## BY-LAW NUMBER 191-95 OF THE CORPORATION OF THE CITY OF STRATFORD

BEING a By-law respecting the licensing, regulating and governing of Pawnbrokers in the City of Stratford and to repeal By-law Number 4724 and any amendments thereto.

WHEREAS Municipal Councils may pass by-laws to licence, regulate and govern pawnbrokers within a municipality and for revoking any such licence pursuant to the Pawnbrokers Act, as amended, and the regulations thereunder;

AND WHEREAS the Council of the Corporation of the City of Stratford deems it in the public interest to pass such a by-law.

NOW THEREFORE BE IT ENACTED as a By-law of the Corporation of the City of Stratford as follows:

#### 1.0 Definitions

- 1.1 "City" means the Corporation of the City of Stratford;
- 1.2 "Clerk" means the Clerk of the Corporation of the City of Stratford;
- 1.3 "Pawnbroker" means a person who carries on the business of taking by way of pawn or pledge any article for the repayment of money lent thereon and who otherwise conducts himself or herself in accordance with the provisions and requirements of the Pawnbrokers Act;
- 1.4 "Person" means an individual, a partnership or a corporation and the heirs, executors, administrators or other legal representatives of a person;
- 1.5 "Shop" includes any place where the business of a pawnbroker is carried on;
- 1.6 "Treasurer" means the Treasurer of the Corporation of the City of Stratford.

### 2.0 General Provisions

- 2.1 No person shall carry on the business of a pawnbroker without a licence issued under the provisions of this By-law.
- 2.2 No person shall, by virtue of one licence, carry on business as a pawnbroker in more than one shop.
- 2.3 Any licence issued pursuant to the provisions of this By-law shall be displayed in a conspicuous place in or on the premises where a pawnbroker is carrying on the business of a pawnbroker.
- 2.4 Where two or more persons carry on business as pawnbrokers in partnership in the same shop, only one licence is necessary.
- 2.5 Applications for licences issued under the provisions of this By-law shall be made to the Clerk on forms provided by him or her.
- 2.6 Every applicant for a pawnbroker's licence shall provide in full, at the time the application is submitted, all of the information requested on the application form as well as:
  - a) Payment of the prescribed licence fee;
  - b) Security in the amount of \$2,000.00 to the municipality in a form satisfactory to the Treasurer, which security shall be maintained in effect for so long as the applicant holds a pawnbroker's licence; and

- c) Any other document or information as may be required by this By-law, or by the Clerk or by the Police Chielf of the City.
- 2.7 Every application will be subject to approvals from such municipal or provincial departments or agencies as the Clerk deems necessary.
- 2.8 A licence issued under the provisions of this By-law shall not be transferable and is valid only in respect of the person and the premises named therein.
- 2.9 No licence shall be issued to any person in respect of any premises in which the carrying on or operation of the trade, calling, business or occupation for which the application is being made is in contravention of any by-law of the Corporation.
- 2.10 Any licence issued pursuant to this By-law shall be issued for the calendar year and shall expire on December 31 in such calendar year.
- 2.11 Applications for a renewal of a licence must be received by the Clerk before the first day of January in the year for which the licence is intended to be renewed.
- 2.12 Every licencee shall notify the Clerk within six (6) days of any change in his or her business or home address.
- 2.13 Any licence granted under this By-law may be revoked by Council at any time if it deems it in the public interest to do so and, in such event, the licencee shall be given a refund of the licence fee proportionate to the unexpired term of the licence, less an administrative fee of \$20.00 or as established by City Council. Where the refund of part of the licence fee is determined by the Clerk to be equal to or less than the administrative fee, no refund shall be made by the City.
- 2.14 The fee for a licence or licence renewal required pursuant to the provision of this By-law shall be \$100.00 per year.

## 3. Enforcement

3.1 Every person who contravenes any provision of this By-law, upon conviction, is guilty of an offence and is liable to any penalty as provided in the Pawnbrokers Act.

# 4. Repeal

4.1 That By-law Number 4724, and any amendments thereto inconsistent with this By-law, of the Corporation of the City of Stratford, are hereby repealed.

Read a FIRST, SECOND and THIRD time and

FINALLY PASSED this 18th day of December, 1995.

Mayor - Dave Hunt

Clerk - Ronald R. Shaw