

John Kourouvanis
[REDACTED]
[REDACTED]24th June 2019**RE: Parliamentary Inquiry into the Commercial Passenger Vehicle Industry Act 2017 Reforms**

To whom it may concern,

My name is John Kourouvanis and I wanted to briefly share with you my story of how these reforms have ruined my life and have caused me a huge amount of despair leading into what should be the happiest time of my life.... my retirement.

I was born on the 21st May 1951 in Greece. I migrated to Australia in November 1964 following the lead from my parents, in search for a better and more prosperous life. Departing my native country at the tender age of 13 meant that I seldom had the opportunity to complete studies and gain a high school education. I did enrol myself in night school to learn the English language. Night school was really my only option as I had to work full time to support and assist the family in their quest for a worthier future.

My first job was at the 'Concordia Wool' factory on Victoria Street, Abbotsford. I worked in this factory full time until age 21.

It was at this time that I, through the encouragement of a family friend picked up a second job as a taxi driver. I remember this time as a new, exciting and a great opportunity for me to explore Melbourne, meet new people and improve my English vocabulary.

Working part time for approximately 6 months in the taxi, whilst working full time at the factory, I made the lifechanging decision to purchase a taxi license and become self-employed. This purchase was made from the Victorian government at the time and was promoted to me as an appreciating and secure asset. In order to make this purchase however, my late father would have to sell our family home in Richmond to enable me to fund the purchase my first taxi plate.

I clearly remember that in 1974, finance requirements were such that I needed to have a 75% deposit in order to borrow the remaining 25% from a bank.

Owing money to a bank was unfamiliar and alien to me. As a result, I pushed and worked 7 days a week, 14 hours a day.

In 1976, I met my wife and married. Together we have raised two children. The fact that I missed the opportunity for a formal education, motivated and inspired me to provide the best possible education for my children. I worked 16-hour days to enable them to attend one of Melbourne's leading private schools and I somehow managed to fund these school fees, and never missed a payment.

In 1987 – 1988, through a lot of hard work and after living with my parents in the same house, I purchased my second taxi plate. I continued to work 7 days a week, 16 hours a day to pay it off.

In 2001 – 2002, I decided to purchase my own house, after living with my parents for so many years. Unfortunately, by this time my parent's health deteriorated and they needed to be cared for, so my family continued to live under the one roof in order to provide for them.

Throughout my years as a Taxi Driver I've specialised and built a very strong reputation for my involvement in local community work. I have dedicated my profession to the transportation of the elderly, people with special needs and overall the less privileged. I have very close affiliations with the St Vincent Rehabilitation Centre, Milparinka Centre in Richmond and the Northcote Day Care Centre.

My efforts have not gone unrecognised by the communities I work within and was recently awarded the Australia Day achievement for my work in the in the City of Darebin. This award is something that I am very proud of and am humble that members of the community would nominate and vote for me to win this award.

Along the journey there have been many obstacles, many hours behind the steering wheel of a vehicle, but nevertheless they have been all worth it right up until recently. Preparing for retirement was always something that we (my wife and I) planned towards. Leasing **two taxi licences** would allow my wife and I enough income of approximately \$50,000 per annum to fund the retirement we so deserve.

The recent Commercial Passenger Vehicle Reforms have robbed any dreams that I had to travel, spend money on our grandchildren and to fund for a comfortable retirement. The **\$150,000 (\$100,000 for the first and \$50,000 for the second) compensated** to me from the Victorian government would merely pay the bills and put food on the table for a few years. This is of great injustice and something that I feel so devastated about.

My family's livelihood has been stripped from me by the same people that we trusted and voted for! How can by the stroke of a pen, someone, a government deprive and cheat someone of their assets that we worked a lifetime to amass?

I am now 68 years of age and continue to work, as my taxi licenses were my superannuation and my retirement. I wake each and every morning dreading entering my taxi, which once upon a time of was so proud of. My family is constantly worried about both my physical and mental health. My taxi licenses were to me the equivalent of what a Defined Benefit super fund is for our Politicians.

If you wanted to gain a better understanding or had further questions, please do not hesitate to contact me directly on [REDACTED].

Yours sincerely,

John Kourouvanis