

MARCH 2020 ● Volume XXX, No. 3

*International*

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# T L C

**Taxi Limousine Car Service**

**MAGAZINE**

**New NYC TLC Commissioner and Chair, Aloysee Heredia Jarmoszuk**

**Vehicle Safety Issues & Recalls Locator**

**Understanding The Insurance Claims Payment Process**

**Transformation of Delta Air Lines and  
JFK International Air Terminal 4**



**Auto Premiums Climbing:  
Are They "Affordable"?**



**Macy's  
Flower Show 2020**



**How to Buy a Safe  
New or Used Vehicle**

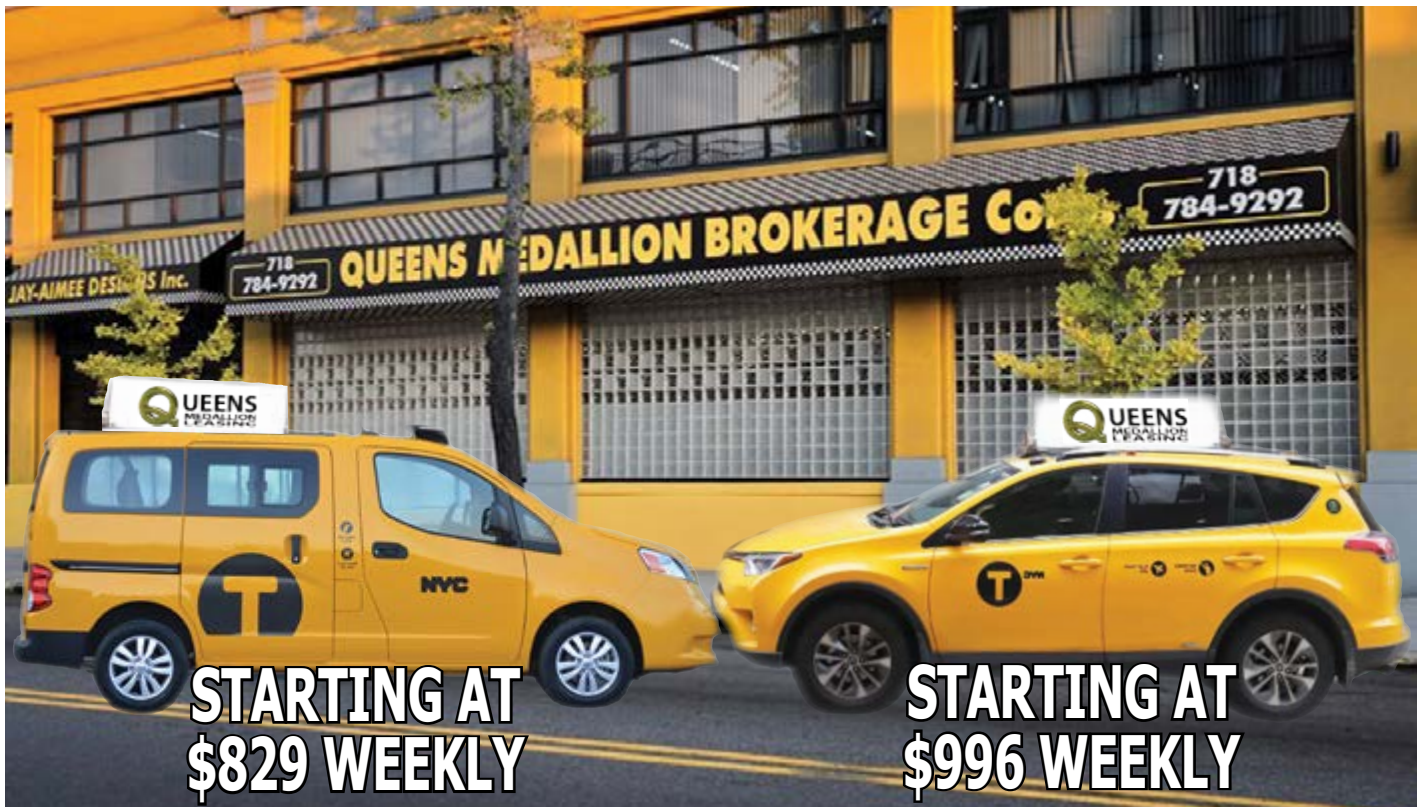


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MAGAZINE

**March 2020**

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## Toyota Sienna with In-Floor Ramp

This in-floor conversion has a manual pull-out ramp that stows below the floor. It's maintenance free design offers a low-cost side entry option with a 3-passenger rear bench seat.

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## MARCH 2020

### COVER ILLUSTRATIONS & CREDITS

*Transformation of Delta Air Lines and JFK International Air Terminal 4*

Photo: <https://www.governor.ny.gov/news/governor-cuomo-announces-major-terminal-4-redevelopment-project-advancing-transformation-jfk>

*Auto Premiums Climbing: Are They "Affordable"?*

Photo: <https://www.iii.org/insuranceindustryblog/wp-content/uploads/2020/01/Gettyimages-919382102.jpg>

*Macy's Flower Show 2020*

Photo: <https://www.visitmacysusa.com/event/macys-flower-show>

*How to Buy a Safe New or Used Vehicle*

Photo: <https://www.iihs.org/ratings/how-to-buy-a-safe-new-or-used-vehicle>

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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### Vehicle Safety Issues and Recalls Locator



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### Bag Waste Reduction Law



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### Save on Travel with Your Credit Card



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### Auto Premiums Climbing: Are They "Affordable"?

### CONTRIBUTING WRITERS

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

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## Understanding the insurance claims payment process

# How are you paid? Who gets the check? Do you need to replace items immediately?



**After a disaster, you want to get back to normal as soon as possible, and your insurance company wants that too! You may get multiple checks from your insurer as you make temporary repairs, permanent repairs and replace damaged belongings. Here's what you need to know about claims payments.**

### **The initial payment isn't final**

In most instances, an adjuster will inspect the damage to your home and offer you a certain sum of money for repairs, based on the terms and limits of your [homeowners](#) policy. The first check you get from your insurance company is often an advance against the total settlement amount, not the final payment.

If you're offered an on-the-spot settlement, you can accept the check right away. Later, if you find other damage, you can reopen the claim and file for an additional amount. Most policies require claims to be filed within one year from the

date of disaster. Check with your state insurance department for the laws that apply to your area.

### **You may receive multiple checks**

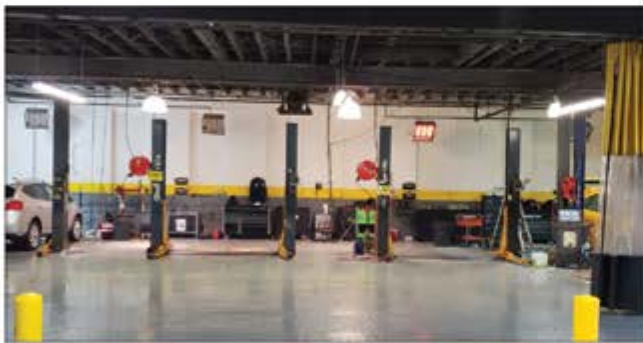
When both the structure of your home and your personal belongings are damaged, you generally receive two separate checks from your insurance company, one for each category of damage. If your home is uninhabitable, you'll also receive a check for the additional living expenses (ALE) you incur if you can't live in your home while it is being repaired. If you have flood insurance and experienced flood damage, that means a separate check as well.

### **Your lender or management company might have control over your payment**

If you have a mortgage on your house, the check for repairs will generally be made out to both you and the mortgage lender. As a condition of granting a mortgage, lenders usually require that they are named in the homeowners policy and that they are a party to any insurance payments related to the structure.

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Similarly, if you live in a [coop or condominium](#), your management company may have required that the building's financial entity be named as a co-insured. This is so the lender (and/or, in the case of a coop or condo, the overall building), who has a financial interest in your property, can ensure that the necessary repairs are made.

When a financial backer is a co-insured, they will have to endorse the claims payment check before you can cash it.

Depending on the circumstances, lenders may also put the money in an escrow account and pay for the repairs as the work is completed. Show the mortgage lender your contractor's bid and let the lender know how much the contractor wants up front to start the job. Your mortgage company may want to inspect the finished job before releasing the funds for payment to the contractor.

If your home has been destroyed, the amount of the settlement and who gets it is driven by your policy type, its specific limits and the terms of your mortgage. For example, part of the insurance proceeds may be used to pay off the balance due on the mortgage. How the remaining proceeds are spent depend on your own decisions, such as if you want to rebuild on the same lot, in a different location or not rebuild at all. These decisions are also driven by state law.

### **Your insurance company may pay your contractor directly**

Some contractors may ask you to sign a "direction to pay" form that allows your insurance company to pay the firm directly. This form is a legal document, so you should read it carefully to be sure you are not also assigning your entire claim over to the contractor.

When in doubt, call your insurance professional before you sign. Assigning your entire insurance claim to a third party takes you out of the process and gives control of your claim to the contractor.

When work is completed to restore your property, make certain the job has been completed to your satisfaction before you let your insurer make the final payment to the contractor.

### **Your ALE check should be made out to you**

Your check for additional living expenses (ALE) has nothing to do with repairs to your home. So, ensure that this check is made out to you alone and not your lender. The ALE check covers your expenses for hotels, car rental, meals out and other expenses you may incur while your home is being fixed.

### **Your personal belongings will be calculated on cash value first**

You'll have to submit a list of your damaged belongings to your insurance company. [Having a home inventory](#) will make this a lot easier. Even if you have a replacement value policy, the first check you receive from your insurer will be based on the cash value of the items which is the depreciated amount based on the age of the item.

Why do insurance companies do this? It is to match the remaining claim payment to the exact replacement cost. If you decide not to replace an item, you'll be paid the actual cash value (depreciated) amount for it.

### **To get replacement value for your items, you must actually replace them**

To get fully reimbursed for damaged items, most insurance companies will require you to purchase replacements. Your company will ask for copies of receipts as proof of purchase, then pay the difference between the cash value you initially received and the full cost of the replacement with an item of similar size and quality.

You'll generally have several months from the date of the cash value payment to purchase replacements. Consult with your agent regarding the time frame.

In the case of a total loss, where the entire house and its contents are damaged beyond repair, insurers generally pay the policy limits, according to the laws in your state. That means you can receive a check for what the home and contents were insured for at the time of the disaster.





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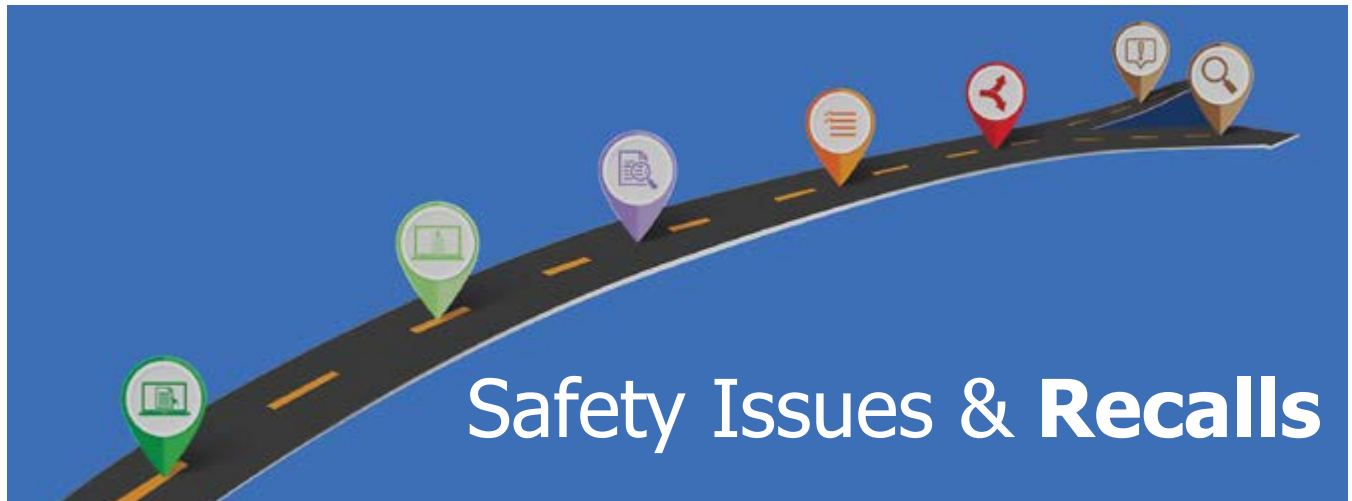
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From our website, <https://www.nhtsa.gov/recalls>, you can search your vehicles' safety and recall issues by its VIN, Year Make Model, Car Seat's brand name/model, tire brand name and line or equipment brand/model.

## Vehicle Identification Number (VIN)

Every vehicle has a unique VIN. Enter a VIN to learn if a specific vehicle needs to be repaired as part of a recall.

 0/17 


## Where is my VIN?

Look on the lower left of your car's windshield for your 17-character Vehicle Identification Number. Your VIN is also located on your car's registration card, and it may be shown on your insurance card.

## What the VIN search tool will show

- An unrepaired vehicle affected by a vehicle safety recall in the past 15 calendar years,
- Vehicle safety recalls from [major light auto automakers](#), [motorcycle manufacturers](#) and [some medium/heavy truck manufacturers](#).

## What the VIN search tool will not show

- A vehicle with a repaired safety recall. If your vehicle has no unrepaired recalls, you will see the message: "0 Unrepaired recalls associated with this VIN".
- Manufacturer customer service or other nonsafety recall campaign,
- International vehicles,
- There may be a delay with very recently announced safety recalls for which not all VINs have been identified. VINs are added continuously so please check regularly.
- Safety recalls that are more than 15 years old. (except where a manufacturer offers more coverage)
- Safety recalls conducted by small vehicle manufacturers, including some ultra-luxury brands and specialty applications.

## The Steps From Complaint To Recall

What happens to my complaint?

Your complaint fuels our work. Learn about the different steps [here](#) that lead to recalls and safer vehicles.

### From your complaints to recall campaigns

NHTSA issues vehicle safety standards and requires manufacturers to recall vehicles and equipment's that have safety-related defects. Learn about NHTSA's recall process.

# 01

## Complaints

### Reporting your problem is the important first step.

Your complaint will be added to a public NHTSA database after personally identifying information is removed.

If the agency receives similar reports from a number of people about the same product, this could indicate that a safety-related defect may exist that would warrant the opening of an investigation.

**Example of Complaints:** <https://www-odi.nhtsa.dot.gov/VehicleComplaint/>

### Have a safety problem?

Report a problem with your vehicle, tires, car seats or other equipment. We review every problem as we work to keep our roads safe.

**Report a safety problem:** <https://www-odi.nhtsa.dot.gov/VehicleComplaint/>

### NHTSA conducts an investigation from reported complaints.

#### A. SCREENING

NHTSA reviews filed complaints from vehicle owners and other information related to alleged defects to decide whether to open an investigation.

#### B. ANALYSIS

NHTSA conducts an analysis of any petitions calling for defect investigations. If the petition is denied, the reasons for the denial are published in the Federal Register.

#### C. INVESTIGATION

NHTSA opens an investigation of alleged safety defects. It is closed when they notify the manufacturer of recall recommendations or they don't identify a safety-related defect.

#### D. RECALL MANAGEMENT

NHTSA reviews filed complaints from vehicle owners and other information related to alleged defects to decide whether to open an investigation.

**View monthly investigation reports:** <https://www-odi.nhtsa.dot.gov/recalls/monthlyreports.cfm>

# 02

## Investigations

### Initiated safety recalls require a manufacturer's action to announce and remedy the defects.

A recall is issued when a manufacturer or NHTSA determines that a vehicle, equipment, car seat, or tire creates an unreasonable safety risk or fails to meet minimum safety standards. Most decisions to conduct a recall and remedy a safety defect are made voluntarily by manufacturers prior to any involvement by NHTSA.

Manufacturers are required to fix the problem by repairing it, replacing it, offering a refund, or in rare cases repurchasing the vehicle. [View the 2018 Recall Report.](#)

Using our [VIN lookup tool](#), you can access recall information provided by the manufacturer conducting the recall which may be not posted yet on NHTSA's site.

# 03

## Recalls

**Takata Recalls Spotlight** Recalls Spotlight monitors high-profile recalls and offers consumers resources to find and address vehicle recalls.

<https://www.nhtsa.gov/equipment/takata-recall-spotlight>



# Motor Vehicle Safety Defects And Recalls - What Every Vehicle Owner Should Know

Download this brochure to get more information about how and why recall campaigns are initiated, and to know your rights and responsibilities when a vehicle or item of motor vehicle equipment is recalled.

View brochure:

[https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/14218-mvsdefectsandrecalls\\_041619-v2-tag.pdf](https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/14218-mvsdefectsandrecalls_041619-v2-tag.pdf)

## Roles in the Recall Process

### Manufacturer



Manufacturers will notify registered owners by first class mail within 60 days of notifying NHTSA of a recall decision. Manufacturers should offer a proper remedy to the owner.



### NHTSA

NHTSA will monitor each safety recall to make sure owners receive safe, free, and effective remedies from manufacturers according to the Safety Act and Federal regulations.

### You (owner)



NHTSA will monitor each safety recall to make sure owners receive safe, free, and effective remedies from manufacturers according to the Safety Act and Federal regulations.

### Tips For Your Safety

Register your vehicle, tires, car seats & equipment and check recalls twice a year.

**FREE RECALL CHECKS**

Locate your Vehicle Identification Number (VIN), which is on the lower left of your car's windshield.

1ABCD23456E007890

**NHTSA**

Visit [NHTSA.gov/recalls](https://www.nhtsa.gov/recalls) and type in your 17-character VIN.

Schedule an appointment with your local dealer and get any open recalls fixed for FREE.

Safe Cars Save Lives! #CheckForRecalls

**Every recall is serious.**

Contact your dealer as soon as possible to get your vehicle fixed for FREE.

Dealership

**NHTSA**

Safe Cars Save Lives! #CheckForRecalls

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# Macy's Flower Show 2020

## “Voyage to Oceanum” A Sea of Inspiration



### JOIN US IN MARCH 2020

Our new show launches soon in NYC, Chicago & San Francisco.

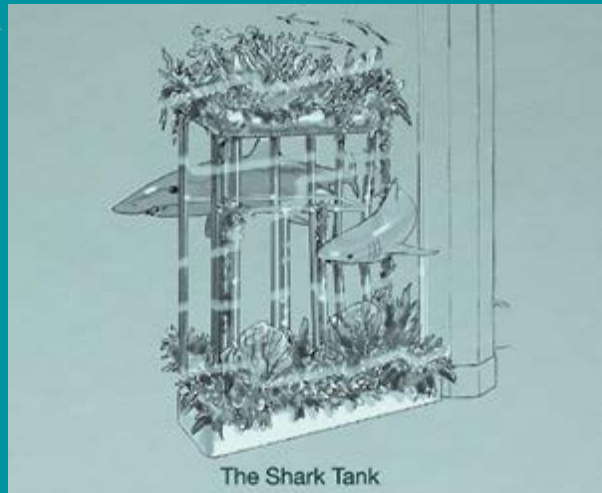
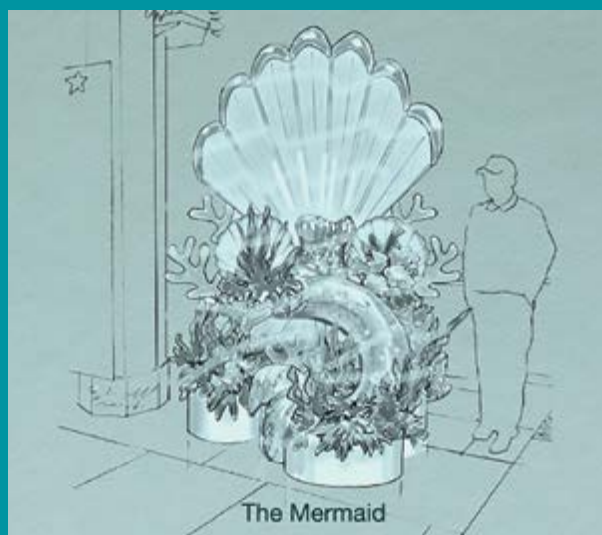
Dive into the vibrant colors of deep sea florals and stunning marine life at our upcoming Flower Show, “Voyage to Oceanum.”

Visitors to Macy's marquee stores in New York, Chicago and San Francisco will embark upon an exciting under-the-ocean odyssey, discovering long lost treasures and breathtaking aquatic beauty along the way.

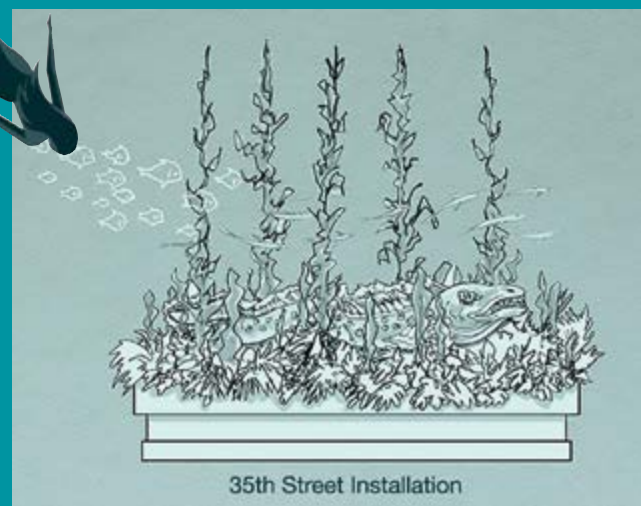
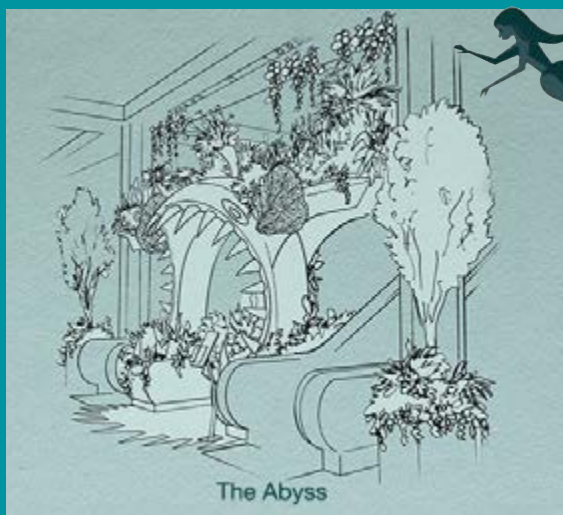
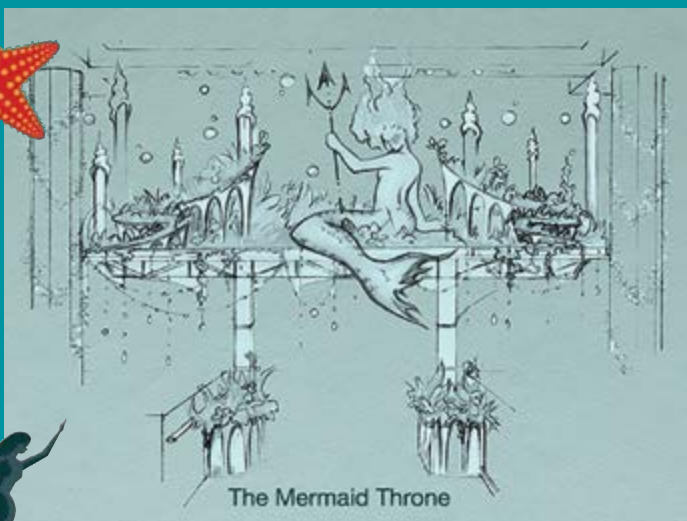
The second chapter in a trilogy of fantasy fiction tales with R.H. Macy IV, this new exhibition takes place after the events of last spring's “Journey to Paradises,” where we imagined an otherworldly paradise of lush flora and beautiful blooms.

#### WHAT TO EXPECT

Get a glimpse of the incredible sights our designers are dreaming up for a world that exists way down below—from colorful underwater flowers and coral reefs to mythical creatures from the ocean's abyss.







## DISCOVER VOYAGE TO OCEANUM THE 2020 STORY

**Deep dive into spring with R.H. Macy IV!**  
The hero of the 2019 Flower Show returns, sailing the seas in search of a missing family heirloom.

**June 1969**

All was quiet outside the Macy family estate. In Rowland Hussey Macy's study, surrounded by a collection of old photographs, was his great-great-great grandson.

"Not one of my relatives know where to find it, Lucy," R.H. IV said into the telephone. He picked up a photo, examining the two things all the images had in common – his great-great-great grandfather and a spectacular golden pocket watch.

"You just traveled to another planet and saved it from destruction," replied Lucy Ryder, an old friend of R.H.'s and the Flight Director for the United States Space Program. "Don't get too worked up. You're supposed to be resting!"

R.H. said goodbye to Lucy and began stacking the photographs to put away. The pile toppled over the side of the desk, flipping up the corner of the rug to reveal a small handle nailed into the floor. R.H. wrenched it open to find a hollow floorboard containing a tiny box. It was empty except for an old, folded piece of paper.

R.H. unfurled the fragile parchment. It was a map of the seven seas with a red star symbol scrawled in the northernmost region in his great-great-great grandfather's handwriting. R.H. grabbed the phone, redialing Lucy's number.

"It's me again," R.H. said breathlessly. "Do you know anything about sailing?"

Seven years later...

R.H. and Lucy stood on a dock facing a massive sailing ship as the sun began to appear on the horizon. Elegant lettering on the vessel's bow proclaimed its name – The Red Star.

"Today's the day!" Lucy exclaimed as another woman approached them.

"R.H., I'd like you to meet my cousin, Kate Caspian. She'll be your first mate and guide to the seas." After completing the final arrangements for their voyage, R.H. and Kate stood on the deck of the Red Star, waving goodbye to Lucy as the ship set sail for the unknown.

Several weeks into their journey, R.H. and Kate awoke to dark clouds rumbling above them. As they tied down supplies to the deck in preparation for the storm, R.H. peered over the



bow and spotted something in the waves. He pointed it out to Kate, but before she could say anything, an enormous tentacle shot out from the sea and took hold of the main mast.

A giant octopus emerged from the water, pulling the ship onto its side and sending the lifeboats overboard. “We’re going to have to jump!” shouted Kate.

They quickly ran below deck and geared up, with R.H. tucking the map safely inside his dive suit. Outside, R.H. and Kate found the octopus climbing up the stern, its weight dragging the boat underwater. They scrambled to the bow and leaped into the churning ocean.

R.H. soon lost track of time as he and Kate swam away from the wreckage of the Red Star, not knowing if minutes or hours had passed since their narrow escape. Suddenly, a glimmer of light caught R.H.’s eye and he motioned for Kate to duck behind a patch of seaweed.

The pair gasped as they watched a merman swim out from behind a large rock. Without a second thought, they dove in the direction of the merman. R.H. and Kate kept their distance until the merman slowed at what appeared to be a lagoon. He then turned around without warning, looking directly at R.H. and Kate.

**“Are you coming or not?” the merman asked. Sheepishly, the pair revealed themselves. The merman signaled for them to follow him into the lagoon towards an underwater city.**

The group entered a sparkling sea glass palace, where a fish with iridescent rainbow scales greeted them and escorted R.H. and Kate to the highest tower. It rhythmically tapped on an ornate door, which swung open to reveal a grand hall with a throne made of shells overlooking the entire city.

A mermaid with a gold tail and tiara that matched the glimmering palace walls swept into the room and took her place on the throne. “What took you so long, Rowland?” she demanded. “It’s been nearly a century since you left us. I expected you would return much sooner to retrieve your belongings.”

“A century? I’m only 34 years old!” R.H. exclaimed.

This time, the mermaid appeared confused. “Are you not Rowland Hussey Macy?” she asked.

“I am...but not the original. I’m R.H. Macy IV, and this is my first mate, Kate Caspian,” R.H. explained. “I think you might be speaking about one of my relatives.”

“My name is Marella and this is my kingdom, Oceanum. I suppose I knew your great-great-great grandfather. You look very much alike. How did you find yourself here?” said the mermaid queen.

“You mentioned my great-great-great grandfather’s belongings...we’re in search of his missing pocket watch, but our ship was destroyed,” R.H. sighed. “Did he leave it with you?”



“Your great-great-great grandfather came to us with a chest full of items he wanted to keep safe while sailing aboard the Emily Morgan,” Marella explained. “I do not know its contents and it isn’t here, but I can help you find it.”

Marella led R.H. and Kate out of the city gates to a bustling coral reef, a stunning undersea metropolis of its own. “We need to visit an old friend of mine first,” Marella said. They weaved through the traffic of other marine life until they reached a small cave nestled between the coral.

“Sayward, are you home?” Marella called, peered into the cavern. Almost instantly, a sea turtle poked its head out blinked sleepily at his visitors before recognizing the mermaid.

“Queen Marella! It’s an honor to have you visit the Reef,” the turtle bellowed in a deep, rumbling voice.

“I’d like you to meet Kate Caspian and R.H. – the great-great-great grandson of Rowland Macy,” said Marella. “I believe you have something that belonged to his great-great-great grandfather.”

Sayward popped back inside his shell and when he emerged again, he held a large gold key engraved with R.H.’s initials. “I may have something for you, but only if you can solve my riddle first...”

**“My name is rather cosmic, but I’m much more aquatic. You won’t see me in the sky and that’s the reason why if you dive into the seafloor the ocean floor you might find me.”**

“A starfish?” Kate exclaimed. Sayward smiled and nodded slowly.

Marella took the key from him and presented it to R.H. “Now to find the treasure,” she said.

“I have a map that belonged to my great-great-great grandfather, but I can’t take it out of my suit without ruining it,” R.H. replied. He began to draw the map from memory into the sand. “There was a star right about...here,” R.H. said, pointing to the upper corner of his drawing.

Marella studied the sand closely. “I’m almost certain that’s The Abyss,” she said, gesturing beyond the Reef. “Merfolk are forbidden from entering that region. I’m afraid you’ll have to proceed on your own.” Wishing them luck and pointing them in the right direction, Marella watched as R.H. and Kate swam towards an uncertain fate.

The farther R.H. and Kate got from the Reef, the darker and colder the water around them became. Marella’s directions led them to a chasm so deep they could not see the bottom, save for a faint glowing orb at what must have been the ocean floor.



As they approached the bottom of the Abyss, Kate spotted a wooden chest wedged between jagged rocks. “I think I can reach it!” she exclaimed, propelling herself in the direction of the treasure.

The glowing orb they had been following moved towards Kate. “I’m not so sure we’re alone –” R.H. began, when the light suddenly darted towards Kate, revealing itself to be the lure of an anglerfish.

“Hey! Look over here!” R.H. yelled at the anglerfish as Kate took shelter behind the rocks. With the anglerfish distracted, Kate quickly freed the chest and frantically searched for a way to help R.H. However, just as the anglerfish opened its jaws to reveal its razor-sharp teeth, it stopped abruptly.

R.H. and Kate looked up to see Marella swimming towards them, using an enormous amount of magic to freeze the anglerfish in its tracks. R.H. and Kate each grabbed one of the chest’s handles and swam as fast as they could out of the Abyss.

A few moments later, they heard a low roar, but Marella soon emerged from the deep. She led the group back to her palace where at long last they could open the chest.

The lid opened to reveal only one item – the pocket watch, still ticking away. R.H. turned it over in his hand. “What’s that?” Marella asked, pointing at the watch. Upon closer inspection, R.H. saw a series of coordinates had been etched into the gold metal. He and Kate exchanged a knowing glance, realizing their adventure was far from over.

“Does anyone have a map?” asked R.H.

To be continued.....next year.





# Commissioner's Corner

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

## Mayor de Blasio Nominates Aloysee Heredia Jarmoszuk as Chair and Commissioner of the Taxi and Limousine Commission

January 16, 2020

**NEW YORK**—Mayor de Blasio today nominated Aloysee Heredia Jarmoszuk to be the new Chair and Commissioner of the Taxi and Limousine Commission. Heredia Jarmoszuk played an integral role in overseeing the City's transportation policies, including implementing the City's for-hire vehicle license cap and driver pay policy.

As Commissioner, Heredia Jarmoszuk would leverage her experience managing large organizations to continue to fight for better wages for drivers and increase the availability of wheelchair accessible vehicles.

"As one of the hardest working people in City government, Aloysee is laser focused on uplifting working New Yorkers," **said Mayor Bill de Blasio**. "Her experience working with the Commission and overseeing large organizations will be invaluable as we double down on our efforts to ensure our hardworking drivers can make a living.

I am excited to nominate Aloysee to head the Taxi and Limousine Commission. I'm glad she will be building on the work of Bill Heinzen, whose leadership has driven the Commission from success to success for New Yorkers over the past several months."

"I would be hard pressed to find someone who works harder and cares for the people of New York City more than Aloysee," **said Deputy Mayor Laura Anglin**. "Aloysee has been an instrumental part of key actions this Administration has put into place to reduce congestion on our streets and ensure our workers earn a living wage.

"The TLC has been a key agency partner in expanding transportation accessibility for New Yorkers and visitors with disabilities," **said Commissioner Victor Calise of the Mayor's Office for People with Disabilities**. "Throughout this Administration, the City has significantly increased the number of wheelchair accessible taxis in its fleet, expanded the Accessible Dispatch program citywide, and implemented first of its kind rules to improve wheelchair accessibility in the for-hire vehicle sector. We look forward to continuing these efforts in partnership with TLC Commissioner nominee Heredia Jarmoszuk to make New York the most accessible city in the world."

"I welcome the nomination of Aloysee Heredia Jarmoszuk, as Chair and Commissioner of the TLC. After meeting with Ms. Heredia, I would like to thank Bill Heinzen for all the work he's done as the acting TLC Commissioner," **said Council Member Ydanis Rodriguez, Chairman of the Committee on Transportation**. "I will continue working alongside Speaker Johnson and my colleagues during this nomination process. We hope to hear from Ms. Aloysee Heredia Jarmoszuk within the next couple of weeks as her nomination arrives before the council."

### About Aloysee Heredia Jarmoszuk

Heredia Jarmoszuk served as the Chief of Staff to the Deputy Mayor for Operations where she oversaw and coordinated 25 agencies and programs, including the Taxi and Limousine Commission as well as the Department of Transportation. In this position, Heredia Jarmoszuk played an integral role in overseeing the City's transportation policies such as the implementation of the City's for-hire vehicle license cap and driver pay protections.

Prior to her tenure at the Mayor's Office, Heredia Jarmoszuk served as the Chief of Staff for Central Operations at the Department of Education. Heredia Jarmoszuk oversaw 10,000 non-pedagogical employees to ensure high quality school environments for the City's 1.2 million public school students.

Before DOE, Heredia Jarmoszuk worked at New York University as the Chief of Staff for University Development and Alumni Relations and the Director of Institutional Philanthropy and Development at the New York Women's Foundation. Heredia Jarmoszuk began her career in investment management.

Heredia Jarmoszuk received her Bachelor's degree from William Smith College in Geneva, NY and is a member of the Hobart and William Smith Colleges Board of Trustees. A native New Yorker, Aloysee still lives in Manhattan with her family and is a first generation American. Her parents were both born in the Dominican Republic and immigrated to the United States over 50 years ago.

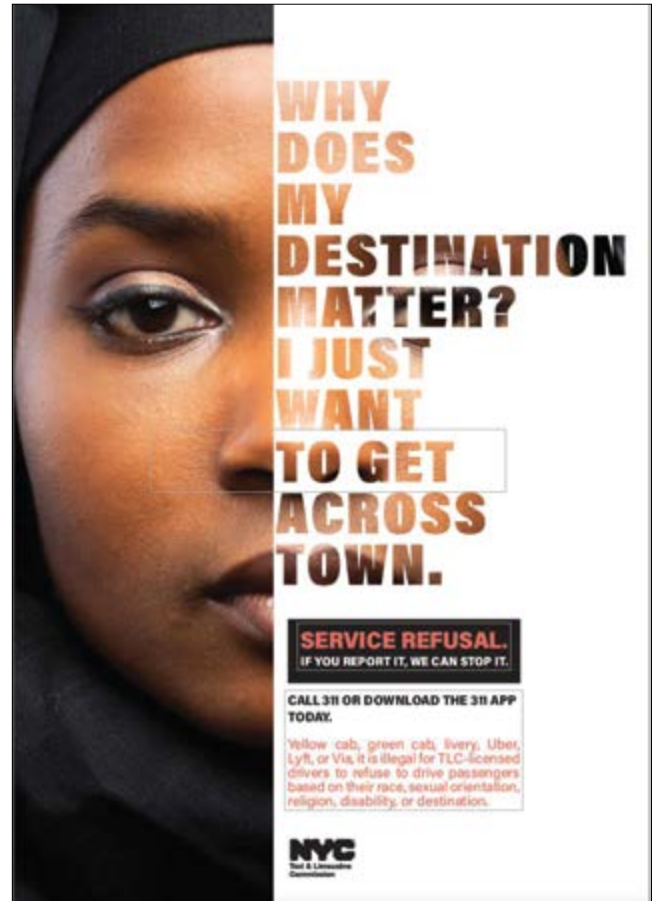
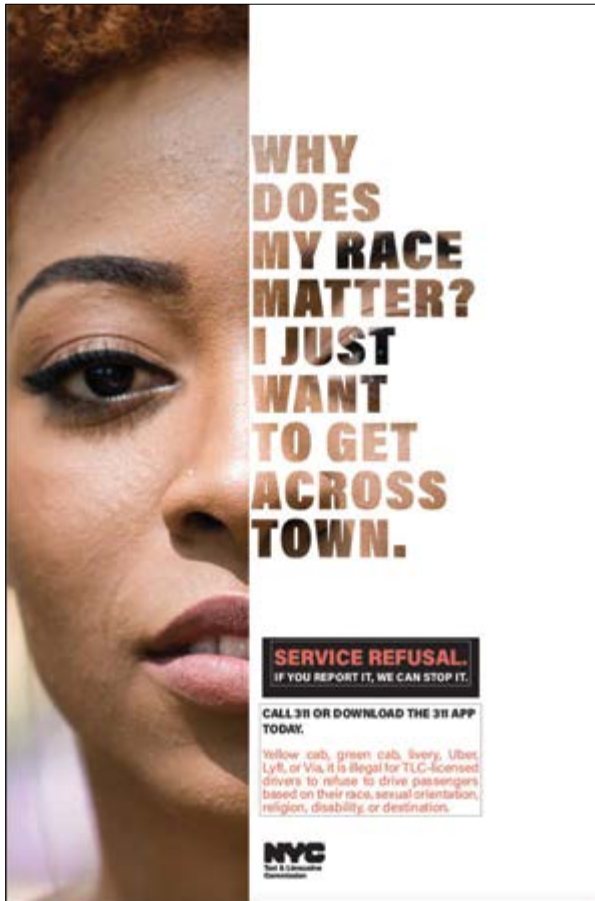
[pressoffice@cityhall.nyc.gov](mailto:pressoffice@cityhall.nyc.gov)



# JANUARY 2020 NYC MEDALLION SALES CHART

Asset Sales				Asset Sales (continued)			
Medallion Classification	Prices	Notes	Number of Medallions	Medallion Classification	Prices	Notes	Number of Medallions
Wheelchair Accessible	N/A			Unrestricted (continued)	\$215,000.00	Foreclosure	1
Alternative Fuel	N/A				\$208,135.31		1
Unrestricted	\$350,000.00	Foreclosure	2		\$200,000.00	Foreclosure	1
	\$350,000.00	Foreclosure	2		\$200,000.00	Foreclosure	1
	\$350,000.00	Foreclosure	2		\$190,000.00	Foreclosure	1
	\$350,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$350,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$300,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$264,845.00		1		\$180,000.00	Foreclosure	1
	\$250,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$250,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$240,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$180,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$175,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$170,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$160,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$160,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$160,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$152,500.00		1
	\$221,000.00	Foreclosure	2		\$150,000.00		1
	\$221,000.00	Foreclosure	2		\$140,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$140,000.00		1
	\$221,000.00	Foreclosure	2		\$140,000.00		1
	\$221,000.00	Foreclosure	2		\$140,000.00		1
	\$221,000.00	Foreclosure	2		\$135,000.00		1
	\$221,000.00	Foreclosure	2		\$135,000.00		1
	\$221,000.00	Foreclosure	2		\$125,000.00	Foreclosure	1
	\$221,000.00	Foreclosure	2		\$125,000.00		1
	\$221,000.00	Foreclosure	2		\$125,000.00		1
	\$221,000.00	Foreclosure	2		\$0.00	Individual to LLC	1
	\$221,000.00	Foreclosure	2		\$0.00	Estate	1
	\$221,000.00	Foreclosure	2		\$0.00	Individual to LLC	1
	\$221,000.00	Foreclosure	2	<b>Stock Transfers</b>			
	\$221,000.00	Foreclosure	2	<b>Medallion Classification</b>	<b>Prices</b>	<b>Notes</b>	<b>Number of Medallions</b>
	\$221,000.00	Foreclosure	2	Wheelchair Accessible	N/A		
	\$221,000.00	Foreclosure	2	Alternative Fuel	N/A		
	\$221,000.00	Foreclosure	2	Unrestricted	\$70,500.00	50%	2

# “New York City Launches Public Awareness Campaign to Combat Illegal Service Refusals”



New York City Taxi and Limousine Commission's Office of Inclusion has launched a new citywide public awareness campaign to combat illegal service refusals in taxis, Uber, Lyft, Via, and other for-hire vehicles.

The campaign features ten ads that feature black passengers and encourage the public to report illegal service refusals due to discrimination. You can report a service refusal to the TLC by calling 311, using the 311 app, or visiting the 311 website.

The public awareness campaign is spearheaded by the TLC's Office of Inclusion, which launched last year to ensure that the riding public receives equal and courteous service from for-hire vehicle and taxi drivers.

With support from City Council, the Office of Inclusion's mission is to ultimately end service refusals and ensure that

both drivers and passengers know that everyone in New York City has the right to a ride.

The Inclusion campaign is running in subways, outer-borough buses, ferries, newspapers, and social media. Advertisements are also running at LaGuardia Airport, Terminal B, and JFK Airport, Terminal 2.

It is illegal for a TLC-licensed driver to refuse service because of a passenger's race, ethnicity, cultural background, disability, sexual orientation, or other characteristics of a person's background or identity.

For too long, African Americans, other communities of color, and passengers with disabilities have been denied equitable taxi and for-hire vehicle service. All passengers have the



right to travel with a service animal, and be driven to any destination in NYC, Westchester County, Nassau County, or Newark Airport.

In 2019, the TLC's Consumer Complaint Unit received 2748 complaints about service refusals. Although service refusals are often associated with the taxi industry, the TLC increasingly receives reports from passengers about refusals from drivers who work for app companies like Uber and Lyft and investigated 669 for-hire vehicle refusal complaints last year.

"Transportation is a fundamental right for all New Yorkers, especially when it's provided by someone professionally licensed by our city to provide this service," said incoming TLC Commissioner and Chair Aloysee Heredia Jarmoszuk. "Bias and bigotry resulting in service refusal to People of Color, People with Disabilities, or the LGBTQ community cuts to the very heart of New York City's welcoming embrace of all kinds of people. This campaign reinforces the simple truth that bigotry is unacceptable while encouraging riders to report it as soon as it happens so we can take action."

"No one should be denied a trip because of who they are, and we want New Yorkers and visitors to know they have the right to a ride and the tools to ensure that right. The overwhelming majority of TLC-licensed drivers are professionals who serve all passengers, and the public relies on these drivers for one million trips a day citywide," said Office of Inclusion Director Malcolm Cain. "However, service refusals continue to be a

persistent problem and the City needs your help in reporting illegal refusals, so we can end this problem together."

"New Yorkers and visitors with disabilities are entitled to equivalent access in everything the City has to offer, including taxis and for-hire vehicles," said **Mayor's Office for People with Disabilities (MOPD) Commissioner Victor Calise**.

"MOPD commends the TLC on the agency's new public awareness campaign regarding illegal service refusals and we look forward to our continued partnership to increase accessibility in the taxi and for-hire vehicle fleets.

Together, we will ensure that all TLC-licensed drivers are properly trained on disability etiquette, wheelchair securement, and the requirement that they must not refuse passengers based on their disability."

"It's important for Black and Brown communities to have equal access to alternative modes of transportation, especially in transportation deserts throughout Queens," said Council Member Donovan Richards, District 31.

"Refusing passengers is an inequality in mobility and acts as a barrier to employment, education, training and healthcare.

Social inclusion is at the core of our efforts to improve the benefits that come with traveling within the borough. The color of your skin should not determine if you get to your destination or not."



**WHY DOES MY SEXUAL ORIENTATION MATTER? I JUST WANT TO GET ACROSS TOWN.**

**SERVICE REFUSAL.**  
IF YOU REPORT IT, WE CAN STOP IT.

CALL 311 OR DOWNLOAD THE 311 APP TODAY.

Yellow cabs, green cabs, Uber, Lyft, or Via, it is illegal for TLC-licensed drivers to refuse to drive passengers based on their race, sexual orientation, religion, disability, or destination.

**NYC**  
Taxi & Limousine  
Commission

**WHY DOES MY DISABILITY MATTER? I JUST WANT TO GET ACROSS TOWN.**

**SERVICE REFUSAL.**  
IF YOU REPORT IT, WE CAN STOP IT.

CALL 311 OR DOWNLOAD THE 311 APP TODAY.

Yellow cabs, green cabs, Uber, Lyft, or Via, it is illegal for TLC-licensed drivers to refuse to drive passengers based on their race, sexual orientation, religion, disability, or destination.

**NYC**  
Taxi & Limousine  
Commission

# First round, California.

By Don McCurdy

Uber's first trip to court over the new "gig economy" law did not go well. Seeking an injunction to halt enforcement of the new law, Uber was sent packing. Not only did the judge not grant the injunction, she informed them that she didn't see their case as likely to prevail.

Independent contractor status is important to Uber and Lyft's approach to the transportation business, so this case is critical to their California operation. Uber is reported to have taken some steps to offer drivers more autonomy, but it is unlikely that their new and improved method will impress the judge.

Like the taxicab industry, Uber and their ilk depend heavily on the status of their drivers. Should the drivers be declared employees it will undoubtedly raise price and demand an entirely different approach to the California market. The logistics of that change are no doubt being studied by Uber, if not them then their competition.

## Who wins?

Uber and Lyft were in the news after posting their earnings. Uber is reported to have moved up their projected target date of profitability while Lyft was a bit more conservative and stayed with their profit projections. Uber's stock went up on the news while Lyft's, beating expectations, stock went down.

Uber is reported to be divesting some of the Uber Eats side of the business which is reported to have been a money pit. Who could have foreseen that? I can't hardly wait to hear how profitable their "commercial passenger drone shuttles" are going to be.

Meanwhile Lyft has been focusing on their core business of providing rides. It seems there are two paths being taken to achieve the brass ring of profitability. I wonder who wins?

## Public-private?

A recent article from New York City reports that the city's appointed panel wants \$500 million to save taxi drivers "trapped in unscrupulous medallion loans." The Taxi Workers Alliance thinks it's a splendid idea, though the panel didn't exactly say where the money was going to come from to "take over the debt."

The article didn't explain a couple of key points, such as who gets the medallion. A movement was afoot to cover any tax liability medallion owners might face as a result of their debt being covered. Another point I thought relevant is how do you tell which loans are unscrupulous? Is this a bailout for the drivers or the medallion loan holders?



George Miquilena



I know that if I had financed a loan on a now near valueless medallion, I would be hopeful that I wouldn't have to write off as much. It will be interesting to see how this proposal progresses with the city.

## Will this affect stock price?

It has been reported that Uber's head of diversity has left the company. Comments from Uber are that he "helped make Uber a more inclusive and diverse company." Having worked in the business world and never had a head of diversity, I wondered what exactly heads of diversity do? Reports are that shortly after joining the company Uber issued their first ever "diversity report." Apparently, diversity has something to do with the racial makeup of the company's workforce.

The article also introduced me to a new term I hadn't heard, I don't get out much, Latinx. Latinx, based on context, seems to be the latest iteration of Hispanic, a word that lumps together a group of people who are kind of similar. The good news for Uber investors is that there is a new head of diversity and this one is a woman. That should make them even more diverse. That should bolster the stock price and assure ongoing profitability. Do you think?

## Uh, is that cheating?

Reports are that Uber has developed a new technology for customers to order an Uber vehicle, the voice telephone. Say what? Yep, there's a call center somewhere that will answer the phone and enter your address and send you an Uber, kind of like ordering a taxicab. It's not a taxicab, though.

I'm not sure why, but the "new" feature is designed for us old folks who just can't understand those new fangled smarty pants phones. Since I've owned a "smart" phone since 2005 I'm not sure what mileage they'll get out of this, but it's good to know that Uber is paying attention to their core business, since some of their more diverse businesses are gobbling up cash with no positive results.

The number is not supposed to be used to call in complaints or problems, but the author thought that it probably would be used for those purposes. I can tell you from personal experience that it is somewhat frustrating to see your Uber parked at the wrong hotel waiting for you to come out. Having a number to call would have been helpful.

## That's not good.

While I like to confine my commentary to the North American market an event took place in Japan that is worth note. It may well be a moot point by the time this column is published but it is being reported that a Tokyo taxicab driver has been tested positive for the Coronavirus.

Since a carrier can be asymptomatic for weeks it is highly possible that the taxicab driver infected dozens of people. Couple that with a London Coronavirus patient showing up at the hospital in an Uber vehicle and a Thai taxicab driver contracting it, you get the idea how fast a population can spread the disease.

While we here in the states may wish this away it doesn't look like it's going to happen that way. While reports are that most US cities are more sanitary than Wuhan China, I can't help but wonder what will happen in the major cities like Los Angeles when their homeless populations gets the disease. This disease has serious potential here in the US and I hope our political theatre crown in DC can get their heads on straight to deal with this as effectively as possible. Good luck with that.

## Uh Ola.

Since we're international let's visit London. While Uber struggles to keep the right to operate in London, Ola, an Indian rideshare company, has entered the London market. It has been reported that Ola has been serving cities in the UK since August of 2018 and was licensed in London in July of last year.

Ola is reported to be starting out with the driver getting one hundred percent of the fares for the first six weeks and customers get a line of credit for signing up in the first week. Like minicabs of London fame, Ola nor Uber drivers have to pass the Knowledge, the multiyear test London Taxi Cab drivers must pass to get a license. Ola and Uber are a cheaper alternative to the iconic London Cabs. Long the established height of the trade, it may be that London's Taxi Cabs have become an endangered species. That would truly be a loss.

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

# 2020's Cities with the Highest & Lowest Credit Scores

Adam McCann, Financial Writer • February 5, 2020

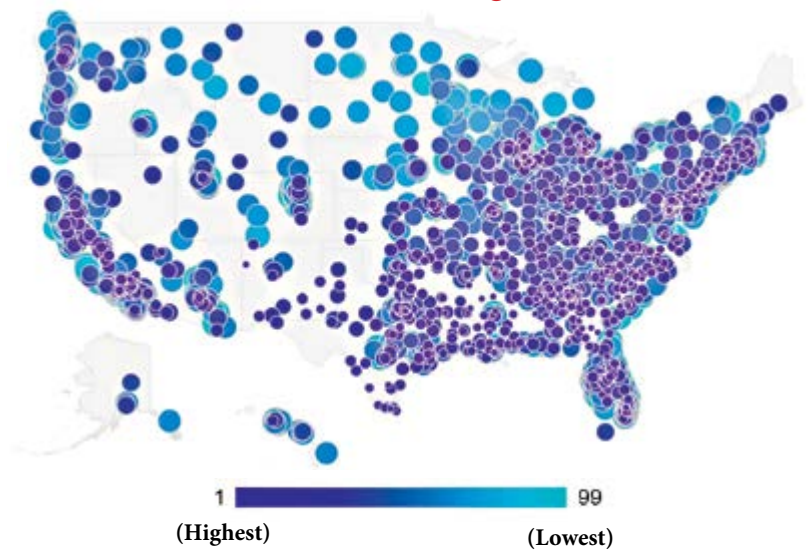


If you've ever applied for a loan or credit card, you know that your credit score is more than just a three-digit number: it's a representation of your financial habits. And it tends to speak volumes, especially about how well you manage your debts.

But have you ever wondered how well your neighbors, your coworkers or perhaps your local Starbucks barista handle their finances? Are they as responsible – or irresponsible – as you are when it comes to paying bills or knowing when to use or refrain from using a credit card?

WalletHub compared the median credit scores of residents in 2,572 U.S. cities to give credit where credit is literally and figuratively due.

## Main Findings



## Cities with the Highest & Lowest Credit Scores

Rank (1=Highest)	Percentile Rank*	City	Median Credit Score
1	99	The Villages, FL	805
2	99	Sun City West, AZ	789
3	99	Sun City Center, FL	783
3	99	Green Valley, AZ	783
5	99	Los Altos, CA	782
6	99	Saratoga, CA	781
6	99	Estero, FL	781
6	99	Laguna Woods, CA	781
9	99	Leawood, KS	780
10	99	Lexington, MA	779
10	99	Pittsford, NY	779
12	99	Lafayette, CA	778
13	99	Potomac, MD	776
13	99	Winchester, MA	776
13	99	Sammamish, WA	776



Rank (1=Highest)	Percentile Rank*	City	Medaian Credit Score
16	99	San Carlos, CA	775
16	99	Cupertino, CA	775
19	99	Needham, MA	774
19	99	Colleyville, TX	774
19	99	Mequon, WI	774
19	99	Danville, CA	774
23	99	Zionsville, IN	773
24	99	Bainbridge Island, WA	772
25	99	Southlake, TX	771
25	99	Plainview, NY	771
25	99	Chesterfield, MO	771
25	99	Garden City, NY	771
25	99	Arlington, MA	771
30	99	Wilmette, IL	770
30	99	Scarsdale, NY	770
30	99	Hudson, OH	770
30	99	Belmont, CA	770
34	99	Manhattan Beach, CA	769
34	99	Mercer Island, WA	769
34	99	Newton, MA	769
34	99	Edina, MN	769
34	99	Fairport, NY	769
34	99	Muskego, WI	769
34	99	Millbrae, CA	769
41	98	Westfield, NJ	768
41	98	Libertyville, IL	768
41	98	Newtown, PA	768
41	98	Reading, MA	768
41	98	Bethesda, MD	768
41	98	Gibsonia, PA	768
41	98	Sequim, WA	768
41	98	Syosset, NY	768
49	98	Los Gatos, CA	767
49	98	Palo Alto, CA	767
49	98	Foster City, CA	767
49	98	Belmont, MA	767
49	98	Vienna, VA	767
49	98	Huntley, IL	767
49	98	Park Ridge, IL	767
186	93	West Hartford, CT	755
<b>813</b>	<b>68</b>	<b>New York, NY</b>	<b>721</b>
2120	18	East Hartford, CT	659
2535	1	Hartford, CT	602
2555	1	Newark, NJ	587

\*Best = 99th Percentile

## Percentile Ranking by City Size

Percentile	Large City	Percentile	Midsize City	Percentile	Small City
98	San Francisco, CA	99	Highlands Ranch, CO	99	The Villages, FL
97	Seattle, WA	99	Fremont, CA	99	Sun City West, AZ
95	Honolulu, HI	99	Cary, NC	99	Sun City Center, FL
94	San Jose, CA	99	Sunnyvale, CA	99	Green Valley, AZ
92	Portland, OR	98	Naperville, IL	99	Los Altos, CA
91	Boston, MA	98	Centennial, CO	99	Esteros, FL
89	Minneapolis, MN	98	Boulder, CO	99	Saratoga, CA
<b>88</b>	<b>New York, NY</b>	96	Ann Arbor, MI	99	Laguna Woods, CA
88	Pittsburgh, PA	96	The Woodlands, TX	99	Leawood, KS
85	St. Paul, MN	95	Arlington, VA	99	Lexington, MA
83	San Diego, CA	95	Carisbad, CA	99	Pittsford, NY
82	Austin, TX	95	Santa Clara, CA	99	Lafayette, CA
80	Omaha, NE	93	Rochester, MN	99	Sammamish, WA
78	Colorado Spring, CO	93	Berkeley, CA	99	Potomac, MD
78	Raleigh, NC	93	Thousand Oaks, CA	99	Winchester, MA
75	Denver, CO	93	Cambridge, MA	99	Cupertino, CA
74	Oakland, CA	92	Overland Parks, KS	99	Oro Valley, AZ
72	Washington, DC	91	Irvine, CA	99	San Carlos, CA
71	Virginia Beach, VA	91	Frisco, TX	99	Danville, CA
69	Anaheim, CA	90	Torrance, CA	99	Needham, MA
68	Aurora, CO	90	Arvada, CO	99	Colleyville, TX
66	Nashville, TN	89	Plano, TX	99	Mequon, WI
65	Sacramento, CA	89	Fort Collins, CO	99	Zionsville, IN
63	Tucson, AZ	89	Huntington Beach, CA	99	Bainbridge Island, WA
62	Los Angeles, CA	89	Roseville, CA	99	Chesterfield, MO
62	Albuquerque, NM	88	Madison, WI	24	Norwich, CT
62	Mesa, AZ	75	Stanford, CT	23	Utica, NY
62	Long Beach, CA	57	Jersey City, NJ	23	West Haven, CT
62	Santa Ana, CA	55	Rochester, NY	17	East Hartford, CT
62	Riverside, CA	46	Yonkers, NY	17	Central Islip, NY
62	Lexington-Fayette, KY	34	Syracuse, NY	7	Hempstead, NY
48	Atlanta, GA	24	Buffalo, NY	6	Mount Vernon, NY
46	Louisville, KY	16	New Haven, CT	5	Perth Amboy, NJ
45	Kansas City, MO	8	Elizabeth, NJ	3	Atlantic, NJ
43	Miami, FL	2	Paterson, NJ	2	Plainfield, NJ
43	Wichita, KS	1	Hartford, CT	1	Trenton, NJ
40	Charlotte, NC	1	Newark, NJ	1	New Brunswick, NJ



## Ask the experts

Improving one's credit score is a different process for everyone, depending both on circumstances and spending habits. For advice on how to start we turned to a panel of experts. Click on the experts' profiles to read their bios and responses to the following key questions:

- **What tips do you have for a person trying to increase their credit score in a short amount of time?**
- **What are some commonly held misconceptions about how credit scores are calculated?**
- **What are the most common mistakes people make when trying to improve their credit score?**
- **What is the best way for a young person to build credit?**



### Jae Min Lee

*Ph.D. – Assistant Professor, Consumer Studies, Department of Family Consumer Science, College of Allied Health and Nursing, Minnesota State University, Mankato*

#### What tips do you have for a person trying to increase their credit score in a short amount of time?

Having a credit card, not spending too much on the card and paying off a balance regularly. Many recommend that you do not spend more than 30% of a limit on your credit card.

Your payment history, the amounts owed, and the length of credit history are the three most influential factors that determine your credit scores. Credit scores reflect your creditworthiness. How reliable are you in handling credit and debt obligation? You demonstrate it through your credit discipline shown in the payment history. It helps you improve your credit scores more quickly.

#### What are some commonly held misperceptions about how credit scores are calculated?

Let alone well known big five factors that construct credit scores, it is important to have some more accurate understanding of the difference between soft inquiries and hard inquiries.

Hard inquiries typically occur when you apply for a new credit card, loan, etc. Before making a lending decision of your application, your lender or credit card issuer checks your credit. Hard inquiries affect your credit scores and can lower your credit scores.

Soft inquiries generally occur when you see your credit report, or a credit company looks for your credit information to check your eligibility before its credit offer is provided to you. Soft inquiries do not impact credit scores. Many people are concerned about hurting credit scores because of soft inquiries and try not to check their credit scores or reports. You may check your credit scores every day and it does not hurt your credit scores.



#### Which are the most common mistakes people make when trying to improve their credit score?

You could be tempted to apply for newly advertised top credit cards to take advantage of card offers that mainly come with sign up bonuses. However, if you do not want to hurt your credit scores, the number and timing of credit applications should be more strategically determined.

For example, if you have low or average scores, you should wait a couple of more months than those with good scores before applying for a new credit card to avoid lowering credit scores and to increase your chances of being approved. Make sure that multiple hard inquiries within a short time can not adversely affect your credit scores.

#### Which is the best way for a young person to build credit?

Credit cards are a good method for building up credit to young adults as long as they are used wisely and responsibly. Before applying for a credit card as a young adult, you should try to be aware of the credit card specific terminologies and rules, e.g., APR, billing cycle, fees, rewards. While using it, you build self discipline by accepting the responsibility for what is expected of reliable credit card users, e.g., using a credit card up to a certain portion of the credit limit paying off a balance on time.

.....



### Robert Bob DeYoung

*Koch Foundation Distinguished Professor and Harold Otto Chair, KU School of Business, University of Kansas, Co-Editor, Journal of Money, Credit and Banking*

#### Which is the best way for a young person to build credit?

Perhaps, ironically, the best way to build credit is by saving a portion of each paycheck. To a potential creditor, a record of regular savings signals both personal discipline and the capacity to pay back what you borrow. And the down payment you need to buy a car or to get a favorable home mortgage loan, are built by saving regularly.



### Brenda J. Cude

Ph.D. - Georgia Athletic Association Professor in Family and Consumer Sciences, Undergraduate Coordinator, Department of Financial Planning, Housing and Consumer Economics, The University of Georgia, Athens

#### What tips do you have for a person trying to increase their credit score in a short amount of time?

Your credit score can change quickly if you increase or decrease the amount you charge to existing credit cards. If I charge more than 30% of my available limit to my cards in one month, my score likely will go down. If I pay my credit card balance in full, my credit score will go up.

Credit scores are dynamic; they can change as often as credit information is reported. But, if you haven't yet used credit, it

likely will be 6 months from the time you first get a credit card or another form of credit until you have a credit score.

#### What are some commonly held misperceptions about how credit scores are calculated?

Many people seem to intuitively know that having more credit cards is "bad" and somehow indicates you're not financially responsible, that your credit score will be lower than the credit score of someone who has fewer credit cards. That's just not true. Your credit score is a reflection of how you manage the credit you have and it can be easier to have a high score if you can successfully manage more than one credit card.

Another misperception is that credit scores are based on anything other than objective "numbers". Credit scorers don't know WHY you were late with a payment and can't take any of these factors into account when calculating a credit score.



### Louann Cummings

DM, CPA - Professor of Business, University of Findlay

#### Which is the best way for a young person to build credit?

Building (and maintaining) your credit reputation is a lifelong endeavor. Years of a proven track record can be compromised or even ravaged if you make one bad decision that impacts your credit standing.

- If you are a parent, educate your children at an early age on the power of saving and the privilege and responsibilities of borrowing.

- If you are a young adult, create a documented track record of prudent borrowing and quick repayment. For example, always pay your total credit card bills within the current billing cycle to avoid ridiculous interest payments and to provide evidence of your bill paying ethic.
- Don't bounce any checks if you use them!
- Always pay any outstanding loan(s) on time and endeavor to retire those debts as soon as possible after graduation.
- Consider refinancing or consolidating loans if a better interest rate can be secured.
- Do everything in your power to NEVER default on a loan. That may well mean building up a generous and accessible nest egg to dip into as legitimate needs arise.

CATEGORY	RANGE
PERFECT	800-850
EXCELLENT	750-799
GOOD	700-749
FAIR	640-699
POOR	571-639
VERY POOR	500-570
BAD	400-499
VERY BAD	300-399



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## After Years of Regulatory Uncertainty, Mobile Boutique Owners Receive New Permanent Licenses

New city rules make room for innovative mobile businesses that sell clothes, art, jewelry, and more.



[Andrew Wimer](#)

Assistant Director of Communication

CHICAGO—Five years ago, Juana Ryan started a mobile art gallery selling her own work and works from other Chicago artists—[StellaLily](#). Her innovative idea, however, did not fit neatly into the city’s regulatory scheme.

After more than a year of confusion about how to operate legally, Juana and other mobile boutiques were eventually provided an emerging business permit in 2016. That temporary state of affairs finally ended with the city issuing the first permanent licenses that finally provide Juana and other entrepreneurs the certainty they need to keep working in the Windy City.

“It has been a very long road to becoming legal in Chicago, but now I can hit the streets with confidence,” said Juana. “I love Chicago and never wanted to go anywhere else, but the frustration of this process was almost too much. I hope that in the future Chicago government will be nimbler when entrepreneurs approach them with bold new ideas.”

Mother-and-daughter business partners Jera and Joslyn Slaughter and their mobile clothing outlet, [Shop the Thrifty Fashionista](#), also received a license. The Slaughters started with a brick and mortar clothing store but were inspired to purchase a truck after seeing news reports about other entrepreneurs taking their business mobile.

“The city is our home, and we’re glad that a permanent license means we can keep working the streets of Chicago,” said Jera. “Our customers love that we can come to them and they’ll be glad to hear that we can continue serving them close to where they work and live.”

The Institute for Justice Clinic on Entrepreneurship at the University Chicago (IJ Clinic) worked closely with mobile boutique owners and other allies to build support: first for the emerging business permit and then for the permanent license.

The IJ Clinic offers free legal assistance to low income entrepreneurs, helping them to navigate the legal and regulatory processes to get their business off the ground.

“The Windy City is full of entrepreneurs with great ideas and we want to encourage city government to make sure entrepreneurs are free to launch their businesses in Chicago,” said IJ Clinic Director Beth Gregor.

“The emerging business permit offers some flexibility and should be used temporarily, but we hope that the city can then move quickly to establish the regulatory stability that can help good ideas thrive.”

# City of Richland, Washington State, Has Ended its Practice of Unconstitutionally Forcing Homeowners to Upgrade City Streets as a Condition of Obtaining a Building Permit.



**Matt Powers**

Reporting and Communications Associate

Following a federal lawsuit brought by the Institute for Justice, the City of Richland has ended its practice of unconstitutionally forcing homeowners to upgrade city streets as a condition of obtaining a building permit. As a result of that change, Linda Cameron is free to renovate her Richland home without first paying upwards of \$60,000 to upgrade an adjacent city street.



“It is a shame that it took a federal lawsuit for the city to recognize that it was violating its citizen’s constitutional rights,” said IJ Senior Attorney Paul Avelar. “But with this change, Linda and other homeowners are free to renovate their property without having to pay a ransom to the city.”

Linda’s fight started in October 2018, when she decided it was time to renovate the modest one bedroom, one bathroom home she had lived in for more than 40 years. She hired a contractor, drew up plans for an additional bedroom and bathroom and submitted a permit application to the city.

The city’s building inspector approved her permit as being structurally sound, but the Richland Public Works Department rejected it because it didn’t also include plans to renovate a public street that ran along the back of her property—a street that she didn’t even use to access her driveway.

To get her home renovation permit, Richland’s municipal code said Linda also had to improve the city’s street. Linda would have to widen 400 feet of street; build curbs, gutters and streetlights and add sidewalks that didn’t connect to any other sidewalks. An engineer estimated the changes Linda would have to make at \$60,000.

Linda attempted to negotiate with the city, but that was a dead end. The city manager said the law said what it said, so Linda would just have to do as she was told. Instead, Linda partnered with the Institute for Justice and filed a federal lawsuit challenging Richland’s imposition of so called “impact fees” as a condition of getting a building permit.

Municipalities may legally charge fees to recoup the impact development has on public infrastructure, but, typically, these fees are imposed on developers to cover the real impacts of new property development.

For example, if a developer wants to build a 100 home subdivision, a city could charge an impact fee to recoup the cost of installing new sewer lines or installing traffic signals for increases in traffic.

However, when there is no impact, there can be no impact fee. The Supreme Court has explained that impact fees charged without impacts are unconstitutional, indeed, they are little more than extortion.

Linda’s case demonstrates why. Linda just wanted to add a second bedroom to her one bedroom home, but Richland said that before she could, she would have to spend tens of thousands of dollars widening a city street behind her house. It’s obvious that Linda’s second bedroom would not have an impact on the street. The city just wanted Linda to pay for a new street so it wouldn’t have to.

“If cities want new streets or sidewalks, they can pay for those through normal channels. What they can’t do is force homeowners like Linda to pay for them by imposing unconstitutional conditions on building permits,” said IJ Attorney Patrick Jaicomo. “Thankfully, Richland has agreed to stop that practice. Under its new ordinance, homeowners will be able to once again use and enjoy their property without paying the city for the privilege.”

After the lawsuit was filed, Richland agreed to change its law to impose an impact fee only where there was an impact. After Richland changed its law, Linda’s application was granted without any conditions. Now, she can get to work on renovating her home and other homeowners in Richland are free from similar treatment in the future.



Institute for Justice

## NYS Department of Environmental Conservation Bag Waste Reduction Law: Information for Consumers



### Consumer Participation

Starting March 1, 2020, a new bag waste reduction law will take effect in New York State where over 23 billion plastic bags are typically used each year.

Plastic bag usage affects both our communities and environment. Plastic bags can be seen stuck in trees, as litter in our neighborhoods, and floating in our waterways. From the significant recycling and disposal issues they pose to the harm they can do to wildlife, the negative impacts of plastic bags are easily seen.

As a consumer you can help and [#BYOBagNY](#) - Bring Your Own Bag. Keep reusable bags in your car, or clip folding reusable bags onto your commuting bag or purse so you always have them handy. If you store them near the door or coat closet, you'll be more likely to remember them on the way out. Remember that every time you use a reusable bag, you are doing your part to prevent litter and waste.

Using reusable bags makes sense and is the right thing to do. You can also remind your family, friends, and neighbors to bring their reusable bags whenever they shop.

The Bag Waste Reduction Law applies to more than just grocery stores. Whether you're going to the grocery store, clothes shopping, or to a home improvement store, make sure to bring your reusable bags.

### Types of Bags You Can Use

While shoppers can bring any type of bag - including film plastic - note that there are many alternatives to choose from which are more environmentally friendly. Ideally, a bag should be washable and designed for multiple uses, such as one made from cloth. If you forget to bring a bag with you, many retailers will have reusable bags for sale. An alternative, such as paper, may also be available.

Please note that stores are not required to have bags available for customers. Some stores may choose not to switch to paper and may only have reusable bags for purchase. That is why it is important for consumers to [#BYOBagNY](#) - Bring Your Own Bag. If you have a small purchase, such as a magazine, candy or drink, you can help our environment by saying "No thank you" to a single use paper bag and carrying the item instead.

### The Bag Waste Reduction Law and Who it Affects

Starting March 1, 2020, all plastic carryout bags (other than an exempt bag) are banned from distribution by anyone required to collect New York State sales tax.

For sales that are tax exempt, plastic carry out bags are still not allowed to be distributed by anyone required to collect New York State sales tax unless it is an exempt bag. The law





will affect anyone required to collect New York State sales tax, bag manufacturers and consumers. Cities and counties will also be involved.

Under the law:

- Cities and counties are authorized to adopt a five-cent paper carry out bag reduction fee. This means that in these areas, a consumer will be charged 5 cents for each paper carryout bag provided at checkout.
- In areas that have adopted the five-cent paper carryout bag reduction fee, the fee does not apply to SNAP (Supplemental Nutrition Assistance Program) and WIC (Women, Infants, and Children - a nutrition program) recipients. They are exempt from paying a paper carryout bag reduction fee for paper carryout bags. One way to avoid paper bag fees no matter where you are across New York State is to always bring your own bag.
- Stores covered under the NYS Plastic Bag Reduction, Reuse and Recycling Act will still be required to collect plastic bags and other film plastics from consumers for recycling. Film plastics include items such as bread bags and plastic wraps that come over cases of water, paper towels and other similar items. As a consumer, you can help by continuing to recycle these items at participating retailers.

### Exempt Bags

Some bags are exempt under the law, so plastic bags may still be distributed to consumers in a few [specific circumstances](#), such as a bag used by a pharmacy to carry prescription drugs, and produce bags for bulk items such as fruits and vegetables. But as a consumer, you can aid in protecting our environment by using reusable bags as much as possible.

### More Information

You can access the full text version of the [Bag Waste Reduction law](#) (Environmental Conservation Law ECL Article 27, Title 28). (Link leaves DEC's website) Technical information for manufacturers or retailers is available regarding the [New York State Bag Waste Reduction Act](#).

### More about Bag Waste Reduction Law: Information for Consumers:

- [Bag Waste Reduction Law: Information for Manufacturers and Retailers](#) - Frequently asked questions about the Plastic Bag Ban (Article 27, Title 28 [New York State Bag Waste Reduction Act](#)). The law takes effect March 1, 2020 and prohibits the distribution of plastic carryout bags by certain retailers in New York state.
- [Plastic Bag and Film Plastics Recycling for Consumers](#) - Consumers will be able to recycle plastic carryout bags at certain retail stores and most grocery stores.
- [Plastic Bag and Film Plastics Recycling for Retailers](#) - The law, as adopted, requires stores with 10,000 square feet or more of retail space and chains which operate five or more stores with greater than 5,000 square feet of retail space, and which provide plastic carryout bags to its customers as a result of a product sale.
- [NYS Plastic Bag Task Force](#) - A thorough analysis of the impacts of single use plastic bags and provides several options for legislation that could help develop a statewide solution to the problem.



# How Your Credit Card Can Help You Save on Travel



**What if you could subsidize or even completely pay for your vacation through normal, everyday spending that you do anyway? Thanks to credit card rewards, that's exactly what you can do.**

According to [NerdWallet's Travel Credit Card Study](#), the average American can earn \$901 in rewards during the first year of using a travel credit card, thanks to sign-up bonuses and ongoing rewards, and \$277 a year in the second year and beyond. That's based on the rewards of nine popular travel credit cards and after subtracting the cost of any annual fees.

[The right travel or rewards credit card for you](#) depends on your spending habits, credit history and the kind of rewards you're looking for. And a successful rewards strategy requires a little planning.

## **Be mindful of fees, interest, timing**

NerdWallet found that, on average, families plan to charge \$1,019 to their credit cards to cover summer travel costs. A credit card that earns rewards can defray some of those expenses, or help fund a future trip.

Still, it's important to balance those rewards against any annual fees your cards might charge. Some rewards cards waive their annual fees for the first year; some charge no annual fee at all.

Avoiding interest charges is also key. Rewards credit cards may come with generous points-earning rates, but they also tend to come with high annual percentage rates. If you don't pay off your balance each month, you risk paying much more in interest than you could possibly earn in rewards.

If you're carrying a credit card balance that you're working to pay off, you may be better off looking for a balance transfer card; the ones with the longest introductory 0% APR periods are typically found on cards with low or no rewards.

Then there's the matter of timing. If you're seeking a new rewards card, consider applying at least five months before you leave on your next trip. That's enough time to build up rewards points or cash back through everyday spending, as well as to earn and be credited for any available sign-up bonus.

**If you're applying for a travel rewards card, then it's best to [apply for it between October and December](#). Still ok to apply now.**

**Bonuses are highest during those fall months, and your rewards can also help you offset holiday travel spending.**

Bear in mind, it often takes a billing cycle or two to receive the reward after you've met the requirements for it. If you don't have five months to spare before your next trip, you can always take the card with you to earn rewards while you're traveling and use them on a subsequent trip.

If you're traveling overseas, pack a card that doesn't charge foreign transaction fees.

### Perks and side benefits

It's not solely about rewards.

Many travel cards also come with additional built-in benefits that can be handy when you're traveling on a budget, including travel insurance, rental car insurance, free checked bags and ridesharing credits.

The free checked bag benefit that comes with many airline cards could make up for any annual fee on its own. Consider the United<sup>SM</sup> Explorer Card, for example, which has an annual fee of \$0 intro for the first year, then \$95.

The card allows you to check your first bag for free, which typically costs \$30 each way. Fly two round trips with a checked bag each time, and you've already saved more than you pay in the annual fee.

Read the fine print when you're applying for a card so you use it to its full advantage. To get the rental car coverage, for example, you have to pay with the eligible card, and you may have to decline the coverage offered by the rental company.

### Don't forget the freebies

Some credit cards offer additional benefits to augment travel plans, and some even apply if you're planning a staycation.

If you have a debit or credit card with Bank of America®, you can access free admission on the first weekend of every month to over 200 museums around the country through the bank's "Museum on Us" program.

In New York, for example, participating museums include the the Intrepid Sea, Air & Space Museum where adult tickets normally start at \$33.

Some cards offer access to airport lounges where you often have access to free food and beverages, as well as early ticket access to events. Some also offer credits for Global Entry and TSA Precheck.

If you have [The Platinum Card® from American Express](#) and you book your trip through the Fine Hotels & Resorts program, you're eligible for a whole host of hotel benefits, including a room upgrade, breakfast for two and late checkout. Terms Apply.

The bottom line for travelers is to squeeze as many benefits out of your credit cards as possible. They can take your vacation up a notch without putting an additional strain on your budget. And if your card isn't working for you, find one that does before you next pack your bags.

*This article was written by NerdWallet and was originally published by Forbes.*

### About the author



#### [Kimberly Palmer](#)

Kimberly is a credit card and personal finance expert at NerdWallet. She has been featured on the "Today" show and in The New York Times.







## Advancing the Transformation of Delta Air Lines and JFK International Air Terminal, Operator of Terminal 4

February 11, 2020

Governor Andrew M. Cuomo announced today that The Port Authority of New York and New Jersey reached agreement on key terms with Delta Air Lines and JFK International Air Terminal, the operator of Terminal 4. The agreement will dramatically expand Terminal 4 and consolidate Delta operations there, a key step in the transformation of John F. Kennedy International Airport into a 21st century global gateway.

Subject to Board approval this week, the Port Authority will finalize and enter into a lease amendment with JFK International Air Terminal for:

- an expansion and renovation of the Terminal 4 arrivals and departures hall,
- a major concourse expansion to add 16 new gates,
- the renovation of existing concourses, and
- roadway upgrades to improve access for vehicles.

The expansion at Terminal 4 is expected to be complete with Delta consolidating its operations in early 2023. The roadway improvements will be completed in late 2025 with the other JFK Airport redevelopment projects.

“The Terminal 4 expansion will be another milestone in the transformation of JFK Airport, with upgrades that will give passengers the world class experience they expect when flying into New York,” **Governor Cuomo said.**

“When completed, our \$13 billion project to modernize JFK will create a more unified airport and solidify New York’s position as the premier entry point to our country.”

### Expanding Terminal 4 With Customer Needs in Mind

The \$3.8 billion Terminal 4 project will modernize and expand the existing terminal adding more than 500,000 square feet and 16 domestic narrow body gates. It will expand and renovate the arrivals and departures hall to improve the ticketing areas, security check points, baggage claim, and arrivals areas.

The newly renovated, light filled terminal and concourses will provide travelers with modern concessions and amenities that will welcome travelers to New York.

**Delta currently operates out of both Terminal 4 and Terminal 2, and this expansion will allow Delta to offer connecting customers a seamless travel experience at JFK by consolidating all of Delta’s JFK operations into Terminal 4.**

**The 16-gate expansion will replace the 11 gates currently used by Delta at Terminal 2 which was built in 1962 and allow for the demolition of that 58-year-old terminal. The consolidation will also allow for more seamless connections on many of Delta’s partner airlines.**

The project will include:

- expanded seating areas and concessions,
- modern way finding, and
- brand new restrooms designed with travelers in mind,
- a new Delta Sky Club in Terminal 4’s Concourse A,
- roadway access and frontage adjacent to Terminal 4 will also be reconfigured as part of this project improving vehicle access for customers.

The redesign of Terminal 4, which became the first air terminal to achieve LEED O+M certification in 2017, will continue the Port Authority's and JFKIAT's commitment to energy efficient. It will utilize energy saving equipment and lighting throughout the terminal.

The concourse expansion will incorporate infrastructure for rainwater capture and reuse within the building. In keeping with the Port Authority's standards for transitioning to electric vehicles across its facilities, the project includes charging stations for electric ground service equipment at all new gates along with a deicing recovery system to capture spent deicing fluid.

The expansion and renovation of Terminal 4 is expected to be financed by JFKIAT. In early February, Delta's Board of Directors authorized Delta's management team to negotiate and enter into definitive agreements.

**Delta has grown its presence in New York City by over 65 percent in the last 10 years and today operates more than 240 peak daily departures from JFK to nearly 100 destinations in more than 30 countries around the world.**

The airline first unveiled its \$1.4 billion, state-of-the-art international gateway at JFK's Terminal 4 in 2013. At LaGuardia Airport, Delta operates more than 275 peak daily departures and began construction on the \$4 billion replacement of Terminals C and D in August 2017.

Delta's first new concourse and new gates on the eastern side of the airport opened in October 2019. A modern headhouse will open in 2022 as part of a Whole New LGA, with the phased opening of three additional concourses.

JFKIAT, a U.S. affiliate of Royal Schiphol Group, has been the operator of Terminal 4 at John F. Kennedy International Airport since 1997. The expansion will further enhance the terminal's offerings for its 33 airline partners with new technologies to ensure expedited and seamless passenger

processing capabilities, innovative food options, a locally inspired retail mix, children's play areas, and other amenities to ensure passenger comfort and convenience.

## Governor Cuomo's Vision for a New JFK

In January 2017, Governor Andrew M. Cuomo announced his JFK Vision Plan to transform John F. Kennedy International Airport into the unified, interconnected, world class airport that New Yorkers deserve and greatly need.

The JFK Vision Plan calls for an overhaul of the airport's eight disparate terminal sites into one unified JFK Airport by demolishing old terminals, utilizing vacant space, and modernizing on-airport infrastructure while incorporating the latest in passenger amenities and technological innovations.

The Vision Plan also calls for increasing the number and size of gates, improving parking availability, providing an array of airside taxiway improvements to reduce gate congestion, upgrading the AirTrain JFK system to increase capacity, and enhancing roadways on and off the airport, particularly the Van Wyck Expressway and the Grand Central Parkway including the Kew Gardens Interchange.

In October of 2018, the governor announced a historic commitment to advance the JFK Vision Plan and build two new world class international terminal complexes on the airport's north and south sides driving a \$13 billion investment in the project.

The investment will transform the traveler experience from curb to gate, with best-in-class passenger amenities, centralized ground transportation options and vastly improved roadways that collectively will increase the airport's capacity by at least 15 million passengers a year.



photo courtesy of Gov. Andrew Cuomo

# AUTO PREMIUMS ARE CLIMBING! ARE THEY AFFORDABLE?

[JEFF DUNSAVAGE](#)

JANUARY 8, 2020

**Car insurance premiums have risen steadily since 2009 at a faster pace than inflation**, according to a recent paper in the *Journal of Insurance Regulation*.

**When you hear a stat like that, what's your instinctive response? To blame "greedy insurers" who are making money hand over fist and still aren't satisfied? It might be, if you don't follow insurance profitability trends. If you do, you know they've been losing money on auto insurance for years, despite increasing rates.**

Rising rates have caused some to call for regulation to help make car insurance more affordable. Transportation is essential to opportunity in the United States, and most Americans rely on cars. Cost of driving, therefore, isn't a trivial issue.

But the authors of the paper – [Cost Trends and Affordability of Automobile Insurance in the U.S.](#) – found rate regulation could do more harm than good.

## Frequency and severity

The year 2009 was the beginning of the end of the "Great Recession." In a recovering economy, more people drive – to work, stores, restaurants, et cetera. More vehicles traveling more miles means more accidents and more insurance claims.

**The insurance term for this is "frequency." In addition to more cars on the road, the report finds, distracted driving due to use of digital devices may contribute to increased accident frequency.**

Another key term is "severity" – the average cost of claims. Severity has been high for several reasons:

**Safety and fuel efficiency are expensive.** Cars are safer and cheaper to operate than ever before thanks to sensors and computers and new materials, all of which are expensive to repair or replace after an accident. This affects loss costs which are reflected in premiums.

**Medical costs are on the rise – especially for hospitalization.** The paper cites U.S. Bureau of Labor Statistics data showing that medical and auto insurance inflation growth track closely and hospital cost inflation by far outstrips both. Since many crash victims wind up in the hospital, it's possible these costs aren't fully reflected in insurance rates. The paper also cites research indicating that hospitals may charge insurers more than other payers.

**Litigation and generous juries.** The report doesn't go into detail about litigation, but the trend known as "[social inflation](#)" – marked by growing jury awards and "litigation



*Transportation is essential to opportunity in the United States. Cost of driving, therefore, isn't a trivial issue.*

funding," in which investors pay plaintiffs to sue large companies in return for a share in the settlement – is well documented.

These factors drive up rates as insurers seek a return that justifies risk taking and operational spending. Nevertheless, the report finds no correlation between rising rates and insurer profitability.

## Cracking the affordability nut

Literature on insurance affordability is diverse with little consensus on the key term. The paper cites research that strongly suggests aggressive rate regulation actually reduces affordability.

"When rate regulation suppresses costs for the riskiest insureds," the study states, "average premiums, losses, and injuries increase."

## So, what might improve auto insurance affordability?

Some contributors to rising rates – such as repair costs – "should partially self correct over time," the paper says. Others, like medical costs and "non-economic" damages (pain and suffering awards) could be addressed through changes in personal injury protection (PIP) laws, antifraud efforts, transparency in medical pricing, or civil justice reform.

Stricter "distracted driving" laws and improved enforcement of existing ones could help reduce losses and premiums.

Insurers are investing in technology and improved analytics to streamline their workflows, improve service, and bolster their bottom lines. Some are even discussing [getting out of auto](#) entirely. If it should become a trend it would not bode well for affordability or availability.



# How to buy a safe new or used vehicle



Whether you are in the market for a new or used vehicle here are key things to consider:

## Size and weight

Smaller, lighter vehicles generally offer less protection than larger, heavier ones. There is less structure to absorb crash energy. People in lighter vehicles also experience higher crash forces when struck by heavier vehicles. If safety is a major consideration, pass up very small, light vehicles.

## A crashworthy design

That means:

- a strong occupant compartment,
- crumple zones to absorb the force of a serious crash,
- side structure to manage the force of a striking vehicle or struck object, and
- a strong roof that won't collapse in a rollover.

Seat belts and airbags need to work well together to keep occupants in position and manage forces on the body.

## Crash avoidance features

These include things as basic as headlights as well as advanced driver assistance systems such as automatic emergency braking.

## Consult our lists

For new vehicles, start with our list of **TOP SAFETY PICK** and **TOP SAFETY PICK+** award winners.

<https://www.iihs.org/ratings/top-safety-picks>

To find the safest models in each vehicle class consult the list of current award winners. We evaluate vehicles for both crashworthiness and crash avoidance and we raise the bar every year.

For used vehicles start with our [recommended used vehicles for teens](#).

This list is good for drivers of any age. Recommended vehicles must offer a certain level of crashworthiness and standard electronic stability control. Only midsize cars or larger are included.

Note that some of our awards and recommendations only apply to vehicles built after a certain date because of changes made in the middle of a model year. You can tell when a specific vehicle was manufactured by looking at the certification label typically affixed to the car on or near the driver door.

## Go Deep

Want to drill down on individual vehicles? Looking for information on a model that isn't on one of our lists? Search our vehicle ratings (<https://www.iihs.org/ratings>) to find information on performance in six crashworthiness tests:

- driver and passenger side small overlap front,
- moderate overlap front,
- side strength,
- roof strength,
- head restraints, and
- evaluations of front crash prevention systems including forward collision warning and automatic emergency braking, and headlights.

Consumers with young children will want to pay attention to our LATCH ease-of-use ratings, which tells you whether the vehicle's child restraint anchors are easy to find and attach a seat to.

Our ratings also include information on the availability of daytime running lights, blind spot warning, lane departure warning and lane departure prevention.

## Check for recalls

Before buying a used vehicle, always check the National Highway Traffic Safety site for recalls and make sure all necessary repairs are completed.

<https://www.nhtsa.gov/recalls>

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