

Wednesday, 18 May 2019

The Secretary,

taxiinquiry@parliament.vic.gov.au

Re: An open letter to all the Australian politicians re Taxi Licence buy back:

I came to this Beautiful Country as a migrant in April 1966 when I was 22 years old. I landed on these shores with 2 Australian Pounds in my pocket and a two year's debt incurred for the ship fare to get here. After one week I found a job in my trade and started working in a Tyre Re-tread Factory, fitting tyres at a factory in Johnson street Collingwood, Victoria.

I got married at 1968 to a beautiful Greek woman and she was worked at factory as dress machinist. In 1969 we had our first child a boy and a few months later in 1970 we bought our first home in North Fitzroy, Victoria.

With the help of the Bank Manager, as we only had \$500 to use as a deposit, he assisted us with a home loan. During this time the cost of living for us was very hard in particular with a young growing family. The money I was earning was not enough to pay for the home loan let alone all the expenses I had, therefore I made the decision to become a Taxi Driver. I went to school to learn to become a Taxi Driver and get a Taxi Driver Licence. Initially I started working part time on weekends and night time when any taxi was available and the hours were convenient for me to drive. In 1972 we had our second child, a girl.

As life was getting harder, working at the factory and driving taxis I would not see my children much and was not enjoying my family life. My wife was not working as she was looking after our two children and at that time I thought I would be better off working as a Taxi Driver, full time. It was at that time that I investigated the possibility of buying a Taxi Licence to gain the benefits of becoming an owner Driver.

In 1975 I found out if we wanted to buy a taxi licence we needed to have cash money to do so. My wife also had to sign a declaration stating that she had no involvement with the Taxi Licence which was a requirement by the Victorian

T.R.B (the then Taxi Services Commission). So the Bank would not allow us to get a loan to buy the licence **WE HAD TO SELL OUR HOUSE** in North Fitzroy^{CPV - Submission 76} at the price of **\$19,000.00**. We subsequently sold the house and were able to buy a Taxi licence and a new car which cost \$15,000.00 for the Taxi plate and \$5,000.00 for a new vehicle to be used as a Taxi.

All the money we received from the sale of our home went into starting our Taxi business.

In 2003 we took out a loan to purchase a second Taxi Licence and used our home in Fairfield as security. The price of this licence was \$331,000.00. We leased the licence and it had been slowly paying off the loan. The strategy behind this was to make us self-sufficient and not a burden on the Australia Government.

Therefore, as you can imagine, we are shocked and extremely disappointed after working for some thirty years and this to happen in the so called **Lucky Country, Australia**. The Victoria Government is making us broke and all our years' work towards our investments and our old age income is going to disappear **WHY?**

I am 74 years old and my wife is 71 and at the time we owed the bank **\$156,000.00** for the second Taxi Licence we had purchased in 2003. We have always paid and are still paying our Taxes and we've never asked, or have we received any benefit from the Australia or Victoria Governments.

We had only desired to be self-sufficient while living in Australia and needed our current income for living a normal life and not an extravagant one.

However, this State Labor Government is trying to make sure that we are going to finish with nothing but a bank debt in our name until such time that we receive payment for our existing Taxi licences – do you expect me to sell my house to pay off my loan and to assist me with my day to day living? IS THIS FAIR?

Now that our two licences are long gone and we have paid out the remaining loan with the Government funds provided, only thing we can do is live off our existing finances rather than have thriving businesses to see us through the rest of our days.

What's even more frustrating is that we don't even qualify for the age pension and or concession card. Our entire life dream has been shattered and we have now been left with very little! The has put an extra toll on my health. The stress and anxiety has caused irreversible harm to my hearing – which was deteriorating anyway, although has hastened the process and now I'm almost completely deaf.

IF THE VICTORIAN GOVERNMENT IS TO TAKE AWAY OUR HARD EARNED INCOME AND GIVE US VERY LITTLE IN RETURN HOW ARE WE GOING TO SURVIVE?

Think about when the time comes for you to retire and you are expecting to get a lump sum amount and a pension as well for the rest of your life. AT THE END YOU END UP GETTING NOTHING, HOW WOULD YOU LIKE THIS TO HAPPEN TO YOU?

IS THIS FAIR?

WHY MUST THIS HAPPEN TO US?

WHY THE CABBIES?

WHY NOW ARE THE CABBIES PAYING THE ULTIMATE PRICE?

IF THE VICTORIAN GOVERNMENT WANTS TO TAKE OUR TAXI LICENCES THEY MUST DO THE RIGHT THING AND BUY THESE BACK AT A FAIR PRICE.

I am requesting an urgent meeting with you so that I can put my case forward. As an **Australian Tax Payer** and a Victorian citizen, I would like to speak to you face to face regarding these matters.

Please find my contact details below. I look forward to hearing from you re a time to meet.

**Yours
Respectfully,**

Christos Rigas

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