| From:    |                                  |
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| To:      | taxiinquiry                      |
| Subject: | Taxi deregulation and our demise |
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My name is Michael De Araugo and I owned four taxis at my peak.

My story is 30 years long and arduous.

I I bought my first license in what was the Rosebud Zone, my wife and I bought the license 4 months after getting married.

As I'd only started a new job as a mechanic a month before getting married we didn't have a honeymoon then, as we were to discover, that wasn't ever going to happen.

Interest rates were at approximately 22% and I was working 80-90 hours a week just to make ends meet, my wife worked at the ANZ bank and it was her wage we lived off and all income from the taxi was put back into it, we were hoping interest rates would drop to ease the pain, eventually they did.

We purchased a new car, a stretched XF Falcon that was wheelchair accessible, we were always working a five year plan with the car and our income that we drew off the taxi when my wife fell pregnant and couldn't work anymore.

Over the years I missed every Birthday of my growing family and I missed Easter and Christmas, I didn't have any time off away from taxis until after the first 10 years and when I did I had to come home as a driver wrote off my car in an accident.

In December of 1998 I was nominated and won the Taxi driver of the year and was offered the option of buying a license off the government as my "prize".

I took up the offer and had an AU Falcon in a Taxi yellow on the road just before Christmas, New Year's Eve and two people fighting out the front of the Continental hotel in Sorrento ensured my car was damaged enough to keep it off the road till early January 1999.

Still struggling with the loss of my WAT out accountant advised us to expand to cover the extra payments and over the next few years we had 2 more cars written off and purchased two more licenses, trying to keep up repayments on the losses of our cars. Insurance companies didn't cover the total losses because of the kilometers the cars did and that they were modified for wheelchair use, an issue that still exists.

It was in 2002 that things took a nasty turn for us, I had been assaulted several times and there was the straw that broke the camels back, a verbal confrontation that shook me to my core, I wondered if this was the time I wasn't going home if it continued.

I got home to my heavily pregnant wife, with a child that due to my work I was unable to convince naturally and we were in the IVF program, due to long periods of time sitting with to much heat my fertility had dropped to almost sterile, another result of Taxi driving.

I took a month off when my beautiful daughter was born and I struggled mentally and physically couldn't go back to work, nine months later and our fourth write off and I had to force my self back or go bankrupt.

I refused to work nights and this played heavily on me as to me, it was a sign I'd been beaten and lost my determination.

I eventually had to start working nights again and suffered mental anguish with every shift I worked.

Fast forward and after five cars written off I finally conceded and sold the two licenses we bought in the western port zone as government WOULDN'T allow me to work anywhere else. I was refused access to operate in Mornington and Rosebud.

A few years later my wife gave me the ultimatum, it was her and the children or taxis, we sold all but one and I worked 6 days a week to put food on the table and pay our increasing bills. We were losing the battle and we decided to buy two licenses as Labor stood by us, telling us they would work with us to bring Uber to our level, when Labor won the election they destroyed us, revoked my licenses for no reason that was viable to us, left me with a total of \$570,000 capital loss.

We borrowed just shy of \$1,000,000 and bought two investment properties and tried to turn that into a capital gain, we held on for two years and with the increasing number of Uber, taxi and hire car licenses that were now operating legally and illegally plus a 60% downturn in our gross turnover, no night drivers as they mostly got their own licenses and now predominantly drive day shifts, we were unable to turn this around and the only way out for us was to sell our home, we moved out on the 4th of May 2019. A very sad day in our working life. We lost our onsite caravan, a little weekender we bought about 10 years ago to try and have family time, gone as well.

My retirement is gone, my assets are gone, my hopes of traveling with my wife are gone. Government allowed Uber to operate illegally and took my assets off me for as payment for working long hours over many years as my reward, my thank you for my dedication to the public, thanks for getting battered women out of harms way, thanks for staying with elderly that had fallen in their homes and calling an ambulance, thanks for taking people shopping and helping with their bags, thanks for being spat on, thanks for being punched, thanks for being threatened, thanks for taking the seat out of your wife's car because a drink urinated in the taxi , thanks for replacing the back seat because a drunk vomited some red stuff I don't even want to know what it was and permanently stained, thanks for working Christmas with no incentive and Easter with no incentive, thanks for every New Year's Eve and Christmas Eve you worked, thanks for missing you children's birthdays and missing them open Christmas presents.

All while believing that no government would turn their back and HATE an entire industry for something they allowed to happen.

I followed the rules laid out before me, I did all they asked and more, I kept my car the cleanest, I wore my uniform with pride and I went above and beyond what I should have done, "would you take a mans penis out to pee, a man with motor neuron disease whose wife was caught in traffic, and he needed to go to the toilet, a man with pride, dignity, a man that had to ask a taxi driver to toilet him". I did it and he was eternally grateful. But government thank me by sending me broke.

This year I turned 55, our final plan was to sell or put drivers in our taxis and to start to take time to see the country and take a few weeks here and there and get to rebuild our marriage, we had been under duress with this industry for many years and were working towards a better life.

Now I've had to borrow money to buy s replacement WAT and I will apply for the subsidy, without it I definitely won't be able to make payments. We have been forced to use proceeds from the sale of the house to purchase the new car, and I guess, unintended consequences with the bank are, they discharged the Lien of Debit off our licenses and remortgaged the house, we had no say in this, they then won't give me a car loan over 5 years because it's for business, they won't give me a business loan over 10 years because it's a car and taxis don't rate a mention at banks and I now have a 3 year loan with high repayments to satisfy their criteria. It's a bloody disgrace.

This is just a small reflection of what taxis have done to us and how both governments with the immoral assistance of one Alan Fels have destroyed our retirement and our lives. My wife cries to sleep some nights and to see the pain in her eyes when we closed the doors on our home was more than I could bare.

As I said, this is just a few moments in my time and I'm sure you will fine worse. Shame on our government, federally and State, both sides, you all deserted hard working people that put their heart and soul into this industry.

Michael De Araugo