



14th May 2019

The Secretary
 Legislative Council
 Economy and Infrastructure Committee
 Parliament House Spring St
 EAST MELBOURNE VIC 3002

INQUIRY INTO THE COMMERCIAL PASSENGER VEHICLE INDUSTRY ACT 2017 REFORMS

CONFIDENTIAL – PLEASE MAKE MY STORY PUBLIC WITHOUT MY NAME PLEASE.

Please accept this submission to the Parliamentary Taxi Inquiry, yet again following the disappointing and destructive action taken by the Victorian State Government, who felt it okay to take away my Assets and my Income. The Andrews Government stole from me my 3 Taxi Licences, my superannuation and **my LIFE**. Let's be clear from the outset, the Taxi Licences were declared as property by the High Court with Banks lending 100% using the Taxi licences as security.

I will begin by stating that I am now approaching 60 years of age and a single mother of 2 children. I have been divorced for many years, thus being a single income earner. I mention my age because I will absolutely **NEVER EVER** be able to recover financially from this destruction, which has been caused by the Andrews Government.

At the 2014 Victorian State Elections, I unfortunately was foolish enough at the time to trust and believe in what I was promised by Daniel Andrews. Daniel Andrews looked us in the eyes, in a packed room of Perpetual Licence Holders and PROMISED us that he would look after the Taxi Industry. He asked for our vote and made his promise and again I state, he looked us in the eyes and promised he would look after the Industry. Well what can I say, Daniel Andrews kept his promise alright but for the wrong reasons and clearly under his false pretence. Unfortunately, his interpretation of looking after was actually DESTROYING the Industry and not working to retain a sustainable and regulated Industry.

We as an Industry, campaigned for Daniel Andrews at the time and in fact attended many many functions and spruiked for him to win the election based on the promises he made to us and yes again I state, this is the thanks we received.

The Andrews Government forcefully took my 3 Taxi Licences with the most humiliating slap in the face with the below actions –

- The Andrews Labor government paid DISMAL transition (not compensation) of \$100,000 per licence for the first licence and \$50,000 each per licence for three subsequent licences to a maximum of \$250,000 and a \$1 levy per trip was raised, to cover transition cost. I ask you what am I supposed to be transitioning to? Also I question who came up with this dismal figure for

transitional payment? What was the model and how did this scientist come up with a figure plucked from the air. And I ask, how is it that the Perpetual Licences had different values when they all carried the same value with the same income. How did the 1st Licence differ from the 2nd, 3rd and 4th and what happened to the rest.... Disgraceful beyond comprehension.

- Daniel Andrews Labor government then proceeded to issuing licences for the nominal fee of \$52.90 and at 31 January 2019 licences issued increased to 11,807 taxi licences and 50,152 hire car licences. Do you not think that the Andrews Government's destruction and open market has contributed to road congestion. The current amount of Taxis and Ride Sharing on the road, is totally unsustainable making it extremely difficult and in fact, almost impossible for anyone to make a proper living with such high competition.
- The 'fairness fund' or should I describe it as the "UNFAIRNESS FUND" was established to support the many cases of severe hardship. What a joke and an absolute LIE.

THE FAIRNESS (ABSOLUTELY UNFAIRNESS) FUND

Well that turned out to be an absolute joke. All I can say is I refer this Committee to Deborah Glass, The Ombudsman's report. She clearly identified and reported that the process and allocation of The Fairness Fund was not handled correctly which caused people more stress, grief and heartache. The Ombudsman's report is clearly evident of this mishandling of the Fund.

I was one of those severe hardship cases and what did I get out of it \$50K to put towards my huge debt that I have been left with..... I will now state my current debt from my 3 Taxi Licenses now sit at \$750,000.00 yes you read correctly I am now sitting on an unbearable debt of **\$750,000.00**

The process of dealing with the so called Administrators of the Fairness Fund only added to my stress. It was an absolute circus and nothing beyond demoralising and made me feel like I had to beg for what was rightfully mine. In fact I have to say that I felt vindicated with poor decisions made against me because I was part of the Victorian Taxi Families. I felt absolutely discriminated against and in fact through one phone call with [REDACTED] and [REDACTED] from the Fairness Fund, I felt absolutely **BULLIED** as they bullied me when I challenged them both about the handling of my case. I challenged them with their decision as well as the delay it took for them to work in my case.

These Bullies after taking away my assets, my property, my superannuation and my income and leaving me with a massive debt as well as unbelievable stress related health concerns, felt that \$50K was enough to shut me up by the Fairness Fund... WRONG. I will fight until the day I die for what is MINE. These Bullies need to be accountable for the stress and heartache they caused.

I wish to also refer further to the Fairness Fund Application whereby it asked me in Section 2.1 Basis of claim to describe my circumstances and what actions I have taken to address my financial situation as in sale of assets and refinancing my debt. Again I challenged [REDACTED] and [REDACTED] on this and in their bullying manner, they suggested I sell up in order to pay my debts. How dare they... they were absolute BULLIES and totally discriminated against me because I was on the Victorian Taxi Families Committee because I was fighting for justice.

I took absolute offence to this question and harassment by [REDACTED] and [REDACTED] telling me to sell up.. The Government **COMPULSORILY FORCEFULLY STOLE** my assets therefore the Government should have been responsible to Buy Back fairly and correctly. It is not up to me to sell assets & refinance for something that I have not asked for nor that I created a situation.

At the time of the proposed reforms, we as an Industry provided all the Industry information to the Transport Minister, Jacinta Allan that their proposal at the time would be very destructive. We even went so far as to provide a diagram of how the industry works and identified how moving forward with the way they did, how it would destroy the Industry. Yet they chose to disregard the industry information provided and just did not listen at all.

As I referred above with regards to the Transition Payment, I would like to understand how is it that the Government saw it fit to pay out other Licences such as the Fisheries, fairly and correctly, yet the Taxi Industry was treated with absolute **DISCRIMINATION**..... This is totally unfair and totally LEFT US BEHIND.

How was this fair, ethical and above all how was this a way of treating humans. To quote Jacinta Allan - "**NO VICTORIANS WILL BE LEFT BEHIND**". Serious?????

I can demonstrate how I along with thousands have been left behind.

Now let me tell you my personal story of how severely I have been impacted by this destruction.

I separated in 1995 and was left to look after my 2 young children at the time. I was the only breadwinner.

In order to do the right thing and work towards being a self-funded retiree, I worked 3 jobs so that I would be in a position to obtain a bank loan (using the Perpetual Taxi Licences as 100% security) and to invest in what was publicly listed on the Bendigo Stock Exchange and through government backing and encouragement for my superannuation. It was drummed into us "invest in the Taxi Industry and be self-funded retirees"

I missed out on seeing my children grow up because I was the only bread winner and had to work in order to save and invest in the Taxi Industry. Do you know what it is like having your young children look after each other whilst I drove from one job to the other. My daughter at the time would have to feed my son as I just did not have time. I was exhausted and had no life just to aim for what I knew to be an investment for my future, my superannuation. I never ever wanted to be a burden on society and never accepted a cent from the public tax payer whilst I was going through my divorce.

I have put the above paragraph in bold because this was a very very very hard time only to have all this ripped away from me. Where is the fairness.

It was hard enough going through a divorce with 2 young children who were very hurt by this. So imagine what it was like having to leave them at home alone so that I could work 3 different jobs to be where I am now????

I worked each and every day. I worked 7 days a week and never ever took a hand out. And this is the thanks I get. Australia the Lucky Country NOT.....

When I purchased all 3 licences, the Licences were held by the Bank as security. However, since the Fels inquiry, which was the first part of the destruction to the Industry, Banks became nervous so I had to provide my principal family home, which had no encumbrance at the time as security.

I had paid off my home on my own with all my hard work years ago, but as I state above, due to the Banks becoming nervous, I had to provide my home as security for the Taxi Licence Loans. I never wanted to do this but I had no choice. Again this was due to the Government interference.

This Government totally ruined our lives and showed no ethic, moral or **duty of care**.

As I stated above, I currently am stuck with a loan of \$750,000 which I am absolutely struggling to service. I have had to seek the assistance of my brother to help me which has put a strain on him and his family.

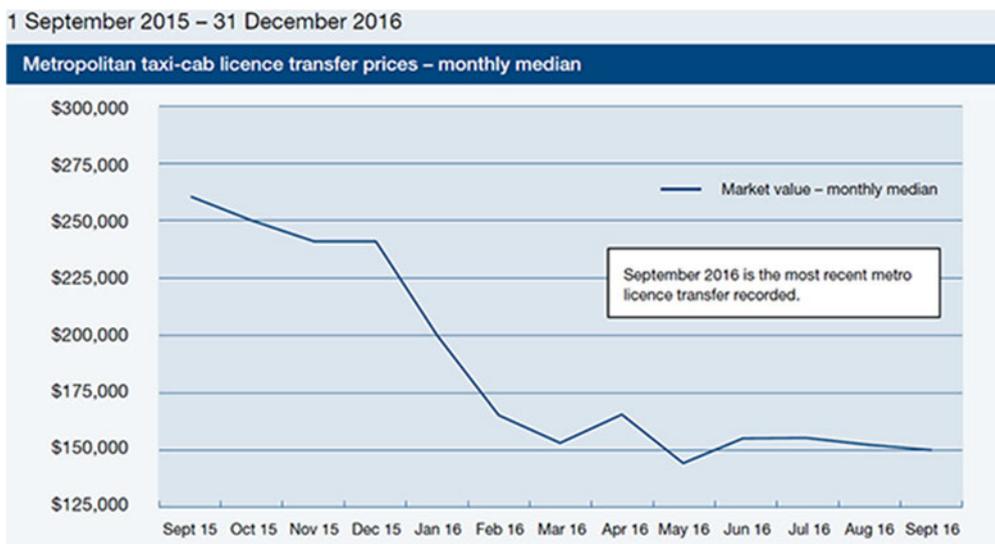
Let's now talk about the loss of income that we incurred since the Government's inaction at the time to police the illegal Uber and I am referring to the then Taxi Services Commission, now CPVV -

- The income from the 3 Taxi Licences was sitting at \$2500 per licence per month + GST. Please note that this is the contracted assignment fee
This was a total of \$7500
- The income from the 3 Taxi Licences at the time of revocation was \$1500 per licence. **This is a total of \$4500**

The income from my property, my assets my Perpetual (which means forever) Licences was servicing my loans of which I have now lost. **THE TOTAL LOSS OF INCOME PER ANNUM THAT I LOST WAS \$70K PER ANNUM** How is that fair.

The Value of my 3 licences pre-Ministerial Forum set up in June 2015 was \$330K each approximately. You will note below the graph which clearly indicates the drop in Licences from September 2015 and dropping constantly. This is all due to the Government's inadequacy to stop the Illegal Uber taking control. The delay by the Government to address the issue has impacted the drop and therefore the current offer on the table by the Government falls very short of where it needs to be.

Whilst the Taxi Licence values dropped dramatically and since the announcement on that Black Tuesday 23rd August 2016, trying to sell my Licences was no longer an option.



CORRECT TOTAL VALUE OF MY 3 ASSETS = \$990,000
Plus Loss of annual income @ \$72K per annum

The Government created this terrible situation and as such should have compensated correctly as they do when they buy up businesses and homes at the correct market value when building roads etc.

How is it that the Taxi Industry is discriminated against and given pittance in comparison to the East West Contract and also the Fisheries and Abalone who were well compensated and in fact bought out correctly, equally, fairly and morally. Why are we being discriminated against.

This is pure **DISCRIMINATION** and is totally unfair.

I use the word **DISCRIMINATION** because we have tried on many many occasions to put forward our recommendations on what would be a sustainable Taxi & Hire Car Industry and one that would also fit in with Ride Sharing as these could all co-exist. However, for some reason, the Government was hell bent on destroying us and not giving any respect of listening to our recommendations.

The Government listened to a body that does not represent the Industry correctly and made harsh decisions without taking into consideration the harsh facts. This is called **DISCRIMINATION**. I really want to understand the Government's modelling and how did they come up with the value of the supposed "transition" payment, even though I still don't understand what we were supposed to transition to.

All other States have moved to a better model to accommodate the Taxi, Hire Car and Ride Sharing Industry but Victorian Government sees fit to DESTROY Victoria with its proposed deregulation. Nowhere in the world has this happened outside of Victoria.

I ask that this Committee please please fight for us to please give me back what is MINE. Please pay me for my 3 Perpetual Taxi Licences fairly together with the loss of income and not what pittance we were given, which was nothing beyond an INSULT....

IN SUMMARY

- I had 3 Perpetual Taxi Licences that I BOUGHT and PAID full market value for.
- The Government is responsible for drastically dropping the value of the Taxi Licence Plates. Pre-Ministerial Forum they were sitting on around the \$300K to \$330K which was early 2015. See above graph value from September 2015 which saw the value of Licences drop continuously. This drop was purely affected by the Government inadequacy and delay in addressing the issues and allowing Uber to illegally trade.
- I have debts now to the value of over \$750K
- My income from the Taxi Licences since the Government's mismanagement in allowing Uber to run free and unpoliced was well over \$72K
- My lost monthly income from the Taxi Licences went from \$7500 per month down to \$4500 per month to post revocation NIL. . Massive LOSS OF INCOME and total destruction.
- I am a single income earner.
- Post the revocation and destruction and theft of the Taxi Licences the income stopped and as such I am struggling to meet the majority of my obligations. My life has changed **DRAMATICALLY AND DRASTICALLY.**
- My health has suffered immensely. I have a stomach ulcer from the continual stress and am suffering lack of sleep and constantly nervous. I am seeking medical assistance through my GP and have provided medical evidence of this to the Government but of course they could not care.....NIL.and why because they are not affected.
- I depended on this additional income as my current work is not enough to cover my day to day life expenses and taxi licence debts.
- My children keep checking on me on a daily basis as they are concerned for my mental state and well being. Yes I have had dark thoughts. How can I not when the Government stole and ripped away from me all my hard work.... How is this JUST. Again I say as a single mother I missed out on seeing my children grow up so that I could work 3 jobs at one given time to DO THE RIGHT THING AND NOT BE A BURDEN ON SOCIETY. ALL I DID WAS WORK TO BE A SELF-FUNDED RETIREE. I thought this was the right thing to do but clearly NOT.

- My monthly service fees are in excess of \$4K so when I am bringing in a net figure of just over \$5,500 how on earth am I to survive after I service my debt that the Government stole from me.
- There should also have been an amount for the emotional and mental health impact this has had on me and my family. The emotional impact that I have experienced to be honest is unrepairable.

I again ask and in fact beg that this Parliamentary Taxi Committee PLEASE PLEASE PLEASE help us to recover somewhat from what has and continues to be a nightmare emotionally and financially.

As I stated in the beginning of my submission, I am nearing 60 years of age and feel I will never ever recover financially and emotionally from this destruction. This has caused me mental and emotional pressure that is absolutely unbearable. It is absolutely heartbreaking to go through Xmas and Birthdays and not be able to buy gifts for my children and grandchildren without having to think about the money.... How is this fair and how is this Australian.

In closing I wish to refer again to the Transport Minister Jacinta Allan's comment -

"NO VICTORIANS WILL BE LEFT BEHIND".

Please read, reflect and consider this untruthful statement.

In the wise words of someone who paved the way for an excellent Taxi Industry –
The Honourable Jeff Kennett

Reform of the taxi industry: The government is changing how the taxi industry operates and recognising Uber and similar ride-sharing operations. Fine, we should not oppose change. But to not offer reasonable buy back (compensation) to about 3000 taxilicence holders, many of whom have accumulated debts while working within the system, is unfair, particularly when the government paid \$1b when it tore up the East West contract and is paying more than \$1m to those fishermen it is stopping from fishing in Port Phillip Bay.

Common sense tells me that while a more generous compensation offer will not resolve all financial issues, it will stop many licence holders losing their homes or worse. There is no social justice for these people who have worked hard and provided a vital part of our transport system.

Kind regards

