		1
1	NEW YORK CITY	
2	TAXI & LIMOUSINE COMMISSION	
3	BOARD MEETING	
4		
5	April 6, 2017	
6	10:30 a.m.	
7	33 Beaver Street New York, New York	
8		
9	BEFORE:	
10	MEERA JOSHI, Chair and Chief Executive Officer	
11	CHRIS WILSON, General Counsel	
12	Board of Commissioners:	
13 14 15	BILL AGUADO JACQUES JIHA LAUVIENSKA POLANCO NORA C. MARINO	
16	Staff Members:	
17	MIDORI VALDIVIA	
18	RODNEY STILES DAWN MILLER	
19	RYAN WANTTAJA	
20	Reported By: Nicole Ellis	
21		
22	CHENO KARU DEDODRING CEDITCEC IED	
23	STENO-KATH REPORTING SERVICES, LTD. 139 MAMARONECK AVENUE MAMARONECK, NEW YORK 10543	
24	(212) 95-DEPOS (953-3767) or (914) 381-2061 FACSIMILE: (914) 722-0816	
25	E-mail: stenokath@verizon.net	

```
2
 1
     SPEAKERS:
 2
     Gwendolyn Fairley Smith - IDG Council Member
 3
     Peter Mazer - Metropolitan Taxicab Board or Trade
     Sarah Leberstan - Department of Consumer Affairs
 4
 5
     Richard Thalor - Omni Payment Network LLC
 6
     Eugene Jano
 7
     Lewis Gudmundsen
    James Parrot
 8
 9
     Carlos Isabel
     Nicolae Hent
10
11
     Namgyae Dorji
12
     Sergio Cabrera
13
     Mohammed Barlas - Black Car Safety Center
14
    Ryan Price - IDG
15
    Nino Hervias - TMODA
16
     Jesus Garay
17
     Angel Fernandez
     David Pollack - TSA Taxicab Service Assn
18
19
     Lazkin Ibon
20
     Ibraheem Ibraheem - IDG Council Member
21
     Patrick Lorquet - ATU
22
     David Beier - Committee for Taxi Safety
     Miah Golam - B-D Association Inc.
23
     Mohammed Zahrel Islam
24
25
             (Speakers continued on following page.)
```

```
3
     SPEAKERS: (Continued)
 1
     Mustak Rahman
 3
    Leeor Sillman
 4
     Carolyn Protz
     Mustafa Altan
 5
 6
     Mohamed Tipu Sultan - NYTWA
 7
    Muhammed Ijaz
 8
     Suves Baiagi
 9
     Christian Libramonte - Gotham Government Relations
10
    Doucouve Mamadou
    Nina Godashi
11
     Steven Savader - IDG
12
13
    Nancy Reynoso - Green Taxis
14
     Syed Mantar
     Rafael Rosenio - Green Taxis New York
15
16
     Edith Prentiss - Taxis For All
     Hildu Wolf - Amk Luxury Car & Base
17
     Eric Gyasi - Peadpod Transit
18
19
     Roger Portella
20
     Jose Aquagallo
21
     Muhammad Nawar
22
     Chris Demergis - All City Corp. Transportation Inc.
23
    Michael Rosner
24
     Alan Sapoznik
25
             (Speakers continued on following page.)
```

```
4
     SPEAKERS: (Continued)
 1
 2
     Fernando Galleria - Asotiny
 3
     Beresford Simmons - TWA
     Charlie Smith - IDG Council Member
 4
     Firhntz Noel
 5
 6
     Sohail Rana - IDG
 7
    Jose Molina - IDG
     Steven Moore
 8
 9
     Satwinder Singh - TMODA
     Jashinder Singh
10
    Rafael Estrella
11
     Fredy Teno - Semperide/IDG
12
     Bhairavi Desai - NY Taxi Alliance
13
14
     Gary Farberov - Abba Coco Transportation
15
     Luis Suarez - Suarez Management
     Bernardo Celerino - Independent Medallion Owner
16
17
     Sunu Miah
     Zaheer Ahmed
18
19
     Pablo Urena - Green Taxi
20
     Javaid Tariq - NYTWA
21
     Emmanouel Wambrin
22
     Xenia Rodas
23
    Mohammad Hossen
24
     Hang
             (Speakers continued on following page.)
25
```

		5
1	SPEAKERS: (Continued)	
2	Moncef Fadili	
3	Celestin Rossini	
4	Carol Garza	
5	Gloria Guerra	
6	Zulker Hyder	
7	Abubakr Mahamed - Kennedy Transportation Systems Inc.	
8	Tendi Shepra	
9	Asim Aknter - NYTWA	
10	Sarwar Rafi	
11	Lhakpa Ringi Sharpa	
12	Mohammad Chaudhary	
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

Proceedings

CHAIR JOSHI: Good morning, everyone. The time now is 10:30 and we're going to start today's hearing.

I'm going to do a brief Chair's report because of the crowd today and get started with the hearing right away.

So the only announcement I make in the Chair's report is that a few weeks ago Mayor de Blasio signed into law two ordinances. One reduces the Medallion sales transfer tax from 5 percent to .5 percent, and the other got rid of the distinction between an independent and corporate Medallion, and there's now no ownership restrictions on Medallions. One owner can own as many as they want. And because last year we repealed the owner must drive rules, no owner is required to personally drive their Medallion taxi.

These changes should make it easier for people to enter the Medallion market and for existing owners and buyers to engage in transactions.

Today we're holding a hearing on taxi

Proceedings

fares and Medallion and taxi vehicle leasecaps. We're required to hold this hearing every other year before the end of April. The last one we had was in 2015.

Historically, we've focused on the earnings of yellow taxi drivers, and we've done this through regulation of the fare -- of the fare that the passenger pays, and setting a cap on the amount that a driver can be charged for leasing a car or Medallion, and through transparency requirements, so a taxi driver can determine whether or not they've been overcharged.

Today, in line with the growth of the for-hire industry, we are, for the first, time expanding the scope of our hearing to include testimony about the income and expenses of drivers, vehicle owners and operators in the for-hire sector. That's livery cars, black cars and lux limos.

Why?

Today, there are more drivers. Today we license over 150,000 drivers. That's

Proceedings

the equivalent of licensing the entire population of the City of Syracuse. It's about 35,000 more drivers than we licensed in 2014. Over 90 percent of these drivers are immigrants, and driving may be one of the few opportunities they have to earn money.

There are also more vehicles. We have about 35,000 more licensed vehicles today than we had in 2014, bringing today's total to over 100,000 licensed vehicles. And the vast majority of these vehicles are brand new.

In 2015, 10,000 of the over 11,000 vehicles that we brought into service were model years 2015 or 2016. And in 2016, 10,000 of the 11,000-plus vehicles that we brought into service were model years 2016 or 2017.

At a very conservative purchase price of \$25,000 each, that amounts to a half a billion dollars that has been spent on new cars, and it raises questions for us about how the cost of all these new vehicles is

Proceedings

being allocated.

2.4

It's also likely, though we don't quantify it because we don't collect passenger information, that there are probably more passengers today than there ever have been. New generations of passengers rely solely on the ease of apps to hire a car, and there are more service options, especially outside of Manhattan, than there were in the past.

And maybe, most significantly, competition to lower fares resulting in, at times, prices that are only slightly above the cost of mass transit. That has probably increased the number of people who choose to ride in a for-hire car many times instead of taking public transportation.

So we anticipate that today's hearing will focus on the individual effects in terms of in connection and expenses of these three trends.

There are some logistics because of the number of people we have, and we would

Proceedings

really like to hear from everyone who has come to speak today.

And by the way, when we introduced leasecaps in 1996, the hearing started at 10:00 a.m. and it ended at 5:23. So if history is any indicator, it will be a long day, and we would like to set a few parameters. Hopefully this will allow everybody to testify.

Everyone is limited to three minutes.

Please pay attention to our timekeeper and respect your cutoff time when it's announced.

We, the Commissioners, will not ask any questions until each speaker has finished their three minutes. And if you need a translator, please let a staff member in a blue TLC polo shirt know.

There are three rooms to watch the hearing: this one, live, and two overflow hearing rooms. The hearing is also available on live stream, and you can get the website from one of our staff members in the back.

Proceedings

A full transcript of the hearing will appear on our website soon after today's hearing is finished.

There are several people from the same group here today. If you signed up individually, please be appreciative of your other people here that would also like to testify, and come up as a group.

First of all, it gives us as a

Commission member -- as a Commission a

better visual of exactly how many people

feel a certain way on a certain subject if

you're all standing together. And that

won't be lost on us.

And it's not just effective; it's efficient. Because that way it gives time for other people to come and speak.

And since there are people that aren't in the overflow rooms or up here able to testify, if you've testified, please make room for another person to come in, because we really would like to hear from everybody today.

For people that have written

Proceedings

comments, you can hand them to any of the staff members in the polo shirts. We'll make sure that copies are made and that all the Commissioners get a copy of every piece of written comment that we get.

There are greeters that you've probably encountered already. They're taking names of people who want to testify. So make sure you give them your name if you would like to testify.

And for anyone who doesn't get to testify today and hasn't brought written comments today, please send your comments to tlcrules@tlc.nyc.gov.

We anticipate taking a 45-minute lunch break. And it will be executive session for us, but lunch break for others, at around 12:30.

So thank you everyone in advance for your cooperation and understanding.

I want to especially thank my fellow Commission members. Each is here today because they want to be. They are not paid to be here. It speaks volumes about

Proceedings

their commitment to public service, so I want to personally thank each and every one of them in advance for taking the time out of their busy lives to better understand some of the issues that you face every day.

And I want to thank each and every driver who's taken the time out of their workday to provide us with direct feedback.

Please know that you can continue to speak directly to us even after today. You do not need to be represented by a group or an organization. Just talk to any one of the staff members -- they've got blue polo shirts on -- and get contact information to speak to us directly any time after this hearing.

So with that, I am going to just do one other piece of housekeeping, and that's to adopt of minutes from the February 2, 2017 Commission meeting.

All in favor of adopting the minutes?
(Unanimous vote.)

14 Proceedings 1 2 CHAIR JOSHI: And with that, we'll begin the hearing. Chris Wilson, our --3 oh, and I will do base applications, too. 4 MS. MEOLA: Good morning, 5 6 Commissioners. My name is Angelique Meola 7 (phonetic), director of Bases and Businesses. 8 Today we have 35 base applications 9 for your approval: 1 new application, 18 10 11 renewals and 12 various changes, and 4 for denial. 12 13 CHAIR JOSHI: All in favor of adopting the recommendation? 14 15 (Unanimous vote.) 16 CHAIR JOSHI: With that, it's 17 unanimously adopted. 18 Thank you very much. 19 And now we will move on to our public hearing. Chris Wilson, our general 20 counsel, will read off the names and 21 organizations. If you are representing an 22 23 organization and we haven't said it, 24 please say it. And again, if everyone can 25 be respectful of the three-minute time

Proceedings

limit, we'll all -- we'll get to hear from
everybody, which is our goal today.

MR. WILSON: When I read off the names, I'm going to call first the next speaker, but I'm also going to read off the following two speakers, so that people who are not in the room have time to get in here.

The first speaker will be Gwendolyn
Fairley Smith from IDG. She will be
followed by Peter Mazer and Sarah
Leberstan.

MS. SMITH: Hi. My name is Gwendolyn Fairley Smith. I am one of the IDG Council members, and I'm also a TLC driver since 2015.

I'm coming here today in regard to some of the issues we're having as drivers, especially in regard to our wages and the amount that we earn as drivers.

We seem to be having an issue in regards to the fares are being changed, and without our knowledge. We don't have an input in regards to the TLC's decisions on

Proceedings

some of the licensing issues that we're having.

We feel that maybe we should also have a seat at the table when some of these decisions are being made. And this will also make us work together cohesively, so that we can also make sure that the drivers, the TLC and all of us working together to have a better working arrangement.

We also want to make sure that we have insurance for our drivers. We don't seem to have that with these changes. We don't have coverages for our leasing fees and the costs that we're imposed now. The cost is becoming exuberant for us to be able to afford our vehicles.

So the IDG has a number of items that we would like to have addressed. Some of our members will be speaking today and counting on some of these points to be mentioned and addressed by the TLC, as well. But we do appreciate the chance to speak here today and have our concerns

17 Proceedings 1 heard. 3 CHAIR JOSHI: Thank you. MR. WILSON: Thank you. 4 5 And the next speaker will be Peter 6 Mazer, followed by Sarah Leberstan and 7 Richard Thalor. MR. MAZER: Thank you. 8 I've given out a copy of my 9 handwritten testimony and also the charts 10 11 that we are going to be showing are in 12 there, as well. I'm going to be going off 13 the scripted testimony to keep within the three-minute time period. 14 15 My name is Peter Mazer, and I'm 16 general counsel to Metropolitan Taxicab 17 Board of Trade. We represent the owners 18 of 5,500 Medallion taxicabs, that leads to 19 more than 20,000 drivers. This first chart shows average 20 21 Medallion taxicab ridership per day. And we see that it's fallen 30 percent since 22 23 2013, from an average of 500,000 to about

350,000, or even less, today.

But passengers are still riding

24

25

Proceedings

2.4

for-hire transportation. And we see in this chart we've combined both the yellow taxicab ridership, as well as the ridership of the TNC, that street hail liveries. So we see the number has increased from 500,000 to about 700,000 passengers per day.

But the problem is we've also seen a large increase in the number of licensed for-hire vehicles. The number was actually declining from 2008 to 2010, at below 40,000. It's more than double. There are now 86,000 for-hire vehicles licensed by the TLC.

The number of vehicles licensed far exceeds the rate of increase in the ridership. And what we've had is a net loss in the taxicab revenue of over \$350 million a year. And this chart shows the decline in revenue on a daily basis in the taxicab industry. That's a decline of over 15 percent.

This -- what does that revenue mean?

That means that our drivers don't have

Proceedings

money to feed their families. They don't have money to pay their bills or plan for the future. This is revenue that our industry members were counting on to fix their cars and pay the mechanics and buy replacement vehicles and, of course, to repay lenders.

The Commission has recognized these problems, but I want to focus on three areas where the Commission needs to do a little bit more.

Number one is the lack of enforcement against illegal for-hire activity. If you look at this chart again, and you'll see there's a hidden factor in here. As ridership has increased, there is an additional number of rides for who people who are engaged illegal for-hire activity.

A license means nothing unless you can be assured that -- if you have a licensed car and a licensed and insured vehicle, it means nothing if somebody can take away your fares.

Additionally, we need to look at

20 Proceedings 1 2 flexible leasing. The taxicab industry is limited to the 12-hour lease rule, and our 3 rules are very strict on how we have a 4 leasecap. We are based on the premise 5 6 that there will be 12-hour leasing. We 7 need to have more flexible leasing. And we must finally address the issue 8 of vehicle choice. The Medallion industry 9 has a mandated car, which is expensive, 10 11 unreliable, extremely costly. We have an 12 accessibility --13 (Timer sounding.) 14 MR. MAZER: -- mandate. Costs go 15 up --CHAIR JOSHI: That's the time. 16 17 MR. MAZER: I know. I just wanted to -- I understand. And I thank you for 18 19 giving me the opportunity to testify. If there are any questions --20 21 CHAIR JOSHI: And there is a leasing pilot for flexible leasing that anyone can 22 23 take advantage of.

MR. MAZER: I know. And I'm asking

that we even consider additional

24

25

Proceedings

flexibility in the leasing system. Thank you.

MR. WILSON: Thank you.

The next speaker is Sarah Leberstan from the Department of Consumer Affairs, to be followed by Richard Thalor from the Omni Payment Network, followed by Eugene Jano.

MS. LEBERSTAN: Good morning,
Commissioners. Sarah Leberstan, labor
policy adviser at the Department of
Consumer Affairs, Office of Labor Policy
and Standards, or OLPS. On behalf of DCA
commissioner, Lorelei Salas, I thank you
for the opportunity to speak at today's
hearing.

Our longstanding work to assist low-income New Yorkers puts us in direct contact with workers who, like the drivers we're talking about today, face immense challenges in their struggle to make ends meet and support their families.

Our testimony today is particularly informed by the experiences of two of our

Proceedings

2.4

divisions who have a special focus on low-wage workers, OLPS, where I work, and the Office of Financial Empowerment, or OFE. OLPS is the dedicated voice of workers in city government. We work to educate workers, employers and the public about the protections, conduct original research and, of course, enforce the City's key workplace laws.

OFE is the first local government initiative in the country with the mission to educate, empower and protect low-income New Yorkers.

We talk with many workers who, because they're employed in nontraditional work structures, are at risk of being shut out of those local labor standard laws we enforce, as well as state and federal protections. These nontraditional or contingent workers include workers with on-call or involuntary part-time schedules, workers employed by subcontractors working at the behest of larger industry players, and free-lancers

Proceedings

2.4

and workers outside independent contractors, some working for platform-based companies who are saddled with employer side tax responsibilities and business costs, and may be shut out of other key employment protections and benefits.

This last category, of course, includes drivers in the taxi and for-hire service industry. They suffer from low and unpredictable income, rising out-of-pocket costs, potential labor standard violation, and a lack of benefits.

The median salary for taxi and limo drivers in the City is about \$31,000, significantly lower than the City's median salary of 48,000. And with average workweeks over 50 hours, hourly pay is at just about 11.50 an hour, which right now is not much above the current minimum wage. And this figure doesn't even factor in overtime, which the workers would be getting if they were classified as

Proceedings

employees.

1

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

Low-income and income fluctuations may be an especially acute problem among for-hire drivers. Only 23 percent of Uber drivers reported that they see working for Uber as a stable source of income. And a recent survey found that average hourly pay before expenses was only about 15.50 for Uber drivers and 17.50 for Lyft drivers.

But calculating expenses and net income is an ongoing problem, and many app-based drivers are reporting that take-home pay falls far below living wage.

A main reason that income is so low is because drivers are treated as independent contractors, exempt from workplace laws, including wage laws that require employers to cover certain business expenses of their employees.

Of course, drivers across the US are challenging this practice --

(Timer sounding.)

MS. LEBERSTAN: -- alleging that by

25

24

		25
1	Proceedings	
2	misclassifying the drivers as independent	
3	contractors	
4	CHAIR JOSHI: We've got to cut	
5	everybody off at three minutes.	
6	MS. LEBERSTAN: May I make one last	
7	point?	
8	CHAIR JOSHI: No, because we have a	
9	full agenda. Thank you.	
10	MR. WILSON: And we do have your	
11	written comments.	
12	CHAIR JOSHI: We have your written	
13	comments.	
14	MS. LEBERSTAN: Thank you.	
15	MR. WILSON: The next speaker is	
16	Richard Thalor of Omni Payment Network.	
17	He will be followed by Eugene Jano, and	
18	followed by Lewis Gudmundsen.	
19	MR. THALOR: Chair Joshi and	
20	Commissioners, thank you for the	
21	opportunity.	
22	Some surprises today. The federal	
23	judge dismissed the Melrose case last	
24	week, but in dismissing the Melrose case	
25	apparently she opened the door for	

Proceedings

redress. And based on that, in my comments I proposed a compensation method where a fund could be created to compensate those segments of industry that suffered financial losses.

It turns out that it was -- in my comments, it was based on a violation of 59B-08. Now 59B-08 says that the TLC is responsible for controlling the growth of the industry, and they have to further establish that there is a need for more service. And when there is, even though they have to see how that increased number of licenses really affects existing vehicles.

Well, it turns out that based on that violation, which is the premise for my compensation program, it turns out that 59B-08, I just learned today, only applies to liveries. It does not apply to black cars. And the TNCs are black cars.

And I just want to add that I question that, because in the black car rules, most people take the TNCs are

Proceedings

2.4

individuals. In the black car rules,

90 percent of the fares have to be paid on
a corporate account. So it's a question
now -- and it might be worth a look -- as
to whether there is validity to the
licensing of the TNCs as bases, because
they don't qualify under that -- under
that 90 percent rule.

Just my last thought, as a separate matter, the Supreme Court decision last Wednesday could relieve Medallion taxi drivers of a financial burden regarding the high cost of credit card payments.

New York State merchants will finally be allowed to add credit card charges to consumer bills without using the common discount for cash.

The TLC should allow drivers to add the credit card charges to the metered fare, independent of a fare increase, which would not be charged for fare payments in cash. When a passenger presents that card, either the TPEG system would determine the driver category and

Proceedings

the associated processing fee, or there could be a universal percentage applied to all of the fares. And that would be consistent.

There are ten states that don't allow this now, but the Supreme Court has taken a major step in reversing that. So you can add the credit card charge to a consumer bill. And I think a driver should be able to do that to the taxi fare.

Thank you.

MR. WILSON: Thank you.

The next speaker will be Eugene Jano.

He will be followed by Lewis Gudmundsen,

and he will be followed by James Parrott.

MR. JANO: Thank you for taking -- letting me speak about these issues.

I've been driving for 30 years. I used to be a Medallion owner up until last month. What has happened was, what we learned in business school is economics 101, it's almost the face of cannibalism. That's the official term in business

Proceedings

school. It means that too many people enter the industry, and at this point there's almost not enough business left for everybody.

So Uber, I see a lot of the time,
Uber drivers go back and forth. One day
they work for yellow, then for Uber,
thinking that it's going to be better.

My income also dropped about 30 percent. That's why eventually I had to go bankrupt on the Medallion. And it's -- the industry is basically in a spiral. We all try to prop ourselves up, that there's not a problem, everything is fine. It's not. Unfortunately there's a very big problem right now.

Also, starting with Mayor Bloomberg, approximately 25 percent to 30 percent of the road surface in Manhattan was removed, was converted to all kind of other uses, sometimes the lanes were just completely removed, without any reason, just put pots and flowers and tables on it.

So, basically, that's what's

Proceedings

happening in the car transportation industry. We went from 14,000 street hails to about almost 100,000 street hails. Of course, a little change that actually the person hails it with a telephone, so we have a technicality there, whatever.

But at the end of the day, the person shows up on the street, immediately hails a cab. And these cars that serve these people are about 100,000. So there's a very, very big gridlock all over the City.

And so this -- I think in 1937, when they established the Medallion system, was to limit the number of cars transporting people in the City, because otherwise it becomes a gridlock. Everybody wants to be in this area south of 96th Street, where you can make a lot of money versus other places.

And we need to somehow regulate that, the same way as we regulate the rents.

The owner owns an apartment or an apartment building, he worked for it, he

Proceedings

bought it with his own money. The City comes and says, "No, you can charge only this much."

Even dairy farms -- the milk in New York City is provided by a very specific number of cows. It's not -- you cannot just buy cow and sell milk in the city.

So the same problem happens when the cab industry. We have to regulate the number of cars, because we have a very limited space. And I think the way to do it, we should have a Medallion system bought for Uber and for yellow and for the premium. Have a specific number of cars in each segment.

(Timer sounding.)

MR. JANO: A lot -- have a nice day.

(Laughter.)

MR. WILSON: Thank you.

The next speaker will be Lewis

Gudmundsen, followed by James Parrott, an
economist, and followed by Carlos Isabel.

And for the TLC staff, Mr. Isabel has requested for -- (inaudible).

Proceedings

CHAIR JOSHI: May I make one quick announcement. My understanding is there are some -- a number of people that are in the lobby that would like to testify today. So again, I urge you, if you've testified, please make space for someone else to come into this room and testify. And if need be, we will have a second day of hearings, because it's important that the people that are outside this room also get a chance to be heard.

MR. GUDMUNDSEN: My name is Lewis
Gudmundsen. Mr. Chris Wilson, good to
meet you and the other Commissioners
today, on behalf of all that are present.

I'm also here representing the IDG,
Independent Drivers Guild, and I would
request that my time be allotted to their
speaking as a group.

Thank you.

CHAIR JOSHI: Okay. Thank you. And that can go for the rest of the IDG members, at some point. They can come up as a group rather than individually, so

		33
1	Proceedings	
2	that other people can testify as well.	
3	MR. GUDMUNDSEN: The only 15 words I	
4	would say is that I was unaware of the	
5	fact that the for-hire vehicle	
6	applications, if turned off	
7	CHAIR JOSHI: If you gave your time	
8	up, you gave your time up. Okay?	
9	MR. GUDMUNDSEN: Okay. Just 15	
10	words. Thank you.	
11	AUDIENCE MEMBER: Do you mind if I	
12	come up for a second?	
13	CHAIR JOSHI: Are most of your	
14	members here now?	
15	AUDIENCE MEMBER: Yeah. We have to	
16	grab everyone, though.	
17	CHAIR JOSHI: Okay. So take a few	
18	minutes to do that, and we'll hear from	
19	somebody else while that's happening.	
20	MR. WILSON: So the next speaker is	
21	James Parrott. He will be followed by	
22	Carlos Isabel, and then we can take the	
23	IDG group right after that.	
24	MR. PARROTT: Good morning. James	
25	Parrott is my name. I'm an economist. I	

Proceedings

have studied New York City economy for over 25 years, working for the City of New York, the State Comptroller's Office in New York City, and for a long time the Fiscal Policy Institute. I've done scores of reports on wage and income trends for New York City workers and dozens of sector studies.

In trying to get a handle on taxi drivers' earnings, I think the best government public stated source is the American Community Survey, published annually by the Census Bureau. You can look at occupational wages that way.

The State Labor Department publishes a good data source on employees' wages, but as you know, since many taxi drivers are either self-employed or independent contractors, their wages are not reflected in the Labor Department data.

So what did the American Community Survey data, the ACS data, show for 2015?

To get an idea of what the trend is, I looked at comparisons to 2012. So over

Proceedings

that period, 2012 to '15, the number of for-hire vehicle licenses issues by the TLC increased by 62 percent.

The ACS data show for the number of people whose occupations are mainly taxi drivers rose by 35 percent, from 48,000 in 2012 to almost 65,000 in 2015. The sharp increase in the number of drivers appears to be connected to a drop in the annual hours worked, about 6.2 percent, and a steep falloff in income.

Median annual earnings for taxi
drivers fell by 16 and a half percent over
this three-year period, when adjusted for
consumer price inflation. Annual earnings
appear to have fallen by a similar
magnitude across the board among taxi
drivers. Earnings fell by 14.6 percent at
the 25th percentile, and by 15.7 percent
at the 75th percentile.

Median annual taxi driver earnings
were \$25,232 in 2015, Down by almost
\$5,000 from 30,220 in 2012. Twenty-five
percent of full-time taxi drivers reported

		36
1	Proceedings	
2	2015 earnings of less than \$16,000.	
3	In my research, I found that wage	
4	that while wage gains for many New York	
5	City workers	
6	CHAIR JOSHI: Thank you so much.	
7	MR. PARROTT: Can I have one more	
8	minute?	
9	CHAIR JOSHI: Thank you so much.	
10	MR. PARROTT: Okay.	
11	CHAIR JOSHI: We have your written	
12	comments, and they will be if you	
13	haven't submitted them, you can submit	
14	them and the Commissioners will each get a	
15	copy.	
16	Thank you very much for coming today.	
17	MR. PARROTT: Okay. Thank you.	
18	MR. WILSON: Thank you.	
19	The next speaker is Carlos Isabel.	
20	And the speakers after that will be the	
21	IDG group and then Nicolae Hent.	
22	Are you Carlos Isabel?	
23	CHAIR JOSHI: We'll get you a Spanish	
24	interpreter.	
25	MR. ISABEL (through interpreter): He	

Proceedings

was arrested the 18th of September in 2016. I've been a driver for 20 years. I have a clean license, both licenses.

Due to an error my DMV license was on suspension for two days, but I wasn't notified by the DMV. The TLC officer asked me to get out of my vehicle.

I was frisked. I checked my pockets, and all of my documents fell on the floor. They didn't let me speak. I was taken to the 72nd precinct in Brooklyn. They never called the police. And when we arrived at the precinct, I was processed in a way that I've never experienced in this country.

The following day I went to small claims court. I went there with three individuals. I don't know what they did.

Ever since that day, I haven't been able to work. I'm not driving my cab any more. It's been a huge trauma in may life.

I have an excellent record in this country and I was treated very badly. I

Proceedings

think a person with a clean record in this country, such as myself, should be treated better. I was treated very badly, and I have a clean record.

I understand my DMV license was on suspension, but an error can happen to anyone. The error was due to an issue I've had with child support. I've paid child support for my son. But it was a human error. I was never notified of the suspension. I went to the hearing. I was declared guilty.

CHAIR JOSHI: We have some staff
members in the back, and I would
appreciate if he could speak with them, as
well as giving them any more details,
including summons number and paperwork, so
we can take a much closer look at what
went on.

But thank you very much for coming today and letting us know.

MR. WILSON: The next speaker group is the IDG group, please. And I would ask them when they come up to also say all the

39 Proceedings 1 2 names. Thank you. 3 Then they will be followed by Nicolae Hent and by -- pardon me if I butcher 4 5 this -- Namgyae Dorji. AUDIENCE MEMBER: First of all, thank 6 7 you for listening to the for-hire vehicle workers. 8 CHAIR JOSHI: So, it's great that you 9 all came up as a group, but it's good for 10 11 us as a Commission to know how many people 12 are behind the position. It's three 13 minutes, and in giving over your time as a group for three minutes, you're helping 14 15 your fellow drivers also get an 16 opportunity to get up here and give us 17 three minutes of testimony. So I 18 appreciate your cooperation in this, and 19 look forward to hearing from you. MR. PRICE: Maybe (inaudible) can 20 21 give you a number of how many showed. FEMALE SPEAKER: Yes. Over 50 at 22 23 this point; some downstairs. 24 CHAIR JOSHI: Thank you very much. 25 MR. PRICE: So since we only have

Proceedings

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

2.4

25

three minutes or a little bit less time, instead of going through our entire written comment, which is about eight pages, I'm just going to get to the recommendations and make it quick and easy. So here are five recommendations for fair economics within the industry.

About 45 days ago we submitted a petition to mandate the tipping option for E-hail apps. That petition has been supported by all kinds of elected officials and organizations, including the AFL/CIO of the State of New York, and the New York City Central Labor Council. elected officials include Council Member Ydanis Rodriguez, Council Member Karen Koslowitz, Warrie Landsman (phonetic), Mark Traiger (phonetic), Denise Miller, Corrie Johnson and Debbie Rose, Darlene Meely (phonetic), Rafael Espinol (phonetic), Council Member Robert Cornegy, Bronx Borough President Ruben Diaz, Junior; Comptroller Scott Stringer. verbally we have public advocate Latisha

Proceedings

James, Council Member Julissa

Ferreras-Copeland, and Council Member Alan
Maisel.

The second recommendation is to require a mandatory minute and mile pay compared to a fare. Essentially, what we imagine here is this pay that's regulated, when it be touchable, the sales tax and the Commission and the black car fund wouldn't be allowed to be taken out of this pay.

So it's something that we can rely on every trip. We know if we go a certain distance, if we have a long enough ride, that we pay a certain amount.

The goal with that, what we've discussed is that in an eight-hour day, we should be able to make \$250. That's about the goal that most people have. So if you want people to not be on the road for 12 hours, that's the goal. That's what's aimed for.

We also ask the TLC to limit the number of licenses, driver licenses on the

Proceedings

street. The entire goal, since it's all one license now, that should -- could grow with the number of trips as a whole, is our thought.

We ask to regulate the luxury vehicles as a separate class, and limit the fleet size, because they have a huge investment. They're investing 80- to sometimes \$100,000 in a car.

(Timer sounding.)

AUDIENCE MEMBER: One last one?

CHAIR JOSHI: We do have your

comments. And before this Commission meeting, the five points which were given to us, we actually passed out to all of the Commissioners. So we are aware of the five points that you've raised, and appreciate you appearing as a group. So

AUDIENCE MEMBER: Thank you.

MR. WILSON: Thank you.

thank you very much.

The next speaker will be Nicolae
Hent. He will be followed by Namgyae
Dorji, and followed by Tahir Isamra

Proceedings

(phonetics).

MR. HENT: Thank you, Chairman. Thank you, Commissioners.

My name is Nicolae Hent. I'm a cab driver since 1988. I am an owner since 1990.

Why I am here? I supposed to be in the streets. I am here because of you.

And I tell you why. Chairman, you said about the 35,000 license more.

That's meant for the yellow or the black cars?

You have about \$8 billion, probably, or maybe more, maybe 9 billion, 8 or 9, which you share with 50,000 cars, until 2013 or 2014. Now those money you share with 25,000 cars more.

That's why I'm here. You took my money for (inaudible) rides to hail in New York City, and now you give it to others for free. Either all the taxis should be with the Medallion, or all of them free. It's your power to do and to make the law. Make them all free or all of them with

Proceedings

Medallion.

You cannot have taxi with a Medallion and taxi free. Because my investment is -- I never can compete with people with a free license. Competition is good for consumers, but it has to be fair and square.

After 20 years --

(Applause.)

MR. HENT: Let me speak because they going to cut me off.

After 20 years, I am sick and tired to have Medallion rules on my back and others have no rules.

Why is that? I am shaking because I am so mad. I cannot cry. I never cry in my life, not even when I was six years of age and my father lose everything he had in Romania to the communists.

We create a new communist here, protecting the, you know, Silicon Valley, the Uber, Facebook and others to steal what other people pay, you know, for the City.

Proceedings

I was forced, for five cars, to dump it after five years, not even 200,000 miles, because of your rules of five years. Now you give me one more extension a year. For what?

Give me my extra civil rights back.

Don't force me to stay 14, 16 hours a day to recover what other people get it for free.

I'm sorry to do -- and other things what I had. Mayor Bloomberg said we have to save the environment. How? With SUV, which makes seven miles on gallon? And take --

(Applause.)

MR. HENT: Let me speak.

And others, you know, they have eight, nine, ten people. Do they pay insurance for ten people? You supposed to verify that. You force me to carry the insurance --

(Timer sounding.)

MR. HENT: -- you know, with the policy in the car, and others you take

46 1 Proceedings 2 twelve people. 3 CHAIR JOSHI: Thank you for your 4 testimony. 5 (Applause.) 6 MR. WILSON: The next speaker will be 7 Namqyae Dorji, followed by Tahir Isamra (phonetics), and followed by Sergio 8 9 Cabrera. MR. DORJI: (Inaudible) --10 11 CHAIR JOSHI: Quiet, please. MR. DORJI: -- to all black car 12 13 drivers are --(Simultaneous speaking.) 14 15 MR. DORJI: Good morning, Commission. I came here to TLC. All black cars --16 17 CHAIR JOSHI: Excuse me. Could the people in the front row, could you talk 18 outside so we can hear the speaker? Thank 19 20 you. 21 MR. DORJI: I came here to the address the Commission because every black 22 23 cars are working here under the TLC, but 24 in city there is no parking space to the 25 black cars, because they want to buy lunch

Proceedings

and coffee. That time they're giving something for us, plus the Uber drivers that pay no income, and how can we pay the summons. That's the big problem.

Thank you.

CHAIR JOSHI: Thank you.

MR. WILSON: Thank you.

The next speaker is Tahere Zombra, to be followed by Sergio Cabrera, and to be followed by Mohammed Barlas from the Black Car Safety Center.

Okay. Mr. Zombra isn't here, so the next speaker would be Sergio Cabrera. And he will be followed by Mohammed Barlas.

And after that will be Nino Hervias, who I believe needs a Spanish interpreter.

MR. CABRERA: Good morning,

Commissioners. My name is Sergio Cabrera.

I'm a Medallion owner.

I'm looking at these numbers that you have here, and it's kind of pretty easy to determine what happens when you have 156,000 drivers and 105,000 vehicles. You bankrupt the whole taxi industry.

Proceedings

The Medallion industry is bankrupt.

The livery bases and the communities are bankrupt. The app companies are bankrupt.

Uber last year lost \$3 billion. I don't hear a lot about that, but they lost \$3 billion. There is -- we have a steady decline. We are going -- we're all headed in the same direction.

Why? Because this Commission decided to not cap the livery -- the livery cars, the for-hire vehicles. But then there's no control. There doesn't seem to be any control on the streets of New York.

I gave hundreds of thousands of dollars for the exclusivity of picking up passengers on street hails. You, Commissioner, have said this a thousand times, that we are the sole group of cabs that are to pick up street hails.

We need enforcement. We need zero tolerance. We are being swamped at the airports. We are being swamped at the piers. We are being swamped at the Javits Center. We are being swamped at the

Proceedings

hotels, and not to mention the illegal activity that goes on in the streets.

If this Commission just takes this sole issue as something very important, it's going to shore up our Medallion system again, because it's going to tell the FHV drivers and everybody else in the industry, that's not tolerated.

And since most people are immigrants, they don't want to have trouble with the police. They don't want to go to jail. They don't want to have a \$2,000 fine. They don't want to get in trouble, because that could give them even more trouble with Immigration. It opens up a Pandora's box for them.

So we need this Commission to take the enforcement side of this problem to heart. We need it to be done expeditiously. Our industry is collapsing in front of us. We are just hearing stories about some Medallion sale for \$240,000, which it's just beside me how this Commission, how the City of New York,

Proceedings 1 2 how the governor, killed this golden 3 goose. You were producing -- wasting maybe a 4 hundred dollars in expenses, and selling 5 6 Medallions for \$900,000, and now the mayor 7 is crying because he doesn't have enough money for the 2nd Avenue subway. 8 (Timer sounding.) 9 10 MR. CABRERA: Thank you. 11 CHAIR JOSHI: I would like you to 12 have a chance to speak with one of our 13 staff members in the back about your -the specific areas of enforcement 14 15 concerns, so we have your list. 16 MR. CABRERA: Thank you. 17 MR. WILSON: The next speaker will be Mohammed Barlas. And he will be followed 18 19 by Nino Hervias and followed by Jesus Garay, both who will need Spanish language 20 21 interpreter. MR. BARLAS: Good morning, 22 23 Commissioners. My name is Mohammed

Barlas, and I'm a safety instructor at

Black Car Safety Center. And the last two

24

25

Proceedings

years only, we have trained about 20,000 drivers.

I know everybody is speaking on -about wages and everything, but we feel,
being educators, that it is directly
linked to the livelihood. And if they are
not making the money, they will try to
cheat all the laws, whatever you can
enforce.

I know the laws are there. You just came up with the fatigue law, and the City has the zero tolerance law as well -- I mean, vision zero. But there's -- all laws can be defied, because they're going to find the ways to cheat the system if they don't make any money.

So basically we are here -- we teach them fatigue and we teach them working long hours, that's a danger. And even if they're not able to work in this industry, they're going to work somewhere else, and then they're going to go to come and drive. So even the fatigue rules are not going to be effective if they're doing two

Proceedings

jobs.

So we are putting our statement from the director as well, but the main purpose we are here is to educate that it's directly connected to fatigue, and it will be a big, big safety problem if we do not address the livelihood.

Thank you.

MR. WILSON: Thank you.

The next speaker is Nino Hervias, and he will be followed by Jesus Garay, and then followed by Angel Fernandez.

MR. HERVIAS: Madam Commissioner, Commissioners, thank you very much for letting me speak up here.

Most of the points have been covered already, so I'm going to address this in a different way. One of the questions to you is: It is or it is not a duty for the TLC to establish and enforce standards for the well-being of the whole industry?

I don't know much of the gravity of your actions, since I'm not a lawyer, but I think it's immoral. The two fundamental

Proceedings

principles that set the difference between yellow cabs and FHV have been compromised, given away, and that is the hails.

Now we have an electronic device. We call it E-hail. It is also like any other hail, which service people rate to travel. It is service on demand. And that should never have been given away to anybody else.

The other is meters, the use of meters. It's only -- it's one of the principles that yellow cab and green cab has used to have, right now, but have been given away. And those are the core problems of this whole nightmare that we are facing right now.

The yellow cab industry for so many years, for decades, has been a gateway for immigrants, for us to be able to succeed in life. This has been our way of life, and the ability that it gave us to send our kids to school for better educations, so they can have the American dream.

Our dreams, working 60, 80 hours a

Proceedings

week for years and years, we didn't care. We were just satisfied because, honestly, we trust the TLC of the City of New York, that they will fulfill their commitment, also.

We feel betrayed. We don't know what is going on, with this so much unfair competition out there and the lack of enforcement. It's not only the consequences I feel that you want to hear the consequences, the consequences right now is homes, Medallions, foreclose, bankruptcy, marriage dissolved; unthinkable. Equities wiped out.

When it comes the time for me to buy a new car, I don't have the equity, because most of the time we work at a loss. No money, even behind on our payments. Our dreams of retirement have been shattered.

And not only we are suffering as the drivers, the pain and anxiety now is in our families. I mean, working now longer hours and still don't make ends meet. Our

		55
1	Proceedings	
2	hails getting poorer.	
3	So how much longer are we going to	
4	take? Your actions for the good, for the	
5	well-being of the industry, is very	
6	important. And I think we should be	
7	addressing these head on. We cannot live	
8	this way no more.	
9	(Timer sounding.)	
10	MR. HERVIAS: Thank you very much.	
11	CHAIR JOSHI: Thank you so much for	
12	your testimony.	
13	MR. WILSON: Thank you. The next	
14	speaker is Jesus Garay, to be followed by	
15	Angel Fernandez, to be followed by David	
16	Pollack from the Taxicab Service	
17	Association.	
18	MR. GARAY: Good morning. I would	
19	like to assign my time to the ATU, please.	
20	CHAIR JOSHI: Thank you.	
21	MR. WILSON: Thank you.	
22	The next speaker will be Angel	
23	Fernandez, to be followed by David Pollack	
24	from the Taxicab Service Association, and	
25	followed by Lazkin Ibon.	

		56
1	Proceedings	
2	CHAIR JOSHI: Do you need	
3	interpreting services?	
4	MR. FERNANDEZ: No, I don't.	
5	CHAIR JOSHI: Okay.	
6	MR. FERNANDEZ: Thank you.	
7	Good morning. My name is Angel	
8	Fernandez. Try to make it very brief.	
9	I started I come from the banking	
10	union industry, and I started as a yellow	
11	taxi because I needed the flexibility,	
12	basically and the money that, you know,	
13	we're making as a yellow.	
14	Uber came. I've been driving for	
15	five years. Then Uber came. I didn't see	
16	Uber as a competition, because basically	
17	it was a door-to-door service, luxury	
18	cars, you know, taxi. It's total	
19	different industry.	
20	Then Uber kept recruiting people.	
21	What happens is that now they have to	
22	lower their fare to compete with yellow	
23	taxi.	
24	I saw that my income was dropping	
25	30 percent as a yellow taxi, so I became	

Proceedings

an Uber driver to meet -- to pay for my bills basically.

So Uber kept recruiting and recruiting. So what happens is that they have to lower their fare.

Now, I wouldn't mind -- if I'm a consumer, I wouldn't mind paying a little extra to have the comfortability (sic) of being picked up at my house, not go in the rain, not go out in the snow, the cold, the heat, you name it.

But they kept lowering the fare, and now what happens is that we -- I see my income dropping 30 percent again. So now my income drops 60 percent in the last five years.

This is the only industry that I see that expenses go up, that inflation go up, and our income goes down. This is the only industry that I see that is, in the future, I see the future in this industry, that it is going to go bankrupt. There is not going to be money to be made to even pay our bills.

Proceedings

Why? Because it's saturated. This is the only industry that I see that, as it was told before by one of our fellow drivers, that it's going to be probably in the future is going to be more drives than consumers.

And what's going to happen? None of us is going to be able to make money; probably a little bit of money, not even to pay our bills, not even to provide for our family.

So my point is, we should control -- (Timer sounding.)

CHAIR JOSHI: Thank you so much for your testimony.

MR. FERNANDEZ: Thank you.

MR. WILSON: Thank you.

The next speaker is David Pollack, to be followed by Lazkin Ibon, to be followed by Ibraheem Ibraheem.

MR. POLLACK: Thank you.

Good morning, Chairwoman Joshi and members of the New York City Taxi and Limousine Commission. I'm David Pollack,

Proceedings

2.4

president of the Taxicab Service

Association, or the TSA, representing New

York City Medallion lenders. Thank you

for the opportunity to discuss leasecap.

Since the last leasecap hearing two years ago, there's been a drastic negative change in the work force limited around yellow accessible taxis, even with helpful measures such as paying the driver 50 cents for the each fare in a WAV vehicle, and additional fees based on distances to pick up disabled fares. These measures have increased WAV drivers income, yet most WAV taxis still stand idle.

Additionally, rates being charges for WAVs are lower than two years ago. Lower lease fees and higher driver incentives should work in theory to replenish the thousands of yellow drivers who have left our industry for another segment, but it is not enough to maintain our work force.

That said, I want to thank you,
Chairwoman Joshi and the TLC Commissioners
for supporting intros 1474 and 1475, which

Proceedings

2.4

have helped to stimulate Medallion sales by making it easier for current drivers, other men and women to purchase a Medallion.

All this is still not enough for leasing agents, drivers and owners to earn enough to earn a living, inclusive of paying their Medallion loans.

I ask this Commission to look into wheelchair accessible vehicle equality, and consider mandating that all bases with 85 percent of fares that are app-based replace each retired vehicle with an accessible vehicle, until 50 percent of all app-based FHVs are wheelchair accessible vehicles.

If the yellow taxi industry has to be 50 percent -- has a 50 percent mandate to become accessible by 2020, so should app-based FHVs. This vehicle equality will definitely help the disabled community and somewhat level the playing field when drivers search for the best driving opportunities.

Proceedings

We also support an alternative suggestion made by the Committee for Taxi Safety that adds a fee to app-based vehicles, to create an accessibility fund to be used primarily to increase the income of drivers of accessible taxi vehicles.

Thank you.

CHAIR JOSHI: Thank you.

MR. WILSON: Thank you.

The next speaker is Lazkin Ibon, to be followed by Ibraheem Ibraheem, to be followed by Patrick Lorquet. The last one may need Spanish language assistance.

MR. IBON: Good morning. I have a green car. And one of the biggest problem we had, we have to come to City almost 40 percent of our ride, and we have to come back empty. And that's a lot waste of gas and time, pollution.

And we didn't have income, stable income. And once I get, as a driver, also, my own car, I get seven points on my license. The insurance company wouldn't

Proceedings 1 2 take me. So I had to stop my own car. And because I can't have insurance, the 3 insurance company like only three, four 4 5 companies, and they all like monopoly. 6 They don't want to take you. 7 And then I have to lose from my car, my home, I bought a \$25,000. Now it's 8 worth nothing, almost like six, seven 9 thousand dollars, they give me. 10 11 So my car is like, is supposed to be, 12 like add value, but now opposite. I lost 13 more money. And I'm not working on my own 14 car. 15 So I don't know if you guys put the 16 rule, but you don't consider in the future how it will work. 17 18 So I appreciate like maybe change 19 something about the green car. 20 Thank you. 21 CHAIR JOSHI: Thank you. 22 MR. WILSON: Thank you. 23 So the next speaker will be Ibraheem 24 Ibraheem, to be followed by Patrick

Lorquet, to be followed by David Beier.

25

Proceedings

2.4

MR. IBRAHEEM: Good morning. My name is Ibraheem Ibraheem. I have been a license for-hire vehicle driver for about two and a half years.

The for-hire vehicle industry has been a source of opportunity for many new immigrants who call New York City home.

Over the past several years the for-hire vehicle industry has seen an explosive growth in the number of drivers with the entry of the e-mail or app-based service providers.

The promise of good pay and flexibility has attracted many.

Unfortunately, the fierce competition for market share between the app-based service providers has turned into a rapid race to the bottom.

The industry has quickly become oversaturated. The steady decline of fares year after year is putting many families in serious economic jeopardy.

As I have detailed in the appendix, my income, personally, per hour per mile

Proceedings

2.4

and per year has declined by 11 percent,
10 percent and 8 percent respectively
between the years 2015 and 2016. And I am
the best-case scenario. I am a single
male and I own my own hybrid car.

As more miles are driven on my car, I can only expect maintenance costs to increase and adversely affecting my income even more.

I am hear today to urge the Taxi and Limousine Commission to take the brave steps necessary to ensure that drivers and their families are not at the mercy of service providers who do not seem to have a sense of morality in their pursuit of market domination.

And the primary tool for these service providers in maintaining or growing their market share is the reduction of fares.

Ensuring that drivers are fairly compensated has several advantages. I would like to mention just two, the most important of which is the safety of New

Proceedings

Yorkers. An underpaid driver is more likely to be aggressive, is less likely to yield to a crossing pedestrian, and is less likely to drive cautiously in a school zone.

It is now the time for the Taxi and Limousine Commission to install the necessary rules for regulating fares and tips, market cap, base Commission, including how that base Commission is calculated.

Thank you very much.

CHAIR JOSHI: Thank you.

And I do want to make a general request. Anybody who has itemized driver income statements, if you want to hand them in to us or give them to us at a later date, either anonymously or with your name, it's extremely helpful for us to see the exact numbers on how much people are making and how much their expenses are. So we appreciate it.

And, ironically, you mentioned safety. The reason why the leasecaps were

1 Proceedings 2 put into place in 1996 actually was 3 because of the fear that underpaid drivers were also unsafe drivers. So things come 4 full circle. 5 6 MR. WILSON: The next speaker is 7 Patrick Lorquet, to be followed by David Beier, to be followed by Miah Golam, who I 8 believe needs an interpreter. 9 Mr. LORQUET: Good morning. 10 11 Good morning, Commissioner Joshi and 12 your staff. This is a followup after the 13 meeting we have with you on March 27th. We bring a few points as far as the 14 15 union's standpoint. And I have a statement here -- and then I have the 16 17 three minute from the other persons that 18 yield to us, and I'm going to try and make 19 it brief. 20 My name is --21 CHAIR JOSHI: What group do you 22 represent? 23 MR. LORQUET: ATU. 24 CHAIR JOSHI: Okay. 25 MR. LORQUET: The local --

Proceedings

(inaudible).

CHAIR JOSHI: Are there other members of your group here? You can all stand together. That way other people get a chance to speak.

MR. LORQUET: We have a few, but we didn't bring a whole army here.

CHAIR JOSHI: Okay. So I'm going to take your testimony as a representative of your group.

AUDIENCE MEMBER: Thank you.

My name is Patrick Lorquet. I was fortunate to be primary contact person for ATU to meet firsthand with a group of drivers who have concern about looking for union support in New York City back in 2014.

I got in Transit Union Local 1181 -has been involved in the last 14 months on
organizing drive to support the movement.
So far, more than 16,000 drivers have
signed up with the ATU local 1181, the
largest (inaudible) transportation union
in the US, representing also the MTA bus

Proceedings

and Access-a-Ride in New York City.

From Albany to City Hall, the union is informed and committed in the fight for driver to bring justice and equality and a fair system for all TLC drivers. So with us, you are to join us in this effort.

In my humble opinion, this public hearing held by the TLC as regulatory city agency, this event should be a turning point to act and make possible (inaudible) to the driver dilemma, and New York City, street hail (inaudible) for consideration to follow.

Organized multiple hearing in the five boroughs and the open forum (inaudible) driver employer have to be considered.

We have TLC New York City DOT
department, and New York and New Jersey
Port Authority, to work on a plan to
provide parking and bathrooms, and
designate relief area for drivers in the
City with a sense of urgency.

We are continuing to drop,

Proceedings

effectively, drivers' earnings, and drivers want a union.

I have here some exhibit based on a survey. We went among the 16,000 drivers that signed up with us, and I would like to -- one of the question on the survey: I would like to be called about a union contract with Uber and other ride-share companies, so I could earn more money and be treated fairly.

And that, we got 82.19 percent strongly agree with us. And I will show you this exhibit.

There's an urgency and a need for union representation in the system, based on the survey that we sent to the drivers that signed with us.

One of the other questions that:

Have you ever been paid less than what you were entitled, by Uber or any other share company?

Answer is, 77.62 percent say yes, which is an exhibit.

(Timer sounding.)

Proceedings 1 2 CHAIR JOSHI: Thank you for your 3 testimony. We're also going to take pictures of those exhibits for our 4 records. 5 6 MR. LORQUET: No problem. 7 CHAIR JOSHI: I would like to reiterate, if you've spoken, please make 8 space for other people. We have 60 people 9

have their voices heard as well.

So thank you.

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

MR. LORQUET: You're welcome.

MR. WILSON: The next speaker is

David Beier, Committee for Taxi Safety, to

be followed by Miah Golam, followed by

Mohammed Zahrel Islam.

waiting to get in to testify today. So we

all have to give up a little time and

space in order for them to come in and

MR. BEIER: Good morning. My name is
David Beier and I'm president of the
Committee for Taxi Safety, which is
comprised of licensed lease agents.

CTS manages approximately 20 percent of New York taxi Medallions, along with

Proceedings

2.4

the men and women who drive those vehicles. Together we work to provide transportation to 400,000 people every day.

Thank you for the opportunity to offer comments to the TLC on the economics of operating taxis and for-hire vehicles in New York City.

We cannot separate the conversation of the economics of operating taxis without first reviewing the imbalance of rules and regulations between taxis and ride-share vehicles.

The simple fact of the matter is that the taxi industry has been the only private transportation provider required to pay the bulk of all taxes, fees and regulations, as well as have a 50 percent accessibility vehicle requirement.

Many of these fees and regulations
were put into place by prior
administrations without regard to their
impact on operating a business to provide
transportation in a much more competitive

Proceedings

market.

2.4

As stated in multiple hearings and meetings, the Committee for Taxi Safety and others have consistently addressed these (inaudible) and regulations, but the City has been unwilling to address the heart of the matter, which in large part is that it is impossible for taxis to compete in a competitive marketplace while being mandated to use only vehicles and technologies that are not popular with drivers or the public.

Many Medallion owners, which would be drivers owning only single Medallions, came into this industry because it traditionally made a good living. Its history has been a career path of its own, where drivers became Medallion owners and had an ability to create a middle-class living, where they could finance a home and finance their children's education.

However, we are all watching the value of the Medallions continue to decrease. A New York City taxi Medallion

Proceedings

2.4

just sold for \$240,000, which is less than one-fifth of what Medallions were selling for just four years ago.

As we testified at the City Council Transportation Preliminary Budget Hearing in March, the continuous decline of the value of Medallions is creating an impact on our own City budget.

As a previously, stated the accessibility requirement of converting 50 percent of all taxis has been a failing program, resulting in a detrimental effect on the taxi industry. From the start, the previous administration never worked with the broader transportation and the disability advocates to implement a shared responsible and fact-based approach to provide a greater access in the competitive marketplace.

The toxic mix of an ill-conceived

Taxi of Tomorrow program mandating the use
of a new MB200, a car not designed to be
accessible, along with the prior
administration's settlement in federal

Proceedings

court utilizing an arbitrary number of 50 percent of taxi vehicles to be accessible, was all done without consultation with the industry or with the maker of the Taxi of Tomorrow about the viability of such approach.

A better resolution surely could have and should have been reached. The Taxi of Tomorrow vehicle and accessible vehicles require much more gas than a hybrid, which is severely cutting into a driver's earnings. Hybrids predominate the taxi industry as they currently predominate the for-hire industry, and that means that drivers can earn more money, as it costs less to fill up their vehicles.

Today, as a result of these administrative decisions, drivers have left the industry, resulting in over 600 fully financed Medallions --

(Timer sounding.)

MR. BEIER: -- currently sitting on TLC shelves, and over 1,000 --

CHAIR JOSHI: Thank you so much for

Proceedings

your testimony.

MR. WILSON: The next speaker is Miah Golam, to be followed by Mohammed Zahrel Islam, to be followed by Mustak Rahman.

Do you need a translator?

MR. GOLAM: No, I'm okay. A few words.

The Taxi & Limousine Commission, I know of others, and our drivers. From Bangladesh, I come 35 years. And I have driving for more than 35. But I have bought this Medallion 2003. And I have two daughters. I bought it 195. It's coming 1.50 thousand up to.

Now I am in big trouble. I cannot pay my daughter's college because of the industries falling.

There's one question I have. How many Uber driver in a small amount of Manhattan land, I want to know, there is any hotel we line up that is limousine taking our job. Nobody is to check that, who is this guys calling up, or he just grab our job from the hotel.

Proceedings

We pick up from the street. They pick up from the street. We crossing same red light in the black cars. Your Honor, figure out who get pulled over. I get pulled over because I am the yellow.

So industry down to the drain right now, 15,500 or '800 Medallion taxi in this City. How many Uber TLC give a permission to the City to work? I think over 60,000 Uber car only in this City.

So years ago we have the

Environmental Protection Department. They
give it to the City permission to

Medallion production, not to pollute it.

This much cars are supposed to be in the
City.

But that law is not enforcing, because anybody goes, give it for TLC permission, give it to the guy. You supposed to make it that law that this much car you allow to the City.

Because you have another companies.

There another black cars. There is a van.

There is, you know, a Lyft, any other

1	Proceedings
2	apps, so many things.
3	But my question, take care of that
4	how many cars you allow to give it to the
5	permission to the City to pick up a
6	customer.
7	Another question, your Honor your
8	Commissioner, when I bought this Medallion
9	in 2003
10	(Timer sounding.)
11	CHAIR JOSHI: Thank you so much for
12	your testimony.
13	MR. GOLAM: And
14	CHAIR JOSHI: Please allow someone
15	else to testify.
16	MR. GOLAM: Okay. Thank you.
17	CHAIR JOSHI: Two things. One, can
18	you meet with someone in the back to give
19	us the names of the hotels you're
20	concerned about?
21	And number two, you asked when we
22	would limit the number of vehicles. This
23	Commission does not have the authority to

limit the number of vehicles pursuant to state law. It has to be done by state law

24

Proceedings

or by City Council.

In 2015, City Council proposed a rule to cap the number of vehicles, but did not end up approving that law. So that's who has the authority to cap the number of FHV vehicles on the street.

MR. WILSON: Thank you.

The next speaker is Mohammed Zahrel

Islam, to be followed by Mustak Rahman, to
be followed by Leeor Sillman.

MR. ISLAM: Good morning, respectable Commissioner of TLC. My name is Mohammed Islam. I'm the owner of (inaudible).

I'm involved with the TLC since 1997.

At that time, I also happy. Now I am crying. Why I am crying?

Number one, drivers, we make an agreement, do not pick up any person from unauthorized area. If they pick up passenger, and TLC give it to owner, ticket to owner of the vehicle, owner never is to be (inaudible) driver, like 25 car.

Now -- last week I got ticket, \$750.

Proceedings

Why?

Because Uber driver looking the passenger in outside area. How he knew my driver looking unauthorized area? How am I supposed to pay \$750?

And then last week, TLC send a letter to me. We offer 350 pay to get dismissed. 750 for City ticket, and TLC send offer of 350.

Number two, why (inaudible) car fares, they take out inspection (inaudible). Uber fail. Then you go to mechanic shop (inaudible) give it someone, new sticker on the car. This is a discrimination.

Okay. Now we go to mechanic shop, and mechanic said (inaudible) we have to drive 100 mile. We drive 100 mile, they (inaudible) give a ticket again.

Why they take out the (inaudible) give the inspection sticker on the windshield? Then we can drive and make (inaudible).

Number three, if, in the six-month

Proceedings

TLC inspection for green car, and then, you know (inaudible) this color, the color no match, whole car has to be paint. And whole car has to be paint, and we then tack on 350, we pay (inaudible) we pay mechanic, how is that business?

I have 50 car, \$2,500 (inaudible) now 25 car (inaudible).

Why they give (inaudible) like this?
How is the business like this?

And number four, the TLC -- all the time they go to JFK Airport, drop the passengers, and they have the two luggage (inaudible). "Please, please, help me drop off the two blocks."

(Inaudible) -- as a human being, they pick up, they give someone to them like \$1,000 to pick up the passengers, why (inaudible) an outside area? They don't have reason to pick up, but (inaudible) like old people with two luggage, and they help them and they give some to driver and owner of the vehicle of company.

Now, Commissioner, please amend the

		81
1	Proceedings	
2	policy for TLC. Otherwise, very soon all	
3	the owner of vehicle in terms of	
4	(Timer sounding.)	
5	MR. ISLAM: they go somewhere	
6	else.	
7	CHAIR JOSHI: Thank you very much.	
8	MR. ISLAM: Thank you.	
9	CHAIR JOSHI: I would also like you	
10	to speak to one of our staff members in	
11	the back about your particular summonses.	
12	MR. WILSON: The next speaker is	
13	Mustak Rahman, to be followed by Leeor	
14	Sillman, to be followed by Carolyn Protz.	
15	MR. RAHMAN: Hi, Commissioner. I'm a	
16	TLC driver. I will bring points of	
17	evaluation and management.	
18	AUDIENCE MEMBER: Excuse me. Could	
19	you adjust the microphone?	
20	MR. RAHMAN: I'm sorry?	
21	CHAIR JOSHI: If you would speaker	
22	closer to the microphone.	
23	MR. RAHMAN: When I (inaudible)	
24	mistakes, when I do some there are	
25	mistakes, my job is done by somebody, I	

Proceedings

never saw there's no customer here, so I sent the e-mails. They come back up (inaudible) to two hours from offshore by name (inaudible) I don't know.

So the thing is, I got (inaudible) it takes two minutes extra time to route the passenger for (inaudible) in Manhattan.

And I got an e-mail from the -- from offshore, that you need (inaudible) took a long time to drop the passengers. Your account is blocked.

So my point is, TLC (inaudible).

They can evaluate my performance, my job.

But Uber, offshore, honors no contact.

They cannot instruct me, my earnings.

They cannot.

So is (inaudible) all the options from (inaudible) A to G, A to G operation for HRC, that means (inaudible) company, should be done from here for our safety, for our evaluation, not from the offshore, who in one hour said: Okay, you cannot drive any more.

Second thing, TLC will be my parents,

Proceedings

my guardians, not offshore company who will tell me, do this, don't do that. You cannot drive here or there. A lot of rules, you know, they are putting. We want TLC should do that.

And there is no customer service. I have lot of trouble with the ride-sharing company. They stole my money, I am telling you. They stole my money.

I try to -- I say to them a lot of times. They don't respond. There is no customer service. I go into their office, they say: Oh, I don't deal with that. I just enroll you to start driving (inaudible).

I say: Who install this? They send an e-mail (inaudible).

I will show if. I get chance, I will show all of it. Pay (inaudible) is bad.

They stole my money.

Again, the discipline be -- they put the ratings down with the (inaudible) complete, with the simple complaint. They don't know what's going on in Manhattan.

84 Proceedings 1 2 (Timer sounding.) 3 MR. RAHMAN: That ten-minute ride --CHAIR JOSHI: Thank you so much. 4 5 I would like to take you up on your 6 offer, if you could meet with a staff 7 member to -- if you're comfortable sharing your financials, so we can have a better 8 understanding of some of the issues you're 9 facing. 10 11 MR. RAHMAN: Yes, I will. 12 CHAIR JOSHI: Thank you. 13 MR. WILSON: The next speaker is Leeor Sillman, to be followed by Carolyn 14 15 Protz, to be followed by Mustafa Altan. 16 MR. SILLMAN: Good morning. My name 17 is Leeor Sillman. 18 My father drove a yellow cab for 19 30-plus years, and along the way was able to purchase two Medallions and, 20 21 thankfully, pay them off. A couple years ago he got sick and 22 23 passed away. But before he did he said 24 one of his proudest achievements was the 25 fact that he was leaving a strong

Proceedings

financial future for my mother. And, you know, thank God he is not alive to see what's happening now.

At the time, my -- when he passed away, my mother was getting about \$3,500 leasing her -- each Medallion out, you know, so a total of \$7,000.

Just a couple months ago --

CHAIR JOSHI: \$3,500, how often?

MR. SILLMAN: I'm sorry. A month.

And then just, you know, just earlier this month she got a letter from the leasing agent saying they were lowering the payment again, and now she's get \$1,000 a month per Medallion.

So, you know, imagine any of yourselves being retired and on your own, and having your income drop from 7,000 to 2,000. Clearly, that's more than a 30 percent drop that -- I've heard 30 percent up here a lot. Clearly that's more than a 30 percent drop.

I think, you know, I think we all pretty much know the causes of the issues,

Proceedings

so, you know, I'll say that yesterday I was coaching my son's baseball team, a bunch of five-year-olds. And the ball came, and everyone ran to the ball and everyone knocked into each other and nobody got the ball.

I think we're facing the same situation here in the City. As you mentioned, there is 150,000 licensed drivers, and everyone is going for the same fares, and the result is just destruction across the industry.

Obviously, as you mentioned, you are not -- you don't have the authority to limit the number of licenses out there or the number of cars out there, but there are other solutions that may help.

I'm sure other people who are move involved in the industry have a better idea of what some of those solutions are, but some that come to the top of my mind are, obviously, fare increases that are equitable for both the drivers and the owners.

Proceedings

You know, I know drivers often complain that the fare increases go only to the owners. As an owner or owner's son, okay, you know, I think all owners would agree at this point, you know, to make those increases equitable.

And then also the regulation that the yellow taxi industry has to abide by, which -- including the accessible vehicles and other sorts of surcharges, the MTA tax and things like that, you know, they are just at a competitive disadvantage. Even if, you know, you can't eliminate all the cars on the street, at least let's not have the yellow cab drivers and owners be at a competitive disadvantages.

Thank you.

MR. WILSON: The next speaker is
Carolyn Protz, to be followed by Mustafa
Altan, to be followed by Mohamad Tipu
Sultan.

MS. PROTZ: Good morning,

Commissioners. My name is Carolyn Protz.

I'm an individual Medallion owner.

Proceedings

I won't go into the details of the losses in trip numbers, revenues,

Medallion value, rental income received by Medallion owners, foreclosures. I'm sure you're family with all of the numbers.

It's all on your website and in the news.

I've listened most attentively to

Commissioner Joshi's frequent refrain

regarding the primary goals of the TLC.

They are safety, consumer protection,

driver welfare and accessibility.

It's telling that no mention is ever made of the orphaned stepchildren of the for-hire vehicle world; in short, the individual Medallion owners.

Together with their families, they comprise approximately 30,000 people, 30,000 people whose rights have been trampled under the guise of competition.

Commissioner, whenever you're asked about this segment, the response is something about the free market. Yes, I read Ayn Rand, too, in junior high school. There is no free market. There is no free

Proceedings

market because New York City already sold the franchise to us, the yellow taxi owners, for \$9 billion over the last 20 years.

And then you proceeded to give it away, that which we had already paid for.

Why do you think unsuspecting immigrants were willing to give you over a million dollars for the right to transport passengers on demand? They expected that you would enforce your own rules. They have been sadly disappointed.

It's interesting that mileage by all for-hire vehicles is up 28 percent between 2014 and '16. How on Earth can that be in keeping with New York City and Department of Transportation's vision zero goals of lessening congestion, accidents, fatalities, pollution and encouraging people to use public transportation?

You have let loose a tsunami that you cannot control. With all the excess vehicles chasing too few trips, you have forced --

90 Proceedings 1 (Applause.) 3 MS. PROTZ: -- drivers to pick up illegally, just so they can survive. And 4 5 you know it, you said yourself, it's too 6 lucrative to stop them. 7 This situation, unaddressed, will only worsen. It's not an act of God. 8 It's not a hurricane. It's not an 9 earthquake. The problem was created 10 11 either by design or default by New York 12 City government, and the solution lies 13 with you. 14 (Applause.) 15 MS. PROTZ: Thank you. 16 MR. WILSON: The next speaker is 17 Mustafa Altan, to be followed by Mohamad Tipu Sultan, to be followed by Aveshik 18 19 Chadromali (phonetic). MR. ALTAN: Good morning, 20 21 Commissioner. My name is Mustafa Altan. I am service-related disabled Vietnam 22 23 veteran. I am proud that I served my 24 country, in spite of serious medical

problems I suffered, and continue to

Proceedings

suffer for 25 years.

I don't look for sympathy. I look for justice. Yeah, I have to sell my business --

(Applause.)

MR. ALTAN: -- due to my health issue and purchase 1 million accessible taxi
Medallion 2004, from an auction for \$535,000. I paid New York over half a million dollars for my Medallions.

Since Uber, unrestricted growth in

New York City negatively affected taxi

Medallion owners' income. In May -- in

2014, my average monthly income from

rental of two taxi Medallions was \$5,616.

So far in 2017, it dropped to \$2,800.

This is over 50 percent drop, a little

over three years. This is not fair.

I am a New York State resident, paying my taxes here. My broker/driver are New York residents as well. All the income we generate stays in New York and we generate revenue for New York.

On the other hand, Uber is owned by

1 Proceedings 2 billionaires from out of town. They are 3 collecting profits and take them out of 4 state. Uber has --5 6 (Applause.) 7 MR. ALTAN: Uber has false advertised and ruined so many licenses 8 taxi drivers to drive Uber with false 9 promises. 10 11 I personally met and spoke with several Uber drivers. They are not happy 12 13 with Uber's promises and constantly changes fares --14 15 (Applause.) 16 MR. ALTAN: Due to my medical condition, I visit several doctors and 17 hospitals in New York City. I used to 18 19 take -- it used to take me hour, hour and a half to get there. Now it takes me 20 about two and a half hours. 21 Manhattan traffic is unbearable. 22 Ι 23 don't trust those reports saying otherwise. Time after time I counted TLC 24

plates on for-hire vehicles, and I noticed

93 1 Proceedings 2 that seven out of ten cars had TLC plates. 3 This does not include yellow Medallion taxis. 4 Many times I came up with the same 5 6 results in Midtown Tunnel as well. 7 Manhattan's unbearable traffic is caused by Uber's unlimited growth. This has to 8 9 be stopped and corrected immediately. I made my investment in New York with 10 11 TLC --12 (Timer sounding.) 13 CHAIR JOSHI: Thank you so much for 14 your testimony. 15 MR. ALTAN: I have a piece of paper. 16 CHAIR JOSHI: If you have it in 17 writing, you can either hand it to us or e-mail it to us. We can make copies, if 18 19 you would like to retain a copy as well. MR. ALTAN: I would like to retain. 20 21 CHAIR JOSHI: Okay. So we will make copies, and each commissioner will get a 22 23 copy. 24 MR. ALTAN: Thank you. 25 CHAIR JOSHI: Thank you.

Proceedings

MR. WILSON: Thank you.

The next speaker is Mohamad Tipu
Sultan, to be followed by Ashevik
Chadromali (phonetic), to be followed by
Muhammad Ijaz.

MR. SULTAN: Hi. Good afternoon. My name is Mohamad Tipu Sultan, driving since 2004, after I quit college.

The reason I came to the taxi industry I see the bright -- and living with little, little -- under (inaudible) I knew about the taxi industry, what it is. But I still try to survive. That's why I come to the taxi industry and try to continue my education.

But then I have a family -- I married. The plan changed, and I have three children and my wife living in Brooklyn, and currently still I'm driving a taxi and participating two class in Brooklyn College, American dream.

So American dream is education, is almost fail. American dream with the surviving with the minimum wage, is also

Proceedings fail. And the dream I see the TLC is also fail. The reason how I can say it --(Applause.) MR. SULTAN: -- there is 150,000 taxi driver, they are driving yellow, green, livery, Uber, Lyft, they're all drivers.

yellow, green, Uber, Lyft. None of the driver are living with the minimum wage limit. And I believe that you -- are the

Commissioners, are the responsible for

Currently, around 90,000 cab in the city,

this current situation.

(Applause.)

MR. SULTAN: Where is the Uber closing all over the world? Business policy closing. Business policy fail, anti-labor, anti-minimum wage, anti-people, anti-people rules and regulations. Everywhere in the world where Uber is crushing them because of anti-labor, how come they are in New York City, I have no idea.

(Applause.)

Proceedings

MR. SULOTAN: Everywhere we see that ad, app-based car ad, they say: You have a TLC license, and come in there. When the TLC license goes there and say what they say with the minimum wage, not even the minimum wage.

I'm driving Friday, Saturday night, the best night, two-hour shift. Believe me, if I can make hundred dollars for me, thanks God.

And think about it. There are no cash even. Goes to the seven days in the hand of the garage. And last Saturday I drive, everyone is double-shift, I drive. I have \$100 only cash.

Your commissioner, that is also need to be touched about the minimum wage. And all over the minimum is going up, and TLC should think about the improvement of the taxi driver. I'm in labor Uber, Lyft, and we do not want any special company, any special organization, get the people to use driver back.

(Timer sounding.)

97 1 Proceedings 2 MR. SULTAN: Thank you. 3 CHAIR JOSHI: We have to give everybody --4 MR. SULTAN: I'm a taxi driver. 5 6 a taxi driver. 7 CHAIR JOSHI: You're in contact with us a lot, so please do so after the 8 9 hearing and we are happy to hear the rest of your statement. 10 11 MR. SULTAN: Thank you all of you. How the taxi driver --12 13 (Simultaneous speaking.) 14 MR. WILSON: The next speaker --15 MR. SULTAN: Thank you. 16 MR. WILSON: -- is Mr. -- is Mr. 17 Aveshik Chadromali (phonetic), to be 18 followed by Muhammad Ijaz, to be followed 19 by Suves Baiagi. 20 (No response.) 21 MR. WILSON: Okay. Muhammad Ijaz. CHAIR JOSHI: And I am going to ask 22 23 again for people to rotate out of the 24 room. There are a lot of people that 25 would like an opportunity to speak. And

Proceedings

everyone who has spoken and remains in the room is taking that opportunity away from another driver.

MR. WILSON: And Mr. Ijaz will be followed by Suves Baiagi and Carlos Adames.

MR. IJAZ. Hi Commissioners. My name is Muhammad Ijaz. One of the reasons I came here to testify, like, there is, like TLC cops. This is one of my main concern, like there isn't any standing or parking area for livery guys or for taxis or whatever, but they come over and treat you or humiliate you, like they busted a pretty big drug deal.

Like there was another person who is not able to work because of that humiliation. Like I forgot the name of that person. He was testifying, like how they treat them, and since that day he is unable to work. And this is one of the reason, like they give you no standing. And wherever you go in Manhattan, everywhere is no standing.

Proceedings

And when you are issuing license plates for TLC or whatever, you guys are well aware how many plates are issued, then you try to probably please keep in mind, like these people, they need to go to maybe restrooms or all those areas, and they don't need a parking space.

And one of them, like wherever you pick up, it's a no standing area, and you sometimes are tolerated by parking authority guys, they give you a chance. But these TLC cops, they don't give you any chance.

And a lot of the summons they relate -- like if you come to -- they offer you a settlement. If you come to the TLC, it's going to be this much fine. If you pay fine in the mail, it's going to be this much fine.

And a lot of like drivers that don't want to go to TLC and go through that hassle, like parking your car, see a judge, and wind up wasting like four hours or whatnot. And they think, I'll just

Proceedings

mail them \$100 or whatnot, which I think is pretty unjustified.

And secondly, like a -- like a lot of other drivers are, like their concern is -- like I've been driving since 2009, and like earning or whatever, it's going down every single day.

And like there's another fellow who mentioned like a lot of e-mails or whatever, like offshore, they go offshore or whatnot, they don't really know what's going on in the city. And because of those rating system or whatever, they can terminate you any time without telling you.

And when Uber launch here in the city, what was the minimum wage or their starting fare, and today it's a significant difference.

And I'm definitely -- like a lot of their ads are like gimmicks. It's just like a beehive or something like that, that tells you like you're going to make this much money or whatnot, and then when

1 0 1

		TOT
1	Proceedings	
2	you finally see like after when your	
3	investment in your car and whatnot, and it	
4	goes down. You don't make the same amount	
5	of money	
6	(Applause.)	
7	MR. IJAZ: (Inaudible) you were	
8	making two weeks ago, and these are.	
9	(Timer sounding.)	
10	MR. IJAZ: Thank you.	
11	CHAIR JOSHI: Thank you for your	
12	time.	
13	We have members of our staff in the	
14	back that I would like you to, if you have	
15	a moment, speak with about your	
16	experiences with our inspectors. Thank	
17	you.	
18	MR. WILSON: And the next speaker is	
19	Sueves Baiagi, to be followed by Luiny	
20	Tavares, to be follow by Christian	
21	Libramonte.	
22	MR. BAIAGI: Thank you for offering	
23	me. My name is Sueves Baiagi.	
24	I am driving a handicap taxi.	
25	Actually, well, I before I drive from	

Proceedings

lease or make (inaudible). So at the time when I go to the Omega to lease money from -- Omega told me you can buy own Medallion. So Omega, owner of Omega told me you can fill out the form, at least 800, 800 to 900, you can get it.

So I was expecting below 700,000. But they told me you can -- you cannot get it.

But now business is so down, I cannot ever -- I have no driver. I am a (inaudible) three years driving. I am killing myself. I cannot afford. My family every day crying, before you drive (inaudible). So now you drive every day.

I am proud of my family. My two children going to the Stuyvesant High School. My children (inaudible). Every day I go to them, I tell them (inaudible) every day I was playing with them.

So, and now, I request my Omega brokers, I cannot drive any more. You can take it.

So they told me: You are losing your

22

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

23

24

1	Proceedings
2	home. I bought my house 2004. So I am
3	crying. My family crying. I cannot
4	ever so I am lucky. I came here. I
5	have great opportunity to come here.
6	So I want to give your Medallion, so
7	I can because I cannot afford. I have
8	no driver. Three years I am driving with
9	no driver. Every day I go to the I
10	request a driver. I drive both my car to
11	the the airport, no driver, no coming
12	anybody.
13	So I am very, very upset. My family
14	every day crying
15	(Timer sounding.)
16	MR. BAIAGI: why are you driving?
17	CHAIR JOSHI: Thank you so much for
18	your testimony. I would like you to talk
19	to somebody in the back who worked in the
20	accessible dispatch program
21	MR. BAIAGI: Thank you. Thank you.
22	Thank you.
23	CHAIR JOSHI: and talk about some
24	of the incentives we can give for
25	accessible drivers.

Proceedings

MR. WILSON: Thank you.

I've been asked to ask people who may need Bengali translation assistance to see someone in the back of the room.

And the next speaker is Luiny

Tavares, to be followed by Christian

Libramonte, to be followed by Doucouve

Mamadou.

MS. MARINO: I would like to say, also, I know we have a lot to talk about, but if we could all just show each speaker the respect that we all want, and try to not talk when people are speaking. It's disruptive.

MR. WILSON: Mr. Tavares is not here. The next speaker is Christian Libramonte.

MR. LIBRAMONTE: Hi everybody. My name is Christian Libramonte. I'm here on behalf of New Yorkers for Access, as well as Gotham Government Relations.

Now today's hearing is about industry economics. As noted by the TLC, the for-hire industry has been expanding exponentially in such a short time.

Proceedings

Significantly, the Commission is soliciting testimony about the effects of this growth in the industry.

The growth of the for-hire industry has had a horrific impact on the Medallions. One of the biggest effects of this growth is the illegal actions taken by black car drivers.

I have footage on this computer of mine, on video, of illegal actions taken by black car drivers, and I will show this to you really quickly.

CHAIR JOSHI: We can also take a copy of that. Feel free to e-mail it to us.

We will make sure you get a contact in the back to do that.

MR. LIBRAMONTE: Okay. So, a few more things. So I like to do some points here.

One the price of Medallions has dropped 70 percent in spite of the TLC statutory requirements to protect taxi Medallions.

For-hire vehicle crashes have

Proceedings

increased as the TLC changed rules to allow app drivers to interact with apps while driving, which is prohibited for taxi drivers.

Accessible cabs have increased no accessibility mandated to TLC, like taxis. Congestion in the streets has increased because of failure to perform required environmental reviews, full EIS for adding 2,000 accessibly taxis in 2012.

Non-hybrid cars have increased.

TNCs, unlike taxis, can choose whatever car they like. Safety and cab decrease (inaudible) monitors.

Safety in cabs has decreased, electronically monitored by taxis.

Illegal payoffs have increased.

Illegal cab activity at the airports has increased. Driver welfare, undermined city and MTA revenue have suffered huge losses. And no accountability or regulatory scheme to track dangerous drivers.

Now what I want to go into was the

Proceedings

footage I took. One was at Pier 88 on 48th Street and Tenth Avenue. There were solicitors taking rides and poaching rides from taxicabs.

Now when I went back a second time, there was an officer enforcing the yellow cabs only. And that was perfect, because there was only yellow cabs. There was no solicitors taking rides from yellow cabs.

I also went to 59th Street, between Fifth and Sixth, and there were black cars lining the taxi stands. And that's not supposed to happen because it's for taxis only. So they were just there lining the whole stand, not supposed to be there at all.

Also, on 230th Street, off the One
Train -- Two Train, actually, they have a
taxi stand as well, a taxi relief stand,
and that was also lined with black cars.

Now a police car did pass by. They talked to the drivers for a second, and then they drove off and nothing happened.

So those are the points I want to

		10
1	Proceedings	
2	bring up, and thank you for your time.	
3	CHAIR JOSHI: You can send us your	
4	written comments as well as the video, so	
5	the Commissioners can each or you can	
6	hand them in now, if you like.	
7	MR. LIBRAMONTE: Yes, thank you.	
8	MR. WILSON: The next speaker is	
9	Doucouve Mamadou, to be followed by Nina	
10	Godashi, to be followed by Debra Monte.	
11	MR. MAMADOU: Good afternoon. Since	
12	I only have three minutes, let me go	
13	straight to the rules.	
14	I just want to know how many members	
15	of the Commission are former taxi drivers.	
16	Is that a possible question? How many	
17	members of Commission that is a former	
18	taxi driver, ever drove before?	
19	(Commissioners indicating.)	
20	MR. MAMADOU: None. Okay.	
21	The rules of TLC is that actually one	
22	that taxi drivers are suffering with.	
23	It's not so much of the, you know I'm	
24	sure there's a lot of other things about	

25

the rules.

Proceedings

One example is that MTA fees that you post. We collect 80 cents for MTA instead of New York.

Our own vehicle, as independent taxi drivers, we are not allowed to charge a 20 percent to collect that money to go towards the vehicle maintenance.

It cost us money to collect that money, why? If a passengers come in the car and pay you with the credit card, Veriphone and CFT will charge you five percent of that money. And when you give that money back to TLC, you cannot put it in a paper bag, hand it to them. They say pay it online.

When you pay it online, they charge you a convenience fee of three percent.

So we are talking about a ten percent of your money that you're collecting free of charge, not towards your vehicle, but you have to pay ten percent to hand that money back to them.

That must be immediately -- (Applause.)

1	Proceedings
2	MR. MAMADOU: that must be
3	immediately eliminated. Allow us to
4	collect the money direct to Veriphone,
5	don't charge us five percent or 80 cents,
6	and the TLC also must allow, either bring
7	the money in the paper bag, or if we pay
8	online, it should say zero payment percent
9	of convenience or not. One.
10	How do we find out if your taillight
11	is not working on the vehicle?
12	You can go to inspection. You will
13	pass it with a taillight is not working.
14	If NYPD stop you, they give you a
15	ticket. They say you have a 24 hours to
16	go and fix it and come back.
17	When TLC stop you, they send (sic)
18	you \$200. You must pay
19	(Applause, whistling.)
20	MR. MAMADOU: immediately.
21	Until that cost 199 at the Autozone,
22	most taxi drivers can check themselves.
23	So those rules are the one.

24 If I pick up someone at 96th Street 25 to the West Side, and the same person at

111 Proceedings 1 2 96 East Side -- West Side -- I say, no, 3 no, I'm not allowed to pick up, you have to walk to 110. 4 You divide the City and the poverty 5 6 lines, which means Spanish Harlem and 7 each -- you can pick up there, or you go to West Side, where there's Columbia 8 University. 9 10 So --11 (Simultaneous speaking with 12 applause.) 13 MR. MAMADOU: (Inaudible) I mean most of us, you see we have a 14 15 hard time explaining. 16 It's very important, because 17 customers ask us, why you cannot pick me 18 up here, you pick me up in the East Side? 19 All we say is TLC rules. What kind of rule can you have --20 21 (Timer sounding.) 22 MR. MAMADOU: Okay. 23 CHAIR JOSHI: It is a rule, it's a 24 state law called the Hail Act, that is

signed by the governor in 2012.

Proceedings

(Simultaneous speaking.)

east the same --

MR. MAMADOU: It's not the governor.

CHAIR JOSHI: For the green taxis?

MR. MAMADOU: Yes, I know. It's

signed by the governor, but we have a lot of problems explaining to people, because we cannot tell the same person we take away, why we cannot pick you up in the

CHAIR JOSHI: Right. And what I would like to do, then, is for, also, our External Affairs Team to talk to you, because we do some work out in those neighborhoods, explaining what the green taxis can do and can't do, and it would be helpful to get your input so we can improve that.

MR. MAMADOU: I would love to do that. And, you know, if you look at most of the rules again, they allow you to pick up Queens, but if you go in the airport you must walk outside to go pick up elsewhere.

So who's actually the one that

113 Proceedings 1 2 costing taxi industry? Remember, 150,000 -- I'm leaving. 3 I'm leaving. 4 5 CHAIR JOSHI: Yes. 6 (Simultaneous speaking.) 7 MR. MAMADOU: -- taxi licenses, they 8 are not driving. 9 MR. WILSON: The next speaker --10 CHAIR JOSHI: Thank you. 11 MR. WILSON: The next speaker is Nina 12 Godashi, to be followed by Steven Savader, to be followed by Nancy Reynoso. 13 MS. GODASHI: Hi, Commissioners. 14 15 Good morning. (Simultaneous speaking.) 16 17 CHAIR JOSHI: Quiet, please. Quiet. 18 MS. GODASHI: I am a yellow taxi 19 driver. And you heard everybody, all the yellow cabs complaining, they are not 20 21 making money, we are not making enough. 22 We cannot pay the mortgage. We have 23 problems in the house with the kids, with 24 everybody. We have a big problem. And 25 nobody is helping us. Nobody.

Proceedings

Like you heard a lot of people, they losing the Medallion, they losing the money, and this has to stop. And Uber is making everybody slaves. I knew it one day it's going to come this day. When I start this job, when Uber came out, everybody was happy, because they were thinking they were going to make a lot of money.

(Applause).

MS. GODASHI: But today, after five years, you see these people, they not even talk to you, they are so mad, all of them, because none of them is making money today. And worse days is coming.

Now it's the beginning, but the worse days, as more drivers is coming in this business, low income they going to make.

And you can see that. Everybody can see that and can feel it today.

But you are here to help us, and someone has to stop this. The streets in Manhattan is getting like parking lots.

It's getting dangerous for emergency

Proceedings

vehicles, for the police. Nobody can drive.

(Applause.)

MS. GODASH: And everybody know, all these drivers that are sitting here today, they know that, and they feel every day. We're like slaves sitting over there for 12 hours in the streets and not making money enough to pay our mortgage and whatever we have to do.

So you are here to help us. You have to do something and stop that. You have to stop these people getting blood from this drivers, even they are Uber or whatever they are, doesn't matter.

(Applause.)

MS. GODASHI: They taking the money.

I work. I start working. I said, let me switch from the yellow to the Uber. I want to work for them. And I was making worse than the yellow. Everybody was saying that yellow is not good. Today they have the different opinion, because the yellow is much better than them.

Proceedings

They getting your money, they steal your money. I realize that. I had a fare I sold the lady, \$58 in her phone. She show me the phone. And they -- they keep the 36 percent, whatever, 25 percent. And then text to them, I said: Excuse me.

You give me \$25, \$30 for this fare. And I saw. So I text to them and I said, this is not fair. So they give me \$10 back.

My son is driving Uber today to pay his college, because I cannot afford to help him any more. So he's driving the same. He's doing the same. They taking his money.

Plenty time he has to text them to get \$10 more back. Like they call -- how -- like they give you money back, like --

CHAIR JOSHI: Rebate.

MS. GODASHI: That's not fair.

You're stealing my money and you give it
to me, the money back, after ten days,
when I text you.

So someone has to stop, to do

		117
1	Proceedings	
2	something in this. Everybody is going	
3	down. The business is going down.	
4	(Timer sounding.)	
5	CHAIR JOSHI: Thank you so much for	
6	your	
7	MS. GODASHI: Thank you.	
8	CHAIR JOSHI: testimony.	
9	(Applause.)	
10	MR. WILSON: The next speaker is	
11	Steven Savader, to be followed by Nancy	
12	Reynoso, to be followed by Syed Mantar.	
13	CHAIR JOSHI: And I just want to say	
14	the time the time now is 12:26. We	
15	will take a break at 1:00 o'clock for 45	
16	minutes, but 45 minutes only, and resume	
17	at 1:45.	
18	MR. SAVADER: Good morning, TLC. As	
19	a TLC driver, I wanted I want some	
20	information because I'm a little nervous.	
21	I'm complaining about the industry in	
22	general. I could say, when they first	
23	started Uber and other taxi-based apps, I	
24	was making okay money. Now it's less,	
25	it's much less, and all of us drivers are	

Proceedings

saying the same thing.

Because of Uber and other apps like that, it made us earn less money. We earn minimum wage and less minimum wage in the City, other apps, and other cities as well.

I have submitted to you guys proof that the we are making less than minimum wage, factoring expenses. It's tough to drive. And we're providing a public service, but we're not treated as such.

My experiences from this, it is really hard for me and providing for myself and my family as well.

I did some research, and you guys have a Medallion cap. I don't know if you can put a cap on for-hire, but that would be a very good start.

Taxi and TLC apps like Uber, Lyft, whatever you call it, doesn't matter, they treat us bad, and Uber was the start of it, to blame.

I have gotten to the point where people -- I talk to drivers, other

Proceedings

drivers, they can't apply for Medicaid, driving. That doesn't seem right. Why should I be able to get government help to drive, to make very little income? It just makes no sense.

Multiple drivers have told me they could apply for Medicaid, and show me they have a Medicaid card, working. What the heck is going on?

I should be able to make a decent income, pay my taxes and make a living. I don't know why I can't any more. It's really tough.

Because of the -- all the drivers in the industry, hundreds of thousands of drivers that are coming on board, Uber wants your grandma, your grandpa to drive, your friend to drive. They don't care. They just want to put more drivers on the street.

The congestion report in New York

City about leasecap, the industry. The

(inaudible) proposed a 250 net income, not

counting all fees, tipping and stuff,

Proceedings

that's a good start; perhaps even going further to regulate fares -- you guys make a taxi app for the City. Maybe that would be a good idea, something that could regulate complaints like this, because we have a lot of complaints.

Thank you so much, guys.

(Applause.)

CHAIR JOSHI: And we do have people in the back, so if you have specific financial points that you can share with us, that would be extremely helpful for us understanding the issues you're facing.

MR. WILSON: The next speaker is Nancy Reynoso, to be followed by Syed Mantar, to be followed by Rafael Rosenio.

MS. REYNOSO: Good afternoon, Commissioners. Hi. My name is Nancy Reynoso. I am a TLC licensee for eight years, and a borough taxi for four years, proudly.

My concern is how can we make at least my industry, the one I represent, borough taxi, thrive?

23

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

24

Proceedings

2.4

We became owners after learning that as a green cab because we street-hailed legally in areas that were already underserved, and serve in legal ways.

Also a chance to hopefully have an investment for the future, sometime along the way, something that has almost demolished for all of us.

While many of us put our savings, others took out loans towards this new initiative.

And the first 18 to 20 months were the most productful (sic). That the slow introduction of TNC's limits, we started feeling the difference. Our incomes were reduced -- or are reduced while the FHV industry grows at astonishing rates. With this lack of enforcing the rules on behalf of the TLC, illegal street-hails have also grown in proportion with the influx of these new vehicles.

I ask all of you to find a solution for the many men and women who are trying hard to survive as borough taxi drivers.

Proceedings

How many more TLC licensed vehicles do we actually need in New York City?

Also, I suggest a balanced equal system in pricing. The pricing should be all or for none. They should end the undercutting of other segments of the industry, letting passengers pick their preference in car service, and not by pricing. This I ask not own in my name, but for all my green taxi drivers and owners.

Thank you.

CHAIR JOSHI: Thank you.

MR. WILSON: Thank you.

The next speaker is Syed Mantar, to be followed by Rafael Rosenio, and a speaker who gave only his last name,
Mr. Rahman could you identify who you are.

MR. MANTAR: My first question is -I know it's very strange question to you
guys, TLC Department: Does anyone in TLC
Department has any investment or shares in
Uber, Lyft or any ride-share company?

(Applause.)

Proceedings

MR. MANTAR: The reason is, why I'm asking this question, Uber is charging high Commission, very low fares for drivers. Uber is stealing drivers' money, as everybody said that -- money by charging different prices to the passengers and paying low price to the driver, which is very true.

Uber pool is not Uber pool; it's like Uber poop for us.

(Laughter/applause.)

MR. MANTAR: I give you one example. I pick a passengers from Brooklyn to Manhattan. I asked my passenger, how much you paying -- how much the Uber charging you?

He said, \$2.99.

Imagine how much Uber drivers are suffering with this low fares, \$2.99 from Brooklyn to Manhattan, Uber pool. That's why I said Uber poop.

I said it's more than slavery going on in this industry. Drivers need inquiry about it. Please do it.

23 24

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

Proceedings

And my second question is -- I mean the third one is: Since Mario Cuomo, Albany, passed the legislation in anyone in -- anyone in Westchester, upstate, Long Island, the drivers can drive their private cars. Today they are -- they are in our neighbor, tomorrow they're going to be in City. My question is: What precaution TLC Department taking about it? Thank you so much.

CHAIR JOSHI: Can I ask you a question about -- you mentioned something about a passenger fare being different than a driver share.

MR. MANTAR: Right.

CHAIR JOSHI: And prior to this
hearing we were sent some examples of
instances where the driver's fare is
different than the passenger's fare. So
can you just tell me a little about your
experience, and whether -- which one is
more, which one is less, and what are the
taxes based on, and what is the Commission
taken out of?

		125
1	Proceedings	
2	MR. MANTAR: Okay. Thanks for asking	
3	this.	
4	I picked one passengers from the JFK	
5	and I took to the Newark Airport, and I	
6	asked the passenger: How much Uber charge	
7	you?	
8	She said: Uber charge \$127.	
9	I said: Can you show me?	
10	She show me, and I took the picture.	
11	Can I take picture?	
12	I did take the picture, and it was	
13	\$127.	
14	What I get paid from when I check my,	
15	what you call, the amount, it was \$59,	
16	which is including bridge and the tunnel,	
17	Holland Tunnel.	
18	CHAIR JOSHI: So that's adding those	
19	tolls back into your pay?	
20	MR. MANTAR: Yeah, was \$59, including	
21	toll in my fare.	
22	CHAIR JOSHI: So those tolls add up	
23	to 20-some dollars?	
24	MR. MANTAR: Yeah, about \$20 and	
25	change.	

		170
1	Proceedings	
2	CHAIR JOSHI: So minus those tolls,	
3	you're talking about \$39	
4	MR. MANTAR: Exactly.	
5	CHAIR JOSHI: conservatively.	
6	MR. MANTAR: Exactly, out of \$127.	
7	And the other day I pick up if she	
8	would have Uber pool from	
9	CHAIR JOSHI: Do you know what the	
10	total what your total that they were	
11	that deductions were taken out of on your	
12	side?	
13	Because the examples we got, the	
14	passenger paid say 127, but the driver's	
15	total earnings are a smaller amount, say	
16	\$90, and then the deductions are taken	
17	from that \$90.	
18	MR. MANTAR: Yeah, after deduction,	
19	what I got, \$59.	
20	CHAIR JOSHI: So \$59 was the total,	
21	and then taxes were taken out of that?	
22	MR. MANTAR: Exactly.	
23	CHAIR JOSHI: And the Commission was	
24	taken out of that?	
25	MR. MANTAR: That's true.	

Proceedings

CHAIR JOSHI: So there was a difference between \$59 and \$127.

MR. MANTAR: -- and 27 dollars, big difference. Exactly.

And the other day there was JFK, actually picked up JFK pool, anyone you want to pick up JFK pool, they charge \$35 for each passenger.

I pick up three passenger, three pools, and I drove one in Brooklyn and two in Manhattan. I ask each of them. They charge \$35. What I got after pay off all my Commission and everything, I got paid off \$39 out of \$105.

(Simultaneous speaking from audience.)

MR. MANTAR: And I tell you one thing. I understand you talking about there's not the TLC jobs to get on the number --

CHAIR JOSHI: It's not that it's not our job. We have a certain amount of legal jurisdiction, and it's a state law that says either a state entity or City

Proceedings

Council is allowed to cap the number of licensed vehicles.

MR. MANTAR: I got that point.

But what TLC can do is to cap on the TLC license on it itself. The more you give the license, the more they going to drive with the company.

I'm not against all the ride-share company, but it has to be doing something about it, because they are abusing and they are using us as a slave. It's modern slavey.

CHAIR JOSHI: What I would like is, so we can get to the next person, if you don't mind meeting with someone -- if have you some more information on the difference between the driver and passenger fare, that's something we would like to look into.

MR. MANTAR: Yes. No problem.

CHAIR JOSHI: And anybody else who has those types of examples, there's people in the back with polo shirts. If you could share them with us, that would

Proceedings

be helpful.

MR. MANTAR: All right. Thank you so much, Commissioner and everyone. Have a nice day.

(Applause.)

MR. WILSON: Thank you.

The next speaker is Rafael Rosenio, to be followed by Mr. Rahman from GETT, to be followed by Edith Prentiss.

MR. ROSENIO (through interpreter):

Good morning. I drive a green cab in New

York. Good morning, Commissioners of Taxi

and Limousine Commission of New York.

Good morning, taxi drivers and the public.

My name is Rafael Rosenio from the Green Taxi of New York. This is a group that was made by drivers for green taxis of New York. This group feels that Green Taxi of New York has not met their requirements, because we feel like the Taxi and Limousine does not support us in what we were promised.

We have the rights to street hail as green taxis in the streets, but we're not

Proceedings

being able to do so. They insult us and they accuse us and they turn against us just for trying to do our jobs with dignity and sacrifice.

With all due respect, we like to demand that we get our rights as well as the green cab drivers, and support us. We pay for permit that is really costly, but the benefits of it is low compared to what we pay for the permits.

Thank you.

CHAIR JOSHI: I just want to make sure I understand. One of your primary points was enforcement, so that's competition with illegal street-hails?

THE INTERPRETER: Correct.

CHAIR JOSHI: Thank you.

And there are some people in the back that I would like you to speak to, if you can, to give us some specific areas of concern.

MR. ROSENIO: Thank you.

MR. WILSON: Thank you.

The next speaker will be Mr. Rahman,

22

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

23

24

Proceedings

who works for GETT.

He's not here?

The next speaker is Edith Prentiss from Taxis for All, to be followed by Atta Syed and Hildu Wolf.

MS. PRENTISS: Hi. My name is Edith Prentiss. I'm the chair of the Taxis for All campaign.

I'd like to say first of all, the problem with enforcement is a major issue. I've been in Washington Heights for almost 40 years, and every time I've testified on this topic, I've pointed it out. I know of only two occasions when I saw TLC inspectors in the Heights, one being the 187th Street Triangle between Dabriny (phonetic) and whatever, all the way over on the West Side, where drivers were eating lunch at the lower park; and secondly at the GW Bridge before you put up signs for the taxis.

What's going to come back after the reconstruction will be a surprise to everyone.

Proceedings

The issue for the disability community is very concerning in the number of green waves that have come off, how we've lost this number of green waves, because the bottom line is Central Dispatch will not function if we continue to lose green waves.

When you start talking about serving all five boroughs, both in and out of Manhattan, it hearkens back to those of us are old enough, the Ride for All, which had, at various time, between three and five vehicles, and did supposedly serve the five boroughs, and did not.

You would call for a trip: "Oh, we can give you one tomorrow."

"Well, I don't need the trip tomorrow. I need it today."

And I think many of us who are of that generation are very concerning (sic).

You know, the issue about enforcement, which many people have spoken about, has never been addressed. Never.

I mean, we are used to street liveries,

1	Proceedings
2	and now the Ubers doing exactly the same
3	thing. They ride down the street beeping
4	their horns at every corner.
5	Come on. This is ridiculous. Why
6	are they allowed to do that?
7	AUDIENCE MEMBER: It's everybody.
8	MS. PRENTISS: Yes, it's everybody,
9	even without plates.
10	Thank you very much.
11	(Applause.)
12	CHAIR JOSHI: Thank you.
13	MR. WILSON: Thank you. The next
14	speaker is Atta Syed, followed by Hildu
15	Wolf, followed by Eric Gyasi.
16	(No response.)
17	MR. WILSON: Ms. Atta Syed is not
18	here.
19	Hildu Wolf.
20	MS. WOLF: Hi, good afternoon. My
21	name is Hildu Wolf. I represent and work
22	for 450 green SHL WAV vehicles that were
23	in distress over a year ago. They were
24	off the road or they were on the road with
25	tremendous fines and violations due to

Proceedings

very bad mismanagement from the management company that is now defunct.

With TLC's help over a year ago, we very slowly were asked: Please, put these vehicles back on the road.

The investors who own these vehicles are outside investors. They are not owner/operators. They are businessmen who wanted to invest and believed that they could, A, make a nice passive income from this to -- you know, and they wanted to also help, with a very interesting kind of endeavor, where you can also actually be charitable at the same time.

We put the cars back on the road, most of them, about 300, back in September. I got them all new plates. We paid off fines, violations, tips. We had a tremendous help from the Licensing Department, and I'll thank them at the end of my little speech here.

Six months later, unfortunately, almost all my vehicle owners have told me that we now have to take the cars off the

Proceedings

road. And most of these cars are now sitting in an underground lot in Linden Boulevard and Brooklyn, beautiful cars, brand new, 2015s, 2016s, under, you know, new cars, what you call new vehicles, under a thousand vehicles.

The ones that are on the road, a lot of them are no longer eligible for the grants, because we put these cars, at first inspection, in the latter part of 2016. You changed the grant program, you increased it. It was wonderful.

However, you said that any vehicle that's over a thousand miles can no longer get a grant, not even the \$10,000, which had -- you know, which was in the old grant program.

So my cars that came in the latter part of 2016, when they go to inspection, for those inspections, which was in February, March, April, May, they don't even own their permits. At the time when they came in, they didn't have to own their permits.

Proceedings

So I would have to transfer their permits and get that done so that they can get actually their grants. But we don't have time for that.

In fact, in five weeks, in the month of February, you couldn't even get in a grant application.

But also, the economics of really driving or keeping these cars on the road just does not work, between insurance, full coverage, which includes comp and collision, liability -- liability, which is only --

(Timer sounding.)

MS. WOLF: I'm sorry.

CHAIR JOSHI: Thank you.

MR. WILSON: Thank you.

The next speaker is Eric Gyasi, followed by Roger Portella, followed by Jose Aguagallo.

Mr. GYASI: Good afternoon. Thank you for having me.

I think at the end of the day the reason why these green taxis aren't doing

Proceedings

very well is it's not a level playing field.

Many people have talked about the difference between Uber and the green taxis. I would like to point out five specific areas in which it's not a level playing field.

First, with respect to TLC paperwork, as a stands now green taxis have a higher inspection burden than the Uber taxis do.

So I'm a green taxi owner. My guys have to take their cars in twice yearly; Uber guys, once a year.

And everyone in here knows, once you go in for an inspection, they'll find one thing or another, such as a taillight, the trunk of the car, which puts the car out of Commission for a day or two to be corrected.

Also, there's a lack of communication at the TLC office. You'll have a car go to (inaudible), it will pass inspection, and you'll show up at the LIC TLC office, and yet you will be told: Actually, your

Proceedings

license -- your car is suspended.

And they'll say, "Well, we haven't heard from Woodside," and as a matter of fact, Woodside system and the TLC system doesn't actually talk to one another.

So you even, as the owner or the driver, to go down to the Woodside and then pick up paperwork, which may or may not be given to you, to prove that, in fact, your car has passed inspection.

The next point is also with respect to pricing. The economics of the green taxi is quite difficult. As it stands now, Uber can have the best of both worlds.

On days like today, when it's raining or it's poor weather, they can surge price. So then they are making more money by charging the customer or consumer more for rides on a rainy day.

As a green taxi owner, you can't.

You are on the meter. So you can only
charge one set fare every single day. So
on a day like today, you lose out on the

Proceedings

upside.

2.4

However, Uber then can also undercut the market. So with products like Uber pool, with Uber special airport fares, they can -- a rider can pay \$32 to get from Central District Manhattan to JFK. That same trip, either from an outer borough or from a yellow taxi, would cost you \$52.

So, frankly, why would a consumer pay money for either a yellow or a green in that context? The fact that Uber's pricing is controlled by them, as a private actor, while greens and yellows are stuck to the meter, is another reason why there's a vast difference between the two programs.

Finally, with respect to the wheelchair and the Uber pool requirements, green taxis, we have to have a wheelchair, because we're mandated by the state to have 50 percent wheelchair accessible fleet. So we as the owners have put the money and the time into creating these

Proceedings

2 fleets.

However, you turn around with a minivan -- I have Dodge Grand Caravans, and my drivers can't do an Uber pool. But once again, an Uber driver can turn around and take that same car and take more than one or two passengers, once again creating an economic disincentive to be in the green taxi business.

The other point I bring up very quickly -- with 20 seconds left -- is also on insurance. There's again a difference between what a Uber driver has to pay for insurance and what a green taxi WAV owner has to pay for insurance.

These points -- pricing, coverage, insurance, taken together, leaves it economically not viable to run the green taxi business, notwithstanding --

(Timer sounds.)

MR. GYASI: -- what the government would love for us to do.

Thank you.

(Applause.)

		141
1	Proceedings	
2	MS. MARINO: Are your comments	
3	written?	
4	MR. GYASI: What's that?	
5	MS. MARINO: Are your comments	
6	written down?	
7	MR. GYASI: No. These are just my	
8	notes.	
9	CHAIR JOSHI: But if you can, to get	
10	some e-mail contact, if you can e-mail	
11	them to us and we will make sure all the	
12	Commissioners get them.	
13	MR. GYASI: Very well.	
14	CHAIR JOSHI: Thank you.	
15	MR. GYASI: Thank you. Appreciate	
16	it.	
17	MS. MARINO: And what was your name?	
18	MR. GYASI: My name is Eric, Eric	
19	Gyasi.	
20	MR. WILSON: Thank you very much.	
21	MR. GYASI: Thank you.	
22	MR. WILSON: And the next speaker is	
23	Roger Portella, followed by Jose	
24	Aguagallo, followed by Muhammad Nawar.	
25	MR. PORTELLA: I work for Uber, but	

Proceedings

before Uber I used to own a base. I sold the license to Uber. Since then, I work for Uber. So far it's two years and a half.

In two hears and a half, the first year was good. The second year is bad.

And this next half year is getting garbage --

(Applause.)

MR. PORTELLA: -- getting worse and worse.

Whatever the drivers trying to explain, is very hard to explain. But basically we're going to tell something about you guys.

With Uber, a big corporation, make a lot of money. The second company who make a lot of money from us is Taxi & Limousine Commission, because the 150,000 --

(Applause.)

MR. PORTELLA: -- 150,000 drivers, plus 100 cars -- 100,000 cars, all those people is paying for these light, for this office, and we paying you salary, and you

1 Proceedings 2 guys are not doing nothing. 3 (Applause.) MR. PORTELLA: Let me explain to you 4 why. TLC milking and the drivers. All 5 6 the City is no standing, no parking. When 7 TLC inspector come, they stop you, they give you ticket. 8 Who has to pay? The driver. 9 The police, NYPD, any mistake, NYPD 10 11 give you a ticket. They all think you don't speak 12 English. But when some American, who has 13 police car, they show they speak good 14 15 English, they get away with tickets. But 16 the stupid immigrant who doesn't speak 17 English, they get a ticket. That money 18 goes to New York City. 19 The next milking, milking on the driver. Okay. We're talking TLC traffic 20

driver. Okay. We're talking TLC traffic agents. The things -- all the streets say no parking, no standing. You stay in some place waiting for passenger.

21

22

23

24

25

At the inspec- -- and I call them strident animals. They are

Proceedings

animals strident by New York City. They stand behind the car. They took your plate. After 30 days, you get ticket, not to Broadway show. You have to pay \$115.

And that's you guys is milking in the drivers. And now what? What is the last? The last thing was milking is those arrogant and selfish New Yorkers. Because any mistake when the driver make, they complain.

When they complain, what happen with Uber? You go in the pothole and the stupid -- the rider complain about the driver went to the pothole, whatever, blah, blah, blah, and they claim the money back.

(Timer sounding.)

CHAIR JOSHI: Thank you so much for your testimony.

MR. WILSON: The next speaker is Jose Aguagallo, followed by Muhammad Nawar, followed by Chris Demergis.

MR. AGUAGALLO: Hi. Good afternoon. Commissioners. My name is Jose Aguagallo.

Proceedings

Members and other drivers.

A couple points, hopefully, can help us. We start with the wheelchair accessible situation, which really is destroying the industry and myself. As you know, TLC forced the regular owners to become wheelchair accessible vehicles.

So the same we have with the existing wheelchair vehicles, where we, as a wheelchair vehicles, we are happy to serve the wheelchair community, unlike the companies like Uber, Lyft, they give a damn, the community.

But we as owners of the -- have
become wheelchair Medallions, have been
punished by your Commission. And very
hard to make payments, and all expenses
that come with this. And that costs
hundreds of Medallions, wheelchair
Medallions. And you know that. They're
in your shelves, TLC shelf.

And there you go. With those

Medallions, burning the retirements of

many peoples, my own retirement, which I

Proceedings

worked so hard for it, and the American dream.

My suggestion is very simple. As you had the power to change (inaudible)

Medallion to a wheelchair Medallion, you should also exercise the power to put the drivers, regular drivers, to drive wheelchair Medallions. Put in your time.

That has to be forever.

You put us to hold four years in wheelchair vehicle, so at the same time you have the power to change and put all the drivers, every driver, that has a TLC license should be able to drive wheelchair. I don't know why you can't solve that problem.

Also, this meeting I think is very important to express our situations and our problems, but I think why not every year? Why two years? By the time you made it two years, lives is being destroyed, dream is being burned, while Uber is boasting \$60 billion profits.

You allowed it to change, all the

1	Proceedings
2	hard money, hard-working money that we pay
3	for those licenses and Medallions, to
4	burn, and benefits of Uber and other
5	companies.
6	And so many ways, help them with
7	insurance, either. We have to help them
8	we (inaudible) the insurance (inaudible).
9	The vehicles, or black vehicles for
10	hire because they have two shifts. And I
11	don't know if you have a mechanism to
12	check
13	(Timer sounding.)
14	MR. AGUAGALLO: if they are forced
15	to have also Workers' Compensation.
16	CHAIR JOSHI: Thank you for your
17	testimony.
18	MR. AGUAGALLO: Thank you.
19	MR. WILSON: Thank you.
20	The next speaker is Muhammad Nawar.
21	And following Mr. Nawar there will be
22	Chris Demergis and Brad Gerstman.
23	(Simultaneous speaking.)
24	CHAIR JOSHI: After Mr. Nawar, we're
25	going to take a break for 45 minutes, and

Proceedings

then we will start again with the speakers list.

MR. NAWAR: Hi. My name is Muhammad Nawar, and I drive yellow cab like three years.

And like six months back I pass through the toll plaza, and something was wrong with my EZ-Pass. And they took my EZ-Pass and they gave me new EZ-Pass after one week. In that time, I went and I pay cash, and like six times.

So TLC give me letter that: Give us \$1,200, because you charged \$8.

I said to them that they took my EZ-Pass.

And they said to me: Okay, go to the judge(inaudible). You did nothing. So you take \$8, if you pay \$8 cash, everybody knows that.

And the judge said to me: You have to pay \$600 and you get your license back after three years.

CHAIR JOSHI: I would like you to speak to someone in the back about the

		149
1	Proceedings	
2	specifics.	
3	MR. NAWAR: You listen to how much we	
4	make. We make \$600. I even don't have	
5	\$500 to pay.	
6	My wife and my daughter is with me.	
7	You want to see my phone, my landlord is	
8	telling me, "Give me \$1,500."	
9	CHAIR JOSHI: I would like to learn	
10	more about your case, and we have members	
11	in	
12	(Simultaneous speaking.)	
13	MR. NAWAR: fine me for this,	
14	because I don't have my EZ-Pass on me,	
15	what you (inaudible) toll plaza? This is	
16	not fair.	
17	CHAIR JOSHI: What you've said is	
18	disturbing. So I want to	
19	MR. NAWAR: Give me one, two, three	
20	hundred dollar fine, I pay. But how I can	
21	pay \$600?	
22	And everybody know it's \$8 toll,	
23	people are not mad. In fact, I'm taking	
24	one dollar more from someone else.	
25	This is ridiculous Please give me	

1	Proceedings
2	my license back, and please remove this.
3	(Applause.)
4	MR. WILSON: Thank you.
5	And before we break for lunch, I just
6	want to say who the next three speakers
7	are, and ask them to be back promptly at
8	1:45, so that we can commence and get
9	through the list.
10	The next three speakers are Chris
11	Demergis, Brad Gertsman and Michael
12	Rosner.
13	(Whereupon, a break was taken from
14	1:00 p.m. to 1:48 p.m.)
15	CHAIR JOSHI: The time now is 1:48,
16	and we're going to resume our hearing.
17	Commissioner Jiha and Commissioner
18	Aguado were not able to stay for the
19	afternoon. I thank Commissioner Marino
20	and Commissioner Polanco who are able to
21	stay.
22	I have asked a few members of the
23	senior staff to also sit on the dais, so
24	we make sure that everybody hears your

comments. So we're being joined by Deputy

Proceedings

Commissioner Valdivia, Assistant
Commissioner Stiles, and Deputy General
Counsel Wanttaja.

MR. WILSON: So the first speaker is Chris Demergis, to be followed by Brad Gerstman and Michael Rosner.

MR. DEMERGIS: Good afternoon,

Commissioners. My name is Chris Demergis.

I am the president of All City Corporate

Transportation, Incorporated. We are a

black car company. We're a cooperative.

We were awarded, a couple years ago, by the City of New York, as perhaps the first one, as being an MBE, minority business enterprise, owned and operated entity.

All these years in the business, since 1992, since I came out of the Persian Gulf War, serving the United States Armed Forces (inaudible) and coming to this business, driving, working with the yellow cab driver, buying my own Medallion, to this day I still own the Medallion. Believe it or not, I still

Proceedings

drive it once a month, just to see what's going on out there on the streets.

And I never hear anything about supporting our vets, and maybe the TLC creating some kind of a discounted program for veterans to get licensing for the discounted program. I don't know if any of you have ever served in combat or in wartime, but coming back home, the veterans need support from every angle they can get.

Additionally, we, as being certified as a minority business enterprise by the City of New York, supposedly that would help us to get contracts through private entities and through the City of New York. I don't see anything on the TLC side to actually mention things like this, or to try to help us or to create a program to help us even further. Basically it becomes a piece of paper hanging on the wall.

About enforcement, enforcement, everybody here is talking about

Proceedings

enforcement. If you don't go on the streets to know what's going on, you cannot see what's going on. Okay?

The other companies, the TNC companies, they drive down the streets with their little lights, with the huge -- the big (inaudible) lit up at night like flashlights. Okay?

The only thing that I am supposed to have (inaudible) shining is a roof light, or in a yellow cab or in a green cab.

They drive down, put it in the middle of the windshield. Yet everybody is concerned about, oh, safety.

I think that decal being lit at night is an invitation -- because I see it with my own eyes -- hailing with your hand, getting in, then doing the app. Okay?

So, in essence, it doesn't become any more an electronic hailing system. It becomes, "Hey, there's an Uber. Let me open the door. Hey, how are you?" Click, I do the app, I get in the car, close the car, this is me inside the car. There I

Proceedings

go. Okay?

So there's a lot of things here to be considered, respectfully so.

We're also members of the BCAC.

Commissioner, you've been -- I've seen you many times in our meetings, the BCAC. You come there, respectfully, you give great speeches, and we have all kinds of concerns. Okay?

I came here today just to say a couple of words, and that's it. Have a nice day.

(Applause.)

CHAIR JOSHI: I also just want to mention, we do have a program for vets who want to get licensed. And if you talk to somebody in the back we can give you more details on that, as well as any other thoughts you have that would help vets that are interested in getting into the taxi business.

Thank you.

MR. DEMERGIS: Enforcement is the key.

155 1 Proceedings 2 MS. MARINO: I'd like to say thank 3 you for your service. MR. DEMERGIS: Thank you. 4 MR. WILSON: Thank you. 5 6 The next speaker is Brad Gerstman, to 7 be followed by Michael Rosner and to be followed by Alan Sapoznik. 8 9 Mr. Gerstman is not here. Okay. Michael Rosner. 10 MR. ROSNER: And It's Michael. 11 MR. WILSON: Michael. 12 13 MR. ROSNER: I'm not a minority, you know, just to let you know. 14 15 Let me know when the time starts, 16 I'll just stop at three minutes. You guys 17 tell me when. 18 UNIDENTIFIED SPEAKER: When the green 19 light comes on, it starts. MR. ROSNER: Okay. Great. 20 21 How are you guys doing? Thanks for seeing me, hard-working people. 22 23 (Applause.) 24 MR. ROSNER: I'm probably the last 25 person who should be up here because I'm

1	Proceedings
2	three and a half weeks into this industry.
3	I have an insurance license. I was a
4	business owner for ten years, stock
5	broker, real estate, IT recruiting. Okay?
6	So I say to you this: How did you
7	let a company like Uber into this city?
8	And I work for them. It's the most
9	disgusting, disgraceful, inhumane company
10	I've ever seen in my life.
11	(Applause.)
12	MR. ROSNER: They rob and steal,
13	38 percent. The fares are insane.
14	Entitled riders walk in, walk out, don't
15	have respect to leave a dollar, all right?
16	It's inhumane. How is someone supposed to
17	make a living?
18	These people here, yellow cab
19	drivers, Lincoln cars, they are the
20	backbone for international travelers for
21	the last 50, 60, years, and you abandon
22	them.
23	Why? What are you going to do about
24	it?
25	These are family people who have been

Proceedings

destroyed by paperless companies with no employees.

And all you hear about in the news are their executives, from sexual harassment to the stealing of Google's patents --

(Applause.)

MR. ROSNER: -- to the president and COO stepping down.

How about the drivers that are getting robbed and raped in finances? I mean, what you guys need to do is step up, you know.

In all disrespect, have you guys ever sat with a driver, spent a week in a car and seen what they earn?

Again, I'm three weeks in it, but I see the whole industry already. From the insurance, the five insurance companies that, you know, charge astronomical money, they don't play claim and they take their time when they do, to the rental car companies who charge \$400 to start, a week. I mean, that's highway robbery.

158 Proceedings 1 2 That's \$21,000 a year. 3 It's just insane, that you guys got to do something about it. 4 I work for Uber, but get them out of 5 6 our lives. 7 (Applause.) MR. ROSNER: What's next? What's 8 9 next? We're going to take away another industry, an industry of people, so no one 10 11 can make money? If they make money, then they have a 12 13 right. But they're losing money faster than any technology in the history of 14 15 technology companies. 16 So, you know, that's all I have to 17 say. Bring back the lives to these 18 people, you know. Really. 19 (Applause.) MR. ROSNER: If I could drop the mic, 20 21 I would, guys. Thank you. 22 (Laughter.) 23 MR. WILSON: Thank you. 24 The next speaker is Alan Sapoznik, to 25 be followed by Celestin Rossini and Ebrima

Proceedings

Jobe.

MR. SAPOZNIK: Hello. I'm Alan
Sapoznik. A small disclosure, I work for
the City of New York, a different agency.
I own two Medallions, which I bought back
in 2004.

I'm not quite sure if you,

Mrs. Joshi, or TLC could do anything to

help the yellow cab industry, because

what's going on behind closed doors, there
is corruption.

(Applause.)

MR. SAPOZNIK: I don't have the proof, but I could tell you something:
How come Mayor de Blasio, a few weeks ago, said he will not bail out the yellow cab industry. I believe the commissioner is appointed by the mayor, so technically he is your boss.

How you going to tell your boss that we're in distress?

I own two Medallions. My negative cash flow was \$700 for the month of March. It's \$2,100. So now I could have given

		160
1	Proceedings	
2	back to you. You cannot do a thing to fix	
3	the situation. Just walk.	
4	Uber should not even be on the same	
5	pedestal as the yellow cabs. They're	
6	buying their way in.	
7	And also and yeah, license this	
8	question is not for you, but how come	
9	former Commissioner David Yassky now	
10	consults for Lyft? And Ashwini Chhabra	
11	the former deputy commissioner for policy	
12	and planning at TLC, now works for Uber.	
13	How about	
14	(Applause.)	
15	MR. SAPOZNIK: How about	
16	(Applause.)	
17	MR. SAPOZNIK: Stu Loeser who was the	
18	press secretary under Mayor Bloomberg, now	
19	works for Uber as well?	
20	Those were the people that were	
21	involved in policy making that were	
22	detrimental to yellow cabs.	
23	Also, I spoke to some of you I'm	
24	not going to mention names on the	
25	phone. Oh, you know what? I paid	

Proceedings

\$650,000 for the exclusive right to operate in New York City. And the Uber, oh, no, you need an account. That's a share -- that's a ride that is planned.

No, it's not. Within 30 seconds you get a car. A planned ride is something, if I want to go to JFK tomorrow, I make a reservation today. So it's not the same thing. And it's just a technicality, or just pressing a button versus raising a hand; or, you know what, raising a hand, there's still exclusive to yellow cabs.

You know what? Technology goes forward. I'm in the computer field.

Today it's an app, pressing a button. The result is the same. You're still getting a ride right away tomorrow.

It might be something else. We don't know. People are -- we're not stupid people. We understand.

How come Governor Cuomo, when De

Blasio wanted to put the cab on Uber, all

of a sudden Governor Cuomo got involved?

Oh, no, don't -- oh, you know what?

162 Proceedings 1 2 They're not going to put. I'm going to 3 order a report --(Timer sounding.) 4 MR. SAPOZNIK: -- which came 5 6 negative, right? Because, oh, no, 30,000 7 cars --CHAIR JOSHI: Thank you. 8 9 MR. SAPOZNIK: -- don't do anything. 10 Thank you. 11 (Applause.) 12 MR. WILSON: The next speaker is 13 Celestin Rossini, to be followed by Ebrima Jobe and then Fernando Galleria. 14 15 (No response.) 16 (No response.) 17 MR. GALLERIA (through interpreter): Good afternoon to all the Commissioners, 18 19 and good afternoon to all the brothers that came to fight for their rights. 20 21 I see that the taxi industry in general is getting on the same page. 22 In 23 the past, the yellow and green taxi 24 industry were a bit separated, but he sees 25 that they're now coming together because

Proceedings

they're all affected.

We know that the Commission cannot resolve all the issues, but you can help with some of the issues.

We have to destroy Uber because they've come to --

(Applause.)

MR. GALLERIA: -- sabotage the work of the drivers who have families in the City of New York. If Uber -- he spoke with a lawyer, one of their lawyers, and told them, if they were so good then are cars being set on fire in Europe and why is their business going backwards in Europe?

Ten or fifteen years ago he spoke with the previous commissioner regarding the basis. They made a list of prices, minimum prices. The minimum fare was \$7. However, he's been a car driver and his meter is 4.80. He's experiencing a lot of losses. Out of the 4.80, he could drive 20 blocks and he gets just the minimum.

Uber is creating a huge competition --

164 1 Proceedings (Timer sounding.) 3 CHAIR JOSHI: Thank you. MR. GALLERIA: (Continues speaking, 4 5 not interpreted.) 6 CHAIR JOSHI: Thank you. 7 (Applause.) 8 MR. WILSON: So the next speaker is 9 Beresford Simmons, to be followed by Abraham Zachi, to be followed by Charlie 10 Smith. 11 MR. SIMMONS: Good afternoon, 12 13 Commissioners. My name is Beresford Simmons. I'm also a member of the Taxi 14 15 Workers Alliance, but today I'm here on my own. I've been driving since 1973 in this 16 17 industry. And I would hope --18 (Applause.) 19 MR. SIMMONS: -- that today's meeting would give you guys a lot of education on 20 21 what's going on in the street. I've never seen it so desperate. I 22 23 have known seven guys within the last six 2.4 months that have lost their Medallions, 25 hard-working men. Okay?

Proceedings

I personally -- I would love to retire. I just had a heart attack. I'm on kidney dialysis. But I'm still here and I'm still driving, because the industry is on the way down.

You guys can help. And I know that some of the problems that are here today does not belong to you; it belongs to the state, the governor and to the City Council of New York City. So some of the things I hear today, I very much sympathize with you guys, but you need to get the word out.

The City is shrinking, and the pressures of this City has caused a lot of health problems to drivers. To survive -- you can't survive in the City. Too much traffic. Uber has dominated the City with cars.

Business, Wall Street, losing a lot of money because drivers are sitting with passengers for hours to get from one point of New York City to another. From going to the East Side to the West Side, it

1	Proceedings
2	takes at least an hour to get there.
3	Okay?
4	So like I said, I sympathize with you
5	guys very much, and I wish you guys could
6	do something to help the drivers
7	health-wise, because I've seen too many
8	drivers for instance, I have one friend
9	here who is kind of senior, like myself
10	I'm close to 70 years old and he has to
11	change to a wheelchair accessible car, and
12	I don't think he can handle it physically,
13	to help pushing the passengers in and out.
14	So you need to do something about the age
15	brackets and the wheelchair cars, too.
16	And I thank you very much for hearing
17	what I have to say, after 43 years in the
18	industry.
19	(Applause.)
20	MR. WILSON: The next speaker
21	(Applause continuing.)
22	MR. WILSON: followed by Charlie
23	Smith, to be followed by Firhntz Noel.
24	(No response.)
25	MR. WILSON: No Gibaki. Charlie

Proceedings

Smith.

MS. SMITH: Hello to the TLC and to my fellow drivers. This is a very layered, layered cake subject. Really, I have come to understand by driving -- with driving with the TLC for a year and a half, that it's not about us yellow, green. We're all in the same boat, just, we get customers by different mediums.

For me, ignorant at the time, Uber was an opportunity to gain financial freedom, to support myself, to be able to have a decent roof over my head.

The only thing that I'm going to hit today, because the majority of everything else has been hit and will be hit again and again, is that I get 19-year-old girls in my car, to 50-something-year-old women in my car, and they ask about the business.

And I don't dog Uber, because that would be dogging everybody, but I educate them as much as I can and let them know the sacrifice that they would have to put

Proceedings

in, and I educate them on what it would take.

So for the younger ones under me and for the women, this industry has provided employment. We can create our checks. And corporations have come in with the faces of eagles, but behind they are like crows and hawks, and they have swooped down on the whole industry.

And now we are electric cars and all of these things. And nobody is mad at anyone for getting wealthy, but why do you have to be greedy about it? It's unnecessary.

Women have kids. They do this part-time. It helps. Not everybody is owning a Medallion. But there are issues -- everybody is earning money and the drivers are on the bottom of the totem pole. And women, statistically speaking, financially, we're on the bottom of the totem pole, and this is an opportunity.

So as women who are on this Commission, and as men who have

Proceedings

girlfriends or wives or friends, this is something that definitely needs to be thought about before taking food out of my mouth, out of women's mouths, out of the mouths of the men who support their families, to be able to grow; and not survive, but live.

Thank you.

(Applause.)

MS. MARINO: I have a question. I haven't wanted to ask many questions, or any, because of the volume of speakers, but are you -- I'm a little confused. Are you supportive of Uber or not supportive of Uber?

MS. SMITH: I am not supportive of what they stand for now. So, I used to be. I used to be.

MS. MARINO: And are you currently driving for them?

MS. SMITH: I drive with Lyft now.

I'm still affiliated with them because of politics and technicalities. Does that answer your question?

		1/0
1	Proceedings	
2	MS. MARINO: Yes, you did. Thank you	
3	very much.	
4	MR. WILSON: The next speaker is	
5	Firhntz Noel, and the speakers after that	
6	will be Sohail Rana and Jose Molina.	
7	MR. NOEL: Good afternoon,	
8	Commissioners. We need your help.	
9	CHAIR JOSHI: Just for the record,	
10	would you mind stating your name? We said	
11	several names, and I want to make sure I	
12	know who you are.	
13	MR. NOEL: My name is Firhntz Noel.	
14	CHAIR JOSHI: Thank you.	
15	MR. NOEL: We need your help. All	
16	the drivers need your help. Some agent,	
17	some TLC agent, thinks you hire taxi, you	
18	drive a taxi, you have no degree. You	
19	nothing.	
20	I want you make sure the driver work	
21	same like a lawyer, same like a police	
22	officer. But some TLC officer, not	
23	everyone, treat the driver like nothing.	
24	(Applause.)	
25	MR NOEL: And we have couple rules	

1	Proceedings
2	that TLC make, the rules just to make
3	money, not for help.
4	Last time, one people crush almost
5	crush my car. I call a police. When the
6	police come, police say, okay, everything
7	fine.
8	The girl have a cigarette, try to
9	smoke a cigarette. She put it in my wool
10	(phonetic). I tell her I'm supposed to
11	call the police, because you almost make a
12	fire in my car. Okay?
13	When the police come, they say,
14	"Okay, everybody fine. Everybody okay.
15	No car crush. Okay. Everybody go home."
16	I say, "Thank you, Officer."
17	The officer asks us, "Who need
18	report?"
19	I say, "No."
20	The girl say, "No."
21	After couple weeks, I receive one
22	letter from TLC, say I have to to go in
23	Queens.

When I go there, the girl make a false report, say I'm hurt her car, and I

24

1	Proceedings
2	just go. Four percent was there, but TLC
3	asked me to pay it, \$1,800, for no reason.
4	CHAIR JOSHI: Did you go to a
5	hearing?
6	MR. NOEL: First of all, I go my
7	attorney have a problem. I'm sick.
8	(Timer sounding.)
9	MR. NOEL: I have the letter for my
10	doctor. I brung it. They just say no, I
11	have to pay the money. But I don't have
12	money to pay for that.
13	CHAIR JOSHI: I would like it if you
14	could speak to somebody in the back about
15	your particular case. Thank you.
16	MR. NOEL: Thank you.
17	MR. WILSON: Thank you.
18	The next speaker is Sohail Rana, to
19	be followed by Jose Molina and then
20	Fernando Garcia.
21	MR. RANA: Thank you. Good
22	afternoon, Commissioner. My name is
23	Sohail Rana. I have been driving
24	23 years, driving from yellow cab to black
25	car to app-based company now. Over the

Proceedings

years I have seen a lot of changes, not like favor -- in favor of drivers.

So, I now drive SUV. I invested \$70,000. I pay the dealer. I pay the bank. I pay the TLC, the DMV. And in the end I don't even like able to get minimum fare wage.

And then all these app-based companies, they advertise for \$1,500 a week, \$2,000 a week. And I don't know. How many of you guys make \$1,500 a week, \$2,000 a week?

No. So this is like -- it should be illegal to advertise false advertisement.

(Applause.)

MR. RANA: And on top of everything, if you're working for Uber, you're not even like allowed to take tips.

And if you guys been like, you know, take care of all these things, we wouldn't be talking about fatigue rules, we had hearing last time, because drivers are forced to work many, many hours because they are not getting paid like what

Proceedings

they're supposed to get paid. And that's it.

Thank you.

CHAIR JOSHI: Thank you very much.

(Applause.)

MR. WILSON: Thank you.

The next speaker is Jose Molina, to be followed by Fernando Garcia and then Rafael Estrella.

MR. MOLINA: Good afternoon. My name is Jose Molina. I've been driving for about a year and a half now. Just like somebody else, I invested \$75,000 in my vehicle. It lasted six months. I had to return it back. I can't do \$5 rides any more.

So out of that \$75,000, my trade in New York was \$15,000. I had to go out of state in order for me to make some money out of it. Now I had to get another vehicle. Keep doing the same rides.

So unless you guys decide to do something about it, where we can make a little bit more money so we can sustain

Proceedings

what we do for a living, it's not even worth it.

Uber takes Commission, and so does everybody else. TLC makes money, and the companies that rent the vehicles and the insurance companies.

I also own another business as a tow driver, and owner-operator, we're capped on how much we can make: \$5 a mile, 125 base.

So why can't we do that for everybody else in here? We're all trying to make the same living. It doesn't matter if you're yellow, green, Uber, Lyft; it doesn't matter. We're trying to make a living. We are trying to feed our families. We all have a mortgage -- most of us do. My mortgage is \$2,500 home.

How am I supposed to pay a car, a \$75,000 car? I can't.

So it's up to you guys to decide for us, see if we're worth it. Because the way it's going, none of us can afford anything. Everything is going up, except

		1/0
1	Proceedings	
2	our fares. Everybody else is getting paid	
3	except for us.	
4	And the funny thing is, the ones	
5	that's supposed to make money, the	
6	drivers, we're not making it. We're	
7	barely surviving. We're becoming the next	
8	slavery. That's what it is.	
9	And the Uber pool is just going to	
10	get bigger and bigger. Next thing you	
11	know, we're going to have buses. That's	
12	what the next Uber pool is going to be, a	
13	bus, and the driver is going to make \$3.25	
14	for every single ride; 10 miles for one	
15	person. Doesn't pay off, not to me, not	
16	to anybody else.	
17	Thank you.	
18	CHAIR JOSHI: Thank you.	
19	(Applause.)	
20	MR. WILSON: The next speaker is	
21	Rafael Estrella, to be followed by Jose	
22	Fermin to be followed by Steven Moore.	
23	Rafael Estrella?	
24	(No response.)	
25	MR. WILSON: Okay.	

Proceedings

MR. FERMIN: Hi everyone. Thank you for listening to me. My name is Jose Fermin. I have about \$40,000 invested in my car, and I come on behalf of me and my family only.

The first (inaudible) we have is TLC, the first one. I think so because they have very high fines, over nothing.

You have a hybrid car, hybrid. You have to put one sticker on the side because you, who pay your car, you don't know it's a hybrid. This makes no sense at all.

We are not (inaudible). We are business people, family people.

TLC, after the term of Michael
Bloomberg, it bring thousands of traffic
enforcement officers and thousands of TLC
(inaudible).

We don't need no more police. Over here, in this building, today, we have at least 50, 50 TLC enforcement officer. To me, I'm not criminal. I'm a family man.

And TLC have harassment (sic) us

Proceedings

every single day. You go to drop off at the hospital, there's TLC behind you.

After you receive a ticket, \$150.

Probably for you \$150 is nothing. You probably make, I don't know, 125, 200 a year?

I don't. I need that money for my family, my kids to go to college. And my kids, believe it or not, they eat. They do. I don't want give my money away to you guys. With all respect, I don't want to offend nobody.

Second, TLC have a lot employees, can pay people. I suggest you can send some of them to Fire Department. Maybe they have diverse people, not only white.

And I think TLC is still with the Michael Bloomberg campaign against minorities, Dominican, Arab, black people.

I believe that's hundred percent.

I have an investment in my car. I don't want nobody chasing me.

(Inaudible) -- on the sidewalk, they want yellow, blue, green. They passengers, not

		179
1	Proceedings	
2	TLC.	
3	Why you give the airport? Why?	
4	Everybody pay for the airport, me, too; no	
5	TLC. And I sure it's not your fault,	
6	because we have a transportation president	
7	from (inaudible). I saw him and	
8	complained, not any more. When you call,	
9	they don't do nothing.	
10	But I want	
11	(Timer sounding.)	
12	AUDIENCE MEMBER (Jose): Thank you.	
13	CHAIR JOSHI: Thank you so much.	
14	(Applause.)	
15	MR. WILSON: Next speaker will be	
16	Steven Moore, to be followed by Hassan	
17	el-Kark (phonetic) and by Satwinder Singh.	
18	MR. MOORE: Good afternoon. I'm	
19	going to first just start by saying it was	
20	a lot of things I was going to talk about,	
21	but I hear a lot of the men and women here	
22	already bring up a lot of the points. I'm	
23	going to just talk about my experience as	
24	a driver.	
25	I've done a lot of things. I have	

Proceedings

I even come here and look at the setup here and am really interested in that. I even notice some of the workers, because I used to do that, also. But my experience as a driver, I really like diving. I have the opportunity to work in the greatest city in the world and meet the greatest people from all over the world. So every day that I get behind the wheel it's like an honor, and I'm excited about it, still. Been driving for years.

But lately, when I came back the City to start working, I noticed that there's been like a form of like vampirism that is going on, blood-sucking from -- from TLC, from the app-based and yellow cabs. I did all of them and do all of them still, and definitely from the police officers.

And I feel that there's like a feeding frenzy that's going on here. I don't know how it's able to be justifiable that you charge \$600 to inspect a car, or register, just to start off period, \$500 to register a car.

Proceedings

You speak to passengers about that.

They say, "Well, you know, you know, can't you do this part-time?"

No. You can't drive part-time,
because your bills are not going to allow
that. So you have to do this full-time.
And you can't even do it full-time. You
have to work overtime just to make what
you would make as a full-time worker. So
I don't see that it's possible for me to
do other things that I should do, like
spend time with my family and/or maybe any
of the hobbies.

One thing that I do see is that there's a lot of traffic, and it's not only because of app-based companies. It's also the traffic from the construction, a lot of construction. Every city (sic) in that block has construction. And if one doesn't, the next block has two.

They close the lanes. They close the sidewalks. Don't turn here. Don't turn there. And I don't know if these people that make these laws actually drive in the

Proceedings

City, but it's hard.

Double park UPS trucks, Fed Ex trucks, triple park. They just -- no one says nothing to them. And they make so much traffic. You can't even get by.

And their fines are the same amount as our fines. Why don't they charge a business like UPS or FedEx \$700, the same way you would charge me \$100? You charge me \$100, that's almost my day pay or half a day pay. But FedEx is going to keep doing it because they can incorporate that in their stuff.

Only thing I wanted to tell everybody that's here, if you have one of these things (indicating), it's a driver's license, a TLC driver's license. That's a vote. There's 150,000 voters right here.

Make it last.

(Timer sounding.)

MR. MOORE: Make it work for something, because we're one of the biggest agencies --

CHAIR JOSHI: Thank you so much --

183 Proceedings 1 2 MR. MOORE: -- if we actually stick 3 together. CHAIR JOSHI: -- for your testimony. 4 MR. MOORE: Thank you. 5 6 (Applause.) 7 MR. WILSON: The next speaker is Hassan el-Kark, to be followed by 8 Satwinder Singh, to be followed by 9 Jashinder Singh. 10 11 (No response.) MR. WILSON: Okay. Satwinder Singh. 12 13 MR. S. SINGH: Good afternoon, Madam Chairwoman, Commissioners. My name is 14 15 Satwinder Singh. I'm a member of TMODA, Taxi Medallion Owner/Driver Association. 16 17 Firstly, I would like to thank you 18 for the opportunity to speak --19 CHAIR JOSHI: Do you mind just repeating the name of our organization? 20 21 MR. S. SINGH: TMODA, Taxi Medallion Owner/Driver Association. 22 23 CHAIR JOSHI: Thank you. 24 MR. S. SINGH: Firstly, I would like 25 to thank you for the opportunity to speak

Proceedings

here today.

We are going through the worst year that we ever faced in taxi industry. Some of us already filed for bankruptcy, some in the middle of it. Others are planning to file it.

We have many friends who have invested their lives in the City, and hundreds of thousands of dollars. With the banks and credit unions now refusing to finance due to the drop in Medallions.

Many of my friends are unable to afford enormous bill payments. Because of the same reasons Jashinder Singh, who is with me today, who (inaudible) accessible Medallion four years ago from the City auction (inaudible) for a 60-year-old man, own three and a half corporations, which is considered seven Medallion, is being forced to foreclose by the bank and thrown out from his house, with four young children.

Would you imagine losing everything in one shot, when he worked for 30 years?

Proceedings

Another, Mr. (Inaudible) own

Medallion, never missed a payment ever,

and credit union refused to renew his

balloon because of insufficient income,

and they forced him to foreclosure.

Mr. Lugni (phonetic) was forced to put 15 grand to renew his balloon, or otherwise have to file for bankruptcy.

The question arises, why all of a sudden happen this? What is responsible for this mess? Where did something go wrong?

Let me say that there's no longer a value in the Medallion system because the City gives the right of (inaudible) for free to the app-based companies, thus reducing the value of the Medallion system. And because of this, the banks refuse to accept loans, as it no longer see that value.

In reality, these app-based companies are cabs, and the cabs drivers too.

When you raise your hand, what do you see? Cab and driver. And the same thing

Proceedings

when you press the button on the phone, same thing you're doing that.

Just without the strange (inaudible) demolition and debilitating mortgages, that maybe more than yellow and having inspection once in two years, but the yellow has six inspections in two years.

There are many differences in rules and regulations in yellow and app-based cabs (inaudible) the same. We are not against technology. But technology should be our cabs. Please have the right to make money through existing cabs like us, rather bypassing us and creating their own 50, 60,000 cabs. But misusing the technology can make some millionaires and others slum dog like us.

There are many -- (Applause.)

MR. S. SINGH: -- full-time drivers losing their jobs, retirement, and their kids' future. Could you please help them in any manner --

(Timer sounding.)

1 2 7

		187
1	Proceedings	
2	MR. S. SINGH: or could you please	
3	take the Medallions back with half the	
4	loans	
5	CHAIR JOSHI: Thank you.	
6	MR. S. SINGH: over the City.	
7	Thank you.	
8	(Applause.)	
9	MR. WILSON: Thank you.	
10	The next speaker is Jashinder Singh,	
11	to be followed by Rafael Estrella, to be	
12	followed by Fredy Teno.	
13	MR. J. SINGH: Good afternoon	
14	everyone. My name is Jashinder Singh.	
15	And unfortunately, I am also part of this	
16	yellow cab industry.	
17	There is no place of justice, and	
18	today we got three minutes to explain the	
19	story of three years. Anyway, I will try	
20	to convey my message to this hearing to	
21	all those lawmakers and responsible for	
22	provisions who rule our lives, and have	
23	failed us so badly by using their power.	
24	My family had four yellow cab	
25	Medallion, which we lost all of them last	

Proceedings

year. And now everybody is bankrupt in my family because of the mismanagement of the New York lawmakers and (inaudible) of New York City.

Which is no need to explain.

Everything is in front, which is total injustice and ignoring those hard-working people who are in this taxi industry for last seven, eight decades.

I am driving yellow cab for last

13 years, and I bought a Medallion,

keeping in mind as a good investment

and (inaudible) a job for me and I can

sell my family part of it. Because I

believed at that time this industry is

being controlled and managed by the most

responsible and trustworthy administration

of New York City.

(Applause.)

MR. J. SINGH: We had a blind faith -- we had a blind faith on them, and keep on working without any fear of losing our job for the last twelve years.

But in few years before, City

Proceedings

betrayed us so badly, which would never expect, and shaken the future of our life, where we won't be able to revive it again.

Everybody knows what the City did. I don't want to repeat it again. I lost my driver and could not find another one, and drove alone for 14 months. But unfortunately, I could not make my mortgage on time, and bank repossessed my Medallion.

In spite of my (inaudible) and put down \$1 million lien on my house, too.

After filing bankruptcy, I am still in debt. Who is responsible for that?

There could be so many ways to protect and keep and maintain the yellow cab industry, by keeping these (inaudible) also. But none of the intelligent lawmakers try it ever.

As usual, power takes one-sided decisions, and they did, and we have no right to ask anything. We are crying for last three years, but they never been listened.

190 1 Proceedings 2 And here we want to ask some 3 questions. We want the Medallions, by keeping in mind, by keeping blind trust, 4 is that our fault? 5 6 Why we are being punished? Even 7 behaviors of --(Timer sounding.) 8 9 MR. J. SINGH: -- is better than yours. If you are really --10 11 (Applause.) 12 CHAIR JOSHI: Thank you so much for 13 your testimony. (Applause.) 14 15 (Simultaneous speaking.) CHAIR JOSHI: I would like to get one 16 17 of the members in the back to get your contact information, because it's clear 18 19 you have --MR. J. SINGH: My Medallion is in the 20 garbage right now, and I am helping. Who 21 is responsible for my loan? 22 23 And nobody want to listen (inaudible) 24 last two years. I was in the newspaper, 25 but in the media I spoke in City Hall

Proceedings 1 2 (inaudible) nobody want to listen. 3 is the first time you invited us, and we have just about three minutes. We have 4 very long stories. 5 6 CHAIR JOSHI: We have a lot of 7 drivers --8 (Applause.) 9 CHAIR JOSHI: -- and I invite you to please give your contact information to 10 11 one of our staff members, so we can give 12 you much more than three minutes one on 13 one. MR. J. SINGH: 14 Thank you. 15 MR. WILSON: Thank you. 16 The next speaker is Rafael Estrella, 17 to be followed by Fredy Teno, to be followed by Bhairavi Desai. 18 19 MR. ESTRELLA: Good afternoon, Commissioners. My name is Rafael 20

Commissioners. My name is Rafael
Estrella, and I start driving from 1986,
trying to accomplish my American dream.
I was very happy. 1986, Taxi and

21

22

23

24

25

Limousine Commission give me an hour for being an honest and responsible driver. I

Proceedings

was very happy and proud to be a New York City cab driver.

But, unfortunately, on 1999, I suffered a traumatic brain injury. After two and a half months in a coma, I wake up and I start fighting to get better. But due to my (inaudible) my two kidneys fail. Then I went for dialysis and wait for a kidney transplant. Now I have the kidney now.

But now I'm going to lose my

Medallion and probably my wife, because I

can't afford it no more. I had two

drivers. They put the food and the

payment for my mortgage until the last

month, when the -- one of drivers, he

quit, and now I just have one driver. I

don't -- I don't know what to do.

TLC give me an hour. Now I would like TLC give me financial advisor to do something for my -- you know, or probably I'm going to (inaudible) yellow cab driver, proud to be, I own this cab. I'm going to be proud to be homeless in front

1	Proceedings	
2	of the Taxi & Limousine Commission.	
3	Because until now	
4	(Applause.)	
5	MR. ESTRELLA: one penny from the	
6	government. Everything comes from my	
7	Medallion.	
8	But now I really don't know what to	
9	do. Please, dear Commission, try to give	
10	me somebody to help me to not go to	
11	bankruptcy. Because I still have my wife	
12	and hopes to keep going and going.	
13	You know, I'm like a rabbit I'm	
14	like a turtle, that I walk slowly to	
15	accomplish my dream as the American people	
16	that I am now.	
17	Thank you very much, and I hope you	
18	listen to me, and I have some result, good	
19	result.	
20	Thank you and have a nice day.	
21	CHAIR JOSHI: Thank you.	
22	(Applause.)	
23	MR. WILSON: The next speaker is	
24	Fredy Teno, to be followed by Bhairavi	
25	Desai, to be followed by Gary Farberov.	

Proceedings

MR. TENO: Good afternoon,

Commissioner. Good afternoon, other TLC

staff and, more importantly, good

afternoon fellow drivers. My name is

Fredy Teno. I'm the black owner -
black-base owner of a base called

Semperide. I retired from the military

after 22 years of service, and then opened

up the base shortly after my retirement in

2012.

My first experience with this industry was with Uber. And like everyone else here, I was sold on a dream. I was sold on a lot of promises. I was sold on a lot of great opportunities, you know, that were presented, but only, you know, to come down crashing, you know, to what it is fast-forward today, an industry of, you know, that has been undervalued, under-appreciated, and certainly being transformed into what it is now.

So the TLC set up three levels of bases for a reason, right, livery, black car and luxury. Uber -- not just Uber,

Proceedings

but all the TNCs have transformed the black car industry into something that is probably sublevel than livery. I don't even know how to describe it, when you're using black car, \$80,000 vehicles, to pick up \$3 fares.

So -- and I know, when I opened up my own company, I am here also to fight on behalf of the other black car base owners, because it's very hard. The competition is not level. It's totally unfair.

When I have people calling me to get prices, and as I did, you know, at the beginning when I set up the base, I submit my prices to TLC. I don't change my prices dramatically, like other companies do, like the TNCs do.

They are very shocked when I (sic) hear my prices, because the customer is now always thinking \$3. So it's hard to make a living. It's hard to stay in competition. It's hard to stay in business.

I set up a wheelchair accessible

Proceedings

program within my base, because I thought that was important, to be able to serve everyone equally. And then I'm not making money with that either, because obviously I didn't even -- as a black car owner, I was not able to get any kind of grants, any kind of subsidy, you know, even though I pay the same TLC fees, I pay, you know, diamond stickers, I go along with all the insurance and all the other regulations that everyone does, you know, the black car industry is looked at as an outcast or, I don't know what.

But I'm trying to offer a service to the community, you know (inaudible) and I feel that I'm being shortchanged. And a lot of obstacles in the way.

I feel the TLC could do more. I know that you're here to regulate, but you also should be here to train. And the reason why you are getting so many complaints and so many people coming here today is because this should have been set up a long time ago, or more periodic, so people

1	Proceedings
2	could actually come and you can listen to
3	the things and not let it accumulate, you
4	know, five years down the road, when I was
5	sold that dream in 2012 as an Uber driver.
6	I was one of their poster child, if
7	you will. If you go on their website, you
8	will see me they wanted to advertise my
9	veteran status, you know, to bring other
10	people in, because they're masters of
11	advertisement and
12	(Timer sounding.)
13	CHAIR JOSHI: Thank you so much for
14	your testimony.
15	MR. TENO: Thank you.
16	(Applause.)
17	MR. WILSON: Thank you.
18	The next speaker is Bhairavi Desai,
19	to be followed by Gary Farberov, to be
20	followed by Ali Ashraf.
21	MS. DESAI: Hi. Good afternoon. I'm
22	Bhairavi Desai. I'm the executive
23	director of the New York Taxi Workers
24	Alliance.
25	Gosh. I got to tell you it's like

Proceedings

half my heart is just crushed and the other half is just on fire, and I imagine most people in this room feel this way.

I mean, you've heard me testify for almost 21 years, and all -- we're an organization of 19,000 drivers. And all we have ever done is represent drivers' interests.

And in my 21 years of organizing in this industry, I have never seen people in such crisis. You know, just hearing -- I mean, the bankruptcies, the foreclosures, eviction notices, having to answer -- I now go with, you know, phone calls about homeless services, to people wanting to know about suicide prevention hotlines.

There is such a deep-seated level of crisis amongst the drivers, I have to say to you from the bottom of my heart, I, as an advocate, just on some days don't know what to do. I mean, this is a serious human crisis because of the financial plague that has happened in this industry over the past three years.

Proceedings

And, you know, it just brings me to serious concern about what people's futures are going to be looking like, and certainly the level of crisis that they're facing today in their day-to-day life.

So it's a vicious race to the bottom. To starve the taxi drivers, Uber starves the Uber drivers. That's the heart of it. They drop the fares, which leaves drivers in crushing poverty, and they do that so they can poach the fares of the other sectors. No driver wins in this race to the bottom.

The issues that Uber drivers have been talking about, upfront pricing, that's where Uber will say to the -- quote one price to the passenger and pay the driver something else.

One thing you should know is not only does the driver get shortchanged on the amount that Uber collects from the passenger, but on top of that, if Uber -- the tax amount that Uber has to pay on the higher fare that's paid by the passenger,

Proceedings

they charge that higher tax amount to the driver. That comes out of the driver's pay. Most drivers don't even know about it.

The sales tax and the black car fund surcharge, again, come out of the driver's pay.

The predatory leasing. We have a member who was granted unemployment by the New York State Department of Labor. He was unemployed. He was found to be unemployed on the grounds that he earned poverty wages. He was a 4.8, five-star driver. On weeks where he worked 45, 50 hours, there were weeks where he earned less than \$5 an hour.

(Timer sounding.)

MS. DESAI: He's completely bankrupt by that economic policy.

(Applause.)

CHAIR JOSHI: Thank you very much.

MS. DESAI: There is power that you do have as regulators, and I hope the number one thing you do is take the tapes

Proceedings

of the testimonies of the drivers, deliver them straight into the hands of the mayor, and ask him to wake up and fight this fight. It's far from over.

(Applause.)

MS. DESAI: Thank you.

MR. WILSON: The next speaker is Gary Farberov, to be followed by Ali Ashraf and then Luis Suarez.

Mr. FARBEROV: Good afternoon, Commissioners, Commissioner Marino.

We're here again. Okay? I've been here many times before in front of you. I don't understand why an organization that has the word "taxi" as the first word in its title, forgets about the industry entirely.

When are we going to realize and admit the fact that the taxi industry is dead? It is completely dead.

The people behind me are telling you horrible stories. All you're doing is listening to them and at best telling them to talk to somebody in the back. And

Proceedings

that's where it's going to end. Because time and time again you've heard all these stories and you've never done a thing about it, not one thing.

Your tallying your numbers, that you made 70 million pickups in New York, yet the Medallion now costs 240,000. You are not mentioning the fact that three months ago you had 8,000 green permits on the roll. Now you have less than five.

If you're doing so many pickups, where are these cars going? Why is the Medallion worthless now?

When are we going to hear the truth?

Tell these people the truth: Find another job. Get into another business. They're never going to recoup their money, ever.

And as I've told you before, this farce of a program for wheelchair accessible dispatch is exactly what it is, a farce. It's never going to work.

And I told you it's never going to launch, and you told me you think it's going to work. And who was right?

Proceedings

And the reason I was right is because you will never ever support this industry. There's no money in it. And when you tell people it's not your concern, it's the City or the State, you as Commissioners have to go to the City and to the State and argue for us.

(Applause.)

2.4

Mr. FARBEROV: It's time to take action for come clean and say, "Get out of the industry." This industry cannot support 150,000 drivers. It cannot, physically. It's not a wonderment why our fares are so little.

Yet the handicapped community or the wheelchair accessible community cannot get a ride. Whose fault is that?

There's enough cars on the street. Why can't they get service?

The contract that you took on for that accessible dispatch is a farce. It's not working. It's not going to work. You will never be able to launch it because you're not addressing the underlying

1	Proceedings
2	problem. You are not. There are no
3	drivers to support your dream.
4	This system has to change. It has to
5	be put back together from the start. It's
6	broken completely. You will have no
7	wheelchair accessible vehicles. You will
8	not. And you know that yourself. You can
9	see how many permits have been given back.
10	Every single day we're selling these green
11	cars, painting them black and sending them
12	to different states, because they don't
13	have drivers. Where are all these
14	drivers? Why are you getting more
15	drivers? 150,000 drivers, what do you
16	want to have, 200,000 cars in the city?
17	(Timer sounding.)
18	MR. FARBEROV: It's impossible to do.
19	It is not possible.
20	CHAIR JOSHI: Thank you for your
21	testimony.
22	(Applause.)
23	(Simultaneous speaking from
24	audience.)
25	MR. WILSON: Thank you.

Proceedings

The next speaker is Ali Ashraf to be followed by Luis Suarez, to be followed by Bernardo Celerino.

(No response.)

MR. WILSON: Okay. Luis Suarez.

MR. SUAREZ: Hi everyone.

I came here today because I'm thinking of making a multimillion dollar investment in the yellow cab industry, and I wanted to hear a little bit about the industry.

I stood downstairs for two and a half hours. People -- there are only 40 people in this room. There were 250 people downstairs, half of them waiting in the rainy.

I see a terrible disconnect between your Commission and the industry that you regulate. There doesn't seem to be any empathy. And I think part of the problem -- I heard one of the drivers earlier ask if any of you had ever been a taxi driver. And there's no empathy.

What I suggest that you do is that

Proceedings

you make it a requirement for anybody that sits in this dais, you don't have to drive for a month. Drive one shift, one 12-hour shift --

(Applause.)

MR. SUAREZ: -- and you will completely get it. Because you don't get it now. These people are virtual slaves, and there's nothing that you all are doing about it.

And I'm also very concerned, as an investor to make an investment of multimillion dollars -- I was talking to Melrose, one of the unions that has taken back hundreds, untold numbers of -- from these poor souls, terribly concerned that people that work in this Commission, high-level salaries, creating regulations that are stifling to the drivers, that then quit and go and work for Uber for high salaries.

I can't think of anything that sounds more fraudulent to me than that, and it surprises me that in the very glare of

		207
1	Proceedings	
2	daylight this is being allowed to occur.	
3	It's just it's incomprehensible to me.	
4	CHAIR JOSHI: Thank you very much.	
5	(Applause.)	
6	MR. WILSON: Thank you.	
7	The next speaker is Bernardo	
8	Celerino, to be followed by Sunu Miah, to	
9	be followed by Zaheer Ahmed.	
10	MR. CELERINO: Good afternoon. My	
11	name is Bernardo Celerino. I started	
12	driving yellow cab in 1988. I'm an	
13	individual Medallion owner.	
14	I have seen 11 points on the table	
15	today. It's impossible to address it in	
16	three minutes. But if I have to ask the	
17	TLC chairwoman or the TLC council members,	
18	what is the input today received by the	
19	drivers advisory board regarding those	
20	eleven points, the answer will be: What	
21	is the drivers advisory board?	
22	Local law number 60 of the year 2003	
23	was never enforced by either TLC or NYC.	
24	It is time to do it. After 14 years of	

sleeping, the public (inaudible) and to

Proceedings

create the drivers advisory board.

I want to be part of that drivers advisory board (inaudible) independent Medallion owners. Hopefully soon we can go back to the happy road of the NYPD.

Changing the subject, the not in motion time should be adjusted for 50 cents a minute to 50 cents every 50 seconds, to increase the not in motion time from 30 to \$36 an hour.

Regarding tolls, the yellow cab industry has been sending money to MTA for all these years. So it's time for MTA to pay back to the yellow cab industry by giving us free tolls in New York City.

Regarding Uber, is (inaudible) for the Taxi & Limousine Commission to run the app business.

That's it. That's all I have to say.

CHAIR JOSHI: Thank you.

(Applause.)

MR. CELERINO: I handed a copy of local law number 60, my number, any way you can contact me.

209 Proceedings 1 2 CHAIR JOSHI: We will definitely 3 follow up with you. MR. CELERINO: Please do it. 4 5 MR. WILSON: Thank you. 6 The next speaker is Sunu Miah, to be 7 followed by Zaheer Ahmed, to be followed by Juan (inaudible). 8 9 MR. MIAH: Hi. How are you everyone? (Inaudible). 10 11 Me and my partner, we bought a Medallion in like 2014, from auction. 12 13 we didn't win. We buy from private owner, 880 plus City tax, 940 altogether. So we 14 15 have a loan like \$815,000. So our payment 16 is monthly. Before it is 6,000, now it's 17 monthly payment, \$5,000. 18 We can't even make a payment for the 19 mortgage. We don't make money for that. We make less money, not even for mortgage 20 21 money. So we have two kids. My partner have 22 23 three kids. So we have a very hard time.

So we're not sure right now what to do. Maybe can you help us or maybe take your

24

210 1 Proceedings Medallion back. 2 3 (Applause.) MR. MIAH: Because we don't have any 4 passenger. People don't want to take 5 6 (inaudible) they taking black car 7 everyone, Uber. I'm sick. I'm still working for the 8 9 payment --CHAIR JOSHI: May I ask you, do you 10 11 have trouble finding another driver? MR. MIAH: Nobody want to drive. 12 13 It's a handicap. CHAIR JOSHI: So you're having 14 trouble finding a driver that wants to 15 drive an accessible taxi? 16 17 MR. MIAH: Not even one person want to drive. That's it. 18 19 CHAIR JOSHI: Okay. Thank you. (Applause.) 20 21 MR. WILSON: Thank you. The next speaker is Zaheer Ahmed, to 22 23 be followed by Juan Heredia (phonetic), to 24 be followed by (inaudible). 25 MR. AHMED: Hi. Good afternoon

Proceedings

everybody. My name is Zaheer Ahmed, and I have few quick questions to the Commissioner.

My first quick question was: Why is it that Uber car, when it is not passed on an inspection center, has to pay \$10, and a cab, yellow cab will have to pay \$35 to get back into the inspection center again?

And the other question is: Why is it that a yellow cab driver have to go through inspection every four months, meanwhile Uber cars have to go through inspection every two years, if I'm not mistaken?

And we pretty much stay on the road 12 hours a day, each shift, no matter if it's a green cab driver, black cab driver or any other cab driver. Why is it that a yellow cab driver would have to only go through -- a green cab driver only have to go through four months of inspection every year?

And like Uber drivers or any of the limousine drivers, we all have families,

Proceedings

too. They're allowed to use the phone.

They're (inaudible) calls are coming in,

they're touching their phones, they are

operating the phones, they are calling the

passengers, they are texting.

Meanwhile, if I have a family or all of the cab drivers sitting behind me, they have families, if some emergency calls come along and if I have a passenger in my car and I have to take that call, meanwhile there is a TLC officer around, they can pull me over just because I'm on the phone.

This is not fair. And everybody knows that Uber drivers are using the phones while they are operating their cars. It's not even like they're taking calls, they have to pull over the car and take the phone call.

The other question that I have is:
We pay 50 cents to MTA on each fare, and
we not allowed to use bus lanes. We are
not allowed to pick up or drop off people
close to bus stops. There are cameras on

Proceedings

each bus stop, bus lanes, and you get \$115 fine for that.

Why can't you make a rule that says that if you have a passenger, you are allowed to go in a bus lane? Meanwhile, these bus lanes are pretty empty all day long.

And why is it that we are going to get charged \$4 fee for pickup or drop off, to bill that has passed (inaudible) registration to approve it?

And one last quick question to you is that: Why is it that you cannot regulate prices for Uber?

Why is it that Uber sometimes on and off, put a \$5 flat rate toward Manhattan or Brooklyn; meanwhile a cab driver can't? And we are losing money -- a lot of our fares are going towards those companies because they have far more better prices.

(Timer sounding.)

CHAIR JOSHI: Thank you so much for your testimony.

(Applause.)

1	Proceedings
2	MR. WILSON: The next speaker is Juan
3	Heredia, to be followed by Waheed Ahmad,
4	to be followed by Pablo Urena.
5	(No response.)
6	MR. WILSON: Okay. Mr. Ahmad?
7	(No response.)
8	MR. WILSON: Pablo Urena.
9	MR. URENA (through interpreter):
10	Good afternoon. My name is Pablo Urena.
11	I drive a green cab.
12	This is a big deal, this meeting.
13	The ones that are trying to make the money
14	for the industry is asking for help from
15	the TLC. It doesn't make sense, but we
16	will try to make it.
17	We're just asking for justice, for
18	all the drivers to be treated equally and
19	fairly. Right now, instead of sitting
20	here, we should all be working, us
21	drivers, being out there driving the
22	passengers around, and TLC is doing what
23	they have to do to support us so we could
24	have an easier and stress-free life.

That you understand that the

Proceedings

drivers -- that us drivers are picking up, according to the TLC, 1 million passengers per day. If each ride is \$10, can you imagine how much we're putting into the City? But we're not taking some of them.

We're asking for your help that -because this industry bloomed when the
City was in crisis, with job losses and
the recession. This is when all of the
drivers came and started applying for TLC
licenses, and that's why we have more
drivers, and we're trying to fulfill that
need. But we can't if we don't have the
backbone of TLC.

We're asking -- I'm asking you to help for the black livery fund, since I work for the livery base, that they help us with the livery insurance.

They have two rules that is absurd. First, that the driver has a passenger from the base. Second, that the driver picks up a wheelchair accessible.

Thank you.

CHAIR JOSHI: Thank you very much.

		216
1	Proceedings	
2	(Applause.)	
3	MR. WILSON: Thank you.	
4	The next speaker will be Zafar Khan	
5	to be followed by Joseph Cadet, to be	
6	followed by Javaid Tariq.	
7	(No response.)	
8	MR. WILSON: Okay. Is Joseph Cadet	
9	here?	
10	(No response.)	
11	MR. WILSON: Javaid Tariq?	
12	MR. TARIQ: Good afternoon everybody.	
13	My name is Javaid Tariq. I'm working with	
14	the New York Taxi Workers Alliance.	
15	As you see that all the long	
16	(inaudible) people were talking about this	
17	economical situation about the taxi	
18	drivers, what is affecting on them by	
19	Uber; it's not Uber economics.	
20	But I have come to some different	
21	thing. As you know, maybe a couple days	
22	ago, you guys saw in the New York Times a	
23	big article about how Uber is manipulating	
24	the drivers and playing their games.	
25	They are not just people who started	

Proceedings

manipulating people by the technology. They learned from TLC.

I tell you how. Yeah, it's in the technology. Yeah, they are manipulating drivers through their technology. But TLC is manipulating drivers, sending summons, unfair summons.

Nine million people (inaudible) who just pick up the phone (inaudible). You could ask (inaudible) and send them \$500 summons. This is not fair.

You people have to do proper investigation and send someone to the drivers. When someone is goes through whole week's income of drivers (inaudible).

TLC is the most revenue-making machine in New York City.

(Applause.)

MR. TARIQ: (Inaudible) -- drivers.

Every day in our office, if we have 100

people, 80 people come with those summons,

but they have no idea that any private

motorists or any other things, and TLC is

Proceedings

sending those summons.

Those summons are so scary. They put five, six allegation, and then manipulating them, if you're not going to pay, you're going to lose your license, you're going to lose -- like that other gentleman -- and \$6,000 fines.

Please think about it and lower your fines. Because it is not just making machine. Everybody is taking money from hard-working people.

The second thing you have to control on your TLC office are the agents who are telling everybody -- because when driver got those summons, they got upset.

There's so many people (inaudible) who has no TLC representation by the rules and regulations of TLC, and they're looting those people.

So you have to control that, if you have to allow only TLC certified representation as a TLC.

CHAIR JOSHI: I just want to make sure, you're talking about people that

219 Proceedings 1 2 are -- they're offering services to rep 3 TLC licensees. MR. TARIQ: Yeah. 4 5 CHAIR JOSHI: Thank you. 6 MR. TARIQ: So they are neither --7 because before (inaudible) certified by the TLC. They are able to stand there. 8 But now everybody wearing suit and telling 9 people --10 11 (Timer sounding.) 12 MR. TARIQ: -- give me \$200. I will do that, I will do this. That is 13 corruption going on there. 14 15 THE CHAIR: Thank you so much for 16 your testimony. 17 MR. TARIQ: Thank you. 18 (Applause.) 19 MR. WILSON: The next speaker will be Arvind Kumar, followed by Emmanouel 20 21 Wambrin, and followed by Xenia Rodas. 22 (No response.) 23 MR. WILSON: Emmanouel Wambrin? 24 MR. WAMBRIN: Good afternoon, ladies 25 and gentlemen, Commissioners. I'm here to

Proceedings

talk about the yellow Medallion industry.

I'm going to read through my notes.

The yellow Medallion taxi industry
has been decimated. The taxi garages are
closing left and right. Medallion owners
are declaring bankruptcy. Medallion
owners with large loans who cannot make
their payments are dropping off their
taxis (inaudible) Medallion at the lending
institutions. The drivers cannot make
ends meet. More than half the yellow
Medallion taxis are sitting idle in the
taxi garages. What is going to happen to
them?

This has happened because New York
City and TLC both have given the app
for-hire companies free rein to operate an
unlimited number of vehicles, over 9,000
as of last year.

Without regulations or concern, we are drowning the existing yellow Medallion owners and bases that operate them.

There is unfair competition. Yellow taxis are required to have wheelchair

Proceedings

2.4

accessible vehicles. The for-hire companies do not have the same requirement. And by any chance the TLC has made any push for this rule with them, they, Uber, Lyft, have managed to bypass by diverting the cost to other wheel accessible companies.

There are a limited number of

Medallions (inaudible) which are regulated

by New York City and the Taxi & Limousine

Commission.

The app for-hire companies are asphyxiating the yellow taxi industry by a margin of seven to one. Uber, Lyft and every other app company have an agenda to take over the yellow taxi industry.

With all due respect, what is the TLC, in honoring its commitment to protect the Medallion owners and its taxi drivers as stated in its mission statement?

There's a question from the yellow taxi industry that cries for an answer.

Can the TLC auction yellow Medallion taxis for over a million dollars, and then turn

Proceedings

around and allow every app company and every scheme thought out by everyone else, decimate their own supposedly protected industry, the yellow Medallion taxi industry?

I have great respect for Attorney
Matthew Dowdy and I quote an article from
Taxi Magazine from May 2015 by Matthew
Dowdy, esquire. According to the article
he wrote: "Why the New York City
Medallion is alive and well and will
survive. I have extensively studied and
helped oversee the most successful
Medallion system in the world. The New
York City Medallion system is alive and
well, and it will survive minor disruption
by smart phone app (inaudible) Uber, the
New York green borough taxis and other
competitive regulatory forces. But the
facts available data" --

(Timer sounding.)

MR. WAMBRIN: -- "available data in the unique aspect of the regulatory system" --

223 Proceedings 1 2 CHAIR JOSHI: Thank you so much for 3 your testimony. MR. WAMBRIN: -- "show" --4 5 CHAIR JOSHI: Thank you. 6 MR. WAMBRIN: -- "progress in the 7 long term, " end of quote. Unfortunately, this is not a fact any 8 9 more. CHAIR JOSHI: Can I ask you if you 10 11 have --12 MR. WAMBRIN: Thank you. 13 CHAIR JOSHI: -- if you have your notes available that we could take a copy 14 15 so we have a record of it, if you're comfortable sharing that? 16 17 MR. WAMBRIN: Sure, ma'am. 18 CHAIR JOSHI: Thank you. 19 (Applause.) 20 MR. WILSON: Thank you. 21 The next speaker is Xenia Rodas, to be followed by Mohammad Hossen, to be 22 23 followed by Mr. Hang. 24 (No response.) 25 MR. RODAS: Commissioner, judges, my

Proceedings

fellow hard-worker driver brothers. We are here just for hundred people, but also (inaudible) hundred thousand driver do their best service in everyday life.

This is the business industry of taxi. And you are here, the Taxi & Limousine Commission. I am a new immigrant people here, just three years. I don't have so much idea how this country and the rules and regulations.

But today, when I listen, the drivers -- history, like one brother is 1973 driving, but what is his future? Can anyone answering me? What is his future? What is my future, my four-year son?

No, there is no future. I drive every day. If I don't drive tomorrow, what will happen? Who is paying my lease amount? Who is paying like every (inaudible)? Nobody. Nobody. So there is no life.

But we are saying that Medallion driver is the first ambassador of the New York City. When we speak to the

Proceedings

foreigners in the airport, they are asking, where do I have to go? Which is the best thing?

We are always giving our best service. We are the drivers. We are the first ambassador of New York City. But nobody say in the papers, only say in the by mouth, the word.

I'm sorry to say that I'm speaking the different language, I'm speaking Bengali, you know. I'm from Bangladesh. But I'm looking for the interpreter, but she is not here available. Anyway, I'm trying to explain something.

Almost everything is happening, you know. Almost drivers think everything for their life --

CHAIR JOSHI: We do have someone who could provide Bengali interpretation.

MR. RODAS: Anyway, let me finish, because there's no time, only three minutes.

CHAIR JOSHI: By the way, your English is extremely good.

Proceedings

MR. RODAS: Thank you so much for your cooperation.

Anyway, I'm just saying a few word because there's a limited -- three minutes in nothing. The life is 300,000 minute. Every driver's life is suffering here every day. So three minutes is nothing.

I just want to say something cheery.

I don't complain to any other particular,
like yellow, black, nothing. We are
working here. We all want to do -- New
York City is much better and beautiful
city. This is our duty as a driver.

So my purpose at least for the driver future, that every driver should be -- after one year, they should be listed in the Taxi & Limousine Commission for their future.

The (inaudible) one percent goes to the driver's account, so then after I say every year (inaudible) return, the money goes, and I don't need to beg to the other person, give me some money, give me some money, because this money is my working

1	Proceedings	
2	money, my blood money. So this is my	
3	(inaudible).	
4	The minimum fare should be \$10, and	
5	that equal opportunity for everyone, so	
6	that the yellow driver you know, the	
7	yellow is our heritage with the New York	
8	City. I'm driving the black car, but I	
9	know the history of yellow, and I respect	
10	all other brothers.	
11	Anyway, the Commission, they don't	
12	take more than ten percent Commission.	
13	That Taxi & Limousine Commission is the	
14	highest authority.	
15	How the Uber, Lyft, Juno and other	
16	companies take the different Commission?	
17	(Timer sounding.)	
18	MR. RODAS: This is not fair. If the	
19	Commission is fair, then do something	
20	because	
21	CHAIR JOSHI: Thank you.	
22	MR. RODAS: Thank you.	
23	(Applause.)	
24	MR. RODAS: By the way, I submitted	
25	my application already by e-mail. Thank	

		228
1	Proceedings	
2	you.	
3	CHAIR JOSHI: Thank you.	
4	MR. WILSON: The next speaker will be	
5	Mohammad Hossen, followed by Mr. Hang,	
6	followed by Moncef Fadili.	
7	Mohammad	
8	MR. HOSSEN: Good afternoon,	
9	Commissioner, and my colleagues.	
10	So we came to this country as with	
11	dreams, and we have 200,000 to buy the	
12	Medallions. And after now it's going to	
13	bankruptcy.	
14	This is why the bankruptcy are	
15	happening? Due to these big companies,	
16	now we have invested 500,000-something and	
17	those billion investments. We have	
18	company that (inaudible) the street. They	
19	don't have any law. They don't have to	
20	follow the law, and they don't have to pay	
21	the high insurance. So we pay the high	
22	insurance.	
23	So we work in the same street, same	
24	street, and they have very different	

rules, different type of rules.

Proceedings

There is -- how to say? There's big discriminations for us, the yellow cabs.

And now most of my friends, they're going to bankruptcy. So banks, they don't refinance. All these left to take care of (inaudible) this industries.

That's all.

CHAIR JOSHI: Thank you very much.

(Applause.)

MR. WILSON: Thank you.

The next speaker is Mr. Hang, to be followed by Moncef Fadili, to be followed by Celestin Rossini.

MR. HANG: Good afternoon,

Commissioners. I wish to greet everyone
in this room, and a big thanks to my
friend (inaudible) for coming here today
with me instead of working out there.

My name is Hang. I came by to represent not just myself, but my fellow relatives, my friends, and friends of friends who are also driving for a living. That's roughly 300 families I personally know who are struggling because the

_

Proceedings

industry is out of order. High expenses and unstable income is hitting each and every one of us hard.

Some of us are living in fears and worries, not knowing how to pay for the expense of car loans. I pay 50,000. I just started the business, and I want out --

CHAIR JOSHI: What's your weekly or monthly payment, if you don't mind sharing it?

MR. HANG: Six hundred.

CHAIR JOSHI: A week?

MR. HANG: A week. Less sometimes.

Back to story. We need to set a limit on the numbers of for-hire vehicle license issued every year, to reduce our current lease driver oversaturated condition. That's the problem.

Hoping to restore the balance of supply and demand. And as of now, we drivers so very often find ourselves in a situation where we have to wait more than one hour for just an \$8 job. That's gross.

1	Proceedings	
2	After net we are left with \$5.20.	
3	And for-hire vehicle drivers	
4	CHAIR JOSHI: I'm sorry. On those	
5	like minimum fares where you get \$8, is	
6	there Commission taken out of that?	
7	MR. HANG: Yes, of course.	
8	CHAIR JOSHI: Okay.	
9	MR. HANG: Not to mention gas and	
10	other costs.	
11	For-hire vehicle drivers deserve more	
12	relief stands. With more resting points	
13	established, we can schedule our meal time	
14	more easily, take relief when driver needs	
15	to do so.	
16	Driving for a living is not an easy	
17	task, especially in Manhattan. One must	
18	be a hundred percent focused on the job,	
19	for both the sake of the client and driver	
20	and the pedestrian. We are not asking for	
21	an easy life. But we just simply believe	
22	that hard work should be well-rewarded.	
23	Thank you.	
24	CHAIR JOSHI: Thank you very much.	
25	(Applause.)	

Proceedings

MR. WILSON: Thank you.

The next speaker will be Moncef

Fadili, to be followed by Celestin

Rossini, to be followed by Carol Guerra -
Garza, excuse me.

MR. FADILI: Hi everybody. I came today to share an idea to reduce drivers being in the street, or to drive for share companies.

Why not TLC give these black cars

Medallion, so that we can stop new drivers

buying the Medallion, you know? And also,

there's -- like for this new driver will

buy the Medallion, but the old driver, if

you want to sell the Medallion, so TLC

will have 15 percent.

And also, why not the TLC will have their own app, so we can kick all these companies out? Because in five, ten years we -- it's not going to be no TLC office with this other (inaudible). It's true story.

Thank you.

CHAIR JOSHI: Thank you.

Proceedings

(Applause.)

MR. WILSON: The next speaker will be Celestin Rossini, followed by Carol Garza, followed by Gloria Guerra.

MR. ROSSINI: Good afternoon
everybody. I do believe this is not first
time I walk over you to see the
Commission. (Inaudible) -- I cannot, but
I miss 22nd floor. You always receive me
very nice. Very good. I'm so happy, from
security to the top.

My problem is, I've been driving since 1978, drive car service for four years, yellow cab for 34 years. I have my Medallion since 1983, which I was so young. Now I'm old. I'm sick. I'm diabetic, cholesterol, nerve problems, and sugar -- diabetes, high blood pressure, I mean.

This is now the same Medallion to (inaudible) which I do believe is very good to someone to have a handicap, but if you can. If you cannot, like, you know, I know (inaudible) of the United Nations

Proceedings

said, you cannot push someone do a job it cannot do, which believe me, I cannot do.

I got my Medallion (inaudible) nine months. I cannot tell you more (inaudible) the bank (inaudible) in my house.

That mean in the next two, three years I can be (inaudible) and at the same time I will work, and then I can work. I cannot work -- but I can work.

My Medallion sit on the windshield.

This is for the Commissioner. This is not the first time. Every person I met from the Queens Boulevard to here told me it's only the Commissioner can help me.

Please, after 38 years driving cab, I can't work. Do not let me lose my family, my house, my everything, because I can't work. Change my Medallion. Take it off from the wheelchair to normal car.

Because it doesn't mean I don't want to help people. I want to help people. My life -- I lost everything and help people, help you, help that, help this. But the

235 Proceedings 1 2 wheelchair, I cannot do it. 3 And if I put the wheelchair (inaudible) who's going to be responsible? 4 5 Me. I (inaudible) help nobody. Help me 6 out. Take off my Medallion on your 7 windshield. Let me back in a car to help my family, my grandson, my granddaughter, 8 everybody. Please, this is for 9 Commissioner. 10 11 CHAIR JOSHI: Thank you. MR. ROSSINI: This is not the first 12 time I come here. 13 14 (Applause.) 15 CHAIR JOSHI: Thank you. 16 MR. ROSSINI: I got so many things to 17 say, but everybody is here (inaudible) 18 already. 19 Please, take off my Medallion on the windshield, please. 20 21 CHAIR JOSHI: Thank you very much. MR. WILSON: The next speaker is 22 23 Carol Garza, to be followed by Gloria 24 Guerra, to be followed by Zulker Hyder.

MS. GARZA: Good afternoon

Proceedings

Commissioner, committee member, and to my fellow brothers and is sisters, TLC drivers. My name is Carol Garza, and this is my first TLC meeting that I've attended.

I became a driver for Uber two months ago at the encouragement by friends, who said that while I was completing my doctoral dissertation to get my PHD degree, that I could drive for Uber and make money to pay my bills until I find my dream job.

Coming to this meeting today and experiencing the things that I have as a new Uber driver and a new member of the Taxi & Limousine Commission, I'm astounded by the horror stories of these hard-working men and women and how they are being oppressed by the green cabs, the yellow cabs, Uber, Lyft, the TLC Commission.

This is not what I expected to become a part of, being a new owner of a TLC license. I have amassed so many parking

Proceedings

tickets, I've had my car towed, because I don't understand the terrain. I don't know how it works. This is all new for me.

But in the process of experiencing all the things that I've had and the things I've heard here today, it has caused me to do research about this. I am a sociologist. And I am now going to take all of these experiences from myself and these people, and I'm going to do research and write and produce a documentary about all of this, because these are real lives. These are people's lives, and these stories need to be told.

Thank you so much for listening to

me. And I hope and pray that these

people's words and their pleas to you will

not fall on deaf ears. That is what I

have been hearing since I've been here

today, that nothing is going to change.

There's no reason to come here, because

nothing changes. And the politicians are

in bed with Uber and Lyft and all -- and

1	Proceedings
2	the list goes on and on.
3	But I pray and ask that you will take
4	these pleas and cries from myself and all
5	these other people seriously.
6	Thank you.
7	(Applause.)
8	MR. WILSON: Thank you.
9	The next speaker is Gloria Guerra, to
10	be followed by Zulker Hyder, to be
11	followed by Abubakr Mohamed.
12	MS. GUERRA: Good afternoon. My name
13	is Gloria Guerra. How are you?
14	I'm here today because my husband and
15	I bought a dream in 1984. We bought a
16	Medallion. We bought the right to street
17	help.
18	Today, we paid that Medallion in
19	1997, took out my money from my 401(k),
20	hard-earned working money, and paid off
21	the Medallion with the dream that this
22	past year my husband and I could retire
23	after putting my kids through college,

Now my husband is sick. He can't

buying our home.

24

Proceedings

drive any more, and he's still doing it because we don't have a choice.

Nobody wants his Medallion, because again it's a wheelchair accessibility. My husband is disabled. He needs to be pushed into a car, because he had heart failure, has three stints, diabetes. He lost his youth driving that cab for 35 years.

This man -- I'm going to get
emotional -- he was sent here from Cuba,
by himself, to get the American dream,
16 years old, by himself. He was lucky to
meet me, though --

(Laughter.)

MS. GUERRA: -- I hope.

And today I sit in my house and I feel like Linda Blaire, because in my wildest dream -- you know who Linda Blaire is, from the Exorcist?

In my wildest dream, I thought that this Medallion today would be worth zero.

I can't get anybody, no brokers, to take this Medallion, because the first question

Proceedings

is: "Oh, is it wheelchair accessibility?
Oh, sorry."

So today, I'm here to ask you, as a businesswoman, what is it that I should do so that I could just pull my husband out of this depression? Because I'm going down right with him. Because right now we should be sitting in Florida with our feet up, because we did our time. We worked hard.

My father came here also as an immigrant -- I'm also Cuban. I was six years old. He built his life. He was the first restaurant, Cuban restaurant in Long Island City. He taught old us to work hard.

He did not take one penny from the City to help him with his children, because he had pride. So did my husband. So do I.

What do I do today with this piece of metal that's worth nothing?

CHAIR JOSHI: Thank you for your testimony.

Proceedings

(Applause.)

MR. WILSON: Thank you.

The next speaker is Zulker Hyder, to be followed by Abubakr Mohamed, to be followed by Tendi Sherpa.

MR. HYDER: Hi. Good afternoon everybody. I can only speak long because all my friends explained a lot of things. You, Commissioner, you know better than us.

But I ask of you guys, take the gun and shoot us (inaudible) because it is very harmful. Because I live almost -- over 18 years. I live hard like this time. I bought the Medallion, no problem. I pay every single month over how much I have to pay, over I pay still now.

But my (inaudible) company call me, sit down, give me \$100,000 cash, I write down the people in my bag, how I got. I don't have money, cash money. I have to pay every month. It's hard. I don't have a lot of income. Look at my income. Nor my driver. My driver pays \$750 before,

Proceedings

right now I couldn't find out two, three months, my driver -- I'm the oldest guy, almost 60 years old, but I work eight day a week. I can't afford it.

My wife says, "What are you doing? Honey, what do you do?"

I tell her, "Honey, I don't have any choice."

After I took lease, I have lovely girl, and my son -- I (inaudible) three days ago. The guy said, give me \$100,000 (inaudible) \$100,000 -- I have to pay.

Why you ask me later? How my wife name.

Bring your wife and sign up the paper. I have to talk with the wife. Okay.

After they decide the 18,000, I pay \$2,900 a month. My insurance going to be \$1,000 (inaudible) and liabilities, all coming like that.

My car payment is almost \$1,000.

Right? My cost of fixing everything is going to be a lot of money, almost \$700

1	Proceedings	
2	that I pay every month (inaudible) how	
3	much I make. (Inaudible.)	
4	I tell you, Commissioner (inaudible)	
5	I take care of you. There is not enough	
6	room. I give you room, the whole team,	
7	and I put up the five, six hundred people	
8	(inaudible). If you give me chance, I	
9	work for you. I bring all people, ask	
10	them, each and every one. It's a big	
11	problem, a very, very big problem.	
12	And we complain about you guys and we	
13	complain about the City	
14	(Timer sounding.)	
15	MR. HYDER: but why is (inaudible)	
16	not problem?	
17	CHAIR JOSHI: Thank you for your	
18	testimony.	
19	MR. HYDER: And after my son, my	
20	son my wife give them \$5 each every day	
21	in their school. They don't eat	
22	(Timer sounding.)	
23	MR. HYDER: they don't take	
24	(inaudible)	
25	(Simultaneous speaking.)	

244 1 Proceedings 2 MR. HYDER: -- because daddy have to 3 pay --(Simultaneous speaking.) 4 MR. HYDER: (Inaudible) thousand 5 6 dollars, the down payment. 7 (Applause.) MR. HYDER: That's why (inaudible) my 8 9 money. CHAIR JOSHI: Thank you for your 10 11 testimony. MR. HYDER: Thank you very much. 12 13 Go, I bring the big hall, I call 500, 600 people (inaudible) tell you what --14 15 CHAIR JOSHI: Sir, it's time for the 16 next speaker. 17 MR. HYDER: Thank you. MR. WILSON: 18 Thank you. 19 The next speaker is Mahamed Abubakr, to be followed by Tendi Sherpa, and then 20 Asim Aknter. 21 MR. MOHAMED: Thank you for the 22 23 opportunity to talk tonight, this 24 afternoon here. Hi everybody. Good 25 afternoon. My name is Abubakr Mohamed.

Proceedings

My company is All Ride, Inc. And as a permit owner (inaudible) transportation.

When the green taxi come in, I say, okay, I'm going to take a chance and get into small business, because I feel like the taxi is so hard. So I put all my money into this business. I bought City permits. I couldn't put in my name, so my friend put down in his name, and we start this business.

Everything goes wrong, because nobody anticipate how the TNS or this E-hail would come into play and, you know, just change the whole game.

The car cannot be leased right now for more than 300. Because it is accessible, it use a lot of gas. Many drivers don't like it. Sometimes (inaudible) at least one of them at some point. We are suffering.

So I would say basically it's like \$300. I have to pay 770 for the car, 700 for insurance, which I (inaudible) about it, \$700 for the insurance every month for

Proceedings

each car; 770 for the payment for five years.

I (inaudible) promised that I will get 15,000 when I do that. Yes, I bought the car with a permit, with accessible wheel. It goes to 41,000. With the interest, is almost 50, with interest for five years.

Then I had little problems at the beginning. The permit owner want to travel, because there is no (inaudible) at that point. I have to lose immediately 5,000, because the cars are already in. The insurance is in. Everything is in. The DMV is in.

Just the TLC office at that point, it was 11:00 a.m. Just we have a problem in the base signature, says, "Please, I'm just going to run his car -- it's around there, so I will just run and do it."

She said, "No, we cannot do that."

I said, "I'm going to" (inaudible)
permit."

She said, "I don't care."

Proceedings

Okay. When I stop talking -- because two of them are okay, one of them is (inaudible). So I'm trying to run and do that so I can have them all go out together.

So once she said, "Sit down," I sneak out of the TLC in Queens Boulevard, and I (inaudible) and came back.

She said, "How dare you leave the building? How dare you leave the building?"

It's in the middle of (inaudible).

I'm afraid to lose that much money. So I have to make the payment for the three cars, that are already financed.

So this shouldn't happen. A supervisor should be able -- a TLC supervisor should be able to see the severity of the loss that you're going to lose at that point. She didn't see that.

(Timer sounding.)

CHAIR JOSHI: Thank you for your testimony.

MR. MOHAMED: I complained. Nobody

```
248
 1
                            Proceedings
 2
             did.
 3
                  The permit -- the permit --
                  (Simultaneous speaking.)
 4
                  MR. MOHAMED: -- 15,000, I get only
 5
 6
             10,000 --
 7
                  CHAIR JOSHI: Thank you for your
             testimony, sir.
 8
 9
                  MR. MOHAMED: (Inaudible)
             Commissioner.
10
11
                  CHAIR JOSHI: Thank you --
12
                  MR. MOHAMED: Because I supposed to
13
             get 15,000, I get 10,000, because of the
             day of application of --
14
15
                  (Simultaneous speaking.)
16
                  MR. MOHAMED: (Inaudible) of the --
17
             an inspection.
18
                  CHAIR JOSHI: We're going to make
19
             sure that you speak to somebody.
20
                  MR. MOHAMED: Thank you.
21
                  CHAIR JOSHI: There's people in the
             back.
22
23
                  MR. WILSON:
                                Thank you.
24
                  (Applause.)
25
                  MR. WILSON:
                                The next speaker is
```

Proceedings

Tendi Sherpa, to be followed by Asim
Aknter, to be followed by Sarwar Rafi.

MR. SHERPA: Good afternoon TLC

Commissioner (inaudible) City Council

member, lawmakers, service media groups,

and all hard-working ladies and gentlemen.

Thank you for having me.

My name is Tendi Sherpa. I'm a green cab driver. I have been driving green cab since 2013, the new green cab taxi program was started. Green cab are probably our (inaudible) but owners are returning back to TLC, anticipating green cabs day by day, months by months.

As you know, the Commissioner, since the first year there were 6,000 green cabs and second year around 8,000 green cabs, but today around 5,226 green cabs available (inaudible) every day.

Green cabs are (inaudible) base.

There is not allowed to hail and pick up e-mail, pick up below 95 -- East 96 and West 110, and (inaudible).

Each day we pick up four trips

Proceedings

(inaudible) green zone to the red zone.

Red zone means like inside Manhattan.

When we drop a passenger red zone, we need to go back to (inaudible) green zone, which takes around two hours every day.

That means I used to drive 6 days,

12 hours, no paid time, which is like

624 hours in a year for each driver.

Everybody knows that time is money.

That's why the TLC and the lawmakers need to understand this issue. I mean, get a 92,000 license TLC on the road. Each (inaudible) accept e-mail and dispatch any place in New York City, except the green taxi. This is the way, the reason (inaudible) are every day.

Last three years, we don't have any improvement, rule changes in our green cab industry.

For the (inaudible).

2013 to 2014 (inaudible) the grant money for (inaudible) as today. The grant money accessible vehicle today is \$4,000 at the beginning, when the (inaudible) and

251 1 Proceedings 2 each inspection permits to give like 3 \$2,000 we pay, according to TLC. For the street hail, the one of the 4 most important things we need to 5 6 understand is, most of the -- some of the 7 permit owners, they are using their retire yellow cab vehicle, make it green. 8 9 (Timer sounding.) MR. SHERPA: This vehicle is 10 11 dangerous for the industry --12 CHAIR JOSHI: Thank you for your 13 testimony, sir. MR. SHERPA: -- dangerous for the 14 15 industry. 16 CHAIR JOSHI: Thank you for your 17 testimony, sir. 18 (Applause.) 19 MR. WILSON: Thank you. The next speaker will be Asim Aknter, 20 21 followed by Sarwar Rafi, followed by Karimul Haider. 22 23 (No response.) 24 MR. RAFI: Good afternoon, Commissioner and all. My name is Sarwar 25

Proceedings

Rafi. (Inaudible) -- all the friends and family, with all of our friends basically in here, since we are same page. I'm driving taxi. I am Medallion owner (inaudible) \$1 million.

Is everybody getting the problem about the mortgage? I don't have to explain so many thing, because you know better than me. You are making good.

So it's my idea -- it's my idea, not your idea, which is we are paying mortgage, \$4,000, and \$1,000 for the insurance. So it's almost \$5,000 only for the car and Medallion -- insurance and Medallion, not with the car. So if you go with all together, that's almost \$6,000.

I think nobody makes \$6,000 every month.

So it's my idea, if you go

(inaudible) see to it that the insurance

company or the bank, they do (inaudible)

with us, they give us. We're not going to

walk over (inaudible) and go back. This

is our job. I need to do something. I'm

not going to go for any other job.

1	Proceedings	
2	CHAIR JOSHI: Can I ask you	
3	something? Most mortgages that we've seen	
4	for Medallions are three-year they	
5	finance every three years.	
6	MR. RAFI: I explain	
7	CHAIR JOSHI: Is there any products	
8	where the monthly payments could be lower	
9	and they are spread out over a longer	
10	period of time, like a 30-year house	
11	mortgage that you usually see?	
12	MR. RAFI: (Inaudible) like that.	
13	If you go with the bank I spoke with my	
14	attorney, and my attorney give us advice	
15	to help us into two percent interest	
16	rate (inaudible) the seven year. After	
17	that, 35 year. Then I think affordable	
18	for everybody. It's going to be like 200	
19	2,200 to 2,800	
20	CHAIR JOSHI: It would reduce your	
21	monthly?	
22	MR. RAFI: Yes.	
23	CHAIR JOSHI: Do you see many banks	
24	offering that?	
25	MR. RAFI: I do that only, and we're	

Procee	edi	nq	S
--------	-----	----	---

almost 200 people together.

CHAIR JOSHI: Okay.

MR. RAFI: So I -- my attorney spoke with Signature Bank. They offered us 2.99. But it's still fighting with the two percent, two and a half percent. They give us (inaudible)

CHAIR JOSHI: We would like to maybe get your contact information and learn more about some of that. We don't, obviously, regulate banks or insurance companies, but it is very helpful for us to know what the common practices are.

MR. RAFI: But you still have power, you still have power. You (inaudible). So you should talk with them, if you pressure them. So I think we are safe.

If we pay like 2,800, 2,500, 2,600, I think most owners are happy, and we (inaudible). We're not going to walk away. Where I going to go? I have kids, family, and everybody. We're not going to go back to our country. We have (inaudible) 23, most people live there.

255 Proceedings 1 2 So I think if you help us with our loan (inaudible) for most people 3 (inaudible) I so far am fine. 4 5 (Applause.) 6 CHAIR JOSHI: Thank you very much. 7 MR. WILSON: Thank you. Let me call Mr. Asim Aknter again. 8 MR. AKNTER: Good afternoon. 9 My name is Asim Aknter. With the New York Taxi 10 Workers Alliance. 11 12 The thing -- I mean, a lot has been said. One thing I wanted to mention is 13 that we filed the federal lawsuit against 14 15 Uber Technologies, alleging, you know, 16 the -- offer pricing issue, black car 17 fund, sale tax, predatory leasing, minimum wage and overtime. 18 19 And Uber had filed a motion to dismiss all the charges, which was denied. 20 21 Not only that, the federal judge also

said that he's going to fast-track the case because of the economics and the drivers that are involved.

22

23

24

25

We don't have to wait for the, you

Proceedings

know, ruling from the courts. I really believe all drivers -- that's why all those drivers that came, that TLC had a power to regulate.

You have one sector, yellow sector, which have all the regulation, and then you have all the drivers, you know, have a regulation for all the drivers. But then you have a black sector, which are not regulated as the other sector.

And that's where really cause economic hardship to the drivers. You know, you have yellow expense here, and we have to pay 60 percent more than the black, but then the black, they're paying less but they're making less money, and then they have to work more hours. It has to be done something.

And then there are lenders out there who are selling the cars to the driver, where they will sell them a car for the -- over the two-year agreement, and they will charge them \$500. And (inaudible) driver, by the end they will pay them \$80,000 --

		251
1	Proceedings	
2	60,000 sorry from \$70,000 to	
3	\$80,000.	
4	We have done that in yellow industry,	
5	where there was a cap of how much of the	
6	down payment and (inaudible). The same	
7	thing has to be done for the black car	
8	sector.	
9	And also, we have to bring all the	
10	app-based companies under TLC regulations.	
11	Thank you.	
12	(Applause.)	
13	MR. WILSON: Thank you.	
14	The next speaker is Caramel Hada	
15	(phonetic).	
16	Okay. Lhakpa excuse me for	
17	butchering it Lhakpa Ringi Sharpa.	
18	MR. SHARPA: Good afternoon. My name	
19	is Lhakpa Sharpa, and I'm representing	
20	like (inaudible) communities from Nepal	
21	and Tibet. We have almost like 25	
22	Medallion owners here in New York City.	
23	And due to like we bought	
24	Medallion like 2009, like ten, we almost	
25	pay 600,000, some pay 800,000.	

1	Proceedings
2	Due to TLC negligence, like now we
3	are suffering and getting hard time to pay
4	the mortgage. And we got a call from bank
5	like every morning, every evening, you
6	know. So what I do now? What are you
7	going to do now?
8	CHAIR JOSHI: Could I ask you the
9	same question I asked the other
10	gentleman
11	MR. SHARPA: We have like 200 driver
12	now. We have meeting every week.
13	CHAIR JOSHI: Have the banks offered
14	you any
15	MR. SHARPA: They offer like every
16	length. So sometimes they offer, "Give me
17	\$10,000. Give me \$20,000."
18	CHAIR JOSHI: Do they offer different
19	terms for the loan?
20	MR. SHARPA: They offer like, you
21	know, three percent, I'll give you 2.5.
22	This is not like work, you know.
23	And I have one more question, like
24	CHAIR JOSHI: Do your mortgages now
25	balloon after three years?

Proceedings

MR. SHARPA: My mortgage is about --I'm waiting for refinancing last eight months. Most all of them, they waiting almost a year to refinance.

CHAIR JOSHI: Okay. Like I said to the other gentleman, we don't regulate the banks, but I would very much like to continue the conversation on what kinds of deals they're offering you, and see if there's anything that we can help or assist in that situation.

MR. SHARPA: Because either we have to -- we want to leave this job now. It's like we can't survive this kind of way, like every day like hustling with like, you know. I just want to say that.

And I want to say one more thing, the price, like if it comes from 96th to Houston Street, like for the taxi drivers, according to TLC rule, if you charge \$10 more, you lose your license.

But this app company, like the same destination, every day you have to pay a different price. You pay like some days

23

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

		200
1	Proceedings	
2	you pay \$10, another day when it's raining	
3	you pay like \$50. They don't lose their	
4	license. So we lose a lot of business,	
5	please. I just want to say.	
6	Thank you very much.	
7	CHAIR JOSHI: Thank you very much.	
8	(Applause.)	
9	MR. WILSON: Thank you.	
10	The next speaker is Hassan Sherpa	
11	(phonetic).	
12	AUDIENCE MEMBER: He's already.	
13	MR. WILSON: He's already spoken?	
14	Thank you.	
15	The next speaker is (inaudible).	
16	AUDIENCE MEMBER: He had to leave.	
17	MR. WILSON: Okay. And then our last	
18	speaker is Mohammad Chaudhary.	
19	MR. CHAUDHARY: Good evening. I have	
20	two things that I want to express. One is	
21	like you guys have no sales tax in the	
22	yellow cab business, right? As we Uber	
23	drivers, we do pay the sales tax.	
24	The second thing is, there should be	
25	a minimum wage, with no overtime. Like we	

Proceedings

are living in the apartment, right. Every year it's increase. I pay more. So with this business I'm here, like I've been doing cab for like Uber and the cab for like eight years. But everything is coming down. Nothing has gone up.

I remember the yellow, prices went up but, over here, Uber should run underneath the TLC, because today it's ruin the yellow cab business. Tomorrow it's going to be the black cars. And then it's the self-driving cars.

And then how you guys going to find self-driving cars too, right? And we're all going to lose our job, if you have done nothing today. So that's all.

Thank you.

(Applause.)

CHAIR JOSHI: Thank you.

Do we have one other person?

AUDIENCE MEMBER: (Previous speaker.)

Yes, Commissioner. When I came here, I

didn't say my point. The main reason I am

here. This can be off the book.

23 24

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

Proceedings

okay.

Just, the way they calculate my grant --

CHAIR JOSHI: You know, I'm sorry, we're going to have to cut you off, because everybody has been allotted the same amount of time, and I want to make sure we treat everybody the same.

So you're happy to speak to people in the back about your grant. We have people that can stay and speak to you for as long as you need to.

AUDIENCE MEMBER: Thank you.

CHAIR JOSHI: Okay. I want to thank everybody. I want to thank also the TLC staff who are here today, who have helped put this hearing together.

It is now -- you know, the people that are left, good for you, because it was a very long hearing. It's the first hearing of this kind that's been really focused on drivers across all sectors.

I don't think it's been an easy hearing for any of us. It certainly has

Proceedings

not been an easy hearing for the Commissioners, and I know it hasn't been an easy hearing for all the drivers, no matter what sector they work in, talking about some of the difficulties they face.

And we will -- certainly, this won't be the last time we have this kind of hearing. It's obviously needed. And though this is the first time, the need is apparent from the number of people that came today.

And we really appreciate, one, that a lot of people actually sacrificed money today by coming here, especially on a rainy day when it's easier to earn money, and two, by telling us some of the personal details of their own struggle, which may not be that comfortable to talk about in a public arena, in order to help advocate for yourself and your fellow drivers.

So thank you everybody very much for coming. It has been a long and difficult day, but I don't regret that we had this

Taxi _ Limousine Commission Board Meeting April 6, 2017

	April 0, 2017	
		264
1	Proceedings	
2	hearing. I think that we'll all be better	
3	for it. Thank you.	
4	(Applause.)	
5	CHAIR JOSHI: And that ends the	
6	meeting at 3:50 p.m.	
7	(Time noted: 3:50 p.m.)	
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

Taxi _ Limousine Commission Board Meeting April 6, 2017

	265
1	CERTIFICATE
2	
3	STATE OF NEW YORK)
4	: ss.: COUNTY OF QUEENS)
5	
6	I, NICOLE ELLIS, a Notary Public for and within
7	the State of New York, do hereby certify:
8	I reported the proceedings in the within-entitled
9	matter, and that the within transcript is a true
10	record of such proceedings.
11	I further certify that I am not related to any of
12	the parties to this action by blood or by marriage
13	and that I am in no way interested in the outcome of
14	this matter.
15	IN WITNESS WHEREOF, I have hereunto set my hand
16	this 12th day of April 2017.
17	
18	NICOLE ELLIS
19	NICOLL LLLLD
20	
21	
22	
23	
24	
25	

a.m (3) 1:5 10:6 246:18 **abandon (1)** 156:21 **Abba (1)** 4:14 **abide (1)** 87:9 ability (2) 53:22 72:20 able (27) 11:21 16:18 28:11 37:21 41:19 51:21 53:20 58:9 84:19 98:18 119:4.11 130:2 146:15 150:18.20 167:13 169:7 173:7 180:22 189:4 196:3,7 203:24 219:8 247:18,19 **Abraham (1)** 164:10 absurd (1) 215:20 **Abubakr (5)** 5:7 238:11 241:5 244:19.25 abusing (1) 128:11 accept (2) 185:20 250:14 access (2) 73:19 104:20 Access-a-Ride (1) 68:2 accessibility (8) 20:12 61:5 71:20 73:11 88:12 106:7 239:5 240:2 accessible (31) 59:9 60:11,15,17 60:20 61:7 73:24 74:4,10 87:10 91:8 103:20,25 106:6 139:23 145:5,8 166:11 184:16 195:25 202:21 203:17,22 204:7 210:16 215:23 221:2,8 245:18 246:6 250:24 accessibly (1) 106:11 accidents (1) 89:19 accomplish (2) 191:22 193:15 account (4) 27:4 82:12 161:4 226:21 accountability (1) 106:22 accumulate (1) 197:3 accuse (1) 130:3 achievements (1) 84:24 **ACS (2)** 34:23 35:5 act (3) 68:11 90:8 111:24 action (2) 203:11 265:12 actions (4) 52:24 55:4 105:8,11 activity (4) 19:14,19 49:3 106:19 actor (1) 139:15 acute (1) 24:4 **ad (2)** 96:3,3 **Adames (1)** 98:7 add (6) 26:23 27:16,19 28:9 62:12 125:22 adding (2) 106:10 125:18 additional (3) 19:18 20:25 59:12 **Additionally (3)** 19:25 59:16 152:13 address (6) 20:8 46:22 52:8,18 72:7 207:15

addressed (4) 16:20,23 72:5

132:24

```
addressing (2) 55:7 203:25
adds (1) 61:4
adjust (1) 81:19
adjusted (2) 35:15 208:8
administration (2) 73:15 188:18
administration's (1) 73:25
administrations (1) 71:23
administrative (1) 74:19
admit (1) 201:20
adopt (1) 13:22
adopted (1) 14:17
adopting (2) 13:24 14:14
ads (1) 100:22
advance (2) 12:20 13:4
advantage (1) 20:23
advantages (1) 64:23
adversely (1) 64:9
advertise (3) 173:10,15 197:8
advertised (1) 92:8
advertisement (2) 173:15 197:11
advice (1) 253:14
adviser (1) 21:12
advisor (1) 192:21
advisory (4) 207:19,21 208:2,4
advocate (3) 40:25 198:21 263:21
advocates (1) 73:17
Affairs (4) 2:4 21:6,13 112:13
affiliated (1) 169:23
afford (8) 16:18 102:14 103:7
 116:12 175:24 184:14 192:14
 242:5
affordable (1) 253:17
AFL/CIO (1) 40:14
afraid (1) 247:14
afternoon (40) 94:7 108:11 120:18
 133:20 136:22 144:24 150:19
 151:8 162:18.19 164:12 170:7
  172:22 174:11 179:18 183:13
 187:13 191:19 194:2,3,5 197:21
 201:11 207:10 210:25 214:10
 216:12 219:24 228:8 229:15
 233:6 235:25 238:12 241:7
 244:24,25 249:4 251:24 255:9
 257:18
age (2) 44:19 166:14
agencies (1) 182:24
agency (2) 68:10 159:5
agenda (2) 25:9 221:16
agent (3) 85:14 170:16,17
agents (4) 60:7 70:23 143:21
 218:14
aggressive (1) 65:3
ago (20) 6:9 40:9 59:7,17 73:4
  76:12 84:22 85:9 101:8 133:23
  134:4 151:13 159:16 163:17
  184:17 196:25 202:10 216:22
 236:8 242:12
```

```
agree (2) 69:13 87:6
agreement (2) 78:19 256:23
Aguado (2) 1:13 150:18
Aguagallo (8) 3:20 136:21 141:24
  144:22,24,25 147:14,18
Ahmad (2) 214:3,6
Ahmed (6) 4:18 207:9 209:7
  210:22,25 211:2
aimed (1) 41:23
airport (8) 80:13 103:11 112:22
  125:5 139:5 179:3,4 225:2
airports (2) 48:23 106:19
Aknter (7) 5:9 244:21 249:3 251:20
  255:8,9,10
Alan (5) 3:24 41:3 155:8 158:24
  159:3
Albany (2) 68:3 124:4
Ali (3) 197:20 201:9 205:2
alive (3) 85:3 222:12,16
allegation (1) 218:4
alleging (2) 24:25 255:15
Alliance (5) 4:13 164:15 197:24
  216:14 255:11
allocated (1) 9:2
allotted (2) 32:19 262:7
allow (13) 10:9 27:19 28:6 76:22
  77:4,14 106:3 110:3,6 112:21
  181:6 218:22 222:2
allowed (14) 27:16 41:11 109:6
  111:3 128:2 133:6 146:25 173:19
  207:2 212:2,23,24 213:6 249:22
Altan (12) 3:5 84:15 87:21 90:17
  90:20,21 91:7 92:7,16 93:15,20
  93:24
alternative (1) 61:2
altogether (1) 209:14
amassed (1) 236:25
ambassador (2) 224:24 225:7
amend (1) 80:25
American (11) 34:13,22 53:24
  94:22,23,24 143:13 146:2 191:22
  193:15 239:13
Amk (1) 3:17
amount (14) 7:10 15:21 41:16
  75:20 101:4 125:15 126:15
  127:23 182:7 199:22,24 200:2
  224:20 262:8
amounts (1) 8:22
and/or (1) 181:13
Angel (5) 2:17 52:13 55:15,22 56:7
Angelique (1) 14:6
angle (1) 152:11
animals (2) 143:25 144:2
announced (1) 10:14
announcement (2) 6:8 32:3
annual (4) 35:10,13,16,22
annually (1) 34:14
```

anonymously (1) 65:19 answer (5) 69:23 169:25 198:14 207:20 221:23 **answering (1)** 224:15 anti-labor (2) 95:19,23 anti-minimum (1) 95:19 anti-people (2) 95:20,20 anticipate (3) 9:20 12:16 245:13 anticipating (1) 249:14 anxiety (1) 54:23 anybody (8) 53:9 65:16 76:19 103:12 128:22 176:16 206:2 239:24 Anyway (5) 187:19 225:14,21 226:4 227:11 apartment (3) 30:24,25 261:2 app (14) 48:4 106:3 120:4 153:19 153:24 161:16 208:19 220:17 221:13,16 222:2,18 232:19 259:23 app-based (16) 24:14 60:13,16,21 61:4 63:12,17 96:3 172:25 173:9 180:17 181:17 185:17,22 186:10 257:10 apparent (1) 263:11 apparently (1) 25:25 appear (2) 11:3 35:17 appearing (1) 42:19 appears (1) 35:9 appendix (1) 63:24 applause (88) 44:10 45:16 46:5 90:2,14 91:6 92:6,15 95:5,15,25 101:6 109:25 110:19 111:12 114:11 115:4,17 117:9 120:9 122:25 129:6 133:11 140:25 142:10,21 143:3 150:3 154:14 155:23 156:11 157:8 158:7.19 159:13 160:14.16 162:11 163:8 164:7,18 166:19,21 169:10 170:24 173:16 174:6 176:19 179:14 183:6 186:20 187:8 188:20 190:11,14 191:8 193:4,22 197:16 200:21 201:6 203:9 204:22 206:6 207:5 208:22 210:3 210:20 213:25 216:2 217:20 219:18 223:19 227:23 229:10 231:25 233:2 235:14 238:7 241:2 244:7 248:24 251:18 255:5 257:12 260:8 261:19 264:4 application (4) 14:10 136:8 227:25 248:14 applications (3) 14:4,9 33:6 applied (1) 28:3 applies (1) 26:20 apply (3) 26:21 119:2,8 applying (1) 215:11 appointed (1) 159:19

appreciate (8) 16:24 38:16 39:18 42:19 62:18 65:23 141:15 263:13 appreciative (1) 11:7 approach (2) 73:18 74:7 approval (1) 14:10 approve (1) 213:12 **approving (1)** 78:5 approximately (3) 29:19 70:24 88:18 **apps (8)** 9:8 40:11 77:2 106:3 117:23 118:3,6,20 **April (4)** 1:5 7:5 135:22 265:16 Arab (1) 178:20 arbitrary (1) 74:2 area (8) 30:19 68:23 78:20 79:4,5 80:20 98:13 99:10 areas (6) 19:11 50:14 99:7 121:4 130:21 137:7 arena (1) 263:20 argue (1) 203:8 arises (1) 185:10 Armed (1) 151:21 army (1) 67:8 arrangement (1) 16:11 arrested (1) 37:2 arrived (1) 37:13 arrogant (1) 144:9 article (3) 216:23 222:8,10 Arvind (1) 219:20 Ashevik (1) 94:4 Ashraf (3) 197:20 201:9 205:2 **Ashwini (1)** 160:10 **Asim (6)** 5:9 244:21 249:2 251:20 255:8.10 asked (10) 37:8 77:21 88:21 104:3 123:15 125:6 134:5 150:22 172:3 258:9 asking (10) 20:24 123:3 125:2 214:14,17 215:7,16,16 225:3 231:20 asks (1) 171:17 Asotiny (1) 4:2 aspect (1) 222:24 asphyxiating (1) 221:14 assign (1) 55:19 assist (2) 21:18 259:12 assistance (2) 61:15 104:4 **Assistant (1)** 151:2 Assn (1) 2:18 associated (1) 28:2 Association (6) 2:23 55:17,24 59:3 183:16.22 assured (1) 19:21 astonishing (1) 121:18 astounded (1) 236:17 astronomical (1) 157:21 Atta (3) 131:5 133:14,17

attack (1) 165:3 attended (1) 236:6 attention (1) 10:12 attentively (1) 88:8 attorney (5) 172:7 222:7 253:14,14 254:4 attracted (1) 63:15 ATU (5) 2:21 55:19 66:23 67:15,23 auction (4) 91:9 184:18 209:12 221:24 audience (15) 33:11,15 39:6 42:12 42:21 67:12 81:18 127:17 133:7 179:12 204:24 260:12,16 261:22 262:14 authority (6) 68:21 77:23 78:6 86:15 99:12 227:14 Autozone (1) 110:21 available (6) 10:23 222:21,23 223:14 225:14 249:20 Avenue (3) 1:23 50:8 107:3 average (5) 17:20,23 23:19 24:8 91:15 Aveshik (2) 90:18 97:17 awarded (1) 151:13 aware (2) 42:17 99:4 Ayn (1) 88:24

В

B (1) 1:9 **B-D (1)** 2:23 back (66) 10:25 29:7 38:15 44:14 45:7 50:13 61:20 67:17 77:18 81:11 82:3 96:24 101:14 103:19 104:5 105:17 107:6 109:14,23 110:16 116:10,17,18,23 120:11 125:19 128:24 130:19 131:23 132:11 134:6,16,17 144:17 148:7 148:22.25 150:2.7 152:10 154:18 158:17 159:6 160:2 172:14 174:16 180:13 187:3 190:17 201:25 204:5,9 206:16 208:6,15 210:2 211:9 230:16 235:7 247:9 248:22 249:14 250:5 252:23 254:24 262:11 backbone (2) 156:20 215:15 backwards (1) 163:15 bad (4) 83:20 118:22 134:2 142:7 badly (4) 37:25 38:4 187:23 189:2 bag (3) 109:15 110:7 241:21 Baiagi (8) 3:8 97:19 98:6 101:19 101:22,23 103:16,21 bail (1) 159:17 balance (1) 230:21 balanced (1) 122:4 ball (3) 86:4,5,7 balloon (3) 185:5,8 258:25 Bangladesh (2) 75:11 225:12

bank (8) 173:6 184:21 189:10 234:6 252:21 253:13 254:5 258:4 banking (1) 56:9 bankrupt (8) 29:12 47:25 48:2,4,4 57:23 188:2 200:19 **bankruptcies (1)** 198:13 bankruptcy (9) 54:14 184:5 185:9 189:14 193:11 220:7 228:13,14 229:5 banks (7) 184:11 185:19 229:5 253:23 254:12 258:13 259:8 barely (1) 176:7 Barlas (6) 2:13 47:11,15 50:18,22 50:24 base (16) 3:17 14:4,9 65:10,11 142:2 175:11 194:7,10 195:10,15 196:2 215:18,22 246:19 249:21 baseball (1) 86:3 based (8) 20:5 26:2,8,17 59:12 69:4,16 124:24 bases (6) 14:7 27:7 48:3 60:12 194:24 220:23 basically (10) 29:13,25 51:18 56:12,16 57:3 142:15 152:21 245:22 252:3 basis (2) 18:21 163:19 bathrooms (1) 68:22 **BCAC (2)** 154:5,7 beautiful (2) 135:4 226:13 **Beaver (1)** 1:6 becoming (2) 16:17 176:7 bed (1) 237:25 beehive (1) 100:23 beeping (1) 133:3 beg (1) 226:23 beginning (4) 114:17 195:15 246:11 250:25 behalf (6) 21:14 32:16 104:20 121:19 177:5 195:10 behaviors (1) 190:7 behest (1) 22:24 Beier (7) 2:22 62:25 66:8 70:17,20 70:21 74:23 believe (13) 47:17 66:9 95:12 96:9 151:25 159:18 178:10,21 231:21 233:7,22 234:3 256:3 believed (2) 134:10 188:16 belong (1) 165:9 belongs (1) 165:9 benefits (4) 23:8,15 130:10 147:4 Bengali (3) 104:4 225:12,20 Beresford (3) 4:3 164:9,13 Bernardo (4) 4:16 205:4 207:7,11 best (8) 34:11 60:24 96:9 138:15 201:24 224:5 225:4,5 best-case (1) 64:5 betrayed (2) 54:7 189:2

better (17) 11:12 13:5 16:10 29:9 38:4 53:23 74:8 84:8 86:20 115:25 190:9 192:7 213:21 226:13 241:10 252:10 264:2 Bhairavi (5) 4:13 191:18 193:24 197:18,22 big (19) 29:17 30:13 47:5 52:7,7 75:16 98:16 113:24 127:4 142:17 153:8 214:12 216:23 228:15 229:2,17 243:10,11 244:13 bigger (2) 176:10,10 biggest (3) 61:17 105:7 182:24 bill (4) 1:13 28:10 184:14 213:11 billion (8) 8:23 43:14,15 48:5,7 89:4 146:24 228:17 billionaires (1) 92:2 bills (7) 19:3 27:17 57:3,25 58:11 181:6 236:12 bit (6) 19:12 40:2 58:10 162:24 174:25 205:11 black (45) 2:13 7:22 26:21,22,24 27:2 41:10 43:12 46:12,16,22,25 47:11 50:25 76:4,24 105:9,12 107:12,21 147:9 151:12 172:24 178:20 194:6,24 195:3,6,10 196:6,12 200:6 204:11 210:6 211:18 215:17 226:11 227:8 232:11 255:16 256:10,16,16 257:7 261:12 **black-base (1)** 194:7 blah (3) 144:16,16,16 Blaire (2) 239:19,20 blame (1) 118:23 Blasio (3) 6:10 159:16 161:23 blind (3) 188:21,22 190:4 block (2) 181:20,21 blocked (1) 82:12 blocks (2) 80:16 163:24 blood (4) 115:14 227:2 233:19 265:12 blood-sucking (1) 180:16 Bloomberg (5) 29:18 45:12 160:18 177:18 178:19 bloomed (1) 215:8 blue (3) 10:19 13:17 178:25 board (10) 1:3,12 2:3 17:17 35:18 119:17 207:19,21 208:2,4 boasting (1) 146:24 **boat (1)** 167:9 book (1) 261:25 borough (6) 40:23 120:21,25 121:25 139:9 222:19 boroughs (3) 68:16 132:10,15 boss (2) 159:20,21 **bottom (7)** 63:19 132:6 168:20,22 198:20 199:7,14 bought (17) 31:2,14 62:8 75:13,14

77:8 103:2 159:6 188:12 209:11 238:15,15,16 241:16 245:8 246:5 257:23 **Boulevard (3)** 135:4 234:15 247:8 box (1) 49:17 **brackets (1)** 166:15 Brad (4) 147:22 150:11 151:6 155:6 brain (1) 192:5 brand (2) 8:14 135:5 brave (1) 64:12 break (6) 12:17,18 117:15 147:25 150:5.13 bridge (2) 125:16 131:21 brief (3) 6:5 56:8 66:19 bright (1) 94:11 bring (15) 66:14 67:8 68:5 81:16 108:2 110:6 140:11 158:17 177:18 179:22 197:9 242:16 243:9 244:13 257:9 bringing (1) 8:11 brings (1) 199:2 broader (1) 73:16 **Broadway (1)** 144:5 broken (1) 204:6 broker (1) 156:5 broker/driver (1) 91:21 brokers (2) 102:23 239:24 **Bronx (1)** 40:23 Brooklyn (8) 37:12 94:20,22 123:14,21 127:11 135:4 213:18 brother (1) 224:13 brothers (4) 162:19 224:2 227:10 236:3 brought (3) 8:16,19 12:13 brung (1) 172:10 budget (2) 73:6,9 building (4) 30:25 177:22 247:11 247:12 built (1) 240:14 bulk (1) 71:18 bunch (1) 86:4 burden (2) 27:13 137:11 **Bureau (1)** 34:14 burn (1) 147:4 burned (1) 146:23 burning (1) 145:24 bus (8) 67:25 176:13 212:23,25 213:2,2,6,7 buses (1) 176:11 business (40) 23:6 24:21 28:23,25 29:4 71:24 80:7,11 91:5 95:17,18 102:11 114:19 117:3 140:10,20 151:16,18,22 152:14 154:22 156:4 163:15 165:21 167:21 175:8 177:16 182:9 195:24 202:17 208:19 224:6 230:8 245:6

245:8,11 260:4,22 261:4,11 **Businesses (1)** 14:8 **businessmen (1)** 134:9 businesswoman (1) 240:5 busted (1) 98:15 busy (1) 13:5 butcher (1) 39:4 butchering (1) 257:17 button (3) 161:11,16 186:2 buy (8) 19:6 31:8 46:25 54:16 102:4 209:13 228:11 232:15 buyers (1) 6:23 buying (4) 151:23 160:6 232:13 238:24 bypass (1) 221:6 bypassing (1) 186:15

C C (3) 1:14 265:1,1 cab (60) 30:11 31:10 37:21 43:5 53:13,13,18 84:18 87:16 95:9 106:14,19 121:3 129:12 130:8 148:5 151:23 153:12,12 156:18 159:10,17 161:23 172:24 185:25 187:16,24 188:11 189:18 192:3 192:23,24 205:10 207:12 208:12 208:15 211:8,8,11,18,18,19,20 211:21 212:8 213:18 214:11 233:15 234:17 239:9 249:10.10 249:11.12 250:19 251:8 260:22 261:5,5,11 Cabrera (8) 2:12 46:9 47:10,14,18 47:19 50:10.16 cabs (26) 48:19 53:3 106:6,16 107:8,9,10 113:20 160:5,22 161:13 180:17 185:23,23 186:11 186:13,14,16 229:3 236:20,21 249:14,17,18,19,21 Cadet (2) 216:5,8 cake (1) 167:5 calculate (1) 262:3 calculated (1) 65:12 calculating (1) 24:12 call (18) 15:5 53:6 63:8 116:17 118:21 125:15 132:16 135:6 143:24 171:5,11 179:8 212:11,20 241:19 244:13 255:7 258:4 called (4) 37:13 69:8 111:24 194:7 calling (3) 75:24 195:13 212:5 calls (4) 198:15 212:3,9,19 cameras (1) 212:25 campaign (2) 131:9 178:19 cannibalism (1) 28:24 cap (10) 7:10 48:11 65:10 78:4,6 118:17,18 128:2,5 257:5 capped (1) 175:9 Caramel (1) 257:14

Caravans (1) 140:4 card (7) 27:14,16,20,24 28:9 109:11 119:9 care (7) 54:2 77:3 119:19 173:21 229:6 243:5 246:25 career (1) 72:18 Carlos (6) 2:9 31:23 33:22 36:19 36:22 98:6 Carol (5) 5:4 232:5 233:4 235:23 236:4 Carolyn (5) 3:4 81:14 84:14 87:20 87:24 carry (1) 45:21 cars (60) 7:22,22 8:24 19:6 26:22 26:22 30:11,16 31:11,15 43:13 43:16,18 45:2 46:16,23,25 48:11 56:18 76:4,16,24 77:4 86:17 87:15 93:2 106:12 107:12,21 124:7 134:16,25 135:2,4,6,10,19 136:10 137:13 142:23,23 156:19 162:7 163:14 165:20 166:15 168:11 202:13 203:19 204:11,16 211:13 212:18 232:11 246:14 247:16 256:21 261:12,13,15 case (5) 25:23,24 149:10 172:15 255:23 cash (9) 27:18,23 96:13,16 148:12 148:19 159:24 241:20,22 category (2) 23:9 27:25 cause (1) 256:12 caused (3) 93:7 165:16 237:9 causes (1) 85:25 cautiously (1) 65:5 Celerino (7) 4:16 205:4 207:8,10 207:11 208:23 209:4 Celestin (6) 5:3 158:25 162:13 229:14 232:4 233:4 Census (1) 34:14 center (6) 2:13 47:12 48:25 50:25 211:7,9 Central (3) 40:15 132:6 139:7 cents (6) 59:11 109:3 110:5 208:9 208:9 212:22 certain (6) 11:13,13 24:20 41:14 41:16 127:23 certainly (4) 194:21 199:5 262:25 263:7 certified (3) 152:13 218:22 219:7 certify (2) 265:7,11 CFT (1) 109:12 Chadromali (3) 90:19 94:5 97:17 Chair's (2) 6:5,9 Chairman (2) 43:3,10 chairwoman (4) 58:23 59:24 183:14 207:17 **challenges (1)** 21:22 challenging (1) 24:23

chance (11) 16:24 32:12 50:12 67:6 83:19 99:12,14 121:6 221:4 243:8 245:5 change (13) 30:5 59:8 62:18 125:25 146:5,13,25 166:11 195:16 204:4 234:20 237:22 245:15 changed (4) 15:23 94:18 106:2 135:12 changes (7) 6:21 14:11 16:14 92:14 173:2 237:24 250:19 Changing (1) 208:7 charge (21) 28:9 31:3 109:6,12,17 109:21 110:5 125:6,8 127:8,13 138:24 157:21,24 180:23 182:8 182:10,10 200:2 256:24 259:21 charged (4) 7:11 27:22 148:14 213:10 charges (4) 27:16,20 59:16 255:20 charging (4) 123:3,7,16 138:20 **charitable (1)** 134:15 **Charlie (4)** 4:4 164:10 166:22,25 chart (4) 17:20 18:3,20 19:15 charts (1) 17:10 chasing (2) 89:24 178:23 Chaudhary (3) 5:12 260:18,19 **cheat (2)** 51:9,16 check (4) 75:23 110:22 125:14 147:12 checked (1) 37:9 checks (1) 168:6 cheery (1) 226:9 **Chhabra (1)** 160:10 Chief (1) 1:10 child (3) 38:9,10 197:6 children (5) 94:19 102:18,19 184:23 240:19 children's (1) 72:22 choice (3) 20:9 239:3 242:9 **cholesterol (1)** 233:18 **choose (2)** 9:17 106:13 **Chris (10)** 1:11 3:22 14:3,20 32:14 144:23 147:22 150:10 151:6,9 **Christian (5)** 3:9 101:20 104:7,17 104:19 cigarette (2) 171:8,9 circle (1) 66:5 cities (1) 118:6 City's (2) 22:10 23:18 civil (1) 45:7 claim (2) 144:16 157:22 claims (1) 37:18 class (2) 42:7 94:21 classified (1) 23:25 clean (4) 37:4 38:2,5 203:11 clear (1) 190:18 Clearly (2) 85:20,22

56:16 63:16 88:20 130:16 163:25

Click (1) 153:23 129:14 137:19 142:20 145:17 163:3 168:25 175:4 191:24 193:2 **client (1)** 231:19 close (5) 153:24 166:10 181:22,22 193:9 205:19 206:18 208:18 212:25 221:12 224:8 226:18 227:11.12 227:13,16,19 231:6 233:9 236:17 closed (1) 159:11 closer (2) 38:19 81:22 236:22 commissioner (42) 21:15 48:18 closing (3) 95:17,18 220:6 52:14 66:11 77:8 78:13 80:25 coaching (1) 86:3 Coco (1) 4:14 81:15 88:9,21 90:21 93:22 96:17 coffee (1) 47:2 129:4 150:17,17,19,20 151:2,3 **cohesively (1)** 16:8 154:6 159:18 160:9,11 163:18 cold (1) 57:11 172:22 194:3 201:12 211:4 collapsing (1) 49:21 223:25 228:9 234:13,16 235:10 236:2 241:10 243:4 248:10 249:5 colleagues (1) 228:9 collect (5) 9:4 109:3,7,9 110:4 249:16 251:25 261:23 collecting (2) 92:3 109:20 Commissioners (35) 1:12 10:15 collects (1) 199:22 12:5 14:6 21:11 25:20 32:15 college (6) 75:17 94:9,22 116:12 36:14 42:17 43:4 47:19 50:23 178:9 238:23 52:15 59:24 87:24 95:13 98:8 collision (1) 136:13 108:5,19 113:14 120:19 129:13 color (2) 80:3.3 141:12 144:25 151:9 162:18 Columbia (1) 111:8 164:13 170:8 183:14 191:20 coma (1) 192:6 201:12 203:6 219:25 229:16 263:3 combat (1) 152:9 combined (1) 18:3 commitment (3) 13:2 54:5 221:19 come (54) 10:3 11:9,18,23 32:8,24 **committed (1)** 68:4 33:12 38:25 51:23 56:9 61:18,20 committee (6) 2:22 61:3 70:17,22 72:4 236:2 66:4 70:12 75:11 82:3 86:22 94:15 95:23 96:4 98:14 99:16.17 common (2) 27:17 254:14 103:5 109:10 110:16 114:6 communication (1) 137:21 131:23 132:4 133:5 143:7 145:19 communist (1) 44:21 communists (1) 44:20 154:8 159:16 160:8 161:22 163:7 167:6 168:7 171:6,13 177:5 communities (2) 48:3 257:20 180:2 194:18 197:2 200:7 203:11 community (9) 34:13,22 60:23 132:3 145:12,14 196:16 203:16 212:10 216:20 217:23 235:13 237:23 245:4,14 203:17 comes (6) 31:3 54:16 155:19 193:6 comp (1) 136:12 200:3 259:19 companies (31) 23:4 48:4 62:5 comfortability (1) 57:9 69:10 76:23 145:13 147:5 153:5 comfortable (3) 84:7 223:16 153:6 157:2,20,24 158:15 173:10 175:6,7 181:17 185:17,22 195:17 263:19 coming (19) 15:18 36:16 38:21 213:20 220:18 221:3,8,13 227:16 75:15 103:11 114:16,18 119:17 228:15 232:10,20 254:13 257:10 151:21 152:10 162:25 196:23 company (25) 61:25 62:4 69:22 212:3 229:18 236:14 242:22 80:24 82:20 83:2,9 96:22 122:24 261:7 263:15,24 128:8,10 134:3 142:18 151:12 commence (1) 150:8 156:7.9 172:25 195:9 221:16 comment (2) 12:6 40:4 222:2 228:18 241:19 245:2 comments (14) 12:2,14,14 25:11 252:21 259:23 25:13 26:3,8 36:12 42:14 71:7 compared (2) 41:7 130:10 108:4 141:2,5 150:25 comparisons (1) 34:25 Commission (56) 1:2 11:11,11 compensate (1) 26:5 12:23 13:23 19:9,11 39:11 41:10 compensated (1) 64:23 compensation (3) 26:3,19 147:15 42:14 46:15,22 48:10 49:4,18,25 58:25 60:10 64:12 65:8,10,11 compete (3) 44:5 56:22 72:10 75:9 77:23 105:2 108:15,17 competition (11) 9:13 44:6 54:9

123:4 124:24 126:23 127:14

195:11,23 220:24 competitive (6) 71:25 72:10 73:20 87:13.17 222:20 complain (7) 87:3 144:11,12,14 226:10 243:12,13 complained (2) 179:8 247:25 complaining (2) 113:20 117:21 complaint (1) 83:24 complaints (3) 120:6,7 196:22 complete (1) 83:24 completely (5) 29:22 200:19 201:21 204:6 206:8 completing (1) 236:9 comprise (1) 88:18 comprised (1) 70:23 compromised (1) 53:3 Comptroller (1) 40:24 Comptroller's (1) 34:4 computer (2) 105:10 161:15 concern (8) 67:16 98:11 100:5 120:23 130:22 199:3 203:5 220:21 concerned (4) 77:20 153:15 206:12,17 concerning (2) 132:3,21 concerns (3) 16:25 50:15 154:10 condition (2) 92:17 230:20 conduct (1) 22:8 confused (1) 169:14 congestion (3) 89:19 106:8 119:22 connected (2) 35:10 52:6 connection (1) 9:22 consequences (3) 54:11,12,12 conservative (1) 8:21 conservatively (1) 126:5 consider (3) 20:25 60:12 62:16 consideration (1) 68:13 considered (3) 68:18 154:4 184:20 consistent (1) 28:5 consistently (1) 72:5 constantly (1) 92:13 construction (3) 181:18,19,20 consultation (1) 74:5 consults (1) 160:10 consumer (10) 2:4 21:6,13 27:17 28:10 35:16 57:8 88:11 138:20 139:11 consumers (2) 44:7 58:7 contact (11) 13:17 21:20 67:14 82:15 97:7 105:16 141:10 190:18 191:10 208:25 254:10 context (1) 139:13 contingent (1) 22:21 continue (6) 13:12 72:24 90:25 94:16 132:7 259:9 continued (6) 2:25 3:1,25 4:1,25 5:1

Continues (1) 164:4 continuing (2) 68:25 166:21 **continuous (1)** 73:7 contract (2) 69:9 203:21 contractors (4) 23:3 24:18 25:3 contracts (1) 152:16 control (6) 48:13,14 58:13 89:23 218:13,21 controlled (2) 139:14 188:17 **controlling (1)** 26:10 convenience (2) 109:18 110:9 conversation (2) 71:10 259:9 converted (1) 29:21 converting (1) 73:11 convey (1) 187:20 COO (1) 157:10 cooperation (3) 12:21 39:18 226:3 **cooperative (1)** 151:12 copies (3) 12:4 93:18,22 cops (2) 98:11 99:13 **copy (8)** 12:5 17:9 36:15 93:19,23 105:14 208:23 223:14 core (1) 53:15 Cornegy (1) 40:22 corner (1) 133:4 Corp (1) 3:22 corporate (3) 6:15 27:4 151:10 **corporation (1)** 142:17 corporations (2) 168:7 184:19 Correct (1) 130:17 corrected (2) 93:9 137:20 Corrie (1) 40:20 corruption (2) 159:12 219:14 cost (9) 8:25 9:15 16:17 27:14 109:9 110:21 139:9 221:7 242:24 **costing (1)** 113:2 costly (2) 20:11 130:9 costs (9) 16:16 20:14 23:6,13 64:8 74:16 145:19 202:8 231:10 council (17) 2:2,20 4:4 15:16 40:15 40:16,17,22 41:2,3 73:5 78:2,3 128:2 165:11 207:17 249:5 counsel (4) 1:11 14:21 17:16 151:4 counted (1) 92:24 counting (3) 16:22 19:5 119:25 country (8) 22:12 37:16,25 38:3 90:24 224:10 228:10 254:24 **COUNTY (1)** 265:4 couple (8) 84:22 85:9 145:3 151:13 154:12 170:25 171:21 216:21 course (6) 19:7 22:9 23:9 24:22 30:5 231:7 court (4) 27:11 28:7 37:18 74:2 courts (1) 256:2 cover (1) 24:20 coverage (2) 136:12 140:17

coverages (1) 16:15 covered (1) 52:17 cow (1) 31:8 cows (1) 31:7 crashes (1) 105:25 crashing (1) 194:18 create (6) 44:21 61:5 72:20 152:20 168:6 208:2 created (2) 26:4 90:10 creating (7) 73:8 139:25 140:8 152:6 163:25 186:15 206:19 credit (7) 27:14,16,20 28:9 109:11 184:11 185:4 cries (2) 221:23 238:4 criminal (1) 177:24 crisis (5) 198:12,19,23 199:5 215:9 crossing (2) 65:4 76:3 crowd (1) 6:6 crows (1) 168:9 crush (3) 171:4,5,15 crushed (1) 198:2 crushing (2) 95:22 199:11 cry (2) 44:17,17 crying (8) 50:7 78:17,17 102:15 103:3,3,14 189:23 CTS (1) 70:24 Cuba (1) 239:12 Cuban (2) 240:13,15 Cuomo (3) 124:3 161:22.24 current (4) 23:22 60:3 95:14 230:19 currently (5) 74:14,23 94:20 95:9 169:20 customer (6) 77:6 82:2 83:7,13 138:20 195:20 customers (2) 111:17 167:10 cut (3) 25:4 44:12 262:6 cutoff (1) 10:13

D

cutting (1) 74:12

Dabriny (1) 131:17 daddy (1) 244:2 daily (1) 18:21 dairy (1) 31:5 dais (2) 150:23 206:3 damn (1) 145:14 danger (1) 51:20 dangerous (4) 106:23 114:25 251:11,14 dare (2) 247:10,11 **Darlene (1)** 40:20 data (7) 34:17,21,23,23 35:5 222:21,23 date (1) 65:19 daughter (1) 149:6 daughter's (1) 75:17

daughters (1) 75:14 David (11) 2:18,22 55:15,23 58:19 58:25 62:25 66:7 70:17,21 160:9 **DAWN (1)** 1:18 day (61) 10:8 13:7 17:21 18:8 29:7 30:9 31:18 32:9 37:17,20 41:18 45:8 71:5 98:21 100:8 102:15,16 102:20,21 103:9,14 114:6,6 115:7 126:7 127:6 129:5 136:24 137:19 138:21,24,25 151:24 154:13 178:2 180:10 182:11,12 193:20 204:10 211:17 213:7 215:4 217:22 224:18 226:8 242:4 243:20 248:14 249:14,15,20,25 250:6,17 259:16,24 260:2 263:16 263:25 265:16 day-to-day (1) 199:6 daylight (1) 207:2 days (13) 37:6 40:9 96:13 114:16 114:18 116:23 138:17 144:4 198:21 216:21 242:12 250:7 259:25 DCA (1) 21:14 **de (3)** 6:10 159:16 161:22 dead (2) 201:21,21 deaf (1) 237:20 deal (3) 83:14 98:16 214:12 dealer (1) 173:5 deals (1) 259:10 dear (1) 193:9 **Debbie (1)** 40:20 debilitating (1) 186:5 **Debra (1)** 108:10 debt (1) 189:15 decades (2) 53:19 188:10 decal (1) 153:16 decent (2) 119:11 167:14 decide (3) 174:23 175:22 242:19 decided (1) 48:10 decimate (1) 222:4 decimated (1) 220:5 decision (1) 27:11 decisions (4) 15:25 16:6 74:19 189:22 declared (1) 38:13 declaring (1) 220:7 decline (5) 18:21,22 48:8 63:21 73:7 declined (1) 64:2 declining (1) 18:12 decrease (2) 72:25 106:14 decreased (1) 106:16 dedicated (1) 22:5 deduction (1) 126:18 deductions (2) 126:11,16 deep-seated (1) 198:18 default (1) 90:11

defied (1) 51:15 definitely (5) 60:22 100:21 169:3 180:19 209:2 defunct (1) 134:3 degree (2) 170:18 236:11 deliver (1) 201:2 demand (4) 53:8 89:11 130:7 230:22 **Demergis (9)** 3:22 144:23 147:22 150:11 151:6,8,9 154:24 155:4 demolished (1) 121:9 demolition (1) 186:5 denial (1) 14:12 denied (1) 255:20 **Denise (1)** 40:19 department (14) 2:4 21:6,12 34:16 34:21 68:20 76:13 89:17 122:22 122:23 124:10 134:21 178:16 200:11 depression (1) 240:7 deputy (3) 150:25 151:3 160:11 Desai (9) 4:13 191:18 193:25 197:18,21,22 200:19,23 201:7 describe (1) 195:5 deserve (1) 231:11 design (1) 90:11 designate (1) 68:23 designed (1) 73:23 **desperate (1)** 164:22 destination (1) 259:24 destroy (1) 163:6 destroyed (2) 146:23 157:2 destroying (1) 145:6 destruction (1) 86:13 detailed (1) 63:24 details (4) 38:17 88:2 154:19 263:18 determine (3) 7:14 27:25 47:23 detrimental (2) 73:13 160:22 device (1) 53:5 diabetes (2) 233:19 239:8 diabetic (1) 233:18 dialysis (2) 165:4 192:9 diamond (1) 196:10 **Diaz (1)** 40:23 difference (9) 53:2 100:20 121:16 127:3,5 128:18 137:5 139:17 140:13 differences (1) 186:9 different (16) 52:19 56:19 115:24 123:7 124:14,20 159:5 167:10 204:12 216:20 225:11 227:16 228:24,25 258:18 259:25 difficult (2) 138:14 263:24 difficulties (1) 263:6 dignity (1) 130:5 dilemma (1) 68:12

direct (3) 13:10 21:19 110:4 direction (1) 48:9 directly (4) 13:13,18 51:6 52:6 director (3) 14:7 52:4 197:23 disability (2) 73:17 132:2 disabled (4) 59:13 60:22 90:22 239:6 disadvantage (1) 87:13 disadvantages (1) 87:17 disappointed (1) 89:13 discipline (1) 83:22 disclosure (1) 159:4 disconnect (1) 205:18 discount (1) 27:18 discounted (2) 152:6,8 discrimination (1) 79:16 discriminations (1) 229:3 discuss (1) 59:5 discussed (1) 41:18 disgraceful (1) 156:9 disgusting (1) 156:9 disincentive (1) 140:9 dismiss (1) 255:20 dismissed (2) 25:23 79:8 dismissing (1) 25:24 dispatch (5) 103:20 132:7 202:21 203:22 250:14 disrespect (1) 157:15 disruption (1) 222:17 disruptive (1) 104:15 dissertation (1) 236:10 dissolved (1) 54:14 distance (1) 41:15 distances (1) 59:12 distinction (1) 6:14 distress (2) 133:23 159:22 **District (1)** 139:7 disturbing (1) 149:18 diverse (1) 178:17 diverting (1) 221:7 divide (1) 111:5 diving (1) 180:6 divisions (1) 22:2 **DMV (5)** 37:5,7 38:6 173:6 246:16 doctor (1) 172:10 doctoral (1) 236:10 doctors (1) 92:17 documentary (1) 237:13 documents (1) 37:10 **Dodge (1)** 140:4 dog (2) 167:22 186:18 dogging (1) 167:23 doing (18) 51:25 116:14 128:10 133:2 136:25 143:2 153:19 155:21 174:22 182:13 186:3 201:23 202:12 206:10 214:22

239:2 242:6 261:5

dollar (4) 149:20,24 156:15 205:9 dollars (13) 8:23 48:16 50:5 62:10 89:10 91:11 96:10 125:23 127:4 184:10 206:14 221:25 244:6 dominated (1) 165:19 domination (1) 64:17 **Dominican (1)** 178:20 door (2) 25:25 153:23 door-to-door (1) 56:17 doors (1) 159:11 Dorji (8) 2:11 39:5 42:25 46:7,10 46:12,15,21 **DOT (1)** 68:19 double (2) 18:13 182:3 double-shift (1) 96:15 **Doucouve (3)** 3:10 104:8 108:9 Dowdy (2) 222:8,10 downstairs (3) 39:23 205:13,16 dozens (1) 34:8 drain (1) 76:7 dramatically (1) 195:17 drastic (1) 59:7 dream (18) 53:24 94:22,23,24 95:2 146:3,23 191:22 193:15 194:14 197:5 204:3 236:13 238:15,21 239:13,20,22 dreams (3) 53:25 54:20 228:11 drive (52) 6:19,20 51:24 65:5 67:21 71:2 79:19.19.23 82:24 83:4 92:9 96:15.15 101:25 102:15.16.23 103:10 115:3 118:11 119:5,18,19 124:6 128:8 129:12 146:8,15 148:5 152:2 153:6,13 163:23 169:22 170:18 173:4 181:5,25 206:3,4 210:12,16,18 214:11 224:17,18 232:9 233:14 236:11 239:2 250:7 driven (1) 64:7 driver's (9) 74:12 124:19 126:14 182:17,18 200:3,7 226:7,21 drivers' (4) 34:11 69:2 123:5 198:8 drives (1) 58:6 driving (45) 8:6 28:20 37:21 56:14 60:25 75:12 83:15 94:8.20 95:7 96:8 100:6 101:24 102:13 103:8 103:16 106:4 113:8 116:11,13 119:3 136:10 151:22 164:16 165:5 167:6,7 169:21 172:23,24 174:12 180:12 188:11 191:21 207:12 214:21 224:14 227:8 229:23 231:16 233:13 234:17 239:9 249:10 252:5 drop (16) 35:10 68:25 80:13,16 82:11 85:19,21,23 91:18 158:20 178:2 184:12 199:10 212:24 213:10 250:4 dropped (3) 29:10 91:17 105:22

dropping (3) 56:24 57:15 220:9 drops (1) 57:16 drove (5) 84:18 107:24 108:18 127:11 189:8 drowning (1) 220:22 drug (1) 98:16 due (12) 37:5 38:8 91:7 92:16 130:6 133:25 184:12 192:8 221:18 228:15 257:23 258:2 dump (1) 45:2 duty (2) 52:20 226:14

Ε E (4) 1:9,9 265:1,1 **E-hail (3)** 40:11 53:6 245:13 e-mail (11) 1:25 63:12 82:9 83:18 93:18 105:15 141:10,10 227:25 249:23 250:14 e-mails (2) 82:3 100:10 eagles (1) 168:8 earlier (2) 85:12 205:23 earn (10) 8:7 15:21 60:7,8 69:10 74:16 118:4,4 157:17 263:16 earned (2) 200:13,16 earning (2) 100:7 168:19 earnings (11) 7:7 34:11 35:13,16 35:19,22 36:2 69:2 74:13 82:16 126:15 ears (1) 237:20 Earth (1) 89:16 earthquake (1) 90:10 ease (1) 9:8 easier (4) 6:21 60:3 214:24 263:16 easily (1) 231:14 east (5) 111:2,18 112:10 165:25 249:23 easy (7) 40:7 47:22 231:16,21 262:24 263:2,4 eat (2) 178:10 243:21 eating (1) 131:20 Ebrima (2) 158:25 162:13 economic (4) 63:23 140:9 200:20 256:13 economical (1) 216:17 economically (1) 140:19 economics (9) 28:23 40:8 71:7,11 104:23 136:9 138:13 216:19 255:23 economist (2) 31:23 33:25 economy (1) 34:2 Edith (4) 3:16 129:10 131:4,7 educate (5) 22:7,13 52:5 167:23 168:2 education (4) 72:22 94:16,23 164:20 educations (1) 53:23

educators (1) 51:6

effect (1) 73:13 effective (2) 11:16 51:25 effectively (1) 69:2 effects (3) 9:21 105:3,7 efficient (1) 11:17 effort (1) 68:7 eight (7) 40:4 45:19 120:20 188:10 242:4 259:3 261:6 eight-hour (1) 41:18 EIS (1) 106:10 either (14) 27:24 34:19 43:22 65:19 90:11 93:17 110:6 127:25 139:8,12 147:7 196:5 207:23 259:13 el-Kark (2) 179:17 183:8 elected (2) 40:12,16 electric (1) 168:11 electronic (2) 53:5 153:21 electronically (1) 106:17 eleven (1) 207:20 eligible (1) 135:9 eliminate (1) 87:14 eliminated (1) 110:3 Ellis (3) 1:20 265:6,18 emergency (2) 114:25 212:9 Emmanouel (3) 4:21 219:20,23 emotional (1) 239:12 empathy (2) 205:21,24 employed (2) 22:16.23 employees (4) 24:2,21 157:3 178:14 employees' (1) 34:17 employer (2) 23:5 68:17 employers (2) 22:7 24:20 employment (2) 23:7 168:6 **empower (1)** 22:13 Empowerment (1) 22:4 empty (2) 61:20 213:7 encountered (1) 12:8 encouragement (1) 236:8 encouraging (1) 89:20 endeavor (1) 134:14 ended (1) 10:6 ends (4) 21:22 54:25 220:12 264:5 enforce (5) 22:9,19 51:10 52:21 89:12 enforced (1) 207:23 enforcement (14) 19:13 48:21 49:19 50:14 54:10 130:15 131:11 132:23 152:24,24 153:2 154:24 177:19,23 enforcing (3) 76:18 107:7 121:19 engage (1) 6:24 engaged (1) 19:19 English (4) 143:13,15,17 225:25 enormous (1) 184:14 enroll (1) 83:15

ensure (1) 64:13 **Ensuring (1)** 64:22 enter (2) 6:22 29:3 enterprise (2) 151:16 152:14 entire (3) 8:2 40:3 42:2 entirely (1) 201:18 entities (1) 152:17 entitled (2) 69:21 156:14 entity (2) 127:25 151:17 entry (1) 63:12 **environment (1)** 45:13 environmental (2) 76:13 106:10 equal (2) 122:4 227:5 equality (3) 60:11,21 68:5 equally (2) 196:4 214:18 equitable (2) 86:24 87:7 **Equities (1)** 54:15 equity (1) 54:17 equivalent (1) 8:2 Eric (5) 3:18 133:15 136:19 141:18 141:18 error (4) 37:5 38:7,8,11 especially (6) 9:10 12:22 15:20 24:4 231:17 263:15 Espinol (1) 40:21 esquire (1) 222:10 essence (1) 153:20 Essentially (1) 41:7 establish (2) 26:12 52:21 established (2) 30:15 231:13 estate (1) 156:5 Estrella (9) 4:11 174:10 176:21,23 187:11 191:16,19,21 193:5 Eugene (4) 2:6 21:8 25:17 28:15 **Europe (2)** 163:14,16 evaluate (1) 82:14 evaluation (2) 81:17 82:22 evening (2) 258:5 260:19 event (1) 68:10 eventually (1) 29:11 everybody (59) 10:10 11:24 15:3 25:5 29:5 30:18 49:8 51:4 97:4 104:18 113:19,24 114:5,8,20 115:5,22 117:2 123:6 133:7,8 148:19 149:22 150:24 152:25 153:14 167:23 168:17,19 171:14 171:14,15 175:5,12 176:2 179:4 182:15 188:2 189:5 211:2 212:15 216:12 218:11,15 219:9 232:7 233:7 235:9,17 241:8 244:24 250:10 252:7 253:18 254:23 262:7,9,16 263:23 everyday (1) 224:5 eviction (1) 198:14 **Ex (1)** 182:3 exact (1) 65:21 exactly (7) 11:12 126:4,6,22 127:5

finances (1) 157:12

Taxi _ Limousine Commission Board Meeting **April 6, 2017**

	1	1
133:2 202:21	face (4) 13:7 21:21 28:24 263:6	fast-forward (1) 194:19
example (2) 109:2 123:13	Facebook (1) 44:23	fast-track (1) 255:22
examples (3) 124:18 126:13	faced (1) 184:4	faster (1) 158:13
128:23	faces (1) 168:8	fatalities (1) 89:20
exceeds (1) 18:17	facing (5) 53:17 84:10 86:8 120:14	father (3) 44:19 84:18 240:12
excellent (1) 37:24	199:6	fatigue (5) 51:12,19,24 52:6
excess (1) 89:23	FACSIMILE (1) 1:24	173:22
excited (1) 180:11	fact (11) 33:5 71:15 84:25 136:6	fault (3) 179:5 190:5 203:18
exclusive (2) 161:2,13 exclusivity (1) 48:16	138:5,11 139:13 149:23 201:20 202:9 223:8	favor (4) 13:24 14:13 173:3,3
excuse (5) 46:17 81:18 116:7	fact-based (1) 73:18	fear (2) 66:3 188:23 fears (1) 230:5
232:6 257:16	factor (2) 19:16 23:23	February (3) 13:23 135:22 136:7
executive (3) 1:10 12:17 197:22	factoring (1) 118:10	Fed (1) 182:3
executives (1) 157:5	facts (1) 222:21	federal (5) 22:19 25:22 73:25
exempt (1) 24:18	Fadili (5) 5:2 228:6 229:13 232:4,7	255:14,21
exercise (1) 146:7	fail (6) 79:13 94:24 95:2,3,18 192:8	FedEx (2) 182:9,12
exhibit (3) 69:4,14,24	failed (1) 187:23	fee (4) 28:2 61:4 109:18 213:10
exhibits (1) 70:4	failing (1) 73:12	feed (2) 19:2 175:17
existing (5) 6:23 26:15 145:9	failure (2) 106:9 239:8	feedback (1) 13:11
186:14 220:22	fair (11) 40:8 44:7 68:6 91:19	feeding (1) 180:21
Exorcist (1) 239:21	116:10,21 149:16 212:15 217:12	feel (15) 11:13 16:4 51:5 54:7,11
expanding (2) 7:18 104:24	227:18,19	105:15 114:21 115:7 129:21
expect (2) 64:8 189:3	Fairley (3) 2:2 15:11,15	180:20 196:17,19 198:4 239:19
expected (2) 89:11 236:23	fairly (3) 64:22 69:11 214:19	245:6
expecting (1) 102:8	faith (2) 188:22,22	feeling (1) 121:16
expeditiously (1) 49:21	fall (1) 237:20	feels (1) 129:19
expense (2) 230:7 256:14	fallen (2) 17:22 35:17	fees (8) 16:15 59:12,18 71:18,21
expenses (11) 7:20 9:22 24:9,12	falling (1) 75:18	109:2 119:25 196:9
24:21 50:5 57:19 65:23 118:10	falloff (1) 35:12	feet (1) 240:9
145:18 230:2	falls (1) 24:15	fell (3) 35:14,19 37:10
expensive (1) 20:10	false (4) 92:7,9 171:25 173:15	fellow (10) 12:22 39:15 58:4 100:9
experience (4) 124:22 179:23 180:5 194:12	families (12) 19:2 21:23 54:24 63:23 64:14 88:17 163:10 169:7	167:4 194:5 224:2 229:21 236:3 263:21
experienced (1) 37:15	175:18 211:25 212:9 229:24	FEMALE (1) 39:22
experiences (4) 21:25 101:16	family (22) 58:12 88:6 94:17	Fermin (3) 176:22 177:2,4
118:13 237:11	102:15,17 103:3,13 118:15	Fernandez (8) 2:17 52:13 55:15,23
experiencing (3) 163:22 236:15	156:25 177:6,16,24 178:9 181:13	56:4,6,8 58:17
237:6	187:24 188:3,15 212:7 234:18	Fernando (4) 4:2 162:14 172:20
explain (8) 142:14,14 143:4 187:18	235:8 252:3 254:23	174:9
188:6 225:15 252:9 253:6	far (9) 18:16 24:15 66:14 67:22	Ferreras-Copeland (1) 41:3
explained (1) 241:9	91:17 142:4 201:5 213:21 255:4	FHV (4) 49:8 53:3 78:6 121:17
explaining (3) 111:15 112:7,15	Farberov (7) 4:14 193:25 197:19	FHVs (2) 60:16,21
explosive (1) 63:10	201:9,11 203:10 204:18	field (4) 60:24 137:3,8 161:15
exponentially (1) 104:25	farce (3) 202:20,22 203:22	fierce (1) 63:16
express (2) 146:19 260:20	fare (27) 7:9,9 27:21,21,22 28:12	fifteen (1) 163:17
extension (1) 45:5	41:7 56:22 57:6,13 59:11 86:23	Fifth (1) 107:12
extensively (1) 222:13	87:3 100:19 116:3,8 124:14,19	fight (5) 68:4 162:20 195:9 201:4,5
External (1) 112:13	124:20 125:21 128:19 138:24	fighting (2) 192:7 254:6
extra (3) 45:7 57:9 82:7	163:20 173:8 199:25 212:22	figure (2) 23:23 76:5
extremely (4) 20:11 65:20 120:13	227:4	file (2) 184:7 185:9
225:25	fares (26) 7:2 9:13 15:23 19:24	filed (3) 184:5 255:14,19
exuberant (1) 16:17	27:3 28:4 59:13 60:13 63:22	filing (1) 189:14
eyes (1) 153:18	64:21 65:9 79:12 86:12 92:14	fill (2) 74:17 102:6
EZ-Pass (5) 148:9,10,10,16 149:14	120:3 123:4,20 139:5 156:13	finally (4) 20:8 27:15 101:2 139:19 finance (4) 72:21,22 184:12 253:5
F	176:2 195:7 199:10,12 203:15 213:20 231:5	finance (4) 72.21,22 164.12 253.5 financed (2) 74:21 247:16
E (2) 1:0 265:1	farms (1) 31:5	finances (1) 157:12

farms (1) 31:5

F (2) 1:9 265:1

financial (8) 22:4 26:6 27:13 85:2 120:12 167:12 192:21 198:23 financially (1) 168:22 financials (1) 84:8 find (10) 51:16 110:10 121:23 137:16 189:7 202:16 230:23 236:12 242:2 261:14 finding (2) 210:11,15 fine (11) 29:16 49:13 99:18,19,20 149:13,20 171:7,14 213:3 255:4 fines (7) 133:25 134:19 177:9 182:7,8 218:8,10 finish (1) 225:21 finished (2) 10:17 11:4 fire (4) 163:14 171:12 178:16 198:3 Firhntz (4) 4:5 166:23 170:5,13 first (37) 7:17 11:10 15:5,10 17:20 22:11 39:6 71:12 117:22 121:13 122:20 131:10 135:11 137:9 142:6 151:5.15 172:6 177:7.8 179:19 191:3 194:12 201:16 211:5 215:21 224:24 225:7 233:7 234:14 235:12 236:5 239:25 240:15 249:17 262:21 263:10 firsthand (1) 67:15 Firstly (2) 183:17,24 Fiscal (1) 34:6 five (25) 40:7 42:15,18 45:2,3,4 56:15 57:17 68:16 109:12 110:5 114:12 132:10,14,15 136:6 137:6 157:20 197:4 202:11 218:4 232:20 243:7 246:2,9 five-star (1) 200:14 five-year-olds (1) 86:4 fix (3) 19:5 110:16 160:2 fixing (1) 242:24 flashlights (1) 153:9 flat (1) 213:17 fleet (2) 42:8 139:24 fleets (1) 140:2 flexibility (3) 21:2 56:11 63:15 flexible (3) 20:2,7,22 floor (2) 37:10 233:10 Florida (1) 240:9 flow (1) 159:24 flowers (1) 29:24 fluctuations (1) 24:3 focus (3) 9:21 19:10 22:2 focused (3) 7:6 231:18 262:23 follow (4) 68:14 101:20 209:3 228:20 following (6) 2:25 3:25 4:25 15:7 37:17 147:21 followup (1) 66:12 food (2) 169:4 192:15 footage (2) 105:10 107:2

for-hire (32) 7:17,21 9:17 18:2,11 18:14 19:14,19 23:10 24:5 33:5 35:3 39:7 48:12 63:4.6.9 71:8 74:15 88:15 89:15 92:25 104:24 105:5,25 118:18 220:18 221:2,13 230:17 231:3,11 force (4) 45:8,21 59:8,22 forced (8) 45:2 89:25 145:7 147:14 173:24 184:21 185:6,7 forces (2) 151:21 222:20 foreclose (2) 54:13 184:21 foreclosure (1) 185:6 foreclosures (2) 88:5 198:13 foreigners (1) 225:2 forever (1) 146:10 forgets (1) 201:17 forgot (1) 98:19 form (2) 102:6 180:15 former (4) 108:15,17 160:9,11 forth (1) 29:7 fortunate (1) 67:14 forum (1) 68:16 forward (2) 39:19 161:15 found (3) 24:8 36:3 200:12 four (14) 62:4 73:4 80:12 99:24 120:21 146:11 172:2 184:17,22 187:24 211:12,22 233:14 249:25 four-year (1) 224:16 franchise (1) 89:3 frankly (1) 139:11 fraudulent (1) 206:24 Fredy (5) 4:12 187:12 191:17 193:24 194:6 free (14) 43:22,23,25 44:4,6 45:10 88:23,25,25 105:15 109:20 185:17 208:16 220:18 free-lancers (1) 22:25 freedom (1) 167:13 frenzy (1) 180:21 frequent (1) 88:9 Friday (1) 96:8 friend (4) 119:19 166:8 229:18 245:10 friends (11) 169:2 184:8,13 229:4 229:22,22,23 236:8 241:9 252:2 252:3 frisked (1) 37:9 front (5) 46:18 49:22 188:7 192:25 201:14 fulfill (2) 54:5 215:13 full (5) 11:2 25:9 66:5 106:10 136:12 full-time (5) 35:25 181:7,8,10 186:21 fully (1) 74:21 function (1) 132:7 fund (6) 26:4 41:10 61:5 200:6

215:17 255:17 fundamental (1) 52:25 funny (1) 176:4 further (4) 26:11 120:3 152:21 265:11 future (15) 19:4 57:22,22 58:6 62:16 85:2 121:7 186:23 189:3 224:14,15,16,17 226:16,19 futures (1) 199:4

G

G (2) 82:19,19 gain (1) 167:12 gains (1) 36:4 Galleria (5) 4:2 162:14,17 163:9 164:4 gallon (1) 45:14 game (1) 245:15 games (1) 216:24 garage (1) 96:14 garages (2) 220:5,14 Garay (5) 2:16 50:20 52:12 55:14 55:18 garbage (2) 142:9 190:21 Garcia (2) 172:20 174:9 Gary (4) 4:14 193:25 197:19 201:8 **Garza (6)** 5:4 232:6 233:4 235:23 235:25 236:4 gas (4) 61:21 74:11 231:9 245:18 gateway (1) 53:19 general (7) 1:11 14:20 17:16 65:15 117:22 151:3 162:22 generate (2) 91:23,24 generation (1) 132:21 generations (1) 9:7 gentleman (3) 218:8 258:10 259:7 **gentlemen (2)** 219:25 249:7 **Gerstman (4)** 147:22 151:7 155:6 155:9 Gertsman (1) 150:11 GETT (2) 129:9 131:2 getting (21) 23:25 55:2 85:6 114:24,25 115:14 116:2 142:8,11 153:19 154:21 157:12 161:17 162:22 168:13 173:25 176:2 196:22 204:14 252:7 258:3 Gibaki (1) 166:25 gimmicks (1) 100:22 girl (4) 171:8,20,24 242:11 girlfriends (1) 169:2 girls (1) 167:18 give (76) 12:10 39:16,21 43:21 45:5,7 49:15 62:10 65:18 70:11 76:9,14,19,20 77:4,18 78:21 79:14,20,22 80:10,18,23 89:6,9 97:3 98:23 99:12,13 103:6,24 109:13 110:14 116:8,10,18,22

123:13 128:7 130:21 132:17 143:8,11 145:13 148:13,13 149:8 149:19.25 154:8.18 164:20 178:11 179:3 191:10,11,24 192:20,21 193:9 219:12 226:24 226:24 232:11 241:20 242:12 243:6,8,20 251:2 252:22 253:14 254:8 258:16,17,21 given (9) 17:9 42:15 53:4,9,15 138:10 159:25 204:9 220:17 gives (3) 11:10,17 185:16 giving (6) 20:19 38:17 39:13 47:2 208:16 225:5 glare (1) 206:25 Gloria (5) 5:5 233:5 235:23 238:9 238:13 go (78) 20:14 29:7,12 32:23 41:14 49:12 51:23 57:10,11,19,19,23 79:13,17 80:13 81:5 83:13 87:3 88:2 98:24 99:6,22,22 100:11 102:3,20 103:9 106:25 108:12 109:7 110:12,16 111:7 112:22,23 135:20 137:16,22 138:8 144:13 145:23 148:17 153:2 154:2 161:8 171:15,22,24 172:2,4,6 174:19 178:2,9 185:12 193:10 196:10 197:7 198:15 203:7 206:21 208:6 211:11,13,20,22 213:6 225:3 244:13 247:5 250:5 252:16.19.23 252:25 253:13 254:22,24 goal (5) 15:3 41:17,20,22 42:2 goals (2) 88:10 89:18 God (3) 85:3 90:8 96:11 **GODASH (1)** 115:5 Godashi (9) 3:11 108:10 113:12,14 113:18 114:12 115:18 116:21 117:7 goes (14) 49:3 57:20 76:19 96:5,13 101:4 143:18 161:14 217:15 226:20,23 238:2 245:12 246:7 Golam (7) 2:23 66:8 70:18 75:4,7 77:13,16 golden (1) 50:2 good (84) 6:2 14:5 21:10 32:14 33:24 34:17 39:10 44:6 46:15 47:18 50:22 55:4,18 56:7 58:23 61:16 63:2,14 66:10,11 70:20 72:17 78:12 84:16 87:23 90:20 94:7 108:11 113:15 115:23 117:18 118:19 120:2,5,18 129:12 129:13,15 133:20 136:22 142:7 143:14 144:24 151:8 162:18,19 163:13 164:12 170:7 172:21 174:11 179:18 183:13 187:13 188:13 191:19 193:18 194:2,3,4 197:21 201:11 207:10 210:25 214:10 216:12 219:24 225:25

228:8 229:15 233:6,11,23 235:25 238:12 241:7 244:24 249:4 251:24 252:10 255:9 257:18 260:19 262:20 Google's (1) 157:6 goose (1) 50:3 Gosh (1) 197:25 Gotham (2) 3:9 104:21 gotten (1) 118:24 government (9) 3:9 22:6,11 34:12 90:12 104:21 119:4 140:22 193:6 governor (7) 50:2 111:25 112:3,6 161:22,24 165:10 grab (2) 33:16 75:25 grand (2) 140:4 185:8 granddaughter (1) 235:8 grandma (1) 119:18 grandpa (1) 119:18 grandson (1) 235:8 grant (8) 135:12,16,18 136:8 250:22,23 262:4,11 granted (1) 200:10 grants (3) 135:10 136:4 196:7 gravity (1) 52:23 great (6) 39:9 103:5 154:8 155:20 194:16 222:7 greater (1) 73:19 greatest (2) 180:7,8 **greedy (1)** 168:14 green (62) 3:13,15 4:19 53:13 61:17 62:19 80:2 95:7,10 112:4 112:15 121:3 122:11 129:12,17 129:18,19,25 130:8 132:4,5,8 133:22 136:25 137:5,10,12 138:13,22 139:12,21 140:10,15 140:19 153:12 155:18 162:23 167:9 175:15 178:25 202:10 204:10 211:18.21 214:11 222:19 236:20 245:4 249:9,10,11,12,14 249:17,18,19,21 250:2,5,15,19 251:8 greens (1) 139:15 greet (1) 229:16 greeters (1) 12:7 gridlock (2) 30:13,18 gross (1) 230:25 grounds (1) 200:13 group (19) 11:6,9 13:15 32:20,25 33:23 36:21 38:23,24 39:10,14 42:19 48:19 66:21 67:4,11,15 129:17,19 groups (1) 249:6 grow (2) 42:3 169:7 growing (1) 64:20 grown (1) 121:21 grows (1) 121:18 growth (8) 7:16 26:10 63:11 91:12

93:8 105:4,5,8 **guardians (1)** 83:2 Gudmundsen (8) 2:7 25:18 28:16 31:22 32:13,14 33:3,9 Guerra (8) 5:5 232:5 233:5 235:24 238:9,12,13 239:17 **Guild (1)** 32:18 guilty (1) 38:13 guise (1) 88:20 Gulf (1) 151:20 gun (1) 241:12 guy (3) 76:20 242:3,12 guys (37) 62:15 75:24 98:13 99:3 99:12 118:8,16 120:3,8 122:22 137:12,14 142:16 143:2 144:6 155:16,21 157:13,15 158:3,21 164:20,23 165:7,13 166:5,5 173:12,20 174:23 175:22 178:12 216:22 241:12 243:12 260:21 261:14 GW (1) 131:21 Gwendolyn (3) 2:2 15:10,14 **Gyasi (12)** 3:18 133:15 136:19,22 140:22 141:4,7,13,15,18,19,21

Н

Hada (1) 257:14 Haider (1) 251:22 hail (8) 18:5 43:20 53:7 68:13 111:24 129:24 249:22 251:4 hailing (2) 153:18,21 hails (8) 30:4,5,6,10 48:17,20 53:4 55:2 half (22) 8:22 35:14 63:5 91:10 92:20,21 142:5,6,8 156:2 167:8 174:13 182:11 184:19 187:3 192:6 198:2,3 205:13,16 220:12 hall (3) 68:3 190:25 244:13 hand (13) 12:2 65:17 91:25 93:17 96:14 108:6 109:15,22 153:18 161:12,12 185:24 265:15 handed (1) 208:23 handicap (3) 101:24 210:13 233:23 handicapped (1) 203:16 handle (2) 34:10 166:12 hands (1) 201:3 **handwritten (1)** 17:10 Hang (10) 4:24 223:23 228:5 229:12,15,20 230:13,15 231:7,9 hanging (1) 152:22 happen (8) 38:7 58:8 107:14 144:12 185:11 220:14 224:19 happened (4) 28:22 107:24 198:24 220:16

Taxi _ Limousine Commission Board Meeting April 6, 2017

happening (5) 30:2 33:19 85:4 225:16 228:15 happens (5) 31:9 47:23 56:21 57:5 happy (11) 78:16 92:12 97:9 114:8 145:11 191:23 192:2 208:6 233:11 254:20 262:10 harassment (2) 157:6 177:25 hard (21) 111:15 118:14 121:25 142:14 145:18 146:2 147:2 182:2 195:11,21,22,23 209:23 230:4 231:22 240:11,17 241:15,23 245:7 258:3 hard-earned (1) 238:20 hard-worker (1) 224:2 hard-working (7) 147:2 155:22 164:25 188:8 218:12 236:19 249:7 hardship (1) 256:13 Harlem (1) 111:6 harmful (1) 241:14 Hassan (3) 179:16 183:8 260:10 hassle (1) 99:23 hawks (1) 168:9 head (2) 55:7 167:14 headed (1) 48:8 health (2) 91:7 165:17 health-wise (1) 166:7 hear (16) 10:2 11:24 15:2 33:18 46:19 48:6 54:11 64:11 97:9 152:4 157:4 165:12 179:21 195:20 202:15 205:11 heard (11) 17:2 32:12 70:13 85:21 113:19 114:2 138:4 198:5 202:3 205:22 237:8 hearing (41) 6:4,7,25 7:4,18 9:20 10:5,21,22,22 11:2,4 13:19 14:3 14:20 21:17 38:12 39:19 49:22 59:6 68:9,15 73:6 97:9 104:22 124:18 150:16 166:16 172:5 173:23 187:20 198:12 237:21 262:18,21,22,25 263:2,4,9 264:2 hearings (2) 32:10 72:3 hearkens (1) 132:11 hears (2) 142:6 150:24 heart (7) 49:20 72:8 165:3 198:2 198:20 199:9 239:7 heat (1) 57:12 heck (1) 119:10 Heights (2) 131:12,16 held (1) 68:9 Hello (2) 159:3 167:3 help (50) 60:22 80:16,23 86:18 114:22 115:12 116:13 119:4 134:4,13,20 145:3 147:6,7 152:16,20,21 154:20 159:10 163:4 165:7 166:6,13 170:8,15

170:16 171:3 186:23 193:10 209:25 214:14 215:7,17,18 234:16,23,23,24,25,25,25 235:5 235:5,7 238:17 240:19 253:15 255:2 259:11 263:20 helped (3) 60:2 222:14 262:17 helpful (6) 59:9 65:20 112:17 120:13 129:2 254:13 helping (3) 39:14 113:25 190:21 helps (1) 168:17 Hent (9) 2:10 36:21 39:4 42:24 43:3,5 44:11 45:17,24 Heredia (2) 210:23 214:3 hereunto (1) 265:15 heritage (1) 227:7 Hervias (6) 2:15 47:16 50:19 52:11 52:14 55:10 Hey (2) 153:22,23 **Hi (19)** 15:14 81:15 94:7 98:8 104:18 113:14 120:19 131:7 133:20 144:24 148:4 177:2 197:21 205:7 209:9 210:25 232:7 241:7 244:24 hidden (1) 19:16 high (10) 27:14 88:24 102:18 123:4 177:9 206:22 228:21,21 230:2 233:19 high-level (1) 206:19 higher (4) 59:18 137:10 199:25 200:2 highest (1) 227:14 highway (1) 157:25 Hildu (5) 3:17 131:6 133:14,19,21 hire (3) 9:9 147:10 170:17 Historically (1) 7:6 history (5) 10:7 72:18 158:14 224:13 227:9 hit (3) 167:15.17.17 hitting (1) 230:3 hobbies (1) 181:14 hold (2) 7:3 146:11 holding (1) 6:25 Holland (1) 125:17 home (8) 62:8 63:8 72:21 103:2 152:10 171:15 175:19 238:24 homeless (2) 192:25 198:16 homes (1) 54:13 honest (1) 191:25 honestly (1) 54:3 Honey (2) 242:7,8 honor (3) 76:4 77:7 180:11 honoring (1) 221:19 honors (1) 82:15 hope (5) 164:17 193:17 200:24 237:18 239:17 hopefully (4) 10:9 121:6 145:3

208:5

hopes (1) 193:12 Hoping (1) 230:21 horns (1) 133:4 horrible (1) 201:23 horrific (1) 105:6 horror (1) 236:18 hospital (1) 178:3 hospitals (1) 92:18 Hossen (4) 4:23 223:22 228:5,8 hotel (2) 75:22,25 hotels (2) 49:2 77:19 hotlines (1) 198:17 hour (11) 23:21 63:25 82:23 92:19 92:19 166:2 191:24 192:20 200:17 208:11 230:25 hourly (2) 23:20 24:8 hours (21) 23:20 35:11 41:22 45:8 51:20 53:25 54:25 82:4 92:21 99:24 110:15 115:9 165:23 173:24 200:16 205:14 211:17 250:6,8,9 256:18 house (9) 57:10 103:2 113:23 184:22 189:13 234:7,19 239:18 253:10 housekeeping (1) 13:21 Houston (1) 259:20 HRC (1) 82:20 huge (5) 37:22 42:8 106:21 153:7 163:25 human (3) 38:11 80:17 198:23 humble (1) 68:8 humiliate (1) 98:15 humiliation (1) 98:19 hundred (9) 50:5 96:10 149:20 178:21 224:3,4 230:13 231:18 243:7 hundreds (5) 48:15 119:16 145:20 184:10 206:16 hurricane (1) 90:9 hurt (1) 171:25 husband (6) 238:14,22,25 239:6 240:6,20 hustling (1) 259:16 hybrid (5) 64:6 74:11 177:10,10,13 Hybrids (1) 74:13 Hyder (13) 5:6 235:24 238:10 241:4,7 243:15,19,23 244:2,5,8 244:12,17

| Ibon (5) 2:19 55:25 58:20 61:12,16 | Ibraheem (11) 2:20,20 58:21,21 61:13,13 62:23,24 63:2,3,3 | idea (11) 34:24 86:21 95:24 120:5 217:24 224:10 232:8 252:11,11 252:12,19 | identify (1) 122:19

IDG (15) 2:2,14,20 3:12 4:4,6,7 15:11,15 16:19 32:17,23 33:23 36:21 38:24 idle (2) 59:15 220:13 ignorant (1) 167:11 ignoring (1) 188:8 **Ijaz (9)** 3:7 94:6 97:18,21 98:5,8,9 101:7,10 ill-conceived (1) 73:21 illegal (10) 19:14,19 49:2 105:8,11 106:18,19 121:20 130:16 173:15 illegally (1) 90:4 imagine (6) 41:8 85:17 123:19 184:24 198:3 215:5 imbalance (1) 71:12 immediately (6) 30:10 93:9 109:24 110:3,20 246:13 immense (1) 21:21 immigrant (3) 143:16 224:9 240:13 immigrants (5) 8:6 49:10 53:20 63:8 89:9 **Immigration (1)** 49:16 immoral (1) 52:25 impact (3) 71:24 73:8 105:6 implement (1) 73:17 important (8) 32:10 49:5 55:6 64:25 111:16 146:19 196:3 251:5 importantly (1) 194:4 imposed (1) 16:16 impossible (3) 72:9 204:18 207:15 **improve (1)** 112:18 improvement (2) 96:20 250:19 incentives (2) 59:18 103:24 include (4) 7:19 22:21 40:16 93:3 includes (2) 23:10 136:12 including (7) 24:19 38:18 40:13 65:11 87:10 125:16,20 inclusive (1) 60:8 income (36) 7:19 23:12 24:3,7,13 24:16 29:10 34:7 35:12 47:4 56:24 57:15,16,20 59:14 61:7,22 61:23 63:25 64:9 65:17 85:19 88:4 91:14,15,23 114:19 119:5 119:12,24 134:11 185:5 217:16 230:3 241:24,24 incomes (1) 121:16 incomprehensible (1) 207:3 incorporate (1) 182:13 Incorporated (1) 151:11 increase (8) 18:10,17 27:21 35:9 61:6 64:9 208:10 261:3 increased (13) 9:16 18:7 19:17 26:14 35:4 59:14 106:2,6,8,12,18 106:20 135:13 increases (3) 86:23 87:3,7 independent (10) 4:16 6:14 23:2 24:18 25:2 27:21 32:18 34:19

109:5 208:4 indicating (2) 108:19 182:17 **indicator (1)** 10:7 individual (4) 9:21 87:25 88:16 207:13 individually (2) 11:7 32:25 individuals (2) 27:2 37:19 industries (2) 75:18 229:7 inflation (2) 35:16 57:19 influx (1) 121:21 information (7) 9:5 13:18 117:20 128:17 190:18 191:10 254:10 informed (2) 21:25 68:4 **inhumane (2)** 156:9,16 initiative (2) 22:12 121:12 injury (1) 192:5 injustice (1) 188:8 input (3) 15:25 112:17 207:18 inquiry (1) 123:24 insane (2) 156:13 158:3 inside (2) 153:25 250:3 inspec- (1) 143:24 inspect (1) 180:23 inspection (18) 79:12,22 80:2 110:12 135:11,20 137:11,16,23 138:11 186:7 211:7,9,12,14,22 248:17 251:2 inspections (2) 135:21 186:8 inspector (1) 143:7 inspectors (2) 101:16 131:16 install (2) 65:8 83:17 instance (1) 166:8 instances (1) 124:19 Institute (1) 34:6 institutions (1) 220:11 instruct (1) 82:16 instructor (1) 50:24 insufficient (1) 185:5 insult (1) 130:2 insurance (29) 16:13 45:20,22 61:25 62:3,4 136:11 140:13,15 140:16,18 147:7,8 156:3 157:20 157:20 175:7 196:11 215:19 228:21,22 242:20 245:24,25 246:15 252:14,15,20 254:12 insured (1) 19:22 intelligent (1) 189:19 interact (1) 106:3 interest (3) 246:8,8 253:15 interested (3) 154:21 180:3 265:13 interesting (2) 89:14 134:13 interests (1) 198:9 international (1) 156:20 interpretation (1) 225:20 **interpreted (1)** 164:5 interpreter (10) 36:24,25 47:17 50:21 66:9 129:11 130:17 162:17

214:9 225:13 interpreting (1) 56:3 **introduced (1)** 10:4 introduction (1) 121:15 intros (1) 59:25 invest (1) 134:10 invested (5) 173:4 174:14 177:4 184:9 228:16 investigation (1) 217:14 investing (1) 42:9 investment (10) 42:9 44:4 93:10 101:3 121:7 122:23 178:22 188:13 205:10 206:13 investments (1) 228:17 investor (1) 206:13 investors (2) 134:7,8 invitation (1) 153:17 invite (1) 191:9 invited (1) 191:3 involuntary (1) 22:22 involved (6) 67:20 78:15 86:20 160:21 161:24 255:24 ironically (1) 65:24 Isabel (7) 2:9 31:23,24 33:22 36:19 36:22,25 Isamra (2) 42:25 46:7 Islam (8) 2:24 70:19 75:5 78:10,12 78:14 81:5,8 **Island (2)** 124:6 240:16 issue (10) 15:22 20:8 38:8 49:5 91:7 131:11 132:2,22 250:12 255:16 issued (2) 99:4 230:18 issues (12) 13:6 15:19 16:2 28:19 35:3 84:9 85:25 120:14 163:4,5 168:19 199:15 issuing (1) 99:2 itemized (1) 65:16 items (1) 16:19

J (5) 187:13 188:21 190:9,20 191:14 **JACQUES (1)** 1:13 jail (1) 49:12 James (6) 2:8 28:17 31:22 33:21 33:24 41:2 Jano (6) 2:6 21:9 25:17 28:15,18 31:18 Jashinder (5) 4:10 183:10 184:15 187:10,14 Javaid (4) 4:20 216:6,11,13 Javits (1) 48:24 jeopardy (1) 63:23 Jersey (1) 68:20 Jesus (4) 2:16 50:19 52:12 55:14 JFK (7) 80:13 125:4 127:6,7,8

139:7 161:8 **Jiha (2)** 1:13 150:17 job (18) 75:23,25 81:25 82:14 114:7 127:23 188:14,24 202:17 215:9 230:25 231:18 234:2 236:13 252:24,25 259:14 261:16 Jobe (2) 159:2 162:14 jobs (4) 52:2 127:20 130:4 186:22 Johnson (1) 40:20 join (1) 68:7 joined (1) 150:25 Jose (13) 3:20 4:7 136:21 141:23 144:21,25 170:6 172:19 174:8,12 176:21 177:3 179:12 Joseph (2) 216:5,8 Joshi's (1) 88:9 Juan (3) 209:8 210:23 214:2 judge (4) 25:23 99:24 148:21 255:21 judge(inaudible) (1) 148:18 judges (1) 223:25 Julissa (1) 41:2 junior (2) 40:24 88:24 Juno (1) 227:15 jurisdiction (1) 127:24 justice (4) 68:5 91:4 187:17 214:17 justifiable (1) 180:22

Karen (1) 40:17 Karimul (1) 251:22 keep (8) 17:13 99:5 116:5 174:22 182:12 188:23 189:17 193:12 keeping (6) 89:17 136:10 188:13 189:18 190:4,4 **Kennedy (1)** 5:7 **kept (3)** 56:20 57:4,13 key (3) 22:10 23:7 154:25 Khan (1) 216:4 kick (1) 232:19 kidney (3) 165:4 192:10,10 kidneys (1) 192:8 kids (9) 53:23 113:23 168:16 178:9 178:10 209:22,23 238:23 254:22 kids' (1) 186:23 killed (1) 50:2 killing (1) 102:14 kind (11) 29:21 47:22 111:19 134:13 152:6 166:9 196:7,8 259:15 262:22 263:8 kinds (3) 40:12 154:9 259:9 knew (3) 79:4 94:13 114:5 knocked (1) 86:6 knowing (1) 230:6 knowledge (1) 15:24 known (1) 164:23 knows (5) 137:15 148:20 189:5

212:16 250:10 **Koslowitz (1)** 40:18 **Kumar (1)** 219:20

labor (9) 21:11,13 22:18 23:13 34:16,21 40:15 96:21 200:11 lack (5) 19:13 23:14 54:9 121:19 137:21 ladies (2) 219:24 249:7 lady (1) 116:4 land (1) 75:21 landlord (1) 149:7 Landsman (1) 40:18 lane (1) 213:6 lanes (5) 29:22 181:22 212:23 213:2,7 language (3) 50:20 61:15 225:11 large (3) 18:10 72:8 220:8 larger (1) 22:25 largest (1) 67:24 lasted (1) 174:15 lately (1) 180:13 Latisha (1) 40:25 Laughter (3) 31:19 158:22 239:16 Laughter/applause (1) 123:12 launch (3) 100:17 202:24 203:24 **LAUVIENSKA (1)** 1:14 law (15) 6:10 43:24 51:12,13 76:18 76:21 77:25,25 78:5 111:24 127:24 207:22 208:24 228:19,20 lawmakers (5) 187:21 188:4 189:20 249:6 250:11 laws (8) 22:10,18 24:19,19 51:9,11 51:15 181:25 lawsuit (1) 255:14 lawyer (3) 52:24 163:12 170:21 lawyers (1) 163:12 layered (2) 167:5,5 **Lazkin (4)** 2:19 55:25 58:20 61:12 leads (1) 17:18 learn (2) 149:9 254:10 learned (3) 26:20 28:23 217:3 learning (1) 121:2 lease (8) 20:3 59:18 70:23 102:2,3 224:19 230:19 242:10 leasecap (4) 20:5 59:5,6 119:23 leasecaps (3) 7:3 10:5 65:25 leased (1) 245:16 leasing (13) 7:11 16:15 20:2,6,7,21 20:22 21:2 60:7 85:7,14 200:9 255:17 leave (5) 156:15 247:10,11 259:14 260:16 leaves (2) 140:18 199:10 leaving (3) 84:25 113:3,4 **Leberstan (9)** 2:4 15:13 17:6 21:5

21:10,11 24:25 25:6,14 **Leeor (5)** 3:3 78:11 81:13 84:14,17 left (8) 29:4 59:20 74:20 140:12 220:6 229:6 231:2 262:20 legal (2) 121:5 127:24 legally (1) 121:4 legislation (1) 124:4 lenders (3) 19:8 59:4 256:20 lending (1) 220:10 length (1) 258:16 lessening (1) 89:19 let's (1) 87:15 letter (5) 79:7 85:13 148:13 171:22 172:9 letting (4) 28:19 38:22 52:16 122:8 level (6) 60:23 137:2,7 195:12 198:18 199:5 levels (1) 194:23 Lewis (5) 2:7 25:18 28:16 31:21 32:13 Lhakpa (4) 5:11 257:16,17,19 liabilities (1) 242:21 liability (2) 136:13,13 **Libramonte (8)** 3:9 101:21 104:8 104:17,18,19 105:18 108:7 LIC (1) 137:24 license (30) 7:25 19:20 37:4,5 38:6 42:3 43:11 44:6 61:25 63:4 96:4 96:5 99:2 128:6.7 138:2 142:3 146:15 148:22 150:2 156:3 160:7 182:18,18 218:6 230:18 236:25 250:13 259:22 260:4 licensed (13) 8:4,10,12 18:10,15 18:16 19:22,22 70:23 86:10 122:2 128:3 154:17 licensee (1) 120:20 licensees (1) 219:3 licenses (10) 26:15 35:3 37:4 41:25,25 86:16 92:8 113:7 147:3 215:12 licensing (5) 8:2 16:2 27:7 134:20 152:7 lien (1) 189:13 lies (1) 90:12 life (16) 37:23 44:18 53:21,21 156:10 189:3 199:6 214:24 224:5 224:22 225:18 226:6,7 231:21 234:24 240:14 light (4) 76:4 142:24 153:11 155:19 lights (1) 153:7 limit (9) 15:2 30:16 41:24 42:7 77:22,24 86:16 95:12 230:17 limited (6) 10:11 20:3 31:12 59:8 221:9 226:5 limits (1) 121:15 limo (1) 23:16 limos (1) 7:22

limousine (18) 1:2 58:25 64:12 65:8 75:9,22 129:14,22 142:19 191:24 193:2 208:18 211:25 221:11 224:8 226:18 227:13 236:17 **Lincoln (1)** 156:19 **Linda (2)** 239:19,20 **Linden (1)** 135:3 line (3) 7:16 75:22 132:6 lined (1) 107:21 lines (1) 111:6 lining (2) 107:13,15 linked (1) 51:7 list (5) 50:15 148:3 150:9 163:19 238:2 listed (1) 226:17 listen (6) 149:3 190:23 191:2 193:18 197:2 224:12 listened (2) 88:8 189:25 listening (4) 39:7 177:3 201:24 237:17 lit (2) 153:8,16 little (19) 19:12 30:5 40:2 57:8 58:10 70:11 91:18 94:12,12 117:20 119:5 124:21 134:22 153:7 169:14 174:25 203:15 205:11 246:10 live (7) 10:21,23 55:7 169:8 241:14 241:15 254:25 livelihood (2) 51:7 52:8 liveries (3) 18:6 26:21 132:25 livery (11) 7:22 48:3,11,11 95:8 98:13 194:24 195:4 215:17,18,19 lives (8) 13:5 146:22 158:6,17 184:9 187:22 237:14,15 living (17) 24:15 60:8 72:17,21 94:11,19 95:11 119:12 156:17 175:2.14.17 195:22 229:23 230:5 231:16 261:2 LLC (1) 2:5 loan (4) 190:22 209:15 255:3 258:19 loans (6) 60:9 121:11 185:20 187:4 220:8 230:7 lobby (1) 32:5 local (7) 22:11,18 66:25 67:19,23 207:22 208:24 Loeser (1) 160:17 logistics (1) 9:24 long (16) 10:8 34:5 41:15 51:20 82:11 124:5 191:5 196:25 213:8 216:15 223:7 240:15 241:8 262:12,21 263:24 longer (7) 54:24 55:3 135:9,15 185:14,20 253:9 longstanding (1) 21:18 look (13) 19:15,25 27:5 34:15

38:19 39:19 60:10 91:3,3 112:20 128:20 180:2 241:24 looked (2) 34:25 196:13 looking (6) 47:21 67:16 79:3,5 199:4 225:13 loose (1) 89:22 **looting (1)** 218:19 **Lorelei (1)** 21:15 Lorquet (11) 2:21 61:14 62:25 66:7 66:10,23,25 67:7,13 70:6,15 lose (15) 44:19 62:7 132:8 138:25 192:12 218:6,7 234:18 246:13 247:14,21 259:22 260:3,4 261:16 losing (9) 102:25 114:3,3 158:13 165:21 184:24 186:22 188:23 213:19 loss (3) 18:19 54:19 247:20 losses (5) 26:6 88:3 106:22 163:23 lost (10) 11:15 48:5,6 62:12 132:5 164:24 187:25 189:6 234:24 239:9 lot (51) 29:6 30:20 31:18 48:6 61:20 83:4,8,11 85:22 97:8,24 99:15,21 100:4,10,21 104:11 108:24 112:6 114:2,9 120:7 135:3,8 142:18,19 154:3 163:22 164:20 165:16,21 173:2 178:14 179:20.21.22.25 181:16.19 191:6 194:15.16 196:18 213:19 241:9 241:24 242:25 245:18 255:12 260:4 263:14 lots (1) 114:24 love (3) 112:19 140:23 165:2 lovely (1) 242:10 low (7) 23:11 24:16 114:19 123:4,8 123:20 130:10 low-income (3) 21:19 22:13 24:3 low-wage (1) 22:3 lower (9) 9:13 23:18 56:22 57:6 59:17,17 131:20 218:9 253:8 lowering (2) 57:13 85:14 lucky (2) 103:4 239:14 lucrative (1) 90:6 luggage (2) 80:15,22 Lugni (1) 185:7 Luiny (2) 101:19 104:6 Luis (4) 4:15 201:10 205:3,6 lunch (5) 12:17,18 46:25 131:20 150:5 lux (1) 7:22 luxury (4) 3:17 42:6 56:17 194:25 Lyft (16) 24:10 76:25 95:8,10 96:21 118:20 122:24 145:13 160:10 169:22 175:15 221:6,15 227:15 236:21 237:25

ma'am (1) 223:17 machine (2) 217:19 218:11 mad (4) 44:17 114:14 149:23 168:12 Madam (2) 52:14 183:13 Magazine (1) 222:9 magnitude (1) 35:18 Mahamed (2) 5:7 244:19 mail (2) 99:19 100:2 main (4) 24:16 52:4 98:11 261:24 maintain (2) 59:22 189:17 **maintaining (1)** 64:19 maintenance (2) 64:8 109:8 Maisel (1) 41:4 major (2) 28:8 131:11 majority (2) 8:13 167:16 maker (1) 74:6 making (21) 51:8 56:13 60:3 65:22 101:8 113:21,21 114:5,15 115:9 115:21 117:24 118:9 138:19 160:21 176:6 196:4 205:9 218:10 252:10 256:17 male (1) 64:6 Mamadou (13) 3:10 104:9 108:9 108:11,20 110:2,20 111:13,22 112:3,5,19 113:7 **MAMARONECK (2)** 1:23,23 man (3) 177:24 184:18 239:11 managed (2) 188:17 221:6 management (3) 4:15 81:17 134:2 manages (1) 70:24 mandate (3) 20:14 40:10 60:19 mandated (4) 20:10 72:11 106:7 139:22 mandating (2) 60:12 73:22 mandatory (1) 41:6 Manhattan (16) 9:10 29:20 75:21 82:8 83:25 92:22 98:24 114:24 123:15,21 127:12 132:11 139:7 213:17 231:17 250:3 Manhattan's (1) 93:7 manipulating (5) 216:23 217:2,5,7 218:5 manner (1) 186:24 Mantar (21) 3:14 117:12 120:17 122:16,20 123:2,13 124:16 125:2 125:20,24 126:4,6,18,22,25 127:4,18 128:4,21 129:3 March (4) 66:13 73:7 135:22 159:24 margin (1) 221:15 Marino (11) 1:14 104:10 141:2,5 141:17 150:19 155:2 169:11,20 170:2 201:12 Mario (1) 124:3 Mark (1) 40:19

М

market (10) 6:22 63:17 64:17,20 65:10 72:2 88:23,25 89:2 139:4 marketplace (2) 72:10 73:20 marriage (2) 54:14 265:12 married (1) 94:18 mass (1) 9:15 masters (1) 197:10 match (1) 80:4 matter (12) 27:11 71:15 72:8 115:16 118:21 138:4 175:14,16 211:17 263:5 265:9,14 Matthew (2) 222:8,9 mayor (8) 6:10 29:18 45:12 50:6 159:16,19 160:18 201:3 Mazer (8) 2:3 15:12 17:6,8,15 20:14,17,24 MB200 (1) 73:23 **MBE (1)** 151:15 meal (1) 231:13 mean (16) 18:24 51:14 54:24 111:14 124:2 132:25 157:13,25 198:5,13,22 233:20 234:8,22 250:12 255:12 means (9) 18:25 19:20,23 29:2 74:15 82:20 111:6 250:3,7 meant (1) 43:12 measures (2) 59:10,13 mechanic (4) 79:14,17,18 80:7 mechanics (1) 19:6 mechanism (1) 147:11 Medallions (30) 6:16 50:6 54:13 70:25 72:15,24 73:3,8 74:21 84:20 91:11,16 105:7,21,24 145:16,20,21,24 146:9 147:3 159:6,23 164:24 184:12 187:3 190:3 221:10 228:12 253:4 media (2) 190:25 249:6 median (4) 23:16,18 35:13,22 Medicaid (3) 119:2,8,9 medical (2) 90:24 92:16 mediums (1) 167:10 **Meely (1)** 40:21 MEERA (1) 1:10 meet (10) 21:23 32:15 54:25 57:2 67:15 77:18 84:6 180:8 220:12 239:15 meeting (12) 1:3 13:23 42:15 66:13 128:16 146:18 164:19 214:12 236:5,14 258:12 264:6 meetings (2) 72:4 154:7 Melrose (3) 25:23,24 206:15 member (30) 2:2,20 4:4 10:19 11:11 33:11,15 39:6 40:16,17,22 41:2,3 42:12,21 67:12 81:18 84:7 133:7 164:14 179:12 183:15 200:10 236:2,16 249:6 260:12,16 261:22 262:14

members (25) 1:16 10:24 12:3,23 13:16 15:16 16:21 19:5 32:24 33:14 38:15 50:13 58:24 67:3 81:10 101:13 108:14.17 145:2 149:10 150:22 154:5 190:17 191:11 207:17 men (8) 60:4 71:2 121:24 164:25 168:25 169:6 179:21 236:19 mention (8) 49:2 64:24 88:13 152:19 154:16 160:24 231:9 255:13 mentioned (6) 16:23 65:24 86:10 86:14 100:10 124:13 mentioning (1) 202:9 Meola (2) 14:5,6 merchants (1) 27:15 mercy (1) 64:14 mess (1) 185:12 message (1) 187:20 met (3) 92:11 129:20 234:14 metal (1) 240:23 meter (3) 138:23 139:16 163:22 metered (1) 27:20 meters (2) 53:11,12 method (1) 26:3 Metropolitan (2) 2:3 17:16 Miah (11) 2:23 4:17 66:8 70:18 75:3 207:8 209:6,9 210:4,12,17 mic (1) 158:20 Michael (9) 3:23 150:11 151:7 155:7,10,11,12 177:17 178:19 microphone (2) 81:19,22 middle (3) 153:13 184:6 247:13 middle-class (1) 72:20 MIDORI (1) 1:17 Midtown (1) 93:6 mile (5) 41:6 63:25 79:19,19 175:10 mileage (1) 89:14 miles (5) 45:4,14 64:7 135:15 176:14 military (1) 194:8 milk (2) 31:5,8 milking (5) 143:5,19,19 144:6,8 Miller (2) 1:18 40:19 million (10) 18:20 89:10 91:8,11 189:13 202:7 215:3 217:9 221:25 252:6 millionaires (1) 186:17 mind (11) 33:11 57:7,8 86:22 99:6 128:16 170:10 183:19 188:13 190:4 230:11 mine (1) 105:11 minimum (19) 23:22 94:25 95:11 96:6,7,18,19 100:18 118:5,5,9

163:20,20,24 173:7 227:4 231:5

255:17 260:25

minivan (1) 140:4 minor (1) 222:17 minorities (1) 178:20 minority (3) 151:15 152:14 155:13 minus (1) 126:2 minute (5) 36:8 41:6 66:17 208:9 226:6 minutes (23) 10:11,17 13:22,24 25:5 33:18 39:13,14,17 40:2 82:7 108:12 117:16,16 147:25 155:16 187:18 191:4,12 207:16 225:23 226:5.8 misclassifying (1) 25:2 mismanagement (2) 134:2 188:3 missed (1) 185:3 mission (2) 22:12 221:21 mistake (2) 143:10 144:10 mistaken (1) 211:15 mistakes (2) 81:24,25 misusing (1) 186:16 mix (1) 73:21 model (2) 8:17,19 modern (1) 128:12 Mohamad (4) 87:21 90:17 94:3,8 Mohamed (11) 3:6 238:11 241:5 244:22,25 247:25 248:5,9,12,16 248:20 Mohammad (6) 4:23 5:12 223:22 228:5.7 260:18 Mohammed (10) 2:13,24 47:11,15 50:18,23 70:19 75:4 78:9,13 Molina (6) 4:7 170:6 172:19 174:8 174:11,12 moment (1) 101:15 Moncef (4) 5:2 228:6 229:13 232:3 monitored (1) 106:17 monitors (1) 106:15 monopoly (1) 62:5 Monte (1) 108:10 month (15) 28:22 85:11,13,16 136:6 152:2 159:24 192:17 206:4 241:17,23 242:20 243:2 245:25 252:18 monthly (6) 91:15 209:16,17 230:11 253:8,21 months (18) 67:20 85:9 121:13 134:23 148:7 164:24 174:15 189:8 192:6 202:9 211:12,22 234:5 236:7 242:3 249:15,15 259:4 Moore (7) 4:8 176:22 179:16,18 182:22 183:2,5 morality (1) 64:16 morning (25) 6:2 14:5 21:10 33:24 46:15 47:18 50:22 55:18 56:7 58:23 61:16 63:2 66:10,11 70:20

78:12 84:16 87:23 90:20 113:15

117:18 129:12,13,15 258:5 mortgage (13) 113:22 115:10 175:18,19 189:10 192:16 209:19 209:20 252:8,13 253:11 258:4 259:2

mortgages (3) 186:5 253:3 258:24 mother (2) 85:2,6 motion (3) 208:8,10 255:19 motorists (1) 217:25 mouth (2) 169:5 225:9 mouths (2) 169:5,6 move (2) 14:19 86:19 movement (1) 67:21 MTA (8) 67:25 87:11 106:21 109:2

109:3 208:13,14 212:22

Muhammad (9) 3:21 94:6 97:18,21 98:9 141:24 144:22 147:20 148:4

Muhammed (1) 3:7

multimillion (2) 205:9 206:14 multiple (3) 68:15 72:3 119:7 Mustafa (5) 3:5 84:15 87:20 90:17 90:21

Mustak (4) 3:2 75:5 78:10 81:13

Ν

name (63) 12:11 14:6 15:14 17:15 32:13 33:25 43:5 47:19 50:23 56:7 57:12 63:2 65:20 66:20 67:13 70:20 78:13 82:5 84:16 87:24 90:21 94:8 98:8.19 101:23 104:19 120:19 122:10,18 129:16 131:7 133:21 141:17,18 144:25 148:4 151:9 164:13 170:10.13 172:22 174:11 177:3 183:14,20 187:14 191:20 194:5 207:11 211:2 214:10 216:13 229:20 236:4 238:12 242:15 244:25 245:9.10 249:9 251:25 255:9 257:18

names (7) 12:9 14:21 15:5 39:2 77:19 160:24 170:11

Namgyae (4) 2:11 39:5 42:24 46:7 Nancy (5) 3:13 113:13 117:11 120:16,19

Nations (1) 233:25

Nawar (11) 3:21 141:24 144:22 147:20,21,24 148:4,5 149:3,13 149:19

necessary (2) 64:13 65:9 need (47) 10:18 13:14 19:25 20:7 26:12 30:22 32:9 48:21,21 49:18 49:20 50:20 56:2 61:15 69:15 75:6 82:10 96:17 99:6,8 104:4 122:3 123:24 132:18,19 152:11 157:13 161:4 165:13 166:14 170:8,15,16 171:17 177:21 178:8 188:6 215:14 226:23 230:16

237:16 250:4,11 251:5 252:24 262:13 263:10

needed (2) 56:11 263:9

needs (6) 19:11 47:17 66:9 169:3 231:14 239:6

negative (3) 59:7 159:23 162:6

negatively (1) 91:13

negligence (1) 258:2

neighbor (1) 124:8

neighborhoods (1) 112:15

neither (1) 219:6

Nepal (1) 257:20

nerve (1) 233:18

nervous (1) 117:20

net (4) 18:18 24:12 119:24 231:2

Network (3) 2:5 21:8 25:16

never (24) 37:12,15 38:11 44:5,17 53:9 73:15 78:23 82:2 132:24,24 152:4 164:22 185:3 189:2,24 198:11 202:4,18,22,23 203:3,24 207:23

Newark (1) 125:5 news (2) 88:7 157:4 newspaper (1) 190:24

nice (6) 31:18 129:5 134:11 154:13 193:20 233:11

Nicolae (5) 2:10 36:21 39:3 42:23 43:5

Nicole (3) 1:20 265:6.18 night (4) 96:8.9 153:8.16

nightmare (1) 53:16 Nina (3) 3:11 108:9 113:11

nine (3) 45:19 217:9 234:4

Nino (4) 2:15 47:16 50:19 52:11 Noel (11) 4:5 166:23 170:5,7,13,13

170:15,25 172:6,9,16

Non-hybrid (1) 106:12

nontraditional (2) 22:16,20 **NORA (1)** 1:14

normal (1) 234:21

Notary (1) 265:6

noted (2) 104:23 264:7

notes (3) 141:8 220:3 223:14

notice (1) 180:4

noticed (2) 92:25 180:14

notices (1) 198:14

notified (2) 37:7 38:11

notwithstanding (1) 140:20

number (46) 9:16,25 16:19 18:6,10 18:11,16 19:13,18 26:14 30:16 31:7,11,15 32:4 35:2,5,9 38:18

77:21,22,24 78:4,6,18 79:11,25 80:12 86:16,17 127:21 128:2

39:21 41:25 42:4 63:11 74:2

132:3,5 200:25 207:22 208:24,24 220:19 221:9 263:11

numbers (7) 47:21 65:21 88:3,6

202:6 206:16 230:17

NY (1) 4:13

NYC (1) 207:23

NYPD (4) 110:14 143:10,10 208:6 NYTWA (3) 3:6 4:20 5:9

0

O (1) 1:9

o'clock (1) 117:15

obstacles (1) 196:18

obviously (5) 86:14,23 196:5

254:12 263:9

occasions (1) 131:15

occupational (1) 34:15

occupations (1) 35:6

occur (1) 207:2

OFE (2) 22:5,11

offend (1) 178:13

offer (11) 71:7 79:8,9 84:6 99:17 196:15 255:16 258:15,16,18,20

offered (2) 254:5 258:13

offering (4) 101:22 219:2 253:24 259:10

office (11) 21:13 22:4 34:4 83:13 137:22,24 142:25 217:22 218:14 232:21 246:17

officer (9) 1:10 37:7 107:7 170:22 170:22 171:16,17 177:23 212:12

officers (2) 177:19 180:19

official (1) 28:25

officials (2) 40:13,16

offshore (7) 82:4,10,15,22 83:2 100:11.11

oh (11) 14:4 83:14 132:16 153:15 160:25 161:4,25,25 162:6 240:2

okay (57) 32:22 33:8,9,17 36:10,17 47:13 56:5 66:24 67:9 75:7 77:16 79:17 82:23 87:5 93:21 97:21 105:18 108:20 111:22 117:24 125:2 143:20 148:17 153:4,9,19 154:2,10 155:9,20 156:5 164:25 166:3 171:6,12,14,14,15 176:25 183:12 201:13 205:6 210:19 214:6 216:8 231:8 242:18 245:5 247:2,3 254:3 257:16 259:6 260:17 262:2,15

old (10) 80:22 132:12 135:17 166:10 232:15 233:17 239:14 240:14,16 242:4

oldest (1) 242:3

OLPS (3) 21:14 22:3,5

Omega (5) 102:3,4,5,5,22

Omni (3) 2:5 21:8 25:16

on-call (1) 22:22

once (8) 61:23 137:14,15 140:6,8 152:2 186:7 247:7

one-fifth (1) 73:3 one-sided (1) 189:21 ones (4) 135:8 168:4 176:4 214:13 ongoing (1) 24:13 online (3) 109:16,17 110:8 open (2) 68:16 153:23 opened (3) 25:25 194:9 195:8 opens (1) 49:16 operate (3) 161:3 220:18,23 **operated (1)** 151:16 operating (5) 71:8,11,24 212:5,17 operation (1) 82:19 operators (1) 7:21 opinion (2) 68:8 115:24 opportunities (3) 8:7 60:25 194:16 opportunity (17) 20:19 21:16 25:21 39:16 59:5 63:7 71:6 97:25 98:3 103:5 167:12 168:23 180:7 183:18,25 227:5 244:23 opposite (1) 62:12 oppressed (1) 236:20 option (1) 40:10 options (2) 9:10 82:18 order (5) 70:12 162:3 174:20 230:2 263:20 ordinances (1) 6:11 organization (6) 13:15 14:23 96:23 183:20 198:7 201:15 organizations (2) 14:22 40:13 **Organized (1)** 68:15 organizing (2) 67:21 198:10 original (1) 22:8 orphaned (1) 88:14 out-of-pocket (1) 23:13 outcast (1) 196:13 outcome (1) 265:13 outer (1) 139:8 outside (8) 9:10 23:2 32:11 46:19 79:4 80:20 112:23 134:8 overcharged (1) 7:15 overflow (2) 10:21 11:20 oversaturated (2) 63:21 230:19 oversee (1) 222:14 overtime (4) 23:24 181:9 255:18 260:25 owned (2) 91:25 151:16 owner (31) 4:16 6:17,18,19 28:21 30:24 43:6 47:20 78:14,21,22,22 80:24 81:3 87:4,25 102:5 137:12 138:7,22 140:15 156:4 194:6,7 196:6 207:13 209:13 236:24 245:3 246:11 252:5 owner's (1) 87:4 owner-operator (1) 175:9 Owner/Driver (2) 183:16,22 owner/operators (1) 134:9 owners (29) 6:23 7:20 17:17 60:7

72:14,19 86:25 87:4,5,16 88:5,16 89:4 121:2 122:12 134:24 139:24 145:7,15 195:10 208:5 220:6,8 220:23 221:20 249:13 251:7 254:20 257:22 owners' (1) 91:14 ownership (1) 6:16 owning (2) 72:15 168:18 owns (1) 30:24

p.m (4) 150:14,14 264:6,7 Pablo (4) 4:19 214:4,8,10 page (5) 2:25 3:25 4:25 162:22 252:4 pages (1) 40:5 paid (18) 12:25 27:3 38:9 69:20 89:7 91:10 125:14 126:14 127:14 134:19 160:25 173:25 174:2 176:2 199:25 238:18,20 250:8 pain (1) 54:23 paint (2) 80:4,5 painting (1) 204:11 Pandora's (1) 49:16 paper (5) 93:15 109:15 110:7 152:22 242:17 paperless (1) 157:2 papers (1) 225:8 paperwork (3) 38:18 137:9 138:9 **parameters (1)** 10:9 pardon (1) 39:4 parents (1) 82:25 park (3) 131:20 182:3,4 parking (10) 46:24 68:22 98:12 99:8,11,23 114:24 143:6,22 236:25 Parrot (1) 2:8 Parrott (8) 28:17 31:22 33:21,24 33:25 36:7,10,17 part (8) 72:8 135:11,20 187:15 188:15 205:21 208:3 236:24 part-time (4) 22:22 168:17 181:4,5 participating (1) 94:21 particular (3) 81:11 172:15 226:10 particularly (1) 21:24 parties (1) 265:12 partner (2) 209:11,22 pass (4) 107:22 110:13 137:23 148:7 passed (7) 42:16 84:23 85:5 124:4 138:11 211:6 213:11 passenger (22) 7:9 9:5 27:23 78:21 79:4 82:8 123:15 124:14 125:6 126:14 127:9,10 128:19 143:23 199:18,23,25 210:5

212:10 213:5 215:21 250:4

passenger's (1) 124:20

passengers (22) 9:6,8 17:25 18:8 48:17 80:14,19 82:11 89:11 109:10 122:8 123:8.14 125:4 140:8 165:23 166:13 178:25 181:2 212:6 214:22 215:3 passive (1) 134:11 patents (1) 157:7 path (1) 72:18 Patrick (5) 2:21 61:14 62:24 66:7 67:13 paying (12) 57:8 59:10 60:9 91:21 123:8,16 142:24,25 224:19,20 252:12 256:16 payment (17) 2:5 21:8 25:16 85:15 110:8 185:3 192:16 209:15,17,18 210:9 230:11 242:23 244:6 246:2 247:15 257:6 payments (7) 27:14,23 54:20 145:18 184:14 220:9 253:8 payoffs (1) 106:18 pays (2) 7:10 241:25 Peadpod (1) 3:18 pedestal (1) 160:5 pedestrian (2) 65:4 231:20 penny (2) 193:5 240:18 people's (3) 199:3 237:15,19 peoples (1) 145:25 percent (63) 6:12,13 8:5 17:22 18:23 24:5 27:3.9 29:11.19.19 35:4.7.11.14.19.20.25 56:25 57:15,16 60:13,15,19,19 61:19 64:2,3,3 69:12,23 70:24 71:19 73:12 74:3 85:21,22,23 89:15 91:18 105:22 109:7,13,18,19,22 110:5,8 116:6,6 139:23 156:13 172:2 178:21 226:20 227:12 231:18 232:17 253:15 254:7,7 256:15 258:21 percentage (1) 28:3 percentile (2) 35:20,21 perfect (1) 107:8 perform (1) 106:9 **performance (1)** 82:14 **period (5)** 17:14 35:2,15 180:24 253:10 periodic (1) 196:25 permission (4) 76:9,14,20 77:5 permit (8) 130:9 245:3 246:6,11,24 248:3,3 251:7 permits (8) 130:11 135:23,25 136:3 202:10 204:9 245:9 251:2 Persian (1) 151:20 person (17) 11:22 30:6,9 38:2 67:14 78:19 98:17,20 110:25 112:8 128:15 155:25 176:15 210:17 226:24 234:14 261:21 personal (1) 263:18

personally (6) 6:20 13:3 63:25 92:11 165:2 229:24 persons (1) 66:17 Peter (4) 2:3 15:12 17:5,15 petition (2) 40:10,11 PHD (1) 236:10 **phone (11)** 116:4,5 149:7 160:25 186:2 198:15 212:2,14,20 217:10 222:18 **phones (3)** 212:4,5,17 phonetic (15) 14:7 40:18,19,21,22 90:19 94:5 97:17 131:18 171:10 179:17 185:7 210:23 257:15 260:11 phonetics (2) 43:2 46:8 physically (2) 166:12 203:14 pick (32) 48:20 59:13 76:2,3 77:5 78:19,20 80:18,19,21 90:3 99:10 110:24 111:3,7,17,18 112:9,21 112:23 122:8 123:14 126:7 127:8 127:10 138:9 195:6 212:24 217:10 249:22,23,25 picked (3) 57:10 125:4 127:7 picking (2) 48:16 215:2 picks (1) 215:23 pickup (1) 213:10 pickups (2) 202:7,12 picture (3) 125:10,11,12 pictures (1) 70:4 piece (5) 12:6 13:21 93:15 152:22 240:22 Pier (1) 107:2 piers (1) 48:24 pilot (1) 20:22 place (5) 66:2 71:22 143:23 187:17 250:15 places (1) 30:21 plague (1) 198:24 plan (3) 19:3 68:21 94:18 **planned (2)** 161:5,7 planning (2) 160:12 184:6 plate (1) 144:4 plates (6) 92:25 93:2 99:3,4 133:9 134:18 platform-based (1) 23:4 play (2) 157:22 245:14 players (1) 22:25 playing (5) 60:23 102:21 137:2,8 216:24 plaza (2) 148:8 149:15 pleas (2) 237:19 238:4 please (36) 10:12,18 11:7,22 12:14 13:12 14:24 32:7 38:24 46:11 55:19 70:8 77:14 80:15,15,25 97:8 99:5 113:17 123:25 134:5 149:25 150:2 186:13,23 187:2 191:10 193:9 209:4 218:9 234:17

235:9,19,20 246:19 260:5 **Plenty (1)** 116:16 plus (3) 47:3 142:23 209:14 poach (1) 199:12 poaching (1) 107:4 pockets (1) 37:9 point (19) 25:7 29:3 32:24 39:23 58:13 68:11 82:13 87:6 118:24 128:4 137:6 138:12 140:11 165:23 245:21 246:13,17 247:21 261:24 pointed (1) 131:14 points (17) 16:22 42:15,18 52:17 61:24 66:14 81:16 105:19 107:25 120:12 130:15 140:17 145:3 179:22 207:14,20 231:12 Polanco (2) 1:14 150:20 pole (2) 168:21,23 police (14) 37:13 49:12 107:22 115:2 143:10,14 170:21 171:5,6 171:6,11,13 177:21 180:19 policy (10) 21:12,13 34:6 45:25 81:2 95:18,18 160:11,21 200:20 politicians (1) 237:24 politics (1) 169:24 Pollack (6) 2:18 55:16,23 58:19,22 58:25 **pollute (1)** 76:15 pollution (2) 61:21 89:20 polo (4) 10:19 12:3 13:17 128:24 pool (11) 123:10,10,21 126:8 127:7 127:8 139:5,20 140:5 176:9,12 pools (1) 127:11 poop (2) 123:11,22 poor (2) 138:18 206:17 poorer (1) 55:2 popular (1) 72:12 population (1) 8:3 Port (1) 68:21 Portella (7) 3:19 136:20 141:23,25 142:11,22 143:4 position (1) 39:12 possible (4) 68:11 108:16 181:11 204:19 post (1) 109:3 **poster (1)** 197:6 potential (1) 23:13 pothole (2) 144:13,15 pots (1) 29:23 poverty (3) 111:5 199:11 200:14 power (10) 43:24 146:5,7,13 187:23 189:21 200:23 254:15,16 256:5 practice (1) 24:23 practices (1) 254:14 pray (2) 237:18 238:3 precaution (1) 124:10

precinct (2) 37:12,14 predatory (2) 200:9 255:17 predominate (2) 74:13,14 **preference (1)** 122:9 Preliminary (1) 73:6 premise (2) 20:5 26:18 premium (1) 31:15 Prentiss (6) 3:16 129:10 131:4,7,8 133:8 present (1) 32:16 presented (1) 194:17 presents (1) 27:24 president (6) 40:23 59:2 70:21 151:10 157:9 179:6 press (2) 160:18 186:2 pressing (2) 161:11,16 pressure (2) 233:19 254:18 pressures (1) 165:16 pretty (6) 47:22 85:25 98:16 100:3 211:16 213:7 prevention (1) 198:17 previous (3) 73:15 163:18 261:22 previously (1) 73:10 price (11) 2:14 8:21 35:16 39:20 39:25 105:21 123:8 138:19 199:18 259:19,25 prices (11) 9:14 123:7 163:19,20 195:14,16,17,20 213:15,21 261:8 pricing (8) 122:5,5,10 138:13 139:14 140:17 199:16 255:16 pride (1) 240:20 primarily (1) 61:6 primary (4) 64:18 67:14 88:10 130:14 **principles (2)** 53:2,13 prior (3) 71:22 73:24 124:17 **private (6)** 71:17 124:7 139:15 152:16 209:13 217:24 probably (14) 9:6,16 12:8 43:14 58:5,10 99:5 155:24 178:5,6 192:13,22 195:4 249:12 problem (27) 18:9 24:4,13 29:15 29:17 31:9 47:5 49:19 52:7 61:17 70:6 90:10 113:24 128:21 131:11 146:17 172:7 204:2 205:22 230:20 233:13 241:16 243:11,11 243:16 246:18 252:7 problems (10) 19:10 53:16 90:25 112:7 113:23 146:20 165:8,17 233:18 246:10 proceeded (1) 89:6 process (1) 237:6 processed (1) 37:14 processing (1) 28:2 produce (1) 237:13 producing (1) 50:4 productful (1) 121:14

production (1) 76:15 products (2) 139:4 253:7 profits (2) 92:3 146:24 program (13) 26:19 73:13,22 103:20 135:12,18 152:6,8,20 154:16 196:2 202:20 249:11 programs (1) 139:18 progress (1) 223:6 prohibited (1) 106:4 promise (1) 63:14 promised (2) 129:23 246:4 promises (3) 92:10,13 194:15 promptly (1) 150:7 proof (2) 118:8 159:15 prop (1) 29:14 proper (1) 217:13 proportion (1) 121:21 proposed (3) 26:3 78:3 119:24 protect (4) 22:13 105:23 189:17 221:19 protected (1) 222:4 protecting (1) 44:22 protection (2) 76:13 88:11 protections (3) 22:8,20 23:7 Protz (8) 3:4 81:14 84:15 87:20,23 87:24 90:3,15 proud (5) 90:23 102:17 192:2,24 192:25 proudest (1) 84:24 proudly (1) 120:22 prove (1) 138:10 provide (7) 13:10 58:11 68:22 71:3 71:24 73:19 225:20 provided (2) 31:6 168:5 provider (1) 71:17 providers (4) 63:13,18 64:15,19 providing (2) 118:11,14 provisions (1) 187:22 **public (14)** 9:18 13:2 14:19 22:7 34:12 40:25 68:8 72:13 89:21 118:11 129:15 207:25 263:20 265:6 published (1) 34:13 publishes (1) 34:16 pull (3) 212:13,19 240:6 pulled (2) 76:5,6 punished (2) 145:17 190:6 purchase (4) 8:21 60:4 84:20 91:8 purpose (2) 52:4 226:15 pursuant (1) 77:24 pursuit (1) 64:16 push (2) 221:5 234:2 pushed (1) 239:7 **pushing (1)** 166:13 put (36) 29:23 62:15 66:2 71:22 83:22 109:14 118:18 119:20 121:10 131:21 134:5,16 135:10

139:24 146:7,9,11,13 153:13 161:23 162:2 167:25 171:9 177:11 185:8 189:12 192:15 204:5 213:17 218:3 235:3 243:7 245:7,9,10 262:18 puts (2) 21:19 137:18 putting (5) 52:3 63:22 83:5 215:5 238:23

qualify (1) 27:8 quantify (1) 9:4 Queens (5) 112:22 171:23 234:15 247:8 265:4 question (25) 26:24 27:4 69:7 75:19 77:3,7 108:16 122:20,21 123:3 124:2,9,13 160:8 169:11 169:25 185:10 211:5,10 212:21 213:13 221:22 239:25 258:9,23 questions (8) 8:24 10:16 20:20 52:19 69:19 169:12 190:3 211:3 quick (5) 32:2 40:6 211:3,5 213:13 quickly (3) 63:20 105:13 140:12 Quiet (3) 46:11 113:17,17 quit (3) 94:9 192:18 206:21 quite (2) 138:14 159:8 quote (3) 199:17 222:8 223:7

R

R (2) 1:9 265:1 rabbit (1) 193:13 race (3) 63:18 199:7,13 Rafael (13) 3:15 4:11 40:21 120:17 122:17 129:8,16 174:10 176:21 176:23 187:11 191:16,20 Rafi (11) 5:10 249:3 251:21,24 252:2 253:6,12,22,25 254:4,15 Rahman (12) 3:2 75:5 78:10 81:13 81:15,20,23 84:3,11 122:19 129:9 130:25 rain (1) 57:11 raining (2) 138:17 260:2 rainy (3) 138:21 205:17 263:16 raise (1) 185:24 raised (1) 42:18 raises (1) 8:24 raising (2) 161:11,12 ran (1) 86:5 Rana (6) 4:6 170:6 172:18,21,23 173:17 Rand (1) 88:24 raped (1) 157:12 rapid (1) 63:18 rate (4) 18:17 53:7 213:17 253:16 rates (2) 59:16 121:18 rating (1) 100:14 ratings (1) 83:23

read (5) 14:21 15:4,6 88:24 220:3 real (2) 156:5 237:14 reality (1) 185:22 realize (2) 116:3 201:19 really (20) 10:2 11:23 26:15 100:12 105:13 118:14 119:14 130:9 136:9 145:5 158:18 167:5 180:3 180:6 190:10 193:8 256:2,12 262:22 263:13 reason (17) 24:16 29:23 65:25 80:21 94:10 95:4 98:23 123:2 136:25 139:16 172:3 194:24 196:21 203:2 237:23 250:17 261:24 reasons (2) 98:9 184:15 **Rebate (1)** 116:20 receive (3) 171:21 178:4 233:10 received (2) 88:4 207:18 recession (1) 215:10 recognized (1) 19:9 recommendation (2) 14:14 41:5 recommendations (2) 40:6,7 reconstruction (1) 131:24 record (6) 37:24 38:2,5 170:9 223:15 265:10 records (1) 70:5 recoup (1) 202:18 recover (1) 45:9 recruiting (4) 56:20 57:4,5 156:5 red (4) 76:4 250:2,3,4 redress (1) 26:2 reduce (3) 230:18 232:8 253:20 reduced (2) 121:17,17 reduces (1) 6:11 reducing (1) 185:18 reduction (1) 64:21 refinance (2) 229:6 259:5 refinancing (1) 259:3 reflected (1) 34:20 refrain (1) 88:9 refuse (1) 185:20 refused (1) 185:4 refusing (1) 184:11 regard (3) 15:18,20 71:23 regarding (6) 27:13 88:10 163:18 207:19 208:12,17 regards (2) 15:22,25 register (2) 180:24,25 registration (1) 213:12 regret (1) 263:25 regular (2) 145:7 146:8 regulate (12) 30:22,23 31:10 42:6 120:3,6 196:20 205:20 213:14 254:12 256:5 259:7 regulated (3) 41:8 221:10 256:11 regulating (1) 65:9

reached (1) 74:9

regulatory (4) 68:9 106:23 222:20 222:24 rein (1) 220:18 reiterate (1) 70:8 relate (1) 99:16 related (1) 265:11 Relations (2) 3:9 104:21 relatives (1) 229:22 relief (4) 68:23 107:20 231:12,14 relieve (1) 27:12 rely (2) 9:8 41:13 remains (1) 98:2 remember (2) 113:3 261:8 remove (1) 150:2 removed (2) 29:20,23 renew (2) 185:4,8 renewals (1) 14:11 rent (1) 175:6 rental (3) 88:4 91:16 157:23 rents (1) 30:23 rep (1) 219:2 repay (1) 19:8 repealed (1) 6:18 repeat (1) 189:6 repeating (1) 183:20 replace (1) 60:14 replacement (1) 19:7 replenish (1) 59:19 report (6) 6:6,9 119:22 162:3 171:18.25 reported (4) 1:20 24:6 35:25 265:8 reporting (2) 1:22 24:14 reports (2) 34:7 92:23 repossessed (1) 189:10 represent (6) 17:17 66:22 120:24 133:21 198:8 229:21 representation (3) 69:16 218:18 218:23 representative (1) 67:10 represented (1) 13:14 representing (5) 14:22 32:17 59:3 67:25 257:19 request (4) 32:19 65:16 102:22 103:10 requested (1) 31:25 require (3) 24:20 41:6 74:11 required (5) 6:19 7:3 71:17 106:9 220:25 requirement (4) 71:20 73:11 206:2 requirements (4) 7:13 105:23 129:21 139:20

regulation (4) 7:8 87:8 256:7,9

95:21 186:10 196:11 206:19

regulators (1) 200:24

218:19 220:21 224:11 257:10

regulations (12) 71:13,19,21 72:6

research (5) 22:9 36:3 118:16 237:9.12 reservation (1) 161:9 resident (1) 91:20 residents (1) 91:22 resolution (1) 74:8 resolve (1) 163:4 respect (11) 10:13 104:13 130:6 137:9 138:12 139:19 156:15 178:12 221:18 222:7 227:9 respectable (1) 78:12 respectful (1) 14:25 respectfully (2) 154:4,8 respectively (1) 64:3 respond (1) 83:12 response (16) 88:22 97:20 133:16 162:15,16 166:24 176:24 183:11 205:5 214:5,7 216:7,10 219:22 223:24 251:23 responsibilities (1) 23:5 responsible (10) 26:10 73:18 95:13 185:11 187:21 188:18 189:15 190:22 191:25 235:4 rest (2) 32:23 97:9 restaurant (2) 240:15,15 resting (1) 231:12 restore (1) 230:21 restrictions (1) 6:16 restrooms (1) 99:7 result (5) 74:18 86:12 161:17 193:18.19 resulting (3) 9:13 73:13 74:20 results (1) 93:6 resume (2) 117:16 150:16 retain (2) 93:19,20 retire (3) 165:3 238:22 251:7 retired (3) 60:14 85:18 194:8 retirement (4) 54:20 145:25 186:22 194:10 retirements (1) 145:24 return (2) 174:16 226:22 returning (1) 249:13 revenue (6) 18:19,21,24 19:4 91:24 106:21 revenue-making (1) 217:18 revenues (1) 88:3 reversing (1) 28:8 reviewing (1) 71:12 reviews (1) 106:10 revive (1) 189:4 Reynoso (6) 3:13 113:13 117:12 120:16,18,20 Richard (4) 2:5 17:7 21:7 25:16 rid (1) 6:13 ride (13) 9:17 41:15 61:19 84:3 132:12 133:3 161:5,7,18 176:14 203:18 215:4 245:2

ride-share (4) 69:9 71:14 122:24 128:9 ride-sharing (1) 83:8 rider (2) 139:6 144:14 riders (1) 156:14 ridership (5) 17:21 18:4,5,18 19:17 rides (8) 19:18 43:20 107:4,4,10 138:21 174:16,22 ridiculous (2) 133:5 149:25 riding (1) 17:25 right (38) 6:7 23:21 29:17 33:23 53:14,17 54:12 76:7 89:10 112:11 119:3 124:16 129:3 156:15 158:13 161:2,18 162:6 182:19 185:16 186:13 189:23 190:21 194:24 202:25 203:2 209:24 214:19 220:6 238:16 240:8,8 242:2,24 245:16 260:22 261:2,15 rights (5) 45:7 88:19 129:24 130:7 162:20 Ringi (2) 5:11 257:17 rising (1) 23:12 risk (1) 22:17 road (13) 29:20 41:21 133:24,24 134:6,16 135:2,8 136:10 197:4 208:6 211:16 250:13 rob (1) 156:12 **robbed (1)** 157:12 robbery (1) 157:25 Robert (1) 40:22 Rodas (9) 4:22 219:21 223:21,25 225:21 226:2 227:18,22,24 **RODNEY (1)** 1:17 Rodriguez (1) 40:17 Roger (3) 3:19 136:20 141:23 roll (1) 202:11 Romania (1) 44:20 roof (2) 153:11 167:14 room (12) 11:22 15:8 32:8,11 97:24 98:3 104:5 198:4 205:15 229:17 243:6,6 rooms (3) 10:20,22 11:20 rose (2) 35:7 40:20 Rosenio (7) 3:15 120:17 122:17 129:8,11,16 130:23 Rosner (13) 3:23 150:12 151:7 155:7,10,11,13,20,24 156:12 157:9 158:8,20 Rossini (9) 5:3 158:25 162:13 229:14 232:5 233:4,6 235:12,16 rotate (1) 97:23 roughly (1) 229:24 route (1) 82:7 row (1) 46:18 Ruben (1) 40:23 ruin (1) 261:10

ruined (1) 92:8
rule (11) 20:3 27:9 62:16 78:3
111:20,23 187:22 213:4 221:5
250:19 259:21
rules (30) 6:19 20:4 26:25 27:2
44:14,15 45:4 51:24 65:9 71:13
83:5 89:12 95:20 106:2 108:13
108:21,25 110:23 111:19 112:21
121:19 170:25 171:2 173:22
186:9 215:20 218:18 224:11
228:25,25
ruling (1) 256:2
run (6) 140:19 208:18 246:20,21
247:4 261:9
Ryan (2) 1:18 2:14

S (6) 183:13,21,24 186:21 187:2,6 **sabotage (1)** 163:9 sacrifice (2) 130:5 167:25 sacrificed (1) 263:14 saddled (1) 23:4 **sadly (1)** 89:13 safe (1) 254:18 safety (17) 2:13,22 47:12 50:24,25 52:7 61:4 64:25 65:25 70:17,22 72:4 82:21 88:11 106:14,16 153:15 sake (1) 231:19 salaries (2) 206:19,22 salary (3) 23:16,19 142:25 Salas (1) 21:15 sale (2) 49:23 255:17 sales (6) 6:12 41:9 60:2 200:6 260:21,23 Sapoznik (10) 3:24 155:8 158:24 159:3,4,14 160:15,17 162:5,9 Sarah (5) 2:4 15:12 17:6 21:5,11 **Sarwar (4)** 5:10 249:3 251:21,25 sat (1) 157:16 satisfied (1) 54:3 **saturated (1)** 58:2 **Saturday (2)** 96:8,14 **Satwinder (5)** 4:9 179:17 183:9,12 183:15 Savader (4) 3:12 113:12 117:11,18 **save (1)** 45:13

Savader (4) 3:12 113:12 117:11, save (1) 45:13 savings (1) 121:10 saw (6) 56:24 82:2 116:9 131:15 179:7 216:22 saying (7) 85:14 92:23 115:23 118:2 179:19 224:23 226:4 says (7) 26:9 31:3 127:25 182:5 213:4 242:6 246:19 scary (1) 218:3 scenario (1) 64:5 schedule (1) 231:13

schedules (1) 22:23 scheme (2) 106:23 222:3 school (7) 28:23 29:2 53:23 65:6 88:24 102:19 243:21 scope (1) 7:18 scores (1) 34:6 Scott (1) 40:24 scripted (1) 17:13 search (1) 60:24 seat (1) 16:5 second (14) 32:9 33:12 41:5 82:25 107:6,23 124:2 142:7,18 178:14 215:22 218:13 249:18 260:24 secondly (2) 100:4 131:21 seconds (3) 140:12 161:6 208:10 secretary (1) 160:18 sector (8) 7:21 34:8 256:6,6,10,11 257:8 263:5 sectors (2) 199:13 262:23 security (1) 233:12 see (48) 17:22 18:2,6 19:15 24:6 26:14 29:6 56:15 57:14,18,21,22 58:3 65:21 85:3 94:11 95:2 96:2 99:23 101:2 104:5 111:14 114:13 114:20,20 149:7 152:2,18 153:4 153:17 157:19 162:21 175:23 181:11,15 185:21,25 197:8 204:9 205:18 216:15 233:8 247:19,21 252:20 253:11.23 259:10 seeing (1) 155:22 seen (11) 18:9 63:10 154:6 156:10 157:17 164:22 166:7 173:2 198:11 207:14 253:3 sees (1) 162:24 segment (3) 31:16 59:21 88:22 segments (2) 26:5 122:7 self-driving (2) 261:13,15 self-employed (1) 34:19 **selfish (1)** 144:9 sell (5) 31:8 91:4 188:15 232:16 256:22 selling (4) 50:5 73:3 204:10 256:21 **Semperide (1)** 194:8 Semperide/IDG (1) 4:12 send (10) 12:14 53:22 79:7,9 83:17 108:3 110:17 178:15 217:11,14 sending (4) 204:11 208:13 217:7 218:2 senior (2) 150:23 166:9 sense (5) 64:16 68:24 119:6 177:13 214:15 sent (4) 69:17 82:3 124:18 239:12 separate (3) 27:10 42:7 71:10 separated (1) 162:24

September (2) 37:2 134:18

Sergio (5) 2:12 46:8 47:10,14,19

serious (4) 63:23 90:24 198:22

199:3 seriously (1) 238:5 serve (5) 30:11 121:5 132:14 145:11 196:3 served (2) 90:23 152:9 **service (29)** 2:18 8:16,19 9:9 13:2 23:11 26:13 53:7,8 55:16,24 56:17 59:2 63:12,17 64:15,19 83:7,13 118:12 122:9 155:3 194:9 196:15 203:20 224:5 225:6 233:14 249:6 service-related (1) 90:22 services (4) 1:22 56:3 198:16 219:2 serving (2) 132:9 151:20 session (1) 12:18 set (10) 10:8 53:2 138:24 163:14 194:23 195:15,25 196:24 230:16 265:15 setting (1) 7:10 settlement (2) 73:25 99:17 setup (1) 180:2 seven (10) 45:14 61:24 62:9 93:2 96:13 164:23 184:20 188:10 221:15 253:16 severely (1) 74:12 severity (1) 247:20 **sexual (1)** 157:5 **shaken (1)** 189:3 **shaking (1)** 44:16 **share (11)** 43:16,17 63:17 64:20 69:21 120:12 124:15 128:25 161:5 232:8,9 shared (1) 73:17 **shares (1)** 122:23 sharing (3) 84:7 223:16 230:11 **sharp (1)** 35:8 **Sharpa (9)** 5:11 257:17,18,19 258:11,15,20 259:2,13 shattered (1) 54:21 shelf (1) 145:22 **shelves (2)** 74:24 145:22 **Shepra (1)** 5:8 **Sherpa (8)** 241:6 244:20 249:2,4,9 251:10,14 260:10 **shift (4)** 96:9 206:4,5 211:17 shifts (1) 147:10 shining (1) 153:11 shirt (1) 10:19 shirts (3) 12:3 13:17 128:24 SHL (1) 133:22 **shocked (1)** 195:19 **shoot (1)** 241:13 **shop (2)** 79:14,17 **shore (1)** 49:6 **short (2)** 88:15 104:25 shortchanged (2) 196:17 199:21

shortly (1) 194:10 218:4 230:13 240:13 243:7 **shot (1)** 184:25 six-month (1) 79:25 **show (15)** 34:23 35:5 69:13 83:19 Sixth (1) 107:12 83:20 104:12 105:12 116:5 119:8 size (1) 42:8 125:9,10 137:24 143:14 144:5 slave (1) 128:12 223:4 slavery (2) 123:23 176:8 **showed (1)** 39:21 slaves (3) 114:5 115:8 206:9 showing (1) 17:11 slavey (1) 128:13 shows (3) 17:20 18:20 30:10 sleeping (1) 207:25 **shrinking (1)** 165:15 slightly (1) 9:14 shut (2) 22:17 23:6 slow (1) 121:14 slowly (2) 134:5 193:14 sic (7) 57:9 110:17 121:14 132:21 177:25 181:19 195:19 slum (1) 186:18 sick (6) 44:13 84:22 172:7 210:8 small (4) 37:17 75:20 159:4 245:6 233:17 238:25 **smaller (1)** 126:15 side (13) 23:5 49:19 110:25 111:2 smart (1) 222:18 111:2,8,18 126:12 131:19 152:18 **Smith (11)** 2:2 4:4 15:11,14,15 164:11 166:23 167:2,3 169:17,22 165:25,25 177:11 sidewalk (1) 178:24 **smoke (1)** 171:9 sidewalks (1) 181:23 sneak (1) 247:7 snow (1) 57:11 sign (1) 242:16 signature (2) 246:19 254:5 sociologist (1) 237:10 signed (7) 6:10 11:6 67:23 69:6,18 Sohail (4) 4:6 170:6 172:18,23 111:25 112:6 sold (8) 73:2 89:2 116:4 142:2 significant (1) 100:20 194:14,15,15 197:5 significantly (3) 9:12 23:18 105:2 sole (2) 48:19 49:5 signs (1) 131:22 solely (1) 9:8 **soliciting (1)** 105:3 Silicon (1) 44:22 **Sillman (7)** 3:3 78:11 81:14 84:14 solicitors (2) 107:4,10 84:16.17 85:11 solution (2) 90:12 121:23 similar (1) 35:17 solutions (2) 86:18,21 **Simmons (5)** 4:3 164:9,12,14,19 solve (1) 146:17 simple (3) 71:15 83:24 146:4 somebody (10) 19:23 33:19 81:25 103:19 154:18 172:14 174:14 simply (1) 231:21 **Simultaneous (15)** 46:14 97:13 193:10 201:25 248:19 somewhat (1) 60:23 111:11 112:2 113:6,16 127:16 147:23 149:12 190:15 204:23 son (7) 38:10 87:5 116:11 224:16 243:25 244:4 248:4.15 242:11 243:19,20 **Singh (21)** 4:9,10 179:17 183:9,10 son's (1) 86:3 183:12,13,15,21,24 184:15 soon (3) 11:3 81:2 208:5 186:21 187:2,6,10,13,14 188:21 sorry (9) 45:11 81:20 85:11 136:16 190:9,20 191:14 225:10 231:4 240:3 257:2 262:5 sorts (1) 87:11 single (8) 64:5 72:15 100:8 138:24 176:14 178:2 204:10 241:17 souls (1) 206:17 sir (4) 244:15 248:8 251:13,17 sounding (40) 20:13 24:24 31:17 sisters (1) 236:3 42:11 45:23 50:9 55:9 58:14 sit (5) 150:23 234:12 239:18 69:25 74:22 77:10 81:4 84:2 241:20 247:7 93:12 96:25 101:9 103:15 111:21 117:4 136:15 144:18 147:13 sits (1) 206:3 sitting (9) 74:23 115:6,8 135:3 162:4 164:2 172:8 179:11 182:21 165:22 212:8 214:19 220:13 186:25 190:8 197:12 200:18 240:9 204:17 213:22 219:11 222:22 situation (8) 86:9 90:7 95:14 145:5 227:17 243:14,22 247:22 251:9 160:3 216:17 230:24 259:12 sounds (2) 140:21 206:23 **situations (1)** 146:19 source (4) 24:7 34:12,17 63:7 six (12) 44:18 62:9 134:23 148:7 south (1) 30:19 148:12 164:23 174:15 186:8 **space (6)** 31:12 32:7 46:24 70:9,12

99:8 **Spanish (5)** 36:23 47:17 50:20 61:15 111:6 speak (31) 10:3 11:18 13:13,18 16:25 21:16 28:19 37:11 38:16 44:11 45:17 50:12 52:16 67:6 81:10 97:25 101:15 130:20 143:12,14,16 148:25 172:14 181:2 183:18,25 224:25 241:8 248:19 262:10,12 speaker (96) 10:16 15:6,10 17:5 21:5 25:15 28:15 31:21 33:20 36:19 38:23 39:22 42:23 46:6,19 47:9,14 50:17 52:11 55:14,22 58:19 61:12 62:23 66:6 70:16 75:3 78:9 81:12,21 84:13 87:19 90:16 94:3 97:14 101:18 104:6 104:12,17 108:8 113:9,11 117:10 120:15 122:16,18 129:8 130:25 131:4 133:14 136:19 141:22 144:21 147:20 151:5 155:6.18 158:24 162:12 164:8 166:20 170:4 172:18 174:8 176:20 179:15 183:7 187:10 191:16 193:23 197:18 201:8 205:2 207:7 209:6 210:22 214:2 216:4 219:19 223:21 228:4 229:12 232:3 233:3 235:22 238:9 241:4 244:16,19 248:25 251:20 257:14 260:10.15 260:18 261:22 speakers (14) 2:1,25 3:1,25 4:1,25 5:1 15:7 36:20 148:2 150:6,10 169:13 170:5 speaking (23) 16:21 32:20 46:14 51:4 97:13 104:14 111:11 112:2 113:6,16 127:16 147:23 149:12 164:4 168:21 190:15 204:23 225:10.11 243:25 244:4 248:4.15 **speaks (1)** 12:25 special (4) 22:2 96:22,23 139:5 specific (6) 31:6,15 50:14 120:11 130:21 137:7 specifics (1) 149:2 speech (1) 134:22 speeches (1) 154:9 **spend (1)** 181:13 spent (2) 8:23 157:16 **spiral (1)** 29:14 spite (3) 90:24 105:22 189:12 **spoke (7)** 92:11 160:23 163:11,17 190:25 253:13 254:4 **spoken (4)** 70:8 98:2 132:23 260:13 spread (1) 253:9 **square (1)** 44:8 ss (1) 265:3 stable (2) 24:7 61:22

staff (16) 1:16 10:18,24 12:3 13:16 31:24 38:14 50:13 66:12 81:10 84:6 101:13 150:23 191:11 194:4 262:17 stand (8) 59:15 67:4 107:16,20,20 144:3 169:18 219:8 standard (2) 22:18 23:14 standards (2) 21:14 52:21 standing (7) 11:14 98:12,23,25 99:10 143:6,22 **standpoint (1)** 66:15 stands (4) 107:13 137:10 138:14 231:12 start (19) 6:4 73:14 83:15 114:7 115:19 118:19,22 120:2 132:9 145:4 148:2 157:24 179:19 180:14,24 191:21 192:7 204:5 245:10 started (11) 6:7 10:5 56:9,10 117:23 121:15 207:11 215:11 216:25 230:8 249:12 starting (2) 29:18 100:19 starts (2) 155:15,19 starve (1) 199:8 **starves (1)** 199:8 state (20) 22:19 27:15 34:4,16 40:14 77:25,25 91:20 92:4 111:24 127:24,25 139:22 165:10 174:20 200:11 203:6.7 265:3.7 stated (4) 34:12 72:3 73:10 221:21 statement (4) 52:3 66:16 97:10 221:21 **statements (1)** 65:17 states (3) 28:6 151:21 204:12 stating (1) 170:10 statistically (1) 168:21 **status (1)** 197:9 **statutory (1)** 105:23 stay (8) 45:8 143:22 150:18,21 195:22,23 211:16 262:12 stays (1) 91:23 steady (2) 48:7 63:21 steal (3) 44:23 116:2 156:12 stealing (3) 116:22 123:5 157:6 steep (1) 35:12 **STENO-KATH (1)** 1:22 stenokath@verizon.net (1) 1:25 step (2) 28:8 157:13 stepchildren (1) 88:14 stepping (1) 157:10 steps (1) 64:13 Steven (6) 3:12 4:8 113:12 117:11 176:22 179:16 stick (1) 183:2 sticker (3) 79:15,22 177:11 stickers (1) 196:10 stifling (1) 206:20

Stiles (2) 1:17 151:3 **stimulate (1)** 60:2 stints (1) 239:8 stock (1) 156:4 stole (3) 83:9,10,21 stood (1) 205:13 stop (14) 62:2 90:6 110:14,17 114:4,23 115:13,14 116:25 143:7 155:16 213:2 232:12 247:2 stopped (1) 93:9 stops (1) 212:25 stories (6) 49:23 191:5 201:23 202:4 236:18 237:16 story (3) 187:19 230:16 232:23 straight (2) 108:13 201:3 strange (2) 122:21 186:4 stream (1) 10:23 street (33) 1:6 18:5 30:3,4,10,19 42:2 48:17,20 68:13 76:2,3 78:7 87:15 107:3,11,18 110:24 119:21 129:24 131:17 132:25 133:3 164:21 165:21 203:19 228:18,23 228:24 232:9 238:16 251:4 259:20 street-hailed (1) 121:3 street-hails (2) 121:20 130:16 streets (11) 43:9 48:14 49:3 106:8 114:23 115:9 129:25 143:21 152:3 153:3.6 stress-free (1) 214:24 strict (1) 20:4 strident (2) 143:25 144:2 Stringer (1) 40:24 strong (1) 84:25 strongly (1) 69:13 structures (1) 22:17 struggle (2) 21:22 263:18 struggling (1) 229:25 Stu (1) 160:17 stuck (1) 139:16 studied (2) 34:2 222:13 studies (1) 34:9 stuff (2) 119:25 182:14 stupid (3) 143:16 144:14 161:20 Stuyvesant (1) 102:18 **Suarez (7)** 4:15,15 201:10 205:3,6 205:7 206:7 subcontractors (1) 22:24 subject (3) 11:13 167:5 208:7 sublevel (1) 195:4 submit (2) 36:13 195:15 submitted (4) 36:13 40:9 118:8 227:24 subsidy (1) 196:8 **subway (1)** 50:8 succeed (1) 53:20

successful (1) 222:14

sudden (2) 161:24 185:11 **Sueves (2)** 101:19,23 suffer (2) 23:11 91:2 suffered (4) 26:6 90:25 106:21 192.5 suffering (6) 54:22 108:22 123:20 226:7 245:21 258:3 sugar (1) 233:19 suggest (3) 122:4 178:15 205:25 suggestion (2) 61:3 146:4 suicide (1) 198:17 suit (1) 219:9 **SULOTAN (1)** 96:2 **Sultan (12)** 3:6 87:22 90:18 94:4,7 94:8 95:6,16 97:2,5,11,15 summons (10) 38:18 47:5 99:15 217:7,8,12,23 218:2,3,16 summonses (1) 81:11 **Sunu (3)** 4:17 207:8 209:6 supervisor (2) 247:18,19 supply (1) 230:22 **support (15)** 21:23 38:9,10 61:2 67:17,21 129:22 130:8 152:11 167:13 169:6 203:3,13 204:3 214:23 supported (1) 40:12 supporting (2) 59:25 152:5 supportive (3) 169:15,15,17 supposed (15) 43:8 45:20 62:11 76:16,21 79:6 107:14,16 153:10 156:16 171:10 174:2 175:20 176:5 248:12 supposedly (3) 132:14 152:15 222:4 **Supreme (2)** 27:11 28:7 **surcharge (1)** 200:7 surcharges (1) 87:11 sure (20) 12:4.10 16:8.12 86:19 88:5 105:16 108:24 130:14 141:11 150:24 159:8 170:11,20 179:5 209:24 218:25 223:17 248:19 262:9 **surely (1)** 74:8 surface (1) 29:20 surge (1) 138:18 surprise (1) 131:24 surprises (2) 25:22 206:25 survey (6) 24:8 34:13,23 69:5,7,17 survive (9) 90:4 94:14 121:25 165:17,18 169:8 222:13,17 259:15 surviving (2) 94:25 176:7 suspended (1) 138:2 suspension (3) 37:6 38:7,12 sustain (1) 174:25 SUV (2) 45:13 173:4 Suves (3) 3:8 97:19 98:6

swamped (4) 48:22,23,24,25 switch (1) 115:20 swooped (1) 168:9 Syed (7) 3:14 117:12 120:16 122:16 131:6 133:14,17 sympathize (2) 165:13 166:4 sympathy (1) 91:3 Syracuse (1) 8:3 system (19) 21:2 27:24 30:15 31:13 49:7 51:16 68:6 69:16 100:14 122:5 138:5,5 153:21 185:15,19 204:4 222:15,16,25 Systems (1) 5:7

Т

T (2) 265:1,1 table (2) 16:5 207:14 tables (1) 29:24 tack (1) 80:6 **Tahere (1)** 47:9 Tahir (2) 42:25 46:7 taillight (3) 110:10,13 137:17 take (63) 19:24 20:23 26:25 33:17 33:22 38:19 45:15,25 49:18 55:4 62:2,6 64:12 67:10 70:3 77:3 79:12,21 84:5 92:3,19,19 102:24 105:14 112:8 117:15 125:11,12 134:25 137:13 140:7,7 147:25 148:19 157:22 158:9 168:3 173:19,21 187:3 200:25 203:10 209:25 210:5 212:11,20 221:17 223:14 227:12,16 229:6 231:14 234:20 235:6.19 237:10 238:3 239:24 240:18 241:12 243:5,23 245:5 take-home (1) 24:15 taken (15) 13:9 28:7 37:11 41:11 105:8,11 124:25 126:11,16,21,24 140:18 150:13 206:15 231:6 takes (7) 49:4 82:7 92:20 166:2 175:4 189:21 250:6 talk (20) 13:15 22:15 46:18 103:18 103:23 104:11,14 112:13 114:14 118:25 138:6 154:17 179:20,23 201:25 220:2 242:17 244:23 254:17 263:19 talked (2) 107:23 137:4 talking (14) 21:21 109:19 126:3 127:19 132:9 143:20 152:25 173:22 199:16 206:14 216:16 218:25 247:2 263:5 tallying (1) 202:6 tapes (1) 200:25 **Tariq (10)** 4:20 216:6,11,12,13 217:21 219:4,6,12,17

task (1) 231:17 taught (1) 240:16

Tavares (3) 101:20 104:7,16 tax (11) 6:12 23:5 41:9 87:11 199:24 200:2,6 209:14 255:17 260:21.23 taxes (5) 71:18 91:21 119:12 124:24 126:21 taxi-based (1) 117:23 taxicab (11) 2:3,18 17:16,21 18:4 18:19,22 20:2 55:16,24 59:2 taxicabs (2) 17:18 107:5 taxis (35) 3:13,15,16 43:22 59:9,15 71:8,11,13 72:9 73:12 93:4 98:13 106:7,11,13,17 107:14 112:4,16 129:18,25 131:5,8,22 136:25 137:6,10,11 139:21 220:10,13,25 221:24 222:19 teach (2) 51:18,19 team (3) 86:3 112:13 243:6 technicalities (1) 169:24 technicality (2) 30:7 161:10 technically (1) 159:19 technologies (2) 72:12 255:15 technology (9) 158:14,15 161:14 186:12,12,17 217:2,5,6 telephone (1) 30:7 tell (21) 43:10 49:7 83:3 102:20 112:8 124:21 127:18 142:15 155:17 159:15,21 171:10 182:15 197:25 202:16 203:4 217:4 234:5 242:8 243:4 244:14 telling (9) 83:10 88:13 100:15 149:8 201:22,24 218:15 219:9 263:17 tells (1) 100:24 ten (12) 28:6 45:19,20 93:2 109:19 109:22 116:23 156:4 163:17 227:12 232:20 257:24 ten-minute (1) 84:3 **Tendi (5)** 5:8 241:6 244:20 249:2,9 **Teno (7)** 4:12 187:12 191:17 193:24 194:2,6 197:15 Tenth (1) 107:3 term (3) 28:25 177:17 223:7 terminate (1) 100:15 terms (3) 9:22 81:3 258:19 terrain (1) 237:3 terrible (1) 205:18 terribly (1) 206:17 testified (4) 11:21 32:7 73:5 131:13 testify (14) 10:10 11:9,21 12:10,11 12:13 20:19 32:5,8 33:2 70:10 77:15 98:10 198:5 testifying (1) 98:20 testimonies (1) 201:2 testimony (32) 7:19 17:10,13

21:24 39:17 46:4 55:12 58:16

67:10 70:3 75:2 77:12 93:14 103:18 105:3 117:8 144:20 147:17 183:4 190:13 197:14 204:21 213:24 219:16 223:3 240:25 243:18 244:11 247:24 248:8 251:13,17 text (4) 116:7,9,16,24 texting (1) 212:6 Thalor (5) 2:5 17:7 21:7 25:16,19 thankfully (1) 84:21 thanks (4) 96:11 125:2 155:21 229:17 theory (1) 59:19 thing (30) 82:6,25 118:2 127:19 133:3 137:17 144:8 153:10 160:2 161:10 167:15 176:4,10 181:15 182:15 185:25 186:3 199:20 200:25 202:4,5 216:21 218:13 225:4 252:9 255:12,13 257:7 259:18 260:24 things (26) 45:11 66:4 77:2,17 87:12 105:19 108:24 143:21 152:19 154:3 165:12 168:12 173:21 179:20,25 181:12 182:17 197:3 217:25 235:16 236:15 237:7,8 241:9 251:5 260:20 think (38) 28:10 30:14 31:12 34:11 38:2 52:25 55:6 76:10 85:24,24 86:8 87:5 89:8 96:12.20 99:25 100:2 132:20 136:24 143:12 146:18,20 153:16 166:12 177:8 178:18 202:24 205:21 206:23 218:9 225:17 252:18 253:17 254:18.20 255:2 262:24 264:2 thinking (4) 29:9 114:9 195:21 205:9 thinks (1) 170:17 third (1) 124:3 thought (6) 27:10 42:5 169:4 196:2 222:3 239:22 thoughts (1) 154:20 thousand (7) 48:18 62:10 75:15 135:7,15 224:4 244:5 thousands (6) 48:15 59:20 119:16 177:18,19 184:10 three (55) 9:23 10:11,17,20 19:10 25:5 37:18 39:12,14,17 40:2 62:4 66:17 79:25 91:19 94:19 102:13 103:8 108:12 109:18 127:10,10 132:13 148:5,23 149:19 150:6,10 155:16 156:2 157:18 184:19 187:18,19 189:24 191:4,12 194:23 198:25 202:9 207:16 209:23 224:9 225:22 226:5,8 234:8 239:8 242:2,11 247:15 250:18 253:5 258:21,25 three-minute (2) 14:25 17:14

three-year (2) 35:15 253:4 thrive (1) 120:25 thrown (1) 184:21 **Tibet (1)** 257:21 ticket (10) 78:22,25 79:9,20 110:15 143:8,11,17 144:4 178:4 tickets (2) 143:15 237:2 time (88) 6:3 7:18 10:13 11:17 13:4 13:9,19 14:25 15:8 17:14 20:16 29:6 32:19 33:7,8 34:5 39:13 40:2 47:2 54:16,18 55:19 61:21 65:7 70:11 78:16 80:13 82:7.11 85:5 92:24,24 100:15 101:12 102:2 104:25 107:6 108:2 111:15 116:16 117:14,14 131:13 132:13 134:15 135:23 136:5 139:25 146:9,12,21 148:11 150:15 155:15 157:23 167:11 171:4 173:23 181:13 188:16 189:10 191:3 196:25 202:3,3 203:10 207:24 208:8,11,14 209:23 225:22 231:13 233:8 234:10,14 235:13 240:10 241:16 244:15 250:8,10 253:10 258:3 262:8 263:8,10 264:7 timekeeper (1) 10:12 Timer (41) 20:13 24:24 31:17 42:11 45:23 50:9 55:9 58:14 69:25 74:22 77:10 81:4 84:2 93:12 96:25 101:9 103:15 111:21 117:4 136:15 140:21 144:18 147:13 162:4 164:2 172:8 179:11 182:21 186:25 190:8 197:12 200:18 204:17 213:22 219:11 222:22 227:17 243:14,22 247:22 times (9) 9:14,18 48:19 83:12 93:5 148:12 154:7 201:14 216:22 tipping (2) 40:10 119:25 tips (3) 65:10 134:19 173:19 **Tipu (5)** 3:6 87:21 90:18 94:3,8 tired (1) 44:13 title (1) 201:17 TLC's (2) 15:25 134:4 tlcrules@tlc.nyc.gov (1) 12:15 **TMODA (4)** 2:15 4:9 183:15,21 TNC (2) 18:5 153:5 TNC's (1) 121:15 **TNCs (6)** 26:22,25 27:7 106:13 195:2,18 TNS (1) 245:13 today (79) 6:6,25 7:16,24,24 8:11 9:6 10:3 11:6,24 12:13,14,23 13:13 14:9 15:3,18 16:21,25 17:24 21:21,24 25:22 26:20 32:6 32:16 36:16 38:22 64:11 70:10 74:18 100:19 114:12,16,21 115:6

115:23 116:11 124:7 132:19 138:17,25 154:11 161:9,16 164:15 165:8,12 167:16 177:22 184:2,16 187:18 194:19 196:23 199:6 205:8 207:15,18 224:12 229:18 232:8 236:14 237:8,22 238:14,18 239:18,23 240:4,22 249:19 250:23,24 261:10,17 262:17 263:12,15 today's (7) 6:4 8:12 9:20 11:3 21:16 104:22 164:19 told (14) 58:4 102:4,5,9,25 119:7 134:24 137:25 163:13 202:19,23 202:24 234:15 237:16 tolerance (2) 48:22 51:13 tolerated (2) 49:9 99:11 toll (4) 125:21 148:8 149:15,22 tolls (5) 125:19,22 126:2 208:12,16 tomorrow (10) 73:22 74:6,10 124:8 132:17,19 161:8,18 224:18 261:11 tonight (1) 244:23 tool (1) 64:18 top (4) 86:22 173:17 199:23 233:12 topic (1) 131:14 total (8) 8:12 56:18 85:8 126:10,10 126:15,20 188:7 totally (1) 195:12 totem (2) 168:20.23 touchable (1) 41:9 touched (1) 96:18 touching (1) 212:4 tough (2) 118:10 119:14 tow (1) 175:8 towed (1) 237:2 town (1) 92:2 toxic (1) 73:21 **TPEG (1)** 27:24 track (1) 106:23 trade (3) 2:3 17:17 174:18 traditionally (1) 72:17 traffic (8) 92:22 93:7 143:20 165:19 177:18 181:16,18 182:6 **Traiger (1)** 40:19 train (3) 107:19,19 196:21 trained (1) 51:2 trampled (1) 88:20 transactions (1) 6:24 transcript (2) 11:2 265:9 transfer (2) 6:12 136:2 transformed (2) 194:22 195:2 transit (3) 3:18 9:15 67:19 translation (1) 104:4 translator (2) 10:18 75:6 transparency (1) 7:12 transplant (1) 192:10 transport (1) 89:10

transportation (16) 3:22 4:14 5:7 9:19 18:2 30:2 67:24 71:4,17,25 73:6.16 89:21 151:11 179:6 245:3 Transportation's (1) 89:18 transporting (1) 30:16 trauma (1) 37:22 traumatic (1) 192:5 travel (2) 53:7 246:12 travelers (1) 156:20 treat (5) 98:14,21 118:22 170:23 262:9 treated (7) 24:17 37:25 38:3,4 69:11 118:12 214:18 tremendous (2) 133:25 134:20 trend (1) 34:24 trends (2) 9:23 34:7 **Triangle (1)** 131:17 trip (5) 41:14 88:3 132:16,18 139:8 triple (1) 182:4 trips (3) 42:4 89:24 249:25 trouble (7) 49:11,14,15 75:16 83:8 210:11,15 trucks (2) 182:3,4 true (4) 123:9 126:25 232:22 265:9 trunk (1) 137:18 trust (3) 54:4 92:23 190:4 trustworthy (1) 188:18 truth (2) 202:15,16 try (15) 29:14 51:8 56:8 66:18 83:11 94:14,15 99:5 104:13 152:20 171:8 187:19 189:20 193:9 214:16 trying (13) 34:10 121:24 130:4 142:13 175:13,16,17 191:22 196:15 214:13 215:13 225:15 247:4 **TSA (2)** 2:18 59:3 tsunami (1) 89:22 tunnel (3) 93:6 125:16,17 turn (6) 130:3 140:3,6 181:23,23 221:25 turned (2) 33:6 63:18 turning (1) 68:10 turns (3) 26:7,17,19 turtle (1) 193:14 TWA (1) 4:3 twelve (2) 46:2 188:24 Twenty-five (1) 35:24 twice (1) 137:13 two (62) 6:10 10:21 15:7 21:25 37:6 50:25 51:25 52:25 59:6,17 63:5 64:24 75:14 77:17,21 79:11 80:14,16,22 82:4,7 84:20 91:16 92:21 94:21 101:8 102:17 107:19 127:11 131:15 137:19 139:18 140:8 142:4,6 146:21,22 147:10

149:19 159:6,23 181:21 186:7,8 190:24 192:6,8,14 205:13 209:22 211:14 215:20 234:8 236:7 242:2 247:3 250:6 253:15 254:7,7 260:20 263:17 wo-hour (1) 96:9

two-hour (1) 96:9 two-year (1) 256:23 type (1) 228:25 types (1) 128:23

U

Uber's (3) 92:13 93:8 139:13 **Ubers (1)** 133:2 unable (2) 98:22 184:13 unaddressed (1) 90:7 Unanimous (2) 13:25 14:15 unanimously (1) 14:17 unauthorized (2) 78:20 79:5 unaware (1) 33:4 unbearable (2) 92:22 93:7 under-appreciated (1) 194:21 undercut (1) 139:3 undercutting (1) 122:7 underground (1) 135:3 underlying (1) 203:25 undermined (1) 106:20 underneath (1) 261:9 underpaid (2) 65:2 66:3 underserved (1) 121:5 understand (12) 13:6 20:18 38:6 127:19 130:14 161:21 167:6 201:15 214:25 237:3 250:12 251:6 understanding (4) 12:21 32:3 84:9 120:14 undervalued (1) 194:20 unemployed (2) 200:12,13 **unemployment (1)** 200:10 unfair (4) 54:8 195:12 217:8 220:24 unfortunately (7) 29:16 63:16 134:23 187:15 189:9 192:4 223:8 **UNIDENTIFIED (1)** 155:18 union (9) 56:10 67:17,19,24 68:3 69:3,8,16 185:4 union's (1) 66:15 unions (2) 184:11 206:15 unique (1) 222:24 United (2) 151:20 233:25 universal (1) 28:3 University (1) 111:9 unjustified (1) 100:3 unlimited (2) 93:8 220:19 unnecessary (1) 168:15 unpredictable (1) 23:12 unreliable (1) 20:11 unrestricted (1) 91:12

unsafe (1) 66:4 unstable (1) 230:3 unsuspecting (1) 89:8 **unthinkable (1)** 54:15 untold (1) 206:16 unwilling (1) 72:7 **upfront (1)** 199:16 **UPS (2)** 182:3,9 upset (2) 103:13 218:16 **upside (1)** 139:2 **upstate (1)** 124:5 Urena (5) 4:19 214:4,8,9,10 urge (2) 32:6 64:11 urgency (2) 68:24 69:15 use (8) 53:11 72:11 73:22 89:21 96:24 212:2,23 245:18 uses (1) 29:21 usual (1) 189:21 usually (1) 253:11 utilizing (1) 74:2

V

Valdivia (2) 1:17 151:2

validity (1) 27:6 Valley (1) 44:22 value (7) 62:12 72:24 73:8 88:4 185:15,18,21 vampirism (1) 180:15 van (1) 76:24 various (2) 14:11 132:13 vast (2) 8:13 139:17 vehicle (38) 7:2,20 19:23 20:9 33:5 35:3 37:8 39:7 59:11 60:11,14,15 60:21 63:4,6,10 71:20 74:10 78:22 80:24 81:3 88:15 105:25 109:5,8,21 110:11 134:24 135:14 146:12 174:15,22 230:17 231:3 231:11 250:24 251:8,10 vehicles (54) 8:9,10,13,14,16,18 8:25 16:18 18:11,14,16 19:7 26:16 42:7 47:24 48:12 60:17 61:5,8 71:3,8,14 72:11 74:3,10 74:17 77:22,24 78:4,7 87:10 89:15,24 92:25 115:2 121:22 122:2 128:3 132:14 133:22 134:6 134:7 135:6,7 145:8,10,11 147:9 147:9 175:6 195:6 204:7 220:19 221:2 verbally (1) 40:25 verify (1) 45:21 Veriphone (2) 109:12 110:4 versus (2) 30:20 161:11 veteran (2) 90:23 197:9 veterans (2) 152:7,11 vets (3) 152:5 154:16,20

viability (1) 74:7

viable (1) 140:19

vicious (1) 199:7 video (2) 105:11 108:4 Vietnam (1) 90:22 violation (3) 23:14 26:8,18 violations (2) 133:25 134:19 virtual (1) 206:9 vision (2) 51:14 89:18 visit (1) 92:17 visual (1) 11:12 voice (1) 22:5 voices (1) 70:13 volume (1) 169:13 volumes (1) 12:25 vote (3) 13:25 14:15 182:19 voters (1) 182:19

wage (19) 23:23 24:15,19 34:7 36:3,4 94:25 95:11,19 96:6,7,18 100:18 118:5,5,10 173:8 255:18 260:25 wages (6) 15:20 34:15,17,20 51:5 200:14 Waheed (1) 214:3 wait (3) 192:9 230:24 255:25 waiting (5) 70:10 143:23 205:16 259:3,4 wake (2) 192:6 201:4 walk (9) 111:4 112:23 156:14.14 160:3 193:14 233:8 252:23 254:21 wall (2) 152:23 165:21 Wambrin (9) 4:21 219:21,23,24 222:23 223:4,6,12,17 want (75) 6:17 12:9,22,24 13:3,8 16:12 19:10 26:23 41:21 46:25 49:11,12,13,14 54:11 59:23 62:6 65:15.17 69:3 75:21 83:6 96:22 99:22 103:6 104:13 106:25 107:25 108:14 115:21 117:13,19 119:20 127:8 130:13 149:7,18 150:6 154:15,17 161:8 170:11,20 178:11,12,23,24 179:10 189:6 190:2,3,23 191:2 204:16 208:3 210:5,12,17 218:24 226:9,12 230:8 232:16 234:22,23 246:11 259:14,17,18 260:5,20 262:8,15 262:16 wanted (10) 20:17 117:19 134:10 134:12 161:23 169:12 182:15 197:8 205:11 255:13

134:12 161:23 169:12 182:15 197:8 205:11 255:13 wanting (1) 198:16 wants (4) 30:18 119:18 210:15 239:4 Wanttaja (2) 1:18 151:4

Wanttaja (2) 1:18 151:4 War (1) 151:20 Warrie (1) 40:18 Taxi _ Limousine Commission Board Meeting

wartime (1) 152:10 **Washington (1)** 131:12 wasn't (1) 37:6 waste (1) 61:20 wasting (2) 50:4 99:24 watch (1) 10:20 watching (1) 72:23 WAV (5) 59:11,14,15 133:22 140:15 waves (3) 132:4,5,8 WAVs (1) 59:17 way (27) 10:4 11:13,17 30:23 31:12 34:15 37:14 52:19 53:21 55:8 67:5 84:19 121:8 131:18 160:6 165:6 175:24 182:10 196:18 198:4 208:24 225:24 227:24 250:16 259:15 262:3 265:13 ways (4) 51:16 121:5 147:6 189:16 we'll (7) 12:3 14:2 15:2,2 33:18 36:23 264:2 we're (54) 6:3,25 7:3 15:19 16:2,16 21:21 48:8 56:13 70:3 86:8 115:8 118:11,12 129:25 139:22 142:15 143:20 147:24 150:16,25 151:12 154:5 158:9 159:22 161:20 167:9 168:22 175:9,13,16,23 176:6,6,7 176:11 182:23 198:6 201:13 204:10 209:24 214:17 215:5.6.7 215:13,16 248:18 252:22 253:25 254:21,23 261:15 262:6 we've (9) 7:6,7 18:3,9,18 25:4 41:17 132:5 253:3 wealthy (1) 168:13 wearing (1) 219:9 weather (1) 138:18 website (4) 10:24 11:3 88:7 197:7 Wednesday (1) 27:12 week (15) 25:24 54:2 78:25 79:7 148:11 157:16,25 173:11,11,12 173:13 230:14,15 242:5 258:12 week's (1) 217:16 weekly (1) 230:10 weeks (9) 6:9 101:8 136:6 156:2 157:18 159:16 171:21 200:15,16 welcome (1) 70:15 welfare (2) 88:12 106:20 well-being (2) 52:22 55:5 well-rewarded (1) 231:22 went (12) 30:3 37:17,18 38:12,20 69:5 107:6,11 144:15 148:11 192:9 261:8 West (6) 110:25 111:2,8 131:19 165:25 249:24 Westchester (1) 124:5 whatnot (5) 99:25 100:2,12,25 101:3

wheel (3) 180:10 221:7 246:7 wheelchair (29) 60:11,16 139:20 139:21,23 145:4,8,10,11,12,16 145:20 146:6,9,12,16 166:11,15 195:25 202:20 203:17 204:7 215:23 220:25 234:21 235:2,3 239:5 240:2 **WHEREOF (1)** 265:15 whistling (1) 110:19 white (1) 178:17 wife (9) 94:19 149:6 192:13 193:11 242:6,14,16,17 243:20 wildest (2) 239:20,22 willing (1) 89:9 win (1) 209:13 wind (1) 99:24 windshield (5) 79:23 153:14 234:12 235:7,20 wins (1) 199:13 wiped (1) 54:15 wish (2) 166:5 229:16 within-entitled (1) 265:8 **WITNESS (1)** 265:15 wives (1) 169:2 Wolf (7) 3:17 131:6 133:15,19,20 133:21 136:16 women (10) 60:4 71:2 121:24 167:19 168:5,16,21,24 179:21 236:19 women's (1) 169:5 wonderful (1) 135:13 wonderment (1) 203:14 Woodside (3) 138:4,5,8 **wool (1)** 171:9 word (5) 165:14 201:16,16 225:9 226:4 words (5) 33:3,10 75:8 154:12 237:19 work (55) 16:7 21:18 22:3,6,17 29:8 37:21 51:21,22 54:18 59:8 59:19,22 62:17 68:21 71:3 76:10 98:18,22 112:14 115:19,21 133:21 136:11 141:25 142:3 156:8 158:5 159:4 163:9 170:20 173:24 180:7 181:9 182:22 202:22,25 203:23 206:18,21 215:18 228:23 231:22 234:10.10 234:11,11,18,20 240:16 242:4 243:9 256:18 258:22 263:5 workday (1) 13:10 worked (8) 30:25 35:11 73:15 103:19 146:2 184:25 200:15 240:10 worker (1) 181:10 workers (18) 21:20 22:3,6,7,15,21 22:21,23 23:2,24 34:8 36:5 39:8 164:15 180:4 197:23 216:14

Workers' (1) 147:15 working (27) 16:10,10 22:24 23:3 24:6 34:3 46:23 51:19 53:25 54:24 62:13 110:11,13 115:19 119:9 151:22 173:18 180:14 188:23 203:23 210:8 214:20 216:13 226:12,25 229:19 238:20 workplace (2) 22:10 24:19 works (4) 131:2 160:12,19 237:4 workweeks (1) 23:20 world (6) 88:15 95:17,21 180:8,9 222:15 worlds (1) 138:16 worries (1) 230:6 worse (5) 114:16,17 115:22 142:11 142:12 worsen (1) 90:8 worst (1) 184:3 worth (6) 27:5 62:9 175:3,23 239:23 240:23 worthless (1) 202:14 wouldn't (5) 41:11 57:7,8 61:25 173:21 write (2) 237:13 241:20 writing (1) 93:17 written (10) 11:25 12:6,13 25:11 25:12 36:11 40:4 108:4 141:3,6 wrong (3) 148:9 185:13 245:12 wrote (1) 222:11 X

255:11

Xenia (3) 4:22 219:21 223:21

Υ

Yassky (1) 160:9 Ydanis (1) 40:17 yeah (9) 33:15 91:4 125:20,24 126:18 160:7 217:4,5 219:4 year (35) 6:18 7:4 18:20 45:6 48:5 63:22,22 64:2 133:23 134:4 137:14 142:7,7,8 146:21 158:2 167:7 174:13 178:7 184:3 188:2 207:22 211:23 220:20 226:17,22 230:18 238:22 249:17,18 250:9 253:16,17 259:5 261:3 yearly (1) 137:13 years (86) 8:17,19 28:20 34:3 37:3 44:9,13,18 45:3,5 51:2 53:19 54:2,2 56:15 57:17 59:7,17 63:5 63:9 64:4 73:4 75:11 76:12 84:19 84:22 89:5 91:2,19 102:13 103:8 114:13 120:21,21 131:13 142:4 146:11,21,22 148:6,23 151:13,18 156:4,21 163:17 166:10,17 172:24 173:2 180:12 184:17,25 186:7,8 187:19 188:12,24,25

189:24 190:24 194:9 197:4 198:6 198:10,25 207:24 208:14 211:14 224:9 232:20 233:15,15 234:9,17 239:10,14 240:14 241:15 242:4 246:3,9 250:18 253:5 258:25 261:6 yellow (88) 7:7 18:3 29:8 31:14 43:12 53:3,13,18 56:10,13,22,25 59:9,20 60:18 76:6 84:18 87:9,16 89:3 93:3 95:7,10 107:7,9,10 113:18,20 115:20,22,23,25 139:9 139:12 148:5 151:23 153:12 156:18 159:10,17 160:5,22 161:13 162:23 167:8 172:24 175:15 178:25 180:17 186:6,8,10 187:16,24 188:11 189:17 192:23 205:10 207:12 208:12,15 211:8 211:11,20 220:2,4,12,22,24 221:14,17,22,24 222:5 226:11 227:6,7,9 229:3 233:15 236:21 251:8 256:6,14 257:4 260:22 261:8,11 yellows (1) 139:15 yesterday (1) 86:2 yield (2) 65:4 66:18 York (85) 1:1,7,7,23 3:15 27:15 31:6 34:2,4,5,8 36:4 40:14,15 43:21 48:14 49:25 54:4 58:24 59:4 63:8 67:17 68:2.12.19.20 70:25 71:9 72:25 89:2.17 90:11 91:10,13,20,22,23,24 92:18 93:10 95:23 109:4 119:22 122:3 129:13,14,17,19,20 143:18 144:2 151:14 152:15,17 159:5 161:3 163:11 165:11,24 174:19 188:4,5 188:19 192:2 197:23 200:11 202:7 208:16 216:14,22 217:19 220:16 221:11 222:11.16.19 224:25 225:7 226:13 227:7 250:15 255:10 257:22 265:3,7 Yorkers (5) 21:19 22:14 65:2 104:20 144:9 young (2) 184:22 233:17 younger (1) 168:4 youth (1) 239:9 Ζ

Zachi (1) 164:10 Zafar (1) 216:4 Zaheer (5) 4:18 207:9 209:7 210:22 211:2 Zahrel (4) 2:24 70:19 75:4 78:9 zero (6) 48:21 51:13,14 89:18 110:8 239:23

Zombra (2) 47:9,13

zone (6) 65:6 250:2,2,3,4,5

Zulker (4) 5:6 235:24 238:10 241:4

```
0
```

1

1 (5) 14:10 91:8 189:13 215:3 252:6

1,000 (6) 74:24 80:19 85:16 242:21 242:23 252:13

1,200 (1) 148:14

1,500 (3) 149:8 173:10,12

1,800 (1) 172:3

1.50 (1) 75:15

1:00 (2) 117:15 150:14

1:45 (2) 117:17 150:8

1:48 (2) 150:14,15

10 (9) 64:3 116:10,17 176:14 211:7 215:4 227:4 259:21 260:2

10,000 (6) 8:15,18 135:16 248:6,13 258:17

10:00 (1) 10:6

10:30 (2) 1:5 6:3

100 (8) 79:19,19 96:16 100:2 142:23 182:10,11 217:22

100,000 (8) 8:12 30:4,12 42:10 142:23 241:20 242:12,13

101 (1) 28:24

105 (1) 127:15

105,000 (1) 47:24

10543 (1) 1:23

11 (2) 64:2 207:14

11,000 (1) 8:15

11,000-plus (1) 8:18

11.50 (1) 23:21

11:00 (1) 246:18

110 (2) 111:4 249:24

115 (2) 144:5 213:2

1181 (2) 67:19,23

12 (5) 14:11 41:22 115:9 211:17

250:8 12-hour (3) 20:3,6 206:4

12:26 (1) 117:14

12:30 (1) 12:19

125 (2) 175:10 178:6

127 (5) 125:8,13 126:6,14 127:3

12th (1) 265:16

13 (1) 188:12

139 (1) 1:23

14 (4) 45:8 67:20 189:8 207:24

14,000 (1) 30:3

14.6 (1) 35:19

1474 (1) 59:25

1475 (1) 59:25

15 (6) 18:23 33:3,9 35:2 185:8 232:17

15,000 (4) 174:19 246:5 248:5,13

15,500 (1) 76:8

15.50 (1) 24:9

15.7 (1) 35:20

150 (2) 178:4,5

150,000 (9) 7:25 86:10 95:6 113:3 142:20,22 182:19 203:13 204:15

156,000 (1) 47:24

16 (4) 35:14 45:8 89:16 239:14

16,000 (3) 36:2 67:22 69:5

17.50 (1) 24:10

18 (3) 14:10 121:13 241:15

18,000 (1) 242:19

187th (1) 131:17

18th (1) 37:2

19-year-old (1) 167:18

19,000 (1) 198:7

1937 (1) 30:14

195 (1) 75:14

1973 (2) 164:16 224:14

1978 (1) 233:14

1983 (1) 233:16

1984 (1) 238:15

1986 (2) 191:21,23

1988 (2) 43:6 207:12

199 (1) 110:21

1990 (1) 43:7

1992 (1) 151:19

1996 (2) 10:5 66:2

1997 (2) 78:15 238:19

1999 (1) 192:4

2

2 (1) 13:23

2,000 (6) 49:13 85:20 106:11 173:11,13 251:3

2,100 (1) 159:25

2,200 (1) 253:19

2,500 (3) 80:8 175:19 254:19

2,600 (1) 254:19

2,800 (3) 91:17 253:19 254:19

2,900 (1) 242:20

2.5 (1) 258:21

2.99 (3) 123:18,20 254:6

20 (10) 37:3 44:9,13 70:24 89:5 109:6 121:13 125:24 140:12

163:24

20-some (1) 125:23

20,000 (3) 17:19 51:2 258:17

200 (6) 110:18 178:6 219:12 253:18 254:2 258:11

200,000 (3) 45:3 204:16 228:11

2003 (3) 75:13 77:9 207:22

2004 (4) 91:9 94:9 103:2 159:7

2008 (1) 18:12

2009 (2) 100:6 257:24

2010 (1) 18:12

2012 (8) 34:25 35:2,8,24 106:11

111:25 194:11 197:5

2013 (4) 17:23 43:17 249:11

250:22

Taxi _ Limousine Commission Board Meeting April 6, 2017

2014 (8) 8:5,11 43:17 67:18 89:16 91:15 209:12 250:22 **2015 (11)** 7:5 8:15,17 15:17 34:23 35:8,23 36:2 64:4 78:3 222:9 2015s (1) 135:5 **2016 (7)** 8:17,17,19 37:3 64:4 135:12,20 **2016s (1)** 135:5 **2017 (5)** 1:5 8:20 13:23 91:17 265:16 **2020 (1)** 60:20 21 (2) 198:6,10 21,000 (1) 158:2 212 (1) 1:24 22 (1) 194:9 22nd (1) 233:10 23 (3) 24:5 172:24 254:25 230th (1) 107:18 24 (1) 110:15 **240,000 (3)** 49:24 73:2 202:8 **25 (8)** 29:19 34:3 78:23 80:9 91:2 116:6,8 257:21 **25,000 (3)** 8:22 43:18 62:8 **25,232 (1)** 35:23 **250 (3)** 41:19 119:24 205:15 25th (1) 35:20 **27 (1)** 127:4 27th (1) 66:13 **28 (1)** 89:15 2nd (1) 50:8

3 (4) 48:5,7 195:7,21 **3,500 (2)** 85:6,10 3.25 (1) 176:13 3:50 (2) 264:6,7 **30 (14)** 17:22 28:20 29:11,19 56:25 57:15 85:21.22.23 116:8 144:4 161:6 184:25 208:11 30-plus (1) 84:19 30-year (1) 253:10 **30,000 (3)** 88:18,19 162:6 **30,220 (1)** 35:24 **300 (4)** 134:17 229:24 245:17,23 300,000 (1) 226:6 **31,000 (1)** 23:17 32 (1) 139:6 **33 (1)** 1:6 **34 (1)** 233:15 **35 (9)** 14:9 35:7 75:11,12 127:8,13 211:8 239:10 253:17 35,000 (3) 8:4,10 43:11 **350 (4)** 18:20 79:8,10 80:6 **350,000 (1)** 17:24 **36 (2)** 116:6 208:11 38 (2) 156:13 234:17 381-2061 (1) 1:24

39 (2) 126:3 127:15

4

4 (2) 14:11 213:10 **4,000 (2)** 250:24 252:13 4.8 (1) 200:14 **4.80 (2)** 163:22,23 40 (3) 61:19 131:13 205:14 **40,000 (2)** 18:13 177:4 400 (1) 157:24 **400,000 (1)** 71:4 401(k) (1) 238:19 **41,000 (1)** 246:7 **43 (1)** 166:17 **45 (5)** 40:9 117:15,16 147:25 200:15 45-minute (1) 12:16 **450 (1)** 133:22 48,000 (2) 23:19 35:7 48th (1) 107:3

<u>5</u> (7) 6:12,13 174:16 175:10 200:17

213:17 243:20 **5,000 (4)** 35:24 209:17 246:14 252:14 **5,226 (1)** 249:19 **5,500 (1)** 17:18 5,616 (1) 91:16 5.20 (1) 231:2 5:23 (1) 10:6 **50 (23)** 23:20 39:22 59:10 60:15,19 60:19 71:19 73:12 74:3 80:8 91:18 139:23 156:21 177:23.23 186:16 200:15 208:8,9,9 212:22 246:8 260:3 **50-something-year-old (1)** 167:19 **50,000 (2)** 43:16 230:7 **500 (5)** 149:5 180:24 217:11 244:13 256:24 **500,000 (2)** 17:23 18:7 500.000-something (1) 228:16 **52 (1)** 139:10 **535,000 (1)** 91:10 **58 (1)** 116:4 **59 (5)** 125:15,20 126:19,20 127:3 **59B-08 (3)** 26:9,9,20 59th (1) 107:11

6

6 (2) 1:5 250:7 6,000 (5) 209:16 218:8 249:17 252:17,18 6.2 (1) 35:11 60 (9) 53:25 57:16 70:9 146:24 156:21 207:22 208:24 242:4 256:15 60-year-old (1) 184:18 60,000 (3) 76:10 186:16 257:2 600 (6) 74:20 148:22 149:4,21 180:23 244:14 600,000 (1) 257:25 62 (1) 35:4 624 (1) 250:9 65,000 (1) 35:8 650,000 (1) 161:2

7

7 (1) 163:20 7,000 (2) 85:8,19 70 (3) 105:22 166:10 202:7 70,000 (2) 173:5 257:2 700 (5) 159:24 182:9 242:25 245:23,25 700,000 (2) 18:7 102:8 722-0816 (1) 1:24 72nd (1) 37:12 75,000 (3) 174:14,18 175:21 750 (4) 78:25 79:6,9 241:25 75th (1) 35:21 77.62 (1) 69:23 770 (2) 245:23 246:2

8

8 (9) 43:14,15 64:3 148:14,19,19 149:22 230:25 231:5 8,000 (2) 202:10 249:18 80 (4) 53:25 109:3 110:5 217:23 80- (1) 42:9 80,000 (3) 195:6 256:25 257:3 800 (3) 76:8 102:7,7 800,000 (1) 257:25 815,000 (1) 209:15 82.19 (1) 69:12 85 (1) 60:13 86,000 (1) 18:14 88 (1) 107:2 880 (1) 209:14

С

9 (3) 43:15,15 89:4 9,000 (1) 220:19 90 (5) 8:5 27:3,9 126:16,17 90,000 (1) 95:9 900 (1) 102:7 900,000 (1) 50:6 914 (2) 1:24,24 92,000 (1) 250:13 940 (1) 209:14 95 (1) 249:23 95-DEPOS (1) 1:24 96 (2) 111:2 249:23 96th (3) 30:19 110:24 259:19