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## Taxi Limousine Car Service MAGAZINE



### 2020 Ford Explorer, Lincoln Aviator Miss Out on Safety Awards



### 25 Things You Should Never Do With Your Money

**2020's  
Best & Worst States  
to Raise a Family**

**Land Use Plays  
a Role in Pedestrian  
Freeway Fatalities**

**Winter Driving:  
Observe Weather  
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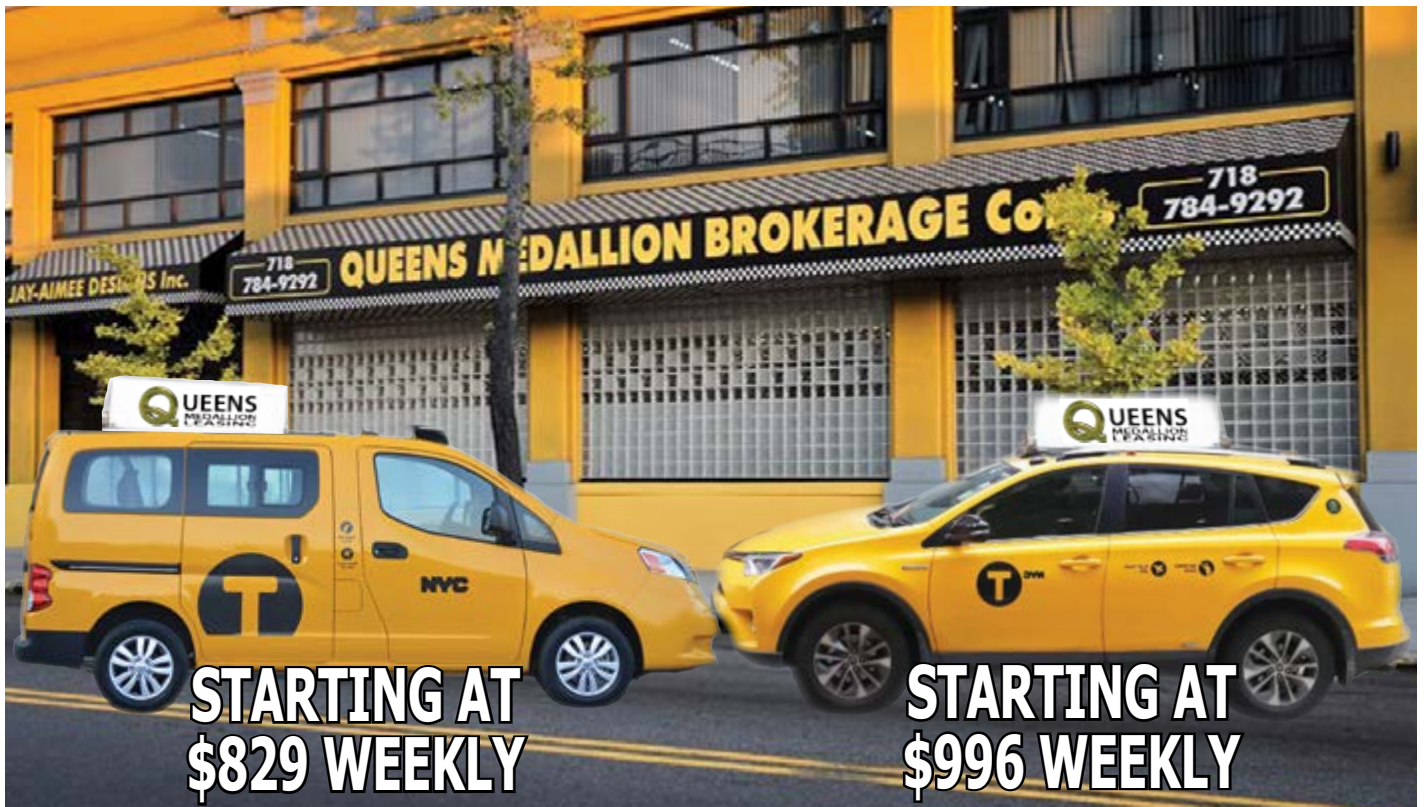
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Taxi Limousine Car Service  
MAGAZINE

**February 2020**

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## Valentine's Day



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## FEBRUARY 2020

### COVER ILLUSTRATIONS & CREDITS

#### NEWER CARS ARE SAFER CARS

Photo: <https://www.nhtsa.gov/newer-cars-are-safer-cars>

#### 2020 FORD EXPLORER, LINCOLN AVIATOR MISS OUT ON SAFETY AWARDS

Photo: <https://www.iihs.org/news/detail/2020-ford-explorer-lincoln-aviator-miss-out-on-safety-awards>

#### 25 THINGS YOU SHOULD NEVER DO TO YOUR MONEY

Photo: <https://www.gobankingrates.com/saving-money/savings-advice/things-should-never-do-with-money/#6>

All links found in TLC Magazine can be reached by retrieving any article on the TLC Magazine website: [www.tlcmag.com](http://www.tlcmag.com)

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# Newer Cars Are Safer Cars



Vehicle safety has changed drastically over the years, and today newer cars are safer than ever before. Thanks to advanced engineering, in-depth research and analysis of crash data, newer vehicles are built better and have more safety features to protect you.

Advanced technologies that have emerged in recent years give you even more safety options. You can choose what features are best to keep you and your family safe on the road.

[The National Highway Traffic Safety Administration](#) has been involved in vehicle safety improvements for decades. NHTSA, celebrating its 50th year in 2020, sets and enforces safety standards, and develops innovative approaches to vehicle safety such as our New Car Assessment Program.

NCAP, expanded in 1993 to include the [5-Star Safety Ratings system](#), marked 40 years in 2019. Here's a look at some overall vehicle safety improvements that have made cars safer over the decades.

## Equipment and technology

### Seat belts

Most standard equipment in cars today wasn't even an option decades ago. Depending on your age, you may remember when cars didn't have seat belts, or when the belt just went over your lap. Today, the three point seat belt, which restrains occupants across both their lap and shoulder, is standard in all vehicles.

The advanced three-point restraint system includes a pretensioner that pulls the seat belt tight and prevents excess slack during a crash saving hundreds of thousands of lives.

### Air bags

Air bags have come a long way since the first one was invented in the 1950s. Though early air bags saved lives, they had to be reengineered so the air bag itself did not injure or kill someone when it deployed, especially women and children.

Air bag placement in vehicles has also changed to protect occupants better. Frontal air bags were widely adopted by 1987 and have since saved more than 50,000 lives. Now, many car manufacturers offer side air bags, or side curtain air bags as standard or optional equipment.

### Electronic stability control

Losing control of your vehicle is never a good thing, but vehicle safety systems are in place to help you if you are in that situation. For example, electronic stability control aims to reduce spin-outs and plow-outs.

Electronic stability control systems, required in all new cars since September 1, 2011, use automatic computer controlled braking of wheels to assist you in maintaining control if you begin to lose control of your vehicle.

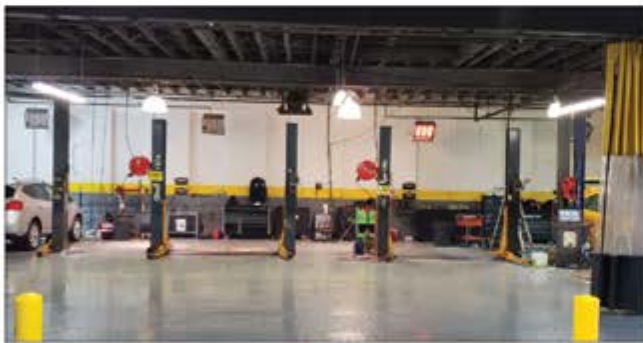
Click [here](#) to watch the video on YouTube





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# NEWER VEHICLES MEAN ENHANCED SAFETY TECHNOLOGY

Improved occupant protection, use of seat belts and air bags, and crash avoidance technology saves lives.



## Backup camera

A rearview video system, also known as a backup camera, aims to help prevent backer crashes by showing objects that are directly behind your vehicle, and if an object may be coming into your vehicle's path.

Originally, the issue with backover crashes was thought to be the inability to see directly behind you, but further investigation showed a high number of incidents happened because a person was coming into the vehicle's path from a side. Now, rearview video systems, a required safety technology on all new cars since May 1, 2018, show a wider view.

## Blind spot detection

In response to crashes where drivers did not see what was next to them because of a blind spot, blind spot detection was developed. It uses either digital cameras or sensors to monitor if a vehicle is in an adjacent lane. The system, which is offered as standard or optional equipment on many new cars, sends a warning to the driver that it may be unsafe to merge or change lanes.

## Driver assistance

One day, Automated Driving Systems could potentially handle the whole task of driving. As we head down the road to full automation, there has been a lot of development in Level 1 and Level 2 automation: driver assistance.

Level 1 and Level 2 automation is where a vehicle is controlled by the driver, but there are some driving assistance options like forward collision warning, automatic emergency braking, lane departure warning, and adaptive cruise control. The continuing evolution of automotive safety aims to save more lives and prevent injuries on America's roads.

## Lives saved

The average vehicle on the road in 2012 would have an estimated 56% lower fatality risk for its occupants than the average vehicle on the road in the late 1950s. NHTSA estimates that vehicle safety developments helped raise the annual number of lives saved from 115 in 1960 to 27,621 in 2012. Cumulatively, these improved safety technologies saved over 600,000 lives between 1960 and 2012.

## Getting drivers into safer vehicles

Other significant changes over the years have been the cost of vehicles and the number of vehicles Americans have. **There are 65 million more vehicles in the United States than there are drivers, as people buy vehicles to meet specific needs.** But for some, affording any car – let alone a new one – can be a challenge.

**As of August 2019, the average price of a new passenger vehicle was about \$37,000. Right now, NHTSA is working to keep regulations reasonable so cars, trucks and SUVs — with the latest safety features — are more affordable and families can be safer on the roads.** We are committed to letting consumers choose the vehicle that best meets their needs while keeping them safe.

We anticipate more vehicle safety improvements in the years ahead. In 2020, NHTSA plans to propose major upgrades to NCAP, which uses the 5-Star Safety Ratings system to inform consumers about the crash protection and rollover safety of new vehicles beyond what federal law requires.

The program also assesses the performance of new crash avoidance technologies. By shining a light on the benefits of various safety features, NCAP encourages automakers to continue investing in innovative safety technologies.

**“NHTSA’s Government 5-Star Safety Ratings program has been replicated around the world, and for good reason: thanks in large measure to NCAP, new vehicles today are safer than ever,”** said James Owens, NHTSA Acting Administrator.

[NHTSA](#) hopes that by upgrading its iconic program, it will continue to raise the bar on safety for years to come.

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# Land use plays a role in pedestrian freeway fatalities

December 19, 2019



**A sign warns against walking on a freeway in Austin.**

After a fifth pedestrian was killed this year crossing Interstate 35 in Austin, Texas, a local headline expressed the city's frustration. "Why does it keep happening?" the local ABC affiliate asked. Since then the death toll has reached 13.

Austin is not alone in wondering why this happens and what can be done. In recent years, more than 800 pedestrians annually have been killed on U.S. interstates and other freeways. The largest number of them were hit attempting to cross in urban areas, a new study from the Insurance Institute for Highway Safety finds.

The researchers zoomed in on California for a more detailed analysis and found that most of the fatal crossing crashes there occur where the freeway separates residential areas from commercial and other nonresidential areas.

Many U.S. cities have interstates or other major highways cutting through them and separating neighborhoods. Planning decisions made decades ago are difficult to undo, but communities can take practical steps to keep pedestrians safe.

Click [here](#) to watch on YouTube.



"Our findings suggest that localities with residential communities across the freeway from shopping centers, bus stations or entertainment districts should consider physical barriers that prevent pedestrians from crossing — especially if the commercial centers include bars or liquor stores," says Jessica Cicchino,

[IIHS](#) vice president (picture) for research.

Indeed, a fence along the median to discourage crossers is one of the changes Austin police would like to see on I-35. Most of those killed crossing I-35 are homeless people who often live in tents or makeshift dwellings on the roadside, says Austin Police Department Detective Patrick Oborski. Over the years, he has also seen many fatalities at Capital Plaza near 51<sup>st</sup> street, where there are low income hotels and motels on one side of the freeway and a McDonald's and other fast food restaurants on the other.

“That’s one of the areas that’s consistently been a hot spot for us,” Oborski says.

Across the country, pedestrian fatalities increased 53 percent from 2009 to 2018 and now account for 17 percent of traffic deaths (see [“Study highlights rising pedestrian deaths, points toward solutions,”](#) May 8, 2018).

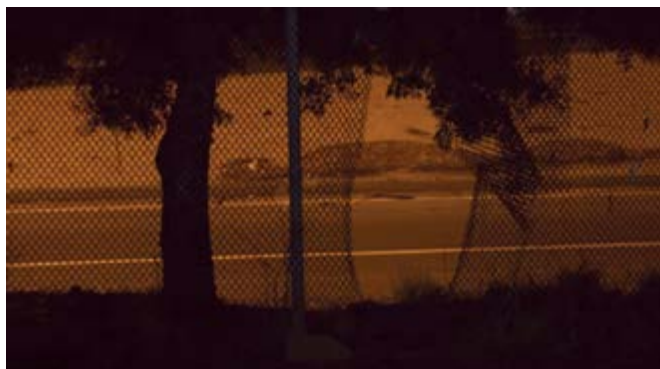
Pedestrian fatalities on interstates and other high speed, controlled access roads increased by 60 percent over the same period. From 2015 to 2018 more than 800 pedestrians were killed on such roadways annually.

To get a clearer picture of when, where and why those deaths are happening, researchers analyzed data from the federal database of fatal motor vehicle crashes over 2015-17. They looked at various crash characteristics, such as whether or not the person killed was an “unintended” pedestrian stranded due to a disabled vehicle.

For California, where the largest number of pedestrians were killed crossing interstates and freeways during the study period, the researchers also identified the types of land use on both sides of the roadway at the places people were killed while crossing.

Nationwide, most of the 2,518 pedestrian fatalities on freeways and interstates from 2015 to 2017 occurred in urban areas, at night and in the dark. More than half of fatal crashes took place in locations where the speed limit was 65 miles per hour or higher, notes IIHS researcher Jin Wang, the lead author of the study.

“Darkness and speed often come into play in pedestrian crashes, but these factors are exaggerated on interstates and freeways,” says Wang. “That suggests better lit roadways and better headlights could make a difference.”



IIHS ratings have demonstrated wide differences in how well various headlights illuminate the road (see [“Headlights improve, but base models leave drivers in the dark,”](#) Nov. 29, 2018).

Past research has shown that drivers do not use their high beam headlights as often as they should (see [“Few drivers use their high beams, study finds,”](#) March 30, 2016).

Speed is perhaps the most important risk factor. On average, 9 out of 10 pedestrians who are hit by a vehicle traveling at 55 mph die as a result of their injuries, and that number increases at higher speeds.

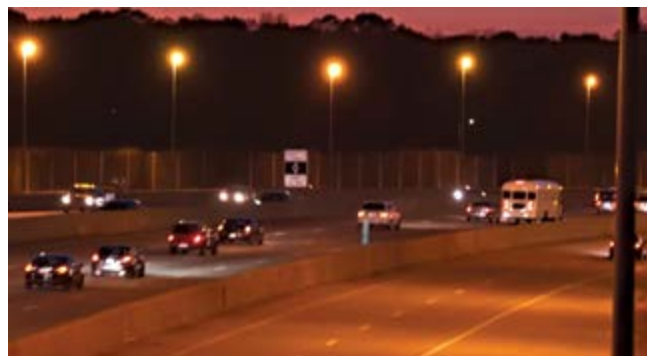
Only 18 percent of the pedestrians killed were on the freeway because of a disabled vehicle. About a third of those killed had a blood alcohol concentration of 0.08 percent or higher, and 42 percent were attempting to cross the freeway.

In the analysis of California, the researchers found that nearly 3 out of 5 people killed while crossing freeways were crossing at points with residential land on one side of the roadway and commercial, transportation, recreational, institutional or industrial property on the other. Only 13 percent of fatal crossing crashes occurred in spots with residential land on both sides of the interstate or freeway.

The findings suggest that a combination of better lighting, physical barriers preventing pedestrians from crossing at road level, and correctly designed overpasses and underpasses to allow people to cross safely could greatly reduce the number of fatalities.

**RUSS RADER**

Senior Vice President, Communications



**IIHS** Insurance Institute for Highway Safety  
**HLDI** Highway Loss Data Institute

# 2020 Ford Explorer, Lincoln Aviator miss out on safety awards

December 9, 2019



The 2020 Ford Explorer  
4-door SUV



The 2020 Lincoln Aviator  
4-door SUV

Watch IIHS crash test on YouTube [here](#).

The redesigned [2020 Ford Explorer](#), a midsize SUV, offers better protection in the driver side small overlap front test than earlier models, but hasn't improved enough to qualify for a 2019 safety award. Crashworthiness ratings for the Explorer also apply to the all new [2020 Lincoln Aviator](#).

In the driver side small overlap test of the Explorer, the structure held up well overall — an improvement over the severe intrusion seen in the Explorer prior to the redesign.

However, in the test of the new model, there was enough intrusion into the outboard part of the footwell to elevate the risk of injury to the driver's left leg, as indicated by measures taken from the dummy, resulting in an overall rating of acceptable.

A good rating in the driver side small overlap crash test is a requirement for both the 2019 *TOP SAFETY PICK* and *TOP SAFETY PICK+* awards, so neither the Explorer nor Aviator is eligible.

The two models earn good ratings in the moderate overlap front, side, roof strength and head restraint evaluations. Neither model has been evaluated in the passenger side small overlap crash test. The previous generation of the Explorer earned a poor rating in the passenger side test.

Ford had expected the Explorer to earn a good rating in the driver side small overlap test and said it would investigate why it didn't. The automaker plans to implement changes with the aim of improving the vehicle's performance for a future test.

The 2020 Explorer and Aviator are both equipped with a standard vehicle-to-vehicle front crash prevention system that scores a superior rating in Institute tests. The SUVs are also available with a second, optional system that also rates superior. Both systems prevented collisions in 12 and 25 mph tests.

The two models differ in headlight performance. All Explorers built after June 2019 earn an acceptable headlight rating. The Aviator's base headlights — static LED reflectors — rate marginal, while its available curve adaptive headlights earn a good rating.

The Explorer and Aviator each earn an acceptable rating for ease of use of the vehicles' LATCH hardware. LATCH, which stands for Lower Anchors and Tethers for Children, is a system of attachment hardware for child restraints.

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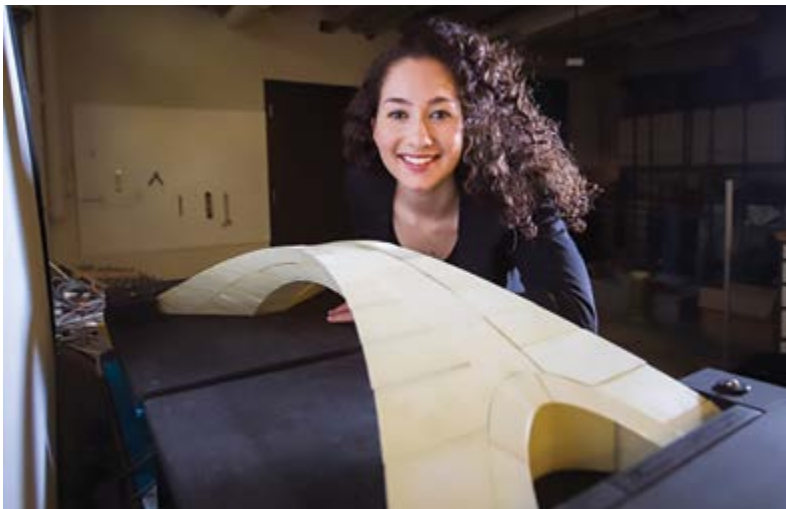
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# Engineers put Leonardo da Vinci's bridge design to the test

**Proposed bridge would have been the world's longest at the time; new analysis shows it would have worked.**

David L. Chandler | [MIT News Office](#)

October 9, 2019



Recent graduate student Karly Bast shows off the scale model of a bridge designed by Leonardo da Vinci that she and her co-workers used to prove the design's feasibility.

*Image: Gretchen Ertl*

In 1502 A.D., Sultan Bayezid II sent out the Renaissance equivalent of a government RFP (request for proposals), seeking a design for a bridge to connect Istanbul with its neighbor city Galata. Leonardo da Vinci, already a well known artist and inventor, came up with a novel bridge design that he described in a letter to the Sultan and sketched in a small drawing in his notebook.

He didn't get the job. But 500 years after his death, the design for what would have been the world's longest bridge span of its time intrigued researchers at MIT, who wondered how carefully designed Leonardo's concept was and whether it really would have worked.

## **Spoiler alert: Leonardo knew what he was doing.**

To study the question, recent graduate student Karly Bast MEng '19, working with professor of architecture and of civil and environmental engineering [John Ochsendorf](#) and undergraduate Michelle Xie, tackled the problem by analyzing the available documents, the possible materials and construction methods that were available at the time, and the geological conditions at the proposed site which was a river estuary called the Golden Horn. Ultimately, the team built a detailed scale model to test the structure's ability to stand and support weight, and even to withstand settlement of its foundations.

The results of the study were presented in Barcelona this week at the conference of the International Association for Shell and Spatial Structures. They will also be featured in a talk at Draper in Cambridge, Massachusetts later this month and in an episode of the PBS program NOVA set to air on Nov. 13.

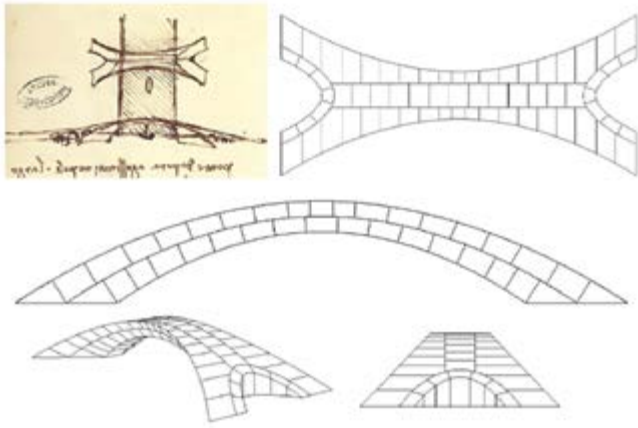
## **A flattened arch**

In Leonardo's time, most masonry bridge supports were made in the form of conventional semicircular arches which would have required 10 or more piers along the span to support such a long bridge. Leonardo's bridge concept was dramatically different — a flattened arch that would be tall enough to allow a sailboat to pass underneath with its mast in place as illustrated in his sketch, but that would cross the wide span with a single enormous arch.

The bridge would have been about 280 meters long (though Leonardo himself was using a different measurement system, since the metric system was still a few centuries off), making it the longest span in the world at that time had it been built. "It's incredibly ambitious," Bast says. "It was about 10 times longer than typical bridges of that time."

The design also featured an unusual way of stabilizing the span against lateral motions, something that has resulted in the collapse of many bridges over the centuries. To combat





Leonardo da Vinci's original drawing of the bridge proposal (top left), showing a bird's eye view at top and a side view below, including a sailboat passing under the bridge. To the right and below that are drawings by Karly Bast and Michelle Xie showing how the structure could be divided up into 126 individual blocks, which were 3D printed to build a scale model.

*Image: Karly Bast and Michelle Xie*

that, Leonardo proposed abutments that splayed outward on either side, like a standing subway rider widening her stance to balance in a swaying car.

In his notebooks and letter to the Sultan, Leonardo provided no details about the materials that would be used or the method of construction. Bast and the team analyzed the materials available at the time and concluded that the bridge could only have been made of stone because wood or brick could not have carried the loads of such a long span.

### Testing the design's feasibility

This is not the first attempt to reproduce Leonardo's basic bridge design in physical form. Others, including a pedestrian bridge in Norway, have been inspired by his design, but in that case modern materials — steel and concrete — were used. As such, construction provided no information about the practicality of Leonardo's engineering.

"That was not a test to see if his design would work with the technology from his time," Bast says. But because of the nature of gravity supported masonry, the faithful scale model, albeit made of a different material, would provide such a test.

"It's all held together by compression only," she says. "We wanted to really show that the forces are all being transferred within the structure," which is key to ensuring that the bridge would stand solidly and not topple.

As with actual masonry arch bridge construction, the "stones" were supported by a scaffolding structure as they were assembled, and only after they were all in place could the scaffolding be removed to allow the structure to support itself. Then it came time to insert the final piece in the structure, the keystone at the very top of the arch.

"When we put it in, we had to squeeze it in. That was the critical moment when we first put the bridge together. I had a lot of doubts" as to whether it would all work, Bast recalls. But "when I put the keystone in, I thought, 'this is going to work.' And after that, we took the scaffolding out, and it stood up."

"It's the power of geometry" that makes it work, she says. "This is a strong concept. It was well thought out." Score another victory for Leonardo.

"Was this sketch just freehanded, something he did in 50 seconds, or is it something he really sat down and thought deeply about? It's difficult to know" from the available historical material, she says. But proving the effectiveness of the design suggests that Leonardo really did work it out carefully and thoughtfully, she says. "He knew how the physical world works."

They concluded that, as in classical masonry bridges such as those built by the Romans, the bridge would stand on its own under the force of gravity, without any fasteners or mortar to hold the stone together.

To prove that, they had to build a model and demonstrate its stability. That required figuring out how to slice up the complex shape into individual blocks that could be assembled into the final structure.

While the full scale bridge would have been made up of thousands of stone blocks, they decided on a design with 126 blocks for their model which was built at a scale of 1 to 500 making it about 32 inches long. Then the individual blocks were made on a 3D printer, taking about six hours per block to produce.

"It was time consuming, but 3D printing allowed us to accurately recreate this very complex geometry," Bast says.

He also apparently understood that the region was prone to earthquakes, and incorporated features such as the spread footings that would provide extra stability.

To test the structure's resilience, Bast and Xie built the bridge on two movable platforms and then moved one away from the other to simulate the foundation movements that might result from weak soil. The bridge showed resilience to the horizontal movement, only deforming slightly until being stretched to the point of complete collapse.

The design may not have practical implications for modern bridge designers, Bast says, since today's materials and methods provide many more options for lighter, stronger designs. But the proof of the feasibility of this design sheds more light on what ambitious construction projects might have been possible using only the materials and methods of the early Renaissance. And it once again underscores the brilliance of one of the world's most prolific inventors.

It also demonstrates, Bast says, that "you don't necessarily need fancy technology to come up with the best ideas."

# Trends in Home Building Technology

BY RYAN TOLLEFSEN

REALTOR® Unity Home Group at Keller Williams Realty Alaska Group



Following the trends in construction technology is a smart way to make educated decisions in the future.

When buyers know what's available, they can ask better questions so they end up with the home they want.

[New construction](#) hasn't embraced technology as much as other industries have, but they're catching up in some very notable ways. Learn more about how different technology is being used to benefit both the builders and the owners of the property.

## Scouting Technology

Scouting technology today saves developers time when they need to choose suitable locations for their new structures. In the past, scouts may have needed to visit multiple sites, spending days measuring potential impediments on the land. Now, developers can use advanced devices to find a space that fits their needs:

- **Drones:** This invention is extremely popular in real estate today because drones can accurately show the scope and conditions of potential building sites. If a large plot of land has been overrun with massive tree roots or was illegally used as a dumping ground, developers and investors can decide its viability without ever having to visit the site.
- **3D Scanners:** 3D scanners show builders the exact measurements of potential obstructions on the property within an error rate of just 2 mm. If a drone shows there are bushes or stockpiles on the property, the 3D scanner will relay the dimensions back to the developer so they can plan ahead.

## VR/AR to the Rescue

Some construction companies are now using virtual and augmented reality programs to help train their workers. With a focus on both safety and accuracy, workers can learn and make mistakes while wearing a headset rather than on top of the scaffolding.

Working on a job site comes with its own inherent set of risks, but VR and AR give workers the opportunity to learn the specific layout and dangers of each job site in hopes of cutting down on the number of accidents a job site may have. It gives workers advance notice about the potential perils and allows them to build their confidence before stepping on the site.

## New Building Materials

Most homeowners will perform a certain amount of maintenance on their home in order to keep the structure up to code, but manufacturers of building materials are looking to reduce the efforts of the average homeowner. For example, self-healing concrete is a revolutionary product that can help foundations stand the test of time. The concrete can actually revert to its original shape in the case of general shifting or trauma.

Builders may opt for nanoparticle paint because it's engineered to resist both stains and water damage. By experimenting with new elements, such as titanium dioxide and shape memory polymers, manufacturers are trying to give people quality materials that will last longer than the length of the mortgage.

## Robotics in Construction

Robotic brick layers can lay bricks about [five times faster](#) than that of a construction worker making them a potential solution for developers who are struggling to find labor. Not only can robots help investors hit project deadlines faster, they can also work on a variety of different layouts.

Robot manufacturers are currently hard at work finding ways to improve the robots' flexibility when met with anomalies on the job. From complex blueprints to unexpected holes in the ground, robots may be able to work on complex custom homes in the near future. As the shortage of workers in the construction industry continues, this trend could potentially push costs down for homeowners without compromising durability or quality.

## 3D Printing

A 3D printer for most people is nothing more than a strange phenomenon. Most people don't own one or even need to own one. However, many companies are making the most of 3D technology by experimenting with different designs and capabilities—including 3D homes.

Companies such as Apis Cor are already 'printing' [fully habitable homes in mere hours](#). The best part is that these homes only cost a few thousand dollars to make, which could provide a solution to many of the country's affordable housing questions. This technology may not be quite ready for a mainstream audience, especially when the machines themselves cost so much to produce, but it may only be a matter of time before we see 3D printers take center stage.

## How New Building Technology Counteracts The Construction Labor Shortage In America

The 2008 recession caused the U.S. construction industry to shrink significantly, resulting in many skilled workers

switching to other careers. Now that the economy's recovered and home building is at previous levels, there's a serious labor shortage that is driving up both construction costs and delays. However, new technology is helping the industry build houses quickly and affordably despite the labor shortage. Some of these helpful tools include:

- Pre-fabricated building components that allow for entire rooms or structures to be set up rapidly so the crew can move on to the finishing steps,
- Automated construction equipment for handling everything from clearing the site to hanging drywall,
- Advanced tracking software to make the most of every worker on the job site for faster construction without any quality loss,
- Online recruitment and training programs to help attract new laborers that would have never otherwise considered a job in construction,
- New design techniques that minimize unnecessary framing work, resulting in a stronger structure that takes less time to build,
- Faster [spray-on application methods](#) for time consuming processes like applying house wrap or covering a roof deck.

## Learn More About How New Building Technology Can be Utilized

Building technology can take a variety of different forms, but it's clear that [Sitka builders](#), for example, investors, and workers are beginning to see the practical benefits of technology rather than just the complex instruction manual and hefty price tag. Future buyers may or may not see these methods employed on their dream homes, but it helps to have an idea before searching.



# Commissioner's Corner



By [New York City Taxi and Limousine Commission](#) Chairman & Chief Executive Officer **Bill Heizen**

February 2020



## Winter driving

It's important in the winter to keep a close eye on the weather and road conditions. Stay on top of any weather related vehicle maintenance, such as checking your car battery, replacing wiper blades, keeping windows clear, monitoring your oil, and keeping tires fully inflated. It's best to drive slowly and remain alert, particularly when the roads are slick or icy and visibility is reduced.

We have made it through the darkest days of winter, but the days are still short. We want to remind you to be particularly vigilant and cautious during dusk, night time, and dawn. You're more likely to be involved in a crash when it is harder to see. More pedestrians are hurt in crashes during dusk than at any other time of day, especially during winter when dusk comes during the evening rush home from work and school.

Our vision drops tenfold as night falls so drivers may not see a pedestrian until it is too late. You can make our streets safer by following the speed limit, turning slowly, always scanning for pedestrians, and staying rested and alert. We are appreciative of everything our licensees do to help the city realize the [Vision Zero](#) goal of ending traffic deaths.

## Education

The [TLC's Driver Education](#) Team wants to hear from you! Last year, the TLC overhauled the driver training curriculum to better prepare new drivers in the daily operations of for hire driving. We are now turning our focus to experienced drivers. What training resources can help you work smarter and safer?

Some drivers have told us they want to know how to navigate the city better, so they do not have to rely on their phone to map the way. Others want to be better prepared to assist passengers with disabilities because it's been a while since they took the training.

We have also heard from drivers who want to practice chatting with passengers so they can improve their tips. Let us know what would help you by sending your suggestions to [education@tlc.nyc.gov](mailto:education@tlc.nyc.gov).

## Campaign to End Service Refusals

This month the TLC launched a public awareness campaign to end illegal service refusals which will appear in the subway system, on buses and ferries, and on social media. The campaign reminds the public that it is illegal for a TLC-licensed driver to refuse a trip because of factors including the passenger's race, ethnicity, cultural background, destination, or sexual orientation.

As a reminder, drivers can refuse a trip if a passenger is intoxicated, disorderly, has an object that may damage the car, or does not have a container for a pet that is not a service animal. Licensees who pick up everyone know they get more trips, take home more money, and protect their TLC Driver License.

Drivers are critical partners in this campaign. You can help us close the chapter on discrimination in for-hire transportation by serving all passengers and encouraging other drivers to do the same. We are grateful for everything you do to serve the riding public.

## DECEMBER 2019 NYC MEDALLION SALES CHART

Asset Sales			
Medallion Classification	Prices	Notes	Number of Medallions
Wheelchair Accessible	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$150,000.00	Foreclosure	1
	\$150,000.00	Foreclosure	1
	\$113,000.00	Foreclosure	1
Alternative Fuel	N/A		
Unrestricted	\$350,000.00	Foreclosure	2
	\$300,000.00	Foreclosure	2
	\$275,000.00		2
	\$275,000.00		2
	\$275,000.00		2
	\$252,000.00	Foreclosure	2
	\$250,000.00		2
	\$250,000.00	Foreclosure	2
	\$250,000.00	Foreclosure	2
	\$250,000.00		2
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$200,000.00	Foreclosure	1
	\$190,000.00	Foreclosure	1

Asset Sales (continued)			
Medallion Classification	Prices	Notes	Number of Medallions
Unrestricted (continued)	\$187,482.69		1
	\$180,000.00	Foreclosure	1
	\$180,000.00	Foreclosure	1
	\$180,000.00	Foreclosure	1
	\$180,000.00	Foreclosure	1
	\$175,000.00	Foreclosure	1
	\$172,000.00	Foreclosure	1
	\$170,000.00	Foreclosure	1
	\$170,000.00	Foreclosure	1
	\$160,000.00	Foreclosure	1
	\$160,000.00	Foreclosure	1
	\$160,000.00	Foreclosure	1
	\$140,000.00	Foreclosure	1
	\$130,000.00		1
	\$130,000.00	Foreclosure	1
	\$125,000.00	Foreclosure	1
	\$125,000.00		1
	\$120,000.00		1
	\$115,000.00		1

Stock Transfers			
Medallion Classification	Prices	Notes	Number of Medallions
Wheelchair Accessible	N/A		
Alternative Fuel	N/A		
Unrestricted	\$598,038.00	80%	1

## Tale of two cities.

By Don McCurdy



Two stories caught my eye this month for very similar reasons. One, the capital of Missouri no longer has a taxicab company and the other taxicab drivers at Los Angeles International Airport are on strike. Both are totally different stories, except for some minor similarities that seem to be totally ignored.

A line from the Jefferson City, Missouri story caught my attention: “Shortly after, some of the former drivers for Checker Cab bought vehicles from the company in hopes of independently providing taxi services to the community.” Those independent contractor drivers wanted to continue to provide the service as individual taxicab owners. Not so fast. There are regulations that must be complied with in order to start a taxicab service.

The drivers are probably going to try to jump through the required hoops to get started but as of right now there is no taxicab service. Required is a minimum of three vehicles, 24/7 service, etcetera, etcetera. All for the safety of the good citizens, of course. Right now, the good citizens of Jefferson City are completely safe from any taxicab issues.

The line from the LAX article that caught the same eye was: “taxi companies already can’t compete with Uber and Lyft on

the price of a ride, so the new pickup policy introduced in October has exacerbated an unsustainable situation.” Why can’t taxicab companies compete on price? The rates, and regulations, are set by the city for taxicabs, not so for Uber and Lyft.

### But wait, there’s more!

According to reports, the City of Los Angeles is considering revamping the city’s taxicab services. While the questions I had didn’t get answered in the article, the current franchise system is being changed to a permit system.

Does that mean current companies just ceased to exist? Didn’t say. They are also moving to central dispatch, though nobody said who is going to administer the central dispatch.

Color schemes are out, decals are in. The details have not been addressed, yet, but the process will undoubtedly take a while to come to completion. Has the city considered the new gig worker laws in California? If the city manages the call center will the drivers then become employees of the city? No doubt a show worth watching is brewing.

## The times they are a changing.

Reports are that California is driving change in the way Uber operates in that state. Uber has altered their method of operation in an attempt to avoid the negative ramifications of the state's attempt at garnering employee status for Uber's drivers.

Apparently Uber has not been "lobbying" as much as they did when they were starting up. It is quite apparent that the state is either trying to put their native son, perhaps a neutral pronoun would be better, their native thing out of business or increase the cost of a ride to be easier for the taxicab companies to compete with competing prices. After all, Governor Newsom is the brainchild behind San Francisco's near worthless medallions. Why not even out the misery?

You could make the claim that being employees would make it a better world for the drivers, but you can count on major cuts in available driver slots. One of the changes is to give the driver more information about a possible destination before the driver accepts the ride. The undeniable result of that is poor service.

## That's a wrap!

Travis Kalanick is reported to have sold his stock and resigned from the board of Uber. Say what you want about the guy, he and the company he helped create revolutionized on demand ground transportation.

If you follow this column at all you know I was skeptical of Uber's ability to break into tightly regulated markets across the US, but Kalanick pulled it off. His take no prisoners attitude eventually got him in trouble, but he had already changed the world. Now, Uber has near worldwide acceptance on one level or another though it has serious issues. The kinder, gentler management at Uber all sounds good, but Uber has lost a bit of its killer instinct.

## Lessons learned.

Uber and Lyft have been experimenting with four digit pin numbers to increase passenger safety, according to reports. The customer gets a pin number which they give to the driver and their phone gets a message saying their ride is verified.

Since Uber already gives the license plate number to the customer, it is questionable as to how this "extra layer of security" is going to help. If you're too intoxicated to look at the license plate are you going to go through the extra steps of "verifying" your Uber driver is authentic?

Forty year ago, as a young taxicab driver, I learned not to ask "are you Maria" to someone getting into my cab but rather to ask "what is your name." For customers concerned that their safety is at stake a simple "who are you here to pick up?" would solve the issue.

If you can't tell me my name, you're not my ride. While I'm not "blaming the victim" I'm simply offering a way to feel safer when getting into a stranger's car. I don't know that Uber or Lyft has developed the ability to have a preferred driver but that would increase a customer's comfort level.

## Speaking of which.

A report from Toronto is that an Uber driver terrified his passenger by going double the speed limit and running various stop signs. After calling Uber, the customer received a five dollar coupon, an apology and the promise that she would not be paired with that driver again.

After being contacted by a local television station regarding the incident the customer got a full refund on the fare and the driver was denied access to the app until an investigation was conducted.

While the new, kinder, gentler Uber may be in force it seems that maybe a version of smarter might need to be added to the mix. A person meeting your driver and giving you money is calling to offer you input on the behavior of your driver, PAY ATTENTION. How many driving complaints are enough to get a driver off the system? Do you track that? Is your app the only measure of customer relations?

In my experience there are three basic types of drivers, ones that attract customers, ones that repel customers and ones that just do their bit every day without generating customer feelings in either direction. My mission, as a manager of a ground transportation company, was to send drivers who repel customers to my competitors.

Were it my sophisticated computer system, I would want it to tell me how many complaints a driver had, what type of complaints and the same for the customer. If you aren't going to put a quality product on the street why not pick a different business? If you represent your product as a quality service to the rider and the driver as well then the drivers will take care of business. If they get the idea that nobody is watching they will most assuredly run amok.

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

# 25 Things You Should Never Do With Your Money

Avoid these big money mistakes and keep more of your cash.

By [Roger Wohlner](#)

January 9, 2020

There are probably hundreds of things you shouldn't do with your money. But from bad habits to decisions based on wishful thinking, some of the bigger missteps can really cost you.

To find out the biggest money mistakes you should avoid, [GOBankingRates](#) asked financial experts for their best advice.



RyanJLane / Getty Images

## Never Cash Your Paycheck Right Away

If you cash your paycheck right away, you might burn through it too quickly.

“You will most certainly spend it all if you cash your paycheck rather than have your employer directly deposit it into your bank account,” said Barbara Friedberg, a financial expert. “Even better is to automatically transfer a percent of your paycheck into a retirement investment account and direct deposit the remainder into a bank account.”

One advantage of having a workplace retirement plan, such as a 401(k), is that money is automatically deducted from your pay and invested. You don't see it, so you won't spend it. You can use a budgeting template to get the most mileage out of your paycheck.



Rido / Shutterstock.com



martin-dm / Getty Images

## Never Fall For 'Special' Finance Deals You Can't Afford

Promotional finance offers that provide zero or low interest rates on a big purchase might sound like a great deal — until you wind up paying more than you expected. That's what happened to Grayson Bell of personal finance website Debt Roundup.

“Don't finance a new vehicle, or watercraft in my case, based on the low promotional monthly payment,” he said. “I financed a new \$10,000 Jet Ski with no money down and no real way to pay for it based on a radio ad promoting a super low \$69 per month payment. What I didn't read was the rate was only for two years, then it changed to include retroactive interest based on the loan amount.”

“Those financing deals can ruin you if you're only looking at the monthly payment,” he continued. “Go through the math and read all of the fine print. They get you in with the low monthly payments, but keep you paying for much longer than you anticipated.”

## Never Co-Sign a Loan You Can't Afford

Michelle Schroeder-Gardner of personal finance blog Making Sense of Cents said you should never co-sign on a loan for someone unless you have the means to pay it back fully.

“The fact is that you never know if the person will be able to pay every single payment, so it's best to prepare yourself,” she said.





*jacoblund / Getty Images/iStockphoto*

### Never Live Above Your Means

One of the tenets of building wealth is to live below your means. Saving and investing should be your priorities so you can help pay for your children’s college costs and live comparably in retirement, said Cathy Curtis, a financial advisor.

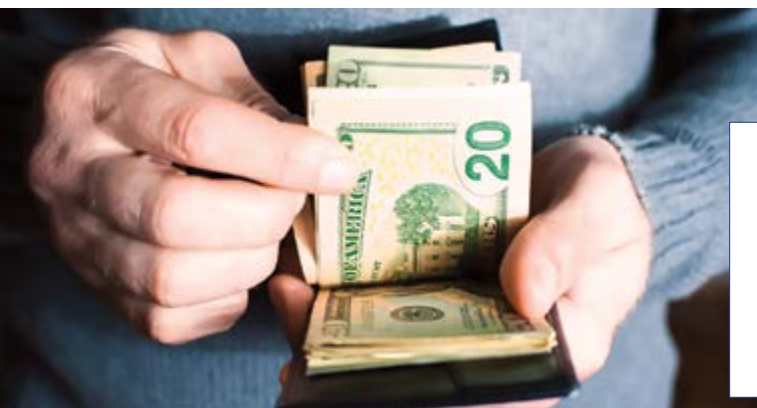


*RyanJLane / Getty Images*

### Never Donate Money Over the Phone

Phone solicitations often involve raising money for legitimate organizations. Unfortunately, they’re also an easy way for con artists to scam well meaning donors.

Never give out your credit card number over the phone in that situation, said Curtis. Instead, ask the solicitor to mail you the information. This way, you can research the organization if you’re unfamiliar with it and make sure it’s legitimate.



*keira01 / Getty Images/iStockphoto*



*©Shutterstock.com*

### Never Spend Money on Gifts That No One Needs

Yes, those bi-annual sales of your favorite stores can be very enticing when everything is practically 75% off. But, stocking up on those extra scarves, bath sets, candles or clothing pieces can be a waste of money if there isn’t an immediate need for them.



*GaudiLab / Shutterstock.com*

### Never Opt Out of Your 401(k)

Opting out of your 401(k) plan is one of the worst money moves you could make, said Esther Kim of ForUsAll, a low cost 401(k) plan provider for small and medium sized businesses.

Many companies use automatic enrollment as a default for employees who don’t elect to participate in the 401(k) plan. Make sure you choose to enroll in the plan and increase the amount you contribute above the auto enrollment amount. Then, sign up for your plan’s automatic escalation feature, which will increase your contribution percentage by an amount you specify each year.

### Never Rely Only on Cash When Traveling

Sure, carrying and using cash is a good alternative to running up credit card bills. But Curtis suggested using traveler’s checks or credit cards as an alternative to cash.

Holding substantial cash when you’re traveling can invite unfortunate situations. You could lose it or be a victim of theft, which is not uncommon in certain tourist areas.



lechatnoir / Getty Images

## Never Shop When You're Emotional

It's best to avoid shopping when you're feeling down because you might be tempted to spend more in order to feel better.

Another situation to avoid is pushy sales people; don't let them flatter you into buying something you can't afford. You might need some positive reinforcement, but getting it from a clerk whose interest is in making a sale might cost you.

There are other ways to feel good about yourself without shelling out cash. Make decisions based on your need and your budget, Curtis said.



Stanislaw Mikulski / Shutterstock.com

## Never Be Unintentional With Your Money

It's important to pay close attention to your money and your budget, said financial coach Melissa Thomas. "Savings accounts need to be labeled for their intended purpose," she said.

For example, you might have a separate account for your emergency fund and another to save for the holidays. Accounts for long term goals like retirement or college should be kept separate and never be mingled with the shorter term goals.



South\_agency / Getty Images



xavierarnau / Getty Images

## Never Hire a Financial Advisor You Can't Trust

Choosing a financial advisor can be the most important decision you make. It can also mean the difference between building wealth for retirement or becoming a victim of fraud or paying excessive fees.

"Never invest your money with someone you don't trust, even if you can't pinpoint the source of the mistrust," said Julie Rains of personal finance blog Investing to Thrive.

To choose the right financial planner, get recommendations for advisors from relatives and friends you trust. Research their designations and background at the Securities and Exchange Commission website or on the Financial Industry Regulatory Authority site.

## Never Lose Track of Your Money

Turning a blind eye to personal expenses and income is definitely a no-no. You should always be aware of how much money you're spending, how much money is coming in and what your financial goals are. Keeping a budget that includes your income and expenses is a great way to find out what is happening with your money alongside how much money you really have.



skynesher / Getty Images

## Never Put All Your Money in Illiquid Investments

Many investment products lock up your money, which limits your access to it, said Daniel Zajac, a certified financial planner at Simone Zajac Wealth Management Group.

“You should be keenly aware of when and how you can get to your money, even more so if you make the decision to put a large portion of your assets in something that restricts access,” he said.

Individual stocks, mutual funds and exchange traded funds have a high degree of liquidity. By contrast, illiquid investments are those that cannot be sold quickly without incurring a significant loss in value. Examples include nontraded real estate investment trusts, some collectibles and more.



Viktorcvetkovic / Getty Images

## Never Buy Too Much Company Stock

Owning company stock can be a valuable addition to your portfolio, said Zajac, but don't put too much of your money in that investment. If your company experiences a downturn, you could lose your investment and your job in one fell swoop. A good rule of thumb is to limit your company stock exposure to 10% of your total net worth, he said.



Rawpixel Ltd / iStock.com

## Never Make Insurance Your Only Investment

Cash-value life insurance is often pitched as a retirement savings vehicle to high-earning business owners and professionals. While this might be a viable solution in some cases, it is generally a better idea for these folks to take advantage of more traditional retirement vehicles such as a 401(k), Zajac said.

“Insurance as an investment is rarely, if ever, a good idea,” said Zajac. “It’s an especially bad idea for those just getting started. Your focus should be on creating an emergency fund, creating liquidity and contributing to your retirement. Focus on buying term and investing the difference.”



Kritchanut / Getty Images

## Never Buy a House Without Looking At the Full Cost

Homeownership isn't just about the mortgage payment. In fact, there are many costs to owning a home that might not be apparent before you buy.

“People tend to only look at the payment amount and not consider the other costs that come with home ownership, such as needed repairs and ongoing maintenance, differing utility bills than their previous place and possible tax increases,” said Josh Elledge of personal finance website SavingsAngel.

“Make sure that you factor in those costs above the monthly mortgage payments,” he continued. “Otherwise, one especially hot summer or a minor accident backing out of the garage, and you’re piling up additional debt on a credit card to get by.”



Worawee Meepian / Shutterstock.com

## Never Post Money or How Much You Make on Social Media

Whether you're a millionaire or in the working middle class, your financial status should not be shared for public consumption. No one is interested in your latest black credit card, the stacks of money you have on hand or the amount you just paid for your new car. Posting these things on social media means spreading your information for all the world to see. It's also a huge sign for people to come running after your money.



dusanpetkovic / Getty Images/iStockphoto

## Never Spend Money on Things You Don't Really Use

You might be tempted to buy certain items that promise to save you money or make some tasks easier. But if you end up not using those items, it's just wasted money.

"It's mind boggling the amount of money people waste on things they neither need nor use," said Elledge. "Whether it's buying a fancy phone they have no idea how to use, buying an extended warranty on a product that already comes with a warranty, or even purchasing groceries they forgot are sitting in the cupboard at home, it's wasteful spending."

Instead, Elledge suggested sticking to buying items you actually need and use on a daily basis, and "you may find a lot more money in your monthly budget."



©iStock.com

## Never Loan Money to Friends and Family You Can't Trust

Think long and hard before you give your money away to a friend or family member. Otherwise, in the event that you don't get your money back, your relationship with them might suffer.

"It is hard to say 'no' to friends and family who ask to 'borrow' money, but there is very little upside to doing this," said Kirk Chisholm, a wealth manager with Innovative Advisory Group. "Sure, you might get your money back, but do you really want to pester them to get it? The bigger question is, what if they don't pay you back? Are you OK with saying goodbye to that money?"



kokouu / Getty Images

## Never Sign a Contract You Don't Understand

It's a good idea to have an attorney review any contract you're considering. And the excuse of wanting your lawyer to review the agreement is always a good way to escape a high pressure pitch to sign something.

"You can commit yourself financially for a very long time, and at a very high cost, by signing a contract you don't understand," said Elledge. "If you don't understand what you're committing to, don't sign."



### Never Invest Money You Can't Afford To Lose

Most smart wealth building strategies include investing as a way to grow your money, but it's a risk you need to be able to afford. Be sure to seek out expert advice if you're new to investing.

"Every investment carries a level of risk, and you should be prepared to face the worst case scenario every time," said Pauline Paquin, personal finance expert and founder of the website Reach Financial Independence. "Do not invest money that would compromise your financial well being if you lost it ... One financial mistake can be devastating."



### Never Buy an Investment That Sounds Too Good To Be True

If an investment seems like it's too good to be true, beware, said Joseph Carbone, a certified financial planner with Focus Planning Group. "If it sounds boring, then it's probably a good investment."

Often, those too-good-to-be-true investments are expensive and illiquid, he said. Staple investments, such as stocks, bonds and certificates of deposit, might be better performers.



### Never Overspend On Lotto Tickets

The odds are against you — significantly. While the Powerball website says you have a 1 in 24.9 chance of winning a prize in its multimillion-dollar lotteries, your chances of walking away with the jackpot are roughly 1 in 292 million. Consistently putting your money toward lottery tickets will likely put a dent in your financial success. Try allocating the money you spend on lottery tickets to your savings or retirement plan instead.



### Never Get Carried Away on Deals Websites

Just like with a brick and mortar discount store, the prices on deals websites can be addictive. But you might spend more than you can afford and end up with a bunch of stuff you really don't need.

"Deals websites like Groupon can be a great way to save money, as long as you don't become addicted," said Sean Cooper, financial expert and author of "Burn Your Mortgage: A Simple, Powerful Path to Financial Freedom." "Similar to coupons, deal websites can lead to overspending on stuff you may not need ... To avoid the temptation to spend, only visit deals websites for stuff you're already planning to buy."



### Never Buy a New Car – If You Can Help It

That new car smell might be intoxicating, but it's fleeting and comes with a high price tag.

"Don't ever, ever, ever buy a brand new car; buy pre-owned instead," Elledge said. "Car dealers try to lure buyers into buying new with low monthly payments that take years to pay off. You'll never be able to achieve financial freedom from debt if you always have a car payment."

Before buying a new car or making any type of large purchases, always assess your finances. Ask yourself: Can I really afford it? If not, comparison shop and see if a used car is better for your budget.



# What to Know About Living in Age Restricted Housing

BY RYAN TOLLEFSEN REALTOR® Unity Home Group at Keller Williams Realty Alaska Group

<https://www.akhomeshow.com/about.php>

AUGUST 28TH, 2019



As life progresses, homeowners may realize their current home isn't meeting their current needs, especially as they age. One of the solutions homeowners can turn to as they get older is to move into an age restricted community where the housing is made with their needs in mind and they can be around other residents who are their age.

Here are some things all home buyers need to know before moving into an age restricted community.

## Age Restricted Communities May Have Child Free Policies

For most senior home buyers looking for an age restricted community, the lack of residents in a younger age demographic than theirs is a draw. However, if there are younger members in your household, or if you want to have children or grandchildren visit frequently, it's important to read up on the by-laws of the community before making a purchase.

Some age restricted communities have tight regulations on how long someone who doesn't meet the age criteria can stay. This can make the rules an important factor when planning visits or if there's a major disruption in your family.

For some home buyers, one of the selling features of an age restricted community is how no one under a certain age is permitted to live there. However, it's important to remember that many of the community's members may be parents and grandparents, so visits from families are to be expected.

While children and younger adults may not be allowed to live there, they will still be there on occasion in order to visit their loved ones.

## Communities in Warm Areas Have Seasonal Residents

If an age restricted community is located in a warm area, there's a very good chance that a portion of the residents will be gone for part of the year. "[Snowbirds](#)," as they're often referred to, will have two homes: one where they'll spend the warmer months of the year, and one where they spend the cold months.

When visiting an age restricted community, be sure to ask what portion of residents are seasonal to get a better idea of how busy the community is when everyone is there.

## Communities with More Amenities Have Higher HOA Fees

Another reason people love age restricted communities is because they usually offer a variety of different amenities to the residents. From pools to exercise equipment to tennis courts to walking trails. The amenities a community provides will differ from location to location.

It's important to note that communities with more amenities will often require higher [Homeowners Association](#) fees to fund the cost of operating those amenities. Prospective residents need to ask about how much the HOA fees are and how often they're due at every community they visit.

HOA fees can often make or break if someone can afford to live in a community, but if access to amenities is important, the cost may be worth it.

## All Age Restricted Communities are Different

Some people are drawn to age restricted communities because they can offer a more targeted experience for senior residents, such as a community for golf enthusiasts primarily offering a golf course as their star amenity.

If a buyer is looking for a specific type of community, there may be one out there that meets their needs. But if a buyer is looking for a more general community, they need to look to make sure it offers the sort of amenities they're looking for so they don't accidentally end up in a community that it trying to cater to a specific demographic that they aren't part of.

An age restricted community can be a great place to live for interested buyers who are ready for that sort of lifestyle shift. Before fully committing to moving into one of these communities, buyers need to be sure to read all the information pamphlets and fine print to ensure that they're moving into a community that truly fits them.

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# The Importance of Home Appraisals

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BY RYAN TOLLEFSEN REALTOR® Unity Home Group at Keller Williams Realty Alaska Group

**For informational purposes only. Always consult with a licensed mortgage professional before proceeding with any real estate transaction.**

What is the value of a home? Buyers and sellers may find that a home is worth significantly less than what was expected based on a new home appraisal.

While a few intrepid buyers may choose not to get a home appraisal, it is generally useful for all parties involved in the [home buying process](#).

Home appraisals are a critical service often performed during the home buying process. It can help a potential buyer know of major issues of a home or be used to assess its value. What should a homebuyer realize about a home appraisal?

## What Is a Home Appraisal?

**A home appraisal serves an objective opinion of the value of a home and is often a contingency when closing on a home. It comes into play with purchase and sale transactions and refinance transactions.**

Used to determine that a contract price for a home is appropriate, it helps homeowners not borrow more than they should for a property. The home is assessed considering factors such as the condition and features of a home, as well as its location.

Those who will be financing the purchase of a home with a lender are generally required to have a home appraisal performed on a property. The home appraisal protects lenders when it comes to recouping money lent to a borrower should a borrower default. Cash buyers may be able to buy a home without a home appraisal, although it is a risky move.

As an initial step in the [closing process](#), an appraisal is also a tool for potential buyers. A low appraisal can give a buyer the means to ask for a lower price from the seller. However, a seller may also want to get another appraisal performed when they feel that the first was inaccurate.

## Who Pays for an Appraisal?

Although a home appraisal benefits lenders and buyers, the borrower will be responsible for paying for the appraisal. This is not an inexpensive service and may run several hundred dollars. An appraisal that comes in significantly below the contract price may cause delays in the closing process.

The majority of appraisals do come in at or around the contract price, allowing the closing process to proceed. Some may seek a second appraisal to get the value needed to proceed with a home purchase or sale.

## How Is Value Determined?

There are multiple factors which need to be considered. They include recent comps, current market trends, amenities, square footage, number of bathrooms and bedrooms, and the condition of the interior and exterior of the home. Needed repairs can decrease the value of a home. An appraisal is a visual inspection and while thorough, may not uncover every defect. The appraiser uses a report, offers their analysis and makes a conclusion based on observations.

There are some factors that a seller has little power to influence. The local market and recent comps can influence the assessed evaluation and an owner of a well maintained home can see its perceived value fluctuate in a changing market. A home's value may also be negatively impacted by numerous short sales and foreclosures in the area.

One approach to combat a low appraisal is to provide evidence that a home is in better condition than the distressed homes. A seller may also choose to put off selling their home until the market improves in the hope of getting higher offer prices from potential buyers.



# What First Time Homebuyers Need to Know About Property Taxes

BY RYAN TOLLEFSEN

REALTOR® Unity Home Group at Keller Williams  
Realty Alaska Group

Buying a home is an exciting experience, one that is new to many home buyers. One important item home buyers should be aware of when [buying a new home](#) are property taxes. Owning a home means that you will be paying an annual property tax, whether or not there is a mortgage on the home or not.

The amount of property taxes assessed on a home depend on the area where the home is located. Some [states and location have lower property taxes than others](#), while homeowners in other areas will need to pay much more to live in a comparable home.

Homeowners throughout the country have no way to avoid property taxes, although in certain situations, they may defer or reduce them. **What do new homeowners need to realize about property taxes before starting on their home search?**

## Property Taxes and Assessment

The municipal or local government of the area will generally perform the assessment and determine the tax amount that is tied to the perceived value of the property. Throughout the country, the formula is not the same with different variations depending upon the state or locality.

Potential buyers may want a better idea of how much they may need to pay in property taxes. They may want to ask current owners for a recent tax bill - though in many cases, your real estate agent will either know this information or can obtain it for you. However, the current owners may have been taking advantage of lower property taxes through one or more programs or exemptions.

It is entirely possible that a buyer purchases a home and after the home is reassessed, be subject to higher property taxes. Another way to research the property tax on a specific property is to find useful details through the local assessor's office or go to their website when applicable.

## Property Taxes Can Increase or Decrease

A new homeowner should be aware that significant upgrades to a home may increase the value of a home and result in higher property taxes. Homes that have received one or more home improvements prior to listing may not have been reassessed yet. Home improvements that could improve the value and increase property taxes for years to come include the addition of a bathroom or other home addition increasing the size of the home.



Some homeowners find it useful to request a reassessment and may see their property taxes decrease. This route may also be helpful if a homeowner does not believe that the value of their property as provided to them is accurate. Keep in mind that homeowners always have the option of an appeal.

## Property Taxes and Assistance

Senior citizens, veterans, disabled person and those who may be low income may be able to benefit from some measure of property tax relief. Common forms of relief available to homeowners include:

- Deferrals;
- Credits or rebates;
- Caps; and/or
- A Homestead Exemption.

The amount of tax relief can vary. Those looking into a homestead exemption should be aware that it is offered in nearly every state. A tax credit or rebate has become more popular as home values have gone up.

Financial circumstances may change for homeowners and it may become difficult to make property tax payments in full and on time. Deferrals may be useful as those who may not be able to make their full payments may be able to pay the remaining amount at a later period. These types of assistance may make it easier to make necessary property tax payments.

Property taxes are a part of owning a home. New home buyers should investigate property taxes on a potential home or seek the expertise of a qualified real estate agent for more information regarding real estate property taxes.



# 2020's Best & Worst States to Raise a Family

Adam McCann, Financial Writer

January 7, 2020

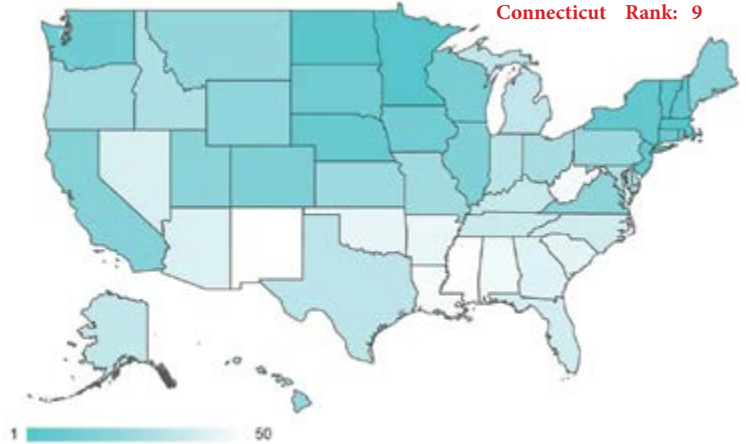
Raising a healthy, stable family sometimes requires moving to a new state. And the reasons for moving are often similar: career transitions, better schools, financial challenges or a general desire to change settings.

But wants and needs don't always align in a particular state. For instance, a state might offer a low income tax rate but have a subpar education system. However, families do not need to make these kinds of tradeoffs. They can avoid such problems by knowing which states offer the best combination of qualities that matter most to parents and their kids.

To help with the evaluation process, [WalletHub](#) compared the 50 states across 50 key indicators of family friendliness. Our data set ranges from median family salary to housing affordability to unemployment rate. Read on for the complete ranking, relocation advice from our panel of experts and a full description of our methodology.

## Main Findings:

**New York Rank: 6**  
**New Jersey Rank: 7**  
**Connecticut Rank: 9**



Overall Rank (1=Best)	State	Total Score	'Family Fun' Rank	'Health & Safety' Rank	'Education & Child Care' Rank	'Affordability' Rank	'Socio-economics' Rank
1	Minnesota	63.71	12	3	6	13	4
2	Massachusetts	63.22	8	4	4	20	15
3	North Dakota	62.40	30	6	1	8	1
4	Vermont	61.09	43	1	3	28	6
5	New Hampshire	60.94	39	2	7	9	5
6	<b>New York</b>	<b>60.71</b>	<b>1</b>	<b>17</b>	<b>16</b>	<b>4</b>	<b>45</b>
7	<b>New Jersey</b>	<b>59.12</b>	<b>21</b>	<b>15</b>	<b>5</b>	<b>1</b>	<b>29</b>
8	Nebraska	58.02	14	13	12	18	10
9	<b>Connecticut</b>	<b>56.76</b>	<b>26</b>	<b>9</b>	<b>2</b>	<b>5</b>	<b>40</b>
10	Washington	56.39	7	28	26	3	18
11	South Dakota	56.37	33	10	10	24	7
12	Iowa	56.34	32	14	11	15	8
13	Wisconsin	56.28	20	16	17	12	11
14	Rhode Island	56.15	24	8	14	2	36
15	Colorado	54.25	6	22	28	32	12
16	Illinois	54.23	3	31	22	23	37
17	California	53.88	2	36	38	14	28
18	Maine	53.47	46	5	9	25	17
19	Utah	53.02	18	25	21	37	3
20	Virginia	52.66	28	18	15	16	20

Overall Rank (1=Best)	State	Total Score	'Family Fun' Rank	'Health & Safety' Rank	'Education & Child Care' Rank	'Affordability' Rank	'Socio-economics' Rank
21	Wyoming	52.55	34	7	8	44	16
22	Montana	51.70	31	19	13	45	9
23	Hawaii	51.55	16	12	30	34	14
24	Pennsylvania	50.71	11	27	29	10	24
25	Kansas	50.03	35	30	23	21	13
26	Missouri	49.76	23	32	24	19	19
27	Oregon	48.81	10	20	36	33	23
28	Ohio	48.16	17	26	27	7	44
29	Idaho	47.85	40	11	46	47	2
30	Maryland	47.35	22	40	18	17	32
31	Delaware	46.88	45	21	20	27	25
32	Indiana	46.73	36	34	31	11	21
33	Texas	45.59	5	49	41	38	31
34	Michigan	45.30	38	23	42	6	27
35	Alaska	44.09	15	29	35	26	47
36	Kentucky	43.88	44	33	19	29	39
37	Tennessee	43.58	25	38	32	41	22
38	North Carolina	43.55	27	37	25	40	30
39	Florida	42.07	9	41	37	50	43
40	Nevada	40.94	4	43	49	49	46
41	Arizona	40.78	13	35	48	48	26
42	Georgia	39.42	29	45	43	35	42
43	South Carolina	39.25	42	39	34	43	34
44	Oklahoma	37.02	37	50	40	42	33
45	Arkansas	36.98	47	47	33	36	35
46	Alabama	36.78	48	44	45	22	38
47	West Virginia	36.57	50	24	39	39	41
48	Louisiana	36.35	19	46	47	31	49
49	Mississippi	31.88	49	48	44	30	50
50	New Mexico	30.68	41	42	50	46	48

### Highest Median Family Salary

1. Minnesota
2. Virginia
3. New Jersey
4. North Dakota
5. Colorado



### Lowest Median Family Salary

46. Maine
47. California
48. West Virginia
49. New Mexico
50. New York

Best State vs. Worst State

2x Difference

Note: Adjusted for cost of living

### Most Affordable Housing

1. Iowa
2. Nebraska
3. North Dakota
4. Ohio
5. Kansas



### Least Affordable Housing

46. Oregon
47. Washington
48. New York
49. Hawaii
50. California

### Lowest Child Care Costs

- 1. Mississippi
- 2. South Dakota
- 3. Missouri
- 4. South Carolina
- 5. Arkansas



Best State vs. Worst State

### Highest Child Care Costs

- 45. Maine
- 46. Massachusetts
- 47. **New York**
- 48. New Mexico
- 49. Nebraska

2x Difference

Note: Adjusted for median family income

### Most Families with Young Kids

- 1. Utah
- 2. Texas
- 3. Alaska
- 4. Nebraska
- 5. Kansas



### Fewest Families with Young Kids

- 46. New Hampshire
- 47. Vermont
- 48. Maine
- 49. West Virginia
- 50. Florida

### Lowest Infant Mortality Rate

- 1. Massachusetts
- 2. Washington
- 3. California
- 4. New Hampshire
- 5. North Dakota



Best State vs. Worst State

### Highest Infant Mortality Rate

- 46. Tennessee
- 47. California
- 48. South Dakota
- 49. Arkansas
- 50. Mississippi

2x Difference

### Fewest Violent Crimes per Capita

- 1. Maine
- 2. Vermont
- 3. New Hampshire
- 4. Virginia
- 5. **Connecticut**



Best State vs. Worst State

### Highest Infant Mortality Rate

- 46. Nevada
- 47. Arkansas
- T-48. Tennessee
- T-48. New Mexico
- T-48. Alaska

8x Difference

### Lowest % of Families in Poverty

- T-1. New Hampshire
- T-1. Hawaii
- T-1. Minnesota
- T-1. North Dakota
- 5. Maryland



Best State vs. Worst State

### Highest % of Families in Poverty

- 46. Arkansas
- 47. West Virginia
- 48. Louisiana
- 49. Mississippi
- 50. New Mexico

3x Difference

### Lowest Divorce Rate

- 1. Utah
- 2. North Dakota
- 3. **New Jersey**
- 4. Hawaii
- 5. Nebraska



Best State vs. Worst State

### Highest Divorce Rate

- 46. Arkansas
- 47. Mississippi
- 48. New Mexico
- 49. Florida
- 50. Nevada

2x Difference

## Ask the Experts

Not all states are created equal. Some are more conducive to pleasant family life than others. With those differences in mind, we asked a panel of experts to share their thoughts on the following key questions:

1. What should families consider when choosing a place to set down roots?
2. To what degree is a child's development and a family's quality of life influenced by the state they live in? How?
3. How can authorities make their states more attractive to young families?
4. How might Trump administration policies related to child care and paid family leave affect child and family well being?
5. In evaluating the best states for families, what are the top five indicators?



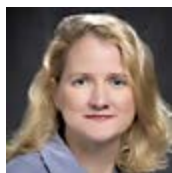
**Hilary Seitz**

*Ph.D. – Professor of Early Childhood Education, University of Alaska Anchorage, School of Education*

### What should families consider when choosing a place to set down roots?

There are many things to consider when choosing a place to live with a family such as:

- Schools/childcare opportunities - the size of schools, availability of quality childcare.
- Community resources (parks, museums, outdoor spaces, family friendly restaurants, etc.).
- Cost of living, salaries in the area, costs for housing, food, clothing, books, other needed items for raising a family.



**Erin M. Casey**

*Ph.D. – Assistant Professor, Early Childhood Education, Instructional Leadership and Academic Curriculum, University of Oklahoma*

### What should families consider when choosing a place to set down roots?

The keyword to this question is “roots”. That implied that families are looking for a place to stay for the long term so that the children of the family, as they grow, will not only want to stay in the area but will also be able to because both the economic and environmental factors are sound.

I think families should first and foremost survey the climate of schooling priorities and the curriculum that is used. In early childhood education, we know that opportunities for

- Size of community, how far do you want to commute to work, population density, do you want to have many nearby neighbors or acreage and autonomy.
- Housing - types and availability of housing.

### To what degree is a child's development and a family's quality of life influenced by the state they live in? How? (The answer to this could be a whole book).

90% of a child's brain is developed by age five. Families need to have access to high quality and affordable childcare/preschool options. When children have a strong beginning through quality programs that work with families, children are much more able to succeed in schools and later in life. This provides the foundation for greater learning and achievement. Would you build a building and start on the fifth floor.

When families have healthy food options, safe housing, parks and outdoor spaces to play together, resources for families to find support, resources for parenting and relationship building, families will be strong. These are part of the Strengthening Families resiliency factors.

### How might current administration proposals related to child care and paid family leave affect child and family well being?

When political administrations cut families resources (parks, community centers, arts and cultural opportunities), and funding to P-12 schools (adding to class sizes in schools and cutting innovative programs), and do not support affordable housing initiatives, families are the losers.

Without quality programs that support families in a community, families have many more stressors such as not being able to access quality childcare, less involvement in schools and less food/housing security. Research shows less parental involvement is connected with lower achievement.

Parents need to have paid family leave so they can take care of their mental health and the health of their families.

play and inquisitiveness are what set the best stage for social/emotional growth and create a love for life long learning. I would look for state initiatives that emphasize play in the early childhood levels.

A state should already have play based standards in the early childhood levels of pre-K through 3rd, or there should be a strong discussion about getting these into place very soon. Specific early childhood curriculums that promote this type of learning are the Reggio Emilia and Montessori curriculums.

Quality pre-kindergarten (ones that incorporate play and project based learning in addition to being NAEYC accredited) should be state funded for all students so that all children, regardless of their socio economic status, can have the opportunity to attend pre-Kindergarten.

State schooling initiatives should focus on including the arts at every level of learning and emphasize project based learning through STEAM (Science, technology, Engineering, Art, and Math) activities. Teacher salaries can be a big indicator of how the state views the importance of education in children's lives.

Teachers should be funded at least at the national average or higher. Beyond the school, are there opportunities in the community to grow the love for the arts and STEAM based experiences? These can be provided through interactive museums (libraries, science museums, planetariums, art museums, children's museums, etc.).

For long term educational goals, families should look to see if the state offers some sort of savings plan for college that the state provides tax incentives for, contributes to, or helps to invest soundly. The state should then offer incentives to use this savings plan at one of its universities to keep students from being lured away to other states.

The state could also have grants that pay for part or all of tuition at its funded universities. Also, families should consider the projected long term economic and environmental quality of the state.

### **Are lawmakers making plans for new sources of state revenue because the current sources might diminish over time?**

### **Environmentally, is the state evaluating how climate change will affect the state and making plans to deter or alleviate those conditions?**

### **To what degree is a child's development and a family's quality of life influenced by the state they live in? How?**

I believe that a child's development and the family's quality of life are greatly influenced by the state they are in. They go hand-in-hand. The educational and recreational opportunities provided by the state have a great effect on the opportunity for the social emotional and cognitive development of the children that live there.

### **How can authorities make their states more attractive to young families?**

Offer quality publicly funded prekindergarten. Pay teachers well to keep them in the classroom. Reward teachers for seeking graduate degrees and continued education so that they will continue to grow in the profession.

Mandate play based learning standards in the early childhood grade levels. Include the arts at every level of learning to foster creativity and innovativeness in students.

Have community resources such as libraries, theaters, and museums that will also foster creativity and learning. Offer college savings programs that will give tax breaks now and contribute monetary growth to those families. Offer incentives for their children to attend state funded universities to stay in the state as those children start to put down roots.

### **How might current administration proposals related to child care and paid family leave affect child and family well being?**

For families with young children, having to pay for child care can be very expensive. High quality childcare can be very expensive. Providing family leave funding and time off could be very attractive and should be offered for both parents to help eliminate the need for child care at early age levels.

### **In evaluating the best states for families, what are the top five indicators?**

1. Play based standards in early childhood and arts based learning standards for all levels in the school curriculum.
2. College savings plan or other state supported funding for higher education.
3. Plans for future economic stability and growth.
4. Plan for future environmental stability and action towards climate change issues.
5. Adequate funding for teachers' salaries and school budgets.

.....



**Kelly Chandler**  
*Assistant Professor,  
Oregon State University*

### **What should families consider when choosing a place to set down roots?**

If families have the privilege and option to choose a place to set down roots, they should consider several factors, including the following:

1. The first factor is the state's family leave policies.
  - U.S. families have changed significantly over the past few decades: More dual earner households, single mother headed households, working adults caring for their aging parents, and grandparents raising grandchildren.
  - Currently, employers in only eight states in the U.S., and Washington D.C., are required to offer paid family leave for employees to bond with a new child, care for their own or a family member's serious health condition and take time off when a family member is on active duty.
  - Paid family leave policies can provide some relief to adults who are burdened with needing to care for loved ones in need while maintaining the family's livelihood.
2. A second factor is childcare – specifically the availability, accessibility, and affordability of child care.
  - Many families live in areas referred to as child care deserts, with more than three children for every one child care slot. Moreover, despite the rise in nonstandard

work schedules, there are minimal child care facilities that accommodate parents who need care outside of the standard 8 a.m. to 5 p.m. schedule. Compared to metropolitan areas, nonmetro/rural areas have fewer available spots.

- If a family is lucky to secure a child care slot, there are other concerns related to the quality of the care and how accessible the child care center is in relation to home and work. Families may have to consider the tradeoffs of having child care with the quality of child care.
  - Finally, the cost of child care is one of the biggest expenses families have. Low wage workers, in particular, may need to patch together child care from various people to earn a living.
3. A third factor is the availability and quality of health care services. Even within a state, families may need to commute to access the health care services they need.
  4. A fourth factor is the quality of education in the state, and in the particular county a family is considering, and the availability of education related resources for children and youth with a range of abilities.
  5. Another factor is the state's employment situation, including low unemployment rates and earning livable wages.

These are just a few factors. Other factors, such as the environment and community cohesion, are also important for child development and family life.

### **To what degree is a child's development and a family's quality of life influenced by the state they live in? How?**

The state in which they live significantly influences children's development and a family's quality of life. The availability and quality of child care and schools affect children's socioemotional and cognitive development.

State policies and practices influence how well families can work to provide for their families and care for their families. My research shows that work-family balance – or, as I call it, work-family fit – affects each family member's health and well being, as well as family relationship quality. Americans' lack of work-family fit is a major public health concern.

### **How can authorities make their states more attractive to young families?**

States will become more attractive to young families when they demonstrate that they recognize the reality that contemporary families face difficult hurdles when raising a family while making a living. The extent to which states and the federal government provide the necessary resources to families the more attractive they will be.

This includes more affordable child care and paid family leave to focus on caring for family members without the additional undue burden of trying to figure out how to make ends meet.



### **How might current administration proposals related to child care and paid family leave affect child and family well being?**

The current administration should prioritize families' needs to care for their families while protecting their job and paying their bills. Working parents need access to affordable and quality child care.

Having quality child care benefits children's development and academic success. It benefits parents by reducing stress: With quality child care, they do not need to worry about the safety and education of their children.

Additionally, finding stable child care can reduce parents' consternation about how to create a patchwork of care for their upcoming work shift, hoping that none of the care options falls through at the risk of losing income or their jobs.

States need to eradicate child care deserts and provide more economic supports to parents to pay for quality care.

With the rise in health care and assisted living costs, many families must care for their ailing parents. Also, many adults are in the sandwich generation, meaning they are caring for their parents and their children.

Paid family leave will benefit those receiving care (spouse, parent, child) and the one providing care (typically women).

Paid family leave allows mothers and fathers to create a secure bond with their new child. Mothers can breastfeed their newborn to ensure they get important nutrients, both of which benefit the child's development in numerous ways.

Paid family leave benefits children – the next generation of the workforce. Paid family leave can reduce stress in adults worried about how to make a living while caring for a family member in need, whether a new child, spouse or parent. This stress can permeate throughout the family and strain family relationships.

### **In evaluating the best states for families, what are the top five indicators?**

1. Paid family leave.
2. Child care (availability, accessibility, affordability).
3. Health care services.
4. Education.
5. Employment (low unemployment, living wages).





An MIT-led research team has developed a drug capsule that could be used to deliver oral doses of insulin.

Image: Felice Frankel

## New pill can deliver insulin

Capsule that releases insulin in the stomach could replace injections for patients with type 1 diabetes. Watch video [here](#) on YouTube.

Anne Trafton | [MIT News Office](#)

An MIT led research team has developed a drug capsule that could be used to deliver oral doses of insulin, potentially replacing the injections that people with type 1 diabetes have to give themselves every day.

About the size of a blueberry, the capsule contains a small needle made of compressed insulin which is injected after the capsule reaches the stomach. In tests in animals, the researchers showed that they could deliver enough insulin to lower blood sugar to levels comparable to those produced by injections given through skin. They also demonstrated that the device can be adapted to deliver other protein drugs.

“We are really hopeful that this new type of capsule could someday help diabetic patients and perhaps anyone who requires therapies that can now only be given by injection or infusion,” says [Robert Langer](#), the David H. Koch Institute Professor, a member of MIT’s Koch Institute for Integrative Cancer Research, and one of the senior authors of the study.

[Giovanni Traverso](#), an assistant professor at Brigham and Women’s Hospital, Harvard Medical School, and a visiting scientist in MIT’s [Department of Mechanical Engineering](#) where he started as a faculty member in 2019, is also a senior author of the study.

The first author of the paper, which appears in the Feb. 7 issue of *Science*, is MIT graduate student Alex Abramson. The research team also includes scientists from the pharmaceutical company Novo Nordisk.

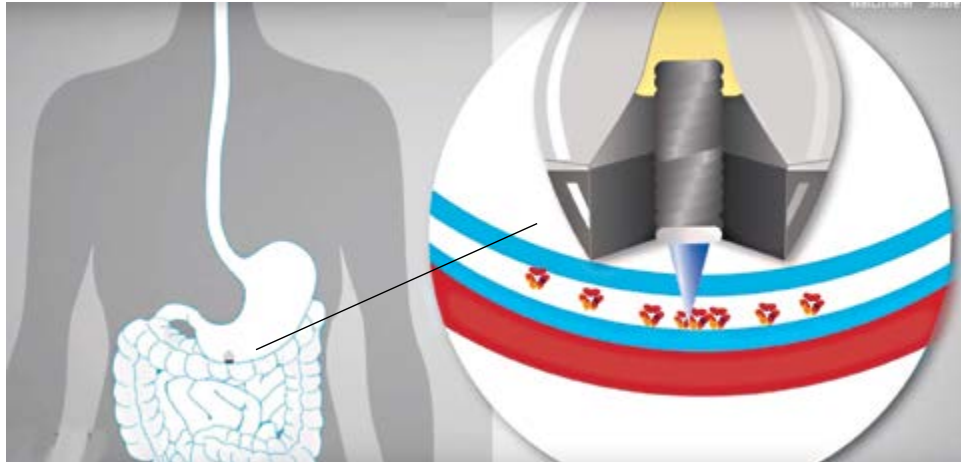
### Self orientation

Several years ago, Traverso, Langer, and their colleagues developed a [pill coated with many tiny needles](#) that could be used to inject drugs into the lining of the stomach or the small intestine. For the new capsule, the researchers changed the design to have just one needle, allowing them to avoid injecting drugs into the interior of the stomach where they would be broken down by stomach acids before having any effect.

The tip of the needle is made of nearly 100 percent compressed, freeze dried insulin, using the same process used to form tablets of medicine. The shaft of the needle, which does not enter the stomach wall, is made from another biodegradable material.

Within the capsule, the needle is attached to a compressed spring that is held in place by a disk made of sugar. When the capsule is swallowed, water in the stomach dissolves the sugar disk releasing the spring and injecting the needle into the stomach wall.





video image: Diana Saville

The stomach wall has no pain receptors, so the researchers believe that patients would not be able to feel the injection. To ensure that the drug is injected into the stomach wall, the researchers designed their system so that no matter how the capsule lands in the stomach, it can orient itself so the needle is in contact with the lining of the stomach.

“As soon as you take it, you want the system to self-right so that you can ensure contact with the tissue,” Traverso says.

The researchers drew their inspiration for the self orientation feature from a tortoise known as the leopard tortoise. This tortoise, which is found in Africa, has a shell with a high, steep dome, allowing it to right itself if it rolls onto its back.

The researchers used computer modeling to come up with a variant of this shape for their capsule, which allows it to reorient itself even in the dynamic environment of the stomach.

“What’s important is that we have the needle in contact with the tissue when it is injected,” Abramson says. “Also, if a person were to move around or the stomach were to growl, the device would not move from its preferred orientation.”

Once the tip of the needle is injected into the stomach wall, the insulin dissolves at a rate that can be controlled by the researchers as the capsule is prepared. In this study, it took about an hour for all of the insulin to be fully released into the bloodstream.

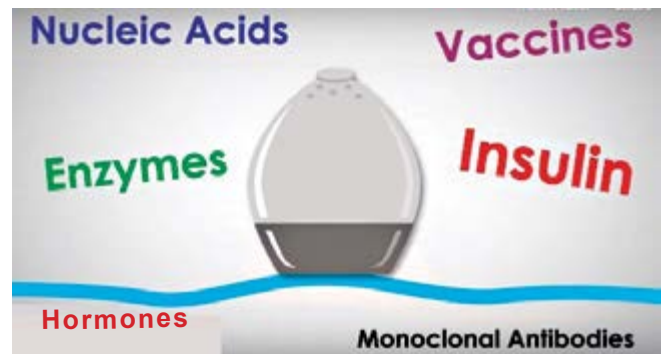
### Easier for patients

In tests in pigs, the researchers showed that they could successfully deliver up to 300 micrograms of insulin. More recently, they have been able to increase the dose to 5 milligrams, which is comparable to the amount that a patient with type 1 diabetes would need to inject.

After the capsule releases its contents, it can pass harmlessly through the digestive system. The researchers found no adverse effects from the capsule which is made from biodegradable polymer and stainless steel components.

Maria José Alonso, a professor of biopharmaceutics and pharmaceutical technology at the University of Santiago de Compostela in Spain, describes the new capsule as a “radically new technology” that could benefit many patients.

“We are not talking about incremental improvements in insulin absorption, which is what most researchers in the field have done so far. This is by far the most realistic and impactful breakthrough technology disclosed until now for oral peptide delivery,” says Alonso, who was not involved in the research.



video image: Diana Saville

The MIT team is now continuing to work with Novo Nordisk to further develop the technology and optimize the manufacturing process for the capsules. They believe this type of drug delivery could be useful for any protein drug that normally has to be injected, such as immunosuppressants used to treat rheumatoid arthritis or inflammatory bowel disease. It may also work for nucleic acids such as DNA and RNA.

“Our motivation is to make it easier for patients to take medication, particularly medications that require an injection,” Traverso says. “The classic one is insulin, but there are many others.”

The research was funded by Novo Nordisk, the [National Institutes of Health](#), a [National Science Foundation](#) Graduate Research Fellowship, Brigham and Women’s Hospital, a Viking Olaf Bjork Research Scholarship, and the MIT Undergraduate Research Opportunities Program.



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