

UTCC VOICE

THE NEWSLETTER OF THE UNITED TAXIDRIVERS COMMUNITY COUNCIL SINCE 2008

Bye, Bye Rahm. But Who comes Next?

BY CHRIS CHANDLER

There will be the names of some 14 candidates on the February 26th ballot for Chicago's next mayor. The toptwo will then fight it out. So who is the best bet to be fair to Chicago cabdrivers, and start leveling the playing field with Uber and Lyft? There will be many twists and turns in the election, but here is what it looks like right now.

There are two camps of candidates: the outside challengers and several different factions of the good old Democratic machine. For instance, Susana Mendoza is the candidate of Rahm's wing. Bill Daley has the banks and the old Irish wing, and Chico thinks he can get the Latino vote. Preckwinkle

is head of the Cook County Democratic Party. So far Preckwinkle and Mendoza lead in the polls.

Mendoza presents the biggest danger for cab drivers, as Rahm's candidate. Preckwinkle has pledged to level the playing field.

At this point, the two strongest challengers are Lori Lightfoot and Amara Enyia. Lightfoot has the support of many liberals. Enyia has Chance the Rapper. There are many other excellent challengers, but they are all longshots.

Lightfoot is the most knowledgeable; she has been an attorney for one of Chicago's most prominent law firms, and has the legal background needed for leveling the playing field against

Uber and Lyft.. When UTCC met with her, she fully supported every item in our platform.

Enyia is head of the Austin Chamber of Commerce and holds a Ph.D. and a law degree. She won the first candidate's forum, with her response to how to fight crime by saying it's not more police. It's giving hope to the city's youth. When UTCC met with her, she went beyond accepting the platform. She is entirely on our side.

So in this first round of voting, the result is likely to be one candidate from the machine and one from the challengers. On the machine side, the cab business hopes it's Preckwinkle or whoever, and not Mendoza. On the challenger side, we can't lose. ■



Susana Mendoza
Mayor Rahm
Emanuel's candidate



Tony Preckwinkle
Says she will level
playing field



Lori Lightfoot
Will fight for fairness



Amara Enyia
Will be on our side

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Except when it's Not
Uber is very expensive at some
unusual times.** SEE PAGE 3

**Why Not a Monte Carlo
on our lakefront?
Let's bring some cash to Chicago.**

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UTCC Meets Mayoral Candidates Enyia & Lightfoot



**UTCC Members meeting with
Mayoral Candidates
Amara Enyia and Lori Lightfoot**

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COMMON SENSE CORNER

The Ongoing Story of the Cab Driver Who Was Viciously Killed

LAST CHRISTMAS EVE, WE HAVE LOST ONE OF OUR OWN, Ismail Abdulle, when a customer killed Ismail and mutilated his face with a bottle near a train station in Chicago. After that the alleged killer hijacked his taxicab and drove it all the way to Blue Island, Illinois, where the perpetrator attempted to hide his crime by burning the vehicle with the diseased body in it. This criminal was apprehended the following day and he still in jail after he was



Tens of peace-loving drivers congregate under severe freezing temperatures to protest and call for justice for the brutal murder of Ismail Abdulle.

charged with five felony charges could keep him in prison for decades to come.

The family of drivers was shocked and angry to lose a nice and noble person like Ismail for a violent crime like this, and after more than one year passed, there is no news about when a trial will take place. I remember meeting the State Attorney last year and hearing him saying that a trial may take six to eight months to reach a verdict. Many months passed and still no sign of conclusion to this case.

UTCC is always advocating for safe working environment for all drivers and

CONTINUED ON NEXT PAGE

LETTER TO THE EDITOR

Mayoral Candidate Prize

I have examined everything publically known about the fourteen mayoral candidates, and have reached a first conclusion. Suzanna Mendoza falls below the Mendoza Line. (See baseball meaning).

— A RETIRED CAB DRIVER

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OUR VISION

To organize and unify all licensed chauffeurs in the Chicago area, so we can collectively overcome oppression and achieve economic and social justice.

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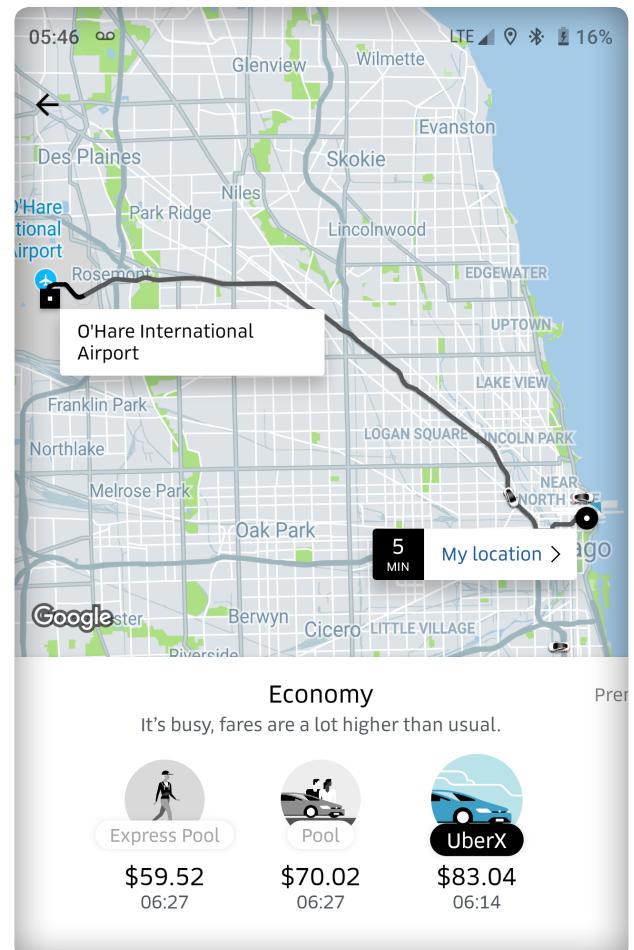
Uber Is Cheaper, Except When It's Not

THE CABDRIVER WAS IN line at the Sheridan and Lowes hotels in the early morning hours when she saw two women in the lobby of Lowes with luggage. Looked like they were going to the airport, so she checked her Uber app to see their UberX price to O'Hare. It was over \$90, more than twice the taxi fare. She showed the screen to the doorman, and he was shocked. He told the waiting guests how much cheaper it was, and they immediately took a cab. She was not first in line, and did not get the fare.

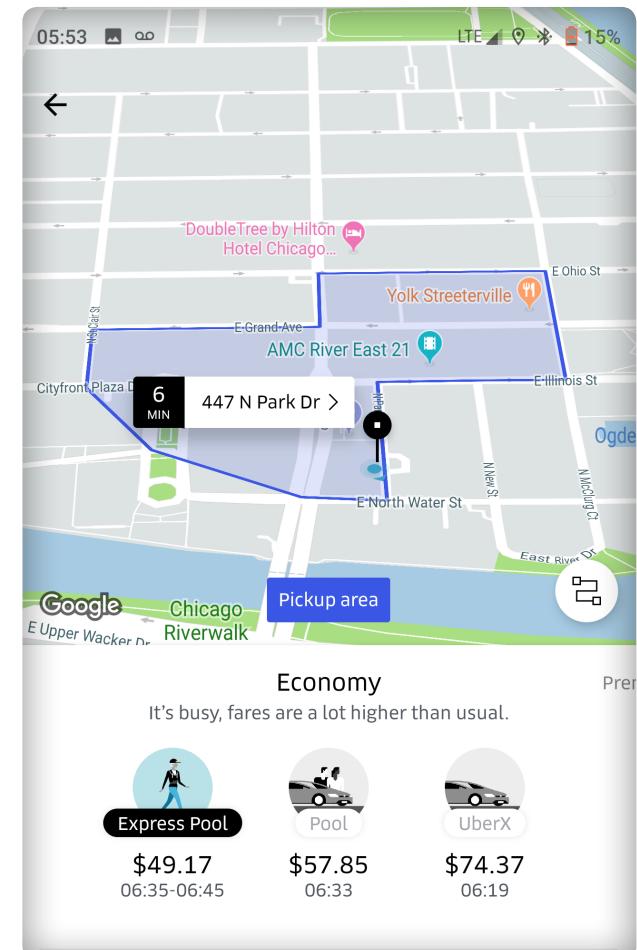
But the cabdriver, Sandra Videkic, says we have to find better ways to let people know when cabs are cheaper. One step would be to list our standard fares at the Hotel cab stands, so at least the doormen could check our prices.

She continues to check times when Uber and Lyft are much more expensive, but it's a difficult task because their prices fluctuate depending on how many drivers are

available. But generally it appears that their prices are highest at peak times of the daily commute and the weekend partying, and at times where there is very little business.



As you would expect, in the early morning hours of this New Years day, Uber prices were more than double a taxi'. ■



Screenshots of Uber Surge Pricings

CONTINUED FROM PAGE 2



Ismail Abdulle



Ismail's Family and UTCC Members

support the families of crime victims and of course raise fund and attend all court deliberations as form of our organization's commitment for peace and justice. The last court day we attended was on January 4 th , 2019, where we asked the State Attorney about the status of the case, she said; sorry for the delays, which is caused by the public defender losing some of the evidence of the case, and today we provided them with an update and the case was postponed till March first, 2019.

These kind of cases, need to be supported by all the drivers, and family members, and we were very happy last year when tens of our members drove all the way to Markham, Illinois to attend the first court deliberation where we have had our first rally in support justice for Ismail Abdulle. In that rally, drivers were chanted the following slogans:

**JUSTICE FOR ISMAIL ABDULLE
NO VIOLENCE AGAINST ALL DRIVERS
MORE SAFETY MEASURES NEEDED
DRIVERS LIVES MATTER**

Also, we were very pleased to meet the mother and sister of Ismail in court who came all the way from Kenya and St. Louis. UTCC urging all peace-loving drivers to continue their support to this just case and come to court on March 1 st , 2019 at 9 AM., at Markham Court House, 16501 Kedzie, Markham, Illinois, 60428 and thank you for your continued support for justice.

—FAYEZ KHOZINDAR,

DRIVER OF THE MONTH

JAVAID AHMED

Just after the formation of United Taxidrivers Community Council (UTCC) in January 2008, Javaid Ahmed has volunteered to work with our team, and since then he became the most reliable and faithful member of the group, where he attended all leadership meetings and executed many tasks successfully and without any complaints.

I remember when we were invited to the offices of Crossroads Fund for a site visit, I asked the director if she would know a place where we may establish our UTCC office nearby, she referred us to "In These Times" building at 2040 N Milwaukee Ave. and said that they have a space for rent over there. Javaid decided to come with me to find out. We drove to that location and we climbed to the second floor where we met with the owner/editor of the magazine. He showed us many empty rooms to choose from, and we decided to have



Driver of the Month
Javaid Ahmed

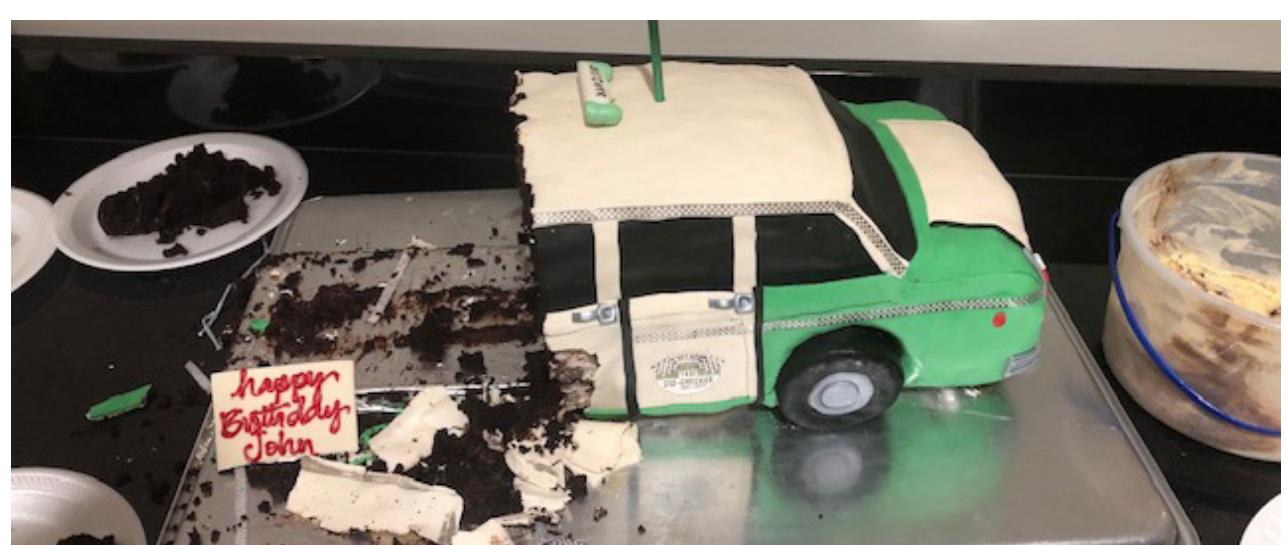
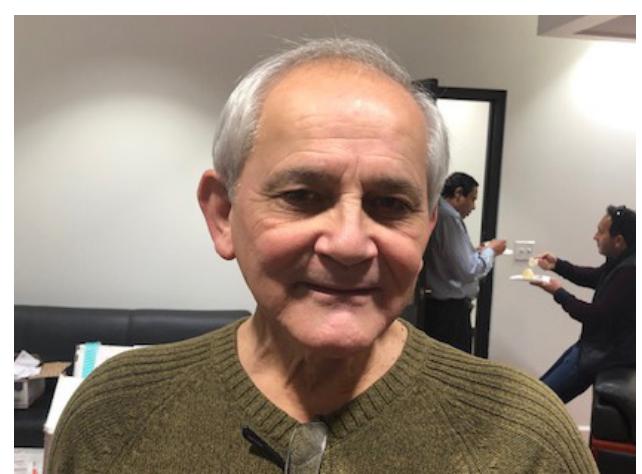
the one closer to the entrance door which we currently occupy up till now.

Javaid was instrumental during many events especially during the City's Town Hall meetings where he addressed the gathering with his vision and wisdom analysis. Also, during Task Force meetings where he represents UTCC, and the many site visit meetings when its required by the foundations who reward our organization grants to keep us going.

Recently, Javaid was successful arranging for the meeting which took place in UTCC office between a candidate for Mayor of Chicago, Ms. Dorothy Brown and members of UTCC board of directors. We are very lucky to have someone like Javaid amongst our group, and we wish him the best of health and continued support to our organization for more years to come. ■

Happy Birthday, John!

Our executive director, Fayed Khozindar, was at Yellow Cab on business when he was invited to a birthday party for manager John Moberg. Moberg's wife had made a big cake that looked like an old cab. Drivers and staff feasted on the cake and coffee or pop. As you can see in the picture, the cab is half eaten.



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CHICAGO'S OWN MONTE CARLO

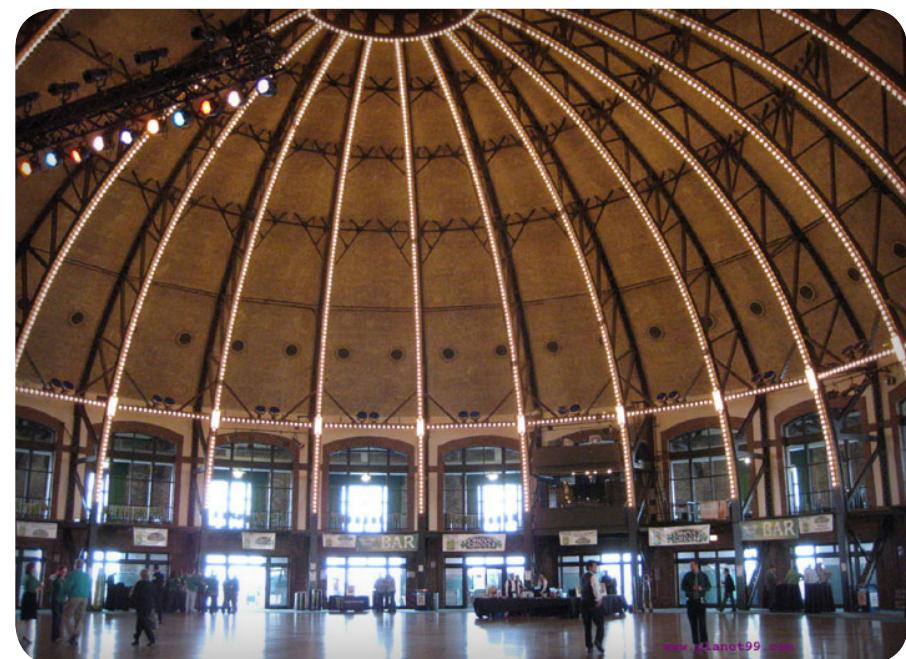
BY CHRIS CHANDLER

During this mayoral campaign several candidates have talked about a Chicago casino or slots at the airport. But this is Chicago! Daniel Burham said "Make no little plans," and brought us the lakefront parks. So we must be bold. We should become the Monoco of North America.

The Casino is in the beautiful Grand Ballroom at the end of Navy Pier. The International set arrives at the restored Miegs Airport and boats to the casino. It's owned by the city, and earns a lot of money, the way Monte Carlo does for Monoco. The Robin Hood idea of taking from the rich and giving to the (relatively) poor.

The Casino has an entrance fee and strict dress code. It's served by trolley cars and taxi cabs. The cabs are all Forest Green, and run on fuel cells, which emit no exhaust. The drivers are highly trained, and the company is driver owned.

The view of downtown from the end of Navy Pier is magnificent. The interior of the Grand Ballroom brings you back to



The Grand Ballroom at Navy Pier

the Golden Age of architecture. Let's use our assets to benefit the whole city. Let's be like Daniel Burham, and be bold.(This story was inspired by a cabdriver's poem about the Willis Tour.Next issue we'll have a look at the Port of Chicago.) ■

Cabdriver Pipe Dreams

1 What if all cabs were equipped with special lights, and when they were cheaper than Uber or Lyft they would light up. When they were much cheaper they got much brighter. When passengers are collecting their luggage at O'Hare they will see the bright lights from the cab line. What's going on? They light up at the cab lines downtown, and everywhere else.

2 What if a cab company was bold enough to introduce fuel cell cars to the Midwest? Proudly present the

most futuristic cars that outperform electric cars by every measure, and have zero exhaust. Think how sought after these cabs would be. These are the future. (Honda and Hyondai have comparable fuel cell cars on the road.)

3 What if a cab company had a WOP, a worker ownership plan, and was turning the company over to its drivers. In the process the owner's compensation is well taken care of, and their are big tax advantages. The cab drivers there would be a dedicated bunch.



Toyota Mirai fuel cell car

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New York City Takes The Lead Again

The new rule will likely give drivers an extra \$5 an hour.

BY ALEXIA FERNÁNDEZ CAMPBELL DEC 5, 2018

New York City is giving a raise to Uber and Lyft drivers.

On Tuesday, city officials passed the nation's first minimum pay rate for drivers who work for ride-hailing apps, ending a contentious two-year battle to make sure drivers can earn a decent living.

Starting in January, ride-hailing companies will start paying drivers around \$17.22 per hour (after expenses) — about \$5 more per hour than the current average of \$11.90 per hour, according to the Independent Drivers Guild, which represents about 70,000 Uber, Lyft, Juno, and Via drivers in the city. The new pay rate is calculated per ride, but the guild expects it to give full-time drivers an extra \$9,600 a year.

The move is part of the city's crackdown on Uber and other app-based ride-hailing services that have clogged the city with thousands of extra cars, while contributing to poverty-level wages for thousands of drivers.

Because Uber and Lyft drivers are considered independent contractors and not employees, they are not subject to the city's minimum hourly wage, which will reach \$15 per hour at the end of the month. The new rules essentially get around that loophole and ensure that drivers are earning at least the minimum wage, with a few dollars extra to cover payroll taxes and some paid time off.

The change also represents the most aggressive effort to regulate Uber since



the Silicon Valley tech giant upended urban transportation in 2011. The battle in New York City is particularly crucial to Uber, as it represents the company's largest market. In May, the city recorded 18 million app-based rides — more than six times as many during the same time period three years ago.

Concerns about Uber's business model and work culture have renewed focus on the tech company, and New York City may pave the way for other cities to provide much-needed oversight of the company's business practices.

Some ride-hailing companies aren't happy about the news

Uber and Lyft are both pushing back against the pay rules, saying it will make rides more expensive for customers and will limit business competition.

"The [Taxi & Limousine Commission's] implementation of the City Council's legislation to increase driver earnings will lead to higher than necessary fare increases for riders while missing an opportunity to deal with congestion in Manhattan's central business district," an Uber spokesperson said in a statement to Vox, adding that the pay

rate doesn't take into account bonuses and other incentives paid to drivers.

Lyft is concerned that the rules punish some companies but not others (they only apply to large app-based ride-hailing services).

"Unfortunately, the [Taxi & Limousine Commission's] proposed pay rules will undermine competition by allowing certain

companies to pay drivers lower wages, and disincentives drivers from giving rides to and from areas outside Manhattan," a company spokesperson said in a statement to Vox.

Via, another ride-sharing service, seemed to embrace the changes. "As the industry leader in driver earnings in New York City, we are looking forward to working with the TLC on implementing this rule," the company said in a statement to Vox.

New York City plays a central role in Uber's economic experiment

New York City has been trying for years to regulate Uber and other ride-hailing services. In August, the City Council approved several bills to regulate for-hire vehicles, which included a cap on the number of drivers who can drive for Uber and Lyft, and allowed the city's Taxi and Limousine Commission to set minimum pay rates (which they set on Tuesday).

The bills also required the app-based companies to report details about each trip, including the duration, cost, driver earnings, and the company's commis-

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sion. New York City lawmakers had tried — and failed — to pass similar laws in 2015 that would have regulated the expansion of ride-hailing companies. At the time, Uber was only four years old, and the startup was engaged in a fierce global campaign to halt any local attempt to regulate its business, threatening to leave cities that did so. It spared no effort to quash Mayor Bill de Blasio's proposals, too.

But since then, the ride-hailing industry has exploded, and the problems that have come with it are harder to ignore. New York City now plays a central role in the economic experiment of the gig economy. The number of people earning a living as Uber and Lyft drivers in the city is now six times larger than it was three years ago. As of July 2018, more than 78,000 cars were affiliated with the four main ride-hailing apps, a sharp increase from the 12,500 cars registered in January 2015.

To get a sense of how significant that change is, consider this data point from the New York Taxi and Limousine Commission, which regulates professional drivers in the city: If Uber recognized its drivers as employees, as opposed to independent contractors, it would be the largest private employer in the city. In other words, Uber would be the largest private employer in the largest city of the world's largest economy.

Uber drivers can barely make a living

The explosion of ride-hailing apps has been great for the startups' investors — but for the actual drivers, not so much. In New York City, the unrestricted growth of these companies has put serious financial strain on the city's taxi drivers, and it has made it hard for Uber drivers to compete and earn a decent living.

This dynamic was thrust into the spotlight recently with news that six professional drivers in the city died by suicide over a period of 12 months in 2017 and 2018, including three taxi drivers who were struggling to make ends meet.

The rise of Uber and other similar companies has also caused tensions to flare between the city's taxi drivers and the newcomers behind the wheel. But both groups have come together to push city lawmakers to rein in the ride-hailing companies by limiting the number of drivers in the city and creating a minimum pay rate.

"City Council must send a clear message to these companies: if you want to operate in our city, you must pay workers fairly," said Ryan Price, the executive director of the Independent Drivers Guild, in a statement earlier this year.

The new laws strike at the core of Uber's business model, which relies on an enormous pool of drivers to be available at any given time. That means competition for rides is high and drivers must work long hours.

The city created the minimum hourly pay rate after analyzing pay data and earnings for drivers who work for the four largest app-based firms: Uber, Lyft, Juno, and Via.

Economists at the New School and the University of California Berkeley published a report in July with some limited

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Convention Schedule

Convention	Venues	Start Date	End Date	Attendance
2019 Illinois Governor's Conference on Tourism	Palmer House Hilton	2/2/2019	2/6/2019	600
Alpha Kappa Psi 2019	Palmer House Hilton	2/8/2019	2/9/2019	600
CDS Midwinter Meeting 2019	McCormick Place West	2/21/2019	2/23/2019	30000
international Home + Housewares Show 2019	Lakeside Center at McCormick Place, McCormick Place North, McCormick Place South	3/2/2019	3/5/2019	63000
ABA Techshow 2019	Hyatt Regency Chicago	3/4/2019	3/10/2019	450
American College of Healthcare Executives 2019 Congress on Healthcare Leadership	Hilton Chicago	3/4/2019	3/7/2019	4000
2019 CHHSM Annual Meeting	Fairmont Chicago, Millennium Park	3/5/2019	3/7/2019	120
Parking Industry Expo 2019 - PIE	Hyatt Regency O'Hare	3/11/2019	3/14/2019	700
GLATA Winter Meeting & Symposium	Westin Chicago North Shore	3/12/2019	3/16/2019	1000
ADEA 2019 Annual Session & Exhibition	Hyatt Regency Chicago	3/13/2019	3/20/2019	1800
ASCD Empower19 - The Conference for Every Educator	McCormick Place West	3/16/2019	3/18/2019	15000
AHA 2019 Association for Community Health Improvement National Conference	Hyatt Regency Chicago	3/18/2019	3/22/2019	575
BOA 2019 Shamrock Shuffle	Lakeside Center at McCormick Place	3/20/2019	3/24/2019	20000
Chicago Comic & Entertainment Expo (C2E2) 2019	McCormick Place South	3/22/2019	3/24/2019	70000
ProFood Tech 2019	McCormick Place West	3/26/2019	3/28/2019	8000
Annual MBAA International Conference	Palmer House Hilton	3/27/2019	3/30/2019	500
ADAA 2019 39th Annual Conference	Sheraton Grand Chicago	3/28/2019	3/31/2019	900
ABS 2019 America's Beauty Show	McCormick Place North, McCormick Place South	3/30/2019	4/1/2019	43202
ADAA 2019 39th Annual Conference	Sheraton Grand Chicago	3/28/2019	3/31/2019	900
ABS 2019 America's Beauty Show	McCormick Place North, McCormick Place South	3/30/2019	4/1/2019	43202
Franchise Times - Food On Demand 2019	Chicago Marriott Downtown Magnificent Mile	4/1/2019	4/2/2019	50

REPINTED FROM CHICAGO MAGAZINE

Would a Public Bank Work in Chicago?

Two candidates are running on a “Bank of Chicago,” which could finance the local marijuana industry and issue low-interest loans to students and entrepreneurs.

BY EDWARD MCCLELLAND

Amara Enyia, who's running for mayor, and Ameya Pawar, who's running for city treasurer, want to make Chicago more like... North Dakota.

One of America’s smallest, most conservative states may seem like a strange model for one of its biggest, most progressive cities. A hundred years ago, though, North Dakota was a pretty radical place. Its hard-pressed wheat farmers got tired of paying 12 percent interest to greedy bankers here in Chicago, so they voted to charter a state-run bank, which offered low-interest loans and sold foreclosed farms back to families who had lost them.

The Bank of North Dakota, which has assets of \$7 billion, is still the only publicly owned bank in the United States. Could a Bank of Chicago be next?

Both Enyia and Pawar say a public bank could offer low-interest student loans, invest in local projects currently redlined by private bankers, and service the cannabis industry, which most federal banks are reluctant to do business with.

So where does the money come from? A public bank would be capitalized by shifting the City of Chicago’s deposits from the private banks where they’re currently held. As a not-for-profit institution, a public bank would lack the money-making motive that drives Bank of America or JP Morgan Chase, so it could offer loans at better rates. Pawar even sees it undercutting the federal government in the student loan racket.

Sallie Mae, the federal student loan agency, charges between 6.125 percent and 12.5 for loans. Pawar considers that predatory.

His idea: A public bank could refinance student loans at 5 percent, tying the rate to city residency. Such a deal wouldn’t just motivate college grads to stay in Chicago, it would leave them with more money to spend at local businesses.

Money spent on student loan interest, says Pawar, is “money not available for you to buy a home, or for child care.” The difference between repaying the feds and repaying the city “could be hundreds of dollars a month. That’s hundreds of dollars that goes back into Chicago’s economy.” Not to mention, the city would collect interest on those loans.

If Gov. JB Pritzker legalizes marijuana in Illinois, as he’s proposed, a public bank could also handle that industry’s assets. Marijuana is



Amara Enyia (left) and Ameya Pawar, running for mayor and treasurer respectively, are stumping on a public bank. PHOTOGRAPHY: CHICAGO TRIBUNE

still considered an illegal substance nationally, so most federally chartered banks refuse to deal with even legal marijuana suppliers, forcing them to operate as cash-only businesses. A city-owned public bank would be chartered by the state of Illinois, providing an end-run around federal regulations.

“That money could finance affordable housing and capital for small businesses in communities ravaged by the War on Drugs,” Pawar says.

As executive director of the Austin Chamber of Commerce, Enyia knows how difficult it is for small businesses to secure loans, especially in underserved neighborhoods. A public bank would have a motivation to float those loans, since they would be investments in the city’s economy.

“With a public bank, there’s no incentive to make money; it’s all about making sure the city is fiscally sound,” Enyia says. “If we’re truly interested in expanding the small business sector, we have to be able to issue low-interest loans to entrepreneurs in the city. We have to assume that risk, because we know that’s an investment on our end in having a more mature, robust business sector.”

Pawar sees a public bank financing affordable housing, which private banks are reluc-

tant to touch. And Enyia sees a public bank financing the city’s own infrastructure projects, which are now often paid for with bonds.

“You can fund those infrastructure projects at very low interest rates, and any interest that’s generated is recirculated back into the bank, so you’re recirculating it back into the city’s coffers,” she says.

If a public bank is such a great idea, why is there only one in North Dakota? For one thing, the private banks don’t like it. Private banks have a lot of money, and a lot of lobbyists. Lynn Frazier, the governor who established the Bank of North Dakota, was recalled in a campaign led by the state’s business interests.

New Jersey Gov. Phil Murphy, however, ran on a platform of getting his state into the banking business, and two members of San Francisco’s Board of Supervisors are pushing for the idea. Establishing a public bank here would require a citywide referendum, which Pawar hopes to place on the 2020 ballot.

“The banks have nothing to fear,” Pawar says. “If you believe in capitalism, you believe in competition.”

“The government is already in banking,” he adds. “We bailed all of them out a few years ago.”

CONTINUED FROM PAGE 7

pay data, and they came to some alarming conclusions. For one, they discovered that driving for ride-hailing apps in New York City is not really a part-time job for people who want to earn extra cash.

More than half of their drivers are ferrying around passengers on a full-time basis, and about half of all drivers are supporting families with children on that income. Their earnings are so low that 40 percent of drivers qualify for Medicaid, and about 18 percent qualify for food stamps.

The low pay problem is largely related to how drivers are classified. Because they are independent contractors and not employees, Uber doesn't need to make sure they earn the minimum wage.

In New York City, the minimum wage is currently \$13 an hour and will reach \$15 an hour by the end of 2018. To make the equivalent of \$15 an hour, independent contractors in the city would need to earn about \$17 an hour, taking into account payroll taxes and some paid time off.

But the New School report showed that the median hourly wage for app-based drivers in New York is about \$14 an hour. The authors recommended policies that would require ride-hailing companies to make sure drivers are earning at least \$17.22 in New York City.

"The app companies could easily absorb an increase in driver pay with a minimal fare adjustment and little inconvenience to passengers," they wrote.

Uber and Lyft don't agree with that, but it looks like they don't have a choice anymore. ■

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Reasons to File Your Taxes Early

BY ROCKY MMOMA

The tax season is here again and sometimes, many taxpayers including independent contractors like cabdrivers wait until the last minute to file their taxes, however, there are many reasons to file your taxes early. It's even more important this year due to the recent government shutdown that has put more strain on the Internal Revenue Service workers some of whom have been requesting and granted hardship leaves. This translates to fewer staff for processing returns and possible delays in receiving refunds, despite the assurances from the IRS that operations are expected to return to normal. Take that with a grain of salt and be proactive.

1. Expecting tax refunds

If you are expecting a refund, then filling early will enable you to receive your refunds faster. It's always better if you are receiving a refund to file your return electronically with a direct deposit into your bank account instead of filling a paper return. For the simple returns, we now have some free on-line tax software that walks you through the filling process and most of them are simple and accurate. However, for the more complicated returns, you may have to consult an accountant or purchase the tax software relevant for your situation. The IRS will begin accepting e-filled returns on January 29th 2019. Be aware that possible delays at federal level does not affect processing at state level, however

to have your state return processed, you have to first file your federal return.

2. Identity theft.

Identity theft has been on the rise within the past 10 years and tax season is always the peak period for identity thieves. All the identity thief needs to file your tax return is your name and social security number. Some of this information is on the dark web and most times you never know your information is compromised until it's too late. So it's better to file your taxes before the thieves so that the IRS doesn't reject your return when you file it. Sometimes, it could take several months to clear up the mess with IRS before you receive your refund and time is money. There is more information out there now for those cyber criminals to harvest due to the extensive multiple massive corporate data breaches in the past few years. Bottom line, as a security measure, it's better to file early so that any problem can be addressed as soon as possible.

3. You owe taxes

Some people delay filling their taxes because they owe taxes. Even when you owe taxes, filling early will help you know exactly how much you owe and you can start planning since you won't have to pay until the April filing deadline. This may be the drive you need to help you budget and come up with the money or at least start making plans to

come up with the money. Preparing and filling your tax early may help you obtain some important information that may be useful for life changes like home purchase, requesting credit or taking out a loan and students requesting for financial aid. Filing early may help avoid the need to file for an extension. Postponing it till the last minute just to find out that you are missing some documents is very frustrating. People who file for an extension but don't pay what they owe if they have a balance due are charged interest and penalties on the outstanding debt until they are fully paid.

4. Reduce stress

Tax season is always a time of stress for those who owe the IRS. Filing early may help to reduce the stress as you are aware of what you owe and can start early to make plans towards payment. Give yourself a deadline and stick to it. Just like any unpleasant task, the faster you get it done early, the better for you and the less the stress that comes your way. It's better to know your problems early and deal with it than let it sneak on you when it's too late. The more time you give yourself, the more time you may be able to come up with the money. You may want to file early if you have a complicated tax that requires the service of an accountant or you may find out the hard way that it's sometimes difficult and expensive to get one available during crunch time.

**GET INVOLVED IN THE STRUGGLE
AGAINST UNJUST FEES & TAXES!**

Join the fight for rights, respect & human dignity!

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The February 26th Mayoral Election

Be sure to vote



The UTCC meets with mayoral candidates
Amara Enyia (left) and Lori Lightfoot (right).

The UTCC has met with three mayoral candidates, and hopes to meet with many more before the election. We are asking them all to support levelling the playing field between taxis and the ride share companies. We will keep you posted.

This is a very important election. The top two vote getters in this round will face off on April 2, and the winner will be our new Chicago mayor.

Here are the 14 candidates, in the order they will appear on the ballot :

Jerry Joyce-Southwest Side lawyer

Paul Vallas-Former Schools Superintendent

Willie Wilson-Businessman

Toni Preckwinkle-County Board President

Bill Daley-Banker and brother of Richard M. Daley

Garry McCarthy-Former Police Superintendent

Gery Chico-City Hall veteran

Susana Mendoza-State Comptroller

Amara Enyia-Director of Austin Chamber of Commerce

La Shawn Ford-State Representative

Neal Sales-Griffin-Tech entrepreneur

Lori Lightfoot-Former Police Board President

Bob Fioretti-Former alderman

John Kozlar-attorney



Early voting begins Monday, January 28.

*If you have any voting questions you can go to chicagoelections.com.
For any citizenship questions go to citizenshipworks.org*

MAKE SURE TO VOTE.