

BILL NO. 81-66

ORDINANCE NO. 2199

AN ORDINANCE RELATING TO PAWNBROKERS; REQUIRING A LICENSE TO ENGAGE IN THE BUSINESS OF A PAWNBROKER; PLACING RESTRICTIONS ON THE NUMBER OF LICENSES ALLOWED; REQUIRING PERIODS OF POSSESSION BEFORE SALE; PROVIDING FOR REPORTS AND RECORDS OF PAWN TRANSACTIONS ALLOWING FOR RELEASE OF PAWNED PROPERTY PURSUANT TO A STOLEN PROPERTY REPORT; LIMITING THE AMOUNT OF INTEREST AND CHARGES THAT CAN BE CHARGED; REPEALING PROVISIONS IN CONFLICT; ESTABLISHING PENALTIES FOR VIOLATIONS; AND PROVIDING OTHER MATTERS PROPERTY RELATING THERETO.

Sponsored by:	Summary: Revises the chapter on
Commissioner Ron Lurie	pawnbrokers as a part of re
	codification

THE BOARD OF CITY COMMISSIONERS OF THE CITY OF LAS VEGAS, NEVADA, DOES HEREBY ORDAIN AS FOLLOWS:

SECTION 1: Chapter 9 of Title V of the Municipal Code of the City of Las Vegas, Nevada, 1960 Edition, is hereby repealed.

SECTION 2: Title V of the Municipal Code of the City of Las Vegas, Nevada, 1960 Edition, is hereby amended to add a new Chapter 9 as follows:

5-9-1: The Board hereby finds that the business of pawnbrokering seriously affects the well being of the City and its residents; that it is necessary to regulate such activities carefully in order to insure that persons of honesty and integrity are operating such businesses and that they are operated in a responsible manner to the public. Such businesses must therefore comply with LVC Title V, Chapter 4.

5-9-2: As used in this chapter, unless the context otherwise requires, the following words shall have the meanings ascribed to them:

(A) "Pawn or pledge" means the deposit of personal property by a debtor (pawnor) to his creditor

1 (pawnbroker) as security for a loan.

2 (B) "Pawnbroker" means a person who loans money on the
3 security of personal property deposited or left in
4 pawn with him.

5 (C) "Pawnor" means a person who borrows money from
6 another and deposits personal property with him as
7 security for the loan.

8 5-9-3: No person shall conduct or transact a pawnbroking
9 business without a valid unexpired license as provided
10 in this code.

11 5-9-4: No new license may be issued under this Chapter until
12 the City's population exceeds 250,000. At such time as
13 the population exceeds 250,000, one new license may be
14 issued. Thereafter, only one new license shall be
15 allowed for each 125,000 increase in population above
16 250,000.

17 5-9-5: (A) Each pawnbroker shall furnish to the pawnor a
18 printed receipt for each article pawned which
19 clearly shows the amount loaned, a description of
20 the property pawned, the date of receipt thereof,
21 the last date for redemption and the name and
22 address of the pawnbroker. The reverse side of
23 the receipt shall be marked in such a manner that
24 the amounts of principal and interest and any
25 other charges paid by the pawnor can be clearly
26 designated thereon. Each payment shall be entered
27 upon the reverse side of said receipt and shall
28 designate how much of the payment is being credited
29 to principal, how much to interest, and how much
30 to any other charge, with the date of said payments
31 shown thereon.

32 (B) Each receipt shall be numbered in sequence.

1 (C) Each receipt shall have a place to sign and each
2 receipt must be signed by the pawnor.

3 5-9-6: Each receipt shall also have printed thereon so as
4 to be easily read, the following:

5 (A) "Maximum Legal Interest Per Month 5% Handling Fee
6 Permitted of Up to \$3.00."

7 (B) "In the event of failure to pay the loan within
8 150 days from the date hereof, or within 120 days
9 after maturity, or within 90 days after payment of
10 any monthly interest when due, whichever period of
11 time is the greater, you shall thereby forfeit all
12 right and title unto such pawned property to the
13 pawnbroker who shall thereby acquire an absolute
14 title to the same."

15 5-9-7: The pawnbroker shall affix to each article pawned a
16 tag upon which shall be inscribed a number, of legible
17 characters, which shall correspond to the number on the
18 pawn receipt.

19 5-9-8: (A) Each pawnbroker shall keep and maintain in his
20 place of business a book in which shall be entered
21 and legibly written in the English language, at
22 the time of each pawn an accurate record thereof
23 containing:

24 (1) The date of the transaction.

25 (2) The name of the person or employee conducting
26 the transaction.

27 (3) The name, age, street and house number, and
28 a general description of the dress, complexion,
29 color of hair, and facial appearance of
30 the person with whom the transaction is had.

31 (4) The name, street and house number of the
32 owner of the property received in pawn.

- 1 (5) The street and house number of the place
2 from which the property pawned was last
3 removed.
- 4 (6) A description of the property pawned. In
5 the case of watches, the description shall
6 contain the name of the maker and the number
7 of both the works and the case. In the case
8 of jewelry, all letters and marks inscribed
9 thereon shall be included in the description.
- 10 (7) The amount loaned.
- 11 (8) The names, streets and house numbers of all
12 persons witnessing the transaction.
- 13 (9) The number of the pawn receipt issued therefor.
- 14 (B) The record and all goods received shall at all
15 times during the ordinary hours of business be
16 open to inspection by the Las Vegas Metropolitan
17 Police Department.
- 18 5-9-9: (A) Each pawnbroker shall retain in his possession
19 the property pawned for at least 150 days from
20 the date of the pawn; provided that such time
21 shall be extended to 120 days from the date of
22 the maturity of the loan or 90 days from the
23 receipt of a payment on the loan if such periods
24 are longer.
- 25 (B) Each pawnor has a right to redeem his property
26 within the period of possession required in
27 subsection (A) of this section. Property not so
28 redeemed may be sold by the pawnbroker.
- 29 5-9-10: At the time property is redeemed the pawnbroker shall
30 furnish to the pawnor at his request a signed statement
31 indicating the exact amount paid on principal and
32 interest and any other payments made. The statement

- 1 shall be either printed or stamped with the name of the
2 pawnbroker and his address, and shall be legibly written
3 so that the figures thereon are clearly discernible.
- 4 5-9-11: Each pawnbroker must, before the hour of twelve o'clock
5 (12:00) noon of every day make and deliver to the Las
6 Vegas Metropolitan Police Department, in duplicate a
7 detailed record or ticket of each article pawned during
8 the preceding 24 hours. The record or tickets shall
9 set forth all the information required to be kept in
10 the book referred to in LVC 5-9-8. If no article has
11 been pawned or received, a report must be made to that
12 effect.
- 13 5-9-12: The records or tickets received by the Las Vegas Metro-
14 politan Police Department from a pawnbroker shall be
15 treated as confidential except in the ordinary ad-
16 ministration of this code or other State, local or
17 federal laws or pursuant to a subpoena or other order
18 of a court of competent jurisdiction.
- 19 5-9-13: Each pawnbroker shall post and maintain, in a prominent
20 location within the confines of his pawnshop, a printed
21 sign of not less than fifteen by twenty inches with
22 clearly discernible red lettering of not less than
23 two inches in size, on a white background, the following
24 words:
- 25 "Maximum interest allowed per month - five
26 percent (5%) plus a three dollar (\$3.00)
27 handling fee is also permitted"
- 28 5-9-14: If a pawnbroker fails to conduct his business for a
29 period of 90 days, his license shall be automatically
30 revoked.
- 31 5-9-15: Each applicant for a license must file and each li-
32 censee must maintain a surety bond with the Department

1 in the sum of \$10,000.00 with surety acceptable and
2 approved by the City Attorney. Such bond must be
3 conditioned to be paid to the City or to any person
4 suffering injury by reason of any violation of the
5 provisions of this code by the licensee, his agents or
6 employees and that the principal therein named will
7 faithfully conform to any conditions or restrictions
8 that may be placed upon the principals license.

9 5-9-16: It is unlawful for any pawnbroker, pawnshop keeper,
10 his servant or employee to receive any goods, articles
11 or things in pawn or pledge from a person who is
12 intoxicated, or known to be a habitual drunkard, or
13 known drug user, a thief, an insane person or a person
14 under the age of eighteen (18) years, without the
15 written or personal consent of the parent or legal
16 guardian of such minor.

17 5-9-17: It is unlawful for any pawnbroker to employ any clerk
18 or person under the age of eighteen (18) years to
19 receive any pawn or make any loan.

20 5-9-18: No property received in pawn by any pawnbroker shall
21 be removed from his place of business, except when
22 redeemed by the pawnor, until the expiration of 4 days
23 after the receipt thereof has been reported to the
24 Las Vegas Metropolitan Police Department as required
25 by LVC 5-9-11.

26 5-9-19: No pawnbroker shall, in the conduct of such business,
27 buy secondhand personal property for the purpose of
28 resale or trade without first obtaining a secondhand
29 dealer's license as provided by this Code.

30 5-9-20: Each pawnbroker licensed under the provisions hereof
31 shall provide a safe place for the keeping of the
32 property received by him and shall have sufficient in-

1 surance on the property held in pawn to cover the
2 pawners loss in case of destruction by fire. This
3 policy shall provide coverage directly to the pawners,
4 as their interest may appear.

5 5-9-21: A pawnbroker shall release, without charge, pawned
6 property to a person if:

7 (1) He has filed a stolen property report with a law
8 enforcement agency;

9 (2) He has furnished proof of ownership to the Las
10 Vegas Metropolitan Police Department; and

11 (3) The Las Vegas Metropolitan Police Department has
12 issued a release order to said pawnbroker to
13 release the described property to such person.

14 5-9-22: (A) It is unlawful for any pawnbroker to charge or
15 receive interest at a greater rate than 5% a
16 month for money loaned on the security of personal
17 property received in pawn.

18 (B) It is unlawful for any pawnbroker to charge or
19 receive any appraisal fee, storage fee, or any
20 other fee or charge other than the amounts as
21 herein allowed except that he may charge a
22 handling fee of \$3.00 for each pawn.

23 5-9-23: Each employee of the pawnbroker, other than those
24 individuals found suitable for the license, must first
25 obtain and thereafter maintain a valid unexpired work
26 card pursuant to LVC Title V, chapter 46.

27 SECTION 3: If any section, subsection, subdivision,
28 paragraph, sentence, clause or phrase in this Chapter or any
29 part thereof, is for any reason held to be unconstitutional or
30 invalid or ineffective by any court of competent jurisdiction, such
31 decision shall not affect the validity or effectiveness of the
32 remaining portions of this Chapter or any part thereof. The

1 Board of City Commissioners of the City of Las Vegas, Nevada,
2 hereby declares that it would have passed each section, subsection,
3 subdivision, paragraph, sentence, clause or phrase thereof,
4 irrespective of the fact that any one or more sections, sub-
5 sections, subdivisions, paragraphs, sentences, clauses or phrases
6 be declared unconstitutional, invalid or ineffective.

7 SECTION 4: Whenever in this ordinance any act is pro-
8 hibited or is made or declared to be unlawful or an offense or
9 a misdemeanor, or whenever in this ordinance the doing of any act
10 is required or the failure to do any act is made or declared to
11 be unlawful or an offense or a misdemeanor, the doing of any such
12 prohibited act or the failure to do any such required act shall
13 constitute a misdemeanor and upon conviction thereof, shall be
14 punished by a fine of not more than \$1,000.00 or by imprisonment
15 for a term of not more than six months, or by any combination of
16 such fine and imprisonment. Any day of any violation of this
17 ordinance shall constitute a separate offense.

18 PASSED, ADOPTED and APPROVED this 7th day of

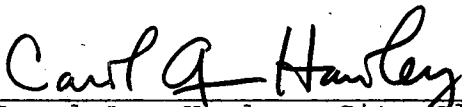
19 October, 1981

20 APPROVED

21
22 By 

23 RON LURIE, MAYOR PRO-TEM

24 ATTEST:

25 

26 Carol Ann Hawley, City Clerk

1 The above and foregoing ordinance was first proposed
2 and read by title to the Board of Commissioners on the 16th day
3 of September, 1981, and referred to the following committee
4 composed of Commissioners Lurie and
5 Woofter for recommendation; thereafter
6 the said committee reported favorably on said ordinance on the
7 7th day of October, 1981, which was a regular meeting
8 of said Board; that at said regular meeting, the proposed
9 ordinance was read by title to the Board of Commissioners as
10 amended and adopted by the following vote:

11 VOTING "AYE" Commissioners: Christensen, Levy, Lurie, Woofter & Mayor Briare

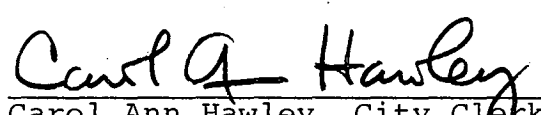
12 VOTING "NAY" Commissioners: None

13 ABSENT: None

14 APPROVED:

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16 By 
17 RON LURIE, MAYOR PRO-TEM

18 ATTEST:

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20 Carol Ann Hawley, City Clerk

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BILL NO. 81-67
AN ORDINANCE RELATING
TO PAWNBROKERS; RE-
QUIRING A LICENSE TO
ENGAGE IN THE BUSINESS
OF A PAWNBROKER; PLAC-
ING RESTRICTIONS ON THE
NUMBER OF LICENSES AL-
LOWED; REQUIRING
PERIODS OF POSSESSION
BEFORE SALE; PROVIDING
FOR REPORTS AND RE-
CORDS OF PAWN TRANSAC-
TIONS ALLOWING FOR RE-
LEASE OF PAWNED PROPER-
TY PURSUANT TO A STOLEN
PROPERTY REPORT; LIMIT-
ING THE AMOUNT OF IN-
TEREST AND CHARGES THAT
CAN BE CHARGED; REPEAL-
ING PROVISIONS IN CON-
FLICT; ESTABLISHING
PENALTIES FOR VIOLA-
TIONS; AND PROVIDING
OTHER MATTERS PROPERTY
RELATING THERETO.

Sponsored by:
Commissioner Ron Lurie
Summary: Revises the chapter
on pawnbrokers as a part of
recodification.

At a Commission Meeting on
September 16, 1981

BILL NO. 81-66 WAS READ BY
TITLE AND REFERRED TO RE-
COMMENDING COMMITTEE:
COMMISSIONERS Lurie
and Woolter

COPIES OF THE COMPLETE
ORDINANCE ARE AVAILABLE
FOR PUBLIC INFORMATION
IN THE OFFICE OF THE CITY
CLERK, 10TH FLOOR, CITY
HALL, 400 EAST STEWART
AVEUNE, LAS VEGAS,
NEVADA.

Pub: September 23, 1981
Las Vegas SUN

AFFIDAVIT OF PUBLICATION

STATE OF NEVADA,
COUNTY OF CLARK

{ ss.

REX TAYLOR

, being first duly sworn,

deposes and says: That he is COMPOSING ROOM FOREMAN of the
LAS VEGAS SUN, a daily newspaper of general circulation, printed and published
at Las Vegas, in the County of Clark, State of Nevada, and that the attached was
continuously published in said newspaper for a period of 1 time

from Sept. 23

to Sept 23

inclusive, being the issues of said newspaper for the following dates, to-wit:

That said newspaper was regularly issued and circulated on each of the dates
above named.

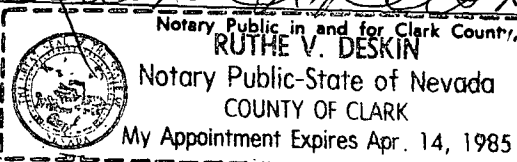
Signed

Rex Taylor

Subscribed and sworn to before me this 23rd
day of Sept. 1981

Ruth V. Deskin

My Commission Expires



08087

CITY CLERK

SEP 29 8 21 AM '81

RECEIVED

AFFIDAVIT OF PUBLICATION

BILL NO. 81-66
ORDINANCE NO. 2189
AN ORDINANCE RELATING TO
PAWNBROKERS; REQUIRING A LI-
CENSE TO ENGAGE IN THE BUSI-
NESS OF A PAWNBROKER;
PLACING RESTRICTIONS ON THE
NUMBER OF LICENSES ALLOWED;
REQUIRING PERIODS OF POSSES-
SION BEFORE SALE; PROVIDING
FOR REPORTS AND RECORDS OF
PAWN TRANSACTIONS ALLOW-
ING FOR RELEASE OF PAWNED
PROPERTY PURSUANT TO A STO-
LEN PROPERTY REPORT;
LIMITING THE AMOUNT OF INTER-
EST AND CHARGES THAT CAN BE
CHARGED; REPEALING PROVI-
SIONS IN CONFLICT; ESTABLISH-
ING PENALTIES FOR VIOLATIONS;
AND PROVIDING OTHER MAT-
TERS PROPERTY RELATING
THERE TO.

Sponsored by:

Commissioner Ron Lurie

Summary: Revises the chapter on
pawnbrowsers as a part of
recodification.

The above and foregoing amended
ordinance was first proposed and
read by title to the Board of Com-
missioners on the 16th day of Sep-
tember, 1981, and referred to the
following committee composed of
Commissioners Lurie and Wootter,
for recommendation; thereafter the
said committee reported favorably
on said amended ordinance on the
7th day of October, 1981 which was
a Regular meeting of said Board;
that at said Regular meeting the
proposed ordinance was read by
title to the Board of Commissioners
as amended and adopted by the
following vote:

VOTING "AYE" Commissioners:
Christensen, Levy, Lurie
Wootter and Mayor Briare
VOTING "NAY" Commissioners:

None

ABSENT: None
COPIES OF THE COMPLETE OR-
DINANCE ARE AVAILABLE FOR
PUBLIC INFORMATION IN THE OF-
FICE OF THE CITY CLERK, 10TH
FLOOR, CITY HALL, 400 EAST
STEWART AVENUE, LAS VEGAS,
NEVADA.

Pub: October 10, 1981
Las Vegas SUN

STATE OF NEVADA,
COUNTY OF CLARK

{ ss.

REX TAYLOR

, being first duly sworn,

deposes and says: That he is COMPOSING ROOM FOREMAN of the
LAS VEGAS SUN, a daily newspaper of general circulation, printed and published
at Las Vegas, in the County of Clark, State of Nevada, and that the attached was
continuously published in said newspaper for a period of 1 time

from OCT. 10

to OCT. 10

inclusive, being the issues of said newspaper for the following dates, to-wit:

That said newspaper was regularly issued and circulated on each of the dates
above named.

Signed

Rex Taylor

Subscribed and sworn to before me this 10th
day of

OCT. 1981

Arthur E. Deskin

Notary Public in and for the County of Clark, Nevada

ARTHUR E. DESKIN

Notary Public-State of Nevada
COUNTY OF CLARK

My Appointment Expires Apr. 14, 1985

My Commission Expires



RECEIVED

OCT 14 1 16 PM '81

CITY CLERK

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