON THE CONTROVERSIAL PROPOSALS

In the interest of spirited debate, let's see if you agree with this man; David O'Connor, writing last month on the Dublin Inquirer website has some ardent views on the proposed changes at College Green – and those against them.

Here is what he had to say...

"A new group has been formed whose campaign, if successful, will hold Dublin back and make the city centre a less successful place. It will be bad for the city economy and will make it less attractive for Dubliners and visitors alike.

"Bizarrely, the group is comprised of some of the city's biggest retailers.

"The group calling themselves the "Dublin City Traders' Alliance" (DCTA) has been set up, apparently as a single-issue lobby group, to oppose plans by Dublin City Council to pedestrianize College Green.

"The group is not representative of the Dublin business community. Far from it.

"Shortly after the College Green Plaza proposals were unveiled, both Dublin Chambers, the largest commercial representative group in the city, and Dublin Town, the city-centre business-improvement group representing more than 2,000 retailers, immediately indicated broad support for the plans.

"In opposition to Chambers, Dublin Town and many other heritage and urban advocacy groups, the DCTA believes that pedestrianising College Green and creating a civic plaza to compete with the best of Europe's capital cities is the wrong thing to do.

"So determined are they in their conviction that they have committed to taking "all steps necessary" to prevent it happening

and have already lobbied the city council and councillors.

"It is unclear what their case could possibly be based on.

"A volume of evidence, not to speak of common sense and a myriad of precedents from comparator cities, exists to strongly assert that the city council's plan to make College Green into a public plaza for the city to be proud of is not only commendable but long overdue.

"By now three extensive surveys have been conducted: by DIT Environment & Planning (an independent academic study in which I, David O'Connor, was involved), Millward Brown, and Red C. Each study surveyed more than 1,000 shoppers and the results are emphatic.

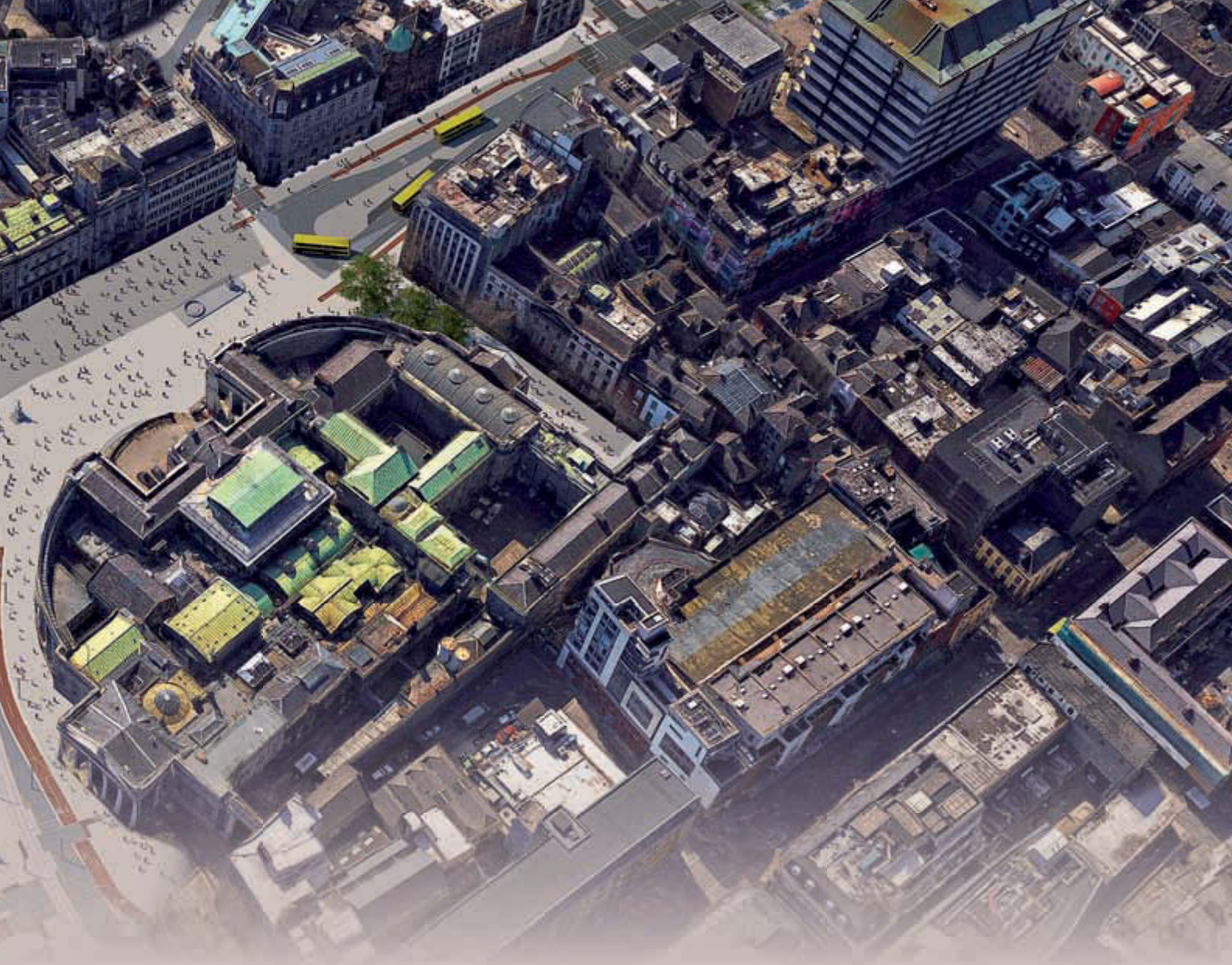
"By far the most retail business and revenue is brought into the city by public transport. On aggregate, in second place are pedestrians. The fastest growing mode is cycling, something we can see clearly from annual canal cordon counts coordinated by the National Transport Authority.

"The Red C study, commissioned by another car-parking lobby group, infamously tried to skew the results by focussing on "high value shoppers". Yet even among this select group, 54 percent of total spend was from public-transport users.

"The bizarre and badly conducted study excluded students, café users, tourists, and workers. What city would not want tourists, café dwellers, students, and working people who work to frequent their streets?

"The city council really needs to be careful who it listens to.

"Cian Ginty of irishcycle.com has adroitly identified a link connecting the members of the group: they all own, operate, or are linked to city-centre multi-storey car parks. So their motives



are questionable – are they more interested in promoting city-centre retail and commerce, or in keeping their car parks full?

"If it's the latter, then their logic is counter-intuitive and self-defeating.

"Cars bring people to the city centre too, yes, and it is clear that car shoppers have a higher per-trip spend. Yet the problem is that if you promote car access, the overall number of people who can access the shopping areas goes down.

"Would the retailers not be better off if they spent their time thinking about how to increase spend from other modes? Make the city a nicer place, where people will want to stay longer? Too radical a suggestion for some perhaps.

"But not too radical at all. It's called traffic management and has been done successfully in many other cities. Dublin's city-centre transport strategy is not to eliminate car access, but to eliminate through-trips.

"Through-trips have no business in a city centre. Hell, they don't even stop off in multi-storey car parks.

"Most of Dublin's peer cities in continental Europe eliminated through-trips via effective traffic-management strategies back in the '70s and '80s. We are only 40-odd years behind in implementing such a plan really.

"One of the earliest cities to implement the "quadrant strategy" envisaged for Dublin City was Groningen, in the Netherlands, a tale elegantly illustrated in a popular video from Streetfilms.org.

"Anyone who isn't convinced needs to read Janette Sadik-Khan's brilliant book *Streetfight – Handbook for an Urban Revolution*. Sadik-Khan was no less than Transport Commissioner of New York (and some would say the greatest commissioner the

city has ever seen).

"She worked under Mayor Mike Bloomberg, the get-up-and-go, business-focussed mayor, credited with restoring the city's previously ailing economic fortunes. Bloomberg's catch-cry was, "In God we trust, everyone else bring data."

"Sadik-Khan used the facts to show that making streets accessible and friendly for people was good for cities and good for business. Again and again she transformed streets and spaces, often in the eye-teeth of opposition from vested interests, by reaching out to communities and showing the evidence (some of which she even gleaned from Dublin and other European cities).

"Sadik-Khan's crowning achievement was the transformation of Times Square and Broadway. So traffic-choked were these world-renowned spaces it seemed offensive to logic to even suggest they could be any other way. With imagination, design, use of bare facts, and some wacky-coloured beach chairs, Times Square was transformed into a creative public place for everybody to enjoy.

"Sadik-Khan was able to show that traffic – even car traffic – worked better in the environs, business went up and the area had massively more footfall. "If you can change the street, you can change the world," advocates Sadik-Khan.

"Dublin needs a real public transport network and the city centre has to become a more pedestrian- and cycle-friendly place. Dublin City needs to listen to its people, be brave and invest in good planning and design."

So, what do you think?

Let us know your thoughts. Do you agree with David? Or do you think that the plans for College Green would indeed be bad for business? Email the editor stephenyoung399@hotmail.com

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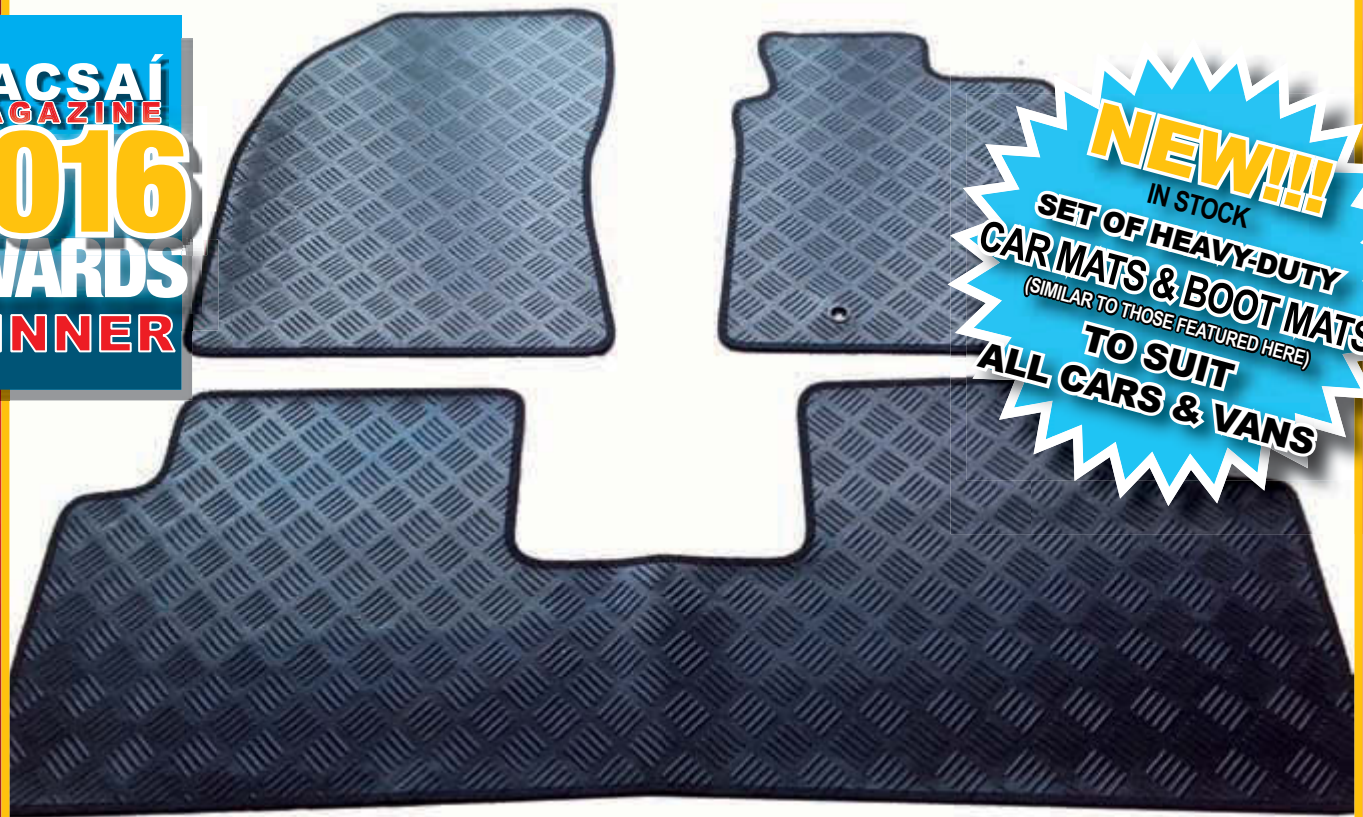
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1.0 TSI OCTAVIA ARRIVES AT MSL PARK MOTORS

The new ŠKODA Octavia 1.0 TSI, 115bhp petrol engine arrived in MSL Park Motors ŠKODA in July this year.

Reducing engine capacity in favour of turbo charging has become a popular trend in petrol technology in recent times with ŠKODA leading the charge when they introduced their 1.2 TSI back in 2010. The new engine will replace the 1.2 TSI 110bhp power unit that has been used up to this point. Despite a reduction in engine capacity the new engine delivers superior performance in every area including: power output (+5%) acceleration time (-3% from 0-100km/h), fuel consumption (-7%) and top speed (+1.5%).

The new 1.0 TSI engine is so efficient that it gives the comparable Octavia 1.6 TDI 110bhp diesel engine run for its money in terms of overall running costs. Dermot Gallagher, Brand Manager at MSL Park Motors ŠKODA, commented: "The primary reason for purchasing a diesel vehicle is to acquire annual

taxation and fuel savings over a petrol vehicle. The basic premise is that you pay a premium for the diesel car but over time you will recoup the savings by reducing your operating costs".

The question is how long will it take to achieve these savings? Take the new Octavia 1.0 TSI, 115bhp engine which consumes just 1.1 litres more per 100km than the 1.6 TDI 110bhp engine. Using today's fuel prices it would take 6 years for the diesel version to justify and recoup the savings on fuel alone! This really brings petrol back into the equation."

The MSL Park Motors ŠKODA showroom on the Navan Road has recently undergone a massive renovation and the Team would be delighted for you to pop in, they can present the full ŠKODA range or alternatively assist you with a quality used ŠKODA. With the backing of ŠKODA Finance, they can offer a wide range of finance products to help you own your new car.



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WORLDWIDE REPORT

TAXI NEWS ROUND-UP FROM AROUND THE GLOBE.

ALBANIA

An Albanian taxi driver who has plastered his cab with pictures of Donald Trump says the U.S. presidential candidate has helped his business prosper.

Uljan Kolgjegja said Monday he was prompted to decorate his taxi with pictures of the Republican candidate after Albania's Prime Minister Edi Rama said Trump could be "a real threat to Albanian-American ties."

The move has attracted attention in the capital Tirana and Kolgjegja says he is earning more money than ever before in his 13 years as a taxi driver.

"His pictures have attracted more clients to my car," he told The Associated Press.

Kolgjegja says he believes that Trump would bring new hopeful developments around the world if he is elected president, while he is more skeptical toward the Democrats' candidate Hillary Clinton.

"Look at the world now, full of wars and (President Barack) Obama and Clinton, who worked for him too, have not done much," he said. "Trump will make a change."

In his comments on Trump earlier this year, Albania's premier Rama also said it would bring "major damage" to the U.S. if he is elected president. Rama was not referring to the Republicans but to a "character that has disturbed" some Republicans so much that they are now willing to vote for Clinton.

"When Trump comes to office in January, I will lighten 200 firecrackers in front of Rama's office," Kolgjegja said.

SINGAPORE

Grab, the biggest ride-hailing company in Southeast Asia, is now offering on-demand robot taxi rides in Singapore through a partnership with NuTonomy of Cambridge, Massachusetts.

NuTonomy, a 50-person startup spun out of MIT, in August became the first company in the world to do public testing of robot taxis, putting a Renault Zoe and Mitsubishi i-MiEV electric car on the road in a Singapore business district. It plans to have six autonomous cars on the road there shortly. San Francisco's Uber this month launched its own public trials of a handful of autonomous cars in Pittsburgh. In both Singapore and Pittsburgh, the autonomous cars have a safety driver and support engineer in the front seats.

A fleet of automotive and technology firms are racing to turn self-driving cars into a widespread reality. Lyft, Uber's hometown rival, is working with General Motors on an autonomous ride service. On Sunday Lyft President John Zimmer said he expects the majority of the company's rides to be in autonomous vehicles within five years.

JAPAN

Uber Technologies Inc., mostly blocked from operating its core ride-hailing service in Japan, is searching for alternate routes to profit in the world's third-largest economy.

The company is trying to link up customers with licensed taxi drivers—instead of the private car owners it relies upon in the U.S. Uber is using limited exemptions to operate a U.S.-style service in rural areas that lack access to public transport. And on Thursday, the company brought its UberEats food-delivery service to parts of Tokyo.

Those efforts are in lieu of what Uber would really like to do in Japan: offer urban dwellers a way to hail an inexpensive ride instead of a taxi. The San Francisco-based company, whose brand is largely unknown in Japan, thinks it can reach that destination eventually; in the meantime it aims to build a following with the other services.

"We have high hopes that Japan will become a big market for Uber," said Masami Takahashi, president of Uber Japan. Uber has been focusing on trimming losses and ramping up revenue ahead of an eventual public offering. Global expansion—not just in Japan but also in places like India and Southeast Asia—is a key part of the strategy.

Mr. Kalanick expressed frustration with Japan a few years ago, saying the country had "Byzantine and complicated regulations." The main one is the requirement that, for the most part, those ferrying passengers for money must have a taxi or similar permit.

Uber faces opposition from taxi unions that "feel threatened" by ride-hailing services, said Hitoshi Sato, an analyst at InfoCom Research in Tokyo. And with taxis generally plentiful on the streets of Tokyo, there is less demand for alternatives from riders.

CANADA

The taxi industry has been hit with another blow in its legal efforts to stop Uber's activities in Quebec.



In a written decision handed down Tuesday, Quebec Superior Court Justice Michel Yergeau rejected the industry's request for an injunction against the ride-hailing service.

A coalition of taxi industry representatives filed the injunction last week, requesting a safeguard order that would suspend Uber's activities in order to safeguard its rights.

In his decision, Yergeau said there was no way of knowing if Uber is to blame for drivers' financial problems or if there were deeper problems.

The judge was not convinced by the taxi industry's argument that there was an urgency to act, writing that Uber has been operating for years and the industry should have taken legal action sooner if the situation was so dire.

RTAM-Métallos, a steelworkers union that represents several thousand taxi drivers, said the taxi industry would not give up as a result of the ruling.

"If the government wants to see us in the streets then they are going to see us, and it's starting tomorrow," said Benoit Jugand, a spokesperson for the union.

UK

Anyone hoping to drive a private-hire taxi in London could be forced to take a written English test after Transport for London admitted that

exemptions for English speakers would hit black and minority ethnic people hardest. TfL is introducing new rules from 1 October requiring taxi drivers to pass English exams costing £200 to obtain or renew a private hire licence.

Uber, the taxi-hailing app, has argued in court that, while it supports oral tests, the written element is unnecessary and would force some of its drivers out of business.

The company appealed against TfL's plans to allow exemptions for drivers from English-speaking countries such as Australia, the US and Jamaica. It wants the plans for written English tests dropped completely.

TfL said in papers submitted to the high court that it would abandon the exemption for people from those countries to avoid discrimination, after an outcry from drivers and immigrants' groups.

"The imposition of a requirement to communicate (including speaking, listening, reading and writing) at an appropriate level will (obviously) have a disproportionate effect on certain nationalities," said TfL.

"It will also have a disproportionate effect on black and minority ethnic (BAME) applicants ... "TfL accepts that an exemption from the obligation to demonstrate English language competence should not be based on nationality; and it will accordingly give further consideration to the precise scope of the exemptions (if any)."

CORK IN ROOF SIGN DEBACLE



NTA URGED TO TAKE ACTION

A NEW INVESTIGATION has revealed how people who are not registered taxi drivers can buy roof signs for as little as €200 in Cork city.

Taxi drivers in the city said a complete overhaul of the industry is needed before some innocent member of the public is defrauded or seriously injured.

The investigation – the second of its kind in the past 12 months – was carried out by TV3.

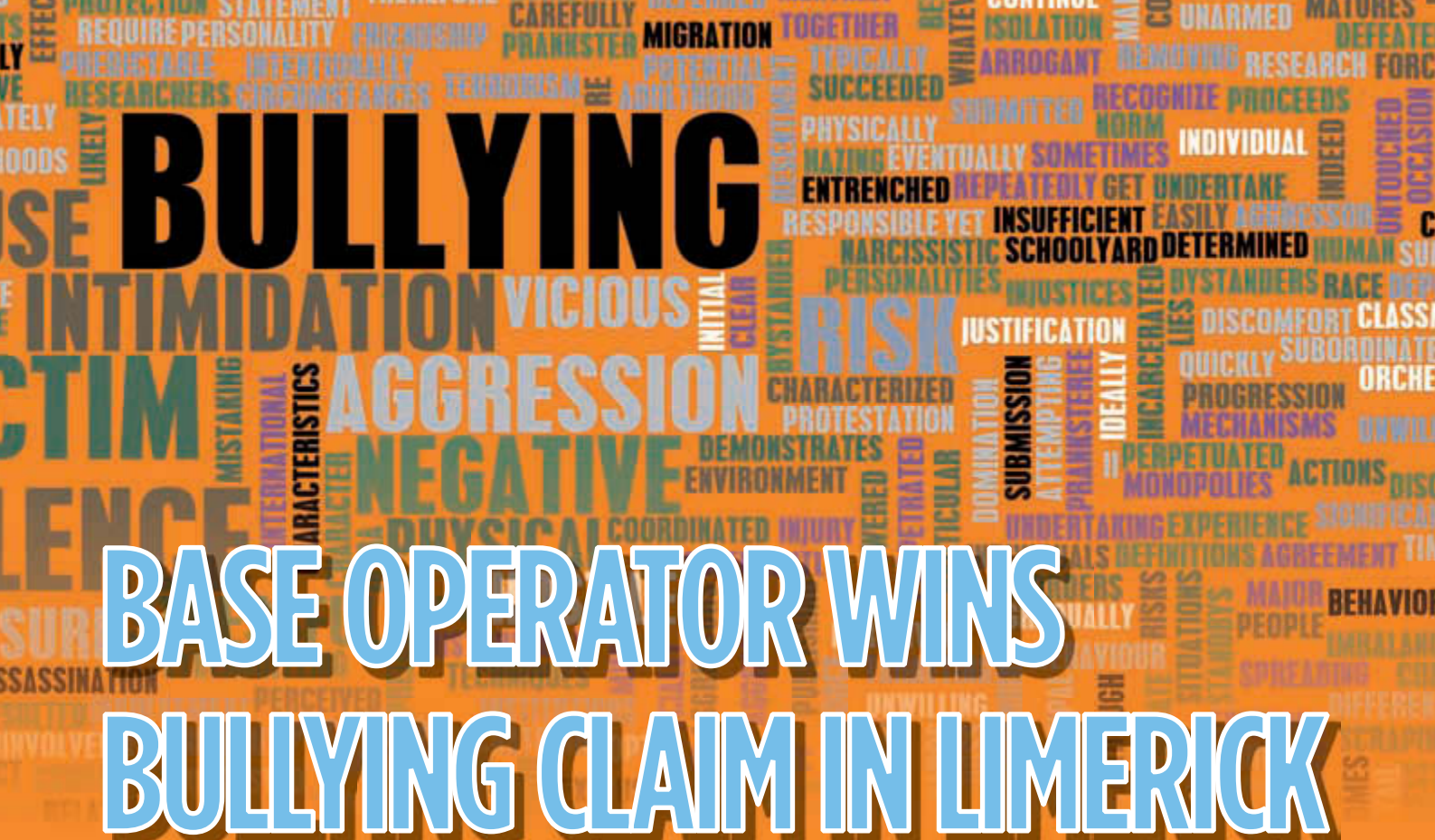
The Allied Cork Taxi Group, which represents some taxi drivers in the city, described the investigation as ‘shocking’ and said it demonstrated how easy it is for a criminal to buy taxi roof signs.

The National Transport Authority has said it will

review its procedures after being informed of the findings. In a statement, the NTA, said: “The design of the currently used taxi roof signs in Ireland dates back many years. Because of this, the NTA does not own the design of the sign and cannot legally control or prevent sign manufacturers from making a taxi sign.

“It is an offence to operate a vehicle with a sign saying ‘taxi’ or “tacsai’ unless the vehicle is licensed as a taxi.

In response to the investigation, the Department of Transport said: “The regulation of the taxi industry, including issues relating to taxi signage, is a matter for the regulator, the National Transport Authority.”



BULLYING

BASE OPERATOR WINS BULLYING CLAIM IN LIMERICK

Former Treaty Hackney Cabs employee awarded €12,000

A woman who resigned after claims she was bullied at a city taxi business has been awarded €12,000 by the Employment Appeals Tribunal.

Tina Williams took a case against her uncle's business, Treaty Hackney Cabs Ltd; an Organisations of Working Time claim which was withdrawn and an Unfair Dismissals claim which went ahead.

She started in the company as a base operator in 2002. She left in 2007, and resumed working in 2008. The new night manager asked Ms Williams to "jot down" notes as he was "suspicious" that a work colleague was not carrying out her duties "fairly", the Tribunal heard.

She left notes in a safe or under the office door, which was locked. She noted her colleague was "not assigning customers to drivers in a fair manner", and informed the night manager of this. She told him that she "did not want any animosity in the office and this note was just for his own benefit." However, she claimed that the atmosphere at work "became very tense and it was not a nice place to work".

She asked her colleague if there was a problem, and she replied that she was told by the night manager and another person, named JM, that she had been complaining about her. When she approached the night manager about the matter, he told her: "it was none of his business".

She wrote to the day manager on December 7, 2014, of her difficulties. "She felt bullied," the court heard. She did not receive a response. The Company stated that they

"never received any letter" from her.

Ms Williams's partner complained over his treatment by her colleague. After reviewing CCTV footage over a 32-hour period, management concluded that it was "all fabricated and there was no substance" to the complaint, the court heard. A letter was written on December 21 as "nothing changed at work", but she did not receive a response.

In January 2015, she sought medical assistance before her hours were reduced to two eight-hour shifts a week. Her GP advised her to leave. She resigned by registered post on February 27, 2015. This was the only letter the company received, the respondent stated.

Giving evidence, her uncle said they encountered financial difficulties and that his wife, who looked after accounts, was let go, and his two daughters' hours were reduced "significantly". He did not discuss this with staff as he did not want drivers leaving. He said she was "always treated fairly".

The Tribunal stated that it is "incontestable" that they were informed of the issues raised in the final letter.

"Rather than engage with the claimant on these matters the respondent simply left matters in abeyance and did not engage with the claimant in respect of any of the serious matters."

It stated that it was not satisfied that Ms Williams made efforts to engage again with the respondent, but that did it not absolve the respondent from its duty to investigate the complaints.



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CASE STUDY

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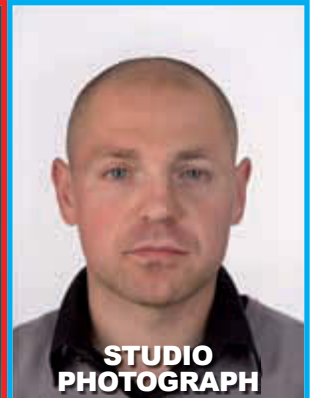
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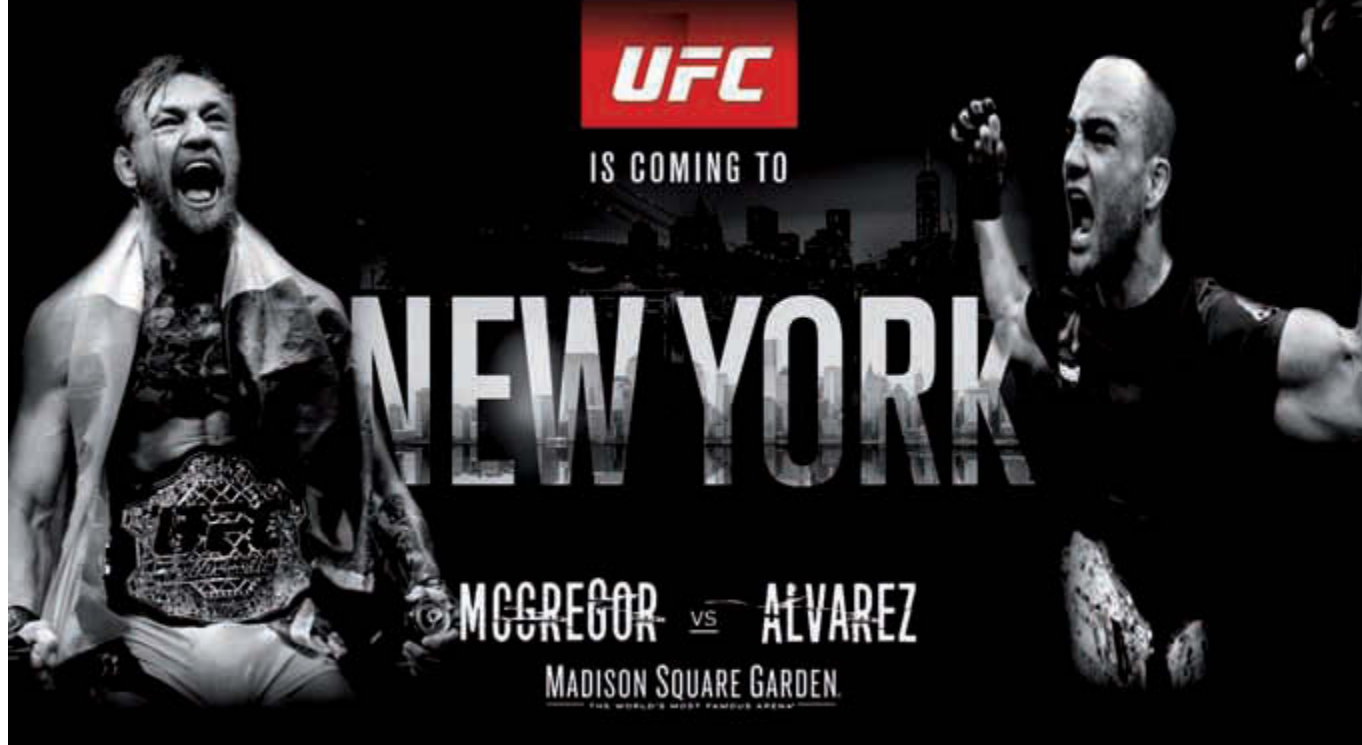
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CLOSE THE RANKS... IT'S MCGREGOR V ALVAREZ

It's the one that all fight fans have been waiting for... Madison Square Garden on November 12th; can the pride of Ireland, Conor McGregor, fulfil his dream and the dreams of a nation by becoming a UFC two-weight champion?

The anticipation has been building. An electrifying press conference in New York stoked the fires of both Irish and Irish-American fans. His supporters are ready to turn the Big Apple green. Only one man stands in his way... Eddie Alvarez.

Alvarez is a burly Lightweight. His shock first-round defeat of Rafael Dos Anjos in the summer made many pundits stand up and take notice. He is an aggressive fighter, excelling in Jiu Jitsu. He made light work of Dos Anjos in Las Vegas – albeit a very out-of-shape looking Dos Anjos; and one McGregor certainly would have had no problem in beating too. The Brazilian looked a shadow of his former self...

McGregor is coming out of two gruelling fights with Nate Diaz. A man arguably two weight divisions above where Conor should be fighting. The first of those bouts last March was a crushing blow for the Crumlin man – running out of steam towards the end of the second round, he found himself on the canvass and submitting to the Californian. The second bout saw McGregor put in his most intense training program yet. Revenge was on his mind. He refused to take part in the press charade that was part

and parcel of the Featherweight title fight with Jose Aldo, instead staying put at his camp in Iceland with coach John Kavanagh and the rest of his team. The hard work paid off and McGregor won on decision against a fighter who appeared almost impossible to knock out.

The Diaz fights should stand to McGregor now though – up against Alvarez the Irishman can expect a lot of grappling. But in that second Diaz fight, despite the best efforts of the Stockton man in the clinch, Conor could not be grounded. Against a fighter of Diaz's strength and allegedly weighing 190lbs (Conor weighed 168) for that second fight, that was impressive.

Alvarez will know that he can't stand toe to toe with McGregor and try out-hit him. He knows his path to victory lies in getting his opponent to the ground.

So what can we expect?

An absolute bruiser of a fight. This will be blood and thunder. McGregor, one would guess, will basically stick to his Diaz rematch game plan. Leg kicks, punch and move. Hold strong in the clinch and land elbows where there's room. Alvarez knows he has to take Conor down and get him to submit. He can't out-punch the Irishman.

What would the nation give to see Conor McGregor hold two UFC belts aloft next month...

KP TAXIS DRIVING FORWARD!

Tacsai Magazine recently caught up with KP Taxis' main man Krzysztof Sierant to hear how his company is going from strength to strength.

The Finglas-based firm has developed a strong reputation in the last three and a half years since their founding – providing 9 cars for rental to the taxi industry as well installing meters and other equipment.

Krzysztof said: "We provide full mechanic and

electrician jobs along with our taxi rental services. We do laser wheel alignments, pre-NCT testing, air conditioning... everything except panel beating."

The cars in KP's fleet include two Skoda Superbs, a Passat, a Prius and a 9-seater among others. KP also fit roof signs, sell thermal printers and have state-of-the-art Primus Mirror taxi mirrors in stock.

For more information on their taxi rental or garage go to www.kptaxis.ie to learn more about this fantastic company and the services on offer.

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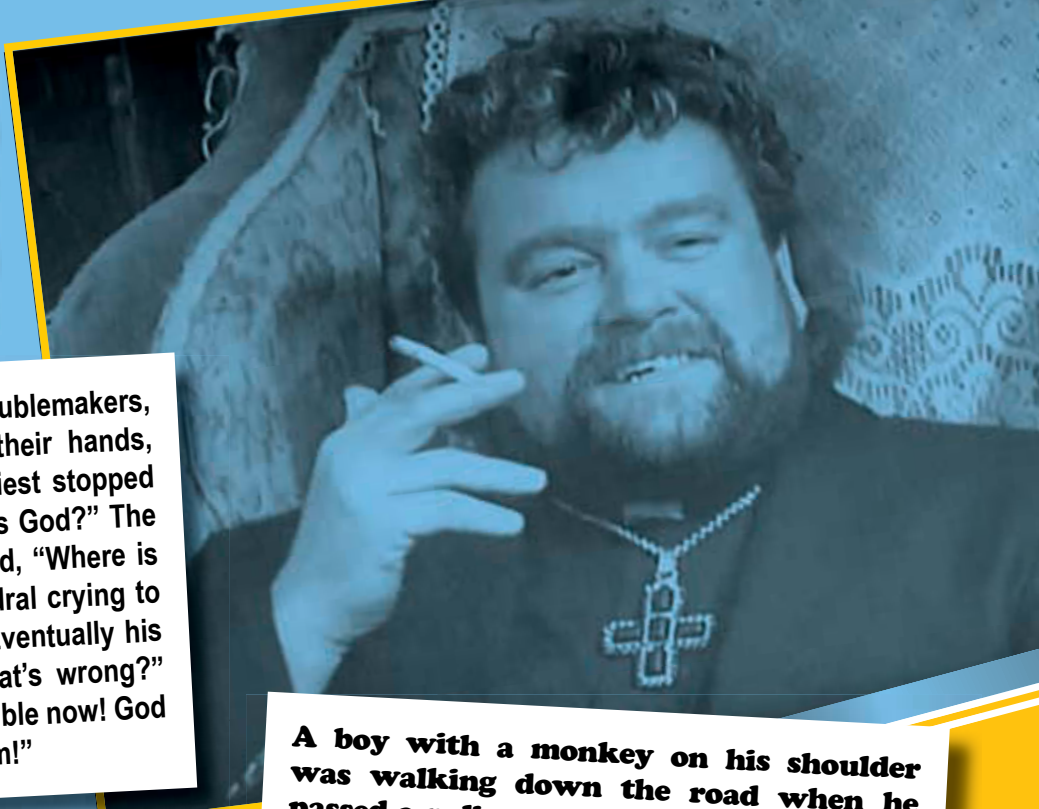
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Knock Knock



Two little boys were known troublemakers, stealing everything they could get their hands, even from the church. One day a priest stopped one of the boys and asked, "Where is God?" The boy shrugged and the priest repeated, "Where is God?" The boy ran out of the cathedral crying to his home where he hid in a closet. Eventually his brother found him and asked, "What's wrong?" The crying boy replied, "We're in trouble now! God is missing and they think we took him!"

There are three friends named Mad, Brain, and Fight. One day Fight went missing and his friends Mad and Brain started searching for him. Then Brain said, "Mad, let's file a missing person report with the police." When they were about to walk into the police station, Brain said, "Mad, you go and make the report. I will wait for you here." Mad said, "Okay." Mad walked in but no police officers paid attention to him. Then he saw a policeman drinking a cup of coffee. Mad went to the officer, smacked the table, and the cup of coffee flew in the air, landing in the officer's lap. Angry, the policeman asked, "Are you looking for a fight?" Mad replied, "Yes, I am." The policeman asked, "Are you mad?" Mad replied, "Yes, I am Mad." The policeman then asked, "Don't you have a brain?" Mad replied, "Brain is outside sir."

A policeman pulls a man over for speeding and asks him to get out of the car. After looking the man over the policeman says, "Sir, I couldn't help but notice your eyes are bloodshot. Have you been drinking?" The man gets really

A boy with a monkey on his shoulder was walking down the road when he passed a policeman who said, "Now, now young lad, I think you had better take that monkey the zoo." The next day, the boy was walking down the road with the monkey on his shoulder again, when he passed the same policeman. The policeman said, "Hey there, I thought I told you to take that money to the zoo!" The boy answered, "I did! Today I'm taking him to the cinema."

A little girl and her older brother were visiting their grandfather's farm. The older brother decided to play a trick on his younger sister. He told her that he discovered a man-eating chicken. The girl was frightened, and ran inside in fear. Then the older brother heard his little sister scream. He ran inside immediately. She was screaming at their grandfather, who was chowing down on a plate of fried chicken. "What is it?" he asked. The sister turned to him in fear and said, "It- it's- IT'S A MAN EATING CHICKEN!!!"

A child goes to his father and asks, "Father, how do parents think of names for their children?" The father answers, "Well, son, the night before the mother gives birth, the father goes into the woods and camps for the night. When he wakes the following morning, the first thing he sees is what he names his child, which is why your sister is named Soaring Eagle. Why do you ask, Bear Poop?"



General Knowledge Questions

1. Used in forensic investigations, what was invented in 1921 by John Augustus Larson, a Police Officer from Berkeley, California?
2. What is the highest mountain in Canada?
3. In which year was the Aintree Grand National officially run?
4. Which actor born 10 July 1977 played Solomon Northup in the 2013 movie '12 Years a Slave'?
5. Irish War of Independence here Michael Collins was a native of which county?
6. Which African country joined the United Nations on 14 July 2011?
7. Anthony Charles Lynton are the Christian names of which former British Prime Minister?
8. Chorophobia is the irrational fear of what?
9. What was invented in 1890 by Harold P. Brown and Arthur Kennelly, both employees of Thomas Edison?
10. Name the only Irish cyclist to have won the Tour de France?
11. What is the capital of Montenegro?
12. The River Shannon is the longest river in Ireland. What is the second longest?
13. What is commonly regarded as the shortest river in Ireland?
14. In what year did Roger Bannister break the world mile record and the four-minute barrier at Iffley Road Track in Oxford?
15. In 1865, six Confederate veterans, meeting in Pulaski, Tennessee, formed which secret society?
16. What date is Mahatma Gandhi's birthday and is also a National Holiday in India?
17. Zinedine Zidane was sent off during the FIFA World Cup Final for headbutting which player?
18. Which famous figure was born as Marie Grosholtz in 1761 in Strasbourg, France?
19. What animal derives its name for the Latin for 'Little Thief'?

THE TACSAÍ MAGAZINE BUMPER QUIZ

20. Pushtu is the main language in which country?
21. Which country won the 1938 FIFA World Cup?
22. What are the Chinook and the Sirocco?
23. What is Pakistan's currency?
24. Constance Georgine Markievicz, the early 20th century Irish Sinn Féin and Fianna Fáil politician, achieved which first in politics in 1918?
25. What does the 'S' represent in United States Army general George S. Patton Jr's name?
26. Name the Anglo-Saxon King killed at the Battle of Hastings in 1066
27. Who did Beatle Sir Paul McCartney marry in 2011?
28. In motoring terms, what does India, Tonga, Malta and Tanzania have in common?
29. Which capital city lies on the Potomac River?
30. In the 1970's East Pakistan became known as which modern day country?

13. The River Corrib which flows from Lough Corrib through Galway to Galway Bay. The river is among the shortest in Europe, with only a length of six kilometres from the lough to the Atlantic.
14. 1954
15. Ku Klux Klan
16. 2 October
17. Marco Materazzi
18. Marie 'Madame' Tussauds
19. Ferret (furrinus)
20. Afghanistan
21. Italy (beat Hungary 4-2 in the final)
22. Winds
23. Pakistani Rupee
24. She became the first woman elected to the British House of Commons
25. Smith
26. King Harold II
27. Nancy Shevell
28. Cars drive on the left
29. Washington D.C.
30. Bangladesh

1. Polygraph (lie-detector)
2. Mount Logan
3. 1839
4. Chivwetel Ejitoro
5. Cork
6. South Sudan
7. Tony Blair
8. Dance
9. Electric Chair
10. Stephen Roche
11. Podgorica
12. River Barrow

ANSWERS

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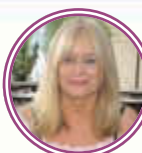
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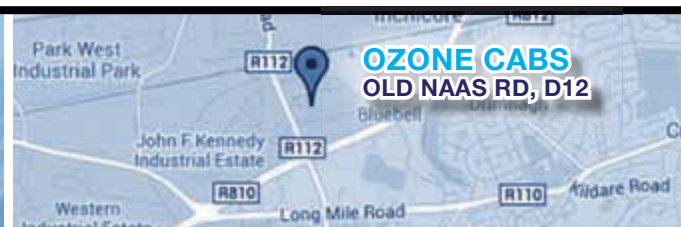


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