

CITY OF STEINBACH

By-Law No. 1558

BEING A BY-LAW of the City of Steinbach providing
for the regulating of pawnbrokers.

WHEREAS pursuant to Section 232(2) of *The Municipal Act* of Manitoba, Chap M225, a council may in a by-law

“(h) require pawnbrokers to report all transactions by pawn or purchase to the head of council or to the police”;

AND WHEREAS Council is desirous and view it to be in the best interest of the City to establish guidelines for operations by pawnbrokers;

NOW THEREFORE the Council of the City of Steinbach, in meeting duly assembled, enacts as follows:

1. “Pawnbroker” means a person or corporation who
 - (a) lends money on the security of articles of personal property pawned or deposited with him under a pledge; or
 - (b) purchases and takes possession of articles of personal property under an agreement whereby the vendor may re-purchase such articles within a specified period at a cost which exceeds the original purchase price.
2. Every pawnbroker shall:
 - 2.1 Keep a bound pre-numbered book (“*record book*”) in which shall be clearly written in ink in numerical order:
 1. an accurate account and description, including serial number where applicable, of the goods, articles or things pawned or pledged;
 2. a statement of any descriptive marks thereon;
 3. the date and time of pledging or purchase of the same;
 4. the rate of interest to be paid on any loan;
 5. the terms of the sale and any re-purchase terms; and
 6. the name, address and a brief personal description of the person pawning, pledging or selling the goods, articles or things.
 - 2.2 No entry made in the record book shall be erased, obliterated or defaced and no pages or parts thereof shall be torn out.
 - 2.3 At the time of each loan or purchase, obtain from the person from whom the goods, article or thing is received one valid and current piece of the following personal identification:
 - driver’s license
 - vehicle registration certificate
 - Health Services registration certificate
 - any other item of personal identification containing a photograph, address and signature

and record the details of such identification in the record book referred to in clause 2.1.

2.4 Immediately after the redemption or sale of any pawned article an entry shall be made in the record book showing by whom the article was redeemed or purchased, the residence and description of said person and the date of redemption or purchase.

2.5 Each pawnbroker shall allow the Commander of the Royal Canadian Mounted Police (RCMP), members of the Steinbach RCMP, or such other person designated by the City Manager, to inspect all books, accounts, entries, notes, goods, duplicate copies of pledges, and the record of pledges and purchases at all times during normal business hours.

2.6 Each pawnbroker shall allow the Detachment Commander of the RCMP, members of the Steinbach RCMP, or such other person designated by the City Manager, to enter and inspect the entire premises in which the pawnbroker carries on business, at any time during normal business hours.

2.7 No property received on deposit or pledge by a pawnbroker shall be permitted to be redeemed or removed from the pawnbrokers' place of business for a period of seven days after entry in the record book, provided however, that such redemption or removal may be permitted on the specific written permission of the Detachment Commander of the RCMP.

3. No pawnbroker shall:

a) take or receive in pawn or pledge for money loaned, any bond, property, note, security, article or thing produced or presented by any minor, or which may be in the possession of or under control of any such minor.

b) employ any minor to take pledges in pawn.

c) take any article in pawn from any person appeared to be intoxicated, nor from any person whom he knows to be a convicted thief.

4. Any person who contravenes the provisions set out in this by-law shall, for each offense, be liable upon summary conviction, to a fine of not less than \$100.00 and not greater than \$500.00, plus costs. Each contravention of this by-law shall be deemed to be a separate offense.

DONE AND PASSED by the Council of the City of Steinbach, duly assembled this 5th day of May, 1998.

Mayor

Manager

Read a first time this 21st day of April, 1998.
Read a second time this 5th day of May, 1998.
Read a third time this 5th day of May, 1998.

Certified copy of By-Law No. 1558, duly enacted on the 5th day of May, 1998.

City Manager