APRIL 2020 ● Volume XXX, No. 4
International
www.tlcmag.com

TLC
Taxi Limousine Car Service
MAGAZINE

TLC MAGAZINE IS COMPLETELY ONLINE, EVERY PAGE INCLUDING ADS, ON THE WEBSITE INDEX PAGE!
WWW.TLCMAG.COM

OFFICIAL CORONAVIRUS EMERGENCY CITY, STATE AND FEDERAL NOTIFICATION SYSTEMS

SHOULD YOU BUY TRAVEL INSURANCE?

WHY DO BANKING CRISES OCCUR?

LABOR PROTECTION

HISTORIC U.S.MIGRATION PATTERNS ARE WRITTEN IN AMERICANS' DNA

PROTECTING YOUR COLLEGE STUDENT FROM ON-CAMPUS LOSSES

THERE IS NOTHING PRO-WORKER IN THE LABOR UNIONS RIGHT TO ORGANIZE 'PRO' ACT

DRIVERS WANTED

DRIVER OWNED VEHICLES 'DOV'
BEST DEAL IN THE CITY

BUY A CAR & LEASE A MEDALLION

OR YOU CAN DRIVE WEEKLY FOR ONE OF OUR OTHER DOVS

NO MONEY DOWN!!!

PAYOFF CAR IN ONLY 3 YEARS!

For 1 driver* Added cost for additional drivers.

*TERMS AND CONDITONS APPLY.

DRIVER REFERRAL PROGRAM

REFER A FRIEND TO BUY ONE OF OUR NEW OR USED TAXIS WITH A MEDALLION LEASE AND RECEIVE **$1000***

*TERMS & CONDITIONS APPLY

TLC

Taxi Limousine Car Service

MAGAZINE

April 2020

FEATURES

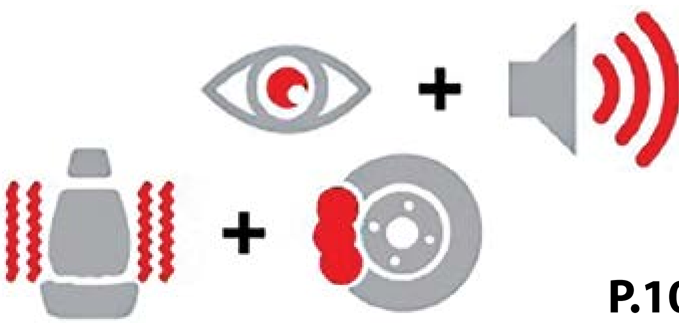
TLC NEWS

Official Coronavirus Emergency City, State and Federal Notification Systems

- text COVID to 692-692, as well as,
- nyc.gov/taxi for updates specific to TLC licensees,
- visit nyc.gov/coronavirus,
- follow Health Department on social media at @nychealth on Facebook and @nychealthy on Twitter and Instagram.
- If you have an increased risk for severe coronavirus disease, if you are older or have an underlying medical condition, seek additional guidance from the Health Department at bit.ly/guidanceincreasedrisk,
- City of New York, the Center for Disease Control (CDC), and the World Health Organization (WHO),
- If you need mental health services contact NYC Well at 888-NYC-WELL (888-692-9355) or text WELL to 65173

DIRECTORIES

TLC Magazine, Inc. is incorporated under the laws of the state of New York and is in no way associated with the Taxi and Limousine Commission of New York City or any other municipal, state or federal agency in the United States or elsewhere. It is strictly a privately owned commercial publication dedicated to the members of the passenger ground transportation industry and those who support it. Editorial contributed by individuals, organizations, municipal, state, and federal regulatory agencies is provided by TLC Magazine as an information service to the passenger ground transportation industry.



TLC
Taxi Limousine Car Service
MAGAZINE

APRIL 2020

COVER ILLUSTRATIONS & CREDITS

OFFICIAL CORONAVIRUS EMERGENCY CITY, STATE AND FEDERAL NOTIFICATION SYSTEMS
Photo:https://www.facebook.com/nychealth/photos/pb.206623622690681.-2207520000../3066946709991677/?type=3&theater

2020 TAXPAYER SURVEY
Photo:https://d2e70e9yced57e.cloudfront.net/wallethub/posts/72120/2020-taxpayer-survey-v6.png

SHOULD YOU BUY TRAVEL INSURANCE?
Photo:https://www.iii.org/sites/default/files/images/p_travel_insurance_674613040.jpg

All links found in TLC Magazine can be reached by retrieving any article on the TLC Magazine website: www.tlcmag.com

CONTRIBUTING WRITERS

- Bill de Blasio, Mayor, New York City
- Aloysee Heredia Jarmoszuk, Chairwoman & Chief Executive Officer, New York City Taxi & Limousine Commission
- AL Lagasse, Chief Executive Officer Taxi, Limousine & Paratransit Association
- Don McCurdy

CONTRIBUTING ORGANIZATIONS

- The Car Care Council
- Institute for Justice
- Insurance Information Institute
- The Insurance Institute for Hightway Safety

Should you buy travel insurance?

How to protect your vacation—and yourself—from unplanned disaster

When do I need travel insurance?

A vacation travel break can be revitalizing and can open you up to new experiences. It can also be expensive and just because you're off from work doesn't mean the universe cooperates.

A whole variety of unforeseen circumstances can squash travel plans with little notice which often means leaving you on the hook for financial and other losses.

Fortunately, the right insurance can help protect against these losses. Before you book your trip, check if the credit card you plan to use offers any travel insurance or assistance that might be useful to you then consider the coverages below.

What kind of travel insurance do I need?

There are four major types of travel insurance and, generally, you can purchase packages that offer these with a combination of other travel coverage options.

Choose your travel insurance based on what makes sense for your trip and your own finances. If you've been saving for that $15,000 tour of Italy as your vacation of a lifetime, you may not want to take a chance that a family illness will cost you your deposit.

- **Trip cancellation insurance** – Reimburses you when certain circumstances prevent you from taking your trip such as: if your cruise line or tour operator goes out of business or if you have to cancel the trip due to sickness, a death in the family or another calamity listed in the policy. In addition, if you or an immediate family member becomes seriously ill or is injured during the trip most policies would reimburse you for the unused portion of the vacation.

Don't confuse trip cancellation *insurance* with the cancellation *waiver* that many cruise and tour operators offer. Compared to insurance, waivers might seem relatively inexpensive and they do provide coverage if you have to cancel the trip.

However, they include many restrictions, they generally must be purchased at the time the trip is booked, and they will usually not cover you immediately before departure (the time period during which most people cancel) or after the trip has begun.

Most importantly, because waivers are not insurance they are not regulated by state insurance departments. If your tour or cruise operator gets into financial difficulty you may not be able to collect on the waiver.

- **Baggage insurance or personal effects coverage** – Provides coverage if your personal belongings are lost, stolen or damaged during the trip.

Before purchasing this type of coverage, find out how much insurance the airline or trip operator provides for your belongings. Also check your homeowners or renters policy, which will usually provide coverage for off premises theft such as stolen luggage.

If you are traveling with expensive electronic equipment, jewelry or sporting gear, it might be more cost effective to purchase a floater or endorsement to your homeowners or renters policy that covers these items. This would provide full coverage against loss of the item, anywhere in the world as well as at home.

Some insurers also offer baggage delay insurance which would cover items you need to purchase to hold you over in case your luggage is significantly delayed.

- **Emergency medical assistance** – Covers expenses related to medical crises which can be very costly. Emergency medical assistance covers situations like: being airlifted off a mountain after a skiing or hiking accident; a prolonged period stay in a foreign hospital; or needing to be flown home due to a serious illness or injury.

Before purchasing this type of coverage, check with your own health insurance carrier to find out what type of coverage you have when traveling at home or abroad and what the limitations are.

Depending on where you're traveling, consider getting insurance enough to cover a flight home or to a country with first rate medical care.

- **Accidental death** – provides coverage in event you or a family member dies during a trip. Depending on your life insurance plan or other financial provisions for your loved ones, this may be duplicate insurance.

Are there other types of travel insurance I should consider?

There are many other types of travel insurance—you can even get coverage for lost travel loyalty plan points. Depending on your destination and circumstances, you may want to consider the available coverages for:

- Missed connection
- Travel delay
- Emergency evacuation
- 24-hour traveler assistance
- Collision/damage coverage for rented cars

INSURANCE INFORMATION INSTITUTE

Automated systems need stronger safeguards to keep drivers focused on the road

Several Level 2 systems, such as the one in this Mercedes-Benz GLE-Class, can already execute lane changes automatically, but IIHS researchers recommend against enabling that feature.

March 12, 2020

The Insurance Institute for Highway Safety has issued a set of research based safety recommendations on the design of partially automated driving systems. The guidelines emphasize how to keep drivers focused on the road even as the vehicle does more of the work.

Today's partially automated systems still need the driver to be involved at all times. That means they need robust methods of monitoring driver engagement and more effective ways of regaining the driver's attention when it wanders. Designs should also be based on a principle of shared control, and they should have built-in limits that prevent them from being used on roads and under conditions where it isn't safe to do so, IIHS researchers say.

As part of that philosophy of shared control, partially automated systems shouldn't change lanes or overtake other vehicles without driver input. They should also be responsive to driver steering input even when automatic lane centering is engaged.

"Unfortunately, the more sophisticated and reliable automation becomes, the more difficult it is for drivers to stay focused on what the vehicle is doing," says IIHS President David Harkey. "That's why systems should be designed to keep drivers actively engaged."

Under the classification system developed by SAE International, there are five levels of automation ranging from 0 (no automation) to 5 (fully self-driving). The highest level available in production vehicles today is Level 2.

These systems continuously control acceleration, braking and steering to keep the vehicle traveling at a set speed in the center of its lane while maintaining a selected following distance from the vehicle ahead. They require the human driver to remain vigilant and ready to intervene in the event that the system encounters a situation it cannot handle.

Despite these limitations, some designs make it too easy for the driver to rely heavily on the system and lack robust methods to make sure he or she remains actively engaged in the driving.

Some manufacturers already offer automated lane changing, and others have announced plans to follow suit. Most systems use only the presence of the driver's hands on the steering wheel to monitor whether he or she is paying attention. Some seem to discourage the driver from actively sharing in the driving when lane centering support is engaged.

Only Cadillac's Super Cruise uses GPS enabled navigation to restrict its use to specific highways that its engineers believe it can handle. However, Super Cruise doesn't require the driver's hands to remain on the wheel at all. Instead, it monitors where the driver is looking and issues an alert when the driver's gaze is diverted for too long. The researchers recommend that driver attention be monitored through multiple modes. So, Super Cruise doesn't meet all their recommendations.

"These systems are amazing feats of engineering," says IIHS Research Scientist Alexandra Mueller, lead author of the IIHS recommendations. "But they all suffer from the same problem: They don't account enough for the behavior of the human being behind the wheel."

Too much trust in partial automation is one issue. An IIHS survey suggests that many consumers think Level 2 systems are practically self-driving (see "New studies highlight driver confusion about automated systems," June 20, 2019). But the problem does not disappear when drivers understand the limits of partial automation and consciously resolve to remain focused on the road.

The more sophisticated and reliable automation becomes, the harder it is for a driver to remain vigilant

Research has shown that the more sophisticated and reliable automation becomes, the harder it is for a driver to remain vigilant. Fatigue increases, as indicated by longer and more frequent eye blinks, and the driver's mind is more likely to wander.

It takes less physical effort to drive when these Level 2 systems are providing support, even though the driver must still be in full control at all times, supervising both the roadway and the system's behavior. Studies have shown that this increases the temptation to do other things, such as text or check email.

Various high profile fatal crashes have shown how dangerous such lapses can be. All these systems can fail to follow the road when confronted with situations as common as a hill or curve.

In a fatal crash involving Tesla's Autopilot system, for instance, a Tesla Model X failed to properly detect the lane markings at an exit ramp and crashed into a highway divider (see "Fatal Tesla crash highlights risk of partial automation," August 7, 2018). The Tesla driver, who was killed, was playing a game on his cell phone at the time of the crash.

A Tesla Model X struck a barrier in Mountain View, Calif., on U.S. Highway 101 where lanes diverge. The driver had used "Autopilot" for nearly 19 minutes before his fatal crash.

Following an investigation, the National Transportation Safety Board (NTSB) concluded in February that Autopilot's limitations, the driver's over reliance on the technology and his own distraction led to the crash. The NTSB called for the development of standards for driving monitoring systems "to minimize driver disengagement, prevent automation complacency and account for foreseeable misuse of the automation."

The new guidelines developed by IIHS are a step in that direction

The researchers reviewed dozens of academic studies to develop a series of recommendations for how manufacturers can better ensure that users remain focused on what's happening on the road. These recommendations should be implemented together, as applying some of them and not others could make systems more dangerous instead of safer.

Some of the recommendations are based on the idea that just because technology can accomplish certain tasks that humans usually perform, that doesn't mean it should.

The authors point specifically to automatic lane changing and overtaking. The present Level 2 automation systems offered by BMW, Mercedes-Benz and Tesla can automatically change lanes when the driver triggers the function with the turn signal. Tesla's system goes even further. In pre-mapped areas, its Navigate on Autopilot feature can change lanes and even exit the freeway without any trigger from the driver.

When Cadillac updates Super Cruise in 2021, that system will automatically change lanes without requiring the driver's hands to be on the wheel, the company says.

Even if these systems are capable of performing such maneuvers safely in most situations, drivers are more likely to lose track of what is happening on the road when their role in lane changing and overtaking is reduced to the flick of a lever. A false sense of security may cause drivers to initiate the automatic procedure without confirming that the lane next to them is empty, as some user manuals instruct.

More broadly, partially automated steering systems that help keep the vehicle in the center of the travel lane should be designed to share control with the driver as another proactive measure to prevent inattention, Mueller and her coauthors report.

Few of the current systems have this design philosophy

Tesla's Autopilot discourages active driver participation by canceling the lane centering function when the driver makes a minor steering adjustment. Several other systems resist driver steering adjustments even when they do not present a safety hazard.

Instead, lane centering systems should be designed to allow the driver to make steering adjustments without prompting the function to switch off. When the vehicle is in a safe position near the center of the lane, the steering wheel should provide minimal feedback. The system should provide more insistent support when the vehicle drifts toward the edge of the road or drifts into an occupied adjacent lane.

This type of design has a secondary benefit. "Drivers feel more comfortable with systems that don't fight their input, especially when navigating curves and making other challenging maneuvers," Harkey says.

Along with these proactive measures, the researchers recommend more robust methods of monitoring whether the driver is paying attention and reengaging the driver when that focus wanders.

The systems that are currently available either assume the driver is paying attention when his or her hands are on the wheel or use a driver facing camera to determine if the driver's head is oriented toward the road, but neither is foolproof.

The researchers recommend employing multiple monitoring methods, including using a driver facing camera and measuring things like manual adjustments to the steering wheel and how quickly the driver responds to attention reminders.

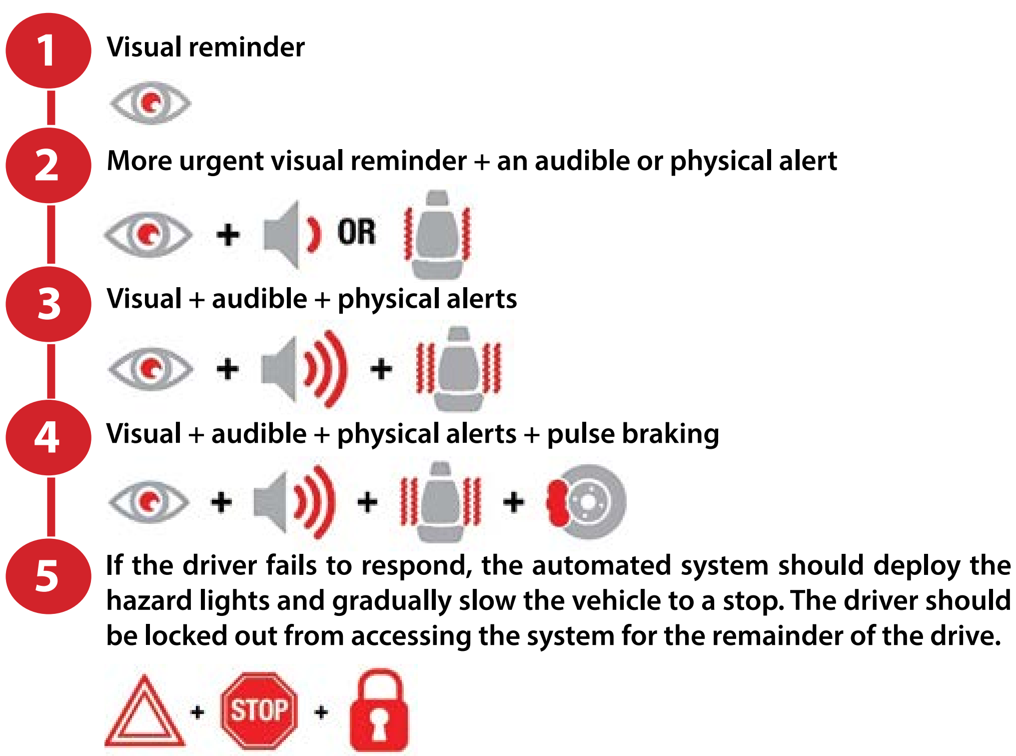
When the driver monitoring system detects that the driver's focus has wandered, that should trigger a series of escalating attention reminders. The first warning should be a brief visual reminder. If the driver doesn't quickly respond, the system should rapidly add an audible or physical alert, such as seat vibration, and a more urgent visual message.

Moments later, all three types of warnings should be presented. Throughout this sequence, the urgency of each alert should continue to escalate. If the driver doesn't respond to the alerts, the system should increase following distance from the vehicle ahead and pulse the brakes to provide a warning that is difficult to ignore.

If the driver still fails to respond, the system should deploy the hazard lights and gradually slow the vehicle to a stop — though a design capable of first moving the vehicle onto the shoulder would be preferable. The driver can interrupt this safe stop procedure at any time by resuming control over the throttle or brake pedal and steering.

However, the driver should be locked out from accessing the Level 2 system for the remainder of the drive anytime that the safe stop procedure has been triggered or a maximum number of attention reminders has been reached.

Recommended escalating attention reminders for Level 2 automation

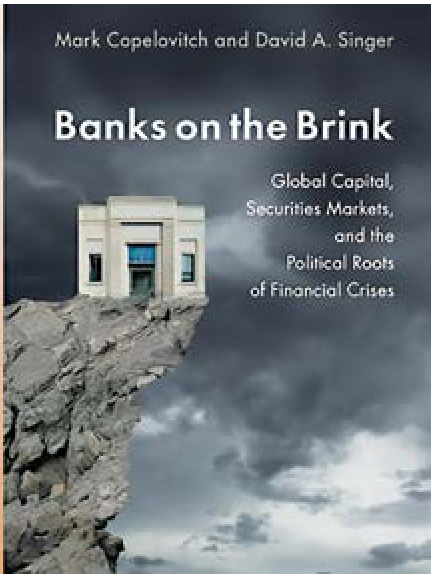


No manufacturer currently incorporates all these measures. Some systems only monitor one type of behind-the-wheel behavior and do not use an escalation process beyond a visual-audible attention reminder. Others switch themselves off if the driver fails to respond to repeated alerts. If the driver is incapacitated, that would mean that neither the driver nor the lane-centering system is actually steering.

"Because these systems still aren't capable of driving without human supervision, they have to help prevent the driver from falling out of the loop," Mueller says.

IIHS HLDI Insurance Institute for Highway Safety Highway Loss Data Institute


TAXI, LIVERY & BLACK CAR SPECIALIST
Hudson
TOYOTA
WE CATER TO OWNERS & DRIVERS
THE NUMBER ONE* VOLUME FLEET DEALER FOR THE PAST 8 YEARS
OUR SUCCESS COMES FROM OUR UNBEATABLE PERSONALIZED SERVICE, COMMUNICATION AND CREDIBILITY WITH YELLOW CAB, BLACK CAR, COMMERCIAL AND GOVERNMENT ACCOUNTS AND INDIVIDUAL DRIVERS.
HYBRID SYNERGY DRIVE
MPG 41 CITY
38 HWY
NEW 2020 TOYOTA
RAV4 LE AWD HYBRID
WITH THE HYBRID SYNERGY DRIVE® SYSTEM
IMMEDIATE AVAILABILITY
Includes New Standard Safety Features Included in TSS 2.0.Pre-Collision System, Dynamic Radar Cruise Control, Lane Departure Alert, Automatic High Beams, Road Sign Assist, Lane Tracing Assist
Toyota Safety Sense is standard on all models.
2020 TOYOTA
SIENNA
WHEEL CHAIR CONVERSION
TOYOTA SAFETY SENSE INCLUDED
NOW AVAILABLE 2020 TOYOTA
CAMRY SE FOUR DOOR SEDAN
HYBRID SYNERGY DRIVE
NEW 2020 TOYOTA CAMRY LE HYBRID BATTERY SYSTEM
EPA-estimated 51/53 mpg for city/highway driving, and 52 mpg combined.
Email
John Himmelman at
jhimmelman@penskeautomotive.com
All photos for illustration purposes only
HUDSON TOYOTA
JERSEY CITY ROUTE 440 EXIT
15E OFF NJ TURNPIKE
CALL: 877.360.0019
2 Mi from Holland Tunnel | 3 Mi from Newark Airport
2 Mi from Bayonne Bridge | 5 Mi from Lincoln Tunnel
A PENSKE AUTOMOTIVE DEALERSHIP
*Based on CY2018 Toyota fleet sales (H1|H2|H7|H9) per TMNA in the New York Region (CT, NJ & NY).



David Singer, an MIT professor and head of the Department of Political Science, is the co-author of a new book, "Banks on the Brink: Global Capital, Securities Markets, and the Political Roots of Financial Crises," published by Cambridge University Press.

Photo: M. Scott Brauer

Why do banking crises occur?

In a new book, political scientist David Singer finds two key factors connected to financial sector collapses around the globe.

Peter Dizikes | MIT News Office

March 10, 2020

Why did the U.S. banking crisis of 2007-2008 occur? Many accounts have chronicled the bad decisions and poor risk management at places like Lehmann Brothers, the now vanished investment bank. Still, plenty of banks have vanished, and many countries have had their own banking crises in recent decades. So, to pose the question more generally, **why do modern banking crises occur?**

David Singer believes he knows. An MIT professor and head of the Institute's Department of Political Science, Singer has spent years examining global data on the subject with his colleague Mark Copelovitch, a political scientist at the University of Wisconsin at Madison.

Together, Singer and Copelovitch have identified two things, in tandem, that generate banking crises:

- **One, a large amount of foreign investment surges into a country, and two,**
- **that country's economy has a well developed market in securities — especially stocks.**

"Empirically, we find that systemic bank failures are more likely when substantial foreign capital inflows meet a financial system with well developed stock markets," says Singer. "Banks take on more risk in these environments, which makes them more prone to collapse."

Singer and Copelovitch detail their findings in a new book, "Banks on the Brink: Global Capital, Securities Markets, and the Political Roots of Financial Crises," published by Cambridge University Press. In it, they emphasize that the historical development of markets creates conditions ripe for crisis — it is not just a matter of a few rogue bankers engaging in excessive profit hunting.

"There wasn't much scholarship that explored the phenomenon from both a political and an economic perspective," Singer adds. "We sought to go up to 30,000 feet and see what the patterns were, to explain why some banking systems were more resilient than others."

Where the risk goes: Banks or stocks?

Through history, lending institutions have often been prone to instability. But Singer and Copelovitch examined what makes banks vulnerable under contemporary conditions. They looked at economic and banking sector data from 1976-2011, for the 32 countries in the Organization for Economic Cooperation and Development (OECD).

That time period begins soon after the Bretton Woods system of international monetary policy cooperation vanished, which led to a significant increase in foreign capital movement. **From 1990 to 2005 alone, international capital flow increased from $1 trillion to $12 trillion annually. It has since slid back to $5 trillion, after the Great Recession**.

Even so, a flood of capital entering a country is not enough, by itself, to send a banking sector under water, Singer says: **"Why is it that some capital inflows can be accommodated and channeled productively throughout an economy, but other times they seem to lead a banking system to go awry?"**

The answer, Singer and Copelovitch contend, is that a highly active stock market is a form of competition for the banking sector, to which banks respond by taking greater risks.

To see why, imagine a promising business needs capital. It could borrow funds from a bank. Or it could issue a stock offering, and raise the money from investors, as riskier firms generally do. If a lot of foreign investment enters a country, backing firms that issue stock offerings, bankers will want a piece of the action.

"Banks and stock markets are competing for the business of firms that need to raise money," Singer says. "When stock markets are small and unsophisticated, there's not much competition. Firms go to their banks." However, he adds, "A bank doesn't want to lose a good chunk of its customer base to the stock markets. … And if that happens, banks start to do business with slightly riskier firms."

Rethinking Canadian bank stability

Exploring this point in depth, the book develops contrasting case studies of Canada and Germany. **Canada is one of the few countries to remain blissfully free of banking crises — something commentators usually ascribe to sensible regulation.**

However, Singer and Copelovitch observe, **Canada has always had small, regional stock markets, and is the only OECD country without a national stock market regulator.**

"There's a sense that Canada has stable banks just because they're well regulated," Singer says. "That's the conventional wisdom we're trying to poke holes in. And I think it's not well understood that Canada's stock markets are as underdeveloped as they are."

He adds: "That's one of the key considerations when we analyze why **Canada's banks are so stable. They don't face a competitive threat from stock markets the way banks in the United States do. They can be conservative and be competitive and still be profitable**."

By contrast, German banks have been involved in many banking blowups in the last two decades. At one time, that would not have been the case. But Germany's national scale banks, feeling pressure from a thriving set of regional banks, tried to bolster profits through securities investment, leading to some notable problems.

would not have been the case. But Germany's national scale banks, feeling pressure from a thriving set of regional banks, tried to bolster profits through securities investment, leading to some notable problems.

"Germany started off the period we study looking like a very bank centric economy," Singer says. "And that's what Germany is often known for, close connections between banks and industry." However, he notes, "The national banks started to feel a competitive threat and looked to stock markets to bolster their competitive advantage. … German banks used to be so stable and so long term focused, and they're now finding short term trouble."

"*Banks on the Brink*" has drawn praise from other scholars in the field. Jeffry Frieden, a professor of government at Harvard University, says the book's "careful logic, statistical analyses, and detailed case studies make compelling reading for anyone interested in the economics and politics of finance."

For their part, Singer and Copelovitch say they hope to generate more discussion about both the recent history of banking crises, and how to avoid them in the future.

Perhaps, surprisingly, Singer believes that separating commercial and investment banks from each other — which the Glass-Steagall Act used to do in the U.S. — would not prevent crises. Any bank, not just investment banks, can flounder if profit hunting in risky territory.

Instead, Singer says, "We think macroprudential regulations for banks are the way to go. That's just about capital regulations, **making sure banks are holding enough capital to absorb any losses they might incur. That seems to be the best approach to maintaining a stable banking system, especially in the face of large capital flows."**

Massachusetts Institute of Technology

Historic migration patterns are written in Americans' DNA

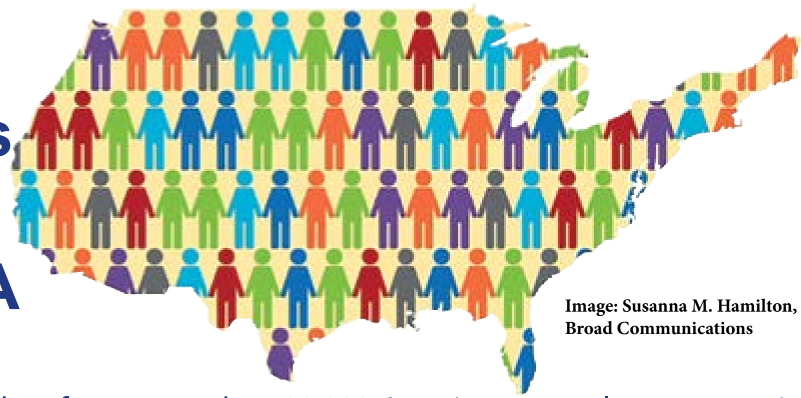


Image: Susanna M. Hamilton, Broad Communications

Genetic, geographic, and demographic data from more than 30,000 Americans reveal more genetic diversity within ancestry groups than previously thought.

Tom Ulrich | Broad Institute

March 5, 2020

The following press release was issued today by the Broad Institute of MIT and Harvard.

Studies of DNA from ancient human fossils have helped scientists to trace human migration routes around the world thousands of years ago. But can modern DNA tell us anything about more recent movements, especially in an ancestrally diverse melting pot like the United States?

To find out, researchers from the Broad Institute of MIT and Harvard, Massachusetts General Hospital (MGH), and Massachusetts Institute of Technology (MIT) analyzed data provided by more than 32,000 Americans as part of the National Geographic Society's Genographic Project.

This project, launched in 2005, asked Americans to provide their DNA along with their geographic and demographic data, including birth records and family histories, to learn more about human migration.

The research team found distinct genetic traces within many American populations that reflect the nation's complicated history of immigration, migration, and mixture.

Writing in the American Journal of Human Genetics, the team also reported subtle but potentially important levels of diversity within certain groups, such as the Hispanic population.

They also call on genetics researchers to increase the ancestral diversity of the participants in their studies so that their findings capture more of the genetic diversity in US populations. This will help ensure that precision medicine will benefit as many people as possible in the US.

"Understanding the genetic structure of the US is important because it helps illuminate distinctions between populations that studies might not otherwise account for," said Alicia Martin. Alicia Martin is a geneticist in the Broad Institute's Program in Medical and Population Genetics, a research fellow in MGH's Analytical and Translational Genetics Unit, and co-senior author of the study with Carlo Ratti, director of MIT's Sensible City Lab.

"If we want genetic technologies to benefit everyone, we need to rethink our current approach for genetic studies because at the moment, they typically miss a huge swath of American diversity."

Martin, Ratti, and their colleagues, including study first author Chengzhen Dai of MIT's Department of Electrical Engineering and Computer Science, partnered with the Genographic project. They wanted to understand the geographic patterns of genetic ancestry and admixture across the US over time, and learn how much people's genetics across the US reflect historic demographic events.

Some findings caught the researchers by surprise. For instance, their analysis revealed a striking diversity in the geographic origins of participants who identified as Hispanic or Latino.

The genetic patterns of these participants indicated a complex mixture of European, African, and Native American ancestries that varied widely depending on where participants lived, whether they were in California, Texas or Florida, for example.

Results like this, Martin noted, could hold implications for precision medicine as it becomes available to more and more Americans.

"There are subtle genetic differences within ancestry groups that arise from their population history," she said. "Those differences will be important but challenging to account for, especially as genetic testing is used by more diverse groups of patients than have been studied so far."

Massachusetts Institute of Technology

T L C

Taxi Limousine Car Service

MAGAZINE

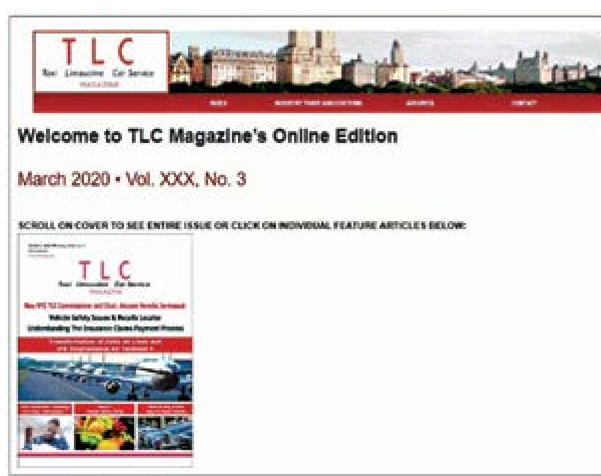
TLC MAGAZINE IS NOW COMPLETELY ONLINE, EVERY PAGE INCLUDING ADS.

TLC MAGAZINE IS ONLINE EVERY DAY ON THE WEBSITE INDEX PAGE AND *FOREVER IN OUR ONLINE ARCHIVE LINK ON TOP OF THE ONLINE INDEX PAGE*

www.tlcmag.com

CLICK ON MAGAZINE FRONT COVER TO REACH INDEX

CLICK ON FRONT COVER IN INDEX AND WAIT FOR DOWNLOAD



SCROLL TO SEE ENTIRE ISSUE

THE PRINT TLC MAGAZINE WILL BE PUBLISHED AND DISTRIBUTED MONTHLY AS ALWAYS. THE ONLINE FEATURE IS IN ADDITION TO THE PRINT MAGAZINE.

Commissioner's Corner

By New York City Taxi and Limousine Commission Chairwoman & Chief Executive Officer
Aloysee Heredia Jarmoszuk

March 17th, 2020

Update

Leadership

Greetings, I am the new Commissioner and Chair leading the New York City Taxi and Limousine Commission.

As the new TLC Chair and Commissioner, I continue to meet with as many industry members, stakeholders, elected officials, advocates, and the riding public. I have taken every opportunity to meet with industry members between when I was nominated and now, .

These are extremely unusual times with the Coronavirus pandemic, which I address later in this column. If I have not had the opportunity to meet you yet or hear your concerns directly, I hope to do so soon.

Coronavirus

As I write this, a global pandemic is strongly affecting our city and country. The best way to stay up to date on the current news and avoid potential rumors or misinformation is to text COVID to 692-692, as well as check nyc.gov/taxi for updates specific to TLC licensees. This will give you real time updates through NYC's official emergency notification system.

You can also visit nyc.gov/coronavirus, and follow our colleagues in the Health Department on social media at @ nychealth on Facebook and @nychealthy on Twitter and Instagram. If you have an increased risk for severe coronavirus disease, such as if you are older or have an underlying medical condition, you can visit a website with additional guidance from the Health Department at bit.ly/guidanceincreasedrisk.

The virus is likely to be spread from person to person, but it is currently unclear how easily it spreads. Some common symptoms include fever, cough, and shortness of breath. People who are at more risk for severe illness are elderly or have other health conditions, and may require hospitalization. Others may feel like they have a bad flu or cold.

We want TLC-licensed drivers, vehicle owners, and operators to follow text updates closely from the City to get the latest information on what precautions to take.

If you do feel sick, please stay home. If you feel healthy and are working, please clean your vehicles at least daily with standard cleaning and disinfection products such as Clorox, Purell, or a multi-purpose cleaner with peroxide. It is important to focus on disinfecting surfaces and objects that are touched the most often such as door handles, arm rests, and seatbelt.

If you cough or sneeze, please use a tissue or your sleeve. Do not use your hands. Use an alcohol based hand sanitizer if you are not near soap and water, and wash your hands with soap and warm water for at least 20 seconds when you are able to.

Please protect yourself and those you love, such as family members, by not touching your eyes, nose, or mouth with unwashed hands.

It is important that we separate facts from fear, and protect our fellow New Yorkers from experiencing discrimination. Please share accurate information from trusted sources like the City of New York, the Center for Disease Control (CDC), and the World Health Organization (WHO) with your family, friends, community, and other networks.

If you are harassed because of your race, nation of origin, or other identities, please report it by calling 311 and say "human rights." The NYC Commission on Human Rights is here to help you.

If you need mental health services, please contact NYC Well at 888-NYC-WELL (888-692-9355) or text WELL to 65173. This is a confidential help line staffed every day, every hour by trained counselors who can offer crisis counseling and connections to behavioral health treatment in more than 200 languages.

The TLC is dedicating its every thought and its every effort to helping our Drivers & Operators weather this crisis. You are on the frontlines putting passengers at ease every day, providing safe and reliable service as the world changes around us, and we are grateful.

Thank you,

Commissioner Aloysee Heredia Jarmoszuk

FEBRUARY 2020 NYC MEDALLION SALES CHART

Asset Sales

Medallion Classification	Prices	Notes	Number of Medallions
Wheelchair Accessible	N/A		
Alternative Fuel	N/A		
Unrestricted	$390,000.00	Foreclosure	2
	$390,000.00	Foreclosure	2
	$390,000.00	Foreclosure	2
	$390,000.00	Foreclosure	2
	$310,000.00		2
	$300,000.00	Foreclosure	2
	$300,000.00	Foreclosure	2
	$300,000.00	Foreclosure	2
	$250,000.00		2
	$180,000.00	Foreclosure	1
	$180,000.00	Foreclosure	1
	$180,000.00	Foreclosure	1
	$180,000.00	Foreclosure	1
	$180,000.00	Foreclosure	1
	$180,000.00	Foreclosure	1
	$175,000.00		1
	$160,000.00	Foreclosure	1
	$160,000.00	Foreclosure	1
	$140,000.00	Foreclosure	1

Asset Sales (continued)

Medallion Classification	Prices	Notes	Number of Medallions
Unrestricted (continued)	$140,000.00		1
	$135,000.00	Estate	1
	$130,000.00	Foreclosure	1
	$130,000.00	Estate	1
	$125,000.00		1
	$120,000.00	Foreclosure	1
	$120,000.00		1
	$120,000.00		1
	$120,000.00		1
	$110,000.00	Estate	1
	$0.00	Individual to LLC	1
	$0.00	Name Change	1

Stock Transfers

Medallion Classification	Prices	Notes	Number of Medallions
Wheelchair Accessible	N/A		
Alternative Fuel	N/A		
Unrestricted	$220,000.00	100%	1
	$0.00	50%	2
	$0.00	100%	2

Census 2020

- It's quick and easy. The 2020 Census questionnaire will take about 10 minutes to complete.
- It's safe, secure, and confidential. Your information and privacy are protected.
- Your response helps to direct billions of dollars in federal funds to local communities for schools, roads, and other public services.
- Results from the 2020 Census will be used to determine the number of seats each state has in Congress and your political representation at all levels of government.

Getting started:

- You must complete your questionnaire once you begin. If you leave the questionnaire and return later, you will have to start over.
- Do not use the web browser buttons (back, forward, or close browser). Use the buttons within the questionnaire to navigate.
- For best results, use the latest version of Chrome, Firefox, Internet Explorer, or Safari. Enable cookies.

Find out more on my2020census.gov

Uh oh, NYC Complicit in Sale of Taxi Medallions at Inflated Prices

By Don McCurdy

Uh oh.

Reports are that the New York Attorney General is of the opinion that New York City was complicit in the sale of taxicab medallions at an inflated price. The result of that opinion is a lawsuit to the tune of $810 million. The AG claims the city knew the medallions weren't worth what they were selling them for at the time.

There have been numerous reports blaming medallion lenders and others for the plight of the medallion holders, but few blamed the city for the inflation of prices. The mayor has rebuffed calls for a medallion bailout and this may be a way of coercing the mayor to reconsider. It seems obvious to me that the city had a hand in the debacle since they were on the receiving end of the cash.

I, of course, am not a lawyer or a judge but it would certainly appear that the city is acting callously toward the people who they sold these medallions to in the first place. Another interesting drama from the streets of New York.

"Devil or angel?"

Apparently Bhairavi Desai of the New York Taxi Workers Alliance can't make up her mind. First reports are that when she heard about Marblegate Asset Management buying up medallion loans from the National Credit Union Administration she said it was "ridiculous" and that the Alliance was "pretty pissed off."

Less than a week later, after meeting with Marblegate, Desai is reported to have said that they have a "mutual agreement to move forward and draw up some universal standards on debt relief." Marble gate did not comment on the story so I would suspect that the devil will be in the details of these saving angel's final proposal.

Marblegate is reported to already own 1300 medallions, making them the largest medallion holder in the city. Should more medallion owners default on the new agreed on terms, whatever they turn out to be, Marblegate could end up owning a considerably larger number of medallions.

Marblegate is certainly under no obligation to forgive any debt associated with the medallions so it will be interesting to see if the numbers work out the way Desai intends. Another interesting drama from the streets of New York.

"What's the news across the nation?"

Coronavirus. Every story, on every channel, on every news medium is convincing us that we're all going to die of the Coronavirus. At the writing of this column, there are 44 confirmed cases in the entire state of Texas with zero deaths. Currently there are 40 deaths nationwide.

There will undoubtably be more by the time this is posted, but the financial impact is widespread and getting worse. Taxicab, Uber, Lyft and a host of other service sector employees are getting caught up in the hysteria. The financial markets are freaked out in a spectacular manner, with Uber and Lyft stocks taking a beating.

From my perspective, as a 68-year-old with underlying medical conditions, there are some activities I avoid, like large crowds which I avoid anyway. Is this media generated panic necessary? I doubt it.

"To be or not to be?"

Is Uber a transportation service? Reports are that a federal judge in California says that Uber is a transportation company based on the company's advertisements as a "transportation system." The ruling centers around Uber's providing wheelchair accessible service in some cities, but not New Orleans.

The Americans With Disabilities Act has been an issue with transportation companies since its passage, so Uber should have expected to have to do something in the area of wheelchair service. The question now is do you start providing the service everywhere or wait for more lawsuits?

Can Uber weather the perfect storm?

The coronavirus has put a major crimp in Uber's business by reducing the amount of travel Americans are engaging in. Pretty simple really, do I want to get into a car with someone who may have just carried a virus sufferer?

Couple that with the new gig economy law in California, efforts to unionize the drivers, a general negative vibe from regulators and you have serious headwind on your way to profitability. The return to self-driving vehicle testing may be too little too late if their main source of revenue suffers a prolonged downturn.

Uber could have avoided some of their driver problems by reducing the number of drivers to improve driver income. Their driver relations appear to be at an all time low.

Creative marketing 101.

Charley's Taxi of Hawaii is reported to be working hard to prevent the spread of COVID 19. They disinfect every taxicab after every trip. Drivers are wiping down their vehicles with Lysol between rides to keep the next passenger from picking up the virus from the vehicle. The program might cost them a fortune in cleaning supplies, but it sure is a clever marketing strategy.

If you have any comments regarding this or any of my articles please feel free to contact me at: don@mcacres.com. - dmc

2020 Taxpayer Survey

John S Kiernan, *Managing Editor*

Mar 10, 2020

Whether you see it as a civic duty, a necessary evil or cause for a few choice expletives, it's no surprise that most of us dislike tax time. From the expense and hassle of the process to questions of fairness and fears of basic math, there are many reasons for our April angst.

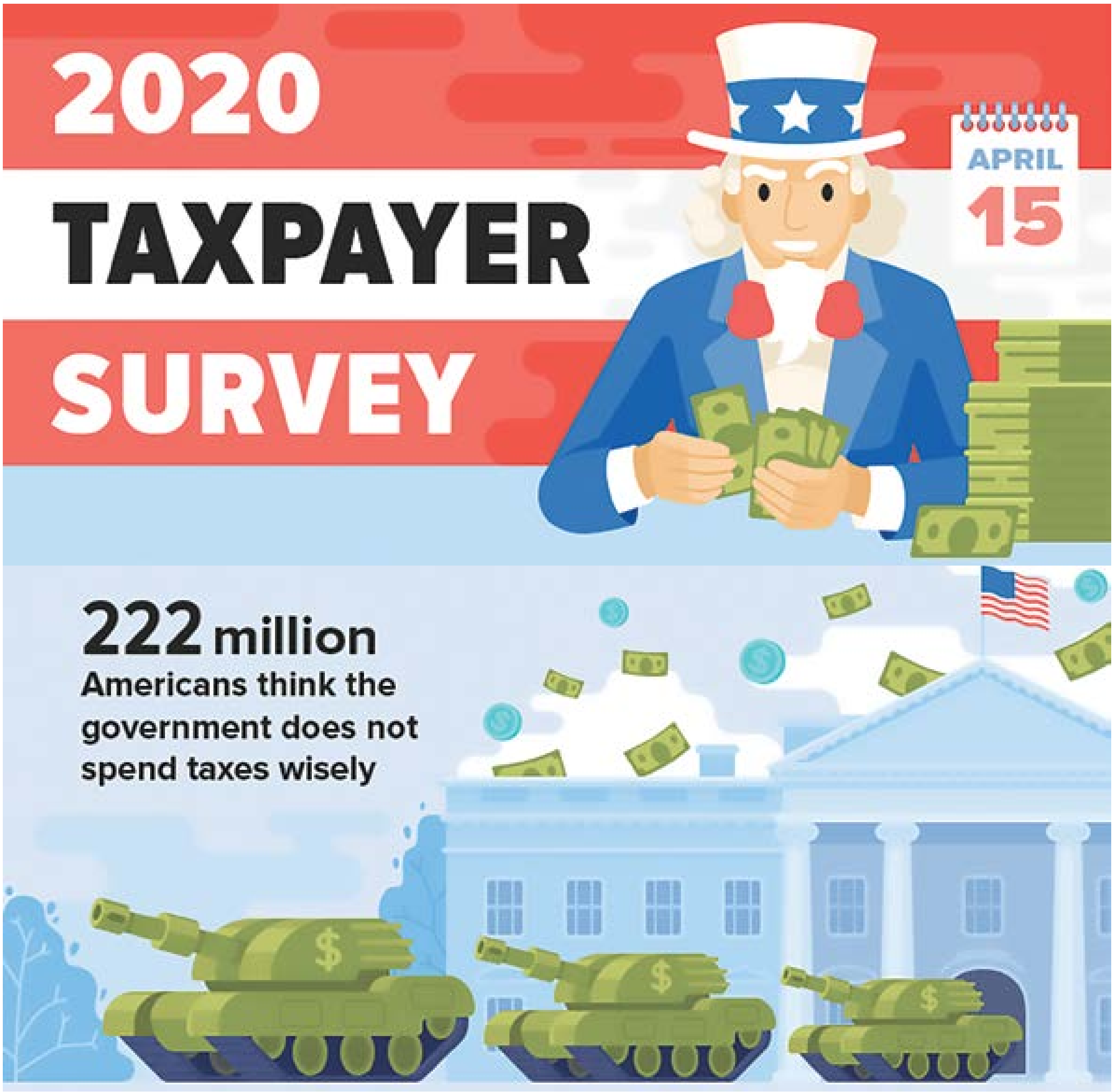
But just how much do we dislike taxes and tax collectors? And what would we do to get out of paying?

In search of answers to those questions and more, WalletHub conducted a nationally representative survey of over 900 taxpayers.

Here's what we learned:

Key Stats

- 222 million Americans think the government does not spend taxes wisely.
- 30% of people say making a math mistake as well as not having enough money are their biggest Tax Day fears, edging out identity theft (21%) at the top of the list.
- 37% of people would move to a different country for a tax-free future. 26% would get an "IRS" tattoo and 19% would stop talking for 6 months.
- 34% of people think charities would make the best use of their tax dollars, outnumbering by nearly 2.5 times people that trust the federal government the most with their taxes.



30% of people say making a math mistake as well as not having enough money are their biggest Tax Day fears, edging out identity theft (21%) at the top of the list

Our Biggest Tax Day Fears Are...

Math Mistake	30%
Not Having Enough Money	30%
Identity Theft	21%
Getting Audited	19%

PAYING TAX PROS

1 in 4 people think accountants are overpriced or a scam

Accountants Are...

Sometimes Helpful	55%
Overpriced	21%
Good Deal	20%
Scam	4%

TAX-FREE AMERICAN DREAMS

What Would We Do for a Tax Free Future?

Move to a Different Country	37%
Get an "IRS" Tattoo	26%
Stop Talking for 6 Months	19%
Take a Vow of Celibacy	16%
Name Your Child "Taxes"	13%
Clean Prison Toilets for 3 Years	5%

Is the IRS Necessary?

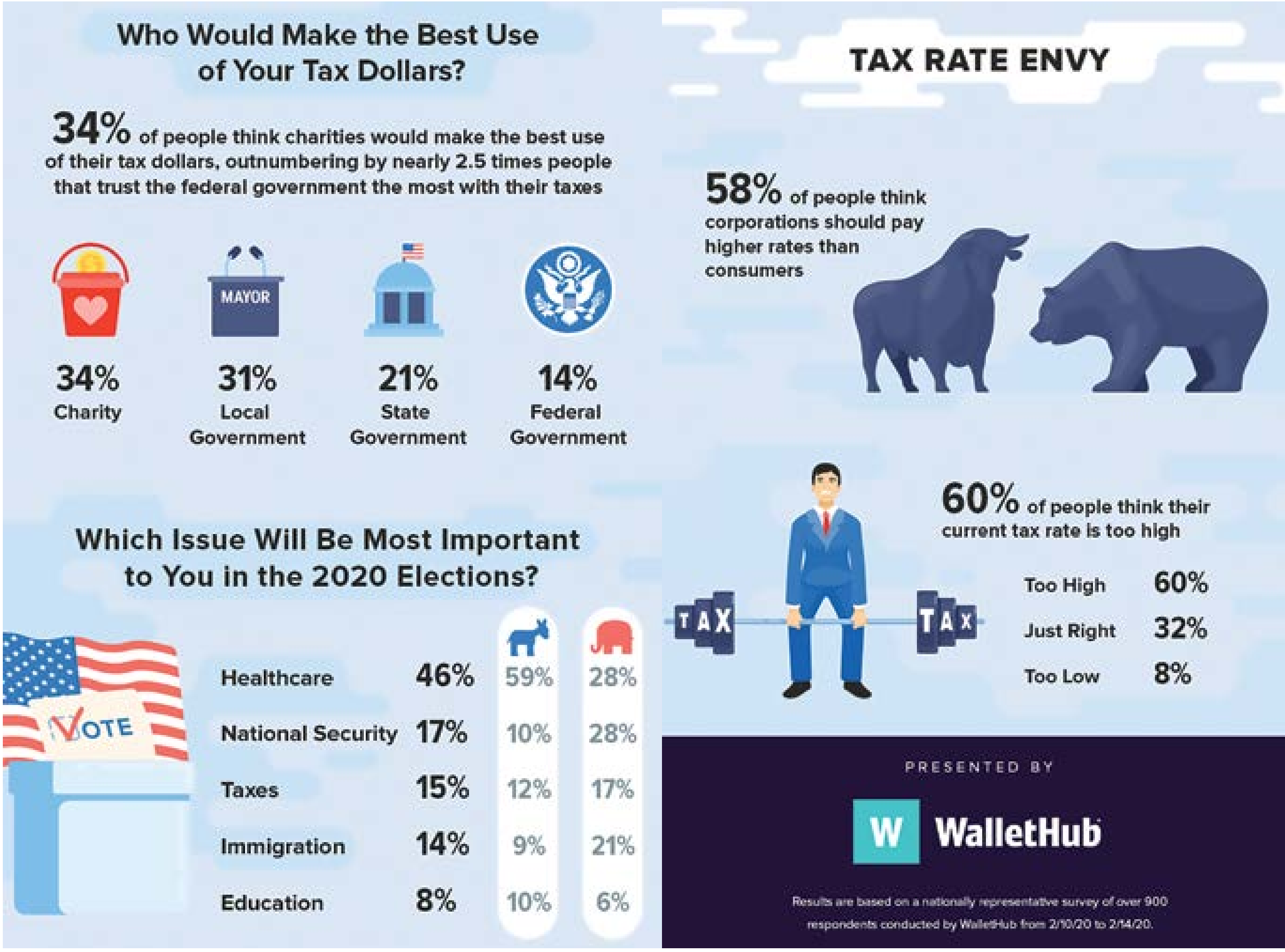
There's Lots of Room for Improvement	48%
I Hate It, But We Need It	22%
It Should Be Abolished	13%
They're Doing a Fine Job	13%
They're Doing a Great Job	4%

Things We Like More Than the IRS:

In-laws	39%
Cold Showers	22%
Traffic Jams	21%
Snakes & Spiders	18%

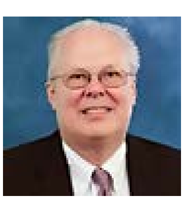
What We'd Rather Do Than Our Taxes:

Jury Duty	50%
Miss a Connecting Flight	24%
Talk to Your Kids About Sex	24%
Swim With Sharks	14%
Spend the Night In Jail	11%
Drink Expired Milk	10%



Ask the Experts

Once the results of our survey were in, we asked a panel of experts in the fields of public taxes and tax reform to interpret our findings. We asked the following key questions:



Ronald Marcuson
Director of the MST Program, DePaul University

WalletHub's survey found that nearly 9 in 10 voting age Americans do not believe the government is currently spending their tax dollars wisely. What do you think are the main reasons for this?

They do not support various government programs, they see great inefficiency/lack of competence in their dealing with the government on all levels. Their views are skewed because of media coverage, they do not understand all that the government does.

Nearly 2.5 times more people think charities would spend their tax dollars more wisely than the federal government - are they right?

Probably in certain areas but not in others. What charity could handle the defense of the country? How would charities collect taxes? How would charities enforce the laws?

What is the significance of roughly 37% of people saying they would move to a different country for a tax free future?

They do not understand all the government does. No taxes means no money for government programs. Even countries with no income taxes have to have money to run their operations. They most likely use other types of taxes like the VAT.

Why do you think making a math mistake is on par with not having enough money atop the list of people's Tax Day fears?

People don't understand how the IRS operates and their rights. A math mistake is no big deal. Maybe you pay a little interest. People erroneously think the IRS will come and throw them in jail which is absurd.

What do you think it says about Americans that 50% of people would rather do jury duty than their taxes?

Economically they are correct. Jury duty - you lose maybe a couple of days pay. Taxes - many people work 1/3 of the year to pay taxes.

Julie Roin
Seymour Logan Professor of Law, The University of Chicago Law School

WalletHub's survey found that nearly 9 in 10 voting age Americans do not believe the government is currently spending their tax dollars wisely. What do you think the main reasons for that are?

The government often isn't spending their money wisely by anyone's definition of wisely. Sometimes the response to problems we don't know how to solve is to throw more money at them and hope something works. Otherwise known as experimentation, and most experiments fail. But sometimes they work.

More often the perceived "unwise spending" is spending on things/services that violate the observers' political preferences but which fulfill the preferences of others. Let's just say what some people think is unwise spending others regard as perfectly appropriate and wise.

Nearly 2.5 times more people think charities would spend their tax dollars more wisely than the federal government - are they right?

No. If they get to choose the charity, of course, the expenditures will be made more in line with their priorities/beliefs, whether or not accurate, about which problems to solve and how to solve them. But charities are run by people who make mistakes, are ignorant or venal too.

What is the significance of roughly 37% of people saying they would move to a different country for a tax free future?

We have a woefully educated population. I doubt any of them would actually enjoy living in Somalia or any other country without an effective government.

Why do you think making a math mistake is on par with not having enough money atop the list of people's Tax Day fears?

Americans have a complicated relationship with math and science. They should use a computerized tax program if they are worried about math errors. The programs are cheap – indeed, free if your income is less than $60,000.

What do you think it says about Americans that 50% of people would rather do jury duty than their taxes?

They haven't done jury duty lately.

David M. Schizer
Dean Emeritus & Harvey R. Miller Professor of Law, Columbia Law School

WalletHub's survey found that nearly 9 in 10 voting age Americans do not believe the government is currently spending their tax dollars wisely. What do you think the main reasons for that are?

Government officials often spend money to score political points, instead of to maximize the impact and cost effectiveness of programs.

In an ideal world, they would scrap an ineffective or bloated program, but they often won't do so if influential interest groups support the program. Instead, officials add new programs without repealing old ones, so new layers of bureaucracy grow on older layers like the archeology of an ancient city.

Although costs rise, services do not necessarily improve. For-profit managers have to answer to investors for this sort of waste and nonprofit managers are accountable to donors, but government officials generally are not subject to the same scrutiny from voters.

Nearly 2.5 times more people think charities would spend their tax dollars more wisely than the federal government - are they right?

Charities are not subject to the same bureaucratic and political constraints as governments. They have more flexibility to experiment, testing new and even controversial ideas.

Charities are at their best when donors monitor them and push them to show results - a form of pressure that is much harder to exert on government agencies.

What is the significance of roughly 37% of people saying they would move to a different country for a tax-free future?

Citizens worry that they are not getting sufficient value for their money when they pay taxes.

What do you think it says about Americans that 50% of people would rather do jury duty than their taxes?

With the right tax software, the tax return of many Americans is fairly simple. The tax treatment of wages, dividends, and interest is pretty straightforward, especially for the growing number of Americans who claim the standard deduction.

But Americans who are self-employed, own rental properties, hire nannies or housekeepers or have certain types of pass-through businesses have to navigate intricate rules, fill out daunting paperwork, and parse language that can be mind numbingly complicated. Jury duty is a lot easier.

INSURANCE INFORMATION INSTITUTE

Protecting your college student from on-campus losses

Preventative measures, safety precautions and the right insurance can bring peace of mind

With burglaries constituting approximately 50 percent of all on-campus crimes, it's important for college students and their parents take steps to prevent theft, adhere to safety measures and review their insurance coverage.

Campus coverage basics

It's best to consult your insurance professional for the details of your family's specific coverage and where you might need additional protections, but here are some general guidelines:

- **Students who live in a dorm are covered under their parents' standard homeowners insurance policies.** Their possessions are protected by "off premise" coverage. However, some homeowners policies may limit this amount of insurance so make sure you understand your own policy.
- **Students who live off campus are likely not covered by their parents' homeowners policy.** Your insurance professional can tell you whether your homeowners or renters policy extends to off-campus living situations. If it does not, to protect student belongings, those living off campus may need to purchase their own renters insurance policy.
- **Computers and smartphones may carry stand-alone insurance**. If you're getting these items new, at the time of purchase you may be offered insurance or other protections against theft or loss. Also, check the credit card used for the purchase to see what protections might be available.
- **Consider a stand-alone policy specifically designed for students living away at college**. This can be an economical way to provide additional insurance coverage for a variety of disasters.
- **If your college bound student is leaving the car at home, make sure to tell your insurance agent.** Depending on how far he or she is going away to school you might be eligible for a premium discount.

Take pre-campus precautions with belongings

It's better to prevent a loss than to deal with the aftermath. To help prevent loss:

- **Leave valuables at home, if possible –** While it may be necessary to take a computer or sports equipment to campus, other expensive items, such as valuable jewelry, luxury watches or costly electronics, should be left behind or kept in a local safety deposit box. These items may also be subject to coverage limits under a standard homeowners policy. So, if they must be brought to campus consider purchasing a special floater or endorsement to the homeowners policy to cover them.
- **Create a "dorm inventory"** – Before leaving home, students should make a detailed inventory of all the items they are taking with them, and revise it every year. Having an up to date inventory will help get insurance claims settled faster in the event of theft, fire or other types of disasters.
- **Engrave electronics with IDs** – Permanently engraving a name and other identifying information on computers, televisions, smart phones and other electronic devices can help police track stolen articles.

Guard against theft or damage of personal belongings while on campus

According to the National Center for Education Statistics, burglaries constitute more than 50 percent of all on-campus crimes. In addition, carelessness can cause other types of damage. To help prevent losses, students should:

- **Always lock dorm room doors, and keep the keys with you at all times** – Know that most dorm thefts occur during the day, and even if you leave briefly, lock up. Share the theft statistics with your roommates, and get agreement that they'll do the same.
- **Don't leave belongings unattended on campus** – Classrooms, the library, the dining hall or other public areas are the primary places where property theft occurs. Keep book bags, purses and laptops with you at all times.
- **Buy a laptop security cable and use it** - A combination lock that needs decoding may be just enough to dissuade a thief.
- **Be aware of fire hazards** – Most campus fires are cooking related so be careful about the types of hot plates or microwaves you bring to school, and know how you use them.


THE MOST TRUSTED NAME
IN THE TAXI INDUSTRY.
Join Omega today—718.361.5555
OMEGA
BROKERAGE
MAKES THE DIFFERENCE
Omega has 35+ years experience
• We know the rules of the industry and keep you informed with the most current taxi news
• We are honest, truthful and accurate in our dealings, just ask your friends!
• We respect your time and take care in providing fast, direct attention
TAXI & LIMO INSURANCE • FINANCE • LEASING
MEDALLION SALES • CLAIMS SERVICE
34-20 31st Street • Astoria, NY 11106 • www.omegabrokerage.com • Plenty of Free Parking

Americans Feel the Government Does Not Spend Their Taxes Wisely. New York Has the 3rd Highest Tax Rates in the Country

With Tax Day looming and Americans still figuring out the new tax code, WalletHub released its 2020 Taxpayer Survey as well as its yearly report on the States with the Highest & Lowest Tax Rates (accompanying videos included) in order to help people better understand this confusing time of year.

Tax Rates in New York (1=Lowest {Best}; 25=Avg.):

- **49th** – Overall Effective State & Local Tax Rate
- **45th** – Income Tax
- **43rd** – Real-Estate Tax
- **1st** – Vehicle Property Tax
- **35th** – Sales & Excise Taxes

2020 Taxpayer Survey

- 30% of people say making a math mistake as well as not having enough money are their biggest Tax Day fears edging out identity theft (21%) at the top of the list.
- 37% of people would move to a different country for a tax free future. 26% would get an "IRS" tattoo and 19% would stop talking for 6 months.
- 34% of people think charities would make the best use of their tax dollars outnumbering by nearly 2.5 times people that trust the federal government the most with their taxes.
- The average red state tax rate is 10.67%, just under the average blue state rate of 10.93%.

Democrats vs Republicans

Areas of Agreement:

- Both agree that rich people do not pay their fair share in taxes.
- Both agree that poor and middle class people do pay their fair share in taxes.
- Both agree that their tax rates are too high.

Areas of Disagreement:

- Most Democrats say corporations should pay higher taxes rates than consumers; most Republicans don't agree.
- Democrats say healthcare should be the biggest priority in the 2020 elections, followed by taxes. Republicans vote for national security, healthcare and immigration ahead of taxes.

Q&A with WalletHub CEO Odysseas Papadimitriou

Why do so many Americans feel the government does not spend their taxes wisely?

"There are a variety of reasons why roughly 222 million Americans think the government does not spend their tax dollars wisely, according to a new WalletHub survey. They largely boil down to the accurate perception that government is less efficient with its investments than the private sector.

This reflects the dissonance between what we pay and the benefits we receive in return, and deep seeded distrust of politicians," said WalletHub CEO Odysseas Papadimitriou.

"We feel the pain of this big outlay of hard earned money like a punch in the gut. Not to mention, every election season, there's a lot of talk about waste, fraud and abuse costing the country billions. You really can't blame people for feeling like their money might not be in the right hands after hearing that refrain over and over."

Where would people prefer to divert their tax dollars?

"A plurality of people would prefer to give their tax dollars to charities than to any level of government. When people have to pay taxes, they'd much rather do so as locally as possible," said WalletHub CEO Odysseas Papadimitriou.

"Americans would rather pay taxes to their local government than their state, and their state over the federal government. I think this reflects just how much people distrust the federal government and special interests."

What should taxpayers be worried about on Tax Day?

"Americans' biggest Tax Day fears are making a math mistake and not having enough money with each receiving about 30% of the vote," said WalletHub CEO Odysseas Papadimitriou.

"Making a math mistake should be less of a concern than having enough funds to pay the taxes that are legitimately owed. This is true especially for people who give themselves plenty of time to complete their tax return and double check it for errors.

There are lots of free tax prep tools to help make sure the numbers add up. Considering how much debt we owe, a big chunk of cash probably won't be as easy to come up with, particularly in a hurry."

What should people do if they can't pay their taxes?

"If you can't afford your tax bill, you should file a return anyway in order to avoid penalties while you determine the best course of action for payment. Two of the best options are simply waiting for a bill if you're dealing with very temporary cash flow issues and requesting a 120-day extension," said WalletHub CEO Odysseas Papadimitriou.

"If you need more time to come up with the money, there are a number of other options, including paying your taxes with a credit card, entering into an installment agreement with the IRS, or taking out a personal loan."

New York Has the 3rd Highest Tax Rates in the Country

Tax season can be stressful for the millions of Americans who owe money to Uncle Sam. Every year, the average U.S. household pays more than $9,000 in federal income taxes, according to the Bureau of Labor Statistics.

While we're all faced with that same obligation, there is a significant difference when it comes to state and local taxes. Taxpayers in the most tax expensive states, for instance, pay three times more than those in the cheapest states.

Surprisingly, though, low income taxes don't always mean low taxes as a whole. For example, while the state of Washington's citizens don't pay income tax , they still end up spending over 8% of their annual income on sales and excise taxes.

Texas residents also don't pay income tax, but spend 1.81% of their income on real estate taxes, one of the highest rates in the country. Compare these to California, where residents owe almost 5% of their income in sales and excise taxes, and just 0.76% in real estate tax.

As this year's tax filing deadline, April 15, comes closer, it's fair to wonder which states give their taxpayers more of a break. WalletHub searched for answers by comparing state and local tax rates in the 50 states and the District of Columbia against national medians.

To illustrate, we calculated relative income tax obligations by applying the effective income tax rates in each state and locality to the average American's income. Scroll down for the complete ranking, commentary from a panel of tax experts and a full description of our methodology.

Overall Rank (1=Lowest)	State	Effective Total State & local Tax Rates on Median U.S. Household*	Annual State & Local Taxes on Median U.S. Household*	% Difference Between State & U.S. Average**	Annual State & Local Taxes on Median State Household***	Adjusted Overall Rank (based on Cost of Living Index)
1	Alaska	5.73%	$3,473	-46.82%	$4,474	3
2	Delaware	6.19%	$3,750	-42.57%	$4,202	1
3	Montana	7.08%	$4,290	-34.32%	$4,115	2
4	Nevada	8.04%	$4,875	-25.36%	$4,973	10
5	Wyoming	8.05%	$4,877	-25.32%	$5,029	6
6	Florida	8.31%	$5,037	-22.86%	$4,598	8
7	Utah	8.37%	$5,069	-22.37%	$5,898	9
8	Idaho	8.50%	$5,151	-21.12%	$4,626	4
9	Colorado	8.58%	$5,201	-20.36%	$6,289	13
10	Tennessee	8.73%	$5,290	-19.00%	$4,357	5
11	California	8.94%	$5,416	-17.07%	$8,147	35
12	District of Columbia	8.96%	$5,430	-16.85%	$9,009	41
13	South Carolina	9.02%	$5,466	-16.30%	$4,605	11
14	Oregon	9.05%	$5,484	-16.03%	$6,258	20
15	Alabama	9.10%	$5,518	-15.51%	$4,343	7
16	Arizona	9.59%	$5,810	-11.03%	$5,577	17
17	West Virginia	9.70%	$5,878	-9.99%	$4,266	12
18	North Dakota	9.99%	$6,055	-7.28%	$6,064	19
19	New Hampshire	10.02%	$6,070	-7.05%	$7,378	32
20	New Mexico	10.46%	$6,336	-2.98%	$5,067	22
21	Georgia	10.46%	$6,339	-2.94%	$5,665	14
22	Louisiana	10.56%	$6,399	-2.02%	$5,063	21
23	North Carolina	10.62%	$6,435	-1.47%	$5,530	16
24	Hawaii	10.62%	$6,437	-1.44%	$9,214	43
25	Virginia	10.73%	$6,505	-0.39%	$7,711	27
26	Massachusetts	10.87%	$6,590	0.91%	$9,581	42
27	South Dakota	11.11%	$6,730	3.06%	$5,872	25
28	Missouri	11.18%	$6,774	3.72%	$5,791	18
29	Minnesota	11.27%	$6,828	4.56%	$7,466	29
30	Arkansas	11.28%	$6,836	4.67%	$5,045	15
31	Oklahoma	11.40%	$6,906	5.75%	$5,489	23
32	Maryland	11.44%	$6,931	6.14%	$9,701	46
33	Vermont	11.44%	$6,932	6.14%	$7,274	40
34	Indiana	11.75%	$7,120	9.03%	$6,024	26
35	Maine	11.79%	$7,144	9.39%	$6,571	39
36	Mississippi	11.99%	$7,268	11.29%	$5,237	24
37	Washington	12.06%	$7,307	11.88%	$9,232	44
38	Michigan	12.29%	$7,450	14.08%	$6,172	28
39	Kentucky	12.46%	$7,553	15.65%	$5,879	30
40	New Jersey	12.62%	$7,650	17.15%	$11,510	48
41	Texas	12.71%	$7,705	17.99%	$6,881	34
42	Rhode Island	12.89%	$7,814	19.66%	$8,738	47
43	Iowa	13.08%	$7,929	21.41%	$6,816	33
44	Ohio	13.14%	$7,962	21.92%	$6,494	31
45	Wisconsin	13.29%	$8,055	23.35%	$7,379	38
46	Nebraska	13.32%	$8,075	23.65%	$6,983	37
47	Kansas	13.40%	$8,121	24.36%	$7,056	36

Overall Rank (1=Lowest)	State	Effective Total State & local Tax Rates on Median U.S. Household*	Annual State & Local Taxes on Median U.S. Household*	% Difference Between State & U.S. Average**	Annual State & Local Taxes on Median State Household***	Adjusted Overall Rank (based on Cost of Living Index)
48	Pennsylvania	13.90%	$8,421	28.95%	$7,861	45
49	New York	13.92%	$8,434	29.15%	$10,532	51
50	Connecticut	14.64%	$8,869	35.81%	$11,325	50
51	Illinois	14.96%	$9,064	38.79%	$8,902	49

*Assumes "Median U.S. Household" has an annual income of $60,602 (mean third quintile U.S. income); owns a home valued at $204,900 (median U.S. home value); owns a car valued at $24,970 (the highest-selling car of 2019); and spends annually an amount equal to the spending of a household earning the median U.S. income.

**National Average of State and Local Tax Rates = 10.78%

***Assumes "Median State Household" has an annual income equal to the mean third quintile income of the state; owns a home at a value equal to the median of the state; owns a car valued at $24,970 (the highest-selling car of 2019); and spends annually an amount equal to the spending of a household earning the median state income.

Lowest Gas Taxes
(per gallon)

1. Alaska
2. Missouri
3. Mississippi
4. New Mexico
5. Arizona

Best State vs. Worst State

Highest Gas Taxes
(per gallon)

47. Hawaii
48. Washington
49. Illinois
50. Pennsylvania
51. California

4x Difference

Lowest State Cigarette Tax Rates*
(per pack of 20 cigarettes)

1. Missouri
2. Virginia
3. Georgia
4. North Dakota
5. North Carolina

Best State vs. Worst State

Highest State Cigarette Tax Rates*
(per pack of 20 cigarettes)

47. Massachusetts
48. Rhode Island
T- 49. Connecticut
T- 49. New York
51. District of Columbia

27x Difference

Note: Local Taxes are not included and can be substantial.

Food Tax Rates

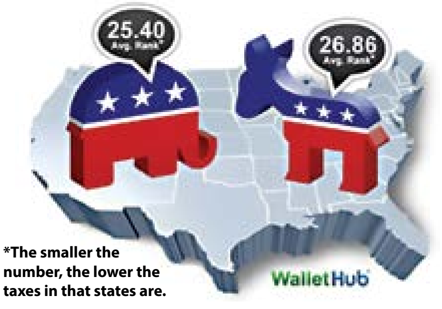
Worst States

47. Louisiana
48. Idaho
49. Tennessee
50. Kansas
51. Mississippi

VS

35 States with NO Food Tax

Red States vs Blue States



Red States Impose Lower Taxes Than Blue States

States are designated as Red or Blue based on how they voted in the 2016 presidential election.

State & Local Tax Breakdown

All effective tax rates shown below were calculated as a percentage of the mean third quintile U.S. income of $60,602 and based on the characteristics of the Median U.S. Household*.

State	Effective Real Estate Tax Rate	Real Estate Tax Rank($)	Effective Vehicle Property Tax Rate	Vehicle Property Tax Rank ($)	Effective Income Tax Rate	Income Tax Rank ($)	Effective Sales & Excise Tax Rate	Sales & Excise Tax Rank ($)	Effective Total State & Local Tax on Median Household
Alaska	4.00%	33 ($2,423)	0.00%	1 ($0)	0.00%	1 ($0)	1.73%	5 ($1,050)	5.73%
Delaware	1.90%	6 ($1,153)	0.00%	1 ($0)	2.89%	38 ($1,752)	1.39%	4 ($845)	6.19%
Montana	2.83%	20 ($1,712)	0.51%	33 ($311)	2.58%	31 ($1,564)	1.16%	2 ($702)	7.08%
Nevada	2.15%	11 ($1,303)	0.74%	40 ($448)	1.00%	11 ($607)	4.15%	20 ($2,515)	8.04%
Wyoming	2.06%	9 ($1,247)	0.74%	41 ($449)	0.00%	1 ($0)	5.25%	39 ($3,181)	8.05%
Florida	3.14%	26 ($1,902)	0.00%	1 ($0)	0.00%	1 ($0)	5.17%	38 ($3,135)	8.31%
Utah	2.18%	12 ($1,319)	0.00%	1 ($0)	2.44%	27 ($1,478)	3.75%	10 ($2,272)	8.37%
Idaho	2.43%	14 ($1,473)	0.00%	1 ($0)	1.84%	17 ($1,117)	4.23%	24 ($2,562)	8.50%
Colorado	1.78%	3 ($1,076)	0.74%	39 ($446)	1.92%	18 ($1,162)	4.15%	21 ($2,516)	8.58%
Tennessee	2.46%	15 ($1,490)	0.00%	1 ($0)	0.10%	7 ($61)	6.17%	45 ($3,740)	8.73%
California	2.57%	16 ($1,557)	0.27%	27 ($162)	1.36%	13 ($825)	4.74%	33 ($2,871)	8.94%
District of Columbia	1.85%	5 ($1,122)	0.00%	1 ($0)	2.45%	28 ($1,483)	4.66%	31 ($2,825)	8.96%
South Carolina	1.94%	7 ($1,174)	0.99%	46 ($600)	2.29%	23 ($1,389)	3.80%	13 ($2,303)	9.02%
Oregon	3.40%	29 ($2,061)	0.00%	1 ($0)	4.55%	50 ($2,757)	1.10%	1 ($665)	9.05%
Alabama	1.41%	2 ($854)	0.28%	28 ($170)	2.49%	30 ($1,508)	4.93%	36 ($2,985)	9.10%
Arizona	2.32%	13 ($1,408)	0.69%	38 ($419)	1.46%	14 ($887)	5.11%	37 ($3,096)	9.59%
West Virginia	1.99%	8 ($1,208)	0.68%	37 ($415)	3.04%	43 ($1,842)	3.98%	16 ($2,413)	9.70%
North Dakota	3.34%	28 ($2,025)	0.00%	1 ($0)	0.59%	9 ($358)	6.06%	43 ($3,672)	9.99%
New Hampshire	7.42%	49 ($4,498)	0.74%	41 ($449)	0.50%	8 ($304)	1.35%	3 ($818)	10.02%
New Mexico	2.67%	17 ($1,617)	0.00%	1 ($0)	1.56%	15 ($943)	6.23%	46 ($3,776)	10.46%
Georgia	3.06%	25 ($1,855)	0.00%	1 ($0)	3.00%	42 ($1,821)	4.39%	28 ($2,663)	10.46%
Louisiana	1.80%	4 ($1,091)	0.04%	25 ($25)	2.10%	20 ($1,275)	6.61%	49 ($4,008)	10.56%
North Carolina	2.87%	21 ($1,741)	0.51%	32 ($308)	2.87%	36 ($1,742)	4.36%	27 ($2,643)	10.62%
Hawaii	0.92%	1 ($560)	0.00%	1 ($0)	3.74%	47 ($2,265)	5.96%	42 ($3,612)	10.62%

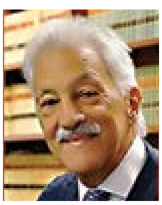
State	Effective Real Estate Tax Rate	Real Estate Tax Rank($)	Effective Vehicle Property Tax Rate	Vehicle Property Tax Rank ($)	Effective Income Tax Rate	Income Tax Rank ($)	Effective Sales & Excise Tax Rate	Sales & Excise Tax Rank ($)	Effective Total State & Local Tax on Median Household
Virginia	2.75%	19 ($1,667)	1.67%	51 ($1,011)	2.77%	34 ($1,681)	3.54%	8 ($2,146)	10.73%
Massachusetts	4.16%	34 ($2,518)	0.93%	44 ($562)	2.83%	35 ($1,718)	2.96%	6 ($1,792)	10.87%
South Dakota	4.46%	35 ($2,706)	0.00%	1 ($0)	0.00%	1 ($0)	6.64%	50 ($4,025)	11.11%
Missouri	3.28%	27 ($1,987)	1.03%	47 ($623)	2.71%	32 ($1,641)	4.16%	22 ($2,522)	11.18%
Minnesota	3.81%	32 ($2,310)	0.53%	34 ($321)	2.75%	33 ($1,668)	4.17%	23 ($2,529)	11.27%
Arkansas	2.13%	10 ($1,290)	0.42%	30 ($252)	2.44%	26 ($1,477)	6.30%	47 ($3,817)	11.28%
Oklahoma	3.04%	24 ($1,842)	0.00%	1 ($0)	2.28%	22 ($1,384)	6.07%	44 ($3,679)	11.40%
Maryland	3.70%	31 ($2,243)	0.00%	1 ($0)	4.05%	48 ($2,452)	3.69%	9 ($2,237)	11.44%
Vermont	6.36%	46 ($3,853)	0.00%	1 ($0)	1.32%	12 ($799)	3.76%	12 ($2,281)	11.44%
Indiana	2.91%	22 ($1,761)	0.50%	31 ($300)	3.56%	46 ($2,159)	4.78%	34 ($2,900)	11.75%
Maine	4.61%	36 ($2,793)	0.99%	45 ($599)	2.13%	21 ($1,293)	4.06%	18 ($2,458)	11.79%
Mississippi	2.73%	18 ($1,654)	1.44%	50 ($875)	2.47%	29 ($1,498)	5.35%	40 ($3,241)	11.99%
Washington	3.41%	30 ($2,065)	0.00%	1 ($0)	0.00%	1 ($0)	8.65%	51 ($5,241)	12.06%
Michigan	5.35%	40 ($3,240)	0.24%	26 ($148)	2.95%	40 ($1,788)	3.75%	11 ($2,274)	12.29%
Kentucky	2.91%	23 ($1,766)	0.60%	35 ($361)	5.01%	51 ($3,037)	3.94%	15 ($2,389)	12.46%
New Jersey	8.36%	51 ($5,064)	0.00%	1 ($0)	0.78%	10 ($476)	3.48%	7 ($2,111)	12.62%
Texas	6.11%	45 ($3,703)	0.00%	1 ($0)	0.00%	1 ($0)	6.60%	48 ($4,003)	12.71%
Rhode Island	5.62%	42 ($3,407)	1.43%	49 ($864)	1.83%	16 ($1,108)	4.02%	17 ($2,435)	12.89%
Iowa	5.27%	38 ($3,195)	0.41%	29 ($250)	2.89%	37 ($1,752)	4.51%	29 ($2,732)	13.08%
Ohio	5.33%	39 ($3,227)	0.00%	1 ($0)	3.14%	44 ($1,901)	4.67%	32 ($2,833)	13.14%
Wisconsin	6.44%	47 ($3,904)	0.00%	1 ($0)	2.96%	41 ($1,797)	3.88%	14 ($2,354)	13.29%
Nebraska	6.00%	44 ($3,634)	0.63%	36 ($382)	2.08%	19 ($1,261)	4.62%	30 ($2,798)	13.32%
Kansas	4.76%	37 ($2,882)	0.83%	43 ($502)	2.33%	25 ($1,410)	5.49%	41 ($3,328)	13.40%
Pennyslvania	5.37%	41 ($3,257)	0.00%	1 ($0)	4.21%	45 ($2.020)	4.31%	26 ($2,612)	13.90%
New York	5.77%	43 ($3,497)	0.00%	1 ($0)	3.33%	24 ($1,391)	4.14%	19 ($2,511)	14.64%
Connecticut	7.12%	48 ($4,317)	1.07%	48 ($650)	2.30%	39 ($1,758)	4.29%	25 ($2,600)	14.96%

*Assumes "Median U.S. Household" has an income equal to $60,602 (mean third quintile U.S. income); owns a home valued at $204,900 (median U.S. home value); owns a car valued at $24,970 (the highest-selling car of 2019); and spends annually an amount equal to the spending of a household earning the median U.S. income.

Ask the Experts

For more insight into the impact state and local taxes have on migration and public policy, we turned to a panel of leading tax and policy experts.

- **Do people usually consider taxes when deciding where to live? Should they?**
- **How can state and local tax policy be used to attract new residents and stimulate growth?**
- **Which states have particularly complicated tax rules for families?**
- **Which states have the best mix of taxes and government services?**
- **Should people pay taxes based on where they live or where they work?**



Eugene R. Boffa
Adjunct Lecturer, Saint Peter's University, Attorney at Schumann Hanlon Margulies

Do people usually consider taxes when deciding where to live? Should they?

Yes and no, depending upon which taxes you are talking about. If you're talking about state income tax the answer is no. Most people live where they work.

If state income taxes were the deciding reason where to live then New York, New Jersey, and California wouldn't be so populous. When people retire, they consider state income taxes and that's one of the reasons that so many people move to Florida, about 900 a day.

If you're talking about local real estate taxes the answer is yes. The tax rates in municipalities differ greatly and it pays to check the rates out before you purchase a home.

How can state/local tax policy be used to attract new residents and stimulate growth?

Low tax state income tax will attract retires and businesses to move to a different state. Lower real estate taxes will encourage people to purchase homes in those municipalities. However, when more families move in then more children are attending schools and the school budget is usually the greatest part of the local tax.

Working people don't look at a state to live because of taxes, they look for a job and that's where they live. However low tax or tax incentive breaks will attract businesses that offer employment opportunities and that will grow the population.

At our law firm, for example, we worked on a transaction that created 250 new jobs and the local community grew. Local, State, and now Federal Enterprise Zone incentives appear to have been successful in attracting investment and promoting development to blighted or otherwise underdeveloped urban area.

Which states have particularly complicated tax rules for families?

I can't answer this as I am not familiar with all the states. However, in New Jersey and New York, the tax rules are not particularly complex for families. The income tax forms are relativity simple, much easier than the federal.

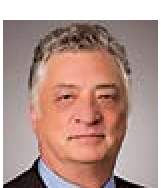
As to local real estate tax, you receive a bill and you pay it sometimes annually, sometimes quarterly or monthly but there's not much you can do about it. Most municipalities have a process where you can appeal the assessment if you feel it is an unreasonable amount.

Which states have the best mix of taxes and government services?

I can't answer this as I am not an expert in all the states. New Jersey and New York have great services, but we sure pay for them. I don't want to sound like an advertisement for Florida, but they have great services and no income tax and a "homestead" exemption for your residence which limits the amount of increase that a municipality can raise the local property tax.

Should people pay taxes based on where they live or where they work?

You received services in both states so to some degree you should pay for them. Many states have tax "treaties" and your state of residence usually gives you credit for taxes paid where you work.



Thomas W. Miller Jr.
Professor of Finance, Jack R. Lee Chair of Financial Institutions and Consumer Finance, Jack R. Lee Chair of Financial Institutions and Consumer Finance, Mississippi State University

Do people usually consider taxes when deciding where to live? Should they?

I think this question is difficult to answer because we do not know how each person decides on where to live. But we can look at migration and tax regimes to see where people tend to move.

My colleague at Cato, Chris Edwards, has an interesting article on tax reform and interstate migration. He cites data that shows 24 of the 25 high tax states had net out-migration, and 17 of the 25 low tax states had net in-migration.

Of course, there may be other reasons that some states have a net inflow of residents and others have a net outflow of residents. But, moving to a state with no state income tax from one with a state income tax is an increase in income. Who wouldn't like a 5-10 percent raise?

How can state/local tax policy be used to attract new residents and stimulate growth?

Lowering taxes attracts new residents. It also puts more money into the hands of the citizens of the state. If people have more money to spend, they will spend a portion of it, and save a portion of it.

State legislatures and local governments have to decide whether they want more money in the hands of the citizens, or whether money taken from citizens (i.e., taxed) can be efficiently spent to improve social welfare.

It is not at all clear to me that government decisions on how to spend money are better than the decisions made by individuals.

Which states have particularly complicated tax rules for families?

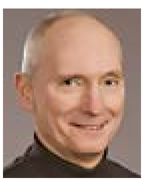
I will say that the states without state income taxes certainly have an uncomplicated, (i.e., non-existent) income tax form.

Which states have the best mix of taxes and government services?

To me, states with no income taxes start with a good mix of taxes and government services. There are property taxes, investment taxes, and sales taxes that vary by state. It's difficult to know which mix of these taxes and the services offered by state governments is the best.

Should people pay taxes based on where they live or where they work?

I favor simplicity in tax codes whenever possible. If income is taxed, I believe it simply should be based on where the taxpayer has their primary residence. I wish I had the salary of an NBA player, but I am thankful that I do not have to file the tax returns that they do!



Dan Lehmann

Senior Lecturer, Hamline University

Do people usually consider taxes when deciding where to live? Should they?

Not in early careers but usually at retirement. Just look at what states are adding population, especially with folks over 65.

How can state/local tax policy be used to attract new residents and stimulate growth?

Eliminate all state and local income taxes like Texas and Florida and seven or eight other states. If not eliminate, reduce to a low flat rate.

Which states have particularly complicated tax rules for families?

Usually Nevada and California.

Which states have the best mix of taxes and government services?

Tax rates are key, not so much gov't services. I've lived in five states and did not notice any differences in services. Well, Illinois has terrible roads, unlike North Carolina. Schools are different but these are generally funded with property taxes.

Should people pay taxes based on where they live or where they work?

Where they live. IRS does this now.

Angel Carrete

Assistant Professor of Finance, Offutt School of Business, Concordia College

Do people usually consider taxes when deciding where to live? Should they?

I do not think people generally consider taxes when deciding where they live. Most of the time other factors weigh more than taxes e.g., housing costs, city size, proximity to family and friends, or climate. Nonetheless, taxes are an important component of any cost of living analysis.

I was lucky enough to have the choice when relocating for my current job between different states and I definitely considered taxes when I made my choice. The largest after tax difference in income was around 10%. In other words, all else equal, living in the lowest tax state vs the highest tax state where I had a job offer would have increased my income by around 10%.

How can state/local tax policy be used to attract new residents and stimulate growth?

I believe that it tends to work the other way around. Instead of tax policy attracting residents, high taxes can push people away. Once people decide to leave high tax states then they can choose to live in low tax states.

There is anecdotal evidence of this effect happening, especially with the very wealthy. For example, several news articles have appeared in the last two years detailing how multiple billionaires/companies are leaving New York, New Jersey, Connecticut, or California, for low tax states like Florida or Washington.

Which states have particularly complicated tax rules for families?

I do not think complicated state specific tax rules have any impact at all. Nowadays, the vast majority of families that file their taxes on their own use filing software that eliminates any complications.

Should people pay taxes based on where they live or where they work?

It depends on where you live. Some states have reciprocity agreements with neighboring states, and they give you the option to choose in which state you pay your taxes.

Other states require you to file in state taxes even if you are only a part time resident regardless of where you work. In that case, you would have to file taxes where you live and where you work.

WalletHub

NFIB

PRO Act of 2019

NFIB opposes H.R. 2474, the Protecting the Right to Organize (PRO) Act of 2019, which would take away a worker's right to a secret ballot, compromises the privacy of millions of Americans, exposes small businesses to costly boycotts and protests, and significantly restricts the use of independent contractors. This legislation has been rejected by the courts and opposed by Congress for decades.

The PRO Act of 2019 would upend long-standing employment law in favor of labor unions at the expense of small businesses and their employees.

For the latest news, visit NFIB.com/biglaborthreat

This bill would:

Restrict an employee's ability to accept or reject union representation through a secret ballot.

Require employers to provide personal contact information for all employees to union organizers, which would infringe upon the employer-employee relationship.

Allow unions to participate in secondary boycotts throughout the supply chain, which would inflict economic damage on small businesses that have nothing do with a labor dispute.

Abolish state "Right to Work" laws by eliminating section 14(b) of the National Labor Relations Act (NLRA) and would require all employees to contribute fees to a labor organization even if the employee is not a member of the labor organization.

Codify the National Labor Relation Board's (NLRB's) Browning-Ferris Industries joint-employer standard, which would threaten to compromise the small business-subcontractor relationship.

Impose reporting requirements that would breach small business owner-attorney confidentiality.

According to the

NFIB Member Ballot

79% of NFIB members agree that employers should not be required to recognize unions by way of signed authorization cards.

93% of NFIB members oppose requiring employers to provide the personal contact information of their employees to union organizers.

92% of NFIB members oppose allowing unions to picket an employer's suppliers and customers during a labor dispute.

73% of NFIB members support a national right-to-work law.

89% of NFIB members oppose requiring a contractor to be responsible for a subcontractor's hiring practices.

91% of NFIB members oppose limiting the ability of employers to speak to their workers during union campaigns and elections.

There is Nothing Pro-Worker in the PRO Act

February 05, 2020

Labor unions have been in decline for decades. But now the Protecting the Right to Organize, or PRO Act, under consideration in Congress is working to rebuild union membership by fundamentally changing how union elections are held. Perhaps, **most concerning for small businesses is that the PRO Act would eliminate the secret ballot process, creating an environment ripe for coercion**.

Now is the time to contact your elected officials in the U.S. House of Representatives and ask them to oppose the PRO Act, H.R. 2474.

Specifically, the PRO Act delivers even more power to the National Labor Relations Board (NLRB), which oversees union elections.

If a union loses an election in a workplace, it can file a complaint with the NLRB claiming the employer interfered in the election process – whether or not that's true.

Once the complaint is filed, regardless of merit, and the NLRB obtains authorization cards from a majority of workers. It can simply nullify the election and establish the union. This takes away the right to a secret ballot election.

What's more, the PRO Act would require employers to share their employees' private contact information with union organizers in advance of an election without the employees' consent. Furthermore, the PRO Act would allow union members to boycott anyone in a supply chain even if they don't work directly for the company.

This bill doesn't stop there. It also includes restrictions on the use of subcontractors and requires employees in heavily unionized industries to pay dues whether or not they are part of the union. This is known as a "closed shop."

"The PRO Act is a union wish list that will hurt workers, consumers, small businesses, and the economy," said Brad Close, NFIB Acting President.

Small businesses work hard to attract, train, and retain its workforce. H.R. 2474 would be a gift to unions that would hurt both employers and employees.

This is why we need you to take action. If you have not already urged your representative to vote NO on H.R. 2474, the PRO Act, please contact them today and make sure they know to oppose this legislation.

Small business owners know that employees are their most valuable resource. Small business owners work hard to train and retain employees by creating a rewarding workplace. However, government mandates and regulations have made labor issues more complicated than ever.

Small businesses operate differently than large businesses; they do not have human resources departments to track the changing standards and rules that affect their workforce and workplace.

NFIB urges Congress to simplify the employment process for small business, eliminate burdensome mandates, and prevent cumbersome regulations that inhibit job creation.

The PRO Act

The PRO Act will take away a worker's right to a secret ballot, compromises the privacy of millions of Americans, and exposes small businesses to costly boycotts and protests. This legislation has been rejected by the courts and opposed by Congress for decades.

Overtime Rule

On September 24th, the Trump administration issued a final overtime rule expanding overtime pay eligibility. The rule increases the minimum salary for the "white collar" overtime exemption from $23,660 annually to $35,568 annually. This means that employees making under $35,568 annually will be eligible for overtime pay.

The threshold is lower than the threshold of $47,476 that the Obama administration issued in 2016, but never became effective after NFIB successfully sued to stop the rule. The final rule becomes applicable on January 1, 2020.

Minimum Wage

Small business owners know that more than doubling the federal minimum wage will lead to increased labor costs and tough choices. They must either increase the cost of their product or service or reduce labor costs elsewhere. The reduction in labor costs would be achieved through reduced jobs, reduced hours, or reduced benefits.

NFIB opposes the Raise the Wage Act because 92 percent of NFIB members opposed an increase in the federal minimum wage to $15.00 per hour by 2024 and annual increases in subsequent years in a recent member ballot.

New Joint Employer Rule

The U.S. Department of Labor has proposed a *NEW* joint employer rule under the Fair Labor Standards Act (FLSA). If your business uses contractors or is a contractor, this rule might impact your business. The proposed rule is open to comment until June 10, 2019.

NFIB.COM
PROTECTING THE FUTURE OF SMALL BUSINESS

TLC

Taxi Limousine Car Service
MAGAZINE

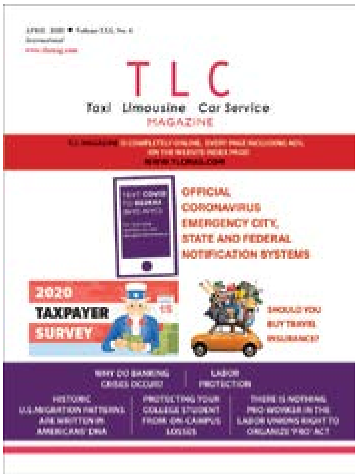
TLC MAGAZINE IS NOW COMPLETELY ONLINE, EVERY PAGE INCLUDING ADS.

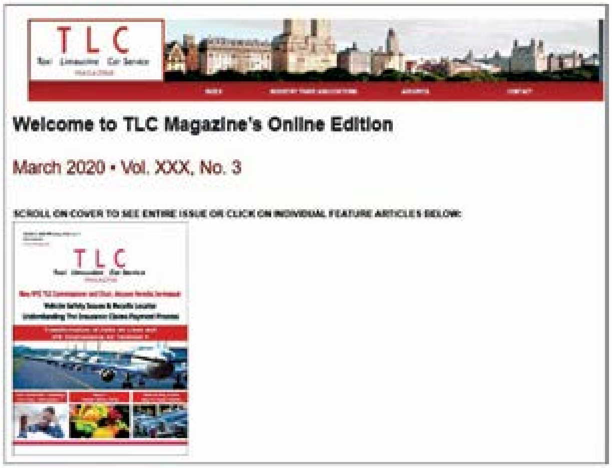
TLC MAGAZINE IS ONLINE EVERY DAY ON THE WEBSITE INDEX PAGE AND *FOREVER IN OUR ONLINE ARCHIVE LINK ON TOP OF THE ONLINE INDEX PAGE*

www.tlcmag.com

CLICK ON MAGAZINE FRONT COVER TO REACH INDEX

CLICK ON FRONT COVER IN INDEX AND WAIT FOR DOWNLOAD





SCROLL TO SEE ENTIRE ISSUE

THE PRINT TLC MAGAZINE WILL BE PUBLISHED AND DISTRIBUTED MONTHLY AS ALWAYS. THE ONLINE FEATURE IS IN ADDITION TO THE PRINT MAGAZINE.


NYC TAXI HEADQUARTERS
TAXI SALES DIRECTORS:
YOUSEF KHALEK
(631) 896-4812
ALEX
(917) 842-5500
QUEENS TAXI CENTER
85-24 ROCKAWAY BLVD. OZONE PARK, NY 11416
TLC HEADQUARTERS
ATTN : ALL TAXI, LIVERY & BLACK CAR OPERATORS!
ALL TLC APPROVED VEHICLES UNDER ONE ROOF
& AVAILABLE FOR IMMEDIATE DELIVERY
OFFICIAL AND EXCLUSIVE REPRESENTATIVES OF BRAUNABILITY
BraunAbility®
★FINANCING AVAILABLE
AT LOWEST RATES
IN THE INDUSTRY
★EXTENDED SERVICE
DEPT. HOURS ONLY FOR
OUR TAXI CUSTOMERS